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## Investor Report - Think Tank Series 2017-1

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Collection Period from 01-Jan-2020 to 31-Jan-2020

Payment Date of 10-Feb-2020

# Think Tank Series 2017-1 Cashflow Asset Report

Think Tank Series 2017-1 - NOTE BALANCES										
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	Closing Credit Support	Closing Bond Factor	Opening Charge-Offs	Closing Charge-Offs	Interest Due (inc accrued)	Interest Paid
Class Redraw	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
Class A1	93,204,979.32		7,788,751.30	85,416,228.02	54.4%	47.5%	0.00	0.00	182,860.51	182,860.51
Class A2	17,708,946.08		1,479,862.75	16,229,083.33	45.8%	47.5%	0.00	0.00	43,015.76	43,015.76
Class B	23,100,000.00		0.00	23,100,000.00	33.4%	100.0%	0.00	0.00	61,015.64	61,015.64
Class C	23,700,000.00		0.00	23,700,000.00	20.8%	100.0%	0.00	0.00	82,729.23	82,729.23
Class D	15,000,000.00		0.00	15,000,000.00	12.8%	100.0%	0.00	0.00	65,100.00	65,100.00
Class E	12,900,000.00		0.00	12,900,000.00	5.9%	100.0%	0.00	0.00	77,898.33	77,898.33
Class F	5,700,000.00		0.00	5,700,000.00	2.9%	100.0%	0.00	0.00	39,745.40	39,745.40
Class G	2,400,000.00		0.00	2,400,000.00	1.6%	100.0%	0.00	0.00	20,098.19	20,098.19
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	31,492.60	31,492.60

## 1. GENERAL

Current Payment Date	10-Feb-20
Collection Period (start)	1-Jan-20
Collection Period (end)	31-Jan-20
Interest Period (start)	10-Jan-20
Interest Period (end)	9-Feb-20
Days in Interest Period	31
Next Payment Date	10-Mar-20

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	989,669.41
Early Repayment Fees	53,197.19
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	3,167.79
<b>Total Available Income</b>	<b>1,046,034.39</b>

*(1) Includes penalty interest, dishonour fees, bank account interest etc*

### b. Total Principal Principal

Principal Received on the Mortgage Loans	9,278,614.05
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>9,278,614.05</b>

## 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
<b>Less Repayment of Principal Draws</b>	<b>0.00</b>
Closing Balance	0.00

## 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	96,239.82
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	182,860.51
Class A2 Interest	43,015.76
Class B Interest	61,015.64
Class C Interest	82,729.23
Class D Interest	65,100.00
Class E Interest	77,898.33
Class F Interest	39,745.40
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	20,098.19
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	31,492.60
Other Expenses	0.00
Excess Spread	345,838.91

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	10,000.00
Class A1 Principal Payment	7,788,751.30
Class A2 Principal Payment	1,479,862.75
Class B Principal Payment	0.00
Class C Principal Payment	0.00
Class D Principal Payment	0.00
Class E Principal Payment	0.00
Class F Principal Payment	0.00
Class G Principal Payment	0.00
Class H Principal Payment	0.00

## Think Tank Series 2017-1 Cashflow Asset Report

### 6. COLLATERAL

#### a. Loan Balance

Loan Balance at Beginning of Collection Period	196,779,448.05
Plus: Capitalised Charges	-37,018.96
Plus: Further Advances / Redraws	10,000.00
Less: Principal Collections	9,252,541.38
 Loan Balance at End of Collection Period	 187,499,887.71

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	9,252,541.38
CPR (%)	43.9%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.32%	6.21%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.36%	6.21%	OK

#### d. Arrears

##### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	1	1	5
Balance Outstanding	3,739,805	1,139,343	925,654	5,804,801
% Portfolio Balance	1.99%	0.61%	0.49%	3.10%

#### e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	0	0	0
Balance of Loans Foreclosed (including interest and other fees)	0	0	0
Balance of Loans Foreclosed (principal only)	0	0	0
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

Think Tank Series 2017-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
Full Doc	138	51.1%	107,096,975	57.1%
Mid Doc	51	18.9%	34,239,272	18.3%
Quick Doc	22	8.1%	11,299,929	6.0%
SMSF	59	21.9%	34,863,712	18.6%
Total	270	100.0%	187,499,888	100.0%

Current LVR		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	36	13%	12,960,479	6.9%
40%	50.0%	36	13%	20,595,730	11.0%
50%	55.0%	8	3%	4,009,495	2.1%
55%	60.0%	25	9%	21,248,929	11.3%
60%	65.0%	33	12%	24,413,856	13.0%
65%	70.0%	68	25%	48,983,835	26.1%
70%	75.0%	64	24%	55,287,564	29.5%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		270	100.0%	187,499,888	100%

Current Balance		Number		Balance	
		Amount	%	Amount	%
0	100,000	9	3.3%	478,509	0.3%
100,000	200,000	28	10.4%	4,348,328	2.3%
200,000	300,000	39	14.4%	10,061,000	5.4%
300,000	400,000	30	11.1%	10,594,778	5.7%
400,000	500,000	32	11.9%	14,365,216	7.7%
500,000	1,000,000	74	27.4%	50,485,021	26.9%
1,000,000	1,500,000	29	10.7%	35,408,921	18.9%
1,500,000	2,000,000	14	5.2%	24,787,239	13.2%
2,000,000	2,500,000	8	3.0%	17,433,451	9.3%
2,500,000	5,000,000	7	2.6%	19,537,424	10.4%
Total		270	100%	187,499,888	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	133	49.3%	93,049,757	49.6%
ACT	2	0.7%	3,537,234	1.9%
VIC	83	30.7%	55,014,628	29.3%
QLD	35	13.0%	24,479,973	13.1%
SA	13	4.8%	6,212,297	3.3%
WA	3	1.1%	4,695,750	2.5%
TAS	1	0.4%	510,250	0.3%
Total	270	100%	187,499,888	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	211	78.1%	150,419,531	80.2%
Non metro	48	17.8%	28,098,955	15.0%
Inner City	11	4.1%	8,981,401	4.8%
Total	270	100%	187,499,888	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	138	51.1%	107,096,975	57.1%
Med Doc	51	18.9%	34,239,272	18.3%
Low Doc	22	8.1%	11,299,929	6.0%
SMSF	59	21.9%	34,863,712	18.6%
Total	270	100%	187,499,888	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	13	4.8%	7,365,150	3.9%
Non NCCP loans	257	95.2%	180,134,738	96.1%
Total	270	100%	187,499,888	100%

Summary		
Loans		270
Balance		187,499,888
Avg Balance		694,444
Max Balance		2,985,516
WA Current LVR		63.10%
Max Current LVR		75%
WA Yield		6.21%
BBSW 30		0.8600%
Yield over BBSW30		5.35%
WA Seasoning		40.9
% IO		58.9%
% SMSF		18.6%
% of Loans Fixed		0.00%
% of Loans Investor		63.01%

Seasoning (months)		Number		Balance	
		Amount	%	Amount	%
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	0	0.0%	0	0.0%
6.0	9.0	0	0.0%	0	0.0%
9.0	12.0	0	0.0%	0	0.0%
12.0	15.0	0	0.0%	0	0.0%
15.0	18.0	0	0.0%	0	0.0%
18.0	21.0	0	0.0%	0	0.0%
21.0	24.0	0	0.0%	0	0.0%
24.0	27.0	0	0.0%	0	0.0%
27.0	30.0	7	2.6%	3,521,371	1.9%
30.0	33.0	60	22.2%	36,752,633	19.6%
33.0	36.0	62	23.0%	44,201,839	23.6%
36.0	39.0	40	14.8%	28,326,219	15.1%
39.0	200.0	101	37.4%	74,697,826	39.8%
Total		270	100%	187,499,888	100%

Arrears (Days Past Due)		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	265	98.1%	181,695,087	96.9%
30.0	60.0	3	1.1%	3,739,805	2.0%
60.0	90.0	1	0.4%	1,139,343	0.6%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	1	0.4%	925,654	0.5%
Total		270	100%	187,499,888	100%

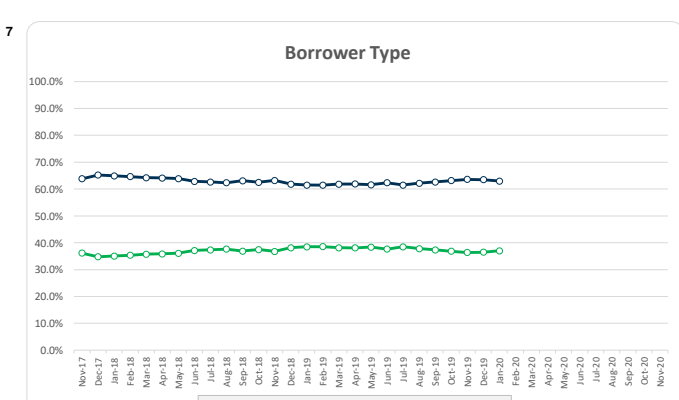
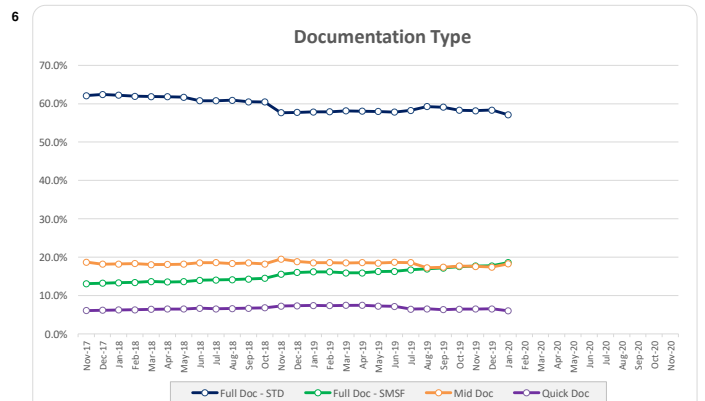
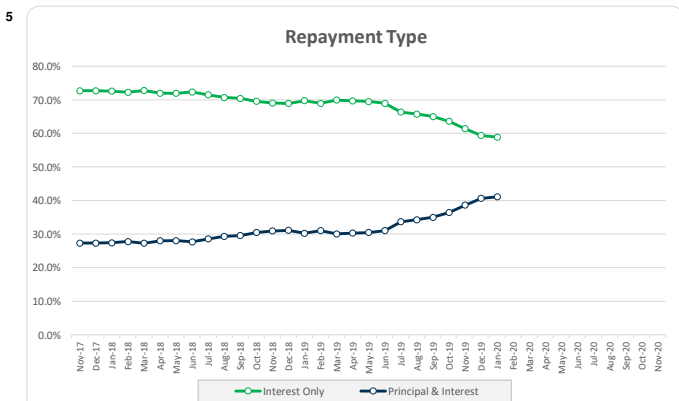
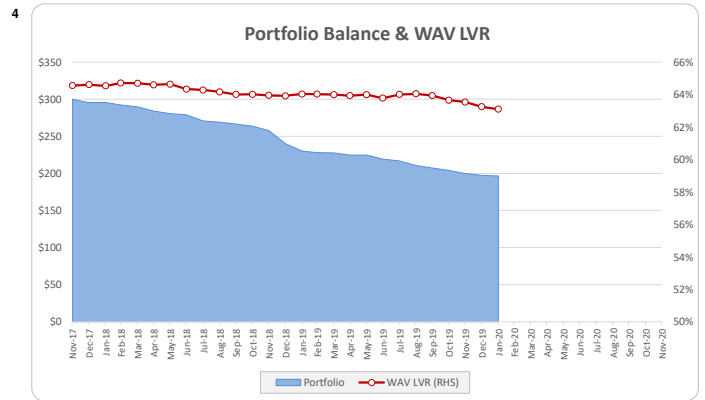
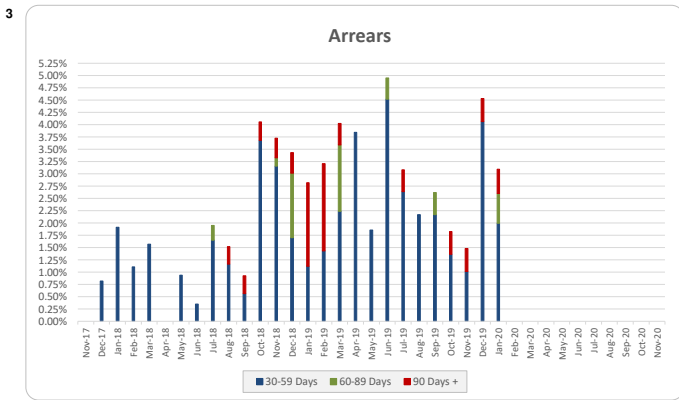
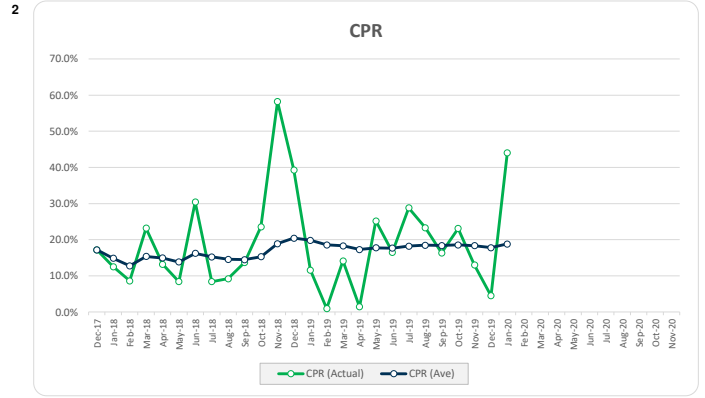
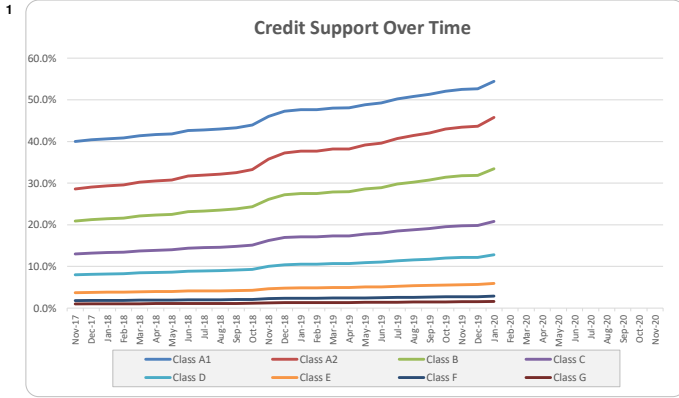
Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	3	1%	814,856	0.4%
15.0	20.0	14	5%	11,458,746	6.1%
20.0	25.0	196	73%	131,943,440	70.4%
25.0	30.0	57	21%	43,282,846	23.1%
Total		270	100%	187,499,888	100%

Employment Type		Number		Balance	
		Amount	%	Amount	%
PAYG		37	13.70%	16,153,534	8.6%
Self Employed		233	86.30%	171,346,354	91.4%
Total		270	100%	187,499,888	100%

Credit Events		Number		Balance	
		Amount	%	Amount	%
0		270	100.00%	187,499,888	100.0%
1		0	0.00%	0	0.0%
Total		270	100%	187,499,888	100%

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	61	22.6%	39,647,098	21.1%
Industrial	118	43.7%	89,080,909	47.5%
Office	51	18.9%	29,886,478	15.9%
Professional Suites	3	1.1%	684,293	0.4%
Residential	22	8.1%	15,450,978	8.2%
Commercial Other	15	5.6%	12,750,132	6.8%
Total	270	100%	187,499,888	100%

Think Tank Series 2017-1: Time Series Charts



Think Tank Series 2017-1: Current Charts

