
Investor Report - Think Tank Series 2017-1

Collection Period from 01-Feb-2020 to 29-Feb-2020

Payment Date of 10-Mar-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	85,416,228.02		3,429,289.85	81,986,938.17	55.3%	45.5%	0.00	0.00	153,374.78	153,374.78
Class A2	16,229,083.33		651,565.07	15,577,518.26	46.8%	45.5%	0.00	0.00	36,233.10	36,233.10
Class B	23,100,000.00		0.00	23,100,000.00	34.2%	100.0%	0.00	0.00	56,161.48	56,161.48
Class C	23,700,000.00		0.00	23,700,000.00	21.3%	100.0%	0.00	0.00	76,450.36	76,450.36
Class D	15,000,000.00		0.00	15,000,000.00	13.1%	100.0%	0.00	0.00	60,304.11	60,304.11
Class E	12,900,000.00		0.00	12,900,000.00	6.1%	100.0%	0.00	0.00	72,360.16	72,360.16
Class F	5,700,000.00		0.00	5,700,000.00	2.9%	100.0%	0.00	0.00	36,954.74	36,954.74
Class G	2,400,000.00		0.00	2,400,000.00	1.6%	100.0%	0.00	0.00	18,706.19	18,706.19
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	29,341.64	29,341.64

1. GENERAL

Current Payment Date	10-Mar-20
Collection Period (start)	1-Feb-20
Collection Period (end)	29-Feb-20
Interest Period (start)	10-Feb-20
Interest Period (end)	9-Mar-20
Days in Interest Period	29
Next Payment Date	14-Apr-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	965,699.43
Early Repayment Fees	4,451.47
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	20,292.21
Total Available Income	990,443.11

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	4,107,654.92
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	4,107,654.92

3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
Closing Balance	0.00

4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	79,946.14
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	153,374.78
Class A2 Interest	36,233.10
Class B Interest	56,161.48
Class C Interest	76,450.36
Class D Interest	60,304.11
Class E Interest	72,360.16
Class F Interest	36,954.74
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	18,706.19
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	29,341.64
Other Expenses	0.00
Excess Spread	370,610.41

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	26,800.00
Class A1 Principal Payment	3,429,289.85
Class A2 Principal Payment	651,565.07
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	187,499,887.71
Plus: Capitalised Charges	18,566.47
Plus: Further Advances / Redraws	26,800.00
Less: Principal Collections	4,123,905.43
Loan Balance at End of Collection Period	183,421,348.75

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,123,905.43
CPR (%)	23.4%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.17%	6.20%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.31%	6.20%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	4	1	2	7
Balance Outstanding	4,098,567	690,647	2,071,218	6,860,431
% Portfolio Balance	2.23%	0.38%	1.13%	3.74%

e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	0	0	1
Balance of Loans Foreclosed (including interest and other fees)	0	0	925,654
Balance of Loans Foreclosed (principal only)	0	0	903,334
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

A review has determined that 1 loan had not been captured as a foreclosure for the purposes of the report in previous months. It has now been updated in the cumulative column. In all other respects the loan's condition has been reported accurately. The property is in the process of being sold.

Think Tank Series 2017-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
Full Doc	133	50.6%	103,704,359	56.5%
Mid Doc	51	19.4%	34,242,061	18.7%
Quick Doc	20	7.6%	10,687,713	5.8%
SMSF	59	22.4%	34,787,216	19.0%
Total	263	100.0%	183,421,349	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	31	12%	11,745,438	6.4%
40%	36	14%	20,613,701	11.2%
50%	7	3%	3,456,565	1.9%
55%	24	9%	21,066,290	11.5%
60%	34	13%	24,544,996	13.4%
65%	66	25%	46,306,766	25.2%
70%	63	24%	53,614,414	29.2%
75%	2	1%	2,073,179	1.1%
80%	0	0%	0	0.0%
Total	263	100.0%	183,421,349	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	9	3.4%	476,339	0.3%
100,000	26	9.9%	4,039,717	2.2%
200,000	37	14.1%	9,562,605	5.2%
300,000	31	11.8%	10,985,757	6.0%
400,000	30	11.4%	13,565,842	7.4%
500,000	73	27.8%	49,902,765	27.2%
1,000,000	28	10.6%	33,890,618	18.5%
1,500,000	15	5.7%	26,275,710	14.3%
2,000,000	7	2.7%	15,201,391	8.3%
2,500,000	7	2.7%	19,520,605	10.6%
Total	263	100%	183,421,349	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	127	48.3%	89,160,238	48.6%
ACT	2	0.8%	3,535,940	1.9%
VIC	82	31.2%	54,862,039	29.9%
QLD	35	13.3%	24,449,443	13.3%
SA	13	4.9%	6,209,470	3.4%
WA	3	1.1%	4,693,968	2.6%
TAS	1	0.4%	510,250	0.3%
Total	263	100%	183,421,349	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	204	77.6%	146,390,130	79.8%
Non metro	48	18.3%	28,071,794	15.3%
Inner City	11	4.2%	8,959,425	4.9%
Total	263	100%	183,421,349	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	133	50.6%	103,704,359	56.5%
Med Doc	51	19.4%	34,242,061	18.7%
Low Doc	20	7.6%	10,687,713	5.8%
SMSF	59	22.4%	34,787,216	19.0%
Total	263	100%	183,421,349	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	13	4.9%	7,353,721	4.0%
Non NCCP loans	250	95.1%	176,067,628	96.0%
Total	263	100%	183,421,349	100%

Summary	
Loans	263
Balance	183,421,349
Avg Balance	697,420
Max Balance	2,979,821
WA Current LVR	63.27%
Max Current LVR	75%
WA Yield	6.20%
BBSW 30	0.8100%
Yield over BBSW30	5.39%
WA Seasoning	41.5
% IO	54.9%
% SMSF	19.0%
% of Loans Fixed	0.00%
% of Loans Investor	62.24%

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	1	0.4%	4,386	0.0%
30.0	33.0	46	17.5%	27,579,823	15.0%
33.0	36.0	58	22.1%	39,779,296	21.7%
36.0	39.0	44	16.7%	29,835,170	16.3%
39.0	200.0	114	43.3%	86,222,674	47.0%
Total		263	100%	183,421,349	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	256	97.3%	176,560,917	96.3%
30.0	60.0	4	1.5%	4,098,567	2.2%
60.0	90.0	1	0.4%	690,647	0.4%
90.0	120.0	1	0.4%	1,145,564	0.6%
120.0	1000.0	1	0.4%	925,654	0.5%
Total		263	100%	183,421,349	100%

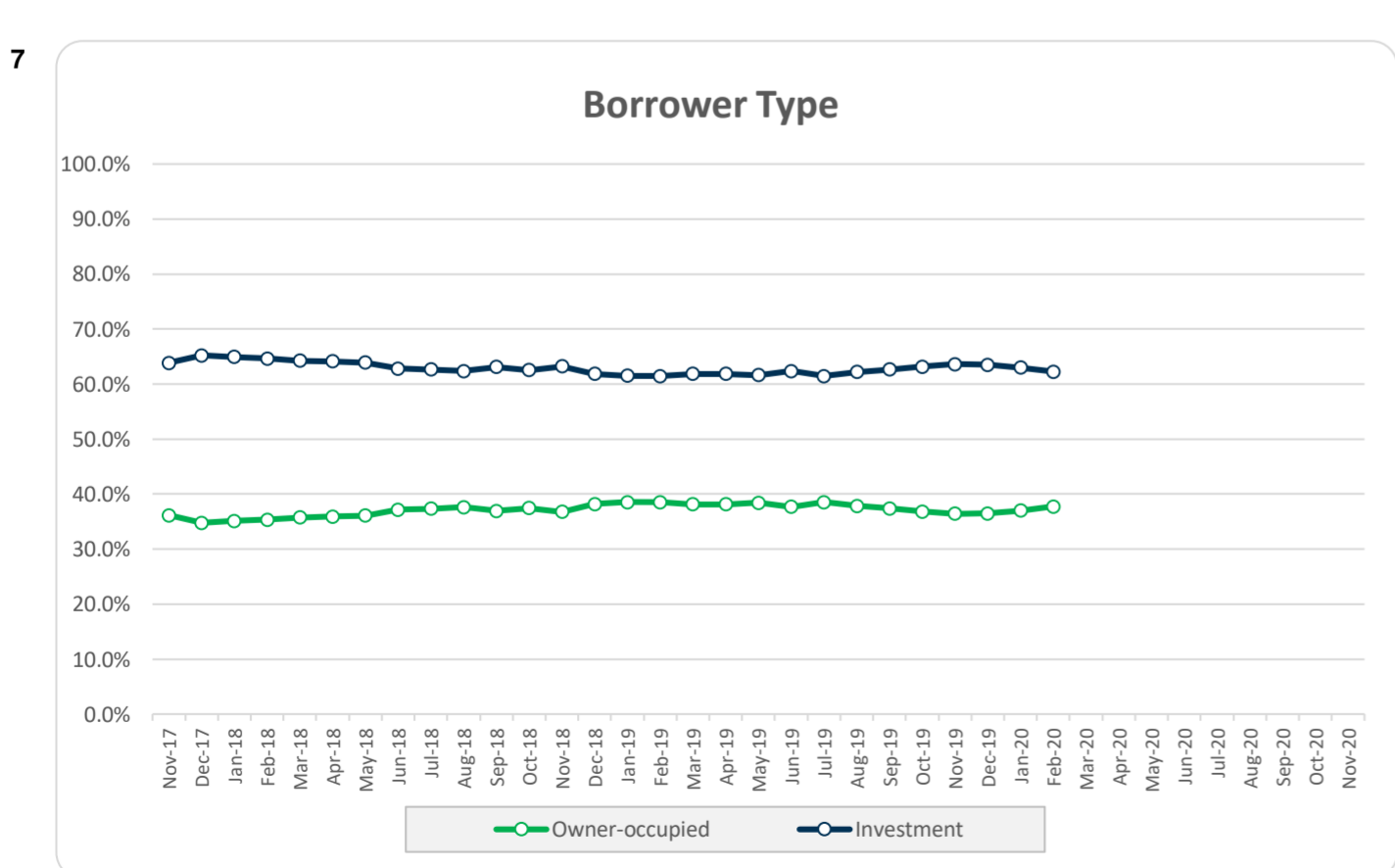
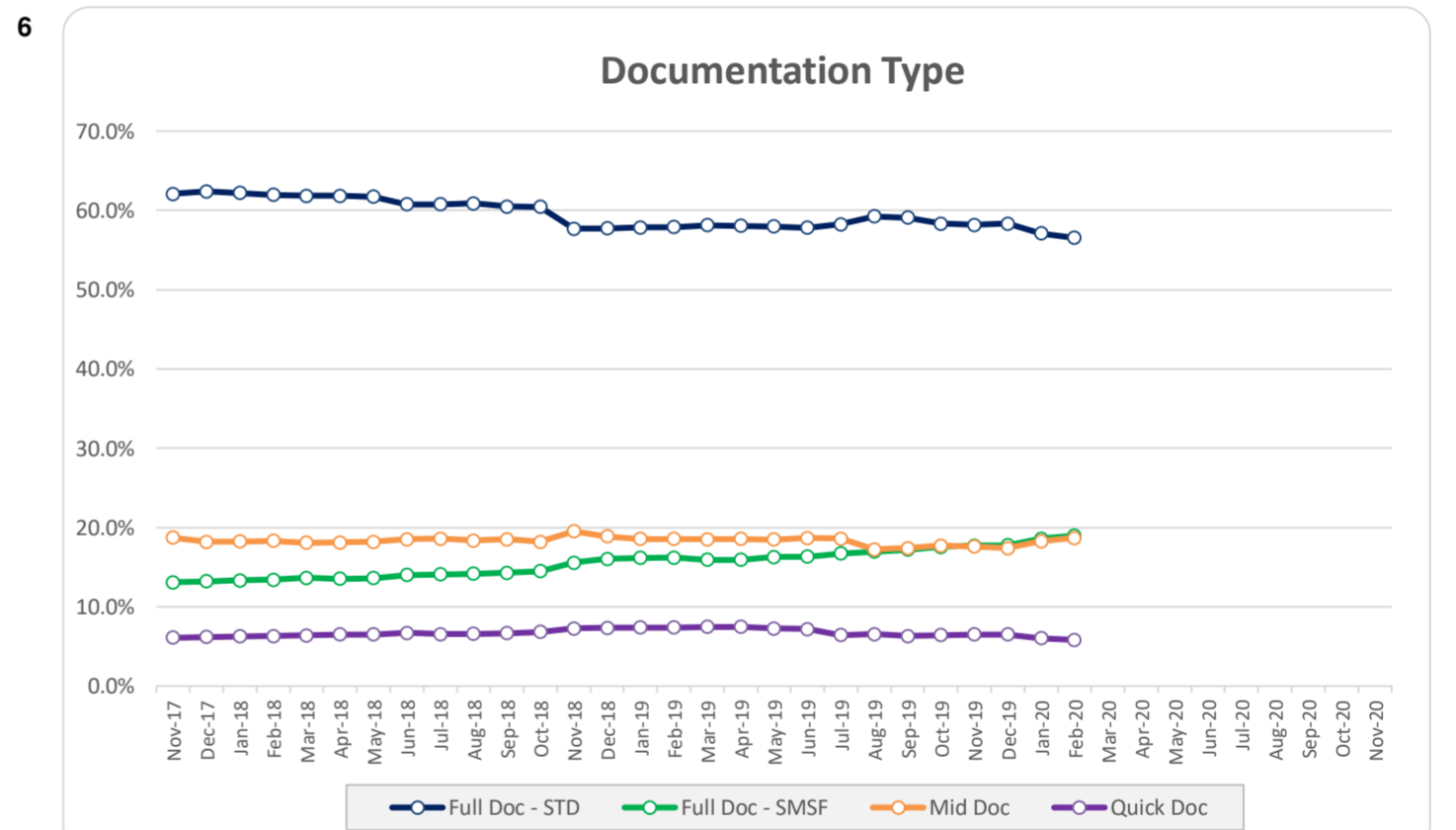
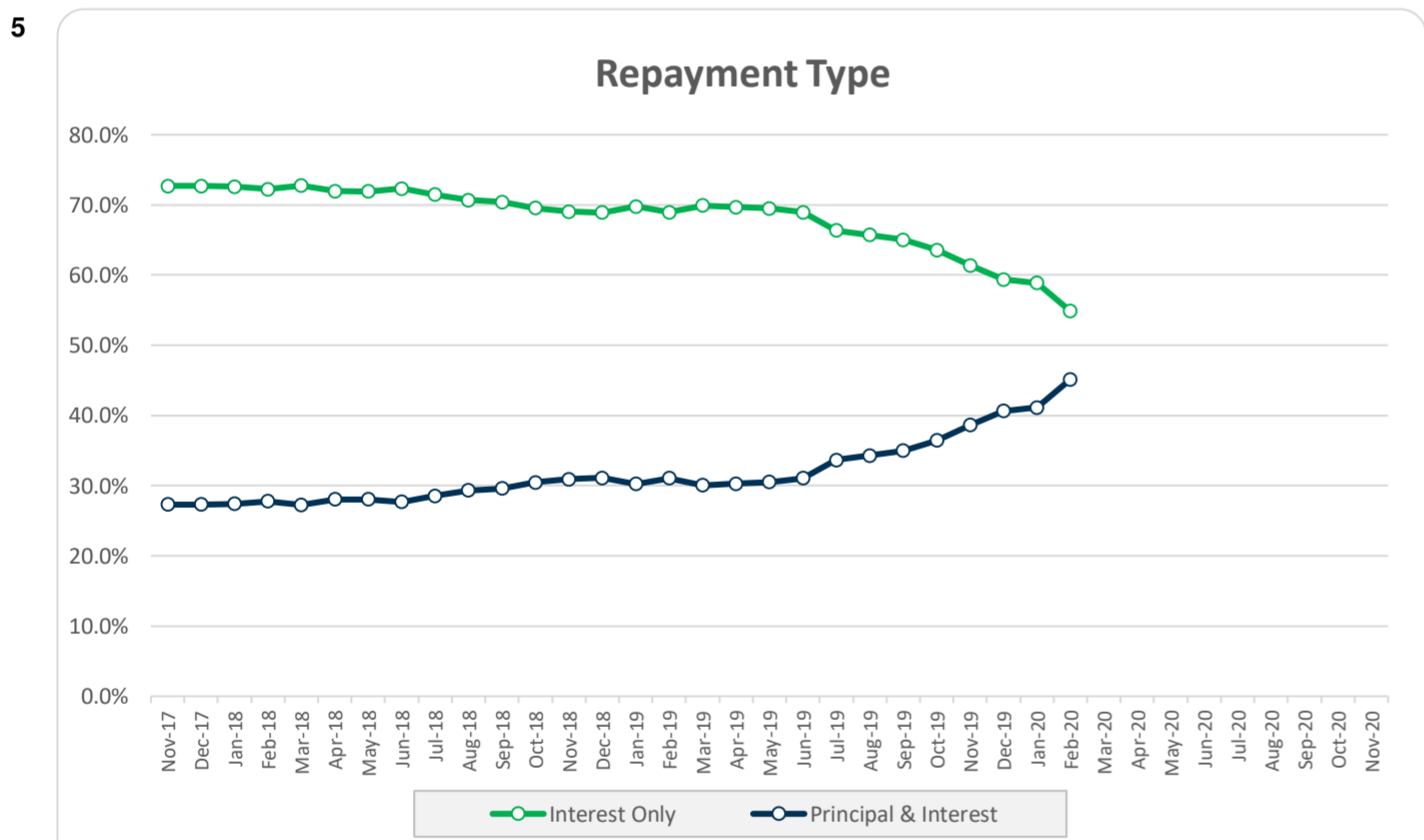
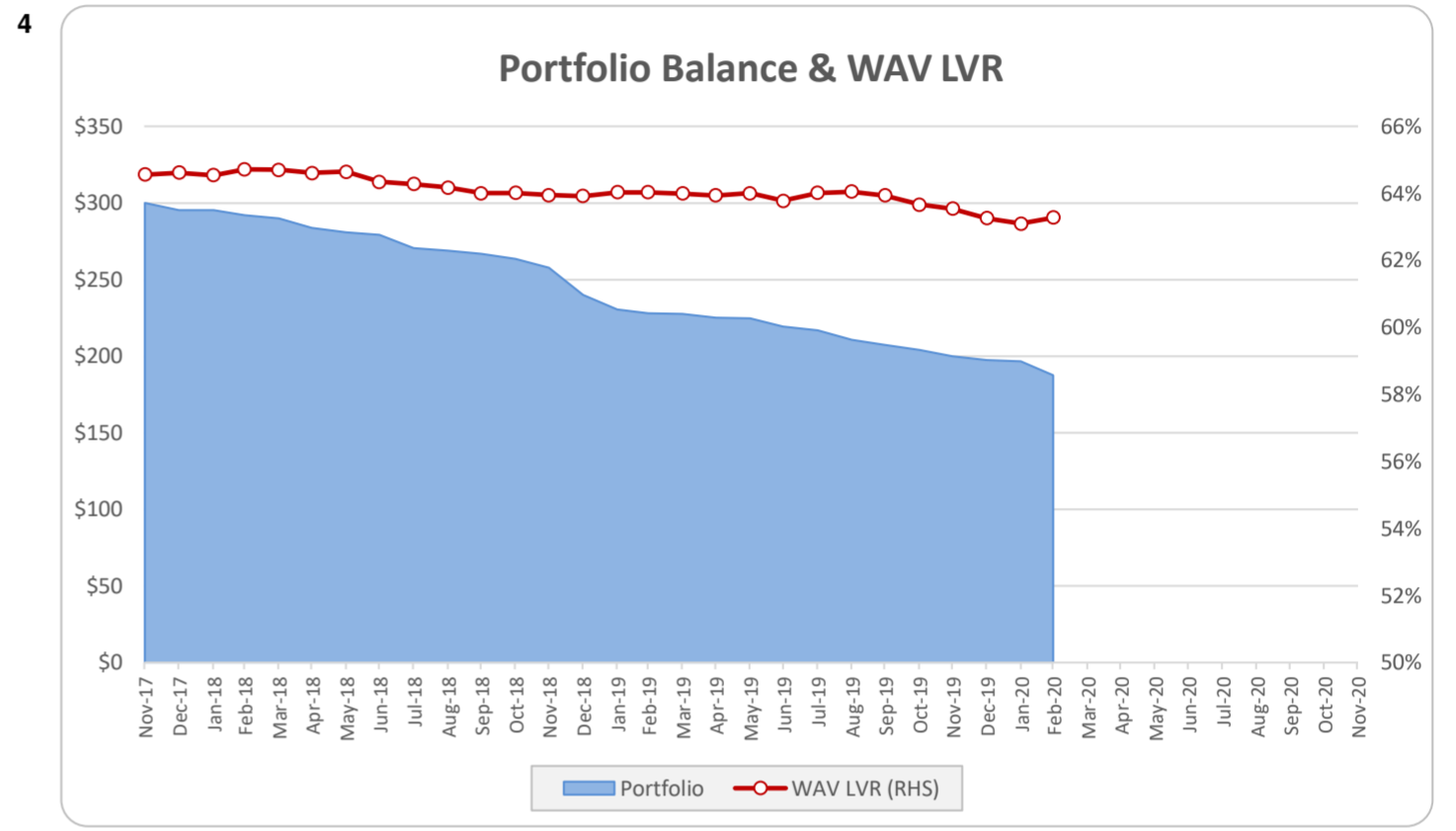
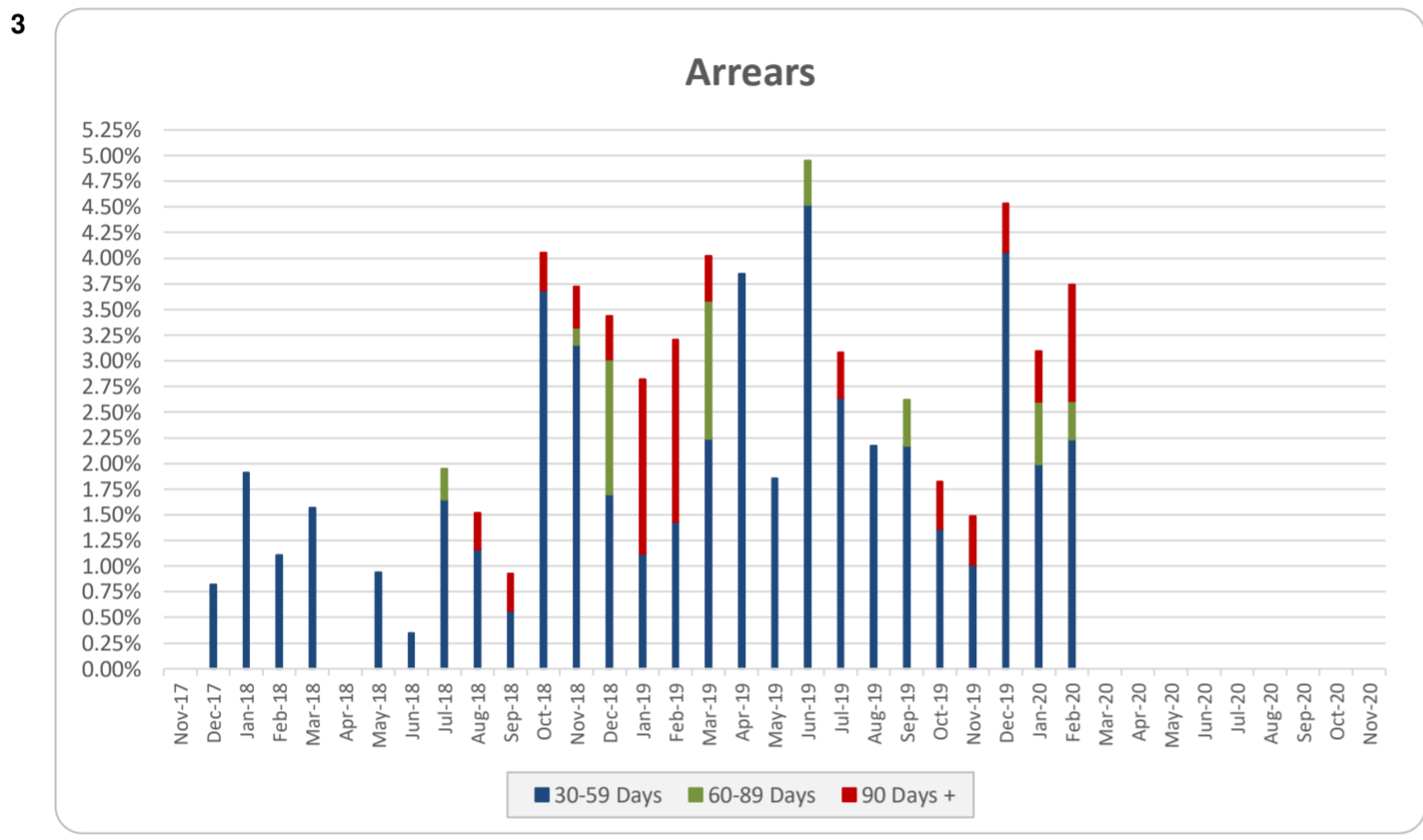
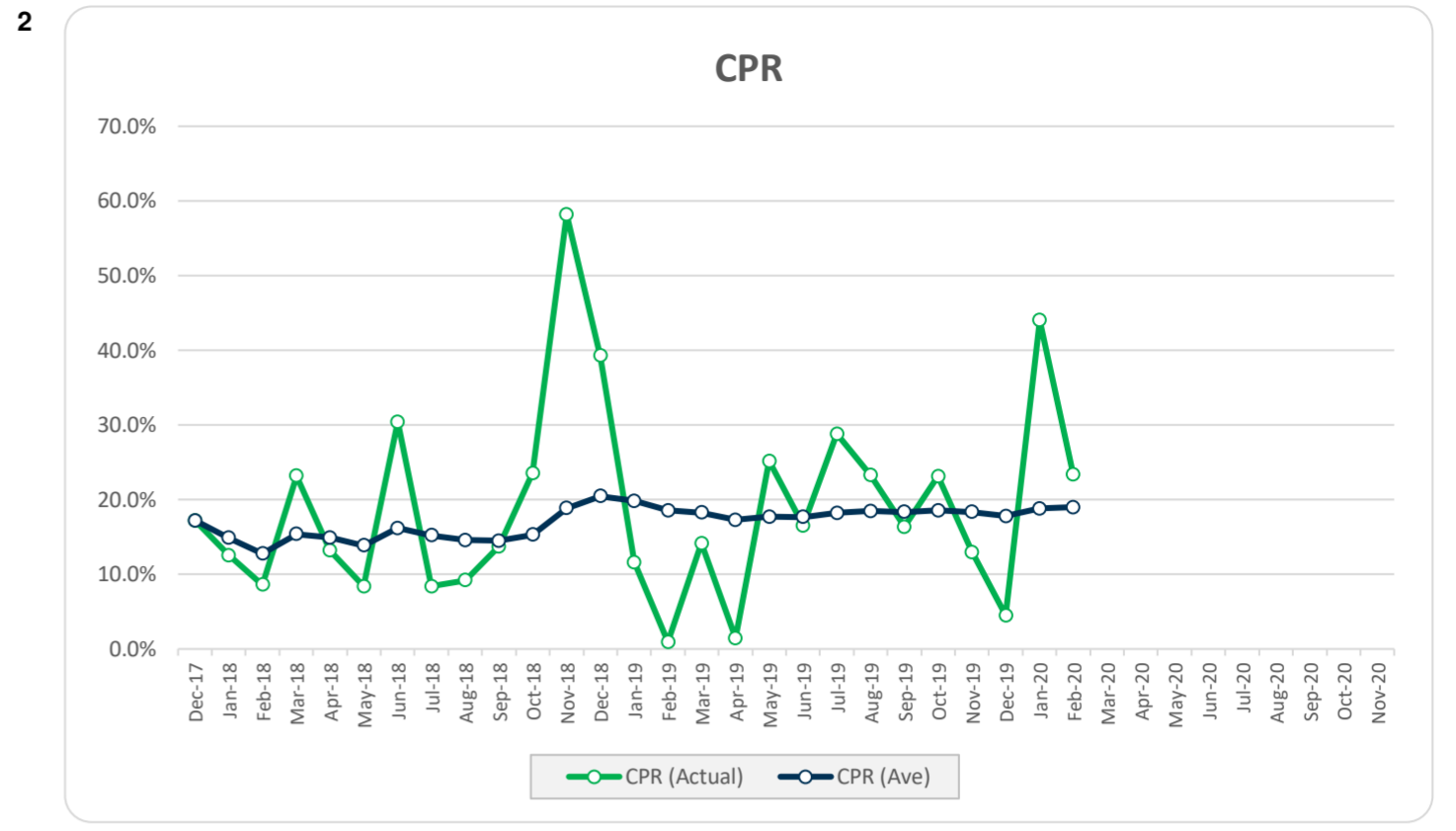
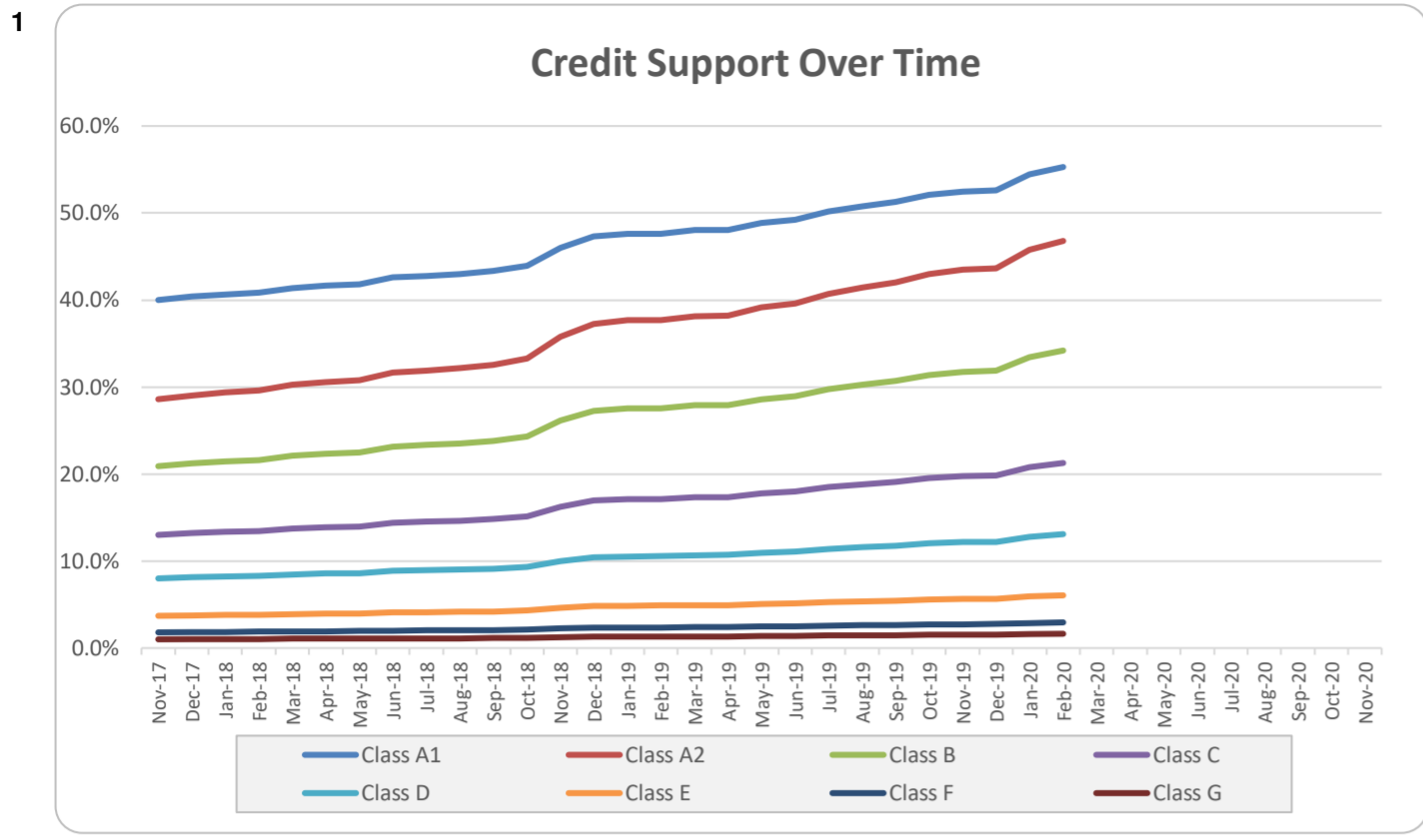
Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	3	1%	811,225	0.4%
15.0	20.0	14	5%	11,441,818	6.2%
20.0	25.0	189	72%	127,946,643	69.8%
25.0	30.0	57	22%	43,221,663	23.6%
Total		263	100%	183,421,349	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		33	12.55%	15,051,425	8.2%
Self Employed		230	87.45%	168,369,924	91.8%
Total		263	100%	183,421,349	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		263	100.00%	183,421,349	100.0%
1		0	0.00%	0	0.0%
Total		263	100%	183,421,349	100%

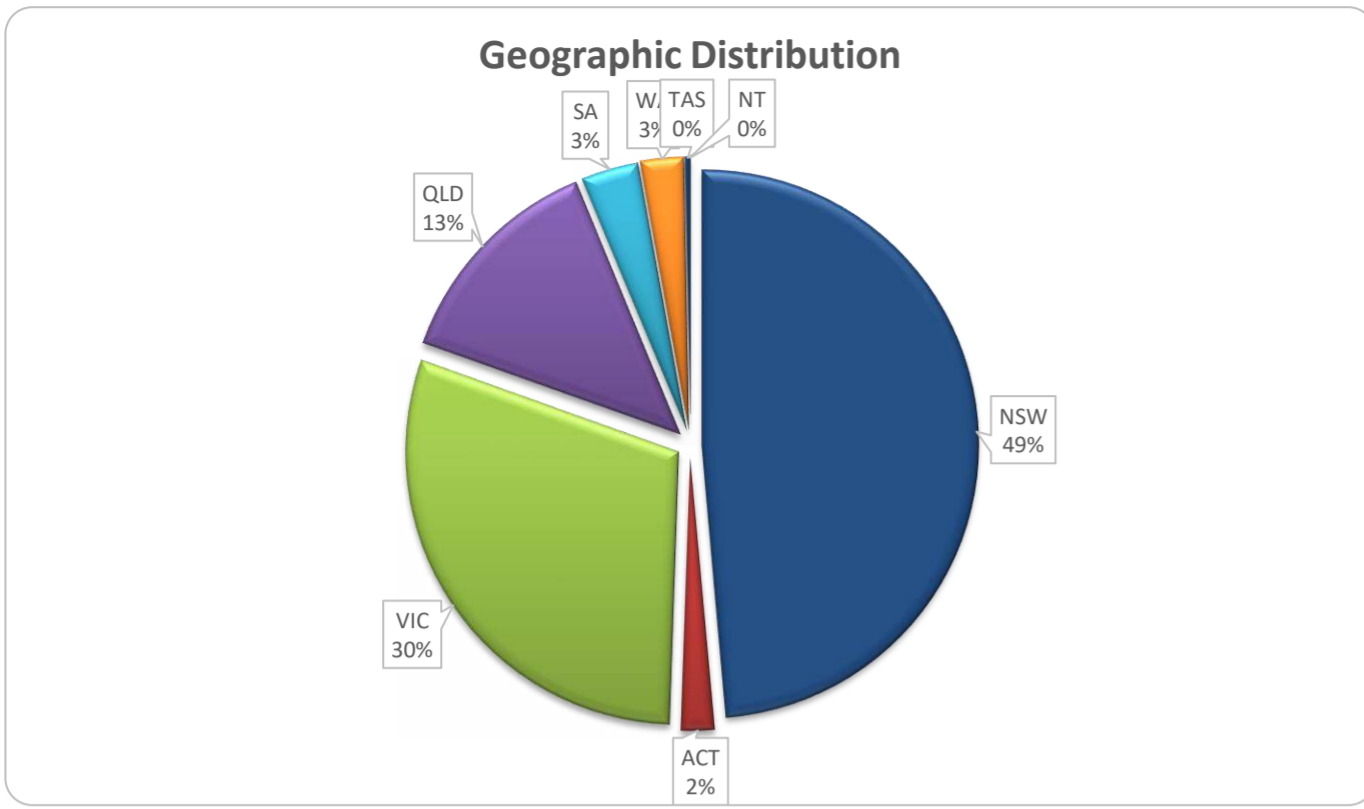
Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		59	22.4%	39,036,970	21.3%
Industrial		117	44.5%	88,554,300	48.3%
Office		50	19.0%	27,635,776	15.1%
Professional Suites		0	0.0%	0	0.0%
Residential		22	8.4%	15,446,073	8.4%
Commercial Other		15	5.7%	12,748,231	7.0%
Total		263	100%	183,421,349	100%

Think Tank Series 2017-1: Time Series Charts

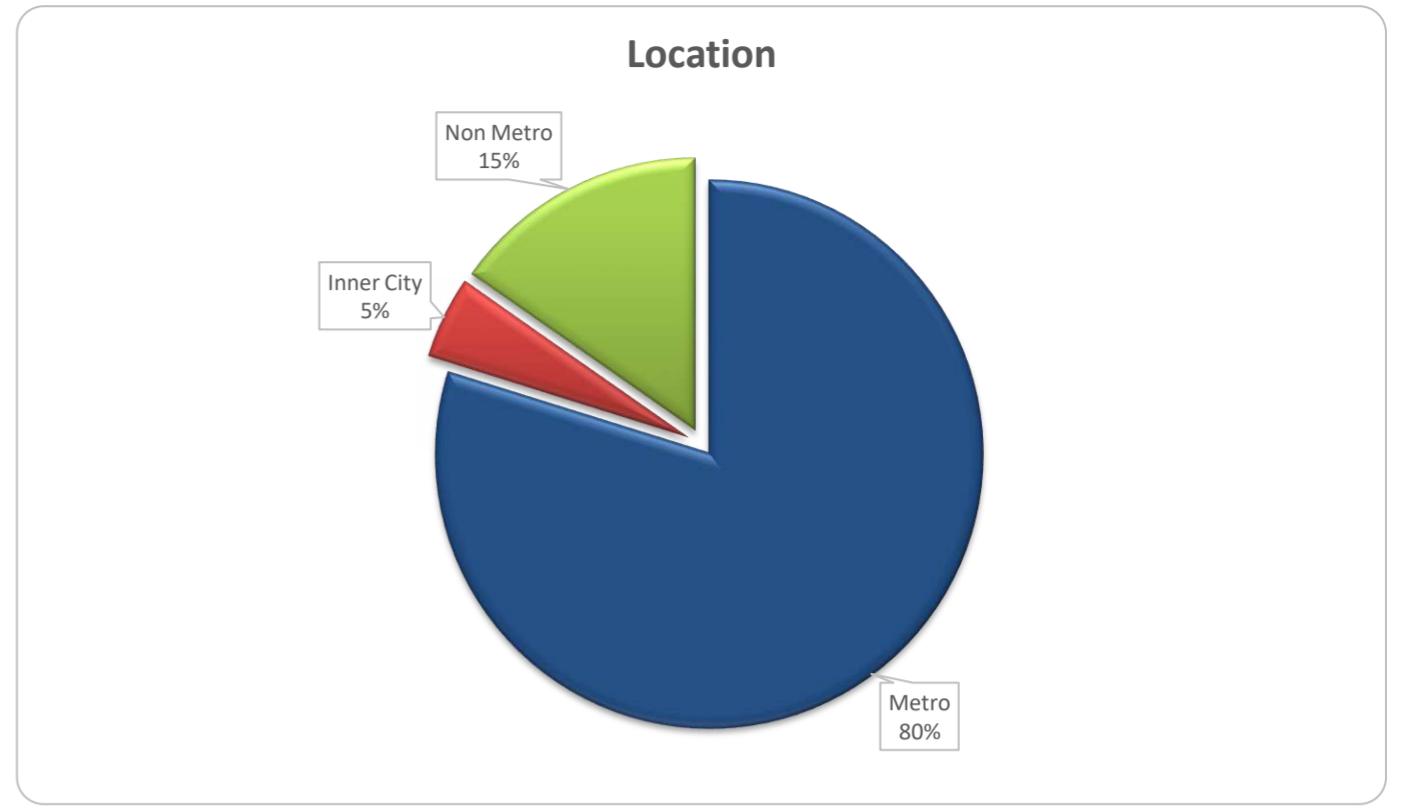


Think Tank Series 2017-1: Current Charts

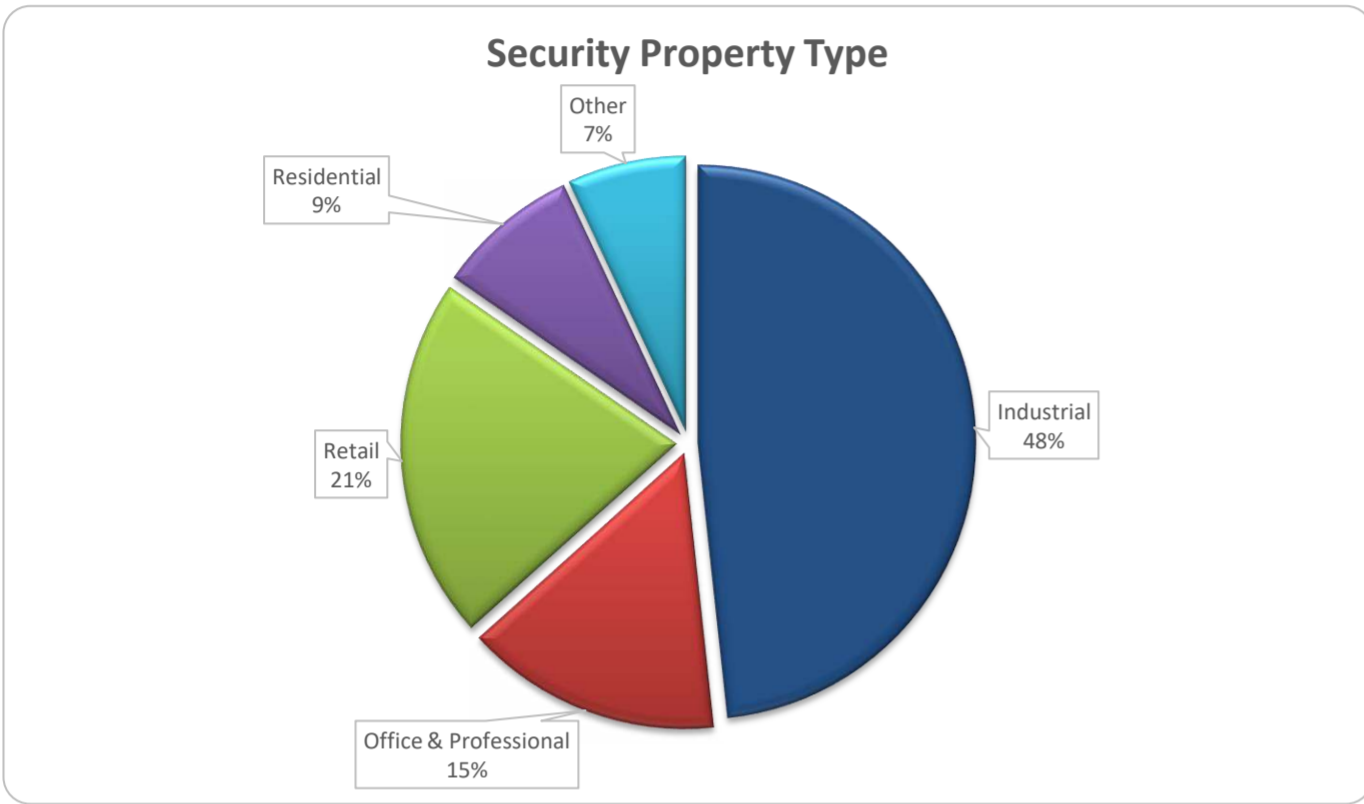
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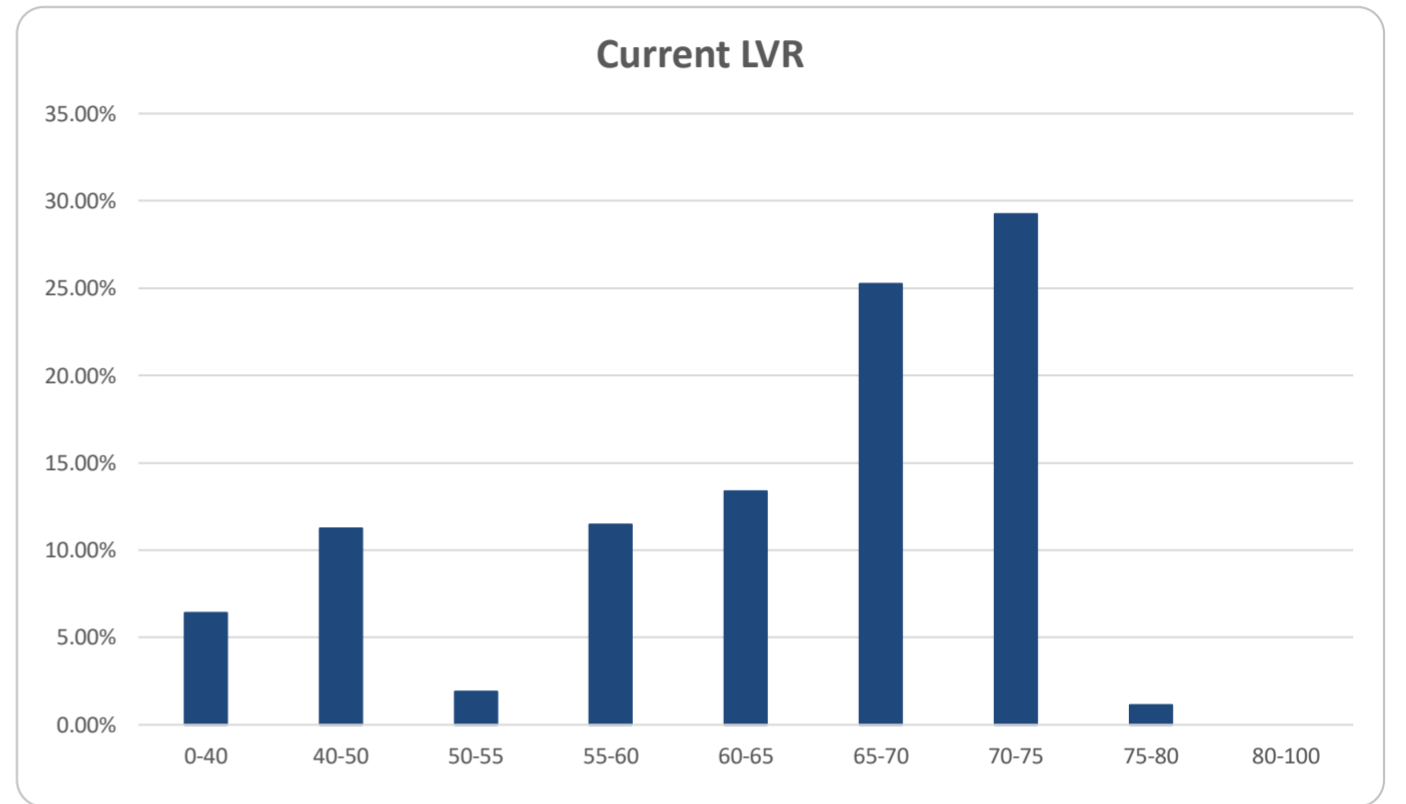
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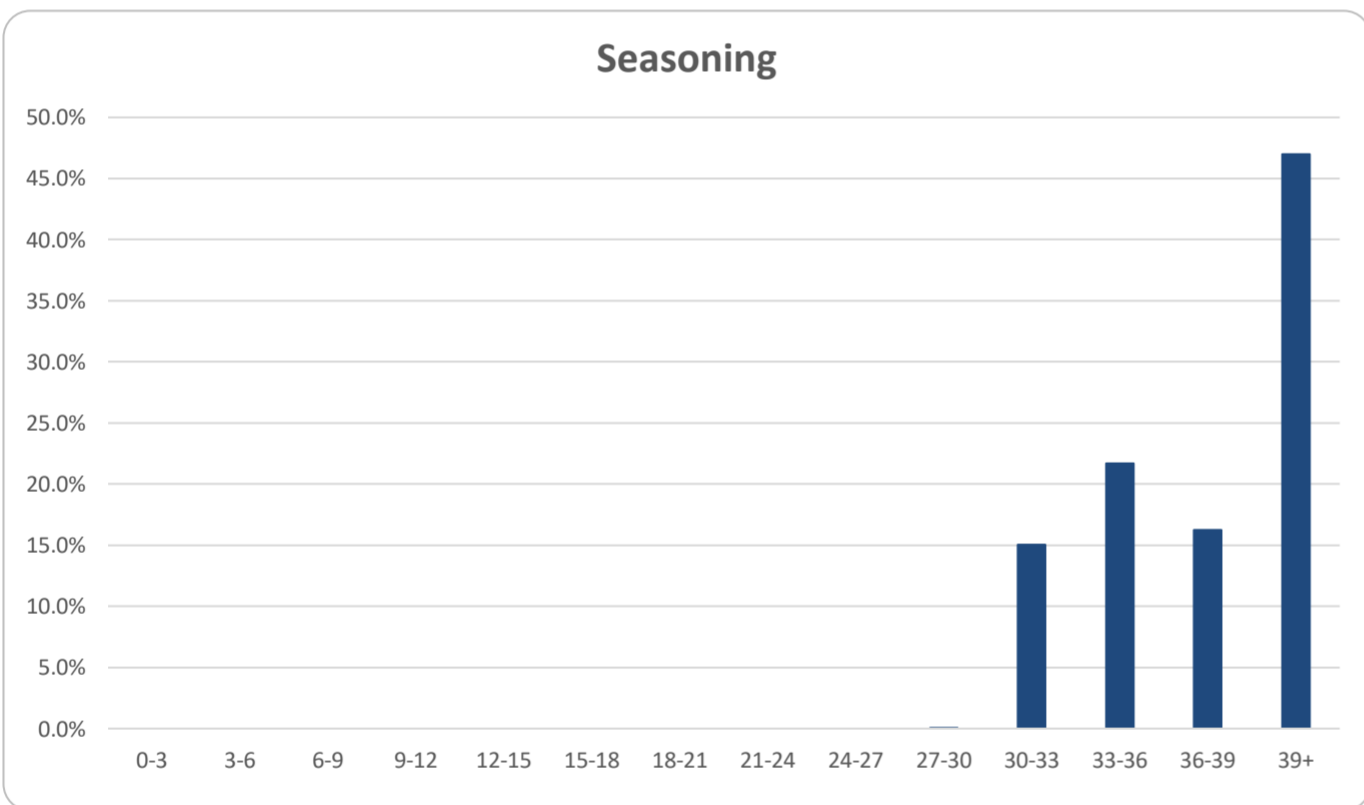
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