
Investor Report - Think Tank Series 2017-1

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

Payment Date of 14-Apr-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	81,986,938.17		6,137,652.78	75,849,285.39	56.9%	42.1%	0.00	0.00	160,379.93	160,379.93
Class A2	15,577,518.26		1,166,154.03	14,411,364.23	48.7%	42.1%	0.00	0.00	38,687.73	38,687.73
Class B	23,100,000.00		0.00	23,100,000.00	35.6%	100.0%	0.00	0.00	62,907.95	62,907.95
Class C	23,700,000.00		0.00	23,700,000.00	22.2%	100.0%	0.00	0.00	87,267.95	87,267.95
Class D	15,000,000.00		0.00	15,000,000.00	13.6%	100.0%	0.00	0.00	69,616.44	69,616.44
Class E	12,900,000.00		0.00	12,900,000.00	6.3%	100.0%	0.00	0.00	84,609.86	84,609.86
Class F	5,700,000.00		0.00	5,700,000.00	3.1%	100.0%	0.00	0.00	43,398.08	43,398.08
Class G	2,400,000.00		0.00	2,400,000.00	1.7%	100.0%	0.00	0.00	22,070.14	22,070.14
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	34,779.45	34,779.45

1. GENERAL

Current Payment Date	14-Apr-20
Collection Period (start)	1-Mar-20
Collection Period (end)	31-Mar-20
Interest Period (start)	10-Mar-20
Interest Period (end)	13-Apr-20
Days in Interest Period	35
Next Payment Date	11-May-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	947,540.85
Early Repayment Fees	53,810.68
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	29,402.79
Total Available Income	1,030,754.32

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	8,061,034.31
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	8,061,034.31

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)	82,643.35
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	160,379.93
Class A2 Interest	38,687.73
Class B Interest	62,907.95
Class C Interest	87,267.95
Class D Interest	69,616.44
Class E Interest	84,609.86
Class F Interest	43,398.08
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	22,070.14
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,779.45
Other Expenses	0.00
Excess Spread	344,393.44

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	757,227.50
Class A1 Principal Payment	6,137,652.78
Class A2 Principal Payment	1,166,154.03
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	183,421,348.75
Plus: Capitalised Charges	90,017.74
Plus: Further Advances / Redraws	757,227.50
Less: Principal Collections	8,157,209.45
 Loan Balance at End of Collection Period	 176,111,384.54

b. Repayments

Principal received on Mortgage Loans during Collection Period	8,157,209.45
CPR (%)	42.1%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.98%	5.94%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.31%	5.94%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	2	0	2	4
Balance Outstanding	963,448	0	1,840,146	2,803,594
% Portfolio Balance	0.57%	0.00%	1.10%	1.67%

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%

The Foreclosed loan was repaid in full (including interest and fees) in March 2020 with no loss.

Think Tank Series 2017-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
Full Doc	126	49.6%	98,462,943	55.9%
Mid Doc	50	19.7%	33,310,205	18.9%
Quick Doc	19	7.5%	9,601,340	5.5%
SMSF	59	23.2%	34,736,898	19.7%
Total	254	100.0%	176,111,385	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	29	11%	11,759,395	6.7%
40%	36	14%	19,999,833	11.4%
50%	8	3%	4,416,903	2.5%
55%	23	9%	19,100,389	10.8%
60%	34	13%	25,717,530	14.6%
65%	59	23%	37,413,349	21.2%
70%	64	25%	57,139,026	32.4%
75%	1	0%	564,959	0.3%
80%	0	0%	0	0.0%
Total	254	100.0%	176,111,385	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	6	2.4%	368,410	0.2%
100,000	25	9.8%	3,869,613	2.2%
200,000	36	14.2%	9,272,880	5.3%
300,000	34	13.4%	12,049,747	6.8%
400,000	29	11.4%	13,144,848	7.5%
500,000	71	28.0%	48,336,487	27.4%
1,000,000	26	10.2%	32,161,885	18.3%
1,500,000	14	5.5%	24,733,215	14.0%
2,000,000	7	2.8%	15,174,025	8.6%
2,500,000	6	2.4%	17,000,274	9.7%
Total	254	100%	176,111,385	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	123	48.4%	83,789,428	47.6%
ACT	2	0.8%	3,547,755	2.0%
VIC	79	31.1%	52,998,483	30.1%
QLD	33	13.0%	24,359,483	13.8%
SA	13	5.1%	6,193,805	3.5%
WA	3	1.2%	4,712,181	2.7%
TAS	1	0.4%	510,250	0.3%
Total	254	100%	176,111,385	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	197	77.6%	139,205,002	79.0%
Non metro	46	18.1%	27,963,466	15.9%
Inner City	11	4.3%	8,942,917	5.1%
Total	254	100%	176,111,385	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	126	49.6%	98,462,943	55.9%
Med Doc	50	19.7%	33,310,205	18.9%
Low Doc	19	7.5%	9,601,340	5.5%
SMSF	59	23.2%	34,736,898	19.7%
Total	254	100%	176,111,385	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	12	4.7%	6,742,095	3.8%
Non NCCP loans	242	95.3%	169,369,289	96.2%
Total	254	100%	176,111,385	100%

Summary	
Loans	254
Balance	176,111,385
Avg Balance	693,352
Max Balance	2,994,100
WA Current LVR	63.08%
Max Current LVR	75%
WA Yield	5.94%
BBSW 30	0.8100%
Yield over BBSW30	5.13%
WA Seasoning	42.7
% IO	57.0%
% SMSF	19.7%
% of Loans Fixed	0.00%
% of Loans Investor	62.30%

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	0	0.0%	0	0.0%
30.0	33.0	22	8.7%	13,006,909	7.4%
33.0	36.0	57	22.4%	35,941,254	20.4%
36.0	39.0	50	19.7%	33,342,465	18.9%
39.0	200.0	125	49.2%	93,820,757	53.3%
Total	254	100%	176,111,385	100%	

Arrears (Days Past Due) excluding COVID-19 Hardship		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	250	98.4%	164,984,630	98.3%
30.0	60.0	2	0.8%	963,448	0.6%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	2	0.8%	1,840,146	1.1%
120.0	1000.0	0	0.0%	0	0.0%
Total	254	100%	167,788,224	100%	

Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	3	1%	807,299	0.5%
15.0	20.0	12	5%	8,938,299	5.1%
20.0	25.0	182	72%	123,180,680	69.9%
25.0	30.0	57	22%	43,185,107	24.5%
Total	254	100%	176,111,385	100%	

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	33	12.99%	15,014,017	8.5%
Self Employed	221	87.01%	161,097,368	91.5%
Total	254	100%	176,111,385	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	254	100.00%	176,111,385	100.0%
1	0	0.00%	0	0.0%
Total	254	100%	176,111,385	100%

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	58	22.8%	38,733,734	22.0%
Industrial	110	43.3%	81,759,311	46.4%
Office	50	19.7%	27,747,323	15.8%
Professional Suites	0	0.0%	0	0.0%
Residential	21	8.3%	15,125,026	8.6%
Commercial Other	15	5.9%	12,745,990	7.2%
Total	254	100%	176,111,385	100%

Think Tank Hardships and Arrears Summary

Date 31/03/2020

BNYTICAL ATF Think Tank series 2017-1 Trust

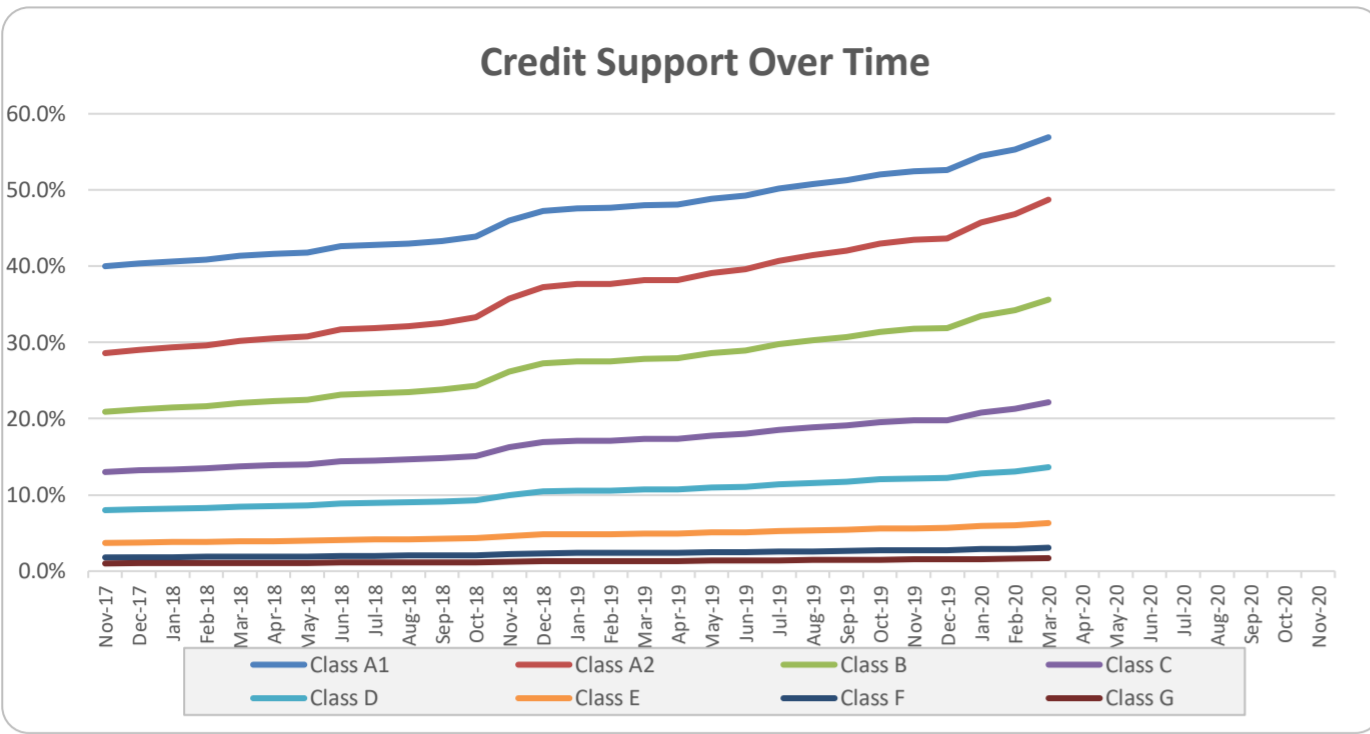
Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	250	98.4%	173,307,791	98.4%
Loans in Arrears (non-hardship)	4	1.6%	2,803,594	1.6%
Payment Missed (hardship application received / approved)	-	0.0%	-	0.0%
Total Portfolio (no. of loans)	254	100.0%	176,111,385	100.0%

BNYTICAL ATF Think Tank series 2017-1 Trust

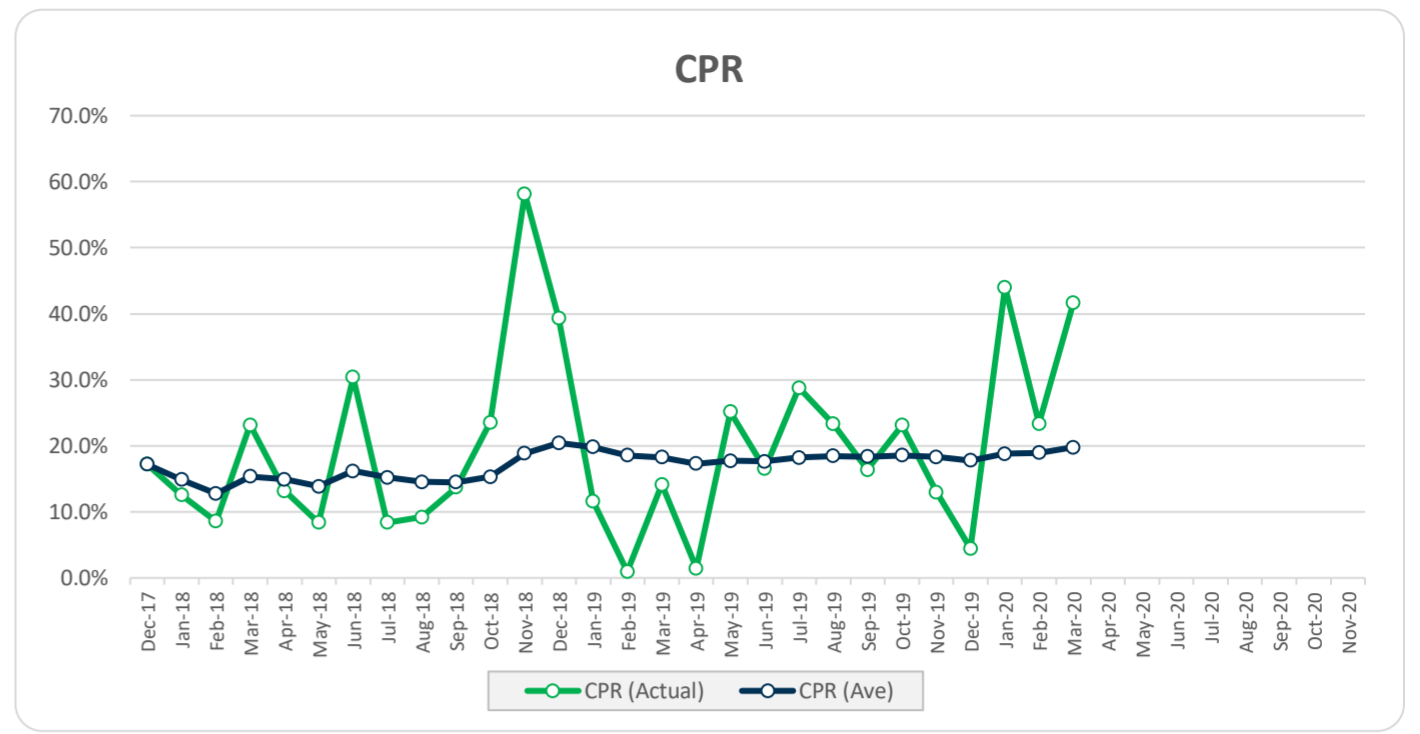
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	228	91.2%	89.8%	153,573,225	88.6%	87.2%
Request Enquiry	19	7.6%	7.5%	18,887,285	10.9%	10.7%
Request Received	3	1.2%	1.2%	847,282	0.5%	0.5%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
Total	250	100.0%	98.4%	173,307,791	100.0%	98.4%
Loans in Arrears (non-hardship)						
No hardship request	3	75.0%	1.2%	2,036,443	72.6%	1.2%
Request Enquiry (Loans in Arrears)	1	25.0%	0.4%	767,151	27.4%	0.4%
Total	4	100.0%	1.6%	2,803,594	100.0%	1.6%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
Total	-	0.0%	0.0%	-	0.0%	0.0%
Total Portfolio (no. of loans)	254			176,111,385		

Think Tank Series 2017-1: Time Series Charts

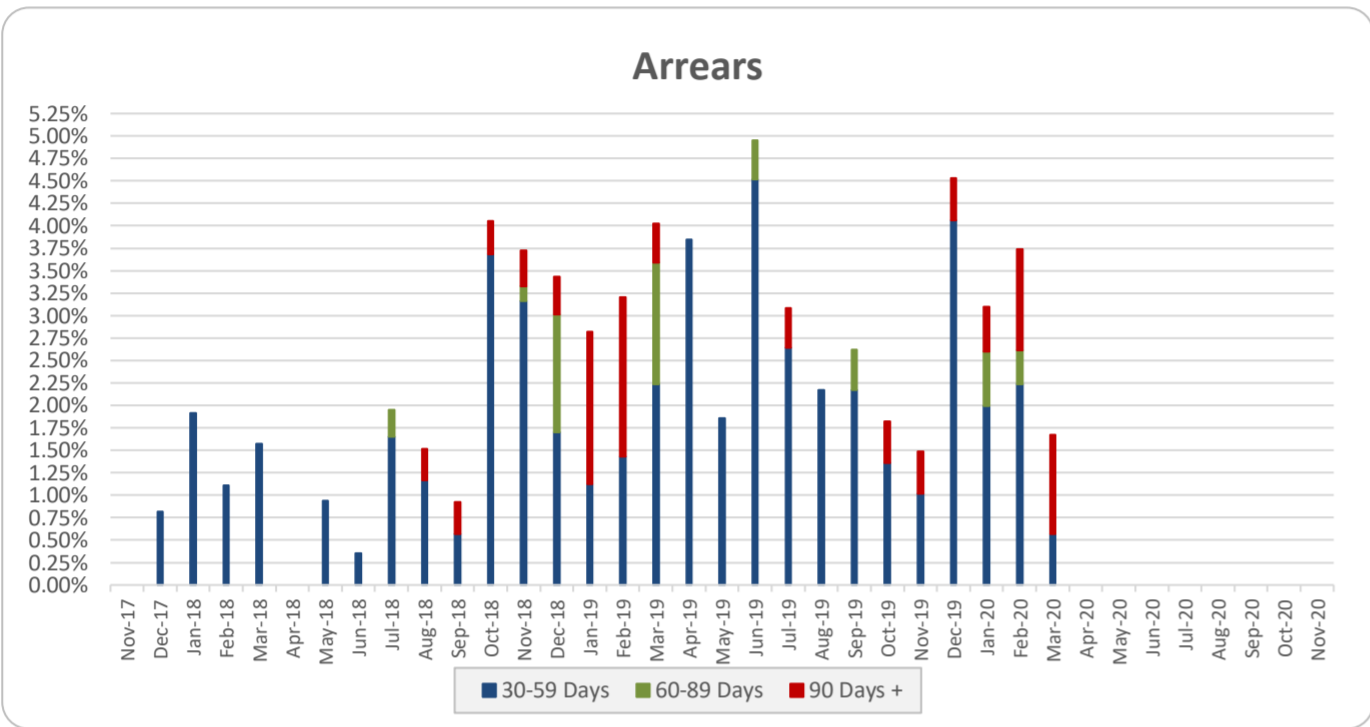
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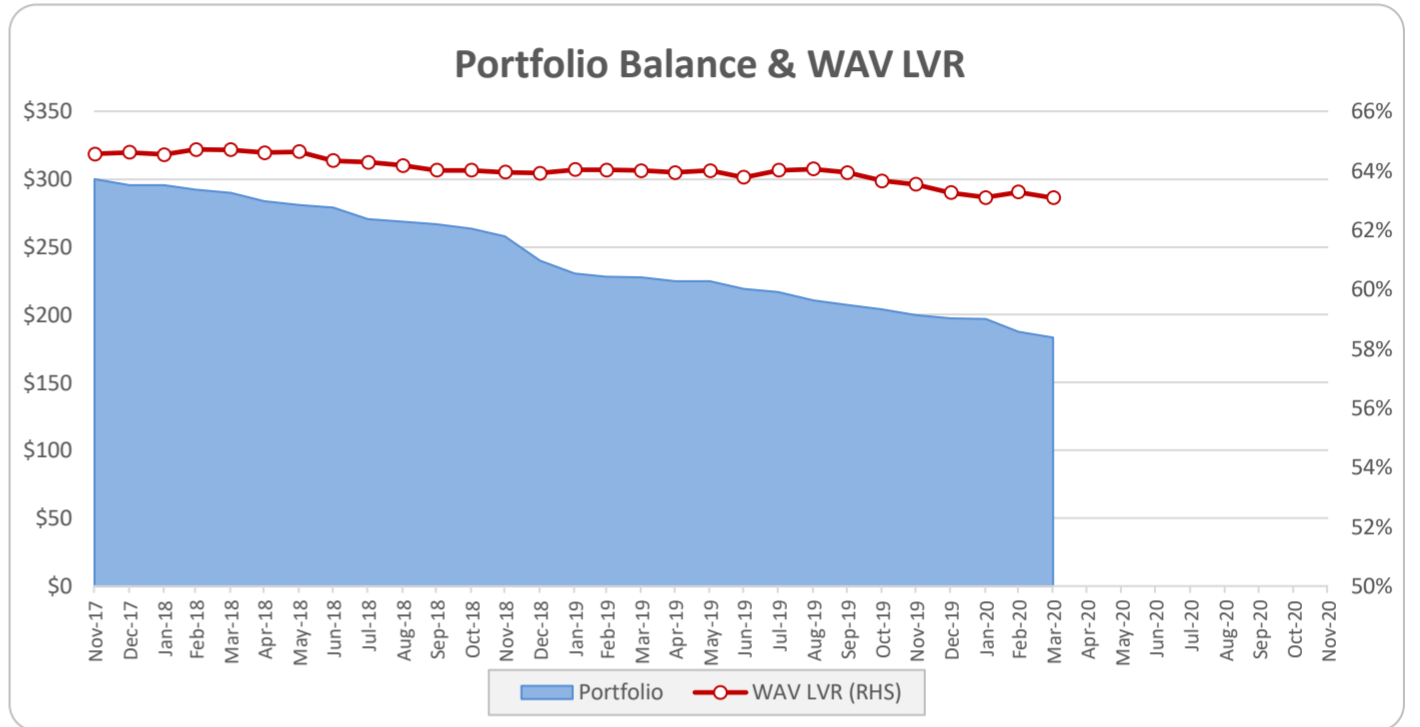
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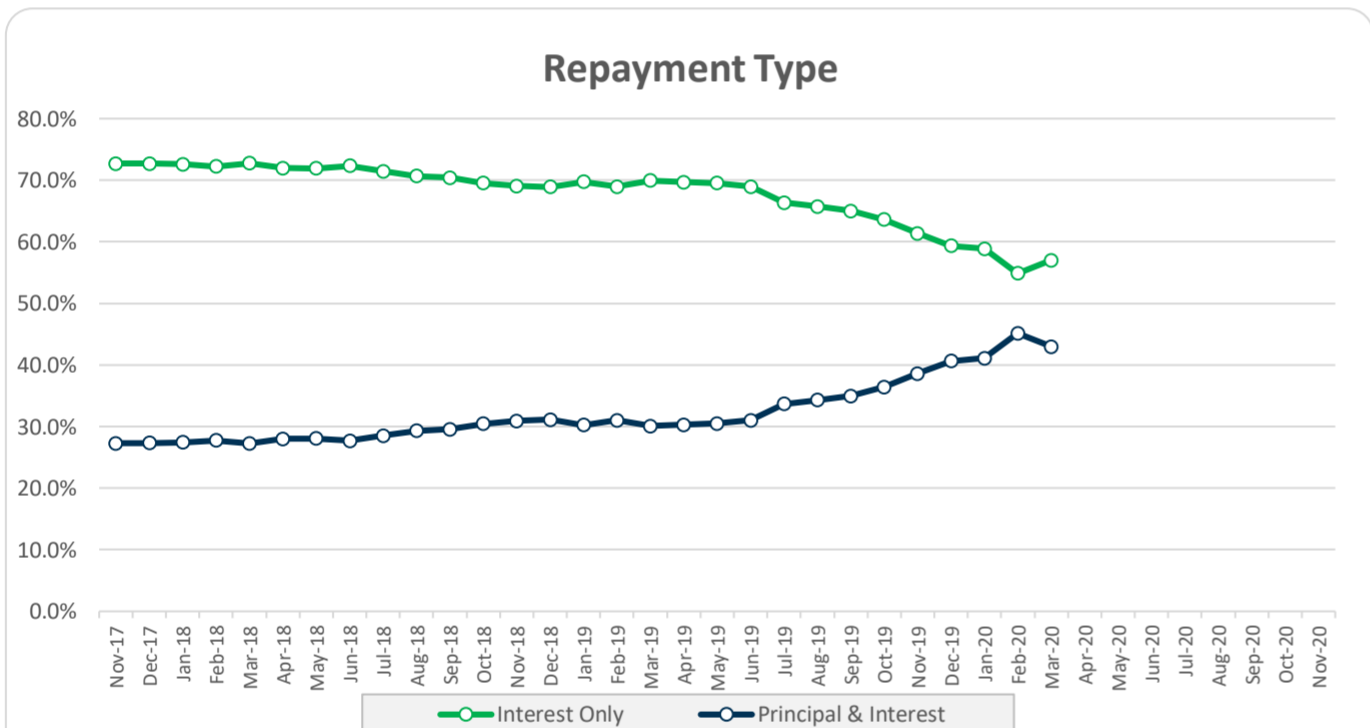
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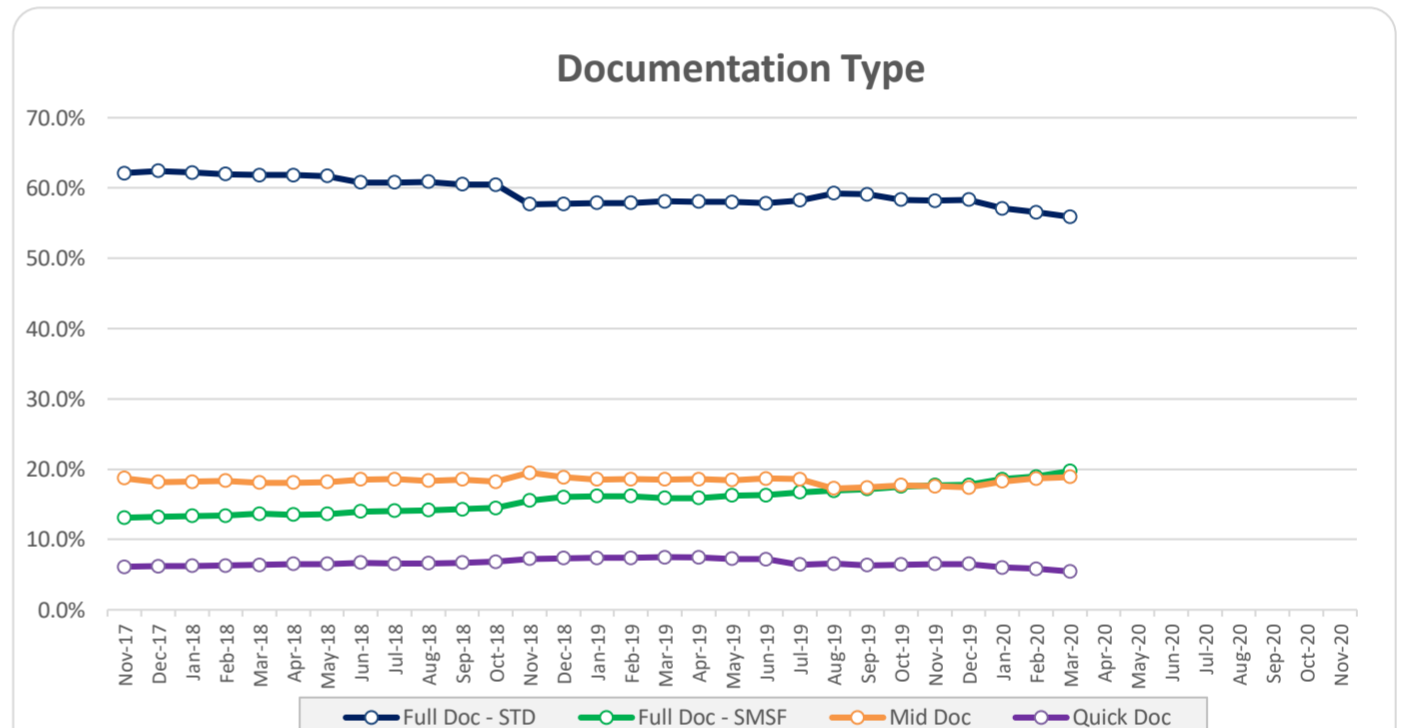
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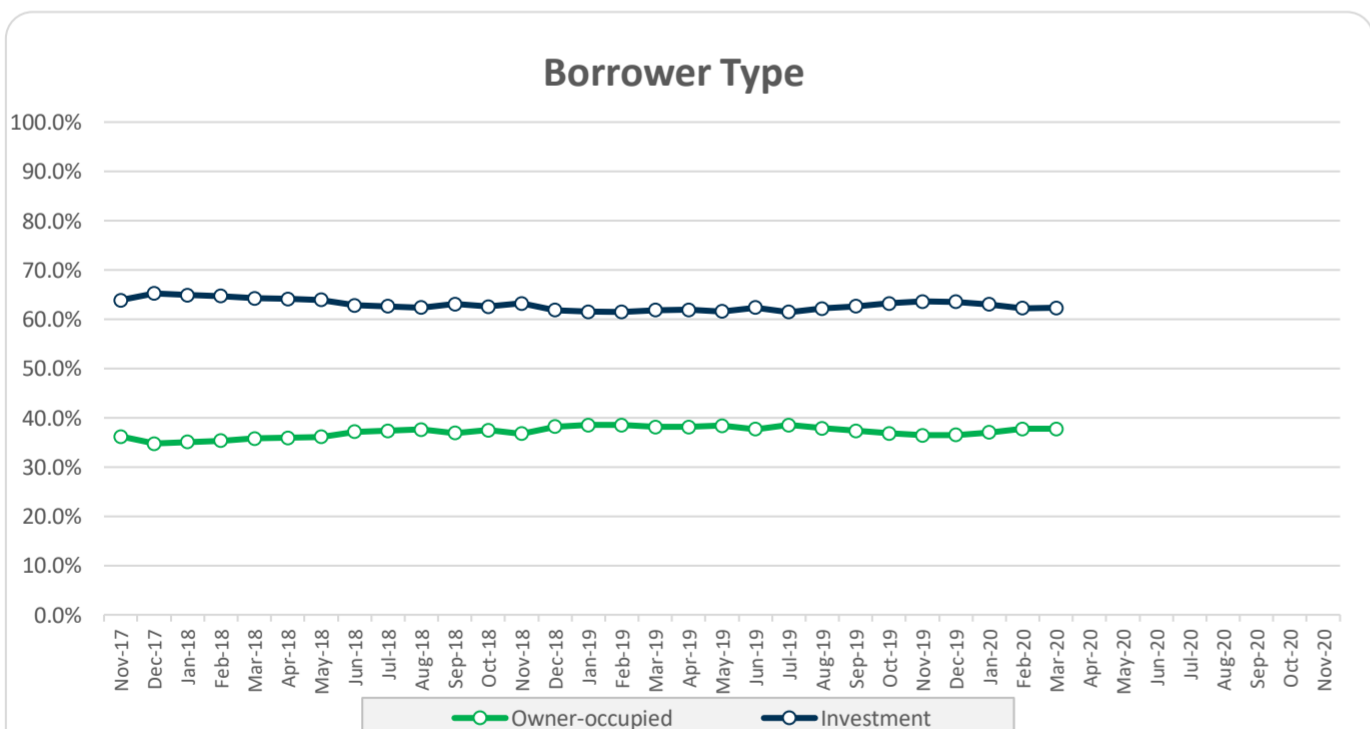
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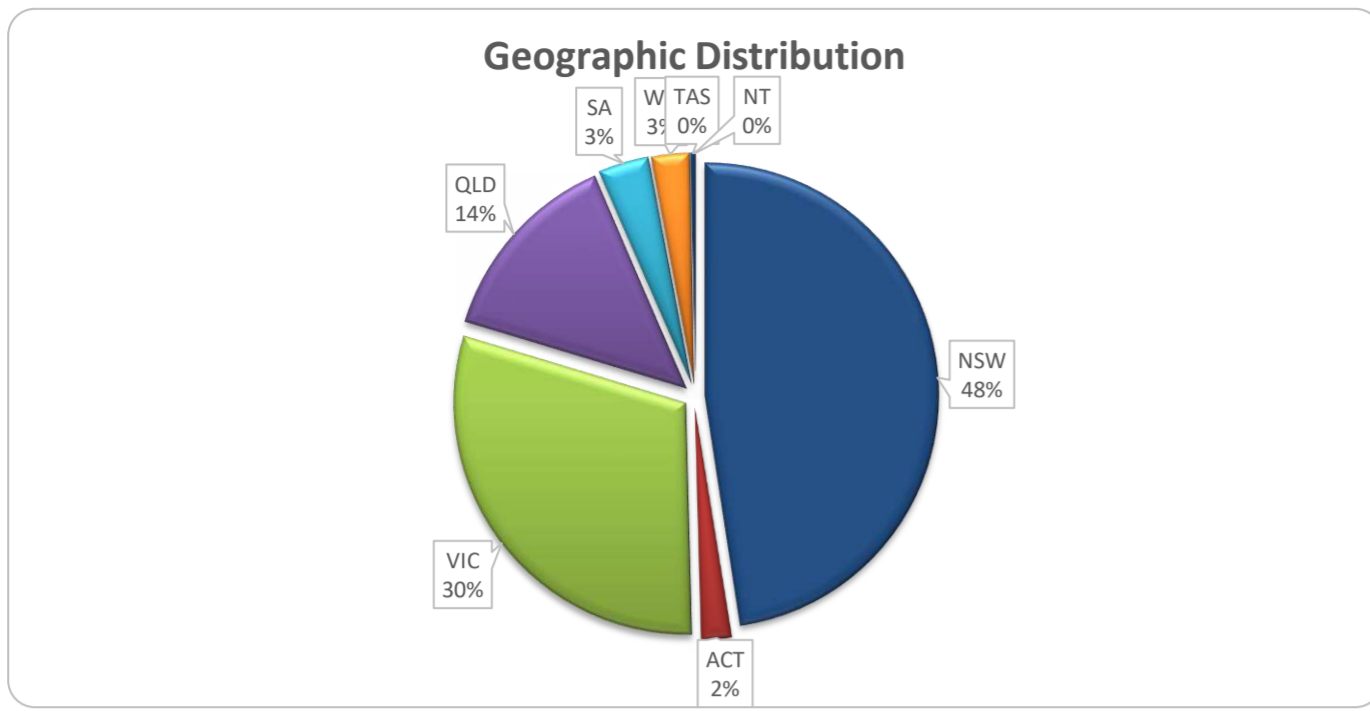


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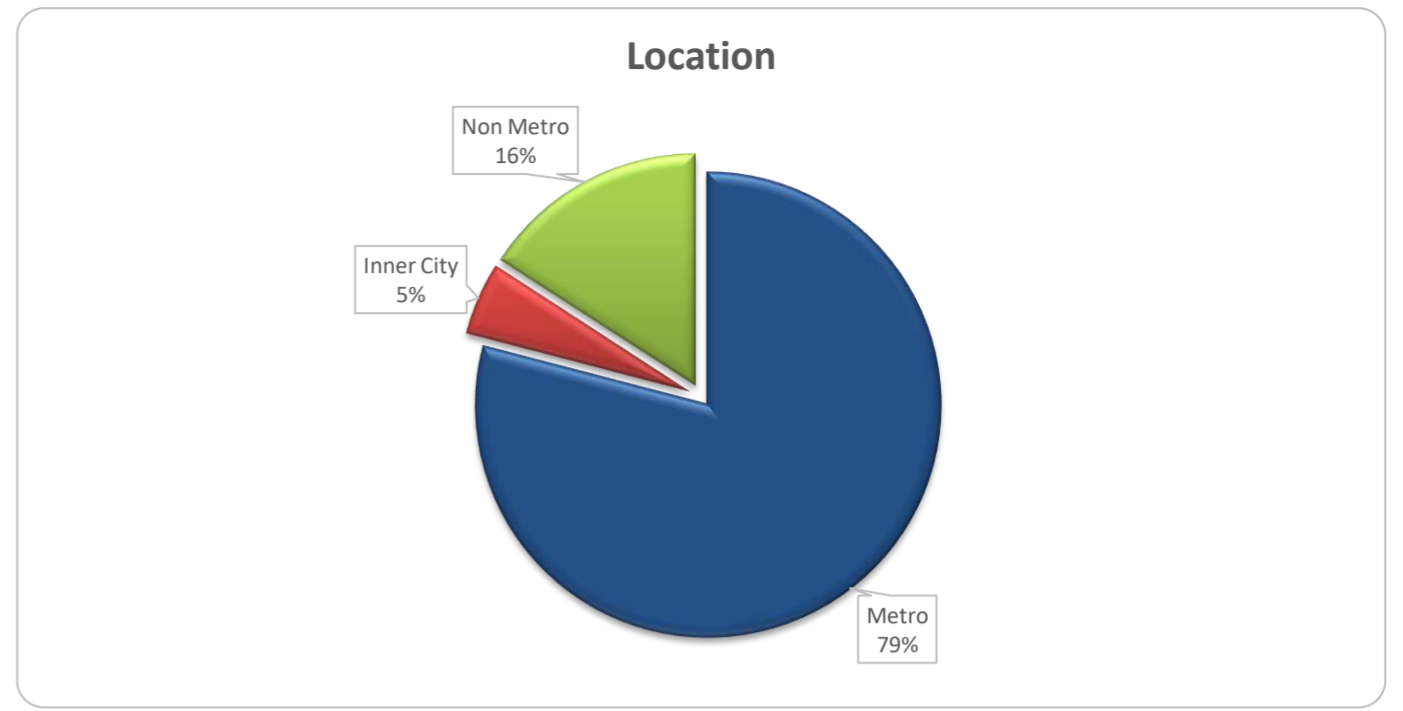


Think Tank Series 2017-1: Current Charts

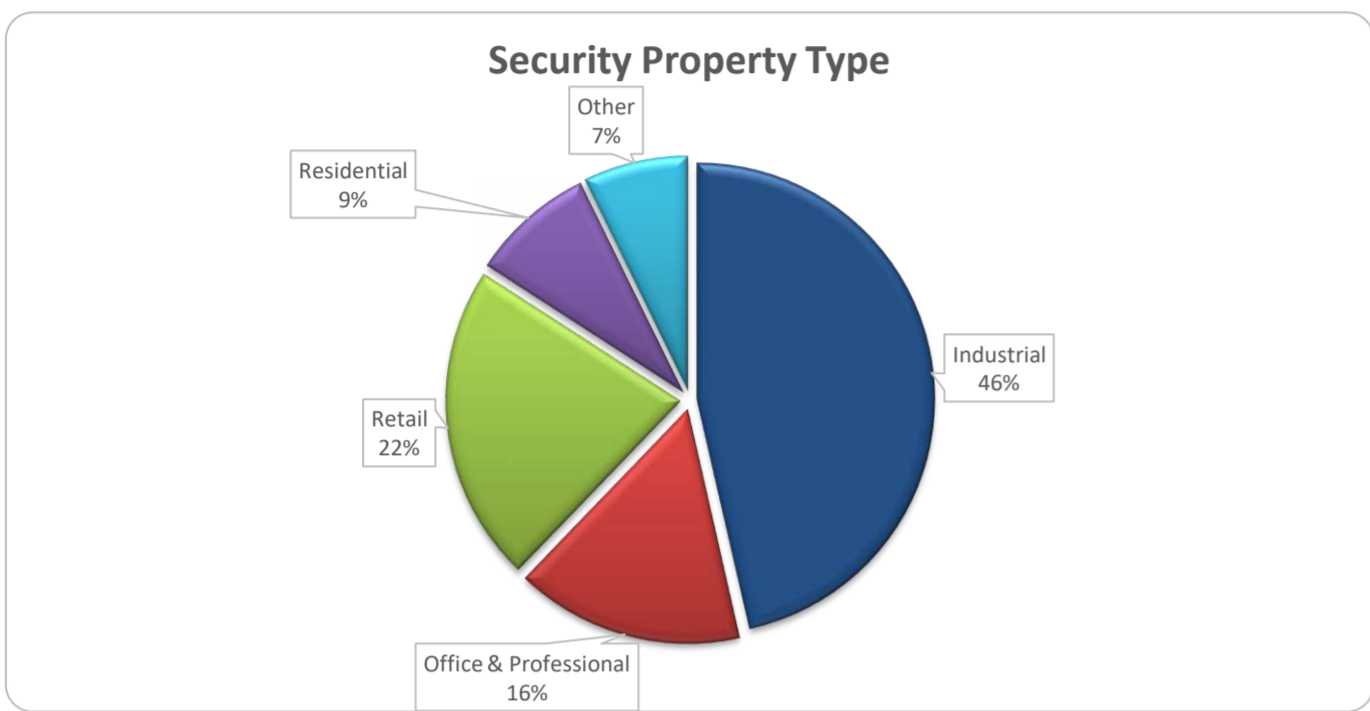
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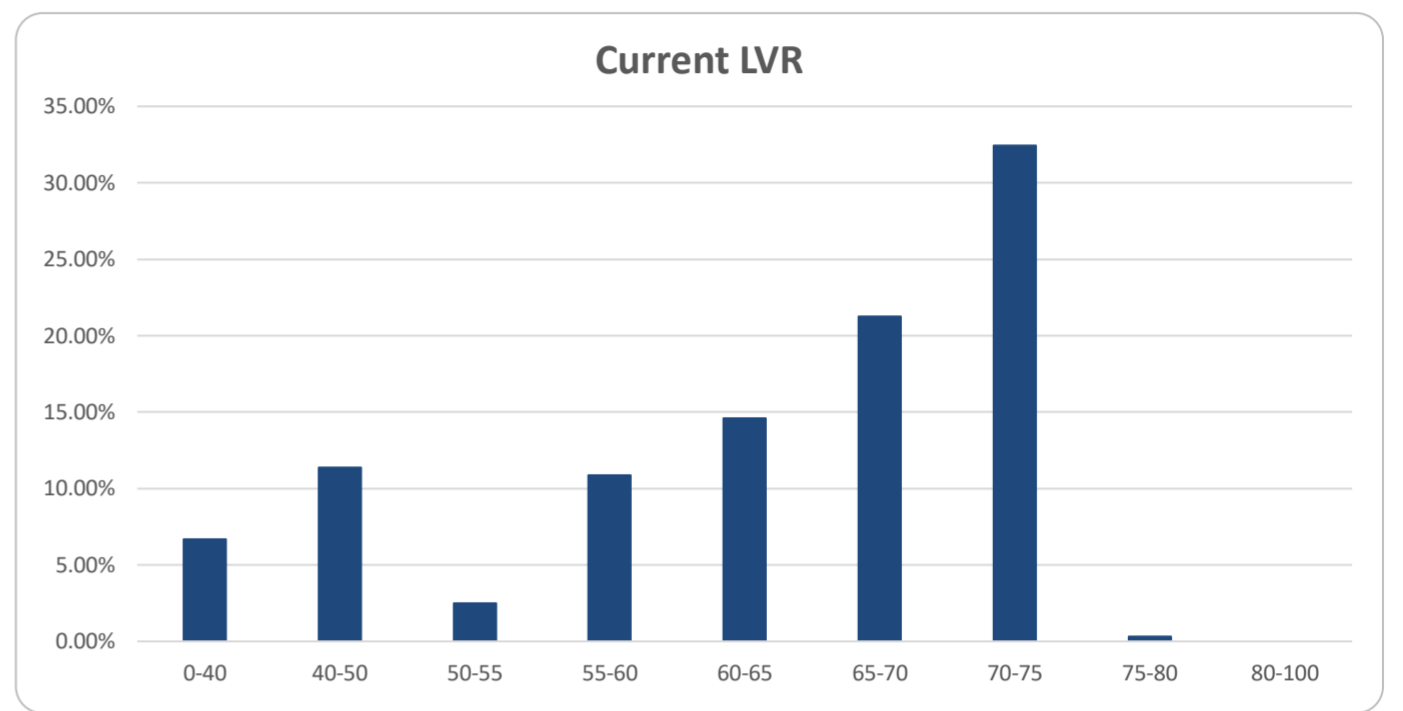
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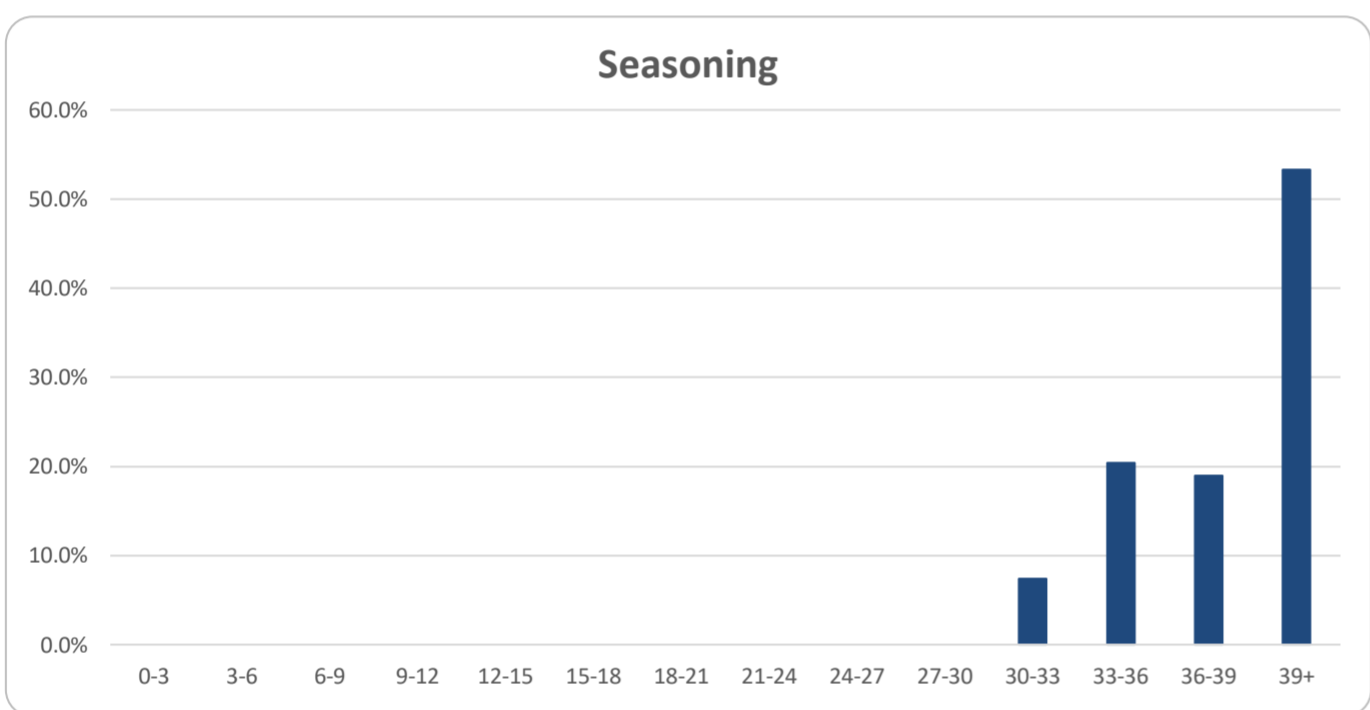
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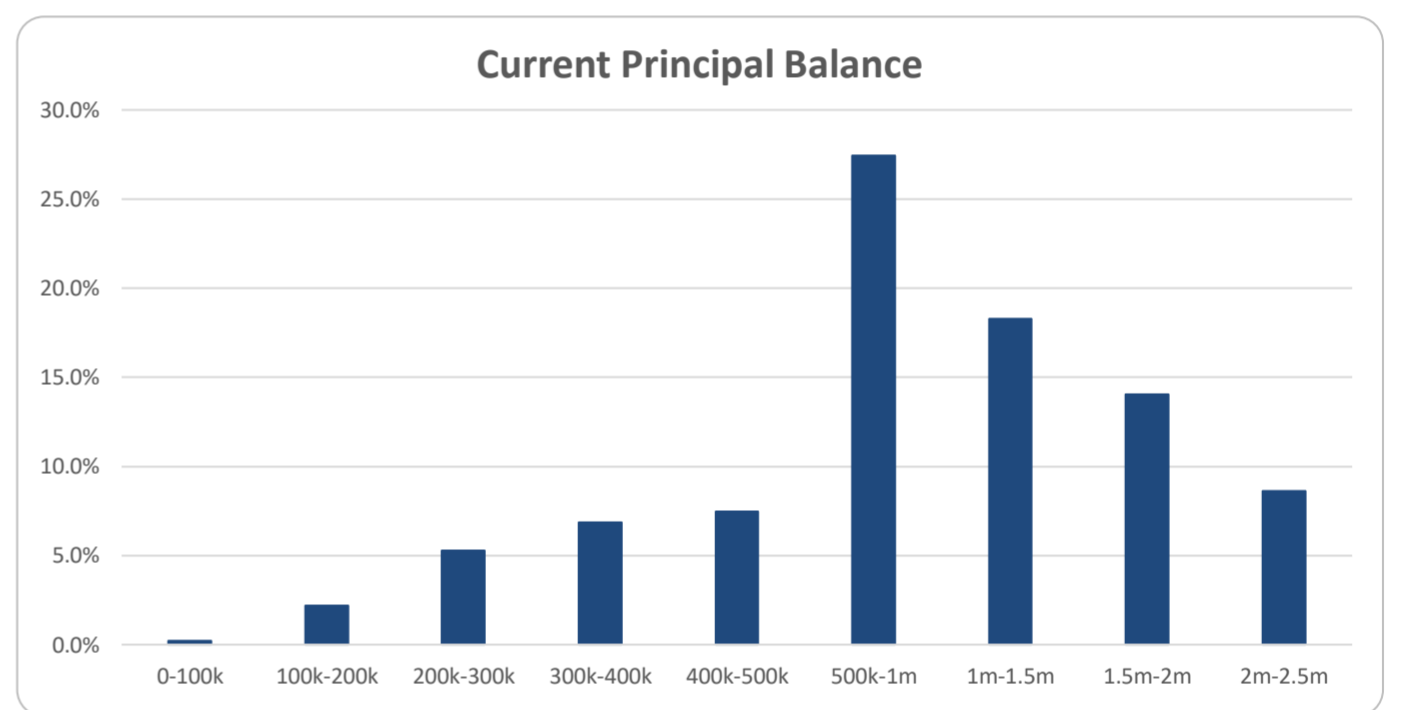
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Note: Arrears Chart: Investors reports provided from November 2017 to February 2020 reflected loans greater than or equal to the lower bound and less than the upper bound for each bucket. To be consistent with industry and our other trusts in March 2020 this was changed to show loans greater than the lower bound and less than or equal to the upper bound in each bucket.