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## Investor Report - Think Tank Series 2017-1

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Collection Period from 01-Apr-2020 to 30-Apr-2020

Payment Date of 11-May-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	75,849,285.39		832,319.64	75,016,965.75	57.2%	41.7%	0.00	0.00	90,282.88	90,282.88
Class A2	14,411,364.23		158,140.73	14,253,223.50	49.0%	41.7%	0.00	0.00	23,017.00	23,017.00
Class B	23,100,000.00		0.00	23,100,000.00	35.8%	100.0%	0.00	0.00	41,165.91	41,165.91
Class C	23,700,000.00		0.00	23,700,000.00	22.3%	100.0%	0.00	0.00	59,766.66	59,766.66
Class D	15,000,000.00		0.00	15,000,000.00	13.7%	100.0%	0.00	0.00	48,922.89	48,922.89
Class E	12,900,000.00		0.00	12,900,000.00	6.3%	100.0%	0.00	0.00	61,158.62	61,158.62
Class F	5,700,000.00		0.00	5,700,000.00	3.1%	100.0%	0.00	0.00	31,661.66	31,661.66
Class G	2,400,000.00		0.00	2,400,000.00	1.7%	100.0%	0.00	0.00	16,260.54	16,260.54
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	25,873.62	25,873.62

## 1. GENERAL

Current Payment Date	11-May-20
Collection Period (start)	1-Apr-20
Collection Period (end)	30-Apr-20
Interest Period (start)	14-Apr-20
Interest Period (end)	10-May-20
Days in Interest Period	27
Next Payment Date	10-Jun-20

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	659,317.79
Early Repayment Fees	0.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	1,351.81
<b>Total Available Income</b>	<b>660,669.60</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	1,028,460.37
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>1,028,460.37</b>

## 3. PRINCIPAL DRAW

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

## 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	71,422.60
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	90,282.88
Class A2 Interest	23,017.00
Class B Interest	41,165.91
Class C Interest	59,766.66
Class D Interest	48,922.89
Class E Interest	61,158.62
Class F Interest	31,661.66
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	16,260.54
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	25,873.62
Other Expenses	0.00
Excess Spread	191,137.22

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	38,000.00
Class A1 Principal Payment	832,319.64
Class A2 Principal Payment	158,140.73
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	176,111,384.54
Plus: Capitalised Charges	179,463.18
Plus: Further Advances / Redraws	38,000.00
Less: Principal Collections	1,016,893.75
Loan Balance at End of Collection Period	175,311,953.97

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	1,016,893.75
CPR (%)	6.7%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.55%	5.92%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.31%	5.92%	OK

#### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	3	0	2	5
Balance Outstanding	5,197,870	0	1,843,908	7,041,777
% Portfolio Balance	2.96%	0.00%	1.05%	4.02%

#### 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	125	49.4%	98,151,176	56.0%
Mid Doc	49	19.4%	32,846,906	18.7%
Quick Doc	20	7.9%	9,604,190	5.5%
SMSF	59	23.3%	34,709,682	19.8%
Total	253	100.0%	175,311,954	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	29	11%	9,756,530	5.6%
40%	37	15%	21,987,221	12.5%
50%	9	4%	4,852,432	2.8%
55%	23	9%	18,834,676	10.7%
60%	31	12%	24,598,810	14.0%
65%	53	21%	34,903,689	19.9%
70%	67	26%	57,495,658	32.8%
75%	4	2%	2,882,938	1.6%
80%	0	0%	0	0.0%
Total	253	100.0%	175,311,954	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	7	2.8%	375,169	0.2%
100,000	25	9.9%	3,853,885	2.2%
200,000	37	14.6%	9,557,987	5.5%
300,000	32	12.6%	11,403,977	6.5%
400,000	29	11.5%	13,162,206	7.5%
500,000	69	27.3%	46,835,997	26.7%
1,000,000	27	10.7%	33,188,574	18.9%
1,500,000	13	5.1%	22,744,799	13.0%
2,000,000	8	3.2%	17,186,662	9.8%
2,500,000	6	2.4%	17,002,699	9.7%
Total	253	100%	175,311,954	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	123	48.6%	83,790,722	47.8%
ACT	2	0.8%	3,533,069	2.0%
VIC	78	30.8%	52,175,621	29.8%
QLD	33	13.0%	24,359,064	13.9%
SA	13	5.1%	6,213,561	3.5%
WA	3	1.2%	4,729,667	2.7%
TAS	1	0.4%	510,250	0.3%
Total	253	100%	175,311,954	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	196	77.5%	138,387,853	78.9%
Non metro	46	18.2%	27,947,826	15.9%
Inner City	11	4.3%	8,976,275	5.1%
Total	253	100%	175,311,954	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	125	49.4%	98,151,176	56.0%
Med Doc	49	19.4%	32,846,906	18.7%
Low Doc	20	7.9%	9,604,190	5.5%
SMSF	59	23.3%	34,709,682	19.8%
Total	253	100%	175,311,954	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	12	4.7%	6,746,771	3.8%
Non NCCP loans	241	95.3%	168,565,183	96.2%
Total	253	100%	175,311,954	100%

Summary	
Loans	253
Balance	175,311,954
Avg Balance	692,933
Max Balance	3,007,823
WA Current LVR	63.07%
Max Current LVR	75%
WA Yield	5.92%
BBSW 30	0.8100%
Yield over BBSW30	5.11%
WA Seasoning	43.7
% IO	55.3%
% SMSF	19.8%
% of Loans Fixed	0.00%
% of Loans Investor	62.59%

Seasoning (months)	Number		Balance	
	Amount	%	Amount	%
0.0	0	0.0%	0	0.0%
3.0	0	0.0%	0	0.0%
6.0	0	0.0%	0	0.0%
9.0	0	0.0%	0	0.0%
12.0	0	0.0%	0	0.0%
15.0	0	0.0%	0	0.0%
18.0	0	0.0%	0	0.0%
21.0	0	0.0%	0	0.0%
24.0	0	0.0%	0	0.0%
27.0	0	0.0%	0	0.0%
30.0	7	2.8%	3,851,369	2.2%
33.0	54	21.3%	32,031,360	18.3%
36.0	60	23.7%	42,549,310	24.3%
39.0	132	52.2%	96,879,915	55.3%
Total	253	100%	175,311,954	100%

Arrears (Days Past Due) excluding COVID-19 Hardship	Number		Balance	
	Amount	%	Amount	%
0.0	248	98.0%	168,270,176	96.0%
30.0	3	1.2%	5,197,870	3.0%
60.0	0	0.0%	0	0.0%
90.0	1	0.4%	1,145,564	0.7%
120.0	1	0.4%	698,344	0.4%
Total	253	100%	175,311,954	100%

Original Loan Term (Years)	Number		Balance	
	Amount	%	Amount	%
0.0	3	1%	796,492	0.5%
15.0	12	5%	8,949,119	5.1%
20.0	182	72%	122,666,154	70.0%
25.0	56	22%	42,900,188	24.5%
Total	253	100%	175,311,954	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	33	13.04%	14,995,962	8.6%
Self Employed	220	86.96%	160,315,992	91.4%
Total	253	100%	175,311,954	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	253	100.00%	175,311,954	100.0%
1	0	0.00%	0	0.0%
Total	253	100%	175,311,954	100%

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	58	22.9%	38,260,210	21.8%
Industrial	110	43.5%	81,751,771	46.6%
Office	49	19.4%	27,429,927	15.6%
Professional Suites	0	0.0%	0	0.0%
Residential	21	8.3%	15,117,241	8.6%
Commercial Other	15	5.9%	12,752,806	7.3%
Total	253	100%	175,311,954	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)	217	85.8%	140,017,090	79.9%
Loans in Arrears (non-hardship)	4	1.6%	4,632,807	2.6%
Payment Missed (hardship application received / approved)	32	12.6%	30,662,058	17.5%
<b>Total Portfolio (no. of loans)</b>	<b>253</b>	<b>100.0%</b>	<b>175,311,954</b>	<b>100.0%</b>

**BNYTICAL ATF Think Tank series 2017-1 Trust**

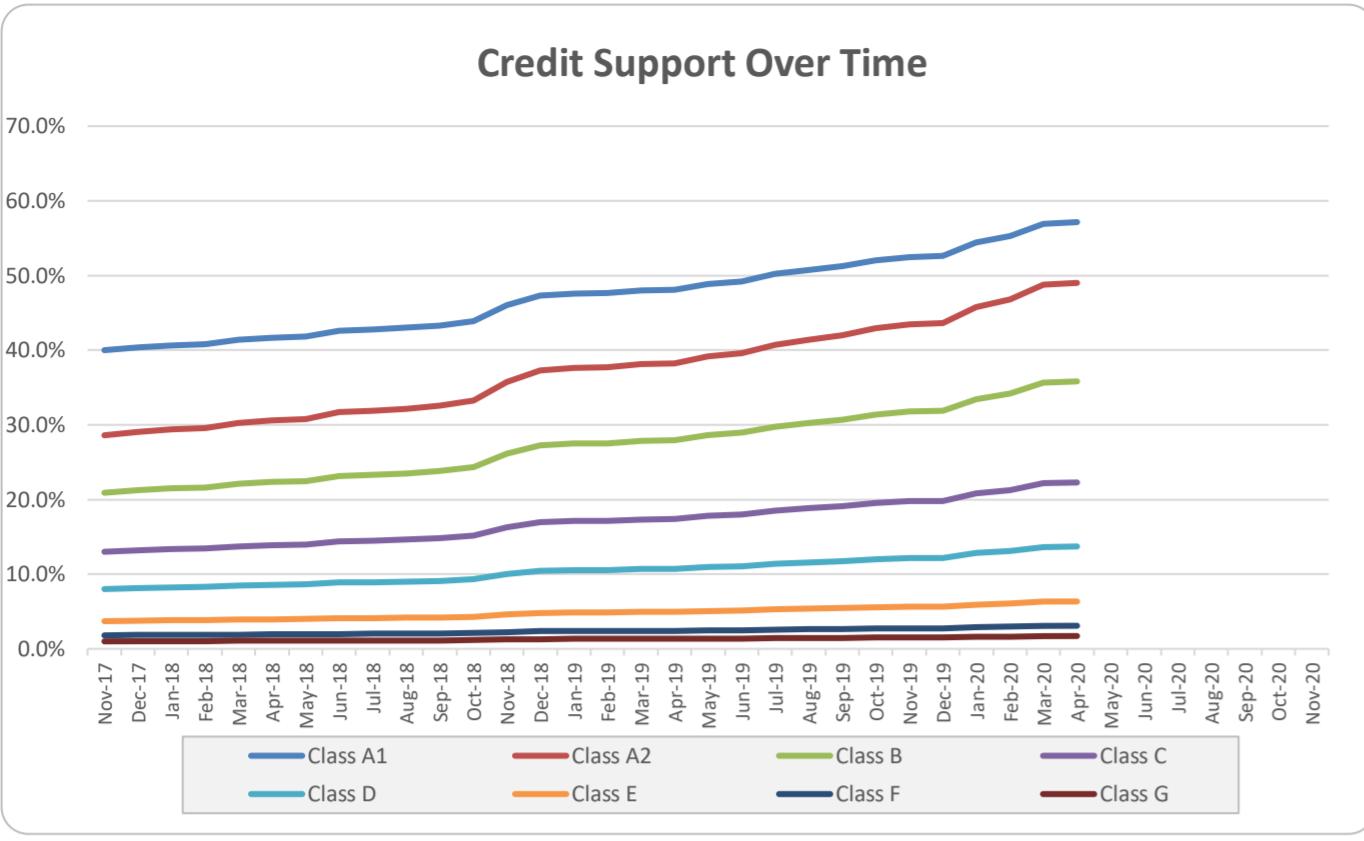
Hardship Breakdown	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	2	2.9%	0.8%	4,717,674	8.1%	2.7%
Request Received	14	20.3%	5.5%	11,828,939	20.4%	6.7%
Hardship Approved	53	76.8%	20.9%	41,517,759	71.5%	23.7%
<b>Total Portfolio (no. of loans)</b>	<b>69</b>	<b>100.0%</b>	<b>27.3%</b>	<b>58,064,372</b>	<b>100.0%</b>	<b>33.1%</b>

**BNYTICAL ATF Think Tank series 2017-1 Trust**

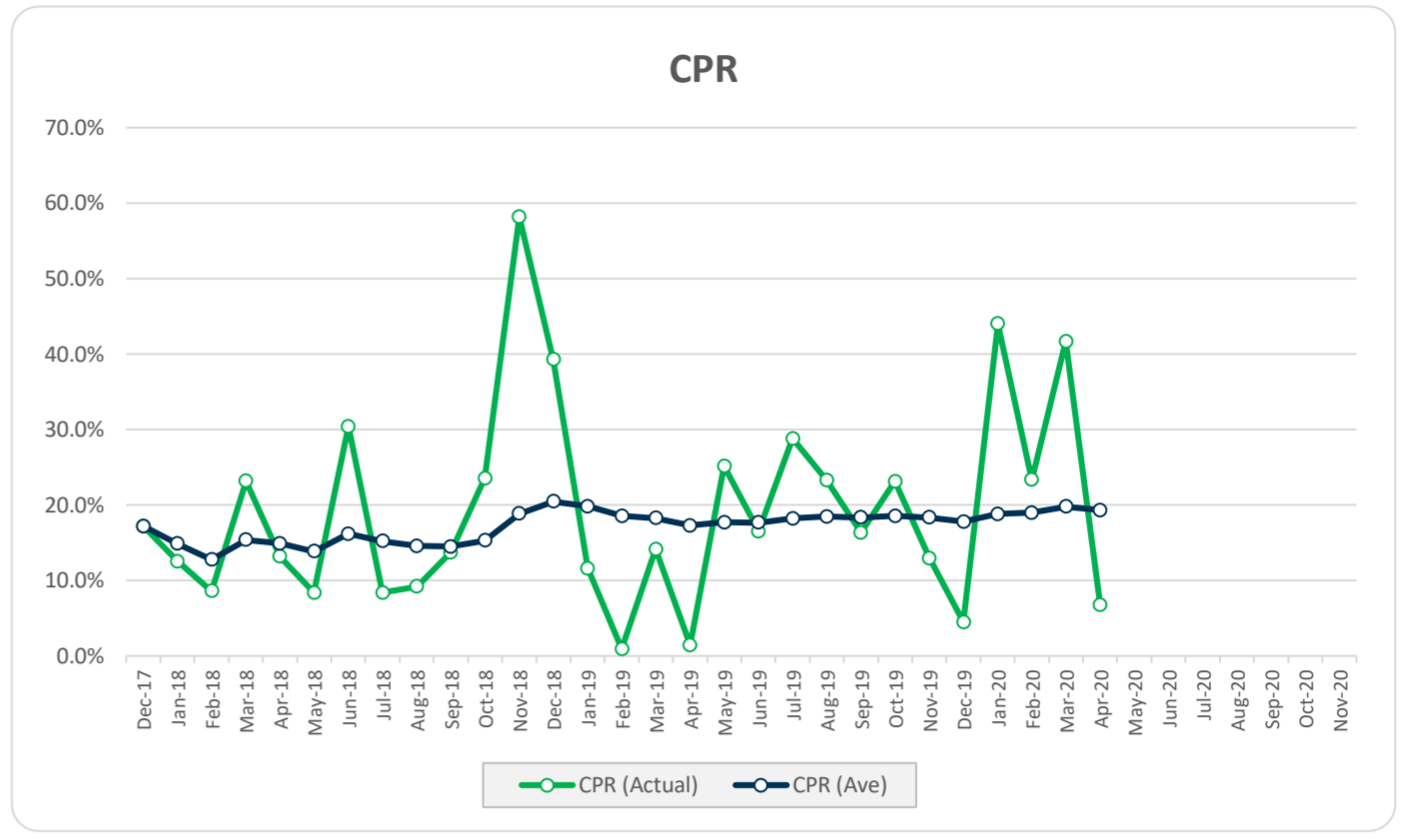
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
<b>Current Loans (&lt;=30 days arrears)</b>						
No hardship request	181	83.4%	71.5%	114,632,449	81.9%	65.4%
Request Enquiry	1	0.5%	0.4%	2,700,000	1.9%	1.5%
Request Received	13	6.0%	5.1%	9,419,968	6.7%	5.4%
Hardship Approved	22	10.1%	8.7%	13,264,672	9.5%	7.6%
<b>Total</b>	<b>217</b>	<b>100.0%</b>	<b>85.8%</b>	<b>140,017,090</b>	<b>100.0%</b>	<b>79.9%</b>
<b>Loans in Arrears (non-hardship)</b>						
No hardship request	3	75.0%	1.2%	2,615,133	56.4%	1.5%
Request Enquiry (Loans in Arrears)	1	25.0%	0.4%	2,017,674	43.6%	1.2%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>1.6%</b>	<b>4,632,807</b>	<b>100.0%</b>	<b>2.6%</b>

Think Tank Series 2017-1: Time Series Charts

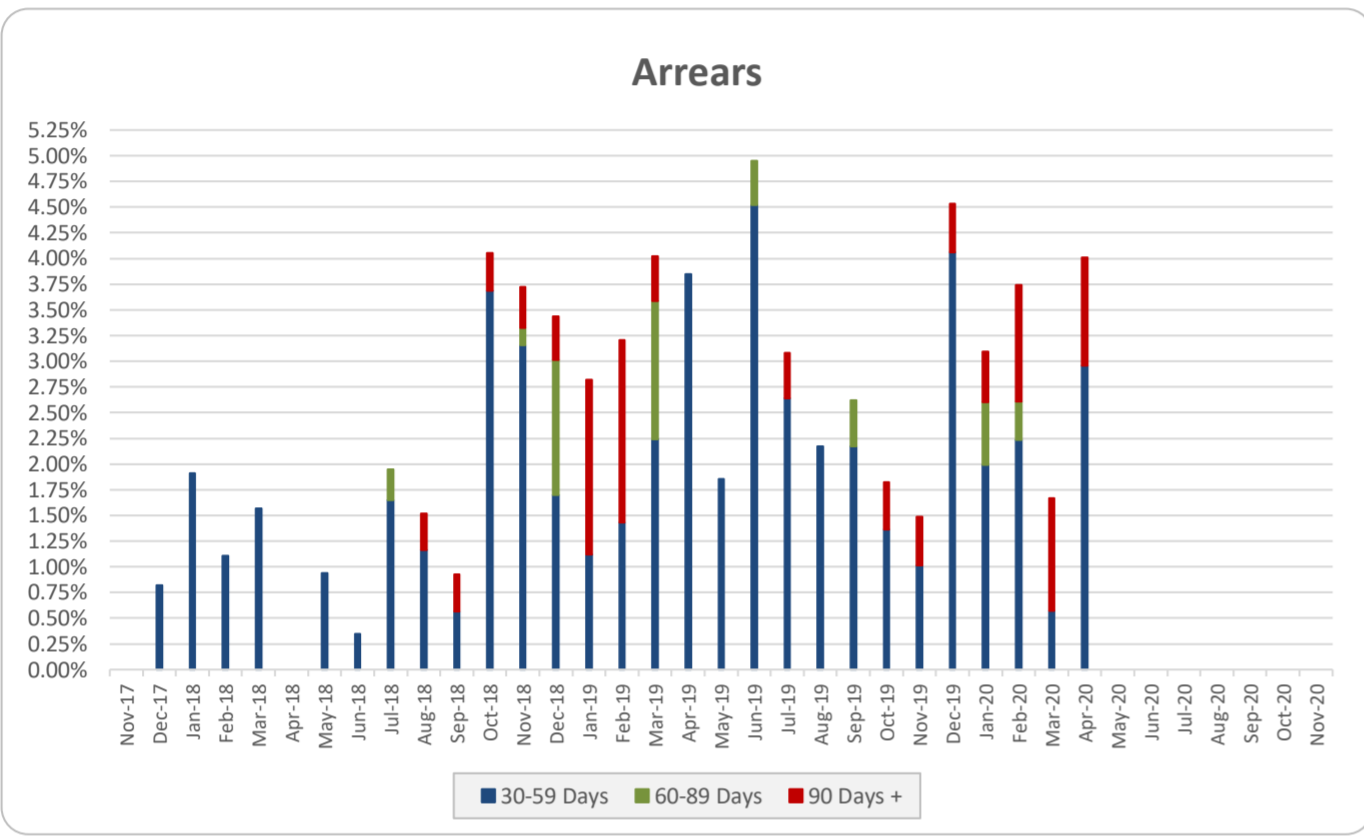
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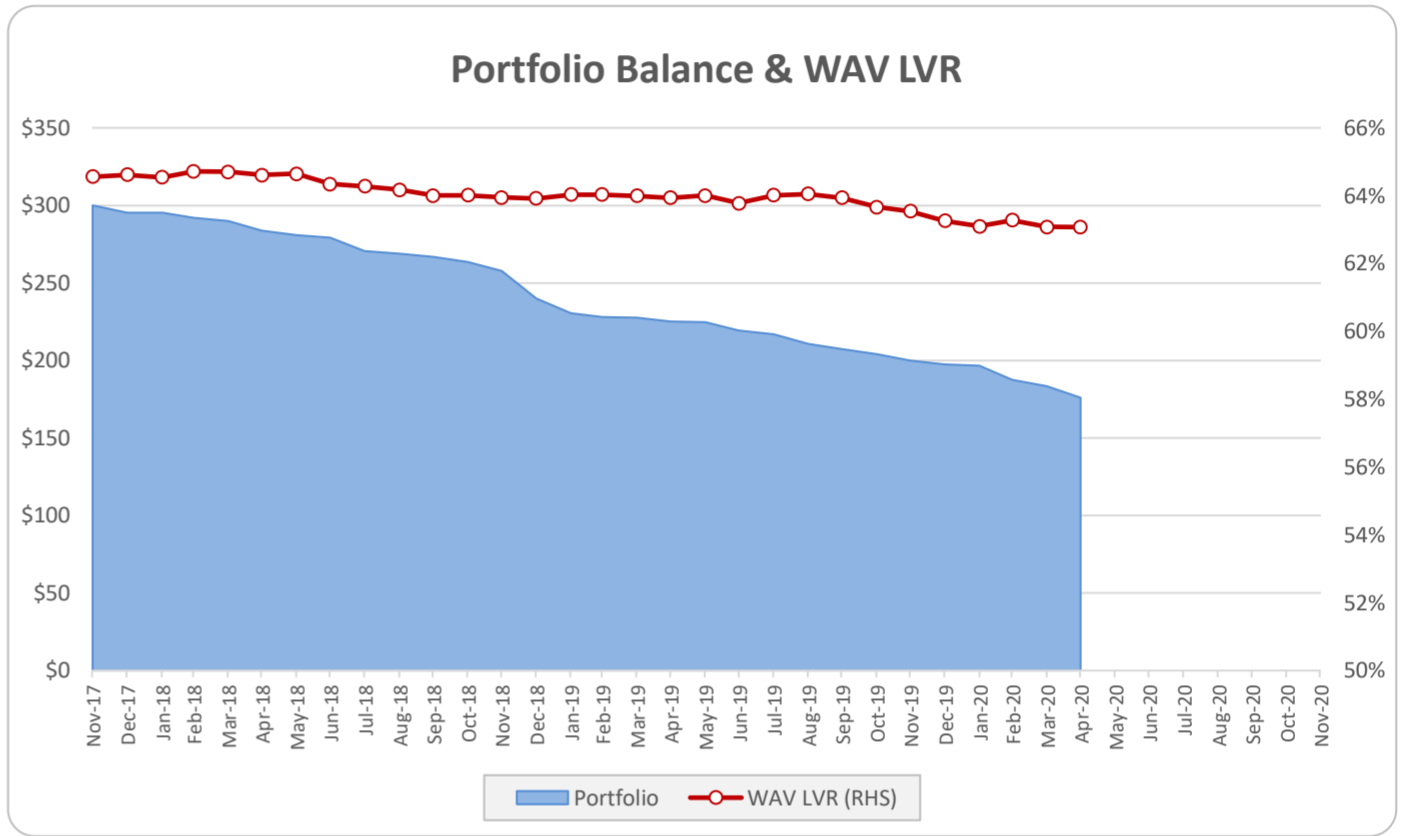
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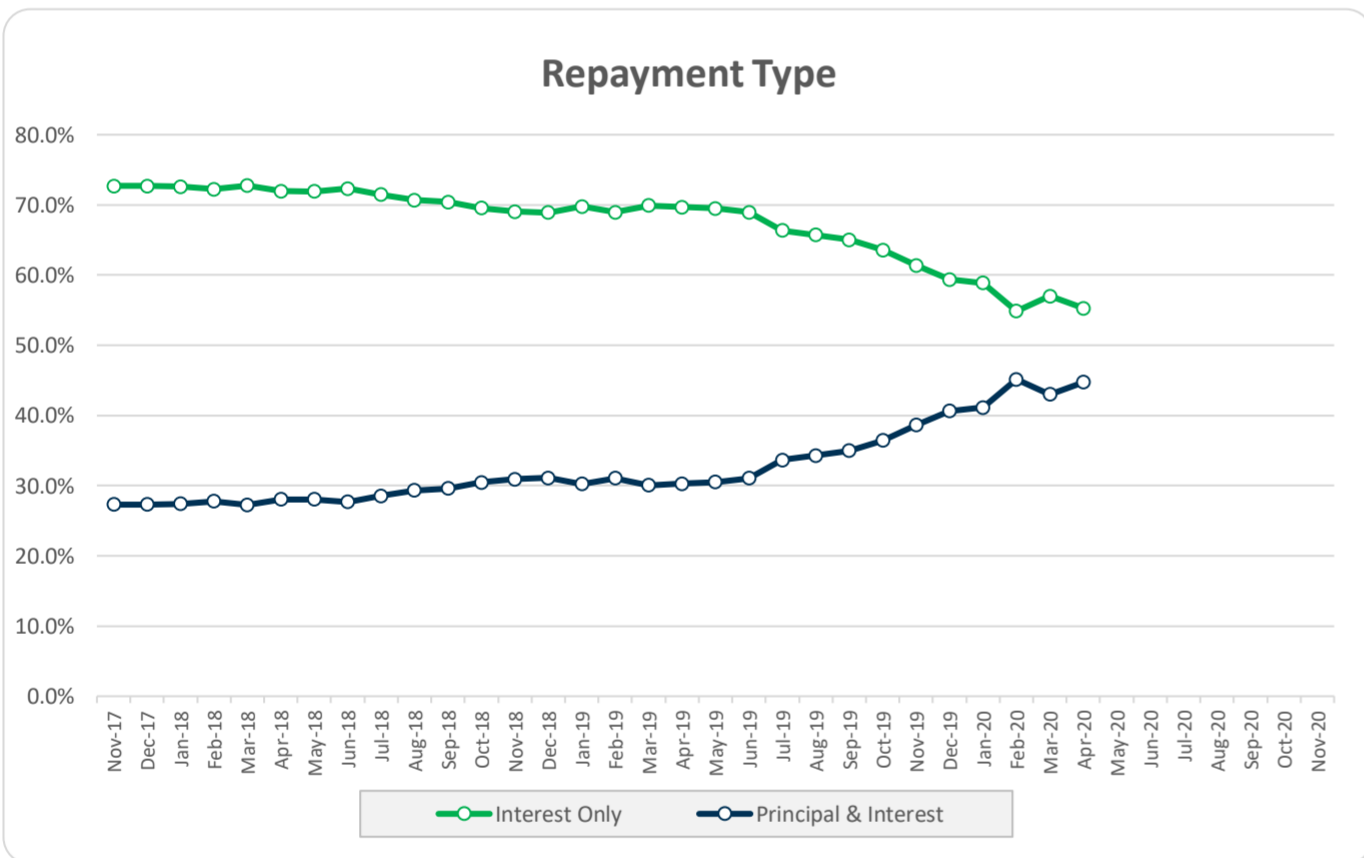
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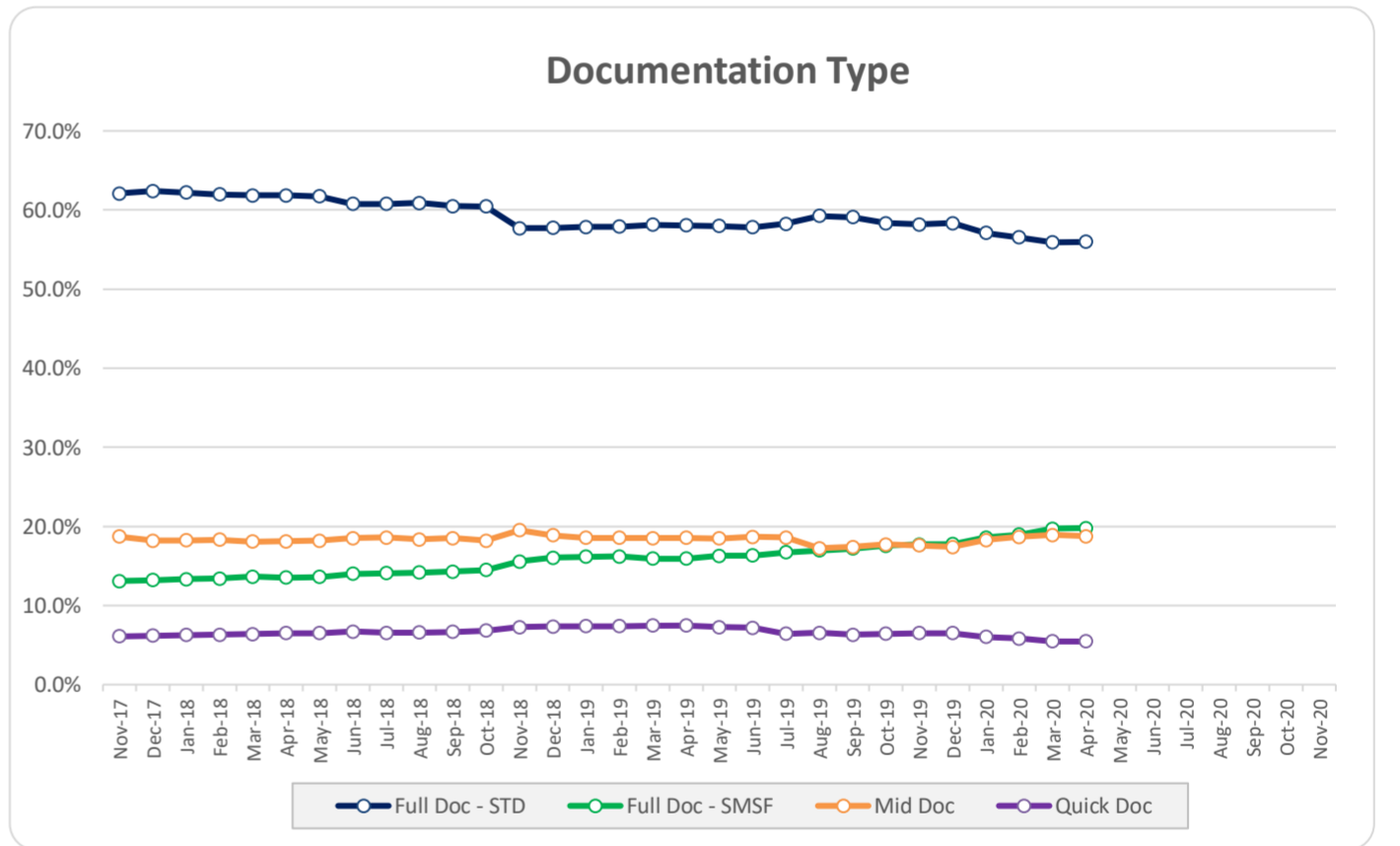
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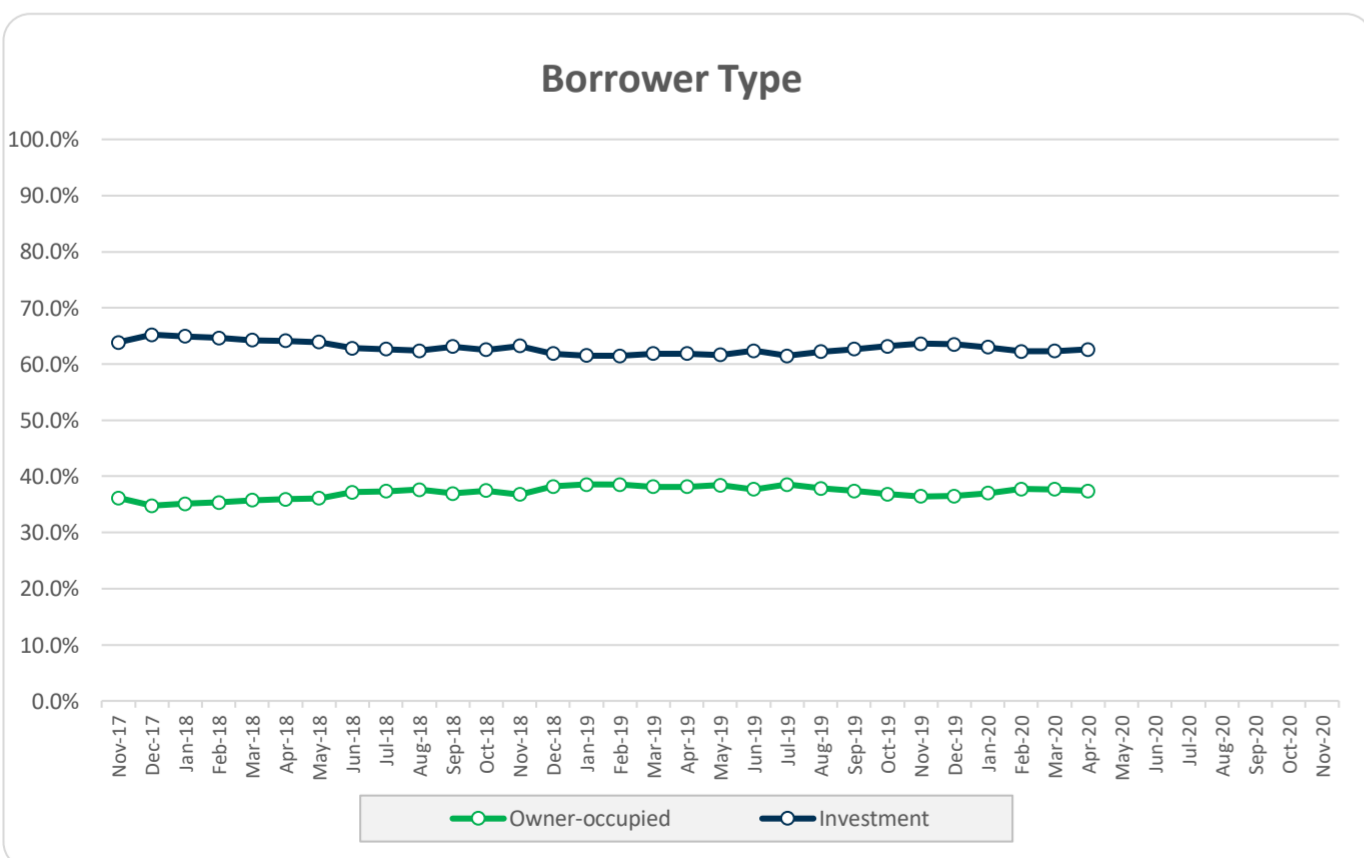
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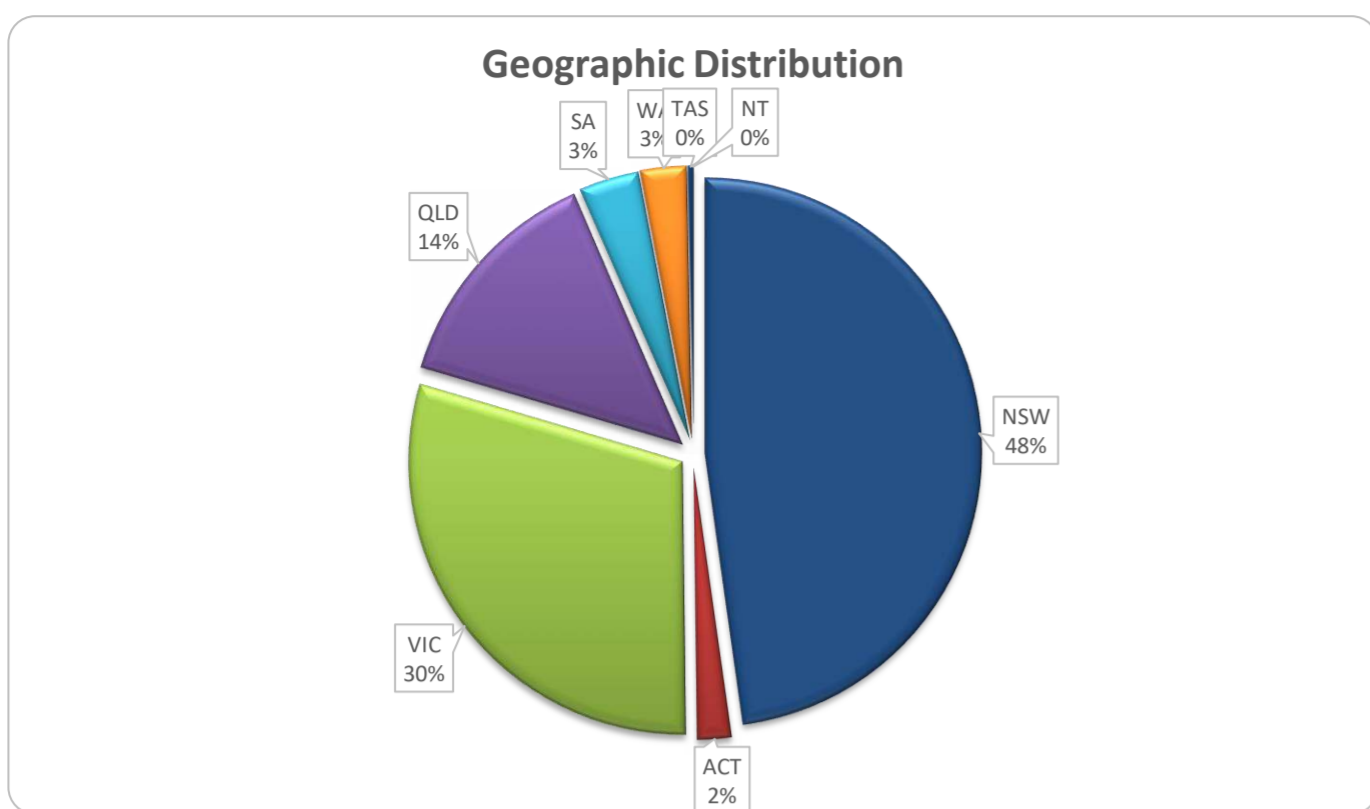


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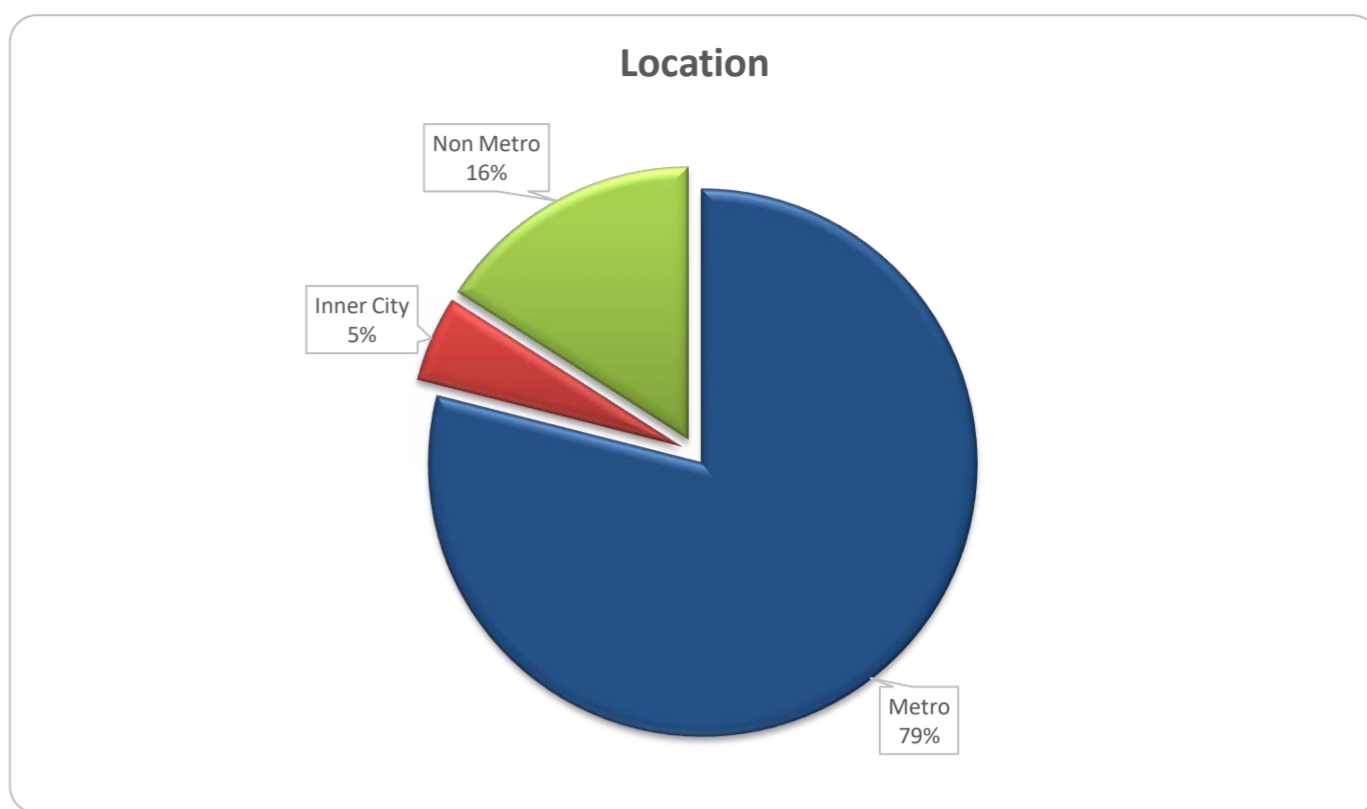


Think Tank Series 2017-1: Current Charts

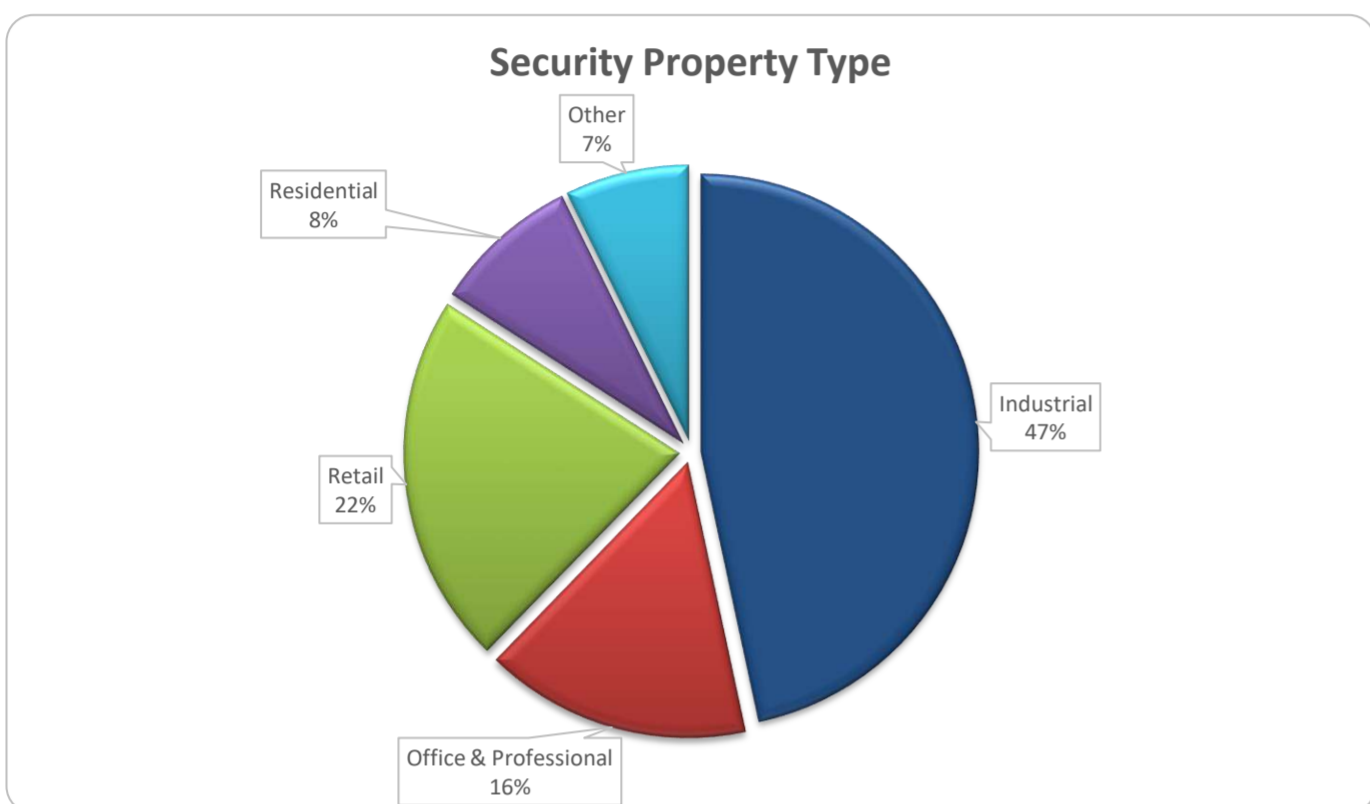
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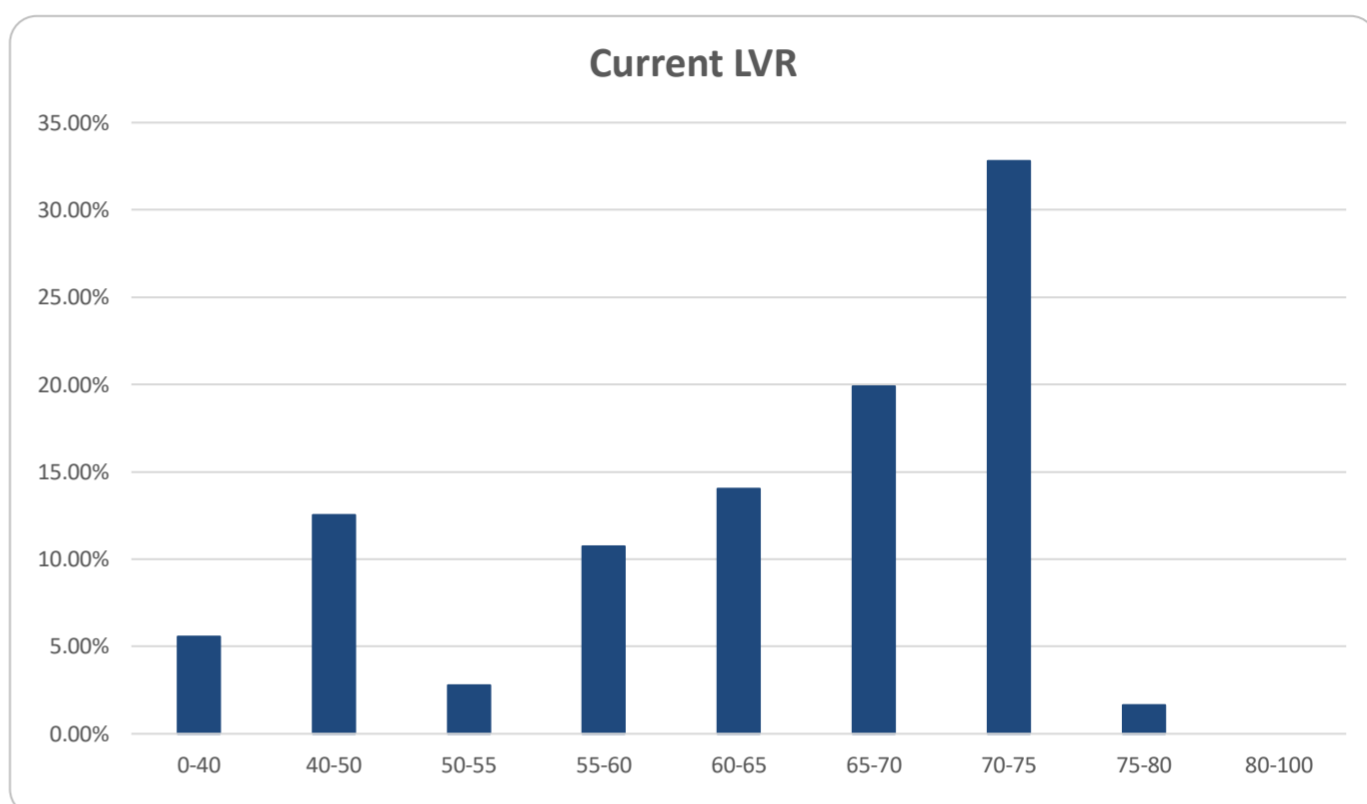
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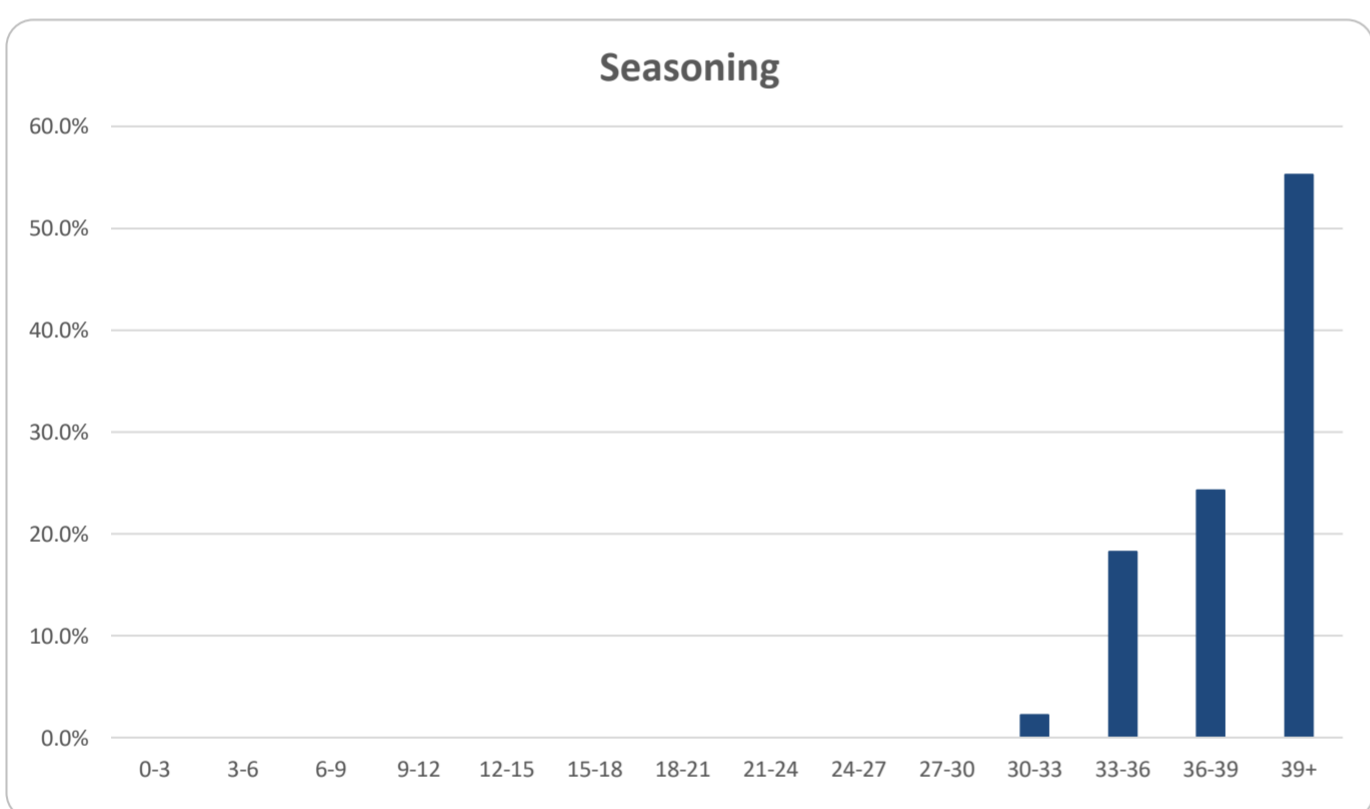
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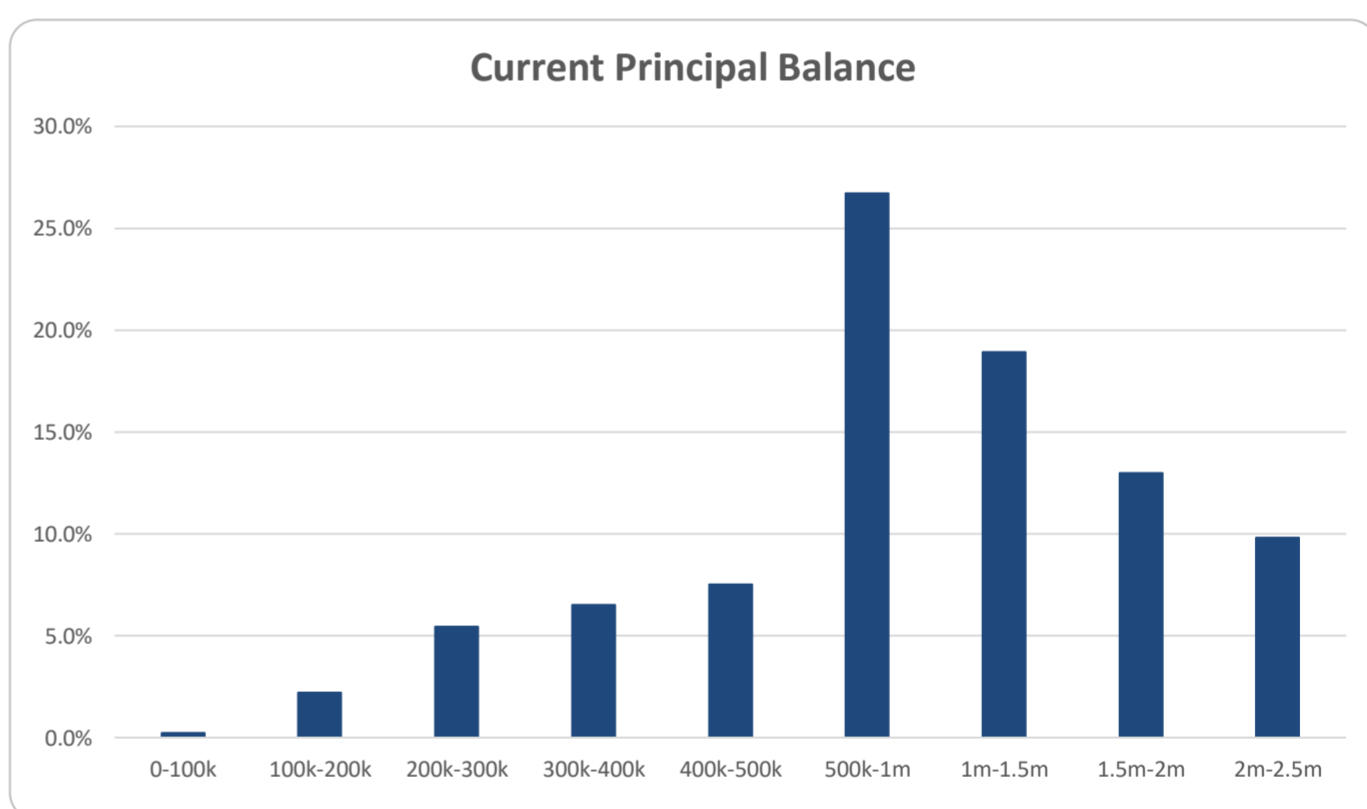
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**Note:** Arrears Chart: Investors reports provided from November 2017 to February 2020 reflected loans greater than or equal to the lower bound and less than the upper bound for each bucket. To be consistent with industry and our other trusts in March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