
Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Jun-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	75,016,965.75		387,257.56	74,629,708.19	57.3%	41.5%	0.00	0.00	95,057.80	95,057.80
Class A2	14,253,223.50		73,578.94	14,179,644.56	49.1%	41.5%	0.00	0.00	24,504.22	24,504.22
Class B	23,100,000.00		0.00	23,100,000.00	35.9%	100.0%	0.00	0.00	44,460.22	44,460.22
Class C	23,700,000.00		0.00	23,700,000.00	22.3%	100.0%	0.00	0.00	65,094.48	65,094.48
Class D	15,000,000.00		0.00	15,000,000.00	13.7%	100.0%	0.00	0.00	53,527.81	53,527.81
Class E	12,900,000.00		0.00	12,900,000.00	6.4%	100.0%	0.00	0.00	67,239.39	67,239.39
Class F	5,700,000.00		0.00	5,700,000.00	3.1%	100.0%	0.00	0.00	34,863.85	34,863.85
Class G	2,400,000.00		0.00	2,400,000.00	1.7%	100.0%	0.00	0.00	17,934.31	17,934.31
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	28,582.27	28,582.27

1. GENERAL

Current Payment Date	10-Jun-20
Collection Period (start)	1-May-20
Collection Period (end)	31-May-20
Interest Period (start)	11-May-20
Interest Period (end)	9-Jun-20
Days in Interest Period	30
Next Payment Date	10-Jul-20

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	667,191.78
Early Repayment Fees	1,779.86
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	1,351.81
Total Available Income	684,643.16

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

b. Total Principal Principal	
Principal Received on the Mortgage Loans	460,836.50
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	460,836.50

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)	82,058.25
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	95,057.80
Class A2 Interest	24,504.22
Class B Interest	44,460.22
Class C Interest	65,094.48
Class D Interest	53,527.81
Class E Interest	67,239.39
Class F Interest	34,863.85
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	17,934.31
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	28,582.27
Other Expenses	0.00
Excess Spread	171,320.56

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	387,257.56
Class A2 Principal Payment	73,578.94
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	175,311,953.97
Plus: Capitalised Charges	58,042.82
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	521,283.69
 Loan Balance at End of Collection Period	 174,848,713.10

b. Repayments

Principal received on Mortgage Loans during Collection Period	521,283.69
CPR (%)	3.5%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.50%	5.92%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.92%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	0	0	2	2
Balance Outstanding	0	0	1,843,908	1,843,908
% Portfolio Balance	0.00%	0.00%	1.05%	1.05%

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	122	48.8%	97,784,803	55.9%
Mid Doc	49	19.6%	32,801,328	18.8%
Quick Doc	20	8.0%	9,599,640	5.5%
SMSF	59	23.6%	34,662,942	19.8%
Total	250	100.0%	174,848,713	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	29	12%	9,716,384	5.6%
40%	50.0%	37	15%	21,972,472	12.6%
50%	55.0%	9	4%	4,841,785	2.8%
55%	60.0%	23	9%	18,820,480	10.8%
60%	65.0%	30	12%	24,034,492	13.7%
65%	70.0%	55	22%	39,703,959	22.7%
70%	75.0%	59	24%	49,731,239	28.4%
75%	80.0%	8	3%	6,027,902	3.4%
80%	100.0%	0	0%	0	0.0%
Total		250	100.0%	174,848,713	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	8	3.2%	472,326	0.3%
100,000	200,000	21	8.4%	3,408,735	1.9%
200,000	300,000	36	14.4%	9,243,619	5.3%
300,000	400,000	33	13.2%	11,662,086	6.7%
400,000	500,000	29	11.6%	13,141,620	7.5%
500,000	1,000,000	69	27.6%	46,826,054	26.8%
1,000,000	1,500,000	27	10.8%	33,166,331	19.0%
1,500,000	2,000,000	13	5.2%	22,748,208	13.0%
2,000,000	2,500,000	8	3.2%	17,186,073	9.8%
2,500,000	5,000,000	6	2.4%	16,993,661	9.7%
Total		250	100%	174,848,713	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	123	49.2%	83,687,379	47.9%
ACT	2	0.8%	3,531,596	2.0%
VIC	75	30.0%	51,800,171	29.6%
QLD	33	13.2%	24,373,953	13.9%
SA	13	5.2%	6,223,520	3.6%
WA	3	1.2%	4,721,844	2.7%
TAS	1	0.4%	510,250	0.3%
Total	250	100%	174,848,713	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	196	78.4%	138,271,531	79.1%
Non metro	46	18.4%	27,921,104	16.0%
Inner City	8	3.2%	8,656,078	5.0%
Total	250	100%	174,848,713	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	122	48.8%	97,784,803	55.9%
Med Doc	49	19.6%	32,801,328	18.8%
Low Doc	20	8.0%	9,599,640	5.5%
SMSF	59	23.6%	34,662,942	19.8%
Total	250	100%	174,848,713	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	12	4.8%	6,741,086	3.9%
Non NCCP loans	238	95.2%	168,107,627	96.1%
Total	250	100%	174,848,713	100%

Summary	
Loans	250
Balance	174,848,713
Avg Balance	699,395
Max Balance	3,000,000
WA Current LVR	63.03%
Max Current LVR	75%
WA Yield	5.92%
BBSW 30	0.0917%
Yield over BBSW30	5.83%
WA Seasoning	44.8
% IO	55.2%
% SMSF	19.8%
% of Loans Fixed	0.00%
% of Loans Investor	62.50%

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	1	0.4%	333,773	0.2%
33.0	36.0	42	16.8%	23,985,354	13.7%
36.0	39.0	56	22.4%	37,705,845	21.6%
39.0	200.0	151	60.4%	112,823,742	64.5%
Total		250	100%	174,848,713	100%

Arrears (Days Past Due) excluding COVID-19 Hardship	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	248	99.2%	173,004,805	98.9%
30.0	60.0	0	0.0%	0	0.0%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	1	0.4%	1,145,564	0.7%
120.0	1000.0	1	0.4%	698,344	0.4%
Total		250	100%	174,848,713	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	3	1%	778,916	0.4%
15.0	20.0	12	5%	8,933,738	5.1%
20.0	25.0	179	72%	122,240,730	69.9%
25.0	30.0	56	22%	42,895,329	24.5%
Total		250	100%	174,848,713	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	33	13.20%	14,981,999	8.6%
Self Employed	217	86.80%	159,866,714	91.4%
Total	250	100%	174,848,713	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	250	100.00%	174,848,713	100.0%
1	0	0.00%	0	0.0%
Total	250	100%	174,848,713	100%

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	58	23.2%	38,272,323	21.9%
Industrial	110	44.0%	81,682,307	46.7%
Office	46	18.4%	27,042,899	15.5%
Professional Suites	0	0.0%	0	0.0%
Residential	21	8.4%	15,104,058	8.6%
Commercial Other	15	6.0%	12,747,125	7.3%
Total	250	100%	174,848,713	100%

Think Tank Hardships and Arrears Summary

Date 31/05/2020

BNYTCAL ATF Think Tank series 2017-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	197	78.8%	126,173,061	72.2%
Loans in Arrears (non-hardship)	2	0.8%	1,843,908	1.1%
Payment Missed (hardship application received / approved)	51	20.4%	46,831,744	26.8%
Total Portfolio (no. of loans)	250	100.0%	174,848,713	100.0%

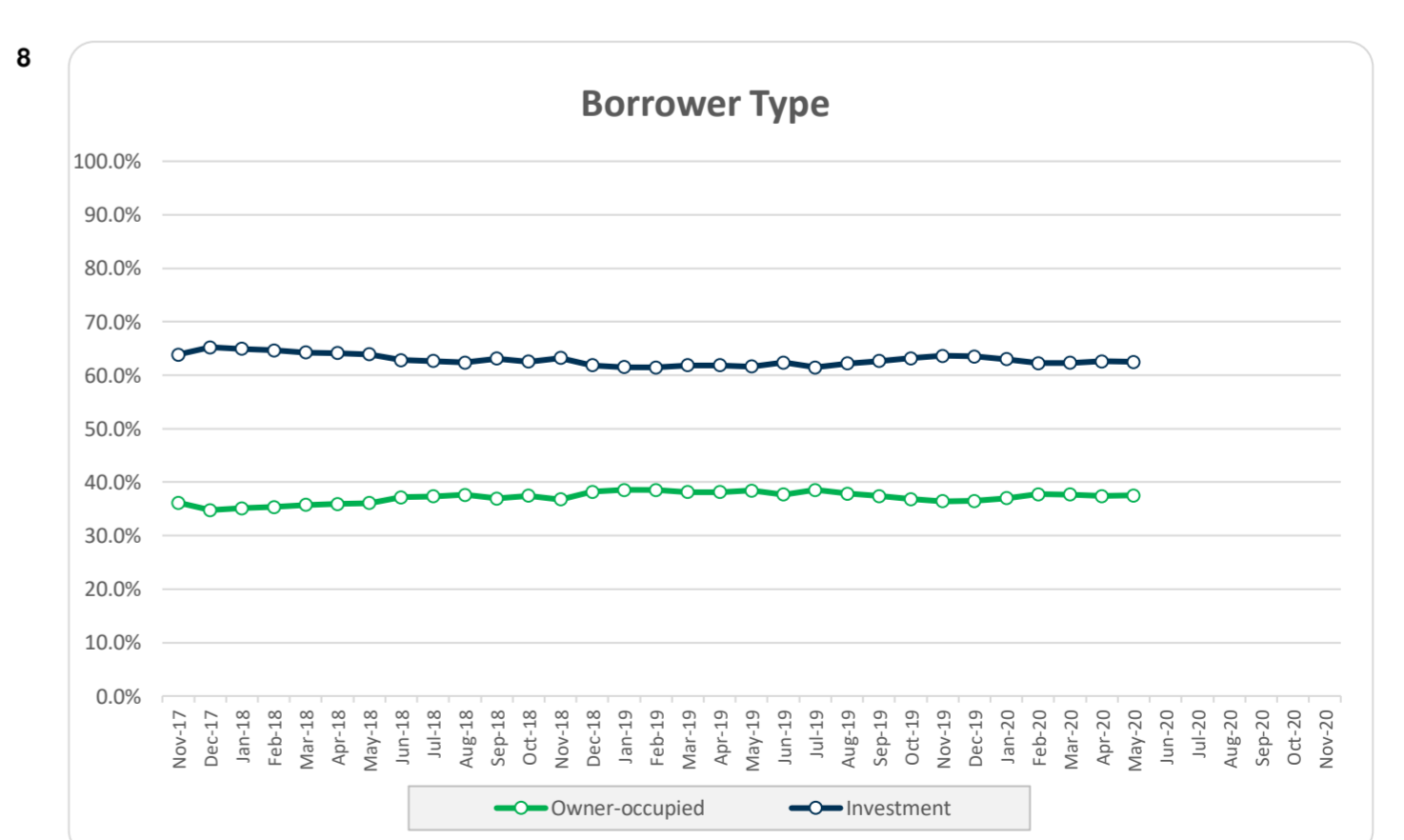
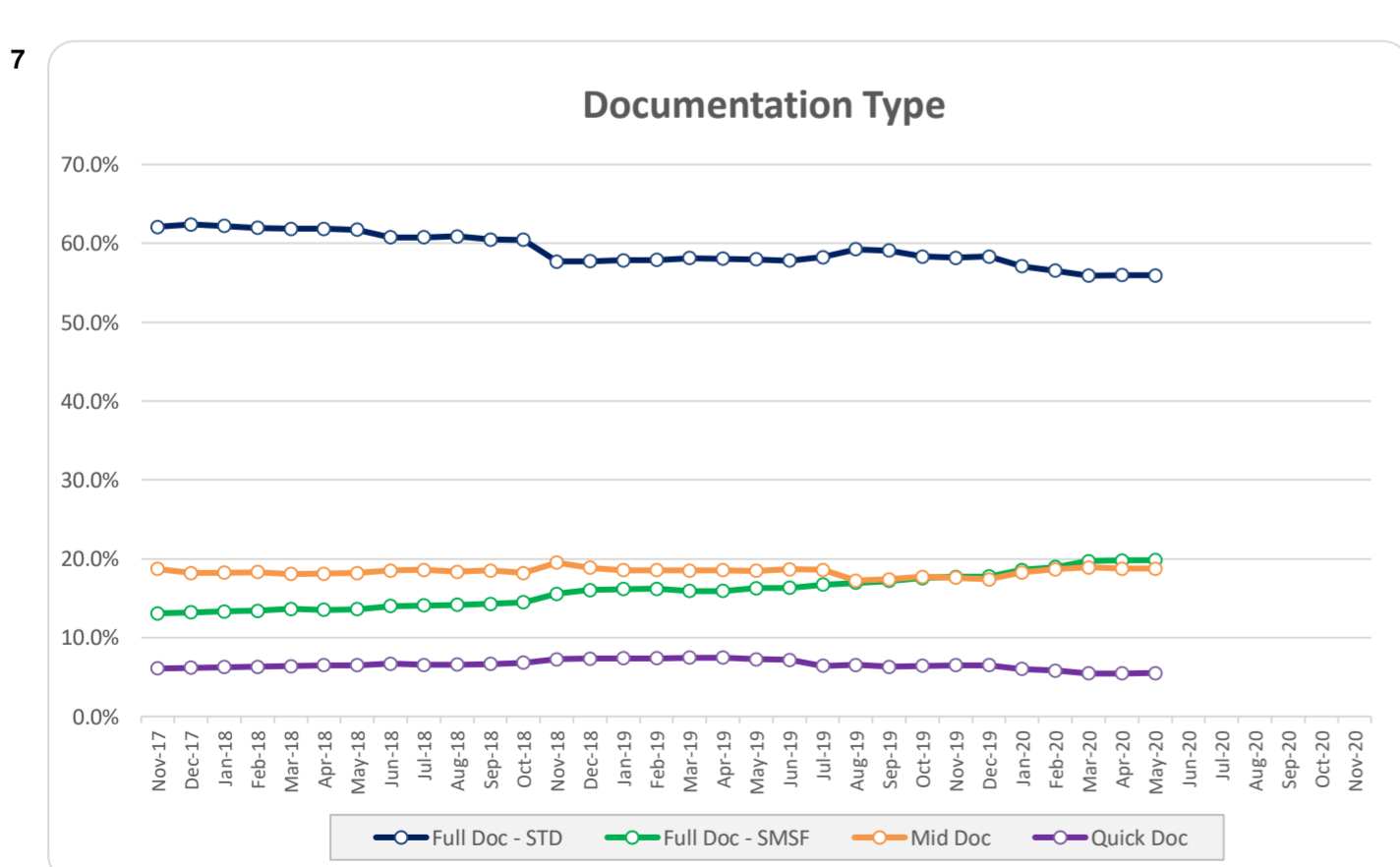
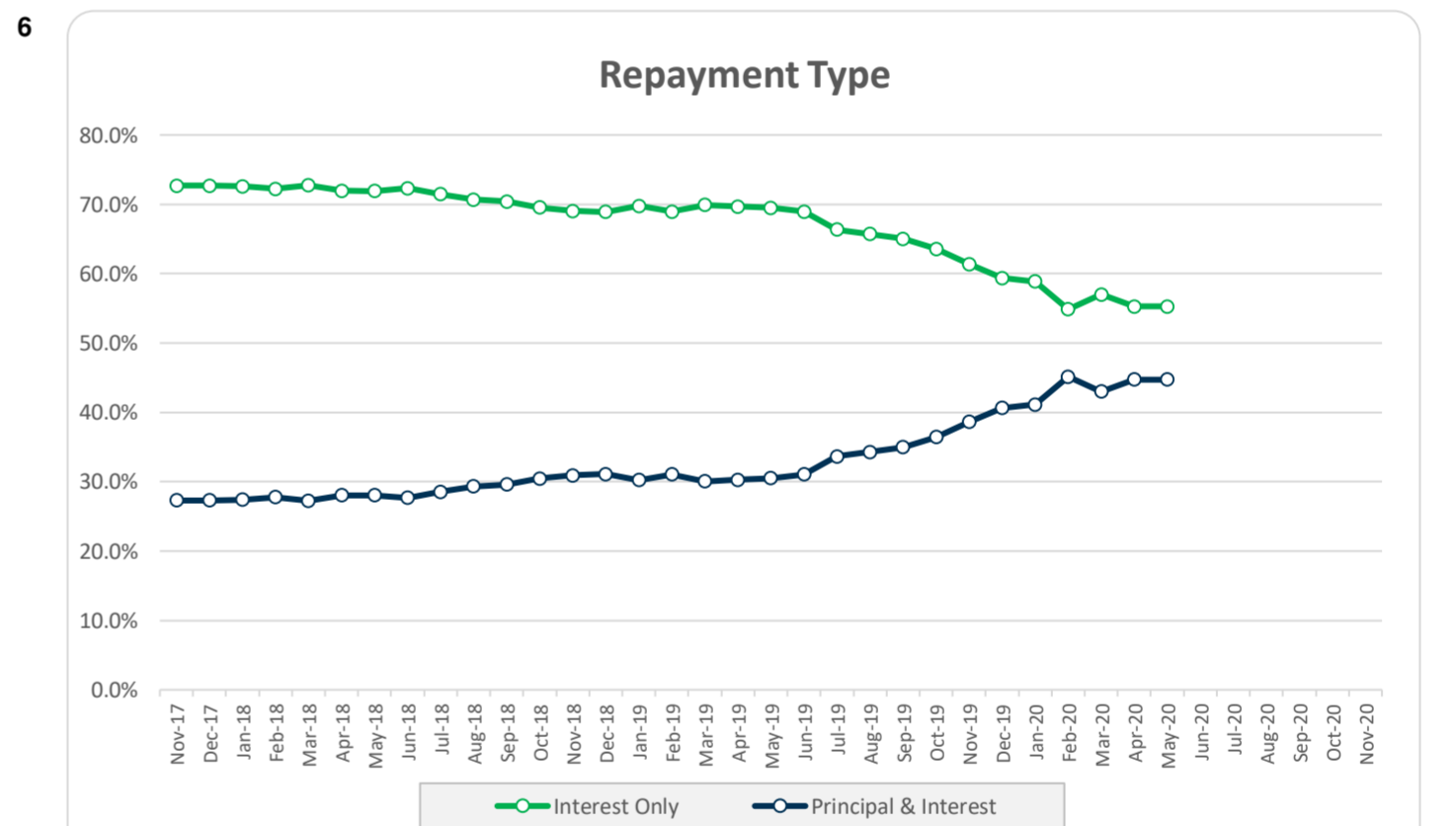
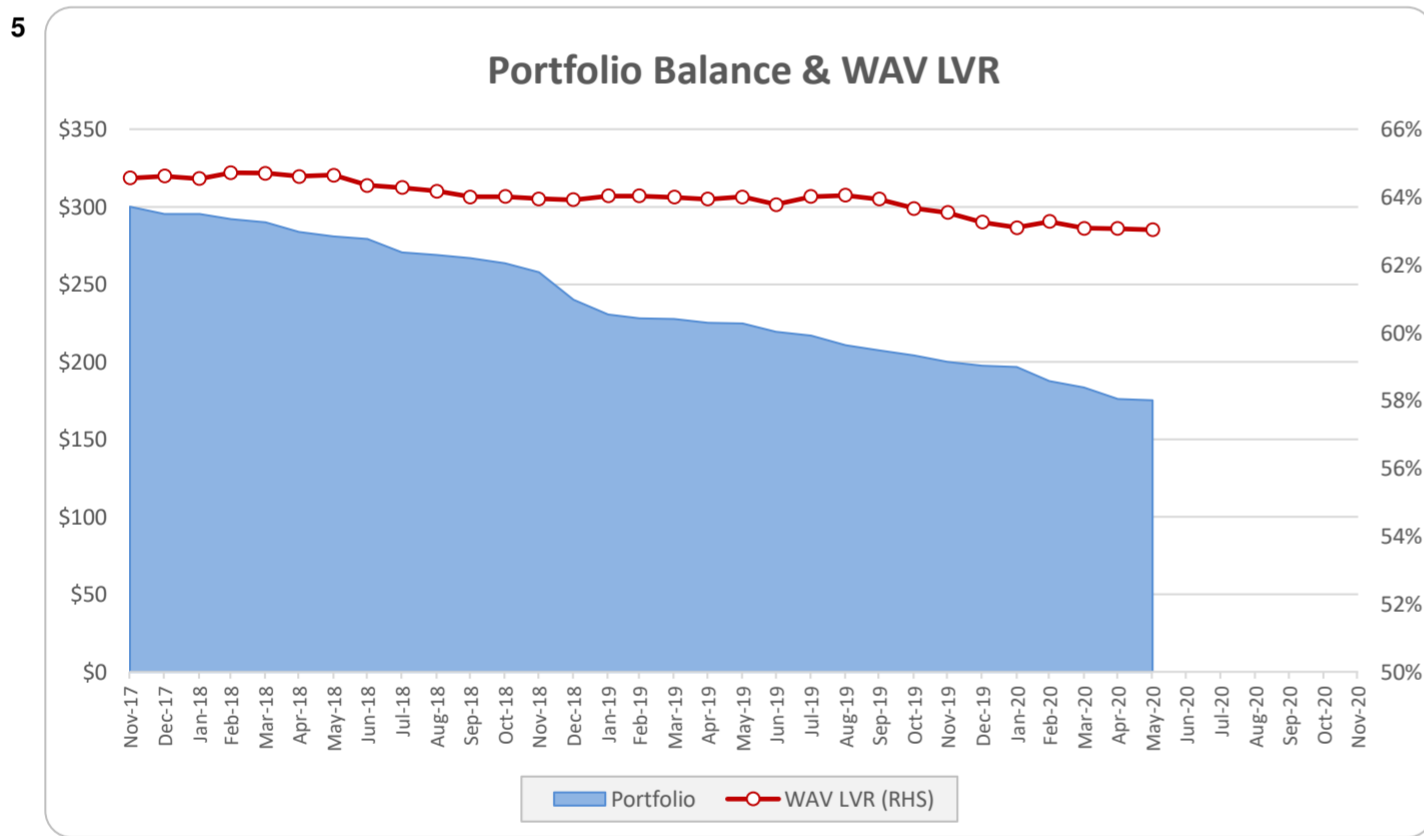
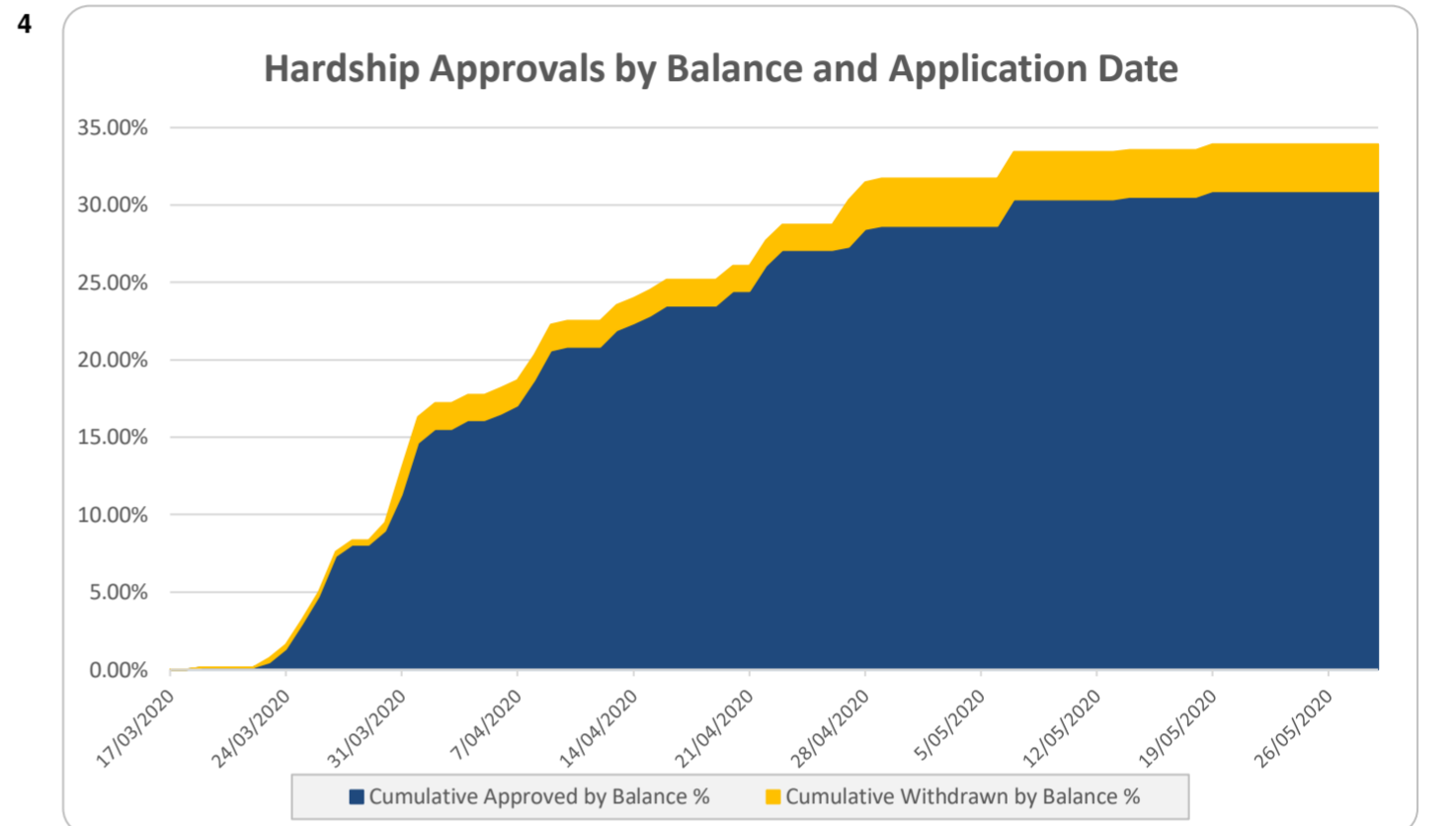
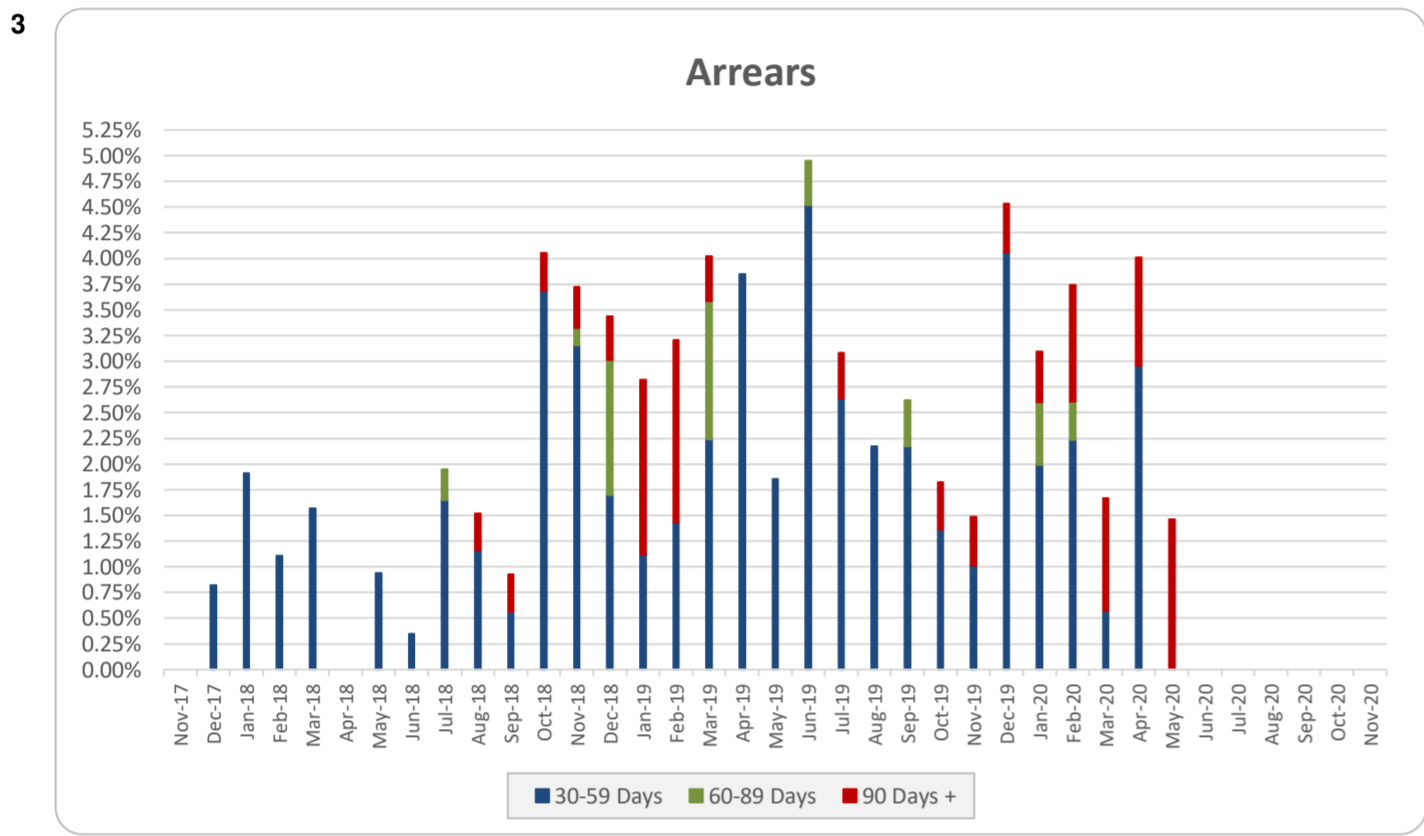
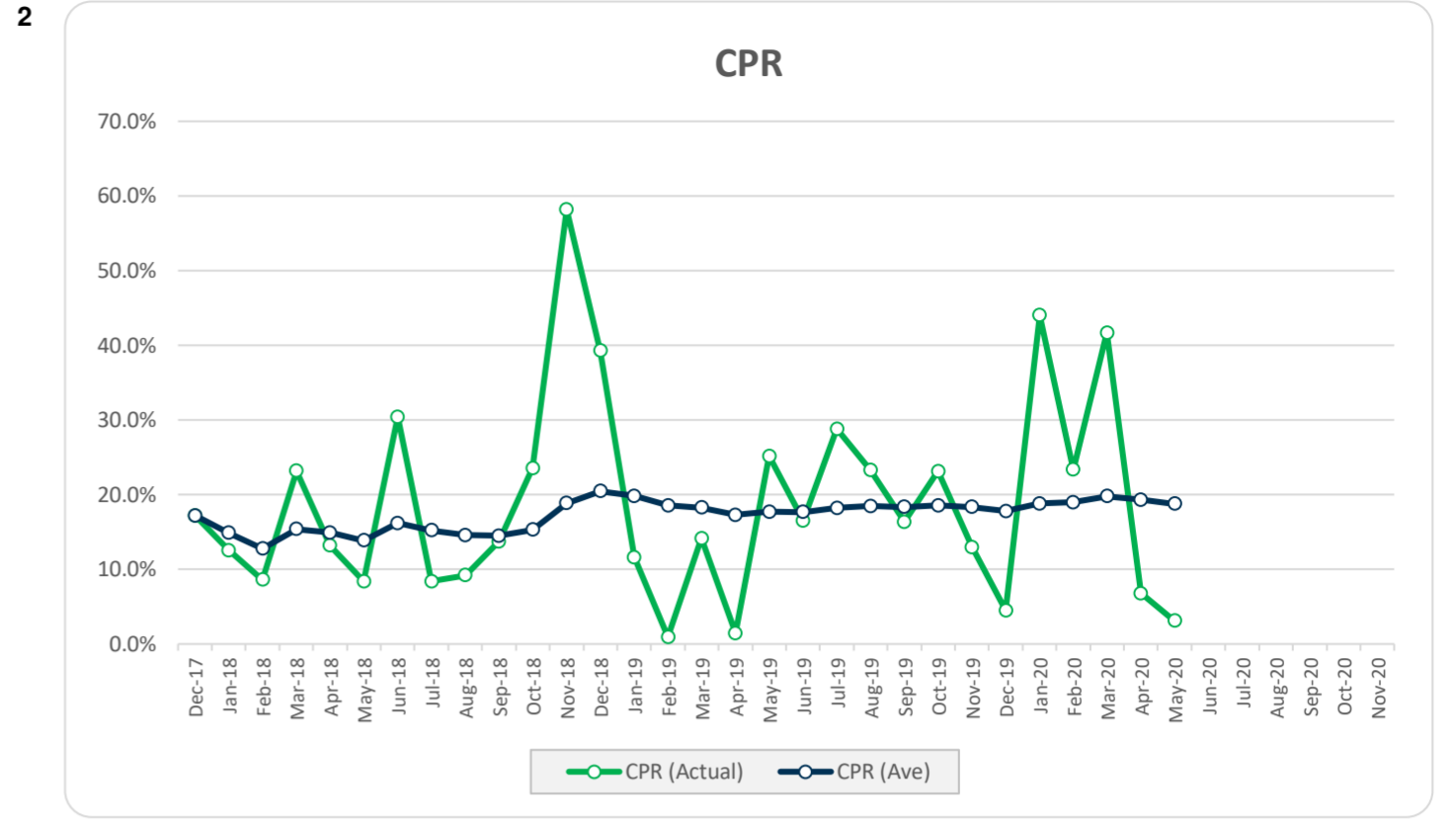
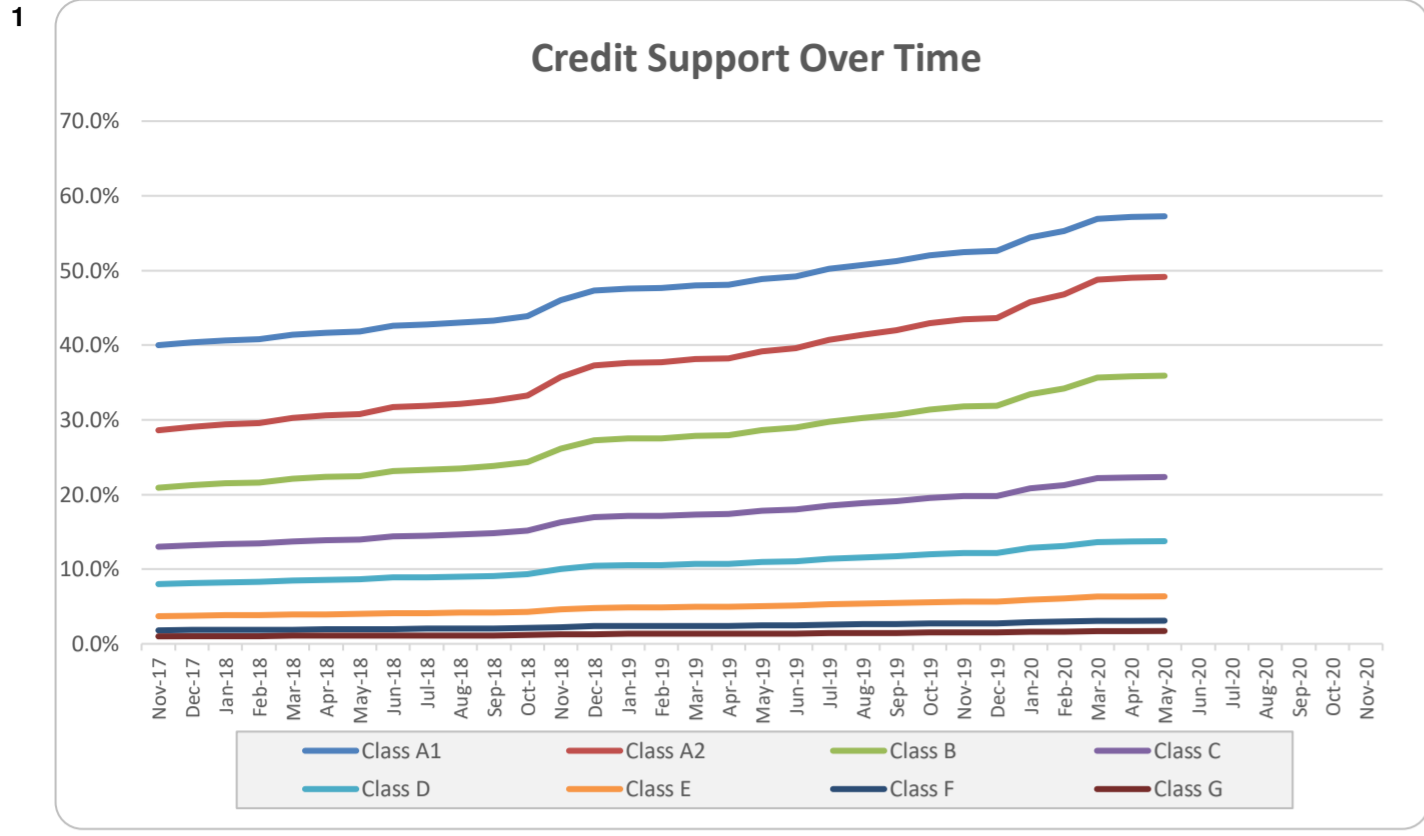
BNYTCAL ATF Think Tank series 2017-1 Trust

Hardship Breakdown	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	66	100.0%	26.4%	53,992,586	100.0%	30.9%
Total Portfolio (no. of loans)	66	100.0%	26.4%	53,992,586	100.0%	30.9%
Withdrawn Applications	17		6.8%	11,798,220		6.7%

BNYTCAL ATF Think Tank series 2017-1 Trust

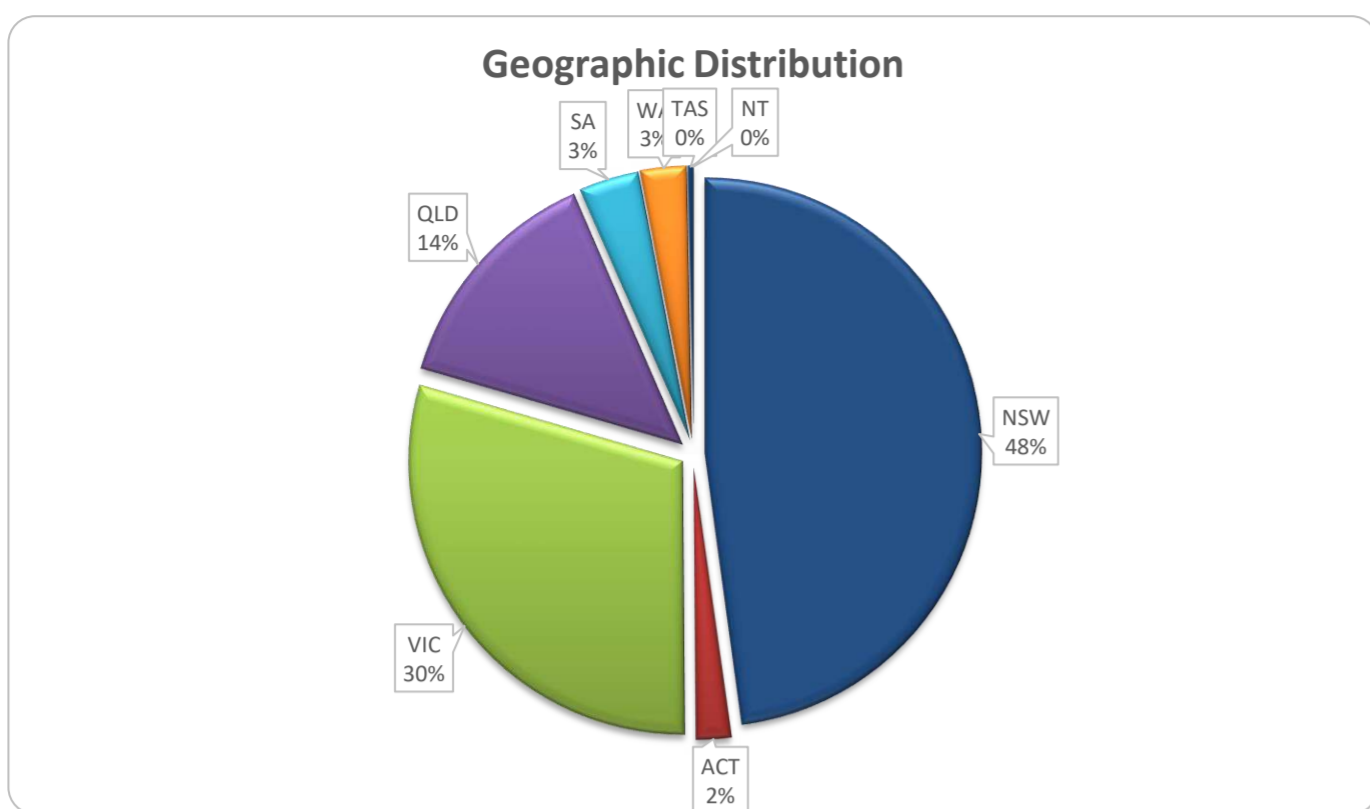
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	182	92.4%	72.8%	119,012,219	94.3%	68.1%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	15	7.6%	6.0%	7,160,843	5.7%	4.1%
Total	197	100.0%	78.8%	126,173,061	100.0%	72.2%
Loans in Arrears (non-hardship)						
No hardship request	2	100.0%	0.8%	1,843,908	100.0%	1.1%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	2	100.0%	0.8%	1,843,908	100.0%	1.1%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	51	100.0%	20.4%	46,831,744	100.0%	26.8%
Total	51	100.0%	20.4%	46,831,744	100.0%	26.8%
Total Portfolio (no. of loans)	250			174,848,713		

Think Tank Series 2017-1: Time Series Charts

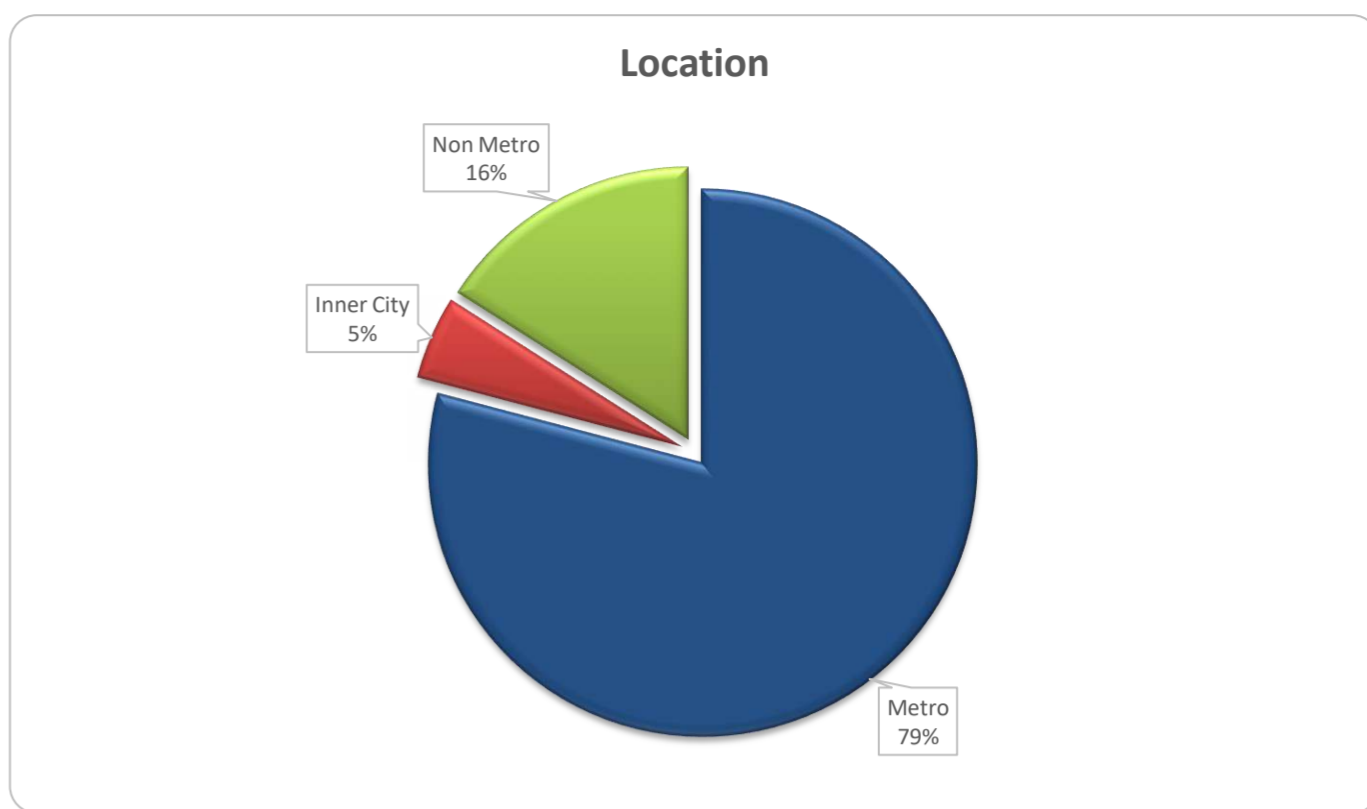


Think Tank Series 2017-1: Current Charts

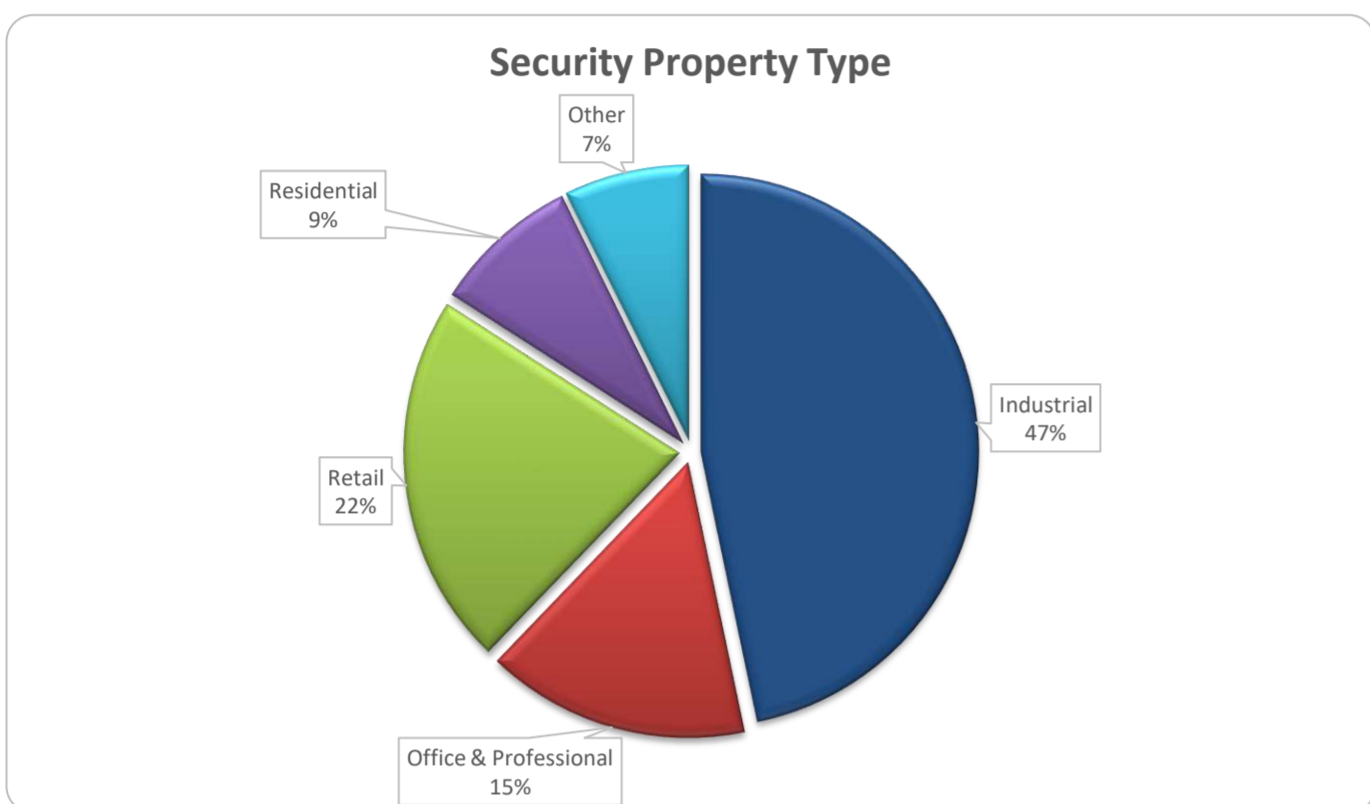
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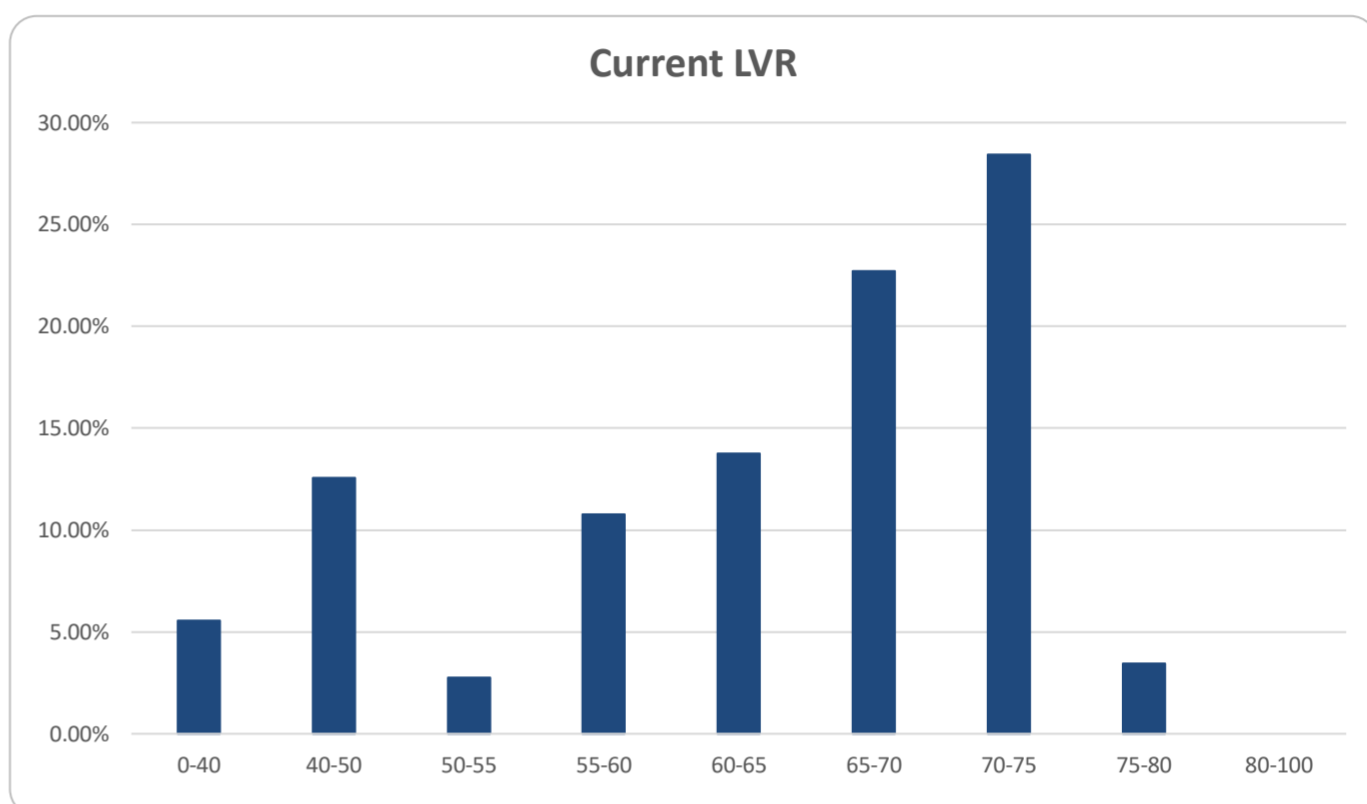
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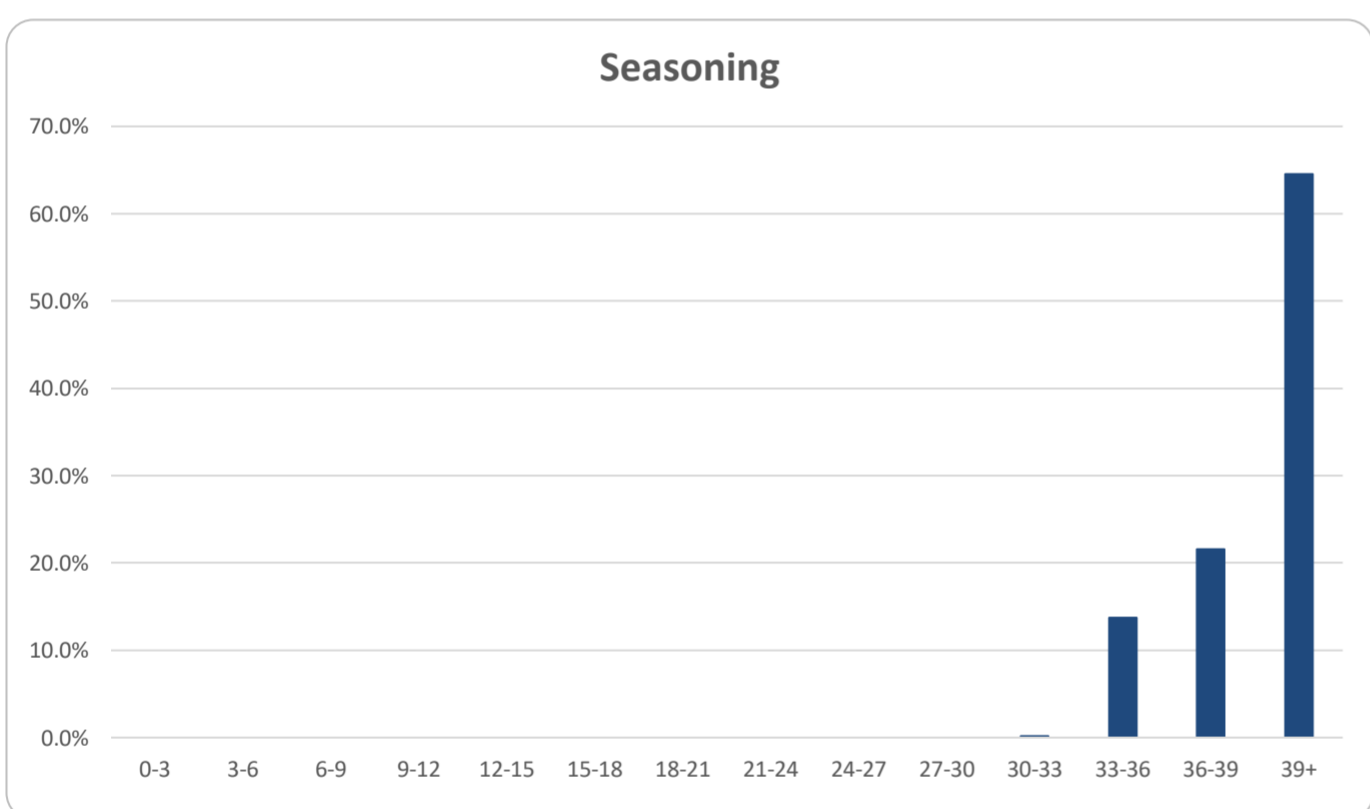
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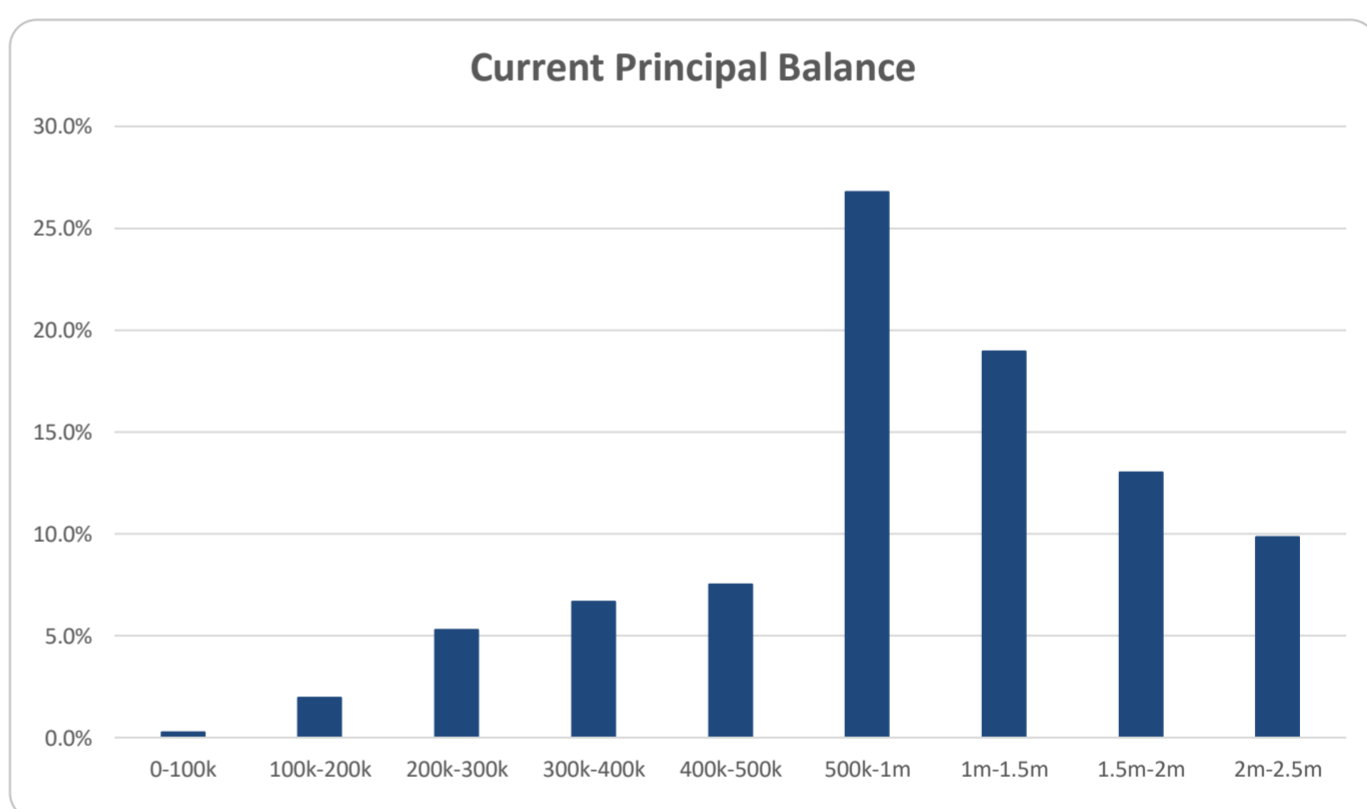
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Note: Arrears Chart: Investors reports provided from November 2017 to February 2020 reflected loans greater than or equal to the lower bound and less than the upper bound for each bucket. To be consistent with industry and our other trusts in March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