
Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Jul-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	74,629,708.19		429,280.80	74,200,427.39	57.4%	41.2%	0.00	0.00	94,462.81	94,462.81
Class A2	14,179,644.56		81,563.35	14,098,081.21	49.3%	41.2%	0.00	0.00	24,357.91	24,357.91
Class B	23,100,000.00		0.00	23,100,000.00	36.0%	100.0%	0.00	0.00	44,427.95	44,427.95
Class C	23,700,000.00		0.00	23,700,000.00	22.4%	100.0%	0.00	0.00	65,061.37	65,061.37
Class D	15,000,000.00		0.00	15,000,000.00	13.8%	100.0%	0.00	0.00	53,506.85	53,506.85
Class E	12,900,000.00		0.00	12,900,000.00	6.4%	100.0%	0.00	0.00	67,221.37	67,221.37
Class F	5,700,000.00		0.00	5,700,000.00	3.1%	100.0%	0.00	0.00	34,855.89	34,855.89
Class G	2,400,000.00		0.00	2,400,000.00	1.7%	100.0%	0.00	0.00	17,930.96	17,930.96
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	28,578.08	28,578.08

1. GENERAL

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

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	665,541.85
Early Repayment Fees	0.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	1,351.81
Total Available Income	665,478.04

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	535,844.15
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	535,844.15

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)	79,271.64
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	94,462.81
Class A2 Interest	24,357.91
Class B Interest	44,427.95
Class C Interest	65,061.37
Class D Interest	53,506.85
Class E Interest	67,221.37
Class F Interest	34,855.89
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	17,930.96
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	28,578.08
Other Expenses	0.00
Excess Spread	155,803.21

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	25,000.00
Class A1 Principal Payment	429,280.80
Class A2 Principal Payment	81,563.35
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	174,848,713.10
Plus: Capitalised Charges	103,568.84
Plus: Further Advances / Redraws	25,000.00
Less: Principal Collections	592,051.87
 Loan Balance at End of Collection Period	 174,385,230.07

b. Repayments

Principal received on Mortgage Loans during Collection Period	592,051.87
CPR (%)	4.0%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.49%	5.91%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.91%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	2	0	2	4
Balance Outstanding	2,736,809	0	1,847,691	4,584,500
% Portfolio Balance	1.57%	0.00%	1.06%	2.63%

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	121	48.6%	97,449,333	55.9%
Mid Doc	49	19.7%	32,844,331	18.8%
Quick Doc	20	8.0%	9,592,663	5.5%
SMSF	59	23.7%	34,498,904	19.8%
Total	249	100.0%	174,385,230	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	30	12%	10,049,095	5.8%
40%	36	14%	21,610,553	12.4%
50%	10	4%	7,015,000	4.0%
55%	23	9%	16,952,148	9.7%
60%	30	12%	24,011,448	13.8%
65%	54	22%	41,101,470	23.6%
70%	54	22%	45,515,090	26.1%
75%	12	5%	8,130,426	4.7%
80%	0	0%	0	0.0%
Total	249	100.0%	174,385,230	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	8	3.2%	476,498	0.3%
100,000	22	8.8%	3,602,830	2.1%
200,000	35	14.1%	9,026,142	5.2%
300,000	33	13.3%	11,668,303	6.7%
400,000	28	11.2%	12,724,909	7.3%
500,000	69	27.7%	46,813,926	26.8%
1,000,000	27	10.8%	33,152,593	19.0%
1,500,000	13	5.2%	22,733,332	13.0%
2,000,000	8	3.2%	17,173,833	9.8%
2,500,000	6	2.4%	17,012,864	9.8%
Total	249	100%	174,385,230	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	123	49.4%	83,583,233	47.9%
ACT	2	0.8%	3,530,245	2.0%
VIC	74	29.7%	51,381,644	29.5%
QLD	33	13.3%	24,434,933	14.0%
SA	13	5.2%	6,219,298	3.6%
WA	3	1.2%	4,725,627	2.7%
TAS	1	0.4%	510,250	0.3%
Total	249	100%	174,385,230	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	195	78.3%	137,830,278	79.0%
Non metro	46	18.5%	27,908,232	16.0%
Inner City	8	3.2%	8,646,720	5.0%
Total	249	100%	174,385,230	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	121	48.6%	97,449,333	55.9%
Med Doc	49	19.7%	32,844,331	18.8%
Low Doc	20	8.0%	9,592,663	5.5%
SMSF	59	23.7%	34,498,904	19.8%
Total	249	100%	174,385,230	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	12	4.8%	6,741,658	3.9%
Non NCCP loans	237	95.2%	167,643,572	96.1%
Total	249	100%	174,385,230	100%

Summary	
Loans	249
Balance	174,385,230
Avg Balance	700,342
Max Balance	3,000,000
WA Current LVR	62.98%
Max Current LVR	76%
WA Yield	5.91%
BBSW 30	0.0900%
Yield over BBSW30	5.82%
WA Seasoning	45.7
% IO	54.9%
% SMSF	19.8%
% of Loans Fixed	0.00%
% of Loans Investor	62.64%

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	0	0.0%	0	0.0%
33.0	36.0	22	8.8%	12,966,135	7.4%
36.0	39.0	56	22.5%	35,391,332	20.3%
39.0	200.0	171	68.7%	126,027,763	72.3%
Total	249	100%	174,385,230	100%	

Arrears (Days Past Due) excluding COVID-19 Hardship	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	245	98.4%	169,800,730	97.4%
30.0	60.0	2	0.8%	2,736,809	1.57%
60.0	90.0	0	0.0%	0	0.00%
90.0	120.0	1	0.4%	1,145,564	0.66%
120.0	1000.0	1	0.4%	702,127	0.40%
Total	249	100%	174,385,230	100%	

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	3	1%	756,364	0.4%
15.0	20.0	12	5%	8,943,762	5.1%
20.0	25.0	179	72%	122,115,290	70.0%
25.0	30.0	55	22%	42,569,814	24.4%
Total	249	100%	174,385,230	100%	

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	33	13.25%	14,940,122	8.6%
Self Employed	216	86.75%	159,445,108	91.4%
Total	249	100%	174,385,230	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	249	100.00%	174,385,230	100.0%
1	0	0.00%	0	0.0%
Total	249	100%	174,385,230	100%

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	58	23.3%	38,257,642	21.9%
Industrial	109	43.8%	81,276,650	46.6%
Office	46	18.5%	27,001,874	15.5%
Professional Suites	0	0.0%	0	0.0%
Residential	21	8.4%	15,101,055	8.7%
Commercial Other	15	6.0%	12,748,009	7.3%
Total	249	100%	174,385,230	100%

Think Tank Hardships and Arrears Summary

Date 30/06/2020

BNYTAL ATF Think Tank series 2017-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	195	78.3%	123,941,602	71.1%
Loans in Arrears (non-hardship)	4	1.6%	4,584,500	2.6%
Payment Missed (hardship application received / approved)	50	20.1%	45,859,129	26.3%
Total Portfolio (no. of loans)	249	100.0%	174,385,230	100.0%

BNYTAL ATF Think Tank series 2017-1 Trust

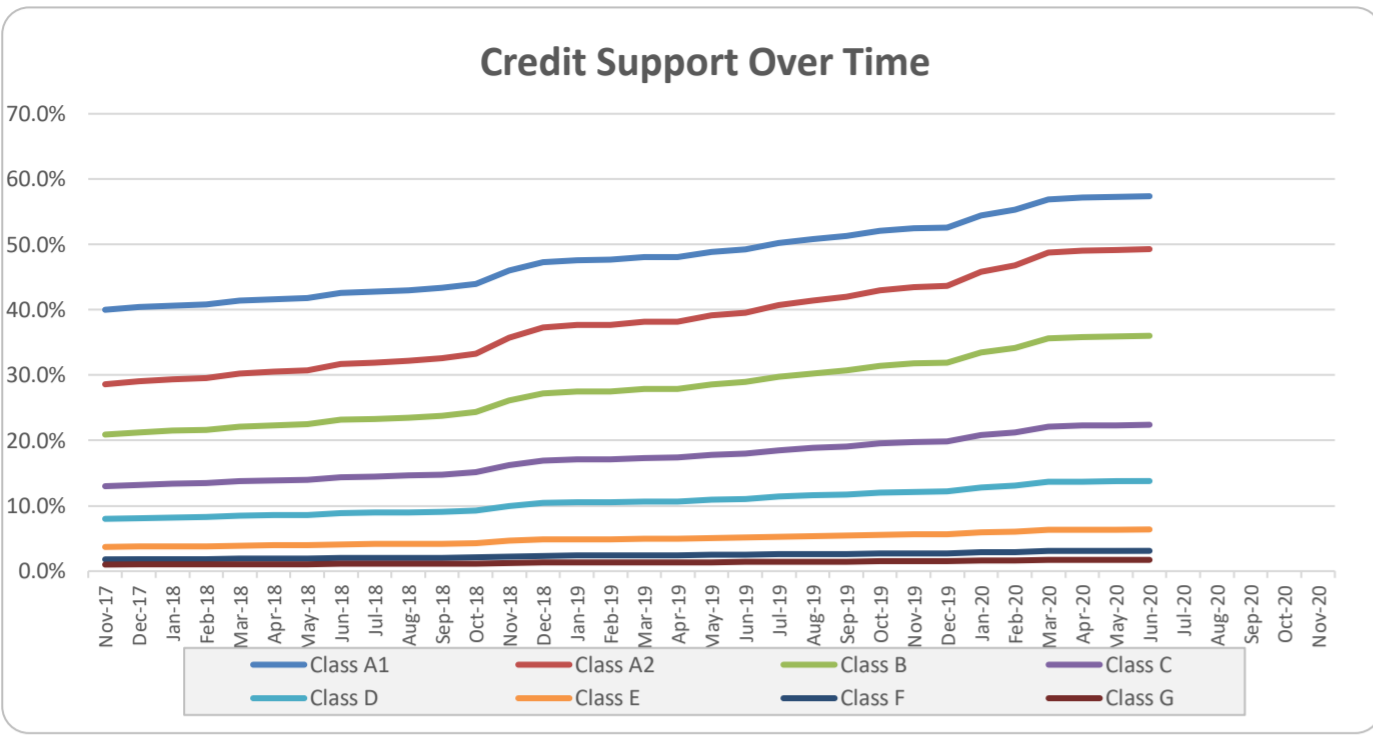
Hardship Breakdown	Number	% Number	% Number / Total		% Amount / Total	
			Portfolio	Amount	Portfolio	Amount
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	63	100.0%	25.3%	50,848,727	100.0%	29.2%
Total Portfolio (no. of loans)	63	100.0%	25.3%	50,848,727	100.0%	29.2%
Withdrawn Applications	18		7.2%	12,683,806		7.3%

BNYTAL ATF Think Tank series 2017-1 Trust

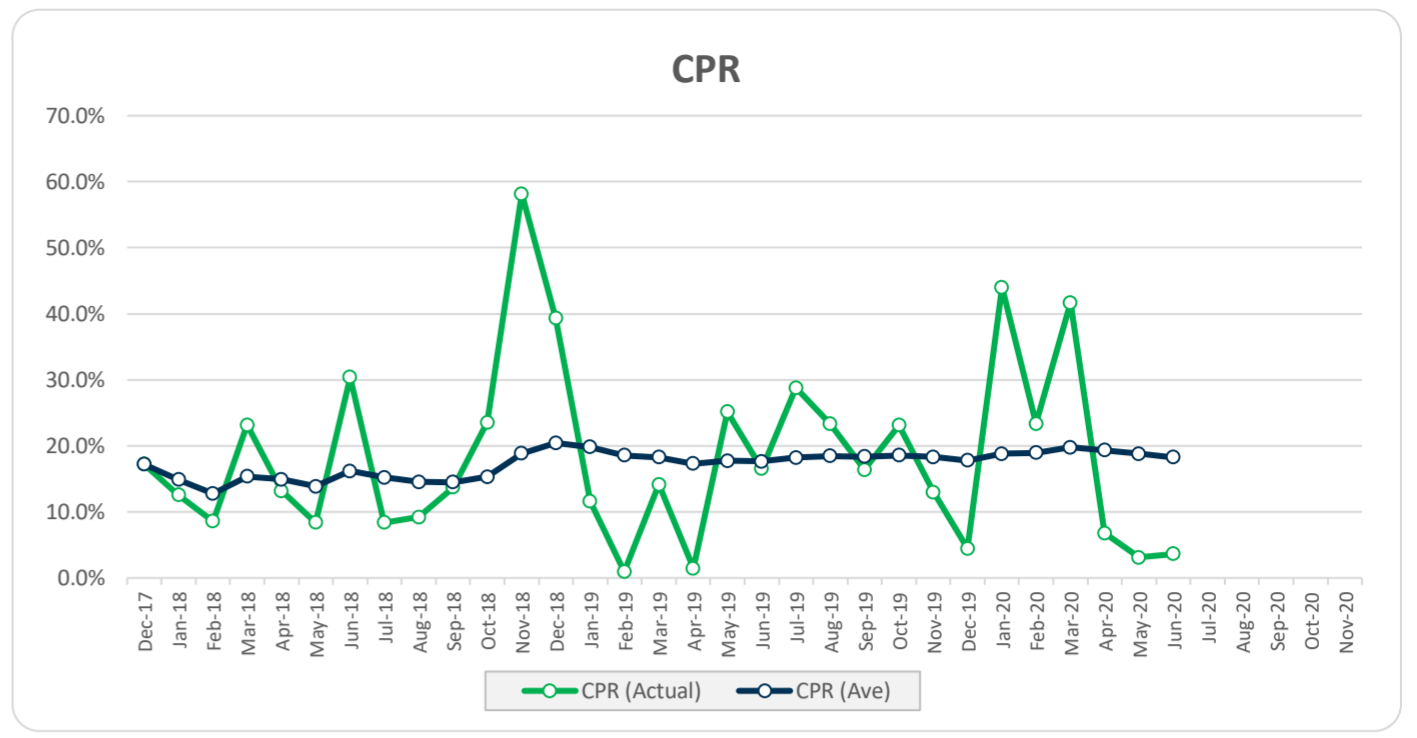
Loan Status	Number	% Number	% Number / Total		% Amount / Total	
			Portfolio	Amount	Portfolio	Amount
Current Loans (<=30 days arrears)						
No hardship request	182	93.3%	73.1%	118,952,003	96.0%	68.2%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	13	6.7%	5.2%	4,989,599	4.0%	2.9%
Total	195	100.0%	78.3%	123,941,602	100.0%	71.1%
Loans in Arrears (non-hardship)						
No hardship request	4	100.0%	1.6%	4,584,500	100.0%	2.6%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	4	100.0%	1.6%	4,584,500	100.0%	2.6%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	50	100.0%	20.1%	45,859,129	100.0%	26.3%
Total	50	100.0%	20.1%	45,859,129	100.0%	26.3%
Total Portfolio (no. of loans)	249			174,385,230		

Think Tank Series 2017-1: Time Series Charts

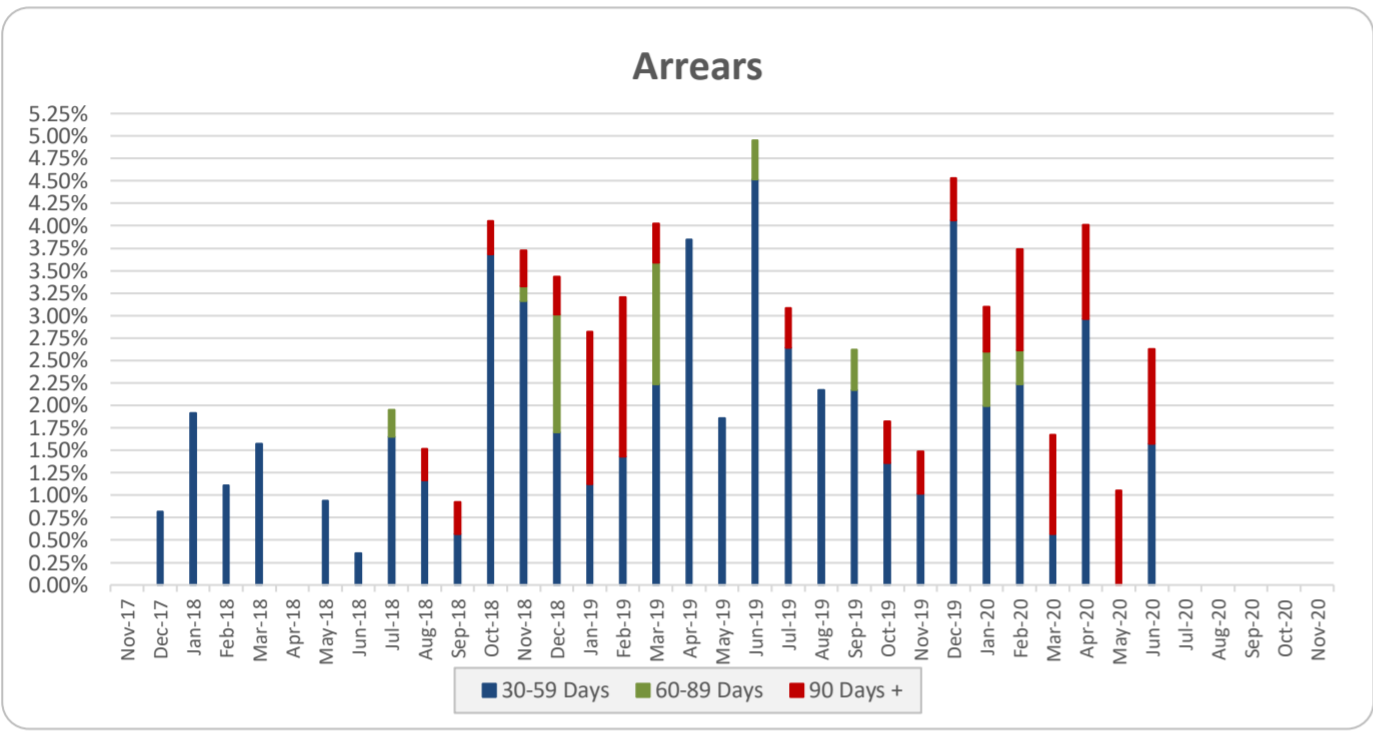
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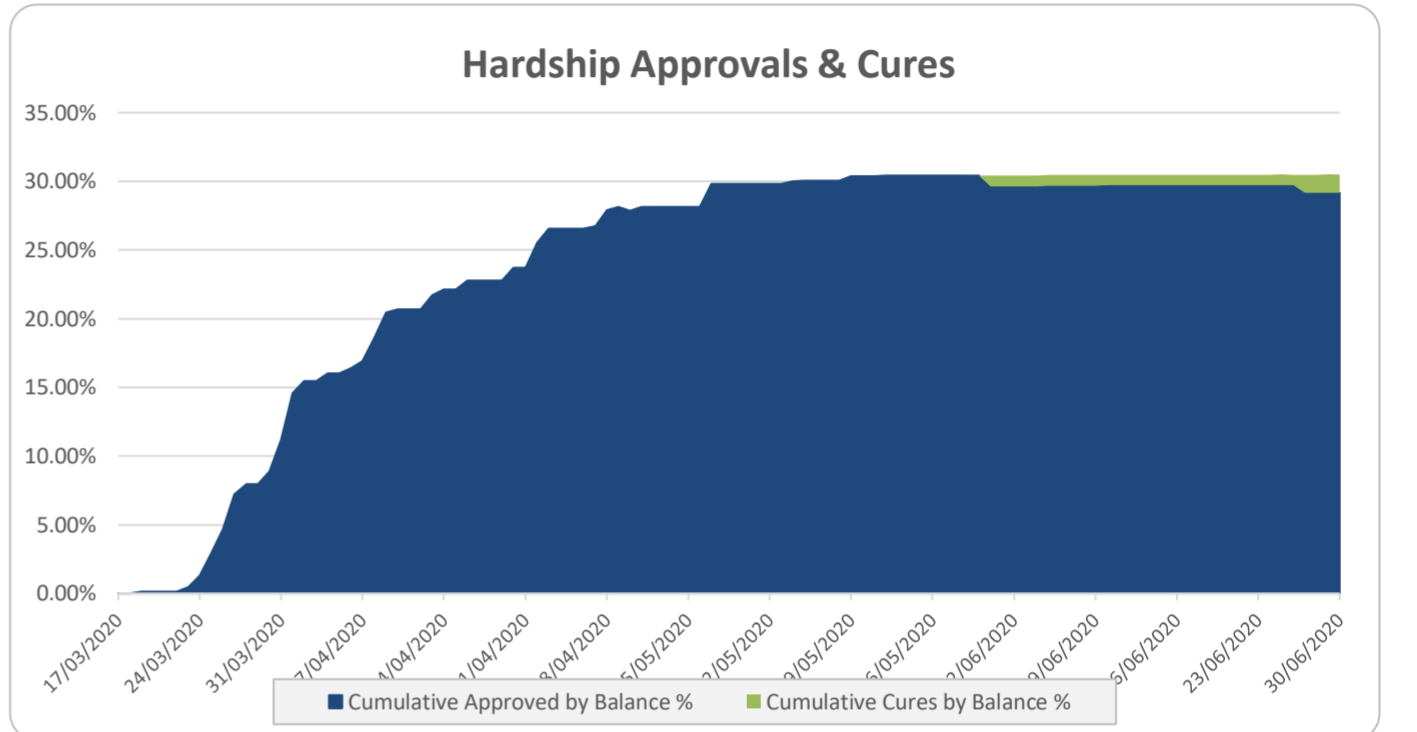
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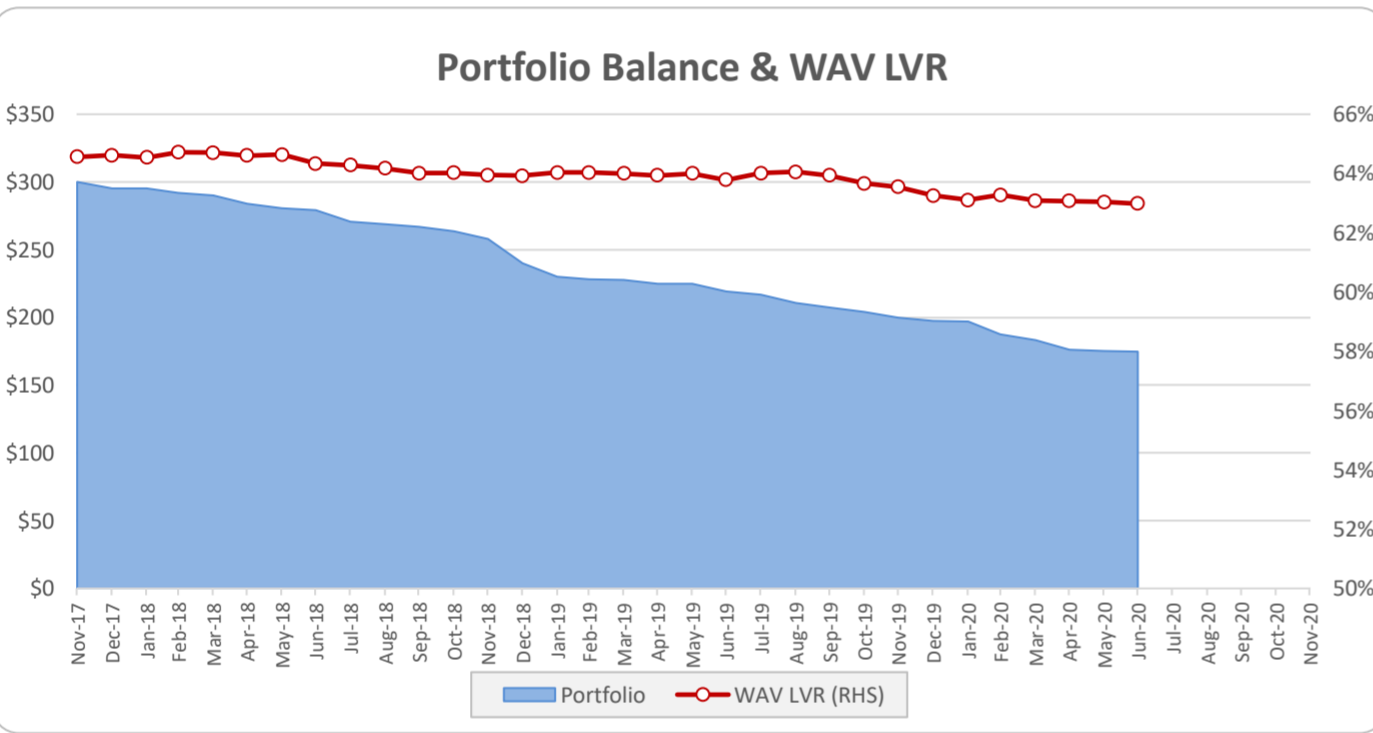
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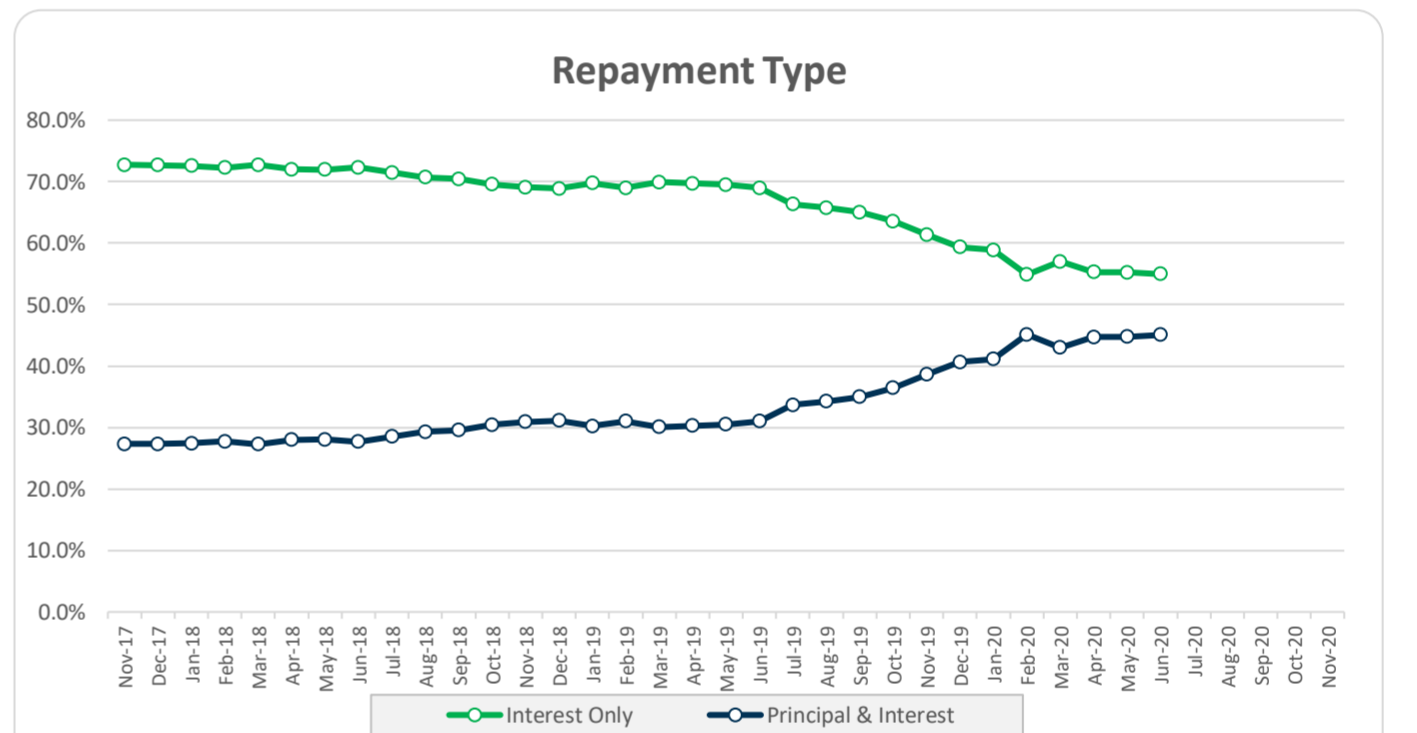
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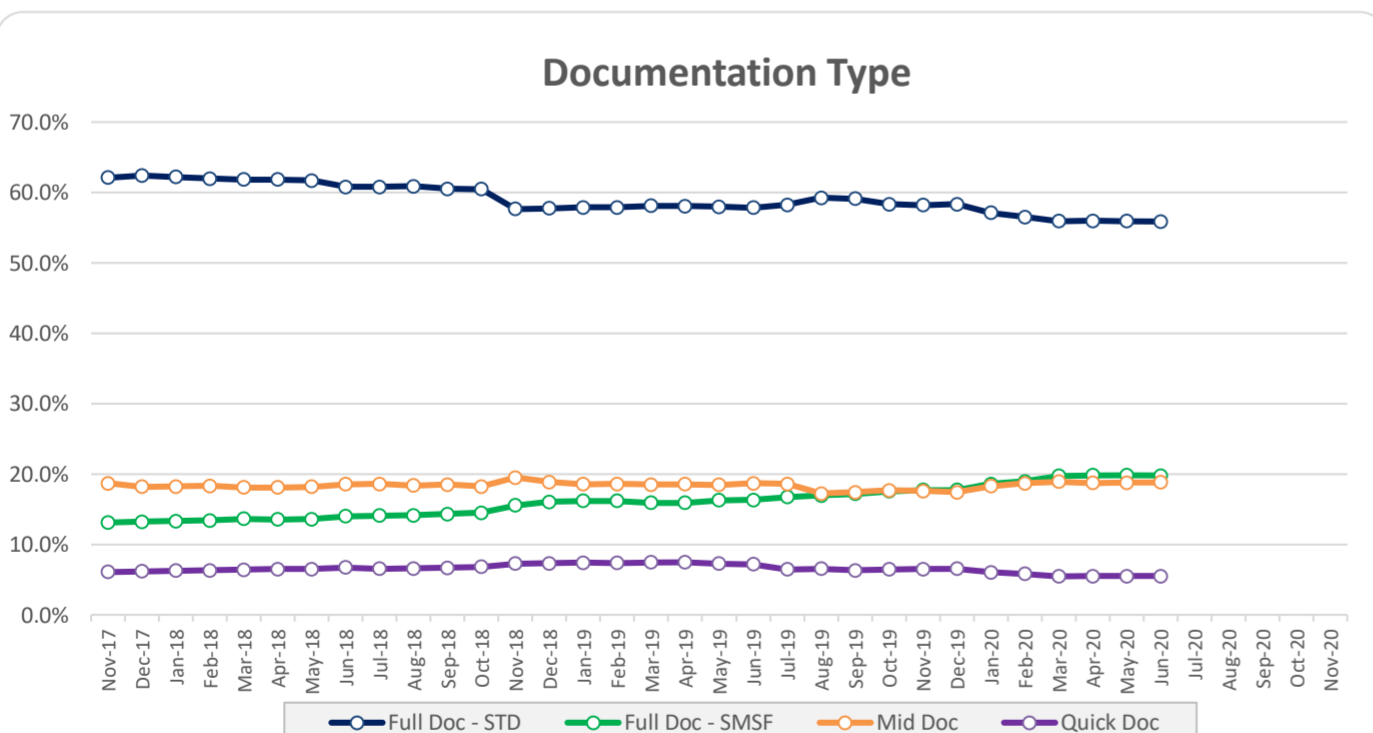
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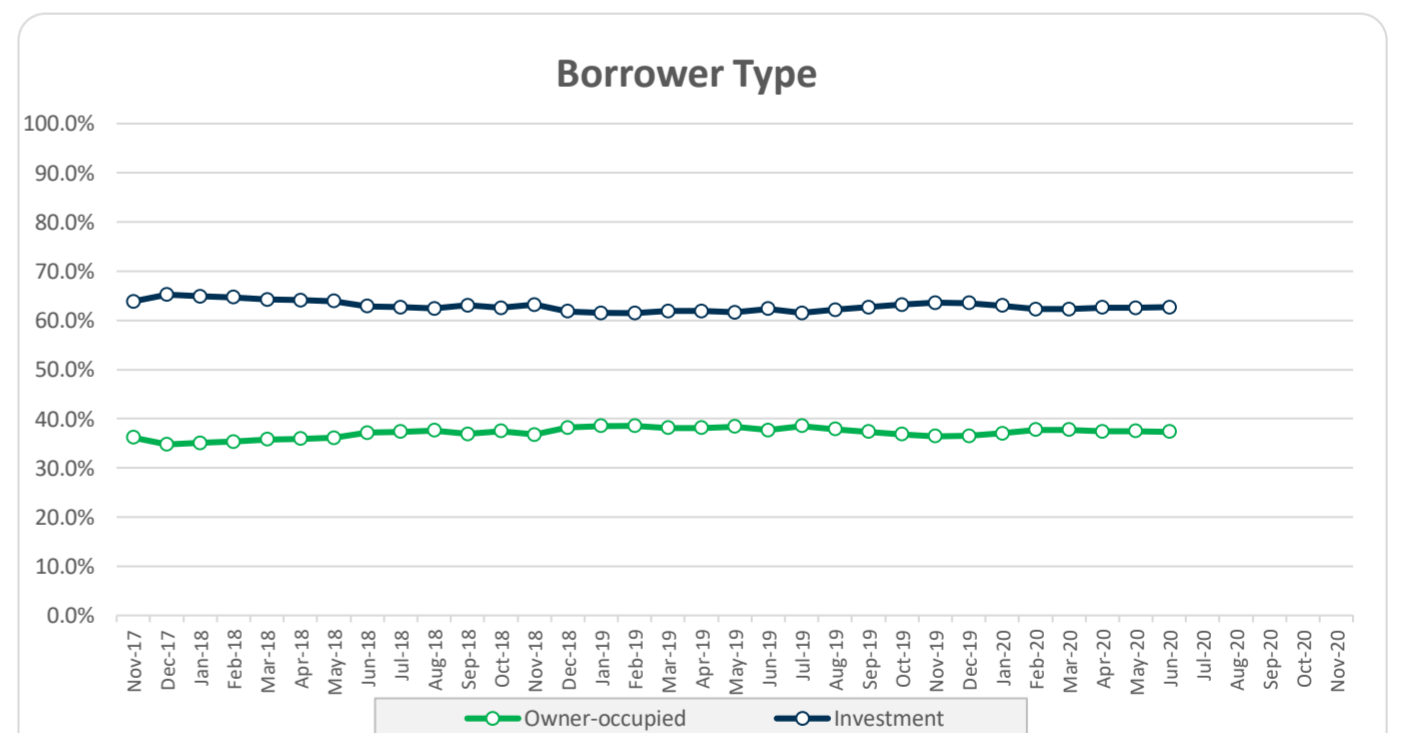
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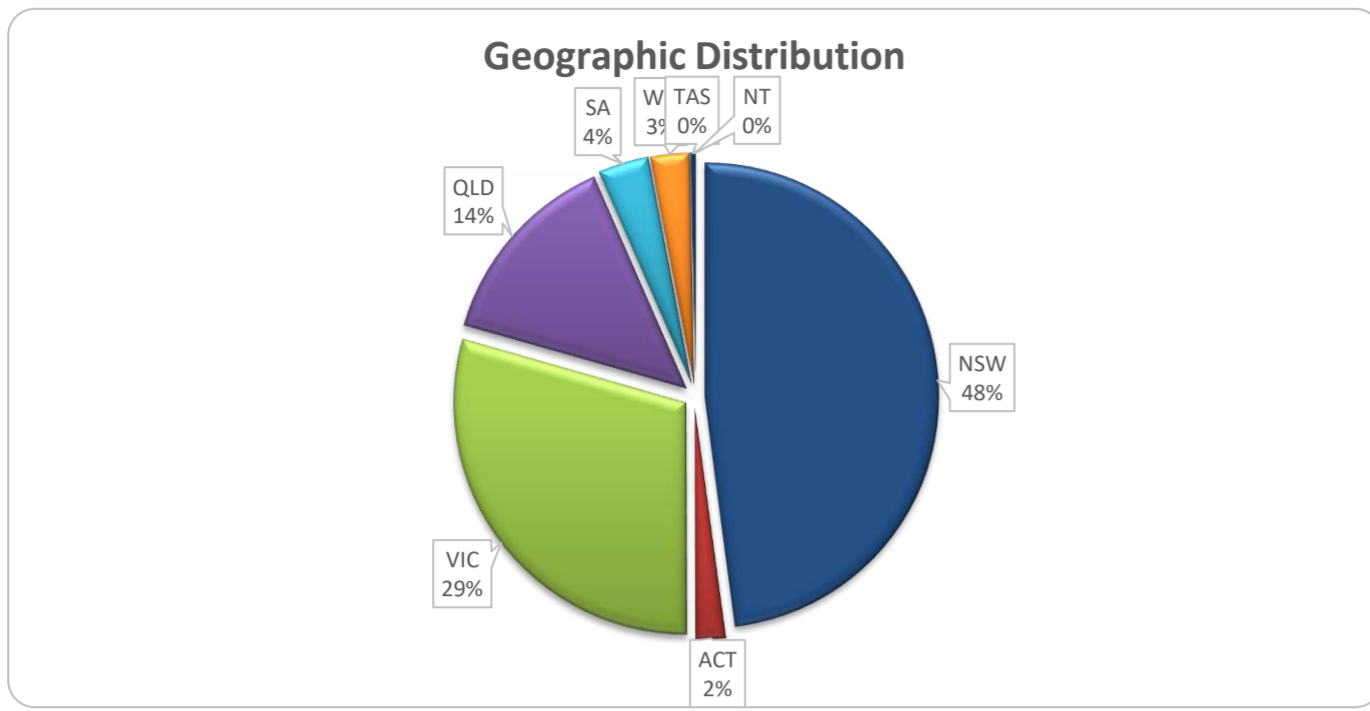


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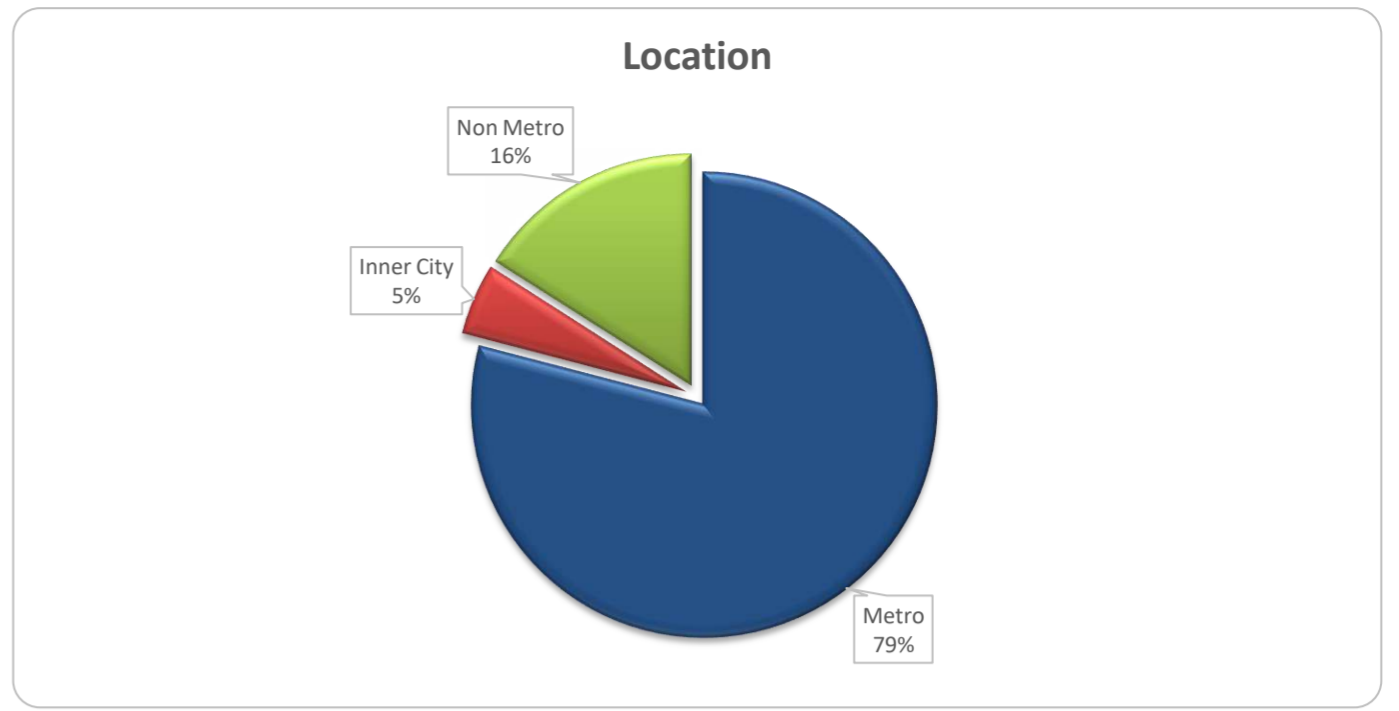


Think Tank Series 2017-1: Current Charts

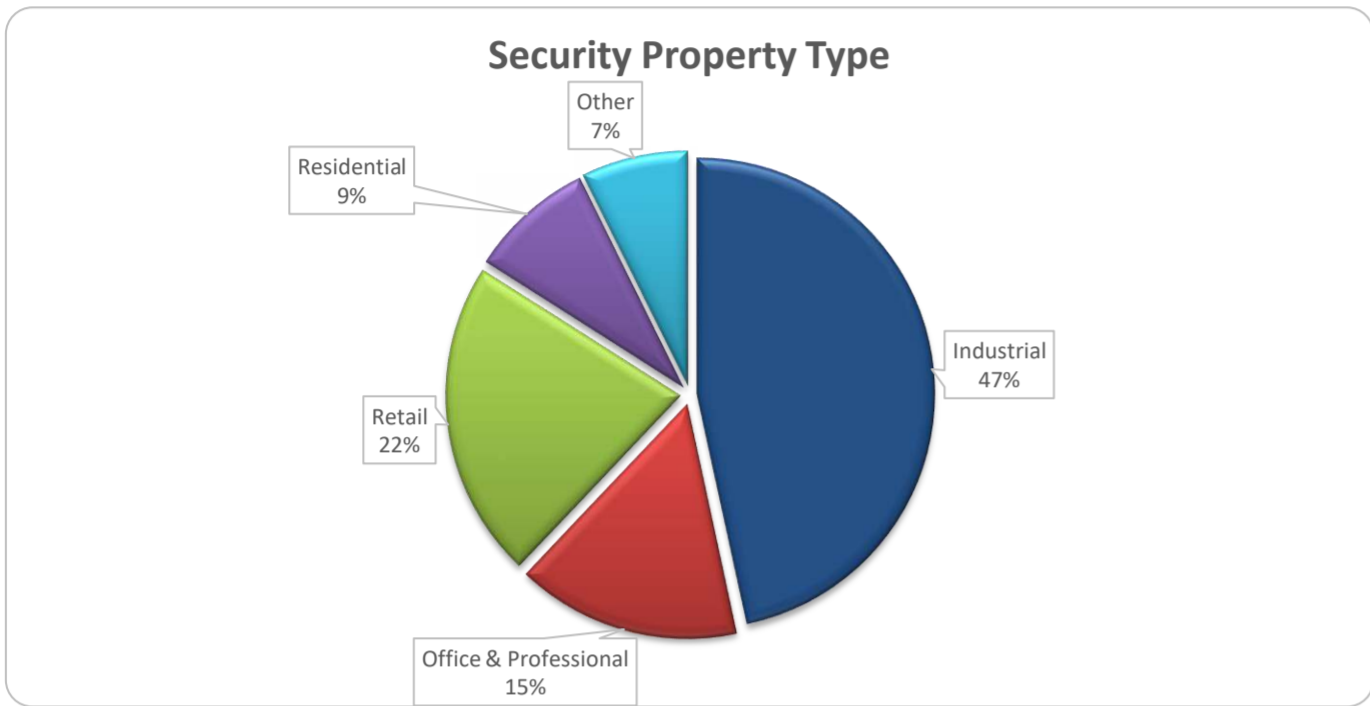
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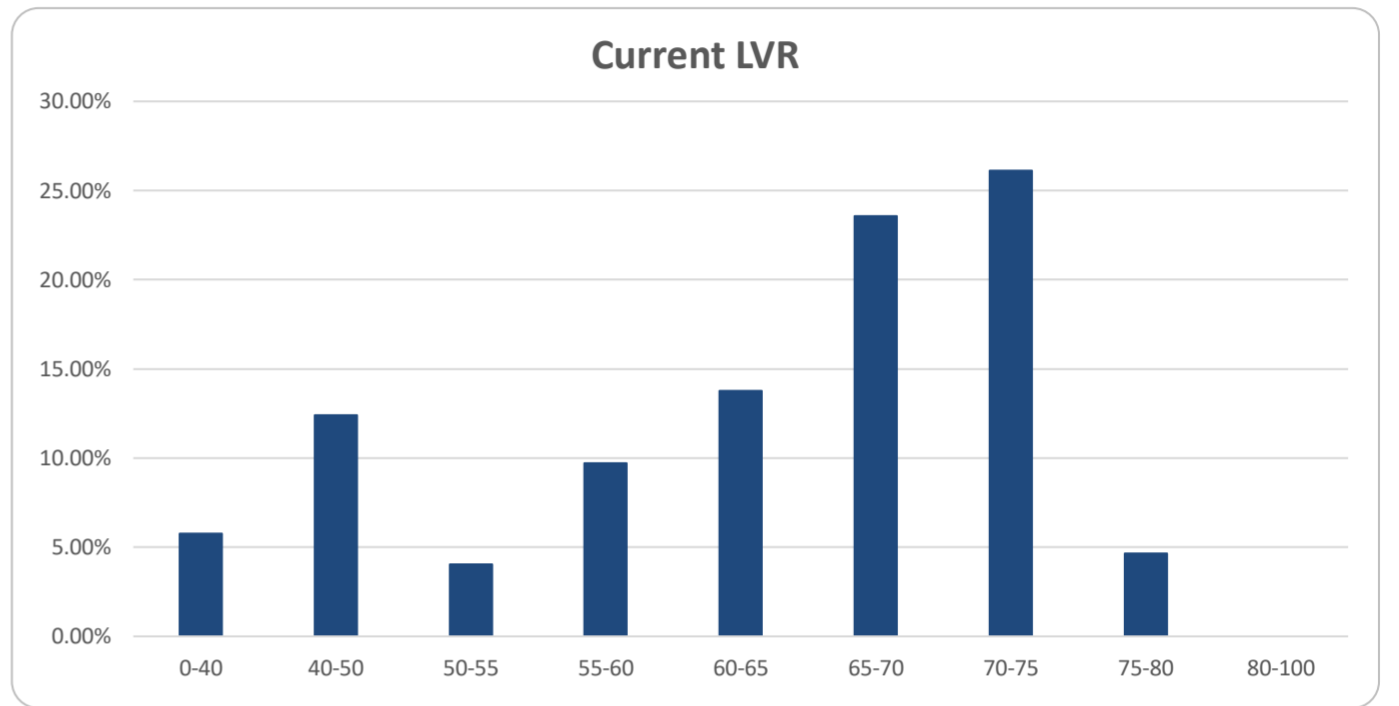
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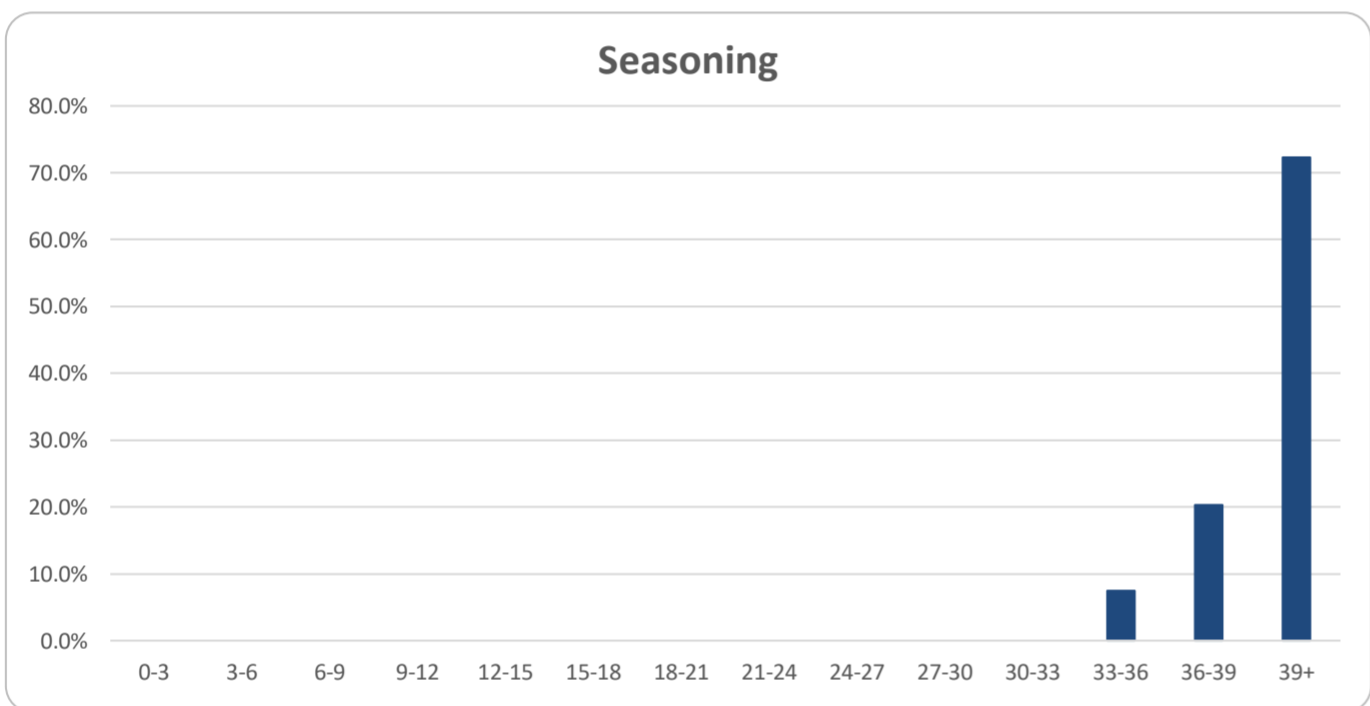
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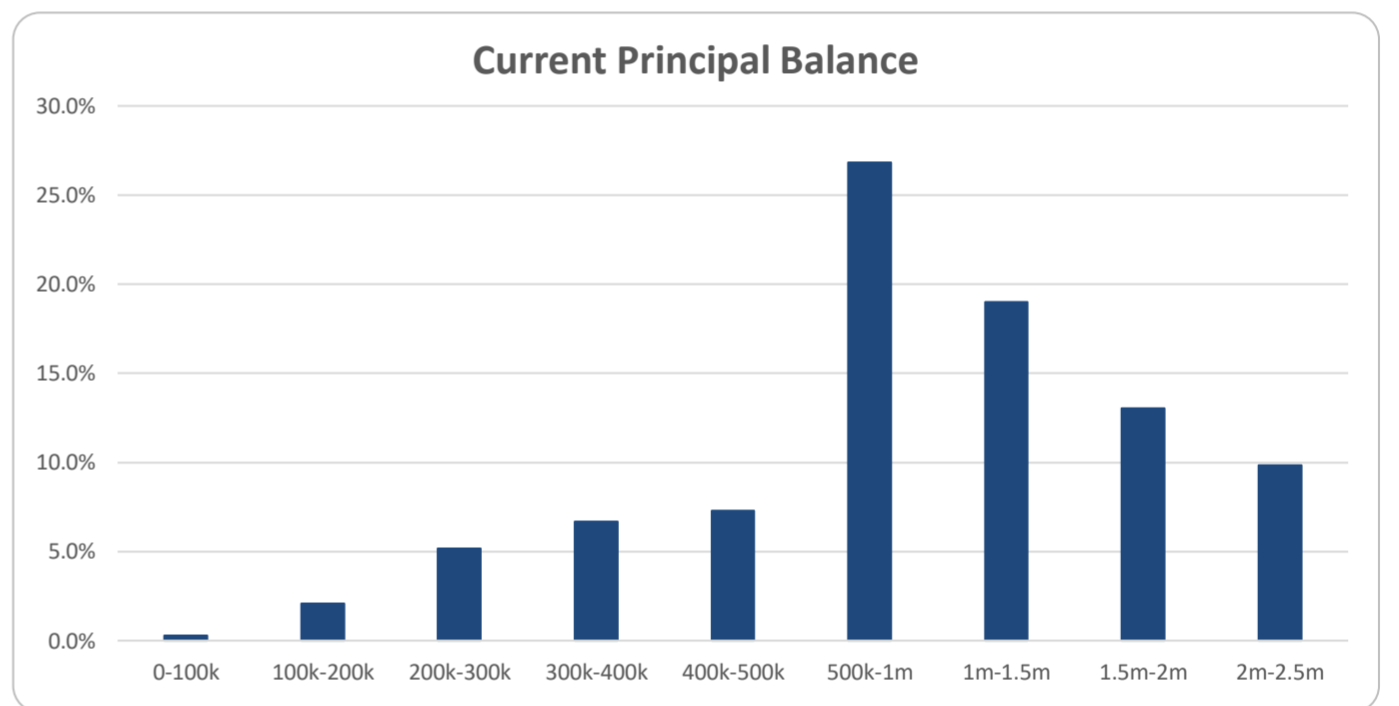
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Note: Arrears Chart: Investors reports provided from November 2017 to February 2020 reflected loans greater than or equal to the lower bound and less than the upper bound for each bucket. To be consistent with industry and our other trusts in March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