
Investor Report - Think Tank Series 2017-1

Collection Period from 01-Nov-2019 to 30-Nov-2019

Payment Date of 10-Dec-2019

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	95,720,868.71		1,928,179.69	93,792,689.02	52.5%	52.1%	0.00	0.00	177,962.14	177,962.14
Class A2	18,186,965.06		366,354.14	17,820,610.92	43.5%	52.1%	0.00	0.00	41,760.26	41,760.26
Class B	23,100,000.00		0.00	23,100,000.00	31.8%	100.0%	0.00	0.00	57,629.75	57,629.75
Class C	23,700,000.00		0.00	23,700,000.00	19.8%	100.0%	0.00	0.00	77,956.77	77,956.77
Class D	15,000,000.00		0.00	15,000,000.00	12.2%	100.0%	0.00	0.00	61,257.53	61,257.53
Class E	12,900,000.00		0.00	12,900,000.00	5.6%	100.0%	0.00	0.00	73,180.11	73,180.11
Class F	5,700,000.00		0.00	5,700,000.00	2.7%	100.0%	0.00	0.00	37,317.04	37,317.04
Class G	2,400,000.00		0.00	2,400,000.00	1.5%	100.0%	0.00	0.00	18,858.74	18,858.74
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	29,532.33	29,532.33

1. GENERAL

Current Payment Date	10-Dec-19
Collection Period (start)	1-Nov-19
Collection Period (end)	30-Nov-19
Interest Period (start)	11-Nov-19
Interest Period (end)	9-Dec-19
Days in Interest Period	29
Next Payment Date	10-Jan-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,036,051.78
Early Repayment Fees	24,630.81
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	21,453.17
Total Available Income	1,082,135.76

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	2,301,533.83
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,301,533.83

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)	84,659.79
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	177,962.14
Class A2 Interest	41,760.26
Class B Interest	57,629.75
Class C Interest	77,956.77
Class D Interest	61,257.53
Class E Interest	73,180.11
Class F Interest	37,317.04
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	18,858.74
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	29,532.33
Other Expenses	0.00
Excess Spread	422,021.30

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	7,000.00
Class A1 Principal Payment	1,928,179.69
Class A2 Principal Payment	366,354.14
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	199,751,255.84
Plus: Capitalised Charges	-6,915.71
Plus: Further Advances / Redraws	7,000.00
Less: Principal Collections	2,306,760.47
 Loan Balance at End of Collection Period	 197,444,579.66

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,306,760.47
CPR (%)	13.0%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.15%	6.22%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.55%	6.22%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	0	1	2
Balance Outstanding	2,006,770	0	925,654	2,932,424
% Portfolio Balance	1.02%	0.00%	0.47%	1.49%

e. Foreclosures

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

Think Tank Series 2017-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
Full Doc	141	51.3%	114,899,113	58.2%
Mid Doc	52	18.9%	34,740,252	17.6%
Quick Doc	23	8.4%	12,842,111	6.5%
SMSF	59	21.5%	34,963,104	17.7%
Total	275	100.0%	197,444,580	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	28	10%	10,097,107	5.1%
40%	39	14%	24,720,588	12.5%
50%	7	3%	3,749,567	1.9%
55%	28	10%	20,074,174	10.2%
60%	38	14%	29,137,757	14.8%
65%	67	24%	50,498,407	25.6%
70%	68	25%	59,166,979	30.0%
75%	0	0%	0	0.0%
80%	0	0%	0	0.0%
Total	275	100.0%	197,444,580	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	7	2.5%	443,689	0.2%
100,000	28	10.2%	4,350,290	2.2%
200,000	38	13.8%	9,771,815	4.9%
300,000	31	11.3%	10,856,556	5.5%
400,000	34	12.4%	15,304,431	7.8%
500,000	74	26.9%	50,629,562	25.6%
1,000,000	32	11.6%	39,692,686	20.1%
1,500,000	14	5.1%	24,845,857	12.6%
2,000,000	10	3.6%	21,977,926	11.1%
2,500,000	7	2.5%	19,571,768	9.9%
Total	275	100%	197,444,580	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	134	48.7%	94,772,390	48.0%
ACT	2	0.7%	3,539,935	1.8%
VIC	87	31.6%	60,717,147	30.8%
QLD	35	12.7%	26,927,469	13.6%
SA	13	4.7%	6,274,222	3.2%
WA	3	1.1%	4,703,166	2.4%
TAS	1	0.4%	510,250	0.3%
Total	275	100%	197,444,580	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	216	78.5%	157,893,577	80.0%
Non metro	48	17.5%	30,535,204	15.5%
Inner City	11	4.0%	9,015,798	4.6%
Total	275	100%	197,444,580	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	141	51.3%	114,899,113	58.2%
Med Doc	52	18.9%	34,740,252	17.6%
Low Doc	23	8.4%	12,842,111	6.5%
SMSF	59	21.5%	34,963,104	17.7%
Total	275	100%	197,444,580	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	13	4.7%	7,369,420	3.7%
Non NCCP loans	262	95.3%	190,075,160	96.3%
Total	275	100%	197,444,580	100%

Summary	
Loans	275
Balance	197,444,580
Avg Balance	717,980
Max Balance	2,996,823
WA Current LVR	63.54%
Max Current LVR	75%
WA Yield	6.22%
BBSW 30	1.0473%
Yield over BBSW30	5.18%
WA Seasoning	38.8
% IO	61.4%
% SMSF	17.7%
% of Loans Fixed	0.00%
% of Loans Investor	63.60%

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	1	0.4%	340,000	0.2%
27.0	48	17.5%	31,608,120	16.0%
30.0	59	21.5%	40,369,383	20.4%
33.0	45	16.4%	30,417,750	15.4%
36.0	44	16.0%	31,821,246	16.1%
39.0	78	28.4%	62,888,080	31.9%
Total	275	100%	197,444,580	100%

Arrears (Days Past Due)	Number		Balance	
	Amount	%	Amount	%
0.0	273	99.3%	194,512,155	98.5%
30.0	1	0.4%	2,006,770	1.0%
60.0	0	0.0%	0	0.0%
90.0	0	0.0%	0	0.0%
120.0	1	0.4%	925,654	0.5%
Total	275	100%	197,444,580	100%

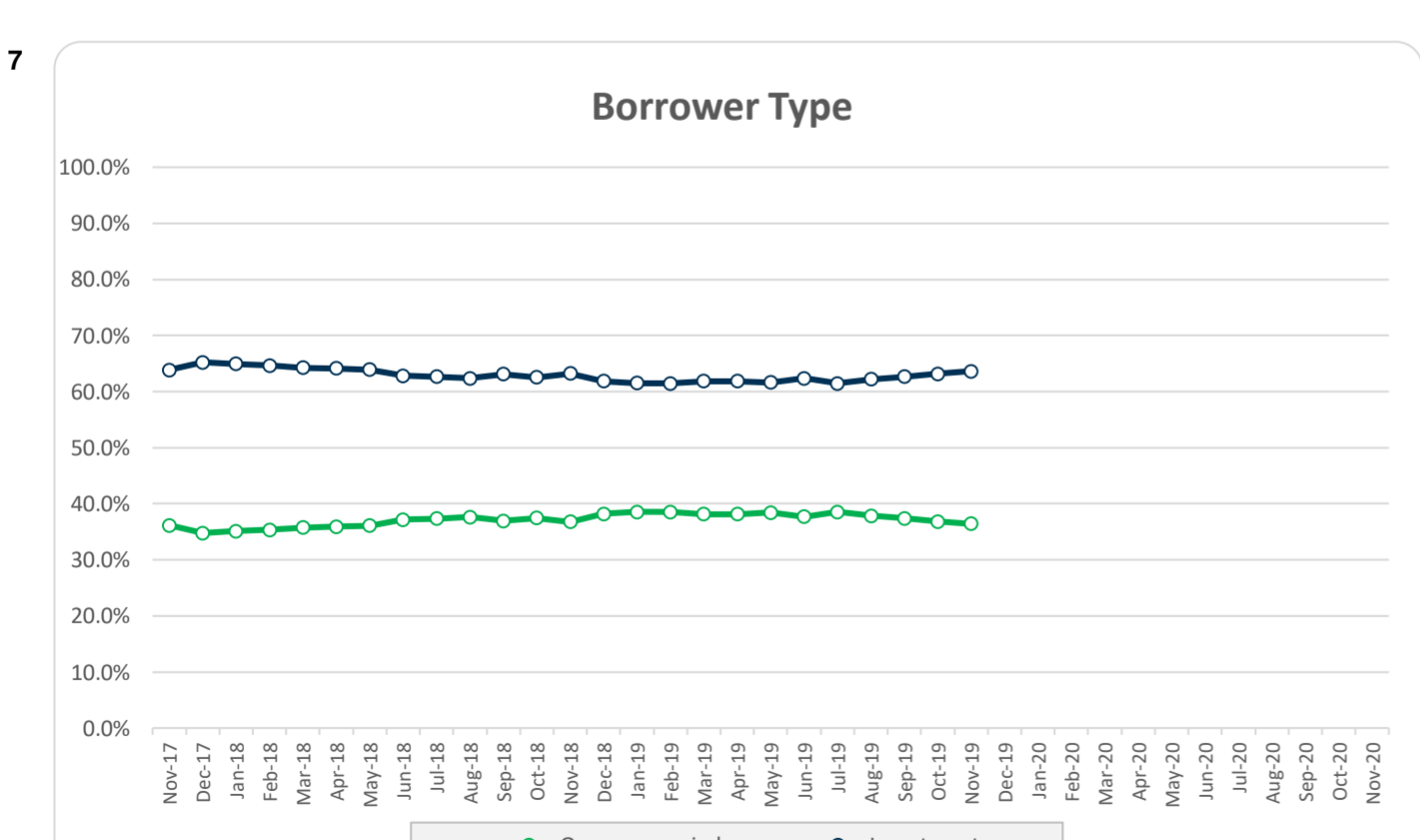
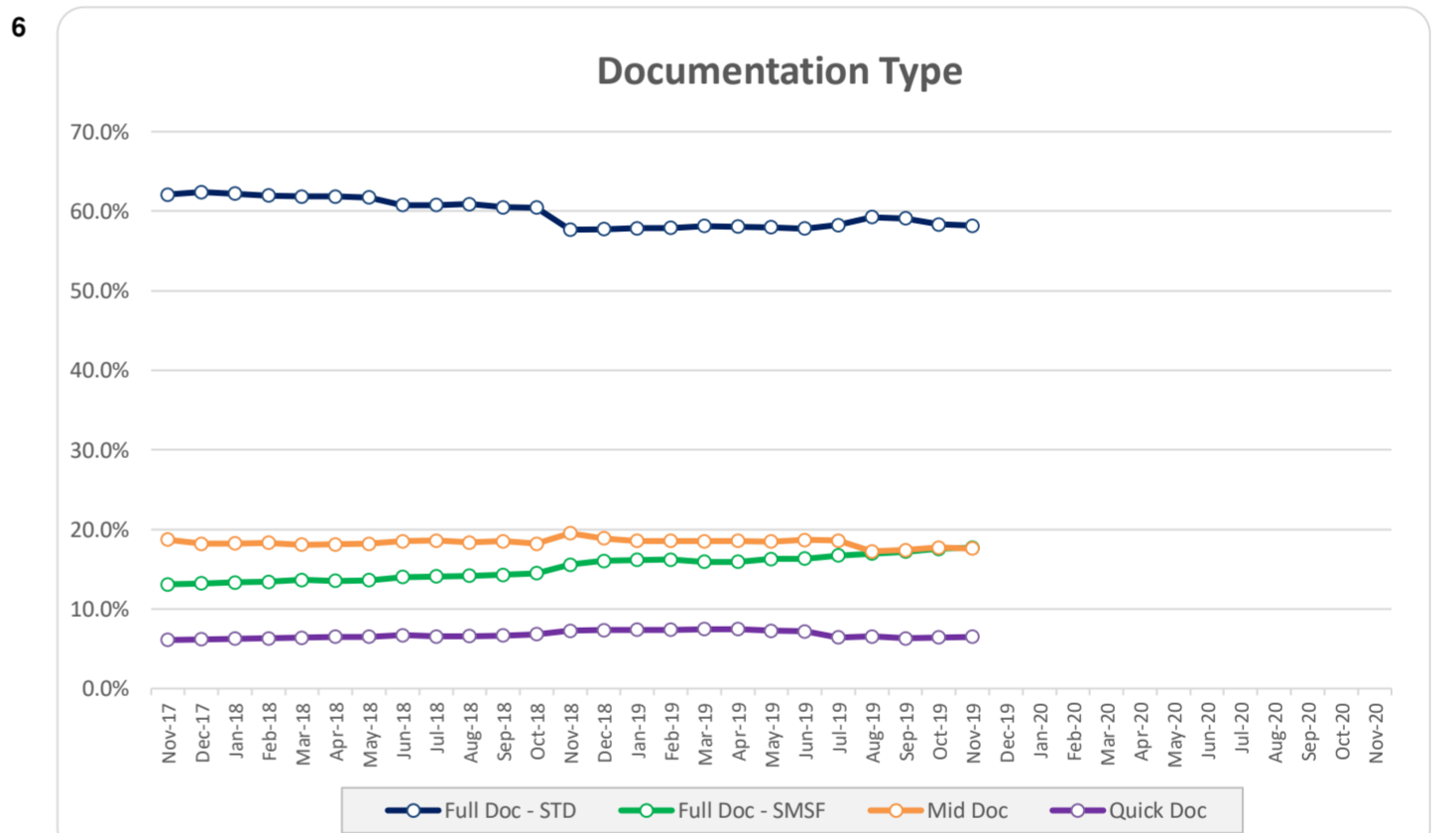
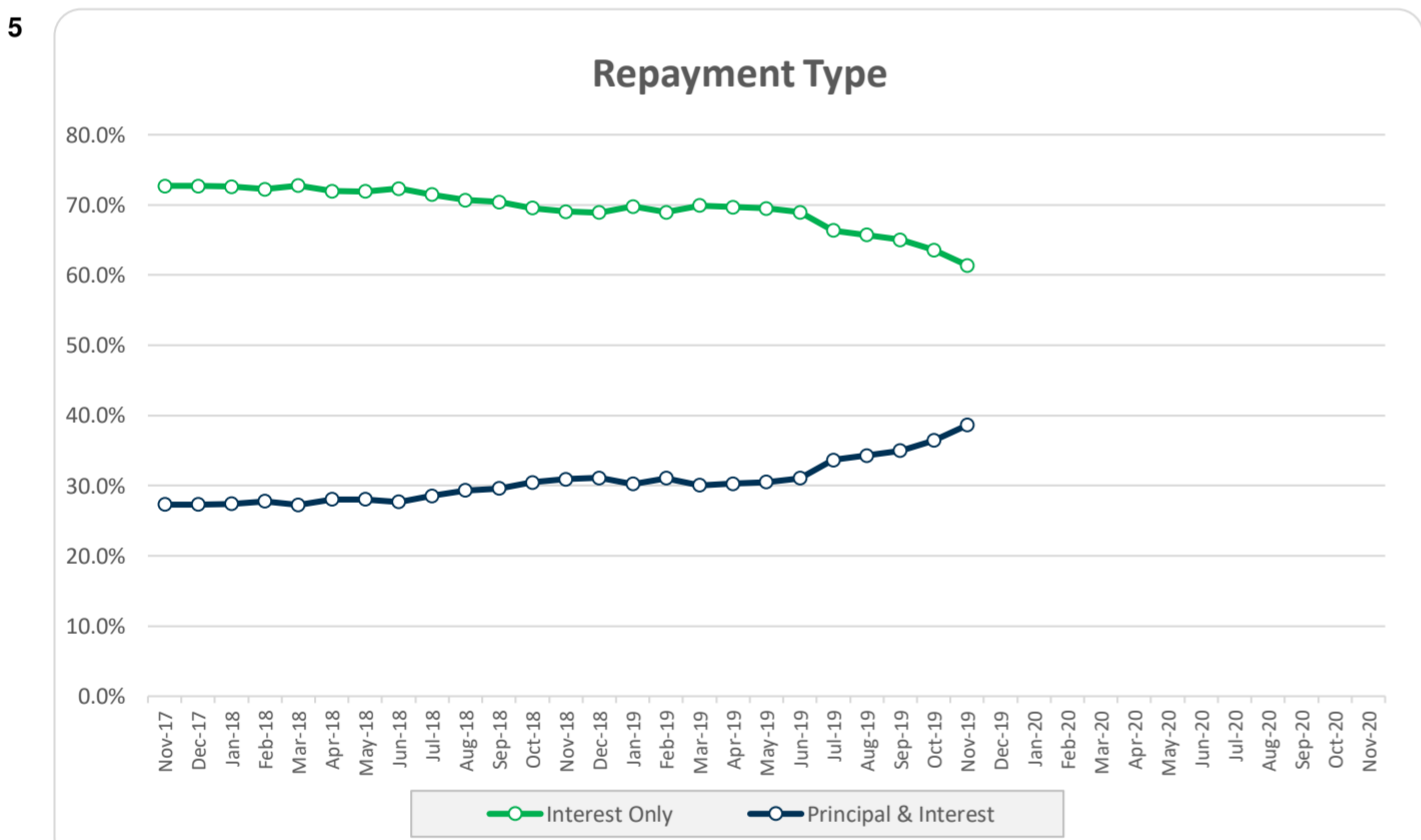
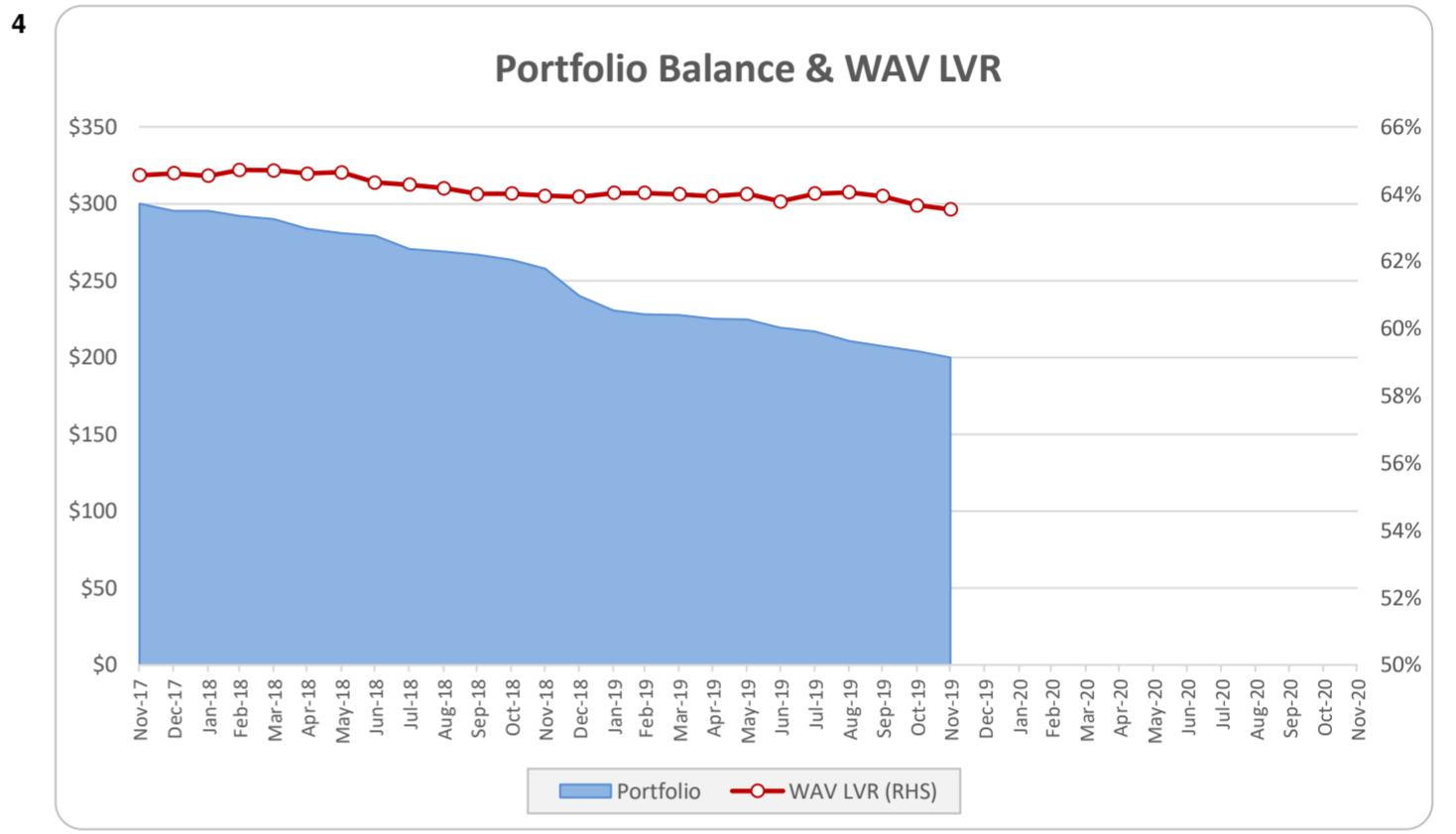
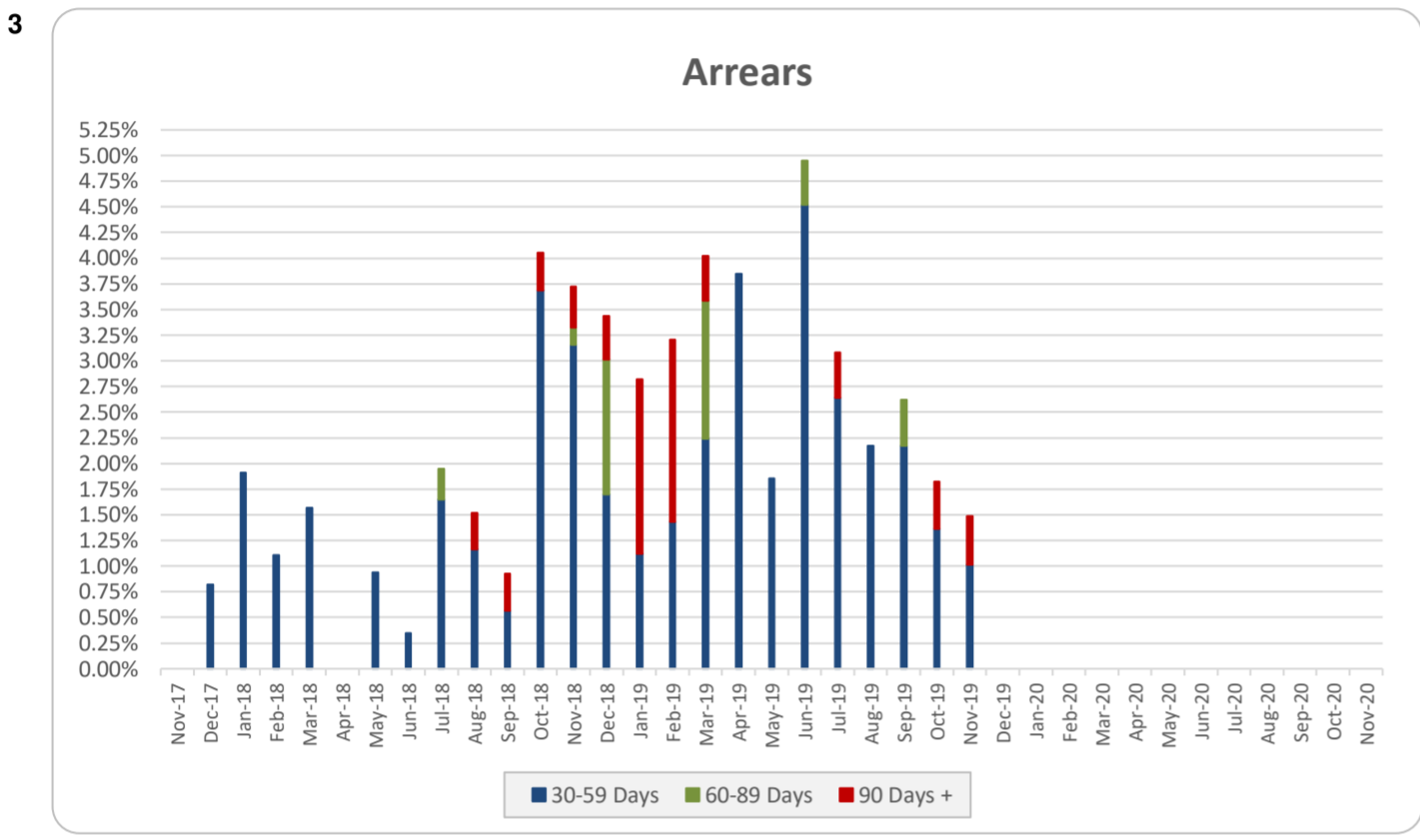
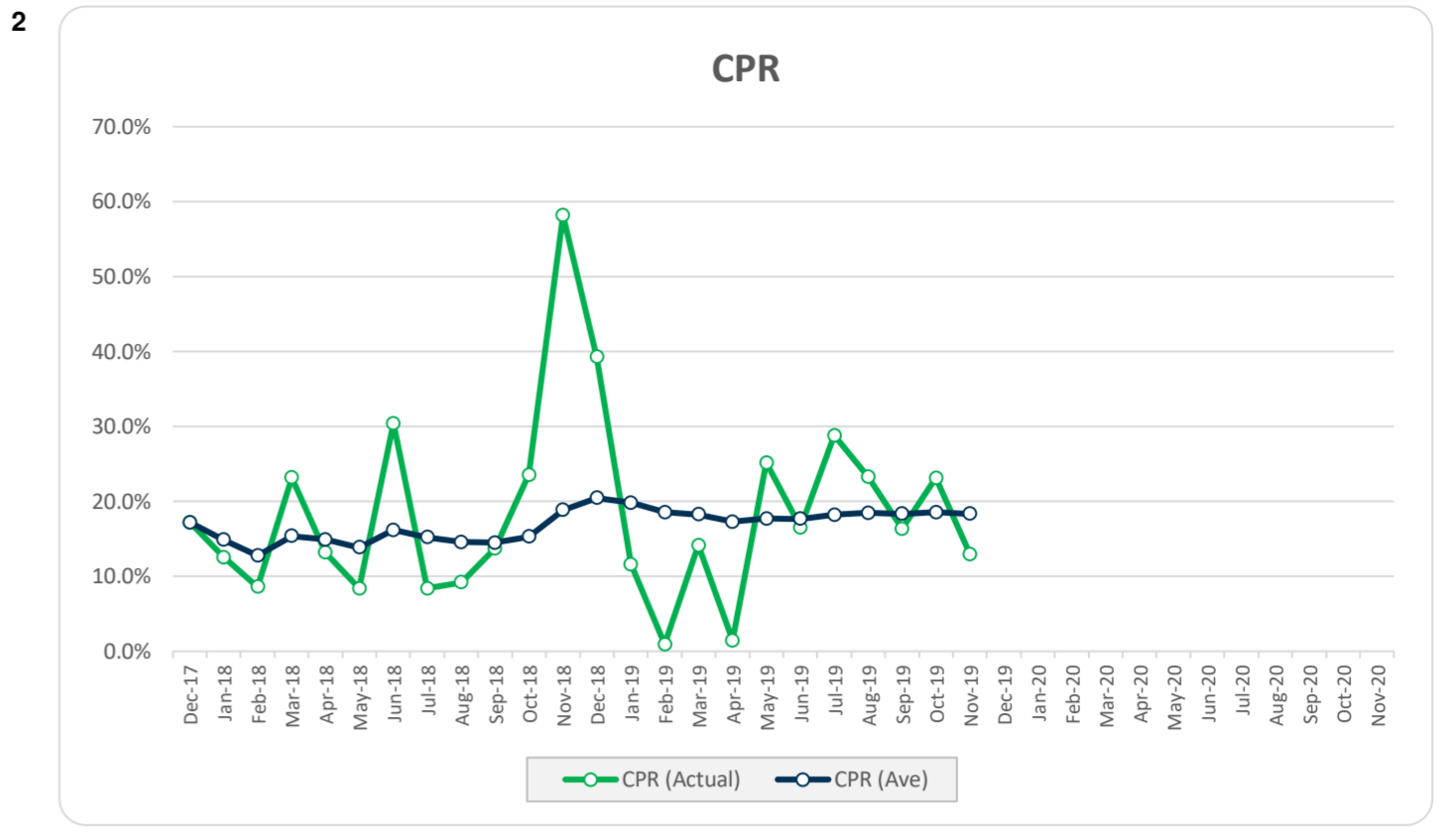
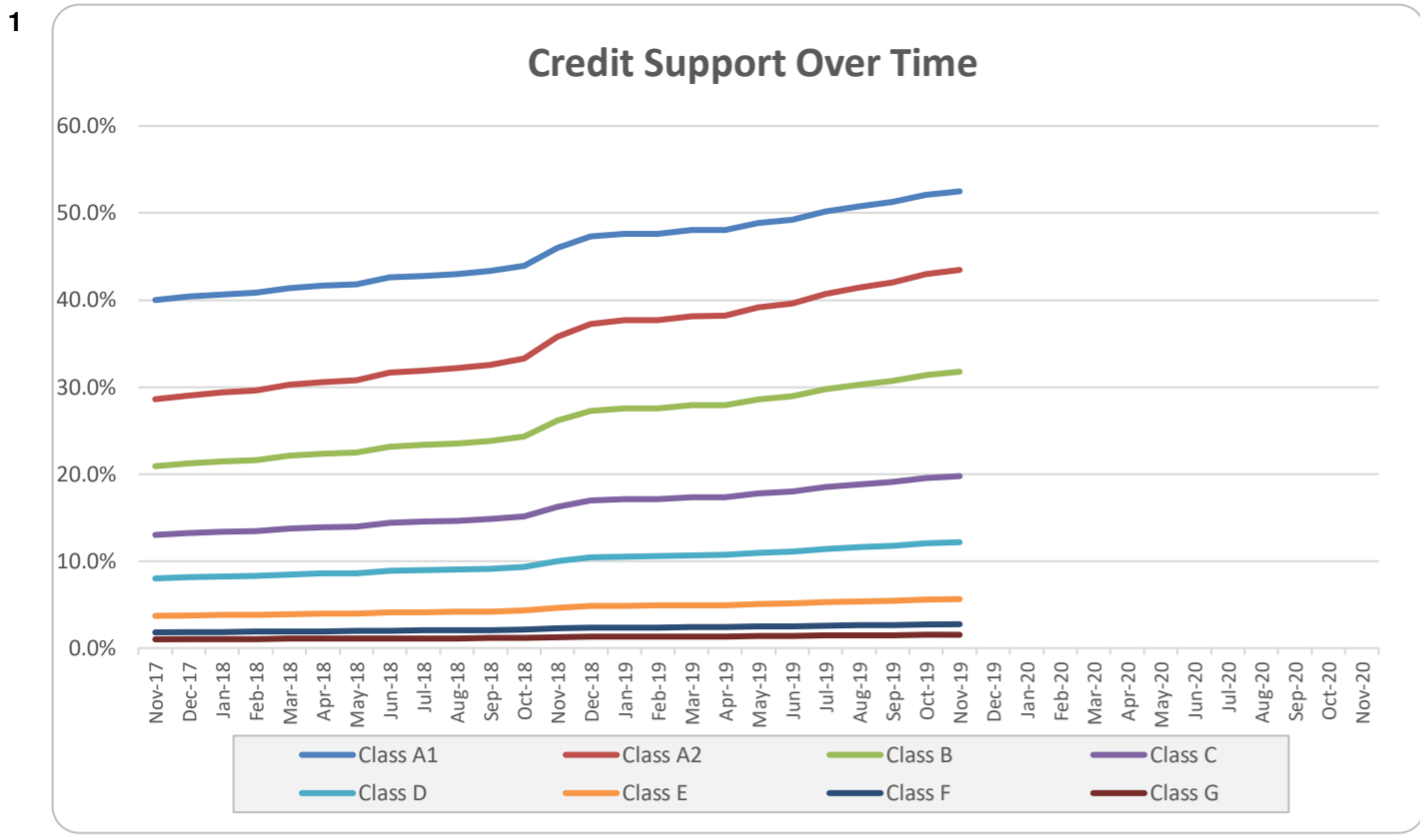
Original Loan Term (Years)	Number		Balance	
	Amount	%	Amount	%
0.0	3	1%	822,203	0.4%
15.0	14	5%	11,541,171	5.8%
20.0	200	73%	138,678,715	70.2%
25.0	58	21%	46,402,491	23.5%
Total	275	100%	197,444,580	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	37	13.45%	16,179,766	8.2%
Self Employed	238	86.55%	181,264,814	91.8%
Total	275	100%	197,444,580	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	275	100.00%	197,444,580	100.0%
1	0	0.00%	0	0.0%
Total	275	100%	197,444,580	100%

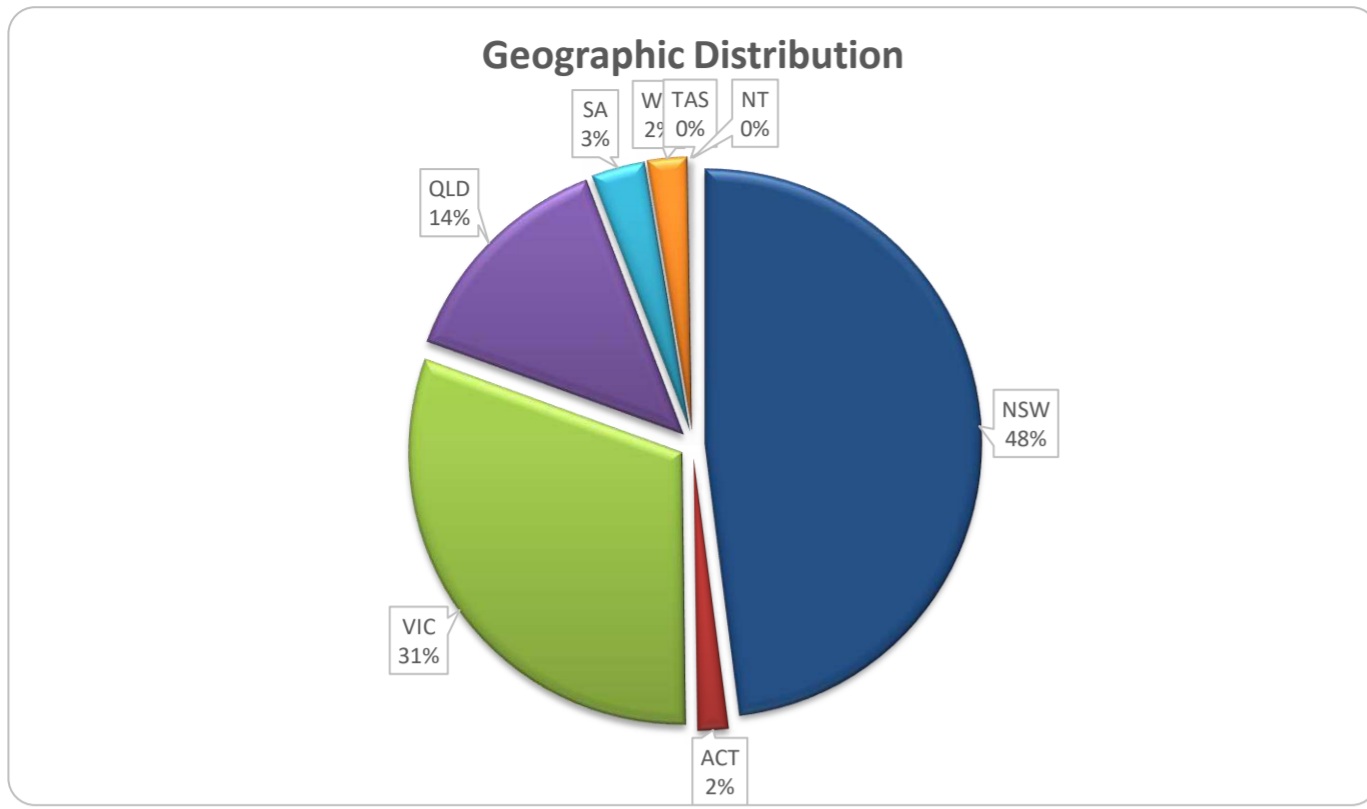
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	62	22.5%	40,146,132	20.3%
Industrial	119	43.3%	93,482,572	47.3%
Office	51	18.5%	29,964,207	15.2%
Professional Suites	3	1.1%	677,153	0.3%
Residential	24	8.7%	19,160,429	9.7%
Commercial Other	16	5.8%	14,014,088	7.1%
Total	275	100%	197,444,580	100%

Think Tank Series 2017-1: Time Series Charts

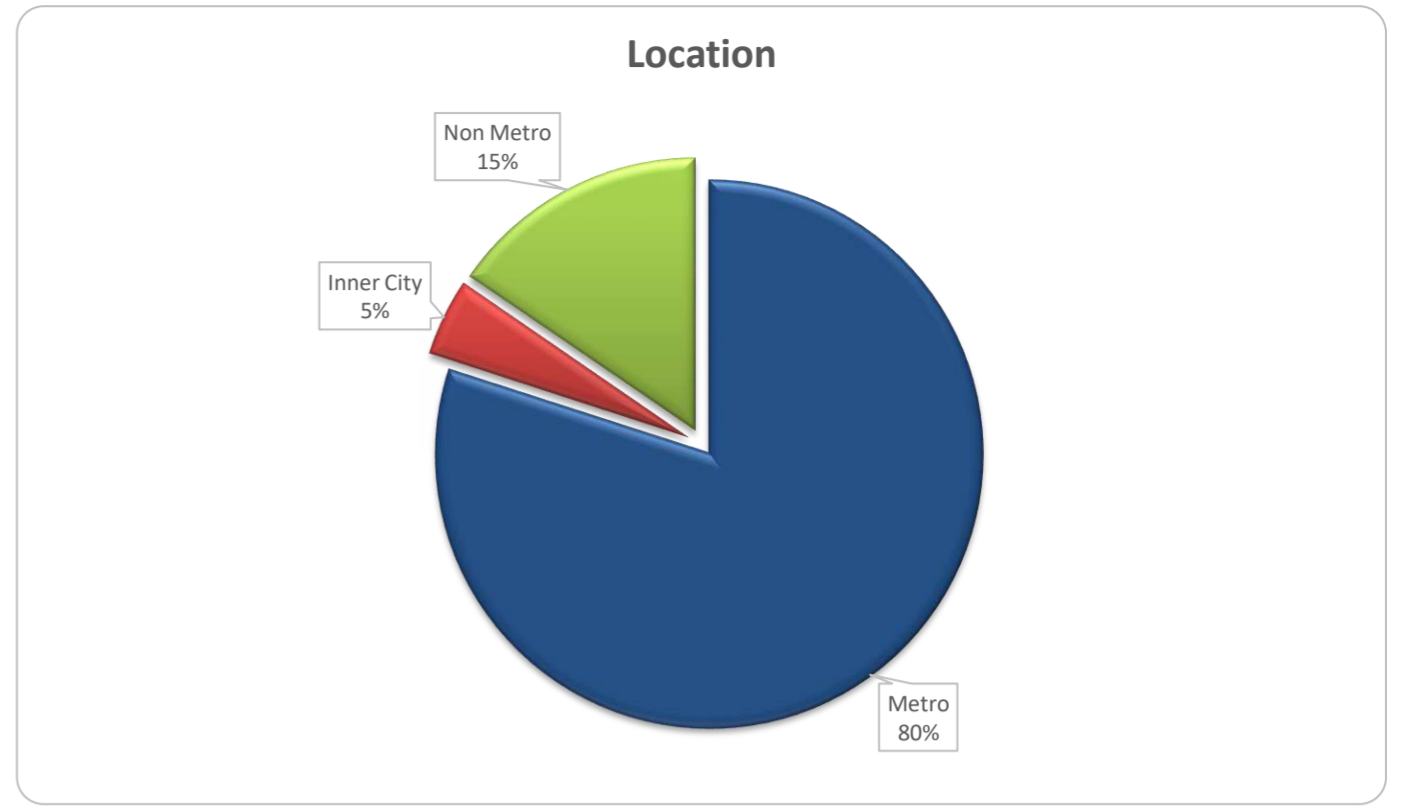


Think Tank Series 2017-1: Current Charts

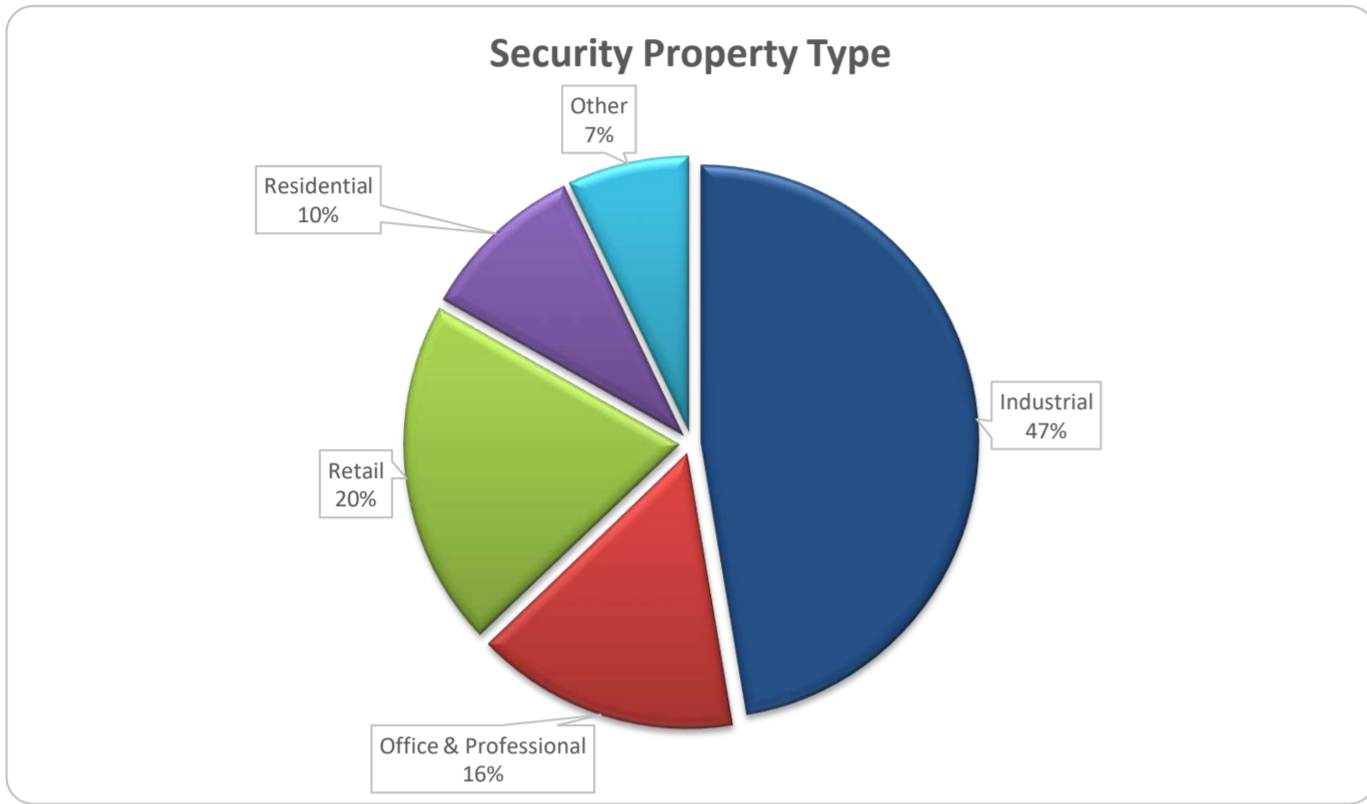
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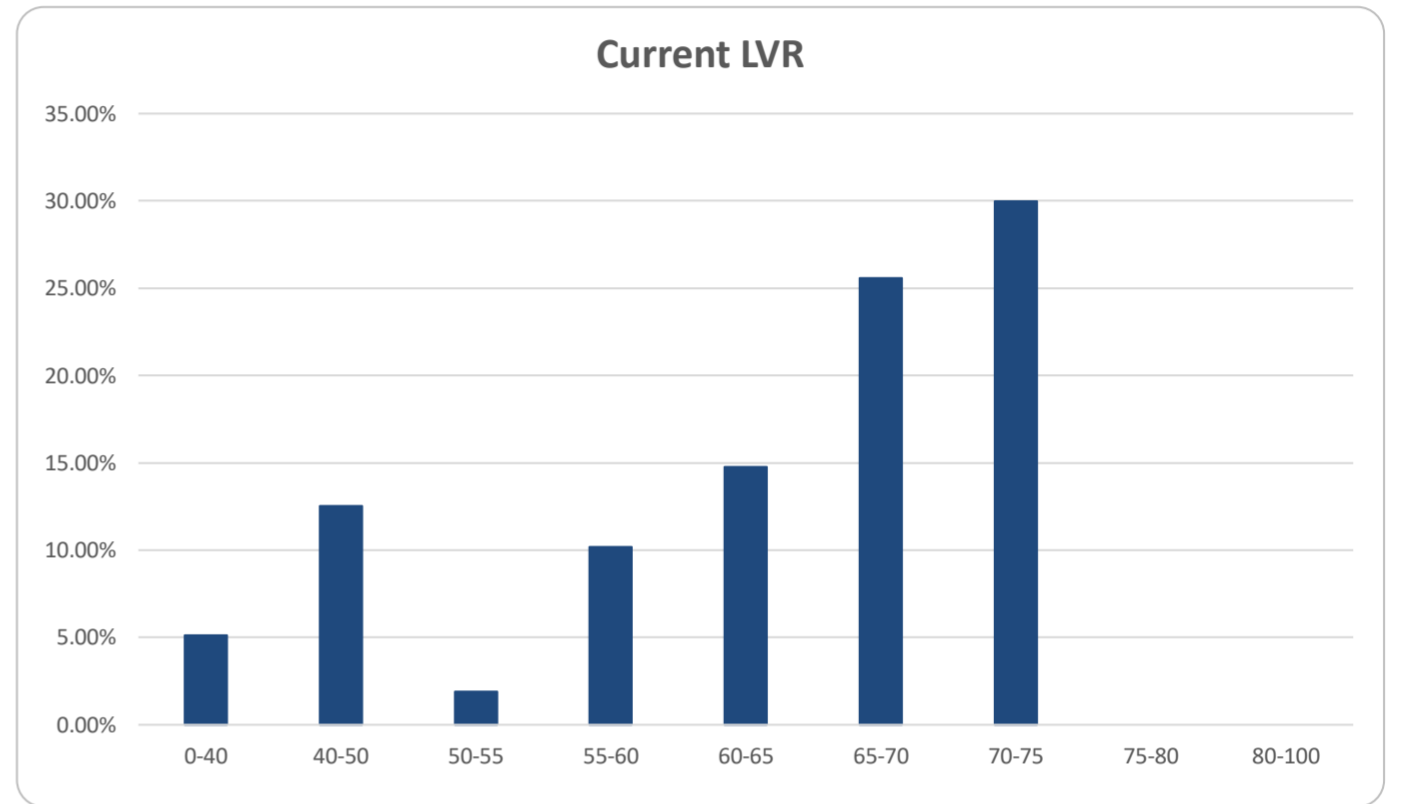
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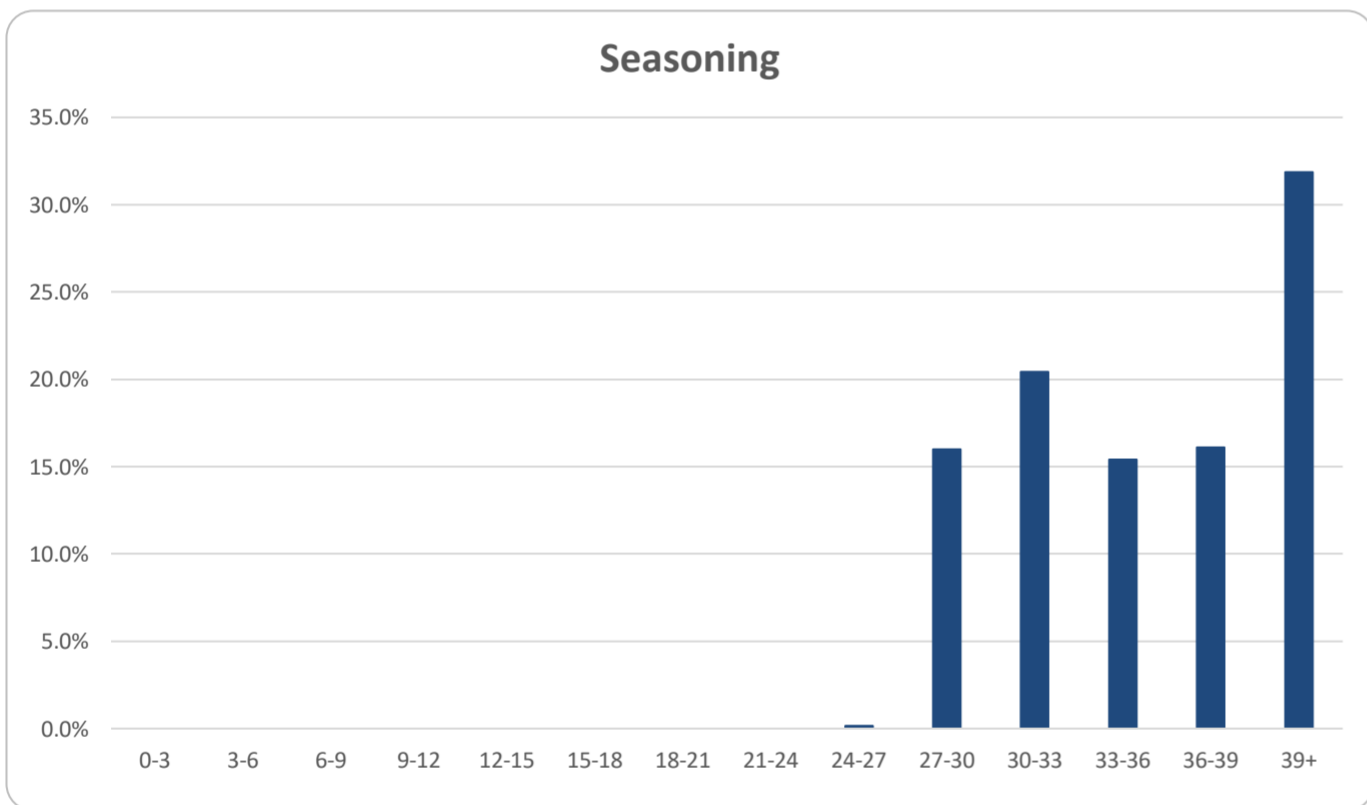
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