
Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Aug-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	74,200,427.39		2,285,796.45	71,914,630.94	58.0%	40.0%	0.00	0.00	97,339.98	97,339.98
Class A2	14,098,081.21		434,301.33	13,663,779.88	50.1%	40.0%	0.00	0.00	25,080.14	25,080.14
Class B	23,100,000.00		0.00	23,100,000.00	36.6%	100.0%	0.00	0.00	45,999.12	45,999.12
Class C	23,700,000.00		0.00	23,700,000.00	22.8%	100.0%	0.00	0.00	67,322.67	67,322.67
Class D	15,000,000.00		0.00	15,000,000.00	14.0%	100.0%	0.00	0.00	55,349.01	55,349.01
Class E	12,900,000.00		0.00	12,900,000.00	6.5%	100.0%	0.00	0.00	69,512.48	69,512.48
Class F	5,700,000.00		0.00	5,700,000.00	3.2%	100.0%	0.00	0.00	36,040.02	36,040.02
Class G	2,400,000.00		0.00	2,400,000.00	1.8%	100.0%	0.00	0.00	18,538.03	18,538.03
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	29,542.41	29,542.41

1. GENERAL

Current Payment Date	10-Aug-20
Collection Period (start)	1-Jul-20
Collection Period (end)	31-Jul-20
Interest Period (start)	10-Jul-20
Interest Period (end)	9-Aug-20
Days in Interest Period	31
Next Payment Date	10-Sep-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	676,733.33
Early Repayment Fees	0.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	1,351.81
Total Available Income	692,159.40

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	2,720,097.78
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,720,097.78

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)	77,586.97
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	97,339.98
Class A2 Interest	25,080.14
Class B Interest	45,999.12
Class C Interest	67,322.67
Class D Interest	55,349.01
Class E Interest	69,512.48
Class F Interest	36,040.02
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	18,538.03
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	29,542.41
Other Expenses	0.00
Excess Spread	169,848.57

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	2,285,796.45
Class A2 Principal Payment	434,301.33
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	174,385,230.07
Plus: Capitalised Charges	327,563.23
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	2,716,917.77
Loan Balance at End of Collection Period	171,995,875.53

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,716,917.77
CPR (%)	17.2%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.51%	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	0	1	3	4
Balance Outstanding	0	2,445,793	2,152,503	4,598,296
% Portfolio Balance	0.00%	1.42%	1.25%	2.67%

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	119	48.4%	95,568,826	55.6%
Mid Doc	48	19.5%	32,372,658	18.8%
Quick Doc	20	8.1%	9,613,032	5.6%
SMSF	59	24.0%	34,441,360	20.0%
Total	246	100.0%	171,995,876	100.0%

Current LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	31	13%	10,539,803	6.1%
40%	50.0%	35	14%	21,022,436	12.2%
50%	55.0%	10	4%	6,995,551	4.1%
55%	60.0%	21	9%	14,995,354	8.7%
60%	65.0%	26	11%	22,369,720	13.0%
65%	70.0%	52	21%	37,994,682	22.1%
70%	75.0%	61	25%	47,909,986	27.9%
75%	80.0%	10	4%	10,168,344	5.9%
80%	100.0%	0	0%	0	0.0%
Total		246	100.0%	171,995,876	100%

Current Balance					
		Number		Balance	
		Amount	%	Amount	%
0	100,000	8	3.3%	468,292	0.3%
100,000	200,000	22	8.9%	3,601,018	2.1%
200,000	300,000	34	13.8%	8,722,652	5.1%
300,000	400,000	33	13.4%	11,611,306	6.8%
400,000	500,000	28	11.4%	12,720,567	7.4%
500,000	1,000,000	68	27.6%	46,322,213	26.9%
1,000,000	1,500,000	27	11.0%	33,227,520	19.3%
1,500,000	2,000,000	12	4.9%	21,073,005	12.3%
2,000,000	2,500,000	8	3.3%	17,195,419	10.0%
2,500,000	5,000,000	6	2.4%	17,053,883	9.9%
Total		246	100%	171,995,876	100%

State					
		Number		Balance	
		Amount	%	Amount	%
NSW		121	49.2%	81,605,600	47.4%
ACT		2	0.8%	3,528,757	2.1%
VIC		73	29.7%	50,960,339	29.6%
QLD		33	13.4%	24,420,258	14.2%
SA		13	5.3%	6,248,353	3.6%
WA		3	1.2%	4,722,318	2.7%
TAS		1	0.4%	510,250	0.3%
Total		246	100%	171,995,876	100%

Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		194	78.9%	137,448,230	79.9%
Non metro		44	17.9%	25,873,424	15.0%
Inner City		8	3.3%	8,674,221	5.0%
Total		246	100%	171,995,876	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		119	48.4%	95,568,826	55.6%
Med Doc		48	19.5%	32,372,658	18.8%
Low Doc		20	8.1%	9,613,032	5.6%
SMSF		59	24.0%	34,441,360	20.0%
Total		246	100%	171,995,876	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		12	4.9%	6,738,043	3.9%
Non NCCP loans		234	95.1%	165,257,833	96.1%
Total		246	100%	171,995,876	100%

Summary	
Loans	246
Balance	171,995,876
Avg Balance	699,170
Max Balance	3,000,000
WA Current LVR	63.10%
Max Current LVR	76%
WA Yield	5.91%
BBSW 30	0.0900%
Yield over BBSW30	5.82%
WA Seasoning	46.5
% IO	55.5%
% SMSF	20.0%
% of Loans Fixed	0.00%
% of Loans Investor	62.11%

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	6	2.4%	3,269,432	1.9%
36.0	39.0	54	22.0%	31,984,684	18.6%
39.0	200.0	186	75.6%	136,741,760	79.5%
Total		246	100%	171,995,876	100%

Arrears (Days Past Due) excluding COVID-19 Hardship					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	242	98.4%	167,397,579	97.3%
30.0	60.0	0	0.0%	0	0.00%
60.0	90.0	1	0.4%	2,445,793	1.42%
90.0	120.0	2	0.8%	1,450,376	0.84%
120.0	1000.0	1	0.4%	702,127	0.41%
Total		246	100%	171,995,876	100%

Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	3	1%	758,428	0.4%
15.0	20.0	10	4%	7,002,615	4.1%
20.0	25.0	178	72%	121,580,989	70.7%
25.0	30.0	55	22%	42,653,845	24.8%
Total		246	100%	171,995,876	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		33	13.41%	14,922,268	8.7%
Self Employed		213	86.59%	157,073,607	91.3%
Total		246	100%	171,995,876	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		246	100.00%	171,995,876	100.0%
1		0	0.00%	0	0.0%
Total		246	100%	171,995,876	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		58	23.6%	38,269,902	22.3%
Industrial		107	43.5%	79,384,993	46.2%
Office		46	18.7%	26,982,784	15.7%
Professional Suites		0	0.0%	0	0.0%
Residential		20	8.1%	14,604,980	8.5%
Commercial Other		15	6.1%	12,753,217	7.4%
Total		246	100%	171,995,876	100%

Think Tank Hardships and Arrears Summary

Date

31/07/2020

BNYTCAL ATF Think Tank series 2017-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	193	78.5%	127,478,723	74.1%
Loans in Arrears (non-hardship)	4	1.6%	4,598,296	2.7%
Payment Missed (hardship application received / approved)	49	19.9%	39,918,856	23.2%
Total Portfolio (no. of loans)	246	100.0%	171,995,876	100.0%

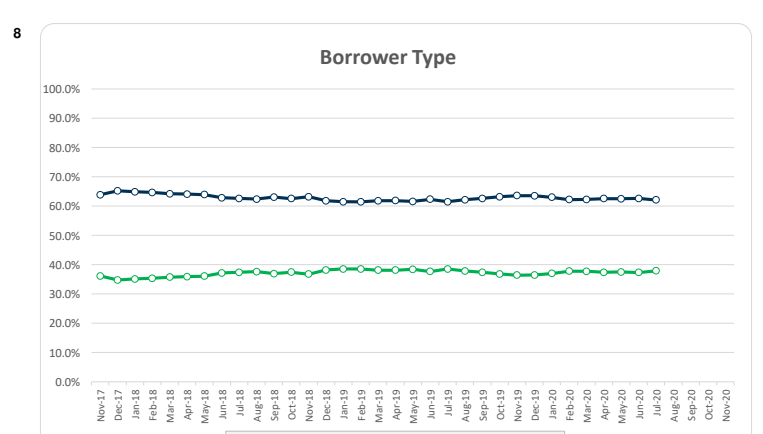
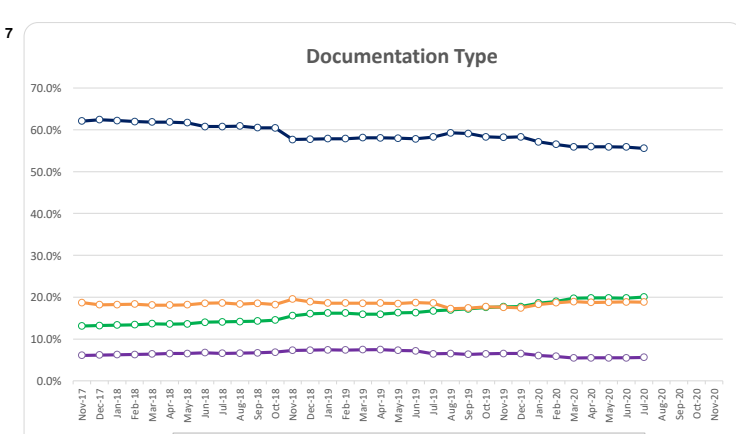
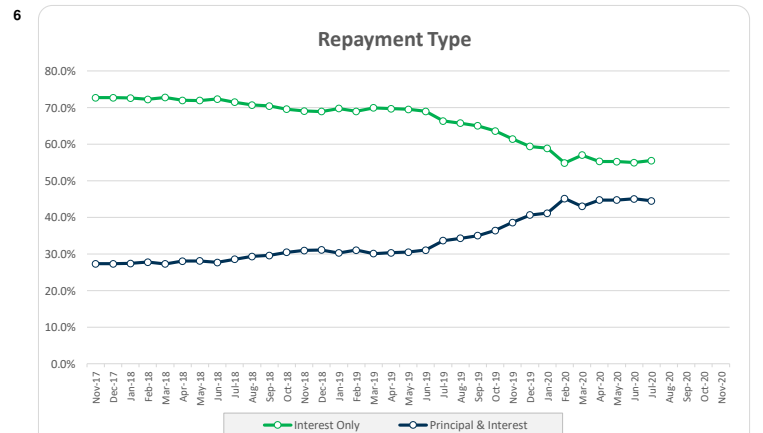
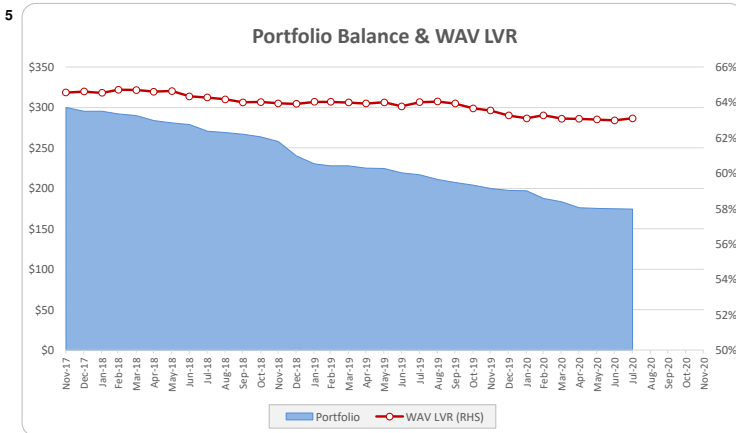
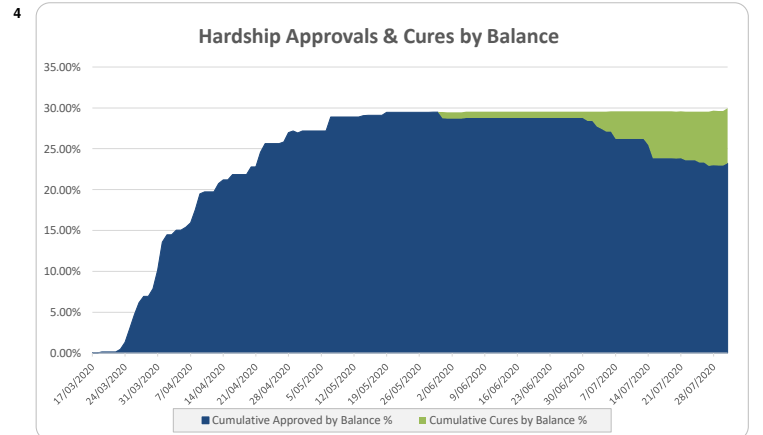
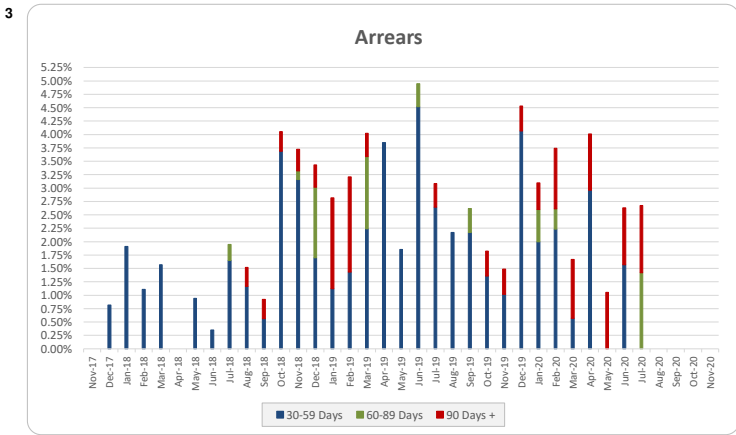
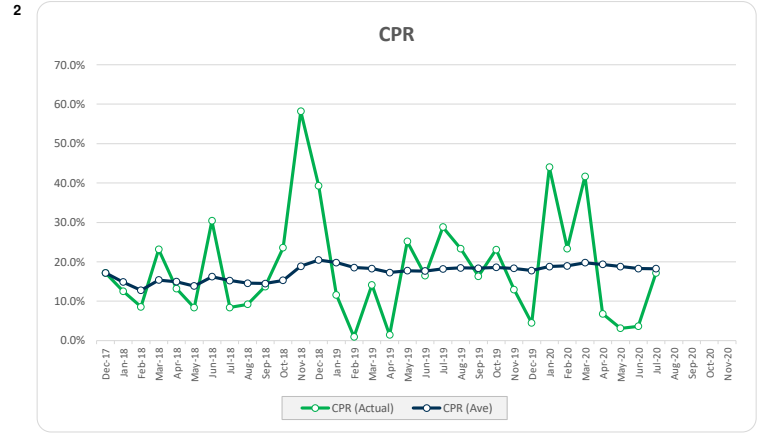
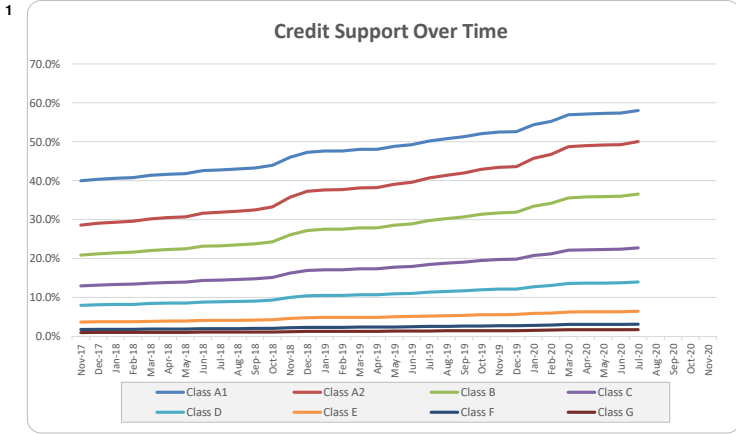
BNYTCAL ATF Think Tank series 2017-1 Trust

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	49	100.0%	19.9%	39,918,856	100.0%	23.2%
Total Portfolio (no. of loans)	49	100.0%	19.9%	39,918,856	100.0%	23.2%
Hardship Approved after Notified Cures	39		15.9%	35,404,699		20.6%
Withdrawn Applications	17		6.9%	12,188,024		7.1%

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	193	100.0%	78.5%	127,478,723	100.0%	74.1%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
Total	193	100.0%	78.5%	127,478,723	100.0%	74.1%
Loans in Arrears (non-hardship)						
No hardship request	4	100.0%	1.6%	4,598,296	100.0%	2.7%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	4	100.0%	1.6%	4,598,296	100.0%	2.7%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	49	100.0%	19.9%	39,918,856	100.0%	23.2%
Total	49	100.0%	19.9%	39,918,856	100.0%	23.2%
Total Portfolio (no. of loans)	246			171,995,876		

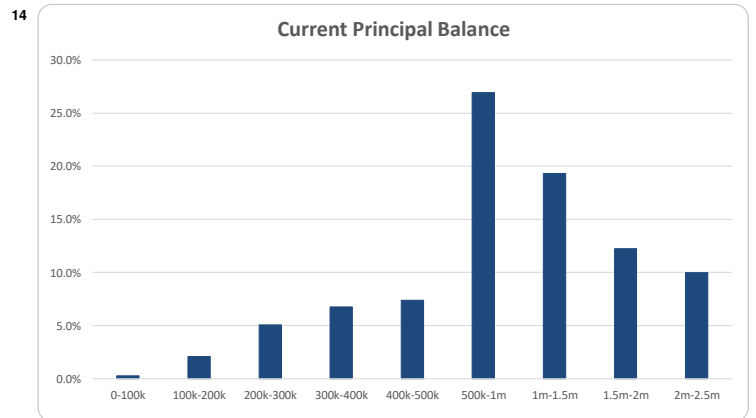
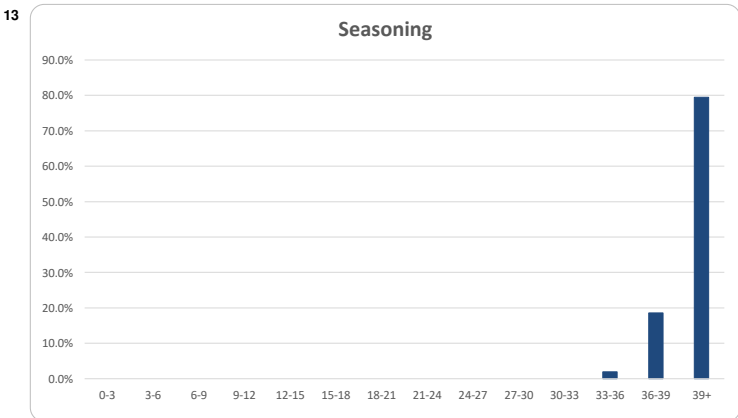
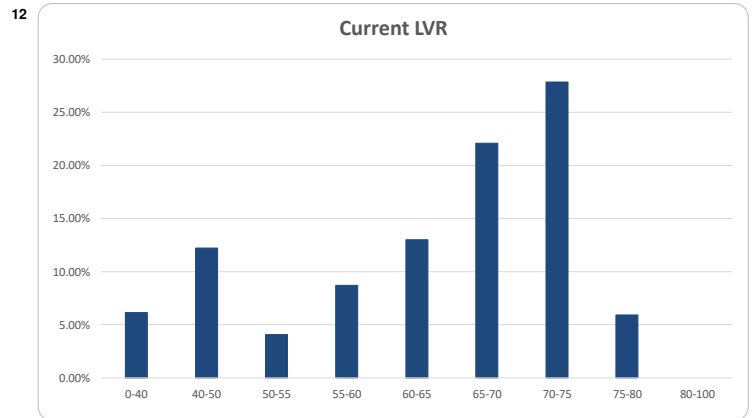
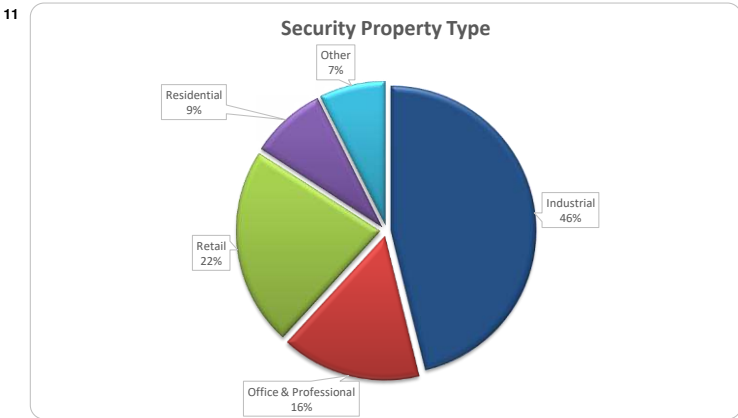
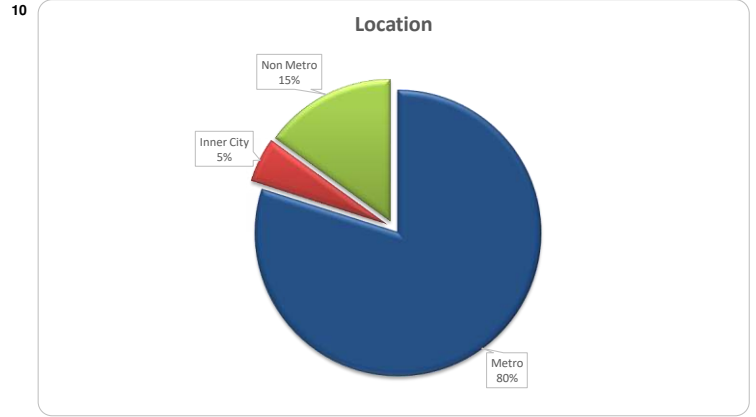
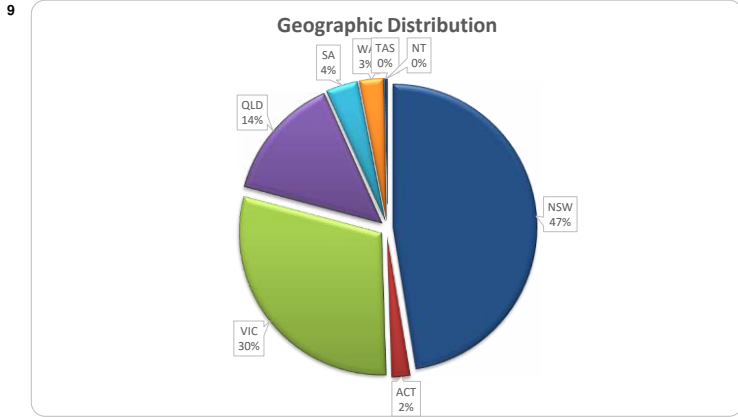
Think Tank Series 2017-1: Time Series Charts



Full Doc - STD Full Doc - SMSF Mid Doc Quick Doc

Owner-occupied Investment

Think Tank Series 2017-1: Current Charts



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.