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## Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Sep-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	71,914,630.94		1,200,544.53	70,714,086.41	58.4%	39.3%	0.00	0.00	94,060.40	94,060.40
Class A2	13,663,779.88		228,103.46	13,435,676.42	50.5%	39.3%	0.00	0.00	24,254.15	24,254.15
Class B	23,100,000.00		0.00	23,100,000.00	36.9%	100.0%	0.00	0.00	45,908.88	45,908.88
Class C	23,700,000.00		0.00	23,700,000.00	22.9%	100.0%	0.00	0.00	67,230.08	67,230.08
Class D	15,000,000.00		0.00	15,000,000.00	14.1%	100.0%	0.00	0.00	55,290.41	55,290.41
Class E	12,900,000.00		0.00	12,900,000.00	6.5%	100.0%	0.00	0.00	69,462.08	69,462.08
Class F	5,700,000.00		0.00	5,700,000.00	3.2%	100.0%	0.00	0.00	36,017.75	36,017.75
Class G	2,400,000.00		0.00	2,400,000.00	1.8%	100.0%	0.00	0.00	18,528.66	18,528.66
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	29,530.68	29,530.68

### 1. GENERAL

Current Payment Date	10-Sep-20
Collection Period (start)	1-Aug-20
Collection Period (end)	31-Aug-20
Interest Period (start)	10-Aug-20
Interest Period (end)	9-Sep-20
Days in Interest Period	31
Next Payment Date	12-Oct-20

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	689,830.74
Early Repayment Fees	9,596.73
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	1,351.81
<b>Total Available Income</b>	<b>702,015.73</b>

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

#### b. Total Principal Principal

Principal Received on the Mortgage Loans	1,428,647.99
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>1,428,647.99</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)	83,011.41
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	94,060.40
Class A2 Interest	24,254.15
Class B Interest	45,908.88
Class C Interest	67,230.08
Class D Interest	55,290.41
Class E Interest	69,462.08
Class F Interest	36,017.75
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	18,528.66
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	29,530.68
Other Expenses	0.00
Excess Spread	178,721.23

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	1,200,544.53
Class A2 Principal Payment	228,103.46
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	171,995,875.53
Plus: Capitalised Charges	233,701.87
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	1,428,944.32
 Loan Balance at End of Collection Period	 170,800,633.08

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	1,428,944.32
CPR (%)	9.5%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.54%	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
<b>Current Period</b>				
No. of Loans	1	0	3	4
Balance Outstanding	687,127	0	3,910,497	4,597,624
% Portfolio Balance	0.40%	0.00%	2.29%	2.69%

#### 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	49.0%	95,489,632	55.9%
Mid Doc	48	19.8%	32,390,109	19.0%
Quick Doc	18	7.4%	9,071,444	5.3%
SMSF	58	23.9%	33,849,448	19.8%
Total	243	100.0%	170,800,633	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	28	12%	9,512,448	5.6%
40%	50.0%	38	16%	22,438,070	13.1%
50%	55.0%	9	4%	6,201,097	3.6%
55%	60.0%	20	8%	13,561,246	7.9%
60%	65.0%	22	9%	21,037,254	12.3%
65%	70.0%	55	23%	38,259,955	22.4%
70%	75.0%	61	25%	49,580,174	29.0%
75%	80.0%	10	4%	10,210,390	6.0%
80%	100.0%	0	0%	0	0.0%
Total		243	100.0%	170,800,633	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	7	2.9%	463,355	0.3%
100,000	200,000	23	9.5%	3,719,857	2.2%
200,000	300,000	33	13.6%	8,444,096	4.9%
300,000	400,000	34	14.0%	11,992,027	7.0%
400,000	500,000	27	11.1%	12,308,164	7.2%
500,000	1,000,000	66	27.2%	45,217,144	26.5%
1,000,000	1,500,000	27	11.1%	33,225,223	19.5%
1,500,000	2,000,000	12	4.9%	21,109,936	12.4%
2,000,000	2,500,000	8	3.3%	17,217,227	10.1%
2,500,000	5,000,000	6	2.5%	17,103,604	10.0%
Total		243	100%	170,800,633	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	121	49.8%	81,468,138	47.7%	
ACT	2	0.8%	3,527,391	2.1%	
VIC	71	29.2%	50,357,071	29.5%	
QLD	33	13.6%	24,450,012	14.3%	
SA	13	5.3%	6,244,778	3.7%	
WA	3	1.2%	4,753,244	2.8%	
TAS	0	0.0%	0	0.0%	
Total		243	100%	170,800,633	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	192	79.0%	136,759,058	80.1%	
Non metro	43	17.7%	25,364,026	14.9%	
Inner City	8	3.3%	8,677,549	5.1%	
Total		243	100%	170,800,633	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	119	49.0%	95,489,632	55.9%	
Med Doc	48	19.8%	32,390,109	19.0%	
Low Doc	18	7.4%	9,071,444	5.3%	
SMSF	58	23.9%	33,849,448	19.8%	
Total		243	100%	170,800,633	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	12	4.9%	6,742,285	3.9%	
Non NCCP loans	231	95.1%	164,058,348	96.1%	
Total		243	100%	170,800,633	100%

Summary	
Loans	243
Balance	170,800,633
Avg Balance	702,883
Max Balance	3,041,250
WA Current LVR	63.19%
Max Current LVR	76%
WA Yield	5.91%
BBSW 30	0.0900%
Yield over BBSW30	5.82%
WA Seasoning	47.5
% IO	55.6%
% SMSF	19.8%
% of Loans Fixed	0.00%
% of Loans Investor	61.92%

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	1	0.4%	331,528	0.2%
36.0	39.0	41	16.9%	23,337,203	13.7%
39.0	200.0	201	82.7%	147,131,902	86.1%
Total		243	100%	170,800,633	100%

Arrears (Days Past Due) excluding COVID-19 Hardship		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	239	98.4%	166,203,009	97.3%
30.0	60.0	1	0.4%	687,127	0.40%
60.0	90.0	0	0.0%	0	0.00%
90.0	120.0	3	1.2%	3,910,497	2.29%
120.0	1000.0	0	0.0%	0	0.00%
Total		243	100%	170,800,633	100%

Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	3	1%	755,756	0.4%
15.0	20.0	10	4%	6,985,018	4.1%
20.0	25.0	175	72%	120,407,440	70.5%
25.0	30.0	55	23%	42,652,418	25.0%
Total		243	100%	170,800,633	100%

Employment Type		Number		Balance	
		Amount	%	Amount	%
PAYG		33	13.58%	14,908,361	8.7%
Self Employed		210	86.42%	155,892,272	91.3%
Total		243	100%	170,800,633	100%

Credit Events		Number		Balance	
		Amount	%	Amount	%
0		243	100.00%	170,800,633	100.0%
1		0	0.00%	0	0.0%
Total		243	100%	170,800,633	100%

Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	57	23.5%	38,282,197	22.4%	
Industrial	106	43.6%	78,669,763	46.1%	
Office	46	18.9%	27,003,042	15.8%	
Professional Suites	0	0.0%	0	0.0%	
Residential	20	8.2%	14,602,002	8.5%	
Commercial Other	14	5.8%	12,243,629	7.2%	
Total		243	100%	170,800,633	100%

**Think Tank Hardships and Arrears Summary**

Date 31/08/2020

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

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	202	82.8%	130,657,874	76.5%
Loans in Arrears (non-hardship)	4	1.6%	4,597,624	2.7%
Payment Missed (hardship application received / approved)	38	15.6%	35,545,135	20.8%
<b>Total Portfolio (no. of loans)</b>	<b>244</b>	<b>100.0%</b>	<b>170,800,633</b>	<b>100.0%</b>

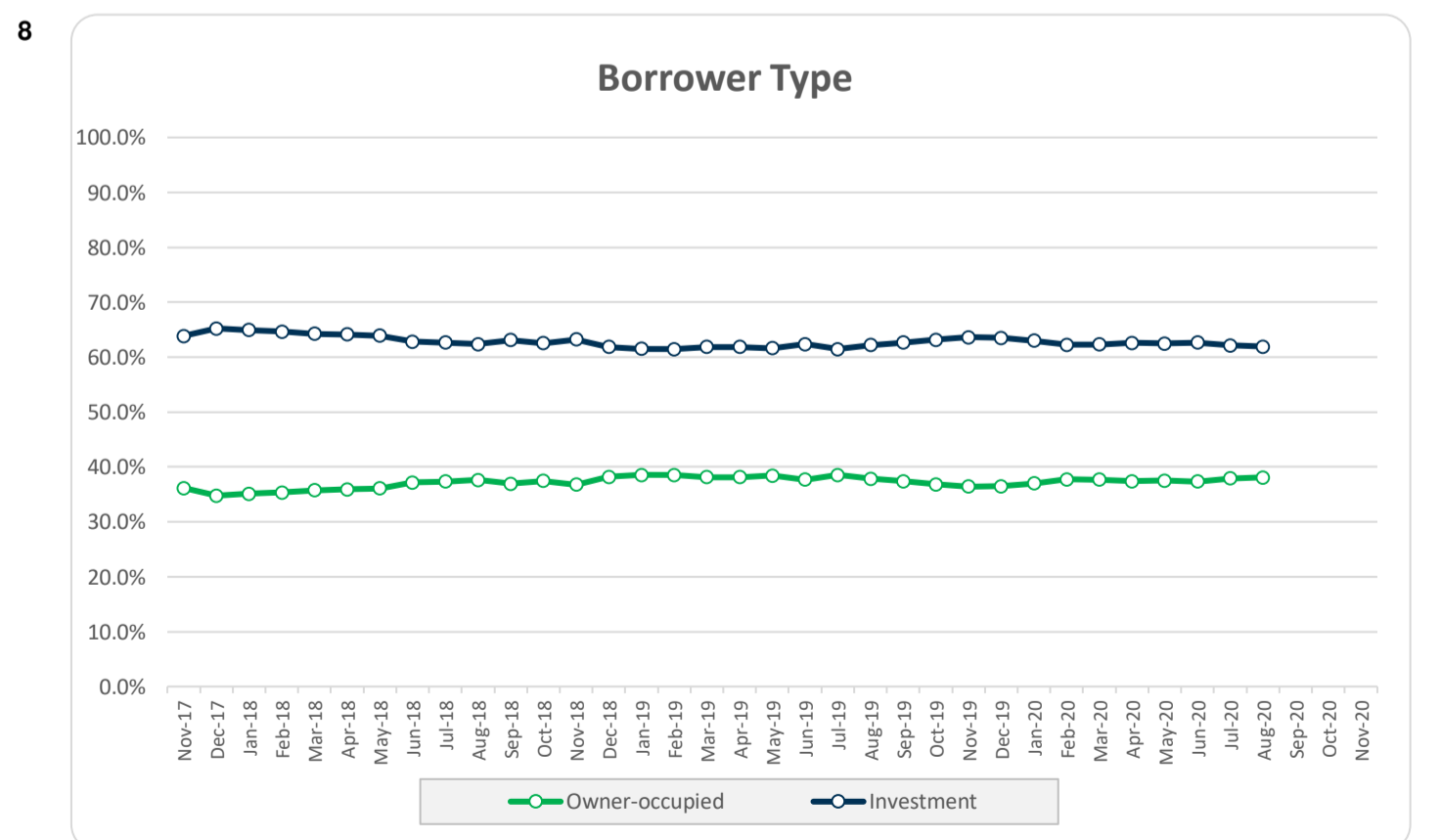
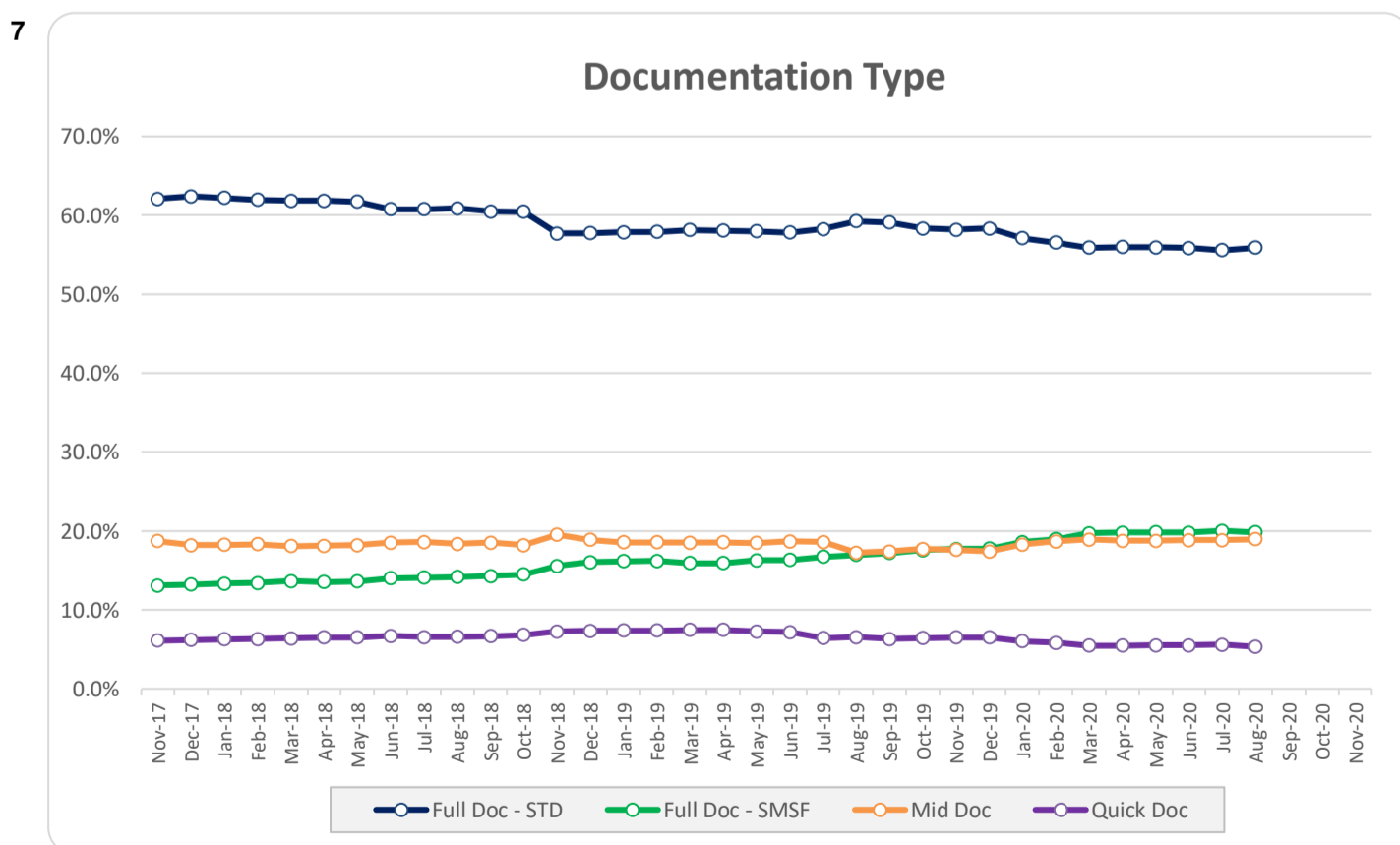
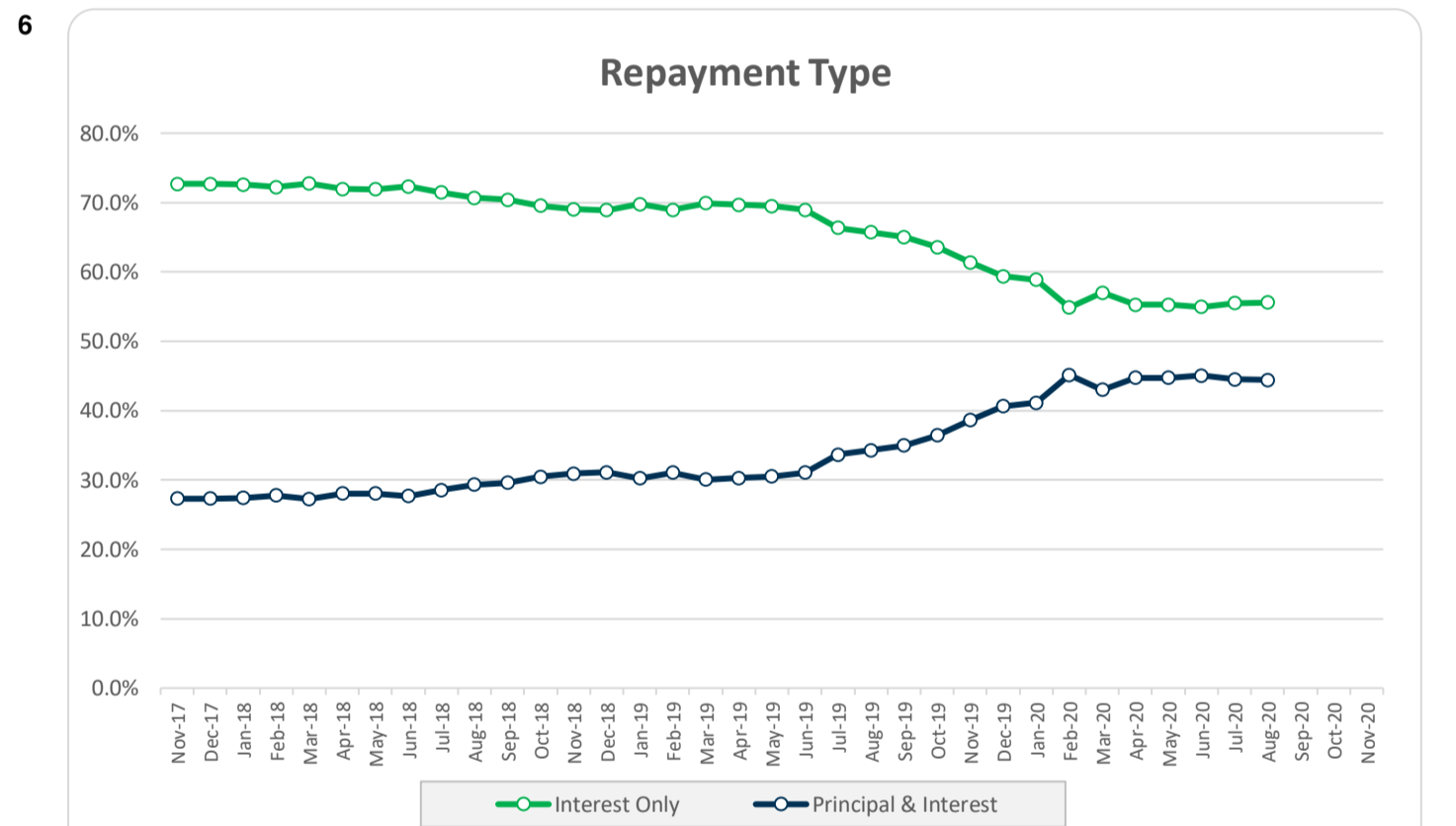
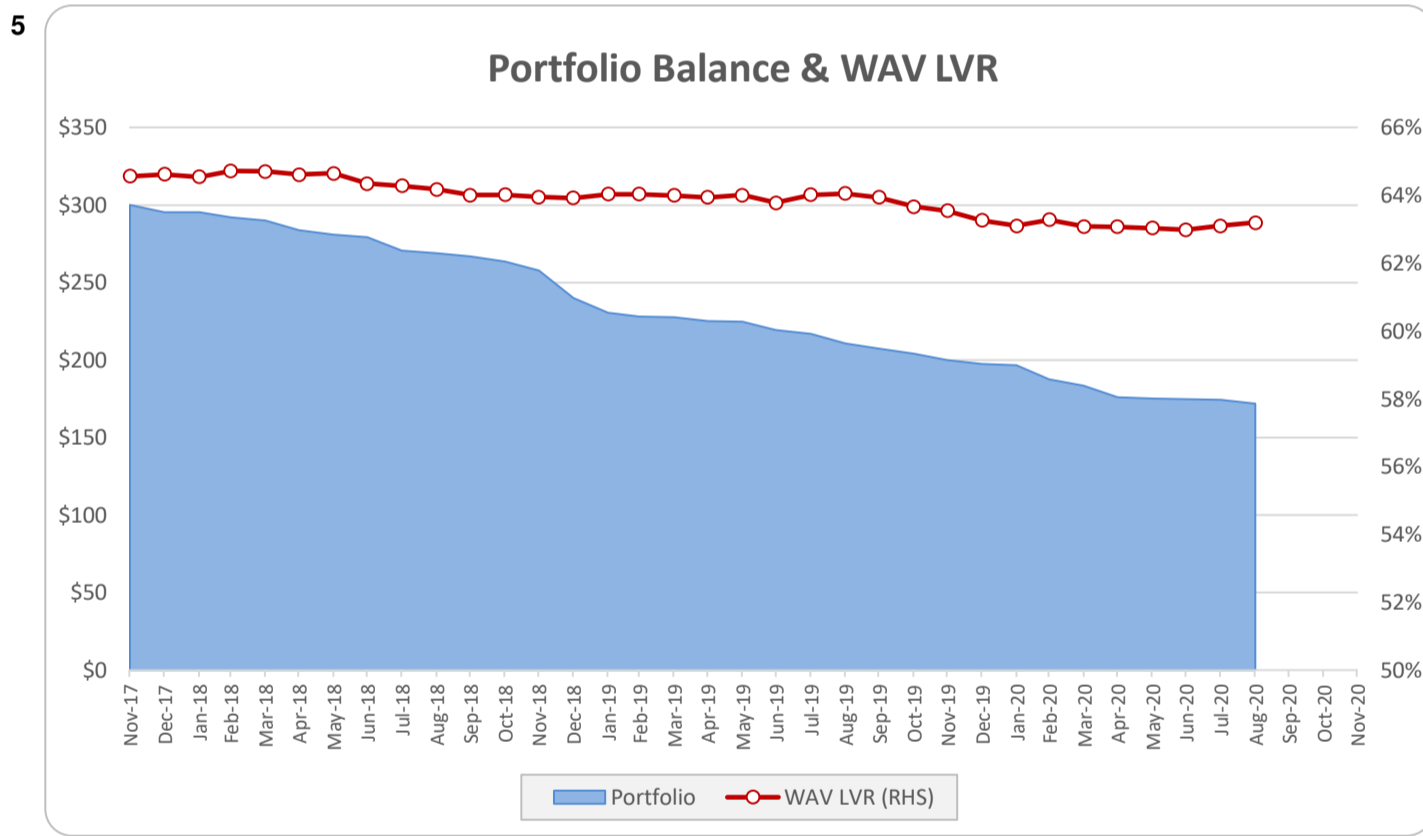
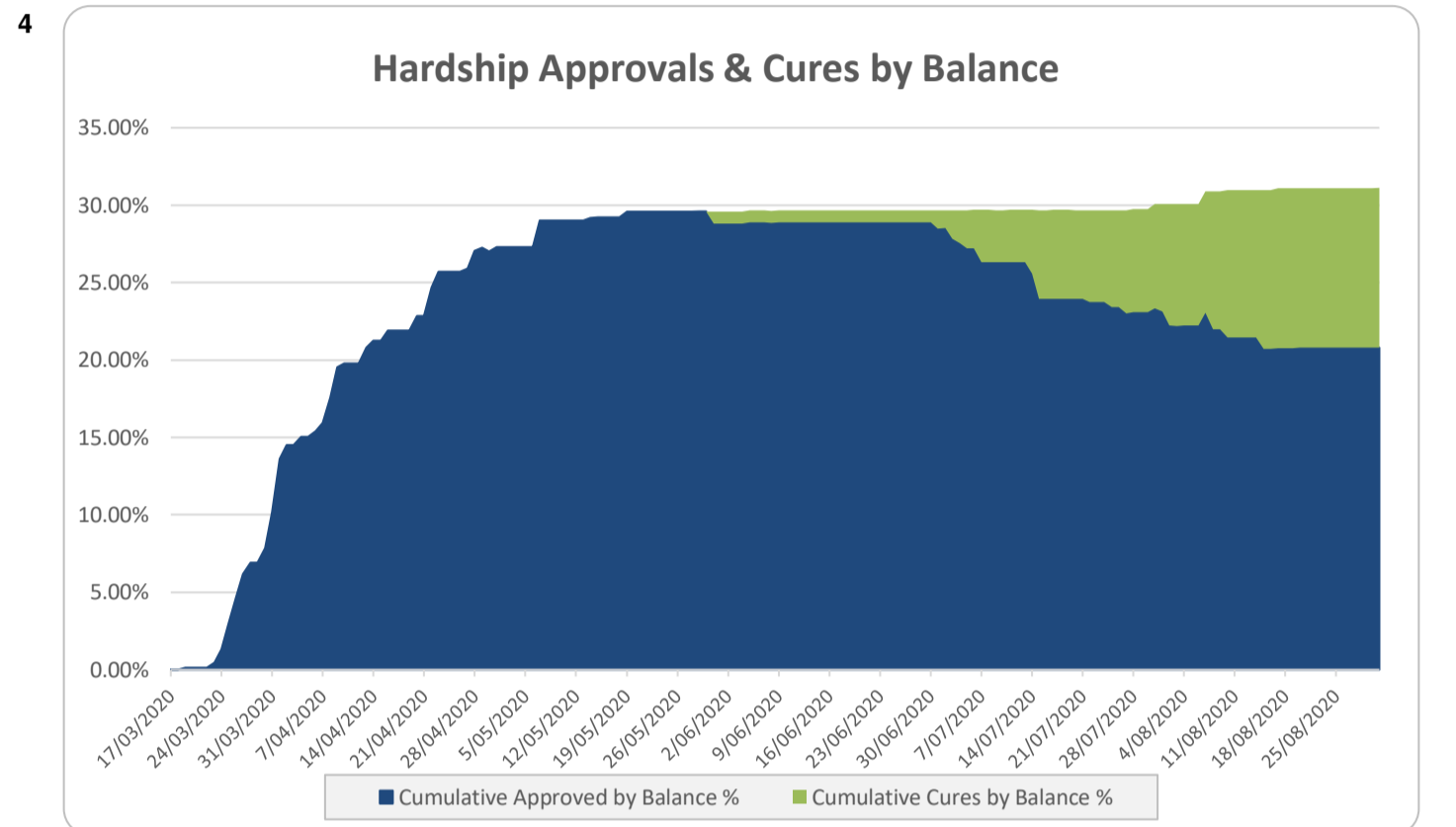
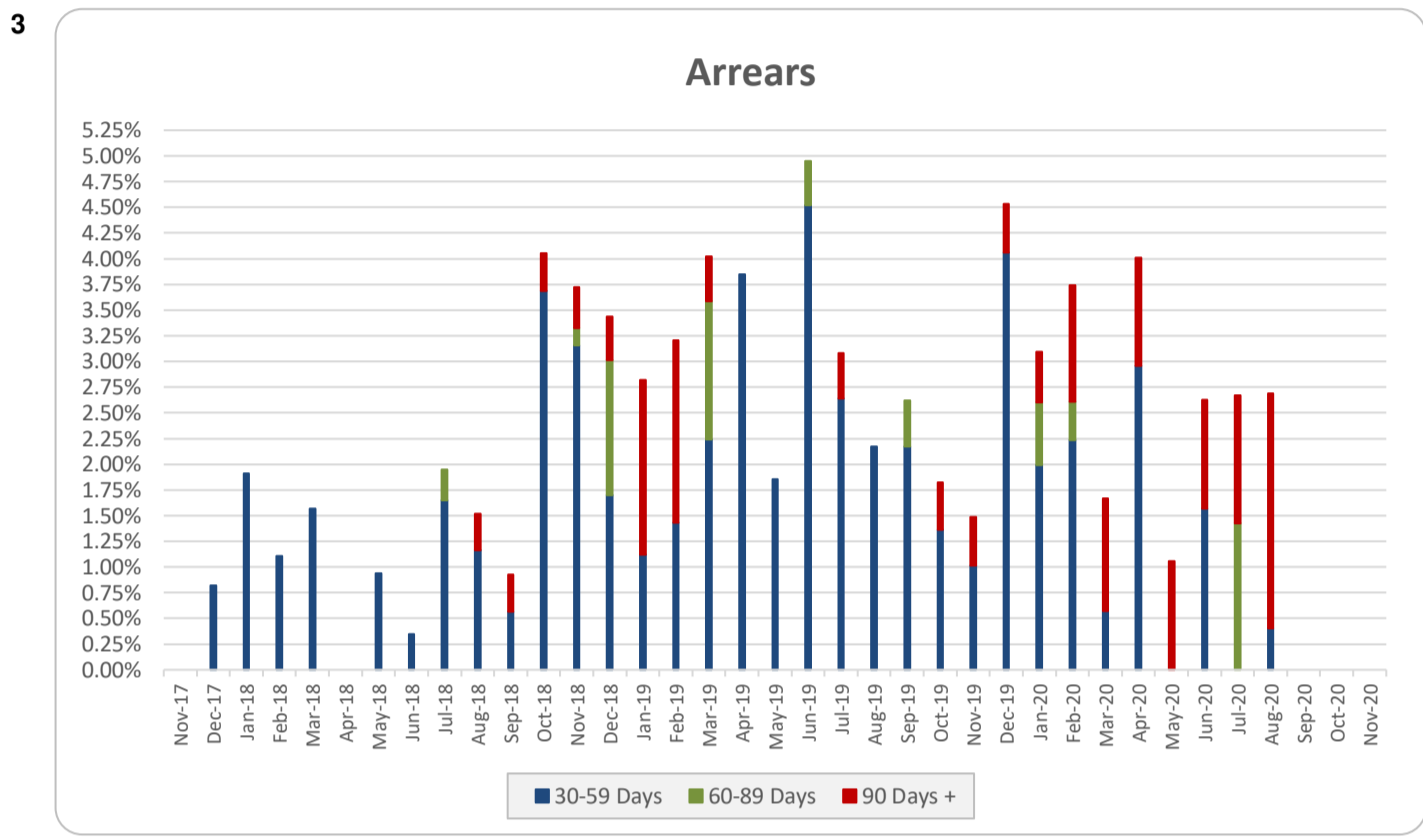
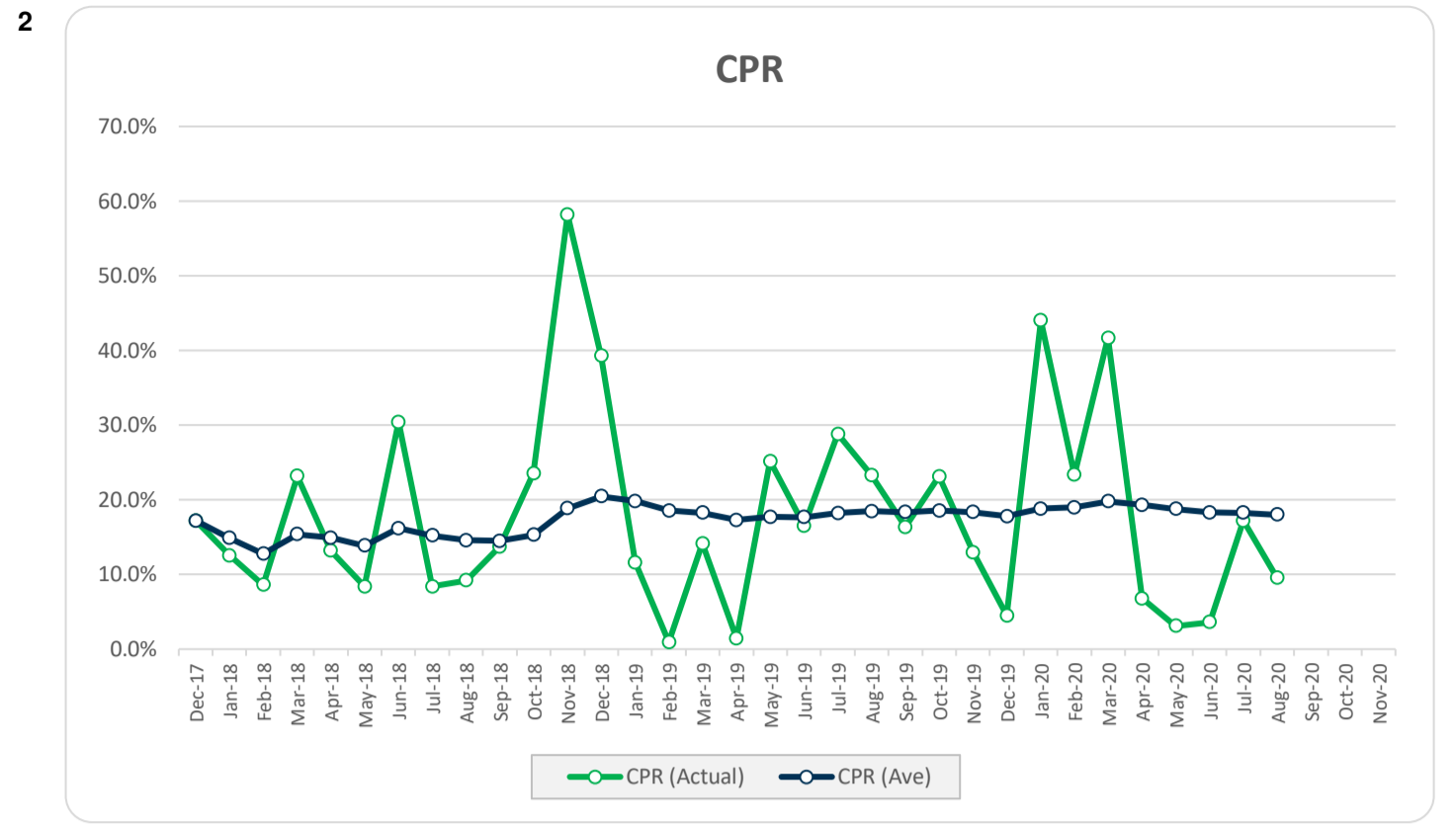
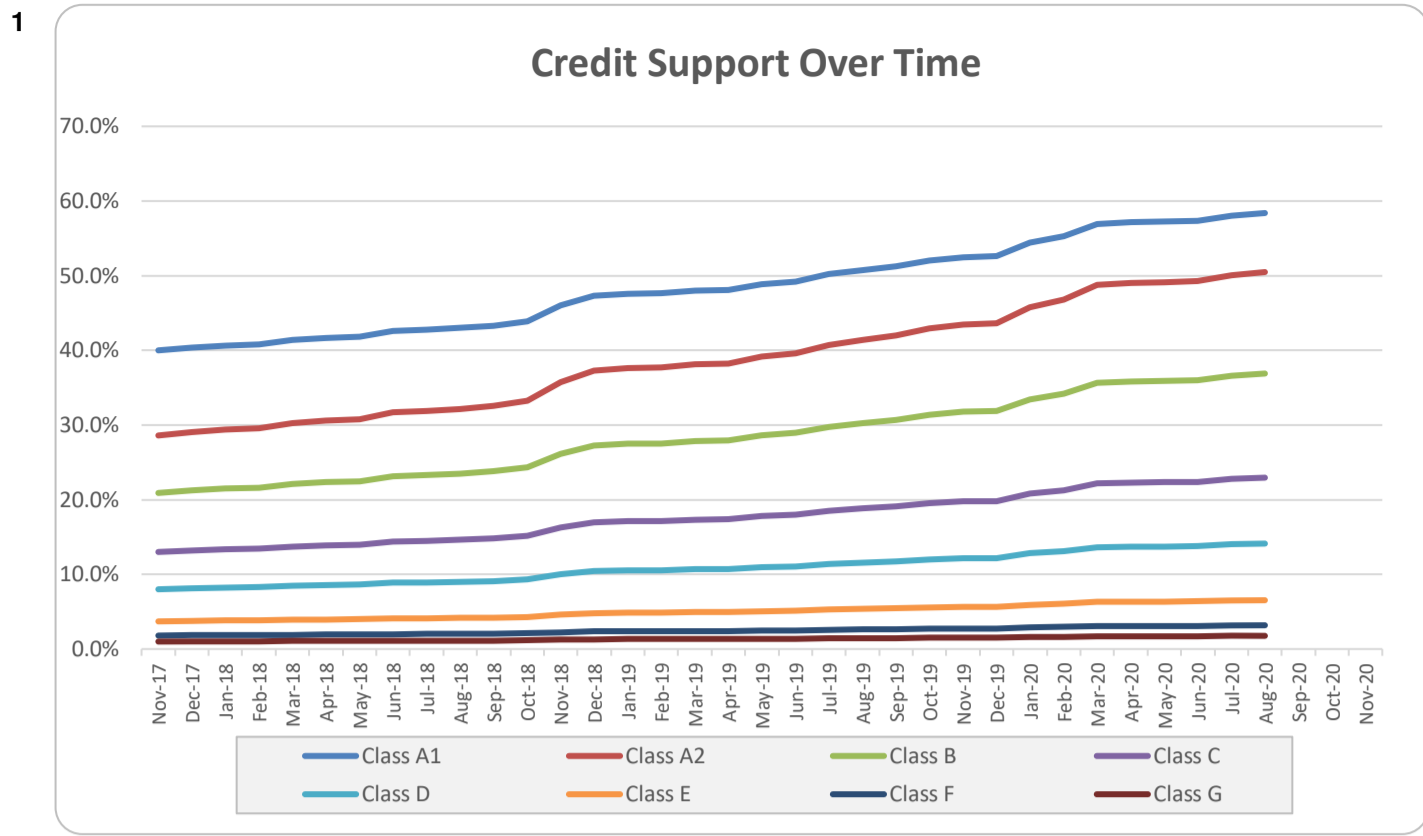
**BNYTCAL ATF Think Tank series 2017-1 Trust**

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	38	100.0%	15.6%	35,545,135	100.0%	20.8%
<b>Total Portfolio (no. of loans)</b>	<b>38</b>	<b>100.0%</b>	<b>15.6%</b>	<b>35,545,135</b>	<b>100.0%</b>	<b>20.8%</b>
Hardship Approved after Notified Cures	36		14.8%	34,924,135		20.4%
Withdrawn Applications	16		6.6%	10,797,085		6.3%

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

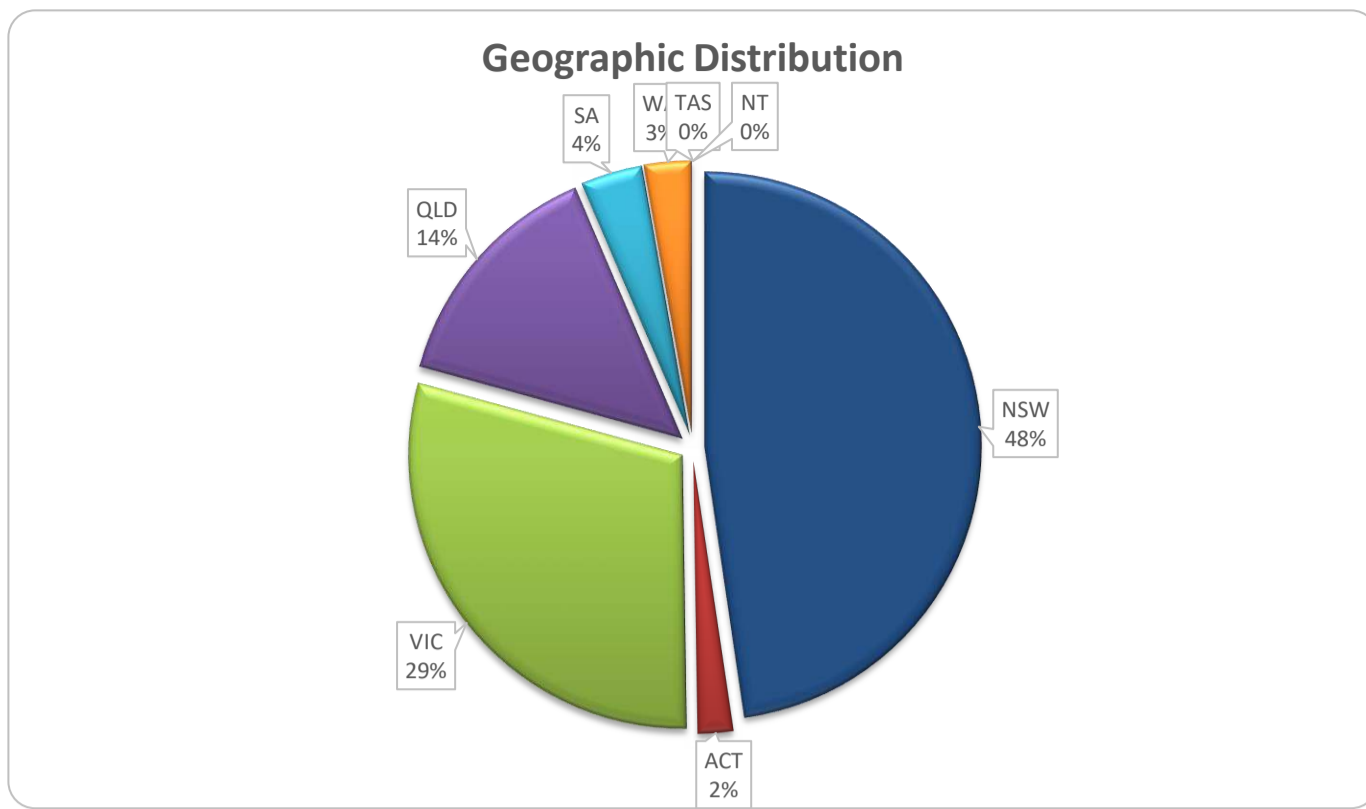
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
<b>Current Loans (&lt;=30 days arrears)</b>						
No hardship request	202	100.0%	82.8%	130,657,874	100.0%	76.5%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
<b>Total</b>	<b>202</b>	<b>100.0%</b>	<b>82.8%</b>	<b>130,657,874</b>	<b>100.0%</b>	<b>76.5%</b>
<b>Loans in Arrears (non-hardship)</b>						
No hardship request	4	100.0%	1.6%	4,597,624	100.0%	2.7%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>1.6%</b>	<b>4,597,624</b>	<b>100.0%</b>	<b>2.7%</b>
<b>Payment Missed (hardship application received / approved)</b>						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	38	100.0%	15.6%	35,545,135	100.0%	20.8%
<b>Total</b>	<b>38</b>	<b>100.0%</b>	<b>15.6%</b>	<b>35,545,135</b>	<b>100.0%</b>	<b>20.8%</b>
<b>Total Portfolio (no. of loans)</b>	<b>244</b>			<b>170,800,633</b>		

Think Tank Series 2017-1: Time Series Charts

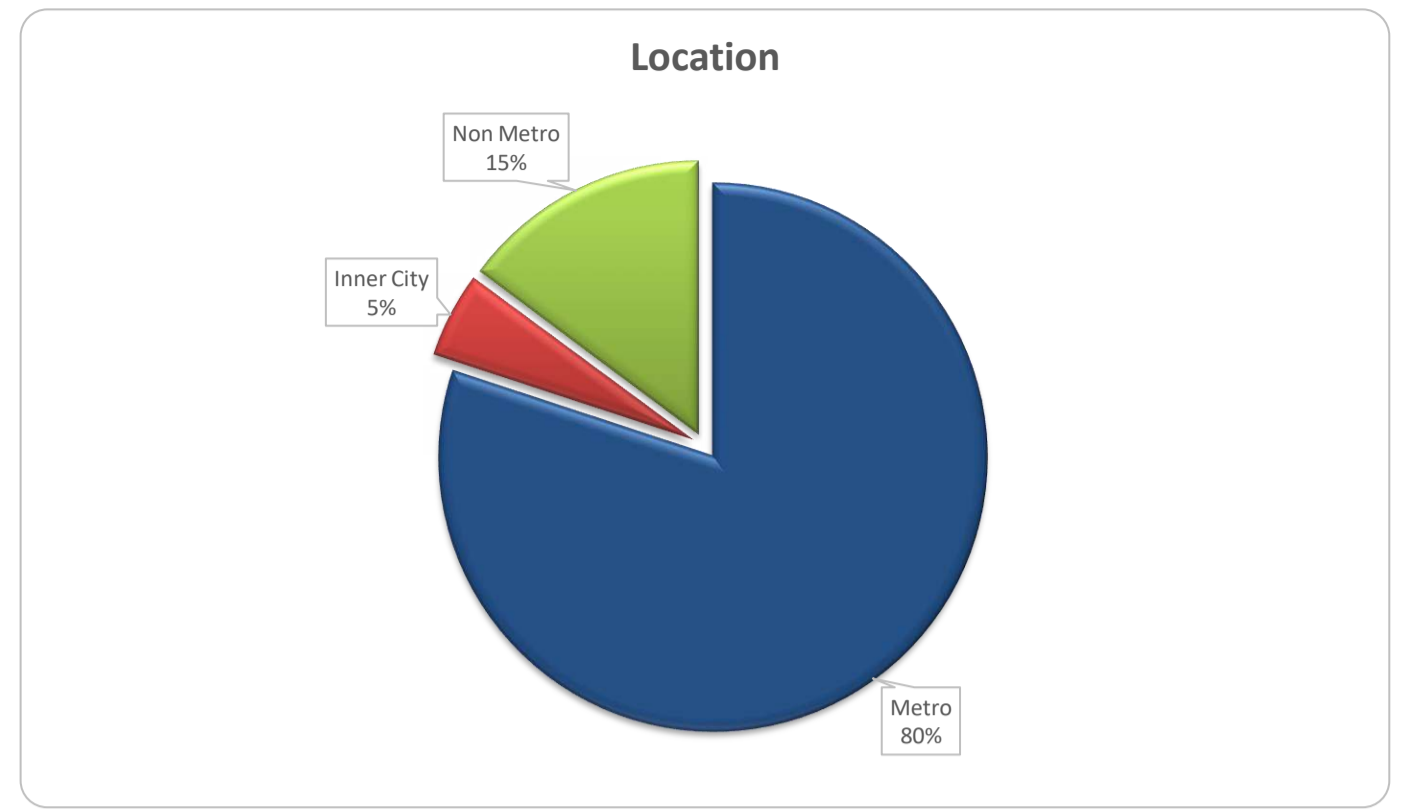


Think Tank Series 2017-1: Current Charts

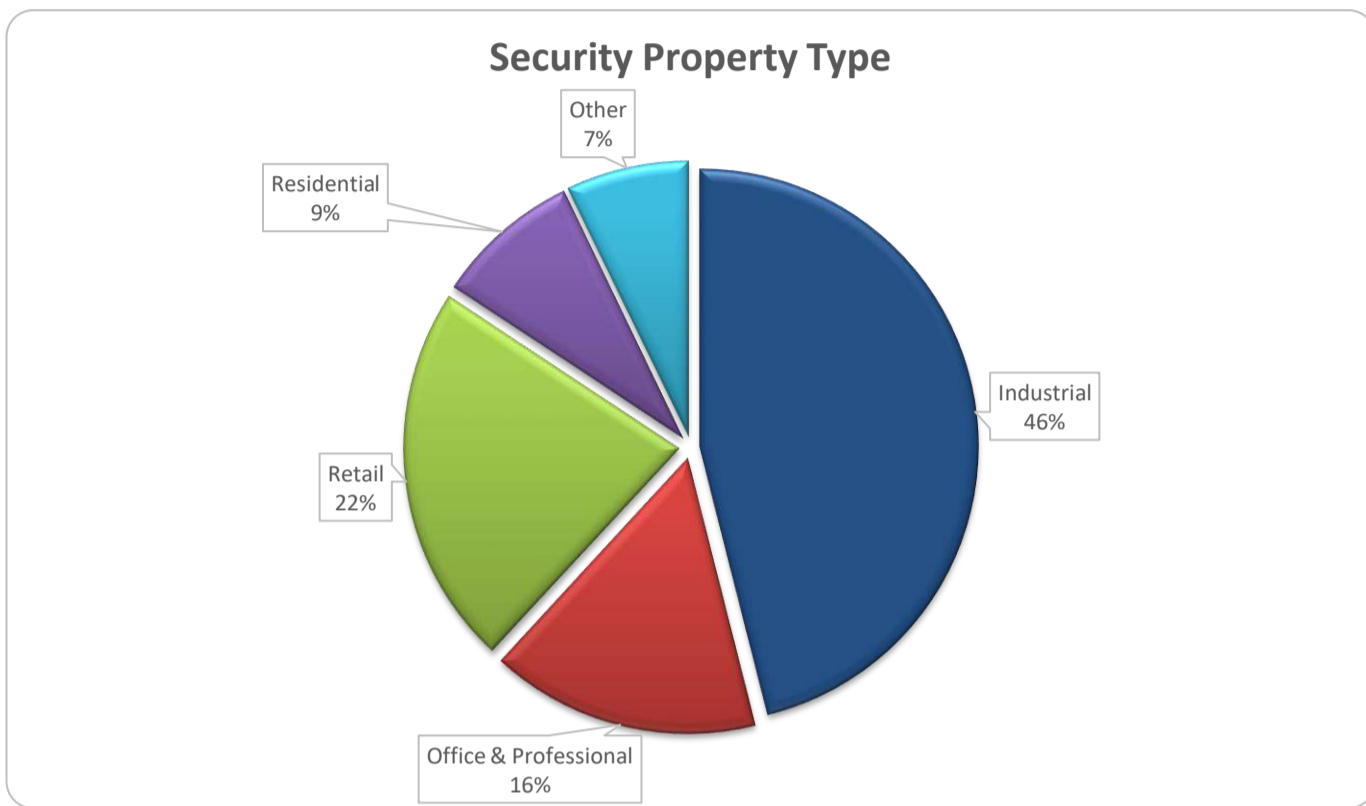
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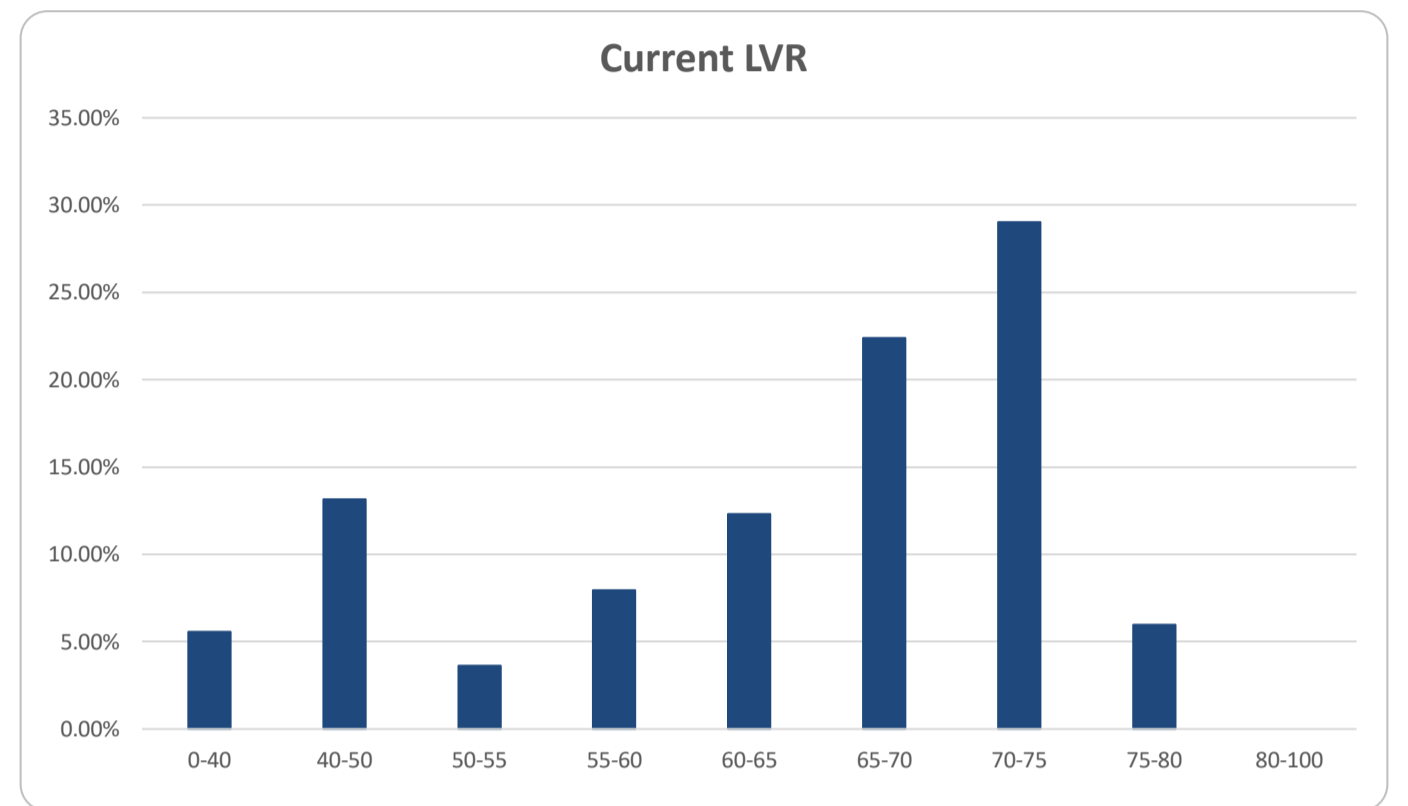
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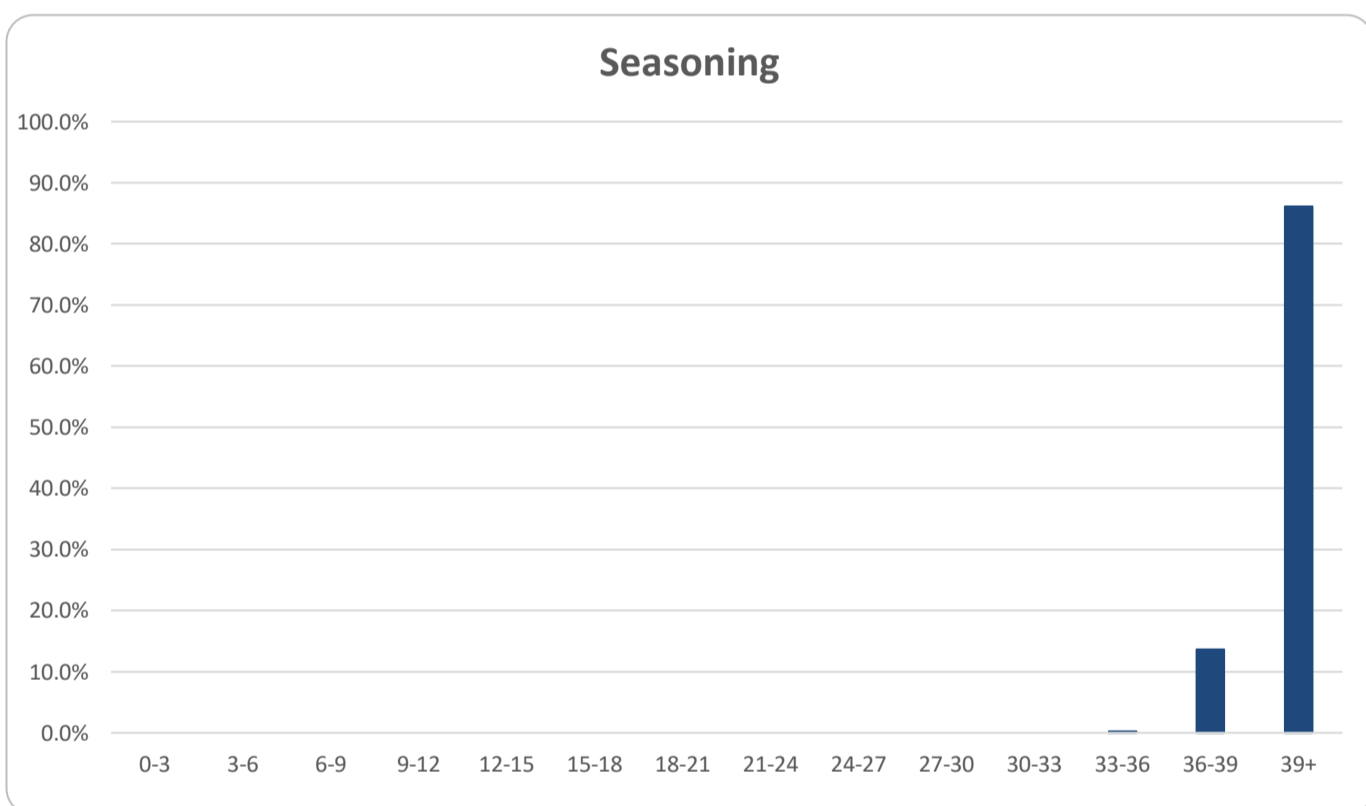
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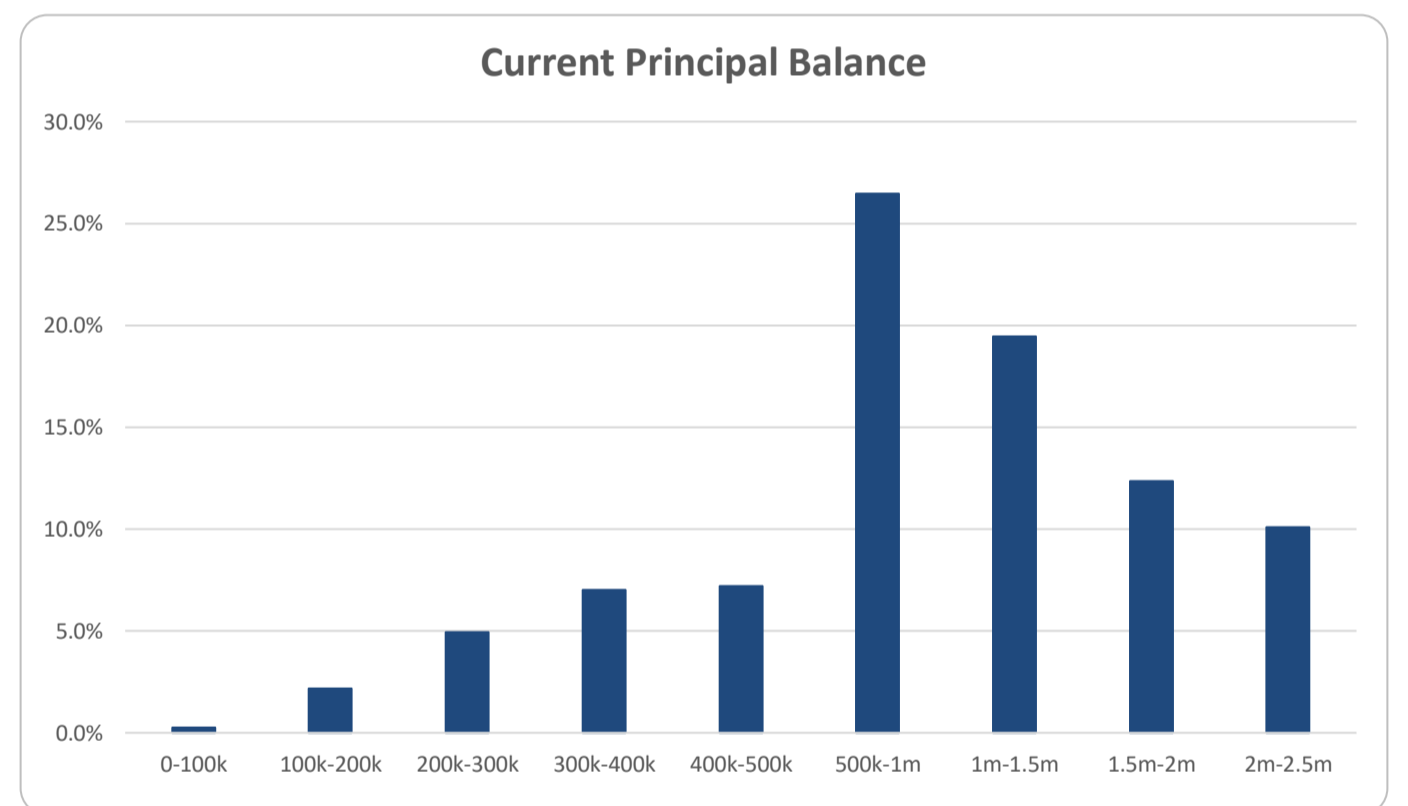
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**Note:** Arrears Chart: Investors reports provided from November 2017 to February 2020 reflected loans greater than or equal to the lower bound and less than the upper bound for each bucket. To be consistent with industry and our other trusts in March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