
Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Nov-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	67,250,374.03		1,729,846.30	65,520,527.73	60.0%	36.4%	0.00	0.00	82,284.98	82,284.98
Class A2	12,777,571.07		328,670.80	12,448,900.27	52.4%	36.4%	0.00	0.00	21,217.77	21,217.77
Class B	23,100,000.00		0.00	23,100,000.00	38.3%	100.0%	0.00	0.00	42,947.01	42,947.01
Class C	23,700,000.00		0.00	23,700,000.00	23.8%	100.0%	0.00	0.00	62,892.66	62,892.66
Class D	15,000,000.00		0.00	15,000,000.00	14.7%	100.0%	0.00	0.00	51,723.29	51,723.29
Class E	12,900,000.00		0.00	12,900,000.00	6.8%	100.0%	0.00	0.00	64,980.66	64,980.66
Class F	5,700,000.00		0.00	5,700,000.00	3.3%	100.0%	0.00	0.00	33,694.03	33,694.03
Class G	2,400,000.00		0.00	2,400,000.00	1.8%	100.0%	0.00	0.00	17,333.26	17,333.26
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	27,625.48	27,625.48

1. GENERAL

Current Payment Date	10-Nov-20
Collection Period (start)	1-Oct-20
Collection Period (end)	31-Oct-20
Interest Period (start)	12-Oct-20
Interest Period (end)	9-Nov-20
Days in Interest Period	29
Next Payment Date	10-Dec-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	695,162.38
Early Repayment Fees	16,420.75
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	226,219.28
Total Available Income	937,802.41

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	2,129,517.10
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,129,517.10

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)	69,681.95
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	82,284.98
Class A2 Interest	21,217.77
Class B Interest	42,947.01
Class C Interest	62,892.66
Class D Interest	51,723.29
Class E Interest	64,980.66
Class F Interest	33,694.03
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	17,333.26
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	27,625.48
Other Expenses	0.00
Excess Spread	463,421.32

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	71,000.00
Class A1 Principal Payment	1,729,846.30
Class A2 Principal Payment	328,670.80
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	166,742,027.04
Plus: Capitalised Charges	228,632.26
Plus: Further Advances / Redraws	71,000.00
Less: Principal Collections	2,128,966.56
Loan Balance at End of Collection Period	164,912,692.74

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,128,966.56
CPR (%)	14.3%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.55%	5.89%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.89%	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	2,793,347	2,793,347
% Portfolio Balance	0.00%	0.00%	1.69%	1.69%

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	113	47.9%	90,692,394	55.0%
Mid Doc	47	19.9%	31,365,746	19.0%
Quick Doc	18	7.6%	9,087,630	5.5%
SMSF	58	24.6%	33,766,922	20.5%
Total	236	100.0%	164,912,693	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	23	10%	6,842,719	4.1%
40%	50.0%	41	17%	24,204,825	14.7%
50%	55.0%	8	3%	5,784,596	3.5%
55%	60.0%	20	8%	13,526,071	8.2%
60%	65.0%	22	9%	18,644,591	11.3%
65%	70.0%	54	23%	38,367,387	23.3%
70%	75.0%	58	25%	47,587,287	28.9%
75%	80.0%	10	4%	9,955,217	6.0%
80%	100.0%	0	0%	0	0.0%
Total	100.0%	236	100.0%	164,912,693	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	7	3.0%	468,100	0.3%
100,000	200,000	23	9.7%	3,713,147	2.3%
200,000	300,000	33	14.0%	8,396,982	5.1%
300,000	400,000	32	13.6%	11,295,259	6.8%
400,000	500,000	25	10.6%	11,371,144	6.9%
500,000	1,000,000	66	28.0%	45,212,694	27.4%
1,000,000	1,500,000	25	10.6%	31,109,767	18.9%
1,500,000	2,000,000	12	5.1%	21,099,384	12.8%
2,000,000	2,500,000	7	3.0%	15,121,967	9.2%
2,500,000	5,000,000	6	2.5%	17,124,250	10.4%
Total	100.0%	236	100%	164,912,693	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	118	50.0%	78,544,840	47.6%
ACT	2	0.8%	3,524,508	2.1%
VIC	68	28.8%	48,372,121	29.3%
QLD	33	14.0%	24,494,182	14.9%
SA	13	5.5%	6,255,402	3.8%
WA	2	0.8%	3,721,639	2.3%
TAS	0	0.0%	0	0.0%
Total	236	100%	164,912,693	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	185	78.4%	130,911,378	79.4%
Non metro	43	18.2%	25,298,870	15.3%
Inner City	8	3.4%	8,702,445	5.3%
Total	236	100%	164,912,693	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	113	47.9%	90,692,394	55.0%
Med Doc	47	19.9%	31,365,746	19.0%
Low Doc	18	7.6%	9,087,630	5.5%
SMSF	58	24.6%	33,766,922	20.5%
Total	236	100%	164,912,693	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	12	5.1%	6,754,182	4.1%
Non NCCP loans	224	94.9%	158,158,510	95.9%
Total	236	100%	164,912,693	100%

Summary	
Loans	236
Balance	164,912,693
Avg Balance	698,783
Max Balance	3,041,250
WA Current LVR	63.38%
Max Current LVR	78%
WA Yield	5.89%
BBSW 30	0.0900%
Yield over BBSW30	5.80%
WA Seasoning	49.7
% IO	56.4%
% SMSF	20.5%
% of Loans Fixed	0.00%
% of Loans Investor	61.86%

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	0	0.0%	0	0.0%
36.0	39.0	4	1.7%	2,442,294	1.5%
39.0	200.0	232	98.3%	162,470,399	98.5%
Total	236	100%	164,912,693	100%	

Arrears (Days Past Due) excluding COVID-19 Hardship		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	234	99.2%	162,119,346	98.3%
30.0	60.0	0	0.0%	0	0.00%
60.0	90.0	0	0.0%	0	0.00%
90.0	120.0	0	0.0%	0	0.00%
120.0	1000.0	2	0.8%	2,793,347	1.69%
Total	236	100%	164,912,693	100%	

Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	3	1%	746,031	0.5%
15.0	20.0	10	4%	6,963,467	4.2%
20.0	25.0	168	71%	114,429,832	69.4%
25.0	30.0	55	23%	42,773,363	25.9%
Total	236	100%	164,912,693	100%	

Employment Type		Number		Balance	
		Amount	%	Amount	%
PAYG	30	12.71%	12,947,376	7.9%	
Self Employed	206	87.29%	151,965,316	92.1%	
Total	236	100%	164,912,693	100%	

Credit Events		Number		Balance	
		Amount	%	Amount	%
0	236	100.00%	164,912,693	100.0%	
1	0	0.00%	0	0.0%	
Total	236	100%	164,912,693	100.00%	

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	54	22.9%	36,216,705	22.0%
Industrial	102	43.2%	74,832,675	45.4%
Office	46	19.5%	27,032,181	16.4%
Professional Suites	0	0.0%	0	0.0%
Residential	20	8.5%	14,584,243	8.8%
Commercial Other	14	5.9%	12,246,889	7.4%
Total	236	100%	164,912,693	100%

Think Tank Hardships and Arrears Summary

Date

31/10/2020

BNYTAL ATF Think Tank series 2017-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	210	88.6%	133,460,143	80.9%
Loans in Arrears (non-hardship)	2	0.8%	2,793,347	1.7%
Payment Missed (hardship application received / approved)	25	10.5%	28,659,203	17.4%
Total (no. of loans)	237	100.0%	164,912,693	100.0%

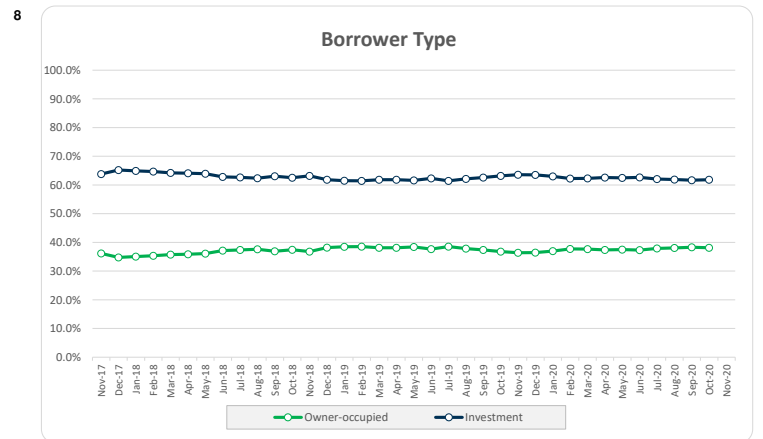
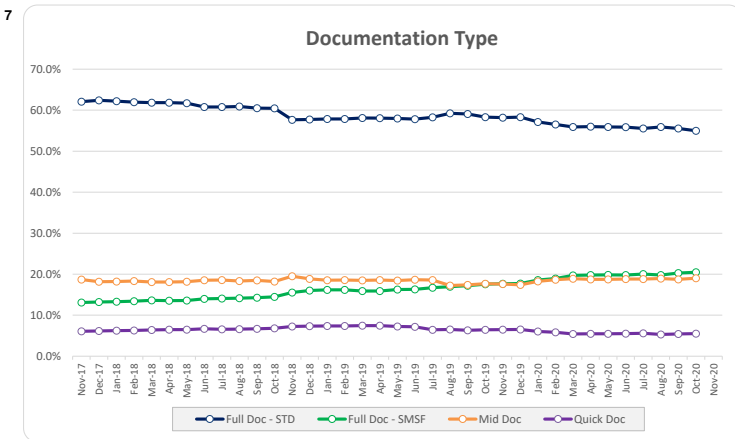
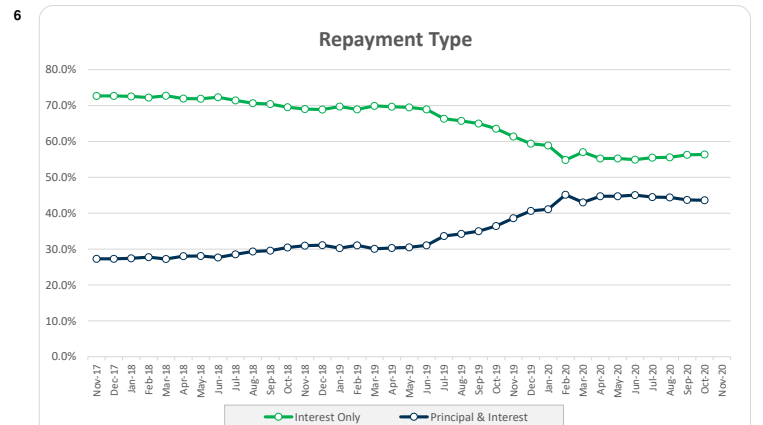
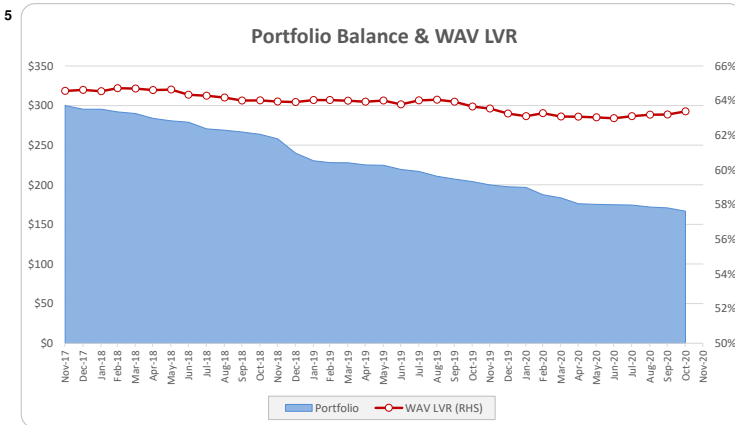
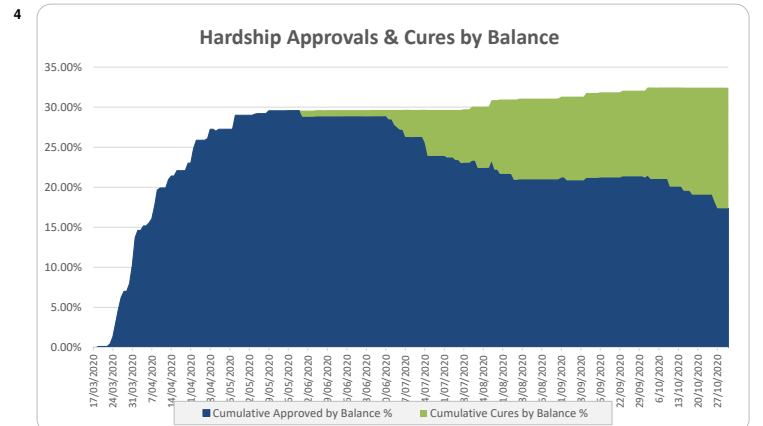
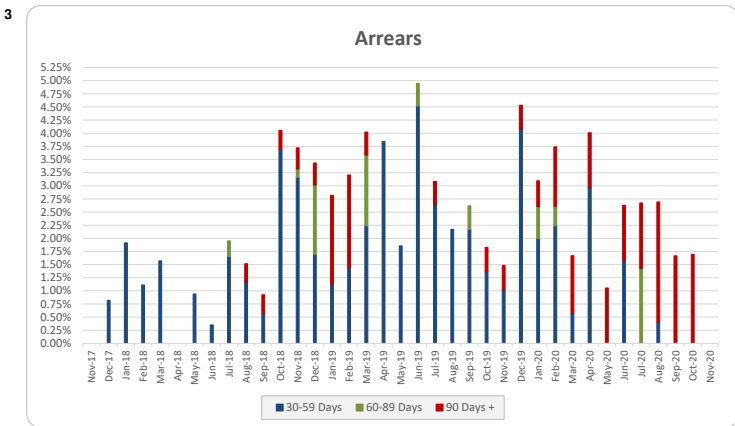
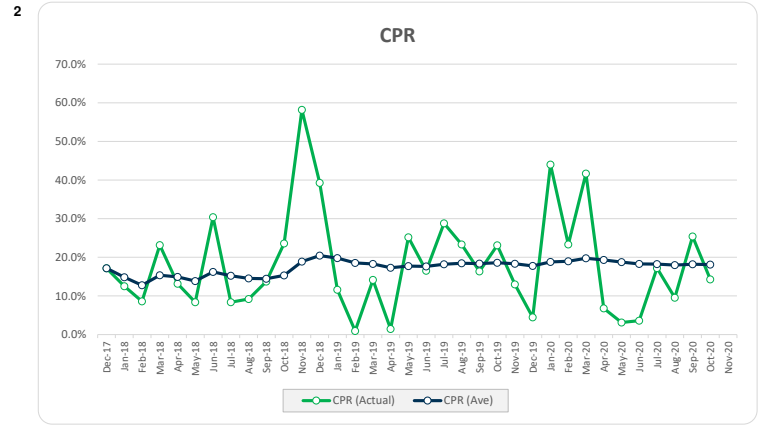
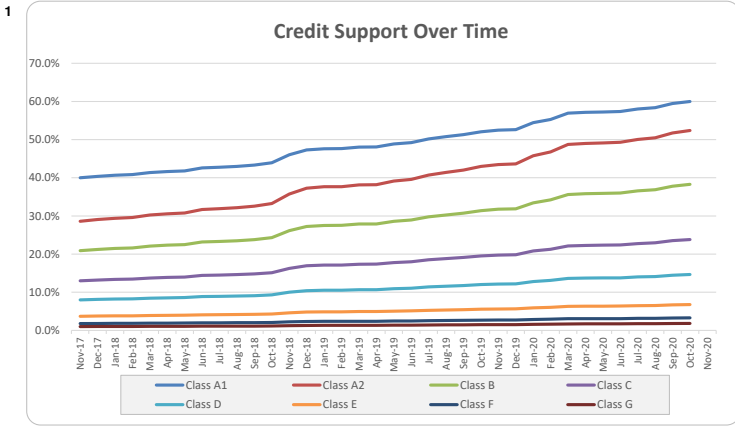
BNYTAL ATF Think Tank series 2017-1 Trust

Hardship Breakdown	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
Request Enquiry	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	25	100.0%	10.5%	10.5%	28,659,203	100.0%	17.4%	17.4%
Total (no. of loans)	25	100.0%	10.5%	10.5%	28,659,203	100.0%	17.4%	17.4%
Hardship Approved after Notified Cures	25		10.5%		28,659,203		17.4%	
Withdrawn Applications	16		6.8%		10,814,553		6.6%	
	0				0			

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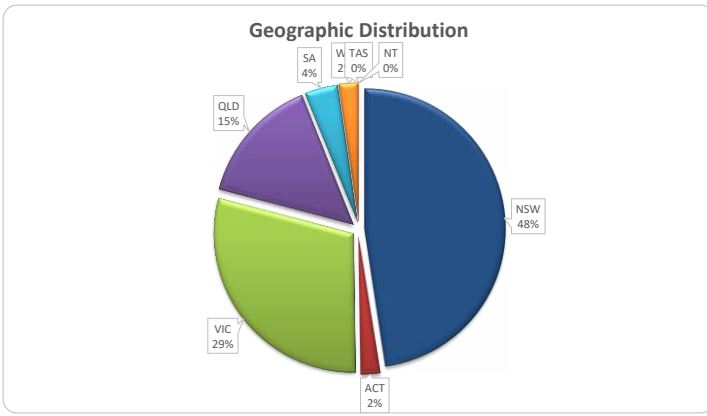
Loan Status	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
Current Loans (<=30 days arrears)								
No hardship request	210	100.0%	88.6%	88.6%	133,460,143	100.0%	80.9%	80.9%
Request Enquiry	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Total	210	100.0%	88.6%	88.6%	133,460,143	100.0%	80.9%	80.9%
Loans in Arrears (non-hardship)								
No hardship request	2	100.0%	0.8%	0.8%	2,793,347	100.0%	1.7%	1.7%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Total	2	100.0%	0.8%	0.8%	2,793,347	100.0%	1.7%	1.7%
Payment Missed (hardship application received / approved)								
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	25	100.0%	10.5%	10.5%	28,659,203	100.0%	17.4%	17.4%
Total	25	100.0%	10.5%	10.5%	28,659,203	100.0%	17.4%	17.4%
Total (no. of loans)	237				164,912,693			

Think Tank Series 2017-1: Time Series Charts

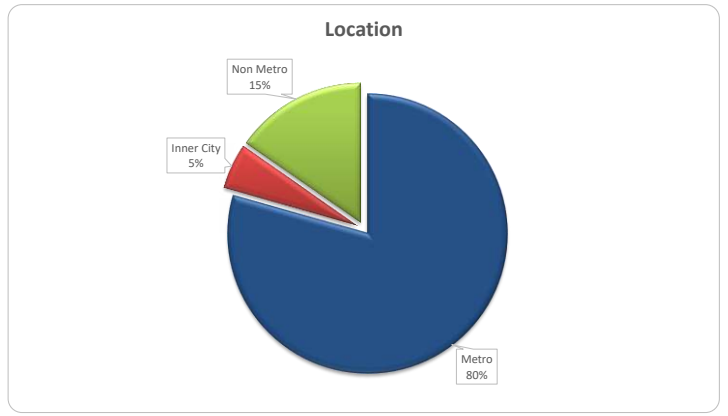


Think Tank Series 2017-1: Current Charts

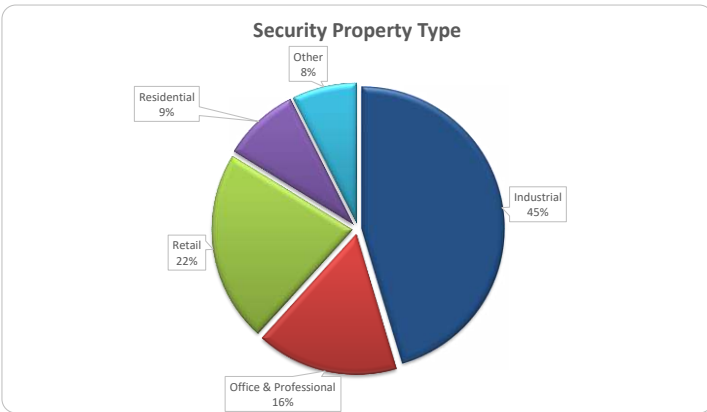
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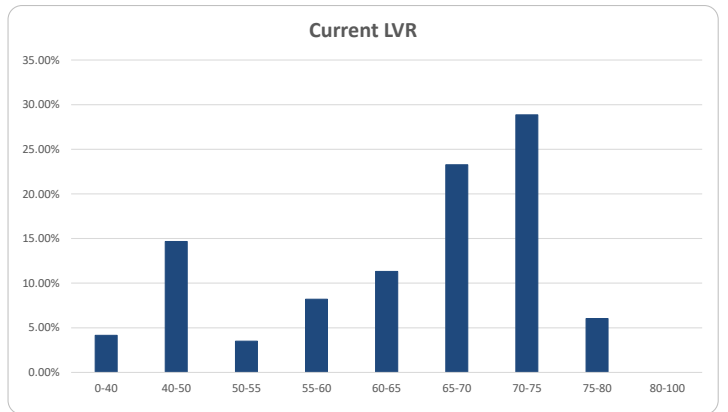
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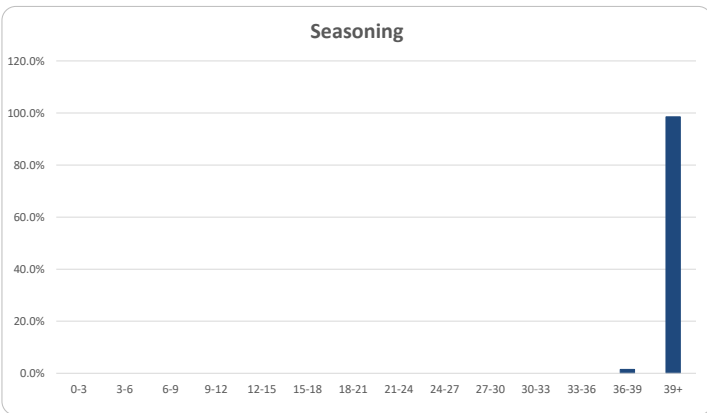
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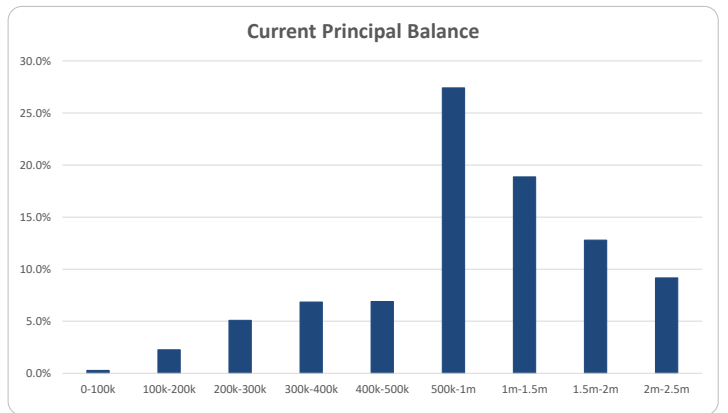
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Note:
Arrears Chart: Investors reports provided from November 2017 to February 2020 reflected loans greater than or equal to the lower bound and less than the upper bound for each bucket. To be consistent with industry and our other trusts in March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