



Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Dec-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	65,520,527.73		1,522,678.40	63,997,849.33	60.5%	35.6%	0.00	0.00	78,990.83	78,990.83
Class A2	12,448,900.27		289,308.90	12,159,591.37	53.0%	35.6%	0.00	0.00	20,635.84	20,635.84
Class B	23,100,000.00		0.00	23,100,000.00	38.7%	100.0%	0.00	0.00	43,038.15	43,038.15
Class C	23,700,000.00		0.00	23,700,000.00	24.1%	100.0%	0.00	0.00	63,635.47	63,635.47
Class D	15,000,000.00		0.00	15,000,000.00	14.8%	100.0%	0.00	0.00	52,604.38	52,604.38
Class E	12,900,000.00		0.00	12,900,000.00	6.9%	100.0%	0.00	0.00	66,445.25	66,445.25
Class F	5,700,000.00		0.00	5,700,000.00	3.3%	100.0%	0.00	0.00	34,512.95	34,512.95
Class G	2,400,000.00		0.00	2,400,000.00	1.9%	100.0%	0.00	0.00	17,786.56	17,786.56
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	28,397.59	28,397.59

1. GENERAL

Current Payment Date	10-Dec-20
Collection Period (start)	1-Nov-20
Collection Period (end)	30-Nov-20
Interest Period (start)	10-Nov-20
Interest Period (end)	9-Dec-20
Days in Interest Period	30
Next Payment Date	11-Jan-21

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	707,967.32
Early Repayment Fees	27.50
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	93,063.14
Total Available Income	801,057.96

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	1,812,096.21
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	1,812,096.21

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)	68,046.25
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	78,990.83
Class A2 Interest	20,635.84
Class B Interest	43,038.15
Class C Interest	63,635.47
Class D Interest	52,604.38
Class E Interest	66,445.25
Class F Interest	34,512.95
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	17,786.56
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	28,397.59
Other Expenses	0.00
Excess Spread	326,964.69

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	108.91
Class A1 Principal Payment	1,522,678.40
Class A2 Principal Payment	289,308.90
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	164,912,692.74
Plus: Capitalised Charges	185,598.41
Plus: Further Advances / Redraws	108.91
Less: Principal Collections	1,827,722.07
Loan Balance at End of Collection Period	163,270,677.99

b. Repayments

Principal received on Mortgage Loans during Collection Period	1,827,722.07
CPR (%)	12.5%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.46%	5.73%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.73%	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	2,807,691	2,807,691
% Portfolio Balance	0.00%	0.00%	1.72%	1.72%

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	48.1%	90,592,087	55.5%
Mid Doc	46	19.6%	29,911,846	18.3%
Quick Doc	18	7.7%	9,086,181	5.6%
SMSF	58	24.7%	33,680,565	20.6%
Total	235	100.0%	163,270,678	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	24	10%	7,440,219	4.6%
40%	50.0%	39	17%	21,935,173	13.4%
50%	55.0%	8	3%	5,790,172	3.5%
55%	60.0%	20	9%	13,475,671	8.3%
60%	65.0%	24	10%	20,644,422	12.6%
65%	70.0%	51	22%	34,091,213	20.9%
70%	75.0%	58	25%	49,363,306	30.2%
75%	80.0%	11	5%	10,530,502	6.4%
80%	100.0%	0	0%	0	0.0%
Total		235	100.0%	163,270,678	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	7	3.0%	416,402	0.3%
100,000	200,000	24	10.2%	3,860,912	2.4%
200,000	300,000	32	13.6%	8,181,171	5.0%
300,000	400,000	32	13.6%	11,281,001	6.9%
400,000	500,000	25	10.6%	11,375,894	7.0%
500,000	1,000,000	66	28.1%	45,151,705	27.7%
1,000,000	1,500,000	24	10.2%	29,622,409	18.1%
1,500,000	2,000,000	13	5.5%	23,112,605	14.2%
2,000,000	2,500,000	6	2.6%	13,084,117	8.0%
2,500,000	5,000,000	6	2.6%	17,184,463	10.5%
Total		235	100%	163,270,678	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	118	50.2%	78,483,376	48.1%
ACT	2	0.9%	3,523,157	2.2%
VIC	67	28.5%	46,910,973	28.7%
QLD	33	14.0%	24,435,222	15.0%
SA	13	5.5%	6,140,555	3.8%
WA	2	0.9%	3,777,396	2.3%
TAS	0	0.0%	0	0.0%
Total	235	100%	163,270,678	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	184	78.3%	129,350,882	79.2%
Non metro	43	18.3%	25,216,247	15.4%
Inner City	8	3.4%	8,703,549	5.3%
Total	235	100%	163,270,678	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	113	48.1%	90,592,087	55.5%
Med Doc	46	19.6%	29,911,846	18.3%
Low Doc	18	7.7%	9,086,181	5.6%
SMSF	58	24.7%	33,680,565	20.6%
Total	235	100%	163,270,678	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	11	4.7%	5,276,291	3.2%
Non NCCP loans	224	95.3%	157,994,387	96.8%
Total	235	100%	163,270,678	100%

Summary	
Loans	235
Balance	163,270,678
Avg Balance	694,769
Max Balance	3,097,006
WA Current LVR	63.53%
Max Current LVR	78%
WA Yield	5.73%
BBSW 30	0.0900%
Yield over BBSW30	5.64%
WA Seasoning	50.8
% IO	56.8%
% SMSF	20.6%
% of Loans Fixed	0.00%
% of Loans Investor	61.46%

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	0	0.0%	0	0.0%
39.0	200.0	235	100.0%	163,270,678	100.0%
Total		235	100%	163,270,678	100%

Arrears (Days Past Due) excluding COVID-19 Hardship					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	233	99.1%	160,462,987	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	0.9%	2,807,691	1.72%
Total		235	100%	163,270,678	100%

Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	3	1%	742,303	0.5%
15.0	20.0	10	4%	6,938,344	4.2%
20.0	25.0	167	71%	112,819,807	69.1%
25.0	30.0	55	23%	42,770,225	26.2%
Total		235	100%	163,270,678	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		30	12.77%	12,933,868	7.9%
Self Employed		205	87.23%	150,336,810	92.1%
Total		235	100%	163,270,678	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		235	100.00%	163,270,678	100.0%
1		0	0.00%	0	0.0%
Total		235	100%	163,270,678	100.00%

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	54	23.0%	36,216,381	22.2%
Industrial	102	43.4%	74,751,180	45.8%
Office	46	19.6%	27,107,137	16.6%
Professional Suites	0	0.0%	0	0.0%
Residential	19	8.1%	12,991,447	8.0%
Commercial Other	14	6.0%	12,204,533	7.5%
Total	235	100%	163,270,678	100%

Think Tank Hardships and Arrears Summary

Date

30/11/2020

BNYTCAL ATF Think Tank series 2017-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	194	91.9%	141,050,480	86.4%
Loans in Arrears (non-hardship)	1	0.5%	2,807,691	1.7%
Payment Missed (hardship application received / approved)	16	7.6%	19,412,507	11.9%
Total (no. of obligors)	211	100.0%	163,270,678	100.0%

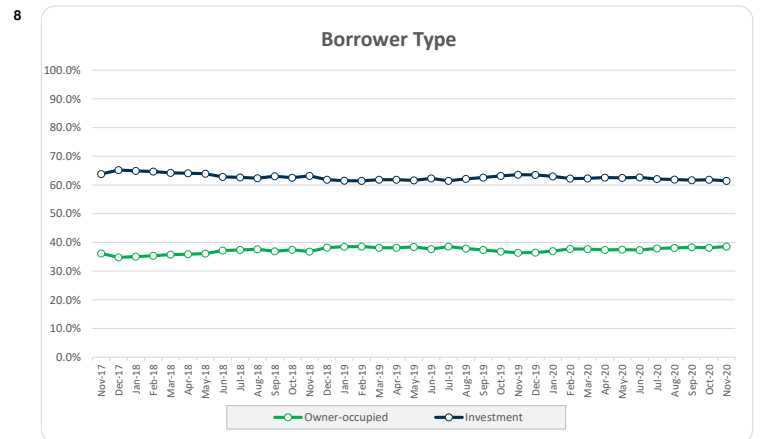
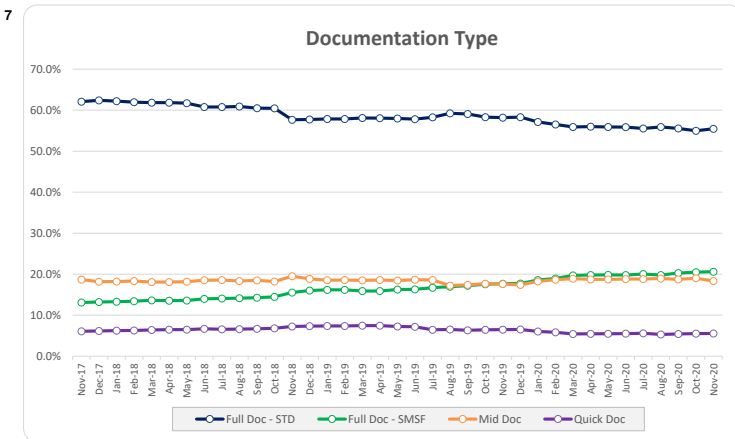
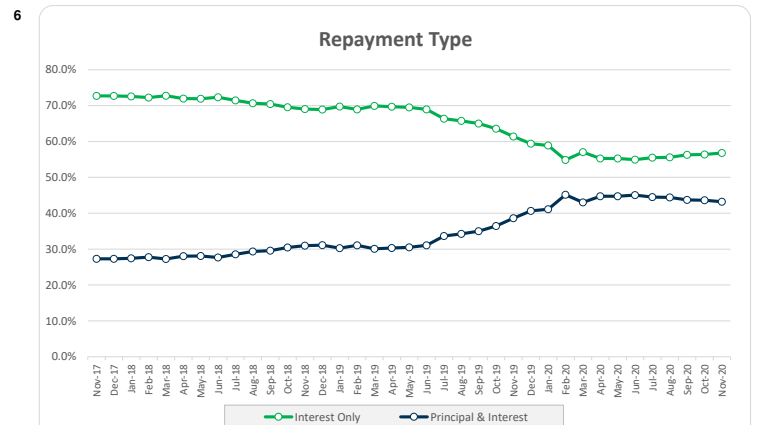
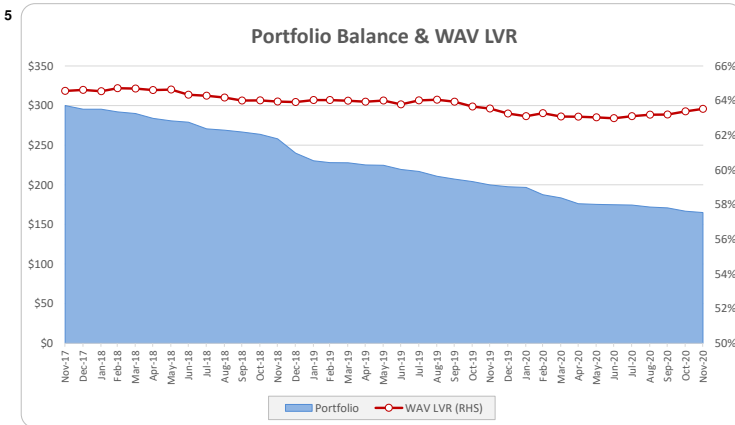
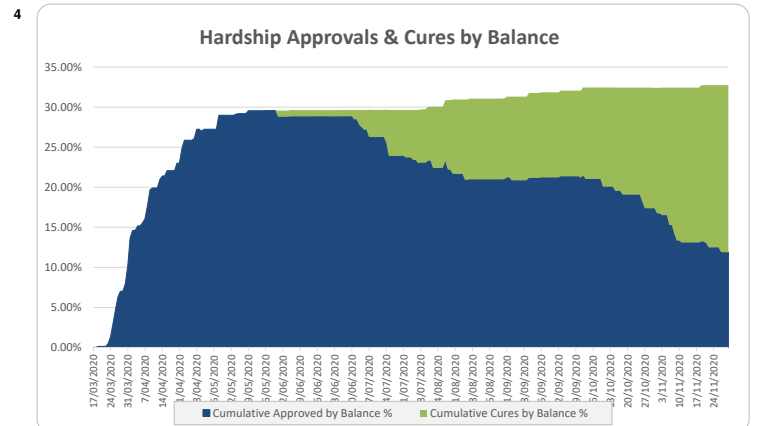
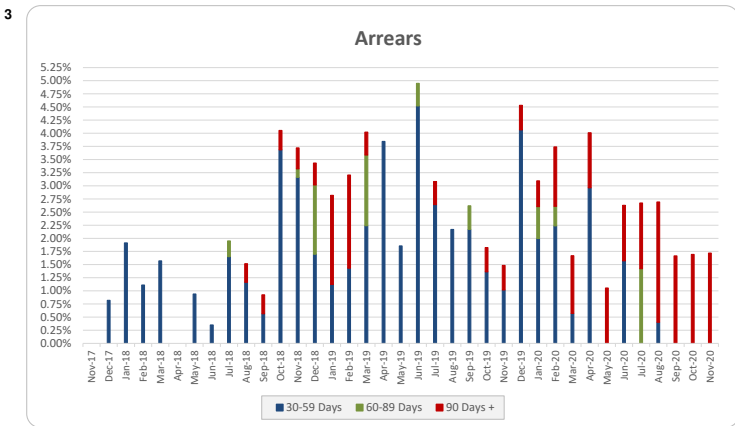
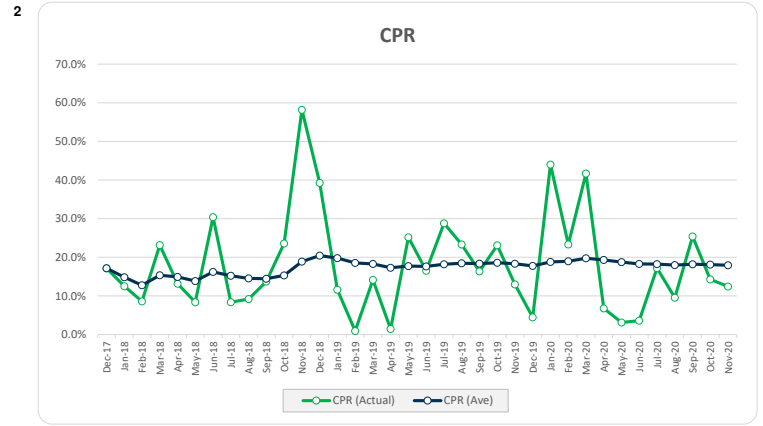
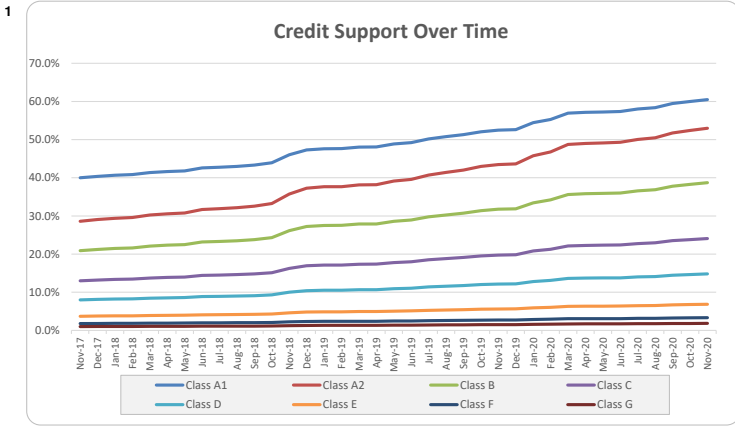
BNYTCAL ATF Think Tank series 2017-1 Trust

Hardship Breakdown (excluding Withdrawn)	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	16	100.0%	7.6%	19,412,507	100.0%	11.9%
Total (no. of obligors)	16	100.0%	7.6%	19,412,507	100.0%	11.9%
Hardship Approved after Notified Cures	16		7.6%	19,146,003		11.7%
Withdrawn Applications	16		7.6%	10,773,667		6.6%

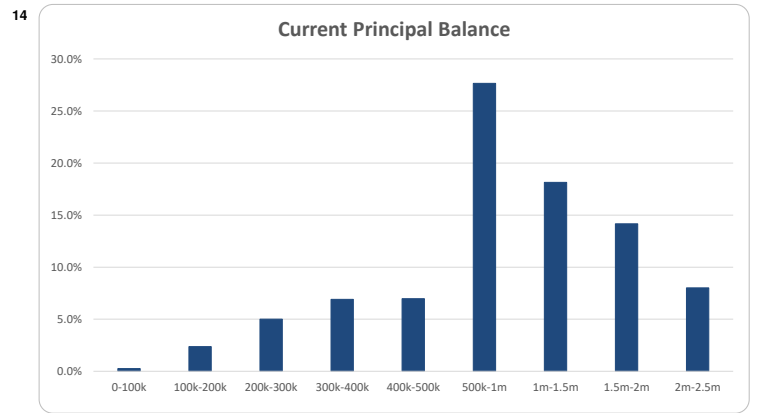
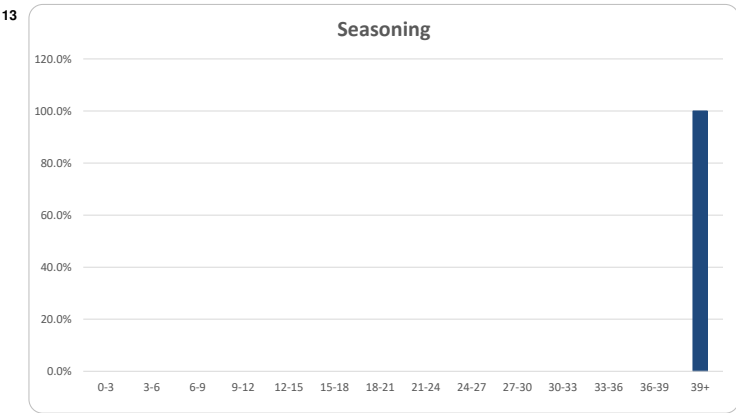
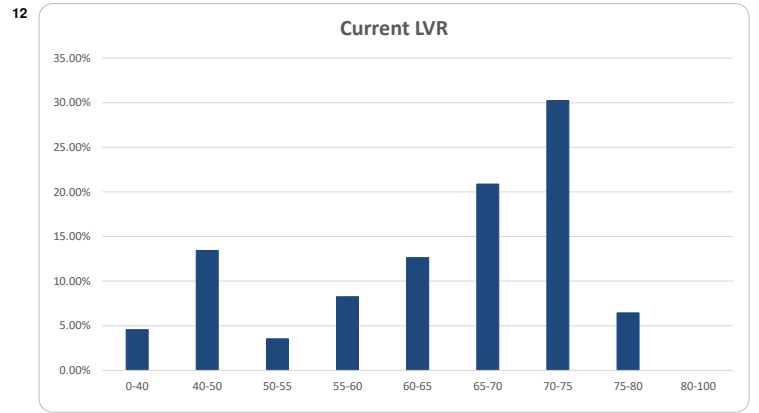
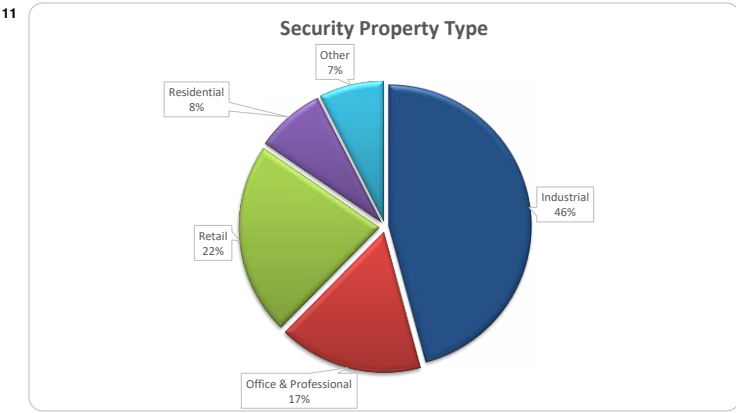
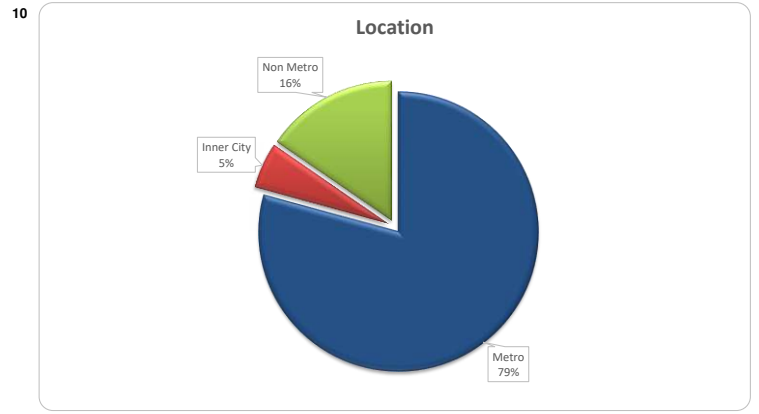
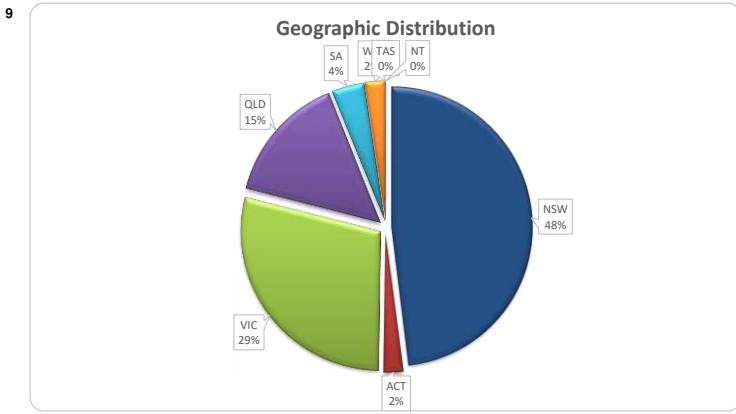
BNYTCAL ATF Think Tank series 2017-1 Trust

Loan Status	Number	% Number	% Number / Total		% Amount / Total	
			Portfolio	Amount	Portfolio	Amount
Current Loans (<=30 days arrears)						
No hardship request	194	100.0%	91.9%	141,050,480	100.0%	86.4%
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	194	100.0%	91.9%	141,050,480	100.0%	86.4%
Loans in Arrears (non-hardship)						
No hardship request	1	100.0%	0.5%	2,807,691	100.0%	1.7%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	1	100.0%	0.5%	2,807,691	100.0%	1.7%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	16	100.0%	7.6%	19,412,507	100.0%	11.9%
Total	16	100.0%	7.6%	19,412,507	100.0%	11.9%
Total (no. of obligors)	211			163,270,678		

Think Tank Series 2017-1: Time Series Charts



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.