



---

## Investor Report - Think Tank Series 2017-1

---

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

Payment Date of 11-Jan-2021

# 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	63,997,849.33		63,997,849.33	0.00	0.0%	0.0%	0.00	0.00	82,141.68	82,141.68
Class A2	12,159,591.37		12,159,591.37	0.00	0.0%	0.0%	0.00	0.00	21,470.17	21,470.17
Class B	23,100,000.00		23,100,000.00	0.00	0.0%	0.0%	0.00	0.00	45,850.65	45,850.65
Class C	23,700,000.00		23,700,000.00	0.00	0.0%	0.0%	0.00	0.00	67,819.66	67,819.66
Class D	15,000,000.00		15,000,000.00	0.00	0.0%	0.0%	0.00	0.00	56,074.52	56,074.52
Class E	12,900,000.00		12,900,000.00	0.00	0.0%	0.0%	0.00	0.00	70,843.27	70,843.27
Class F	5,700,000.00		5,700,000.00	0.00	0.0%	0.0%	0.00	0.00	36,799.82	36,799.82
Class G	2,400,000.00		2,400,000.00	0.00	0.0%	0.0%	0.00	0.00	18,966.44	18,966.44
Class H	3,000,000.00		3,000,000.00	0.00	N/A	0.0%	0.00	0.00	30,283.40	30,283.40

## 1. GENERAL

Current Payment Date	11-Jan-21
Collection Period (start)	1-Dec-20
Collection Period (end)	31-Dec-20
Interest Period (start)	10-Dec-20
Interest Period (end)	10-Jan-21
Days in Interest Period	32
Next Payment Date	

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	858,674.36
Early Repayment Fees	15,551.90
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	1,282,959.16
<b>Total Available Income</b>	<b>2,157,185.42</b>

*(1) Includes penalty interest, dishonour fees, bank account interest etc and capitalised interest related to COVID Hardships realised on sale of mortgages)*

### b. Total Principal Principal

Principal Received on the Mortgage Loans	162,275,028.07
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>162,275,028.07</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) <sup>(2)</sup>	1,084,437.01
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	82,141.68
Class A2 Interest	21,470.17
Class B Interest	45,850.65
Class C Interest	67,819.66
Class D Interest	56,074.52
Class E Interest	70,843.27
Class F Interest	36,799.82
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	18,966.44
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	30,283.40
Other Expenses	0.00
Excess Spread	642,498.80

*(2) Repayment to the AOFM of the ISPV facility*

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	63,997,849.33
Class A2 Principal Payment	12,159,591.37
Class B Principal Payment	23,100,000.00
Class C Principal Payment	23,700,000.00
Class D Principal Payment	15,000,000.00
Class E Principal Payment	12,900,000.00
Class F Principal Payment	5,700,000.00
Class G Principal Payment	2,400,000.00
Class H Principal Payment	3,000,000.00

## Think Tank Series 2017-1 Cashflow Asset Report

### 6. COLLATERAL

#### a. Loan Balance

Loan Balance at Beginning of Collection Period	163,270,677.99
Plus: Capitalised Charges	38,245.47
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	4,061,517.11
Loan Balance at End of Collection Period	159,247,406.35

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	4,061,517.11
CPR (%)	26.1%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	0.00%	5.72%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.72%	OK

#### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	1	0	0	1
Balance Outstanding	449,915	0	0	449,915
% Portfolio Balance	0.28%	0.00%	0.00%	0.28%

#### 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	111	48.3%	87,627,007	55.0%
Mid Doc	44	19.1%	29,203,205	18.3%
Quick Doc	18	7.8%	9,070,870	5.7%
SMSF	57	24.8%	33,346,324	20.9%
<b>Total</b>	<b>230</b>	<b>100.0%</b>	<b>159,247,406</b>	<b>100.0%</b>

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	25	11%	7,477,464	4.7%
40%	50.0%	37	16%	21,505,098	13.5%
50%	55.0%	9	4%	7,238,237	4.5%
55%	60.0%	19	8%	11,900,106	7.5%
60%	65.0%	24	10%	20,921,643	13.1%
65%	70.0%	51	22%	33,995,643	21.3%
70%	75.0%	55	24%	46,236,467	29.0%
75%	80.0%	10	4%	9,972,749	6.3%
80%	100.0%	0	0%	0	0.0%
<b>Total</b>		<b>230</b>	<b>100.0%</b>	<b>159,247,406</b>	<b>100%</b>

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	7	3.0%	414,509	0.3%
100,000	200,000	24	10.4%	3,805,099	2.4%
200,000	300,000	31	13.5%	7,869,179	4.9%
300,000	400,000	29	12.6%	10,297,867	6.5%
400,000	500,000	25	10.9%	11,370,555	7.1%
500,000	1,000,000	66	28.7%	45,112,754	28.3%
1,000,000	1,500,000	25	10.9%	31,049,572	19.5%
1,500,000	2,000,000	12	5.2%	21,533,135	13.5%
2,000,000	2,500,000	5	2.2%	10,601,122	6.7%
2,500,000	5,000,000	6	2.6%	17,193,615	10.8%
<b>Total</b>		<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>

State	Number		Balance	
	Amount	%	Amount	%
NSW	117	50.9%	78,052,974	49.0%
ACT	2	0.9%	3,521,606	2.2%
VIC	65	28.3%	46,257,614	29.0%
QLD	31	13.5%	21,505,969	13.5%
SA	13	5.7%	6,130,540	3.8%
WA	2	0.9%	3,778,703	2.4%
TAS	0	0.0%	0	0.0%
<b>Total</b>	<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>

Location	Number		Balance	
	Amount	%	Amount	%
Metro	180	78.3%	125,763,208	79.0%
Non metro	43	18.7%	25,073,598	15.7%
Inner City	7	3.0%	8,410,601	5.3%
<b>Total</b>	<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	111	48.3%	87,627,007	55.0%
Med Doc	44	19.1%	29,203,205	18.3%
Low Doc	18	7.8%	9,070,870	5.7%
SMSF	57	24.8%	33,346,324	20.9%
<b>Total</b>	<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	11	4.8%	5,273,954	3.3%
Non NCCP loans	219	95.2%	153,973,452	96.7%
<b>Total</b>	<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>

Summary	
Loans	230
Balance	159,247,406
Avg Balance	692,380
Max Balance	3,098,314
WA Current LVR	63.31%
Max Current LVR	78%
WA Yield	5.72%
BBSW 30	0.0900%
Yield over BBSW30	5.63%
WA Seasoning	51.7
% IO	58.0%
% SMSF	20.9%
% of Loans Fixed	0.00%
% of Loans Investor	62.76%

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	230	100.0%	159,247,406	100.0%
<b>Total</b>		<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>

Arrears (Days Past Due) excluding COVID-19 Hardship					
	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	229	99.6%	158,797,491	99.7%
30.0	60.0	1	0.4%	449,915	0.28%
60.0	90.0	0	0.0%	0	0.00%
90.0	120.0	0	0.0%	0	0.00%
120.0	1000.0	0	0.0%	0	0.00%
<b>Total</b>		<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>

Original Loan Term (Years)					
	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	2	1%	450,972	0.3%
15.0	20.0	10	4%	6,813,234	4.3%
20.0	25.0	167	73%	112,609,039	70.7%
25.0	30.0	51	22%	39,374,161	24.7%
<b>Total</b>		<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>

Employment Type					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	30	13.04%	12,928,955	8.1%	
Self Employed	200	86.96%	146,318,451	91.9%	
<b>Total</b>	<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>	

Credit Events					
	Number		Balance		
	Amount	%	Amount	%	
0	230	100.00%	159,247,406	100.0%	
1	0	0.00%	0	0.0%	
<b>Total</b>	<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100.00%</b>	

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	54	23.5%	36,207,081	22.7%
Industrial	98	42.6%	71,168,957	44.7%
Office	45	19.6%	26,688,056	16.8%
Professional Suites	0	0.0%	0	0.0%
Residential	19	8.3%	12,981,116	8.2%
Commercial Other	14	6.1%	12,202,196	7.7%
<b>Total</b>	<b>230</b>	<b>100%</b>	<b>159,247,406</b>	<b>100%</b>

## Think Tank Hardships and Arrears Summary

Date

31/12/2020

## BNYTCAL ATF Think Tank series 2017-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	192	92.8%	142,706,262	89.6%
Loans in Arrears (non-hardship)	1	0.5%	449,915	0.3%
Payment Missed (hardship application received / approved)	14	6.8%	16,091,230	10.1%
<b>Total (no. of obligors)</b>	<b>207</b>	<b>100.0%</b>	<b>159,247,406</b>	<b>100.0%</b>

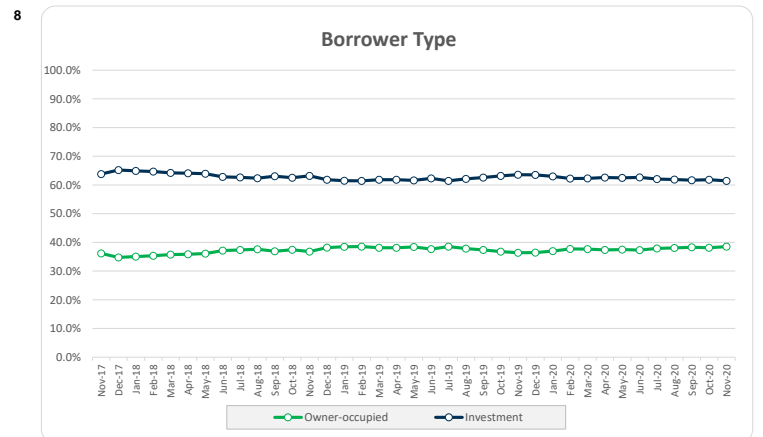
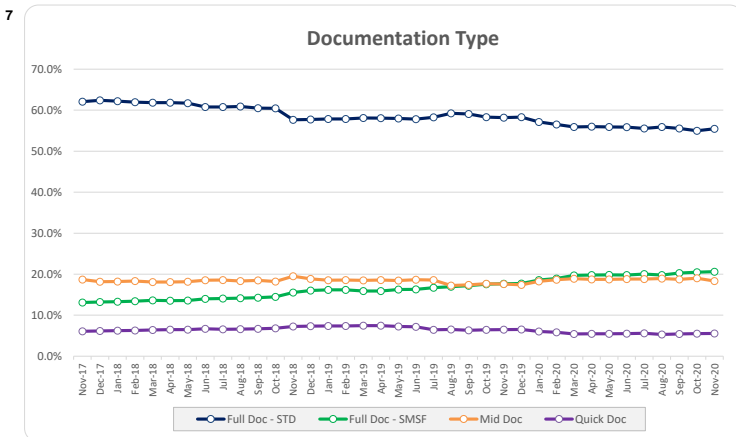
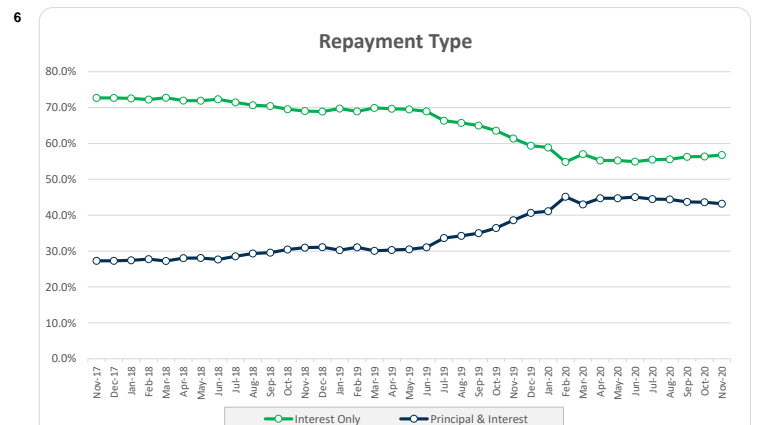
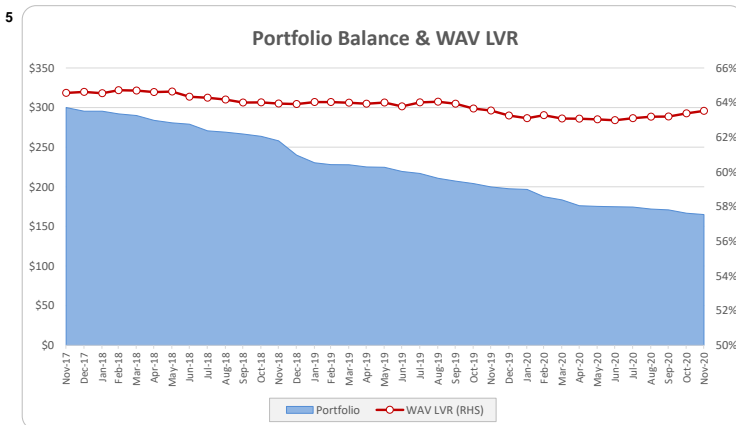
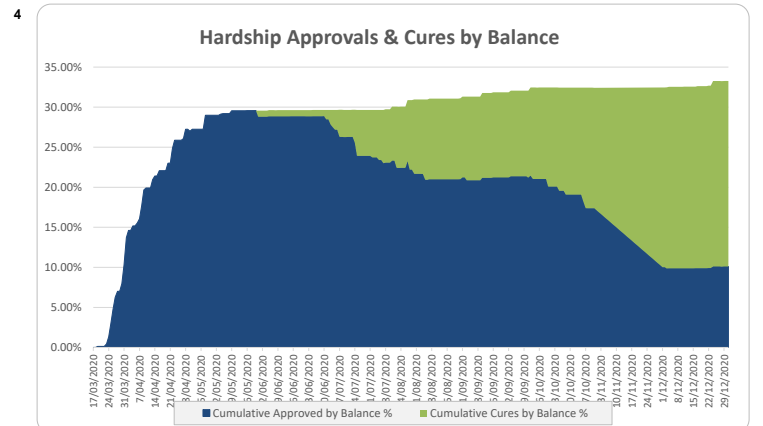
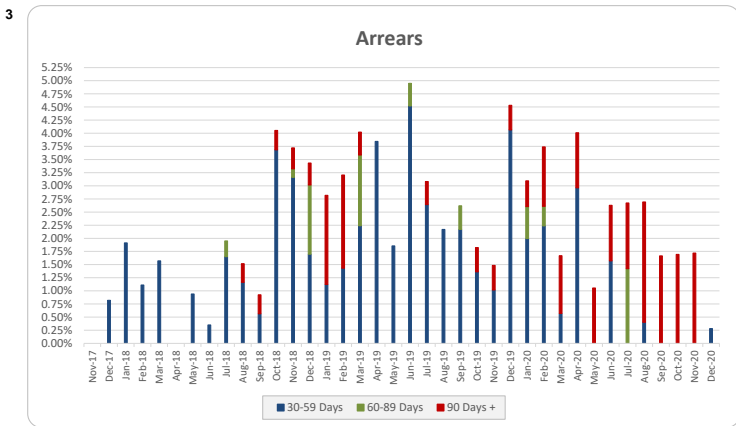
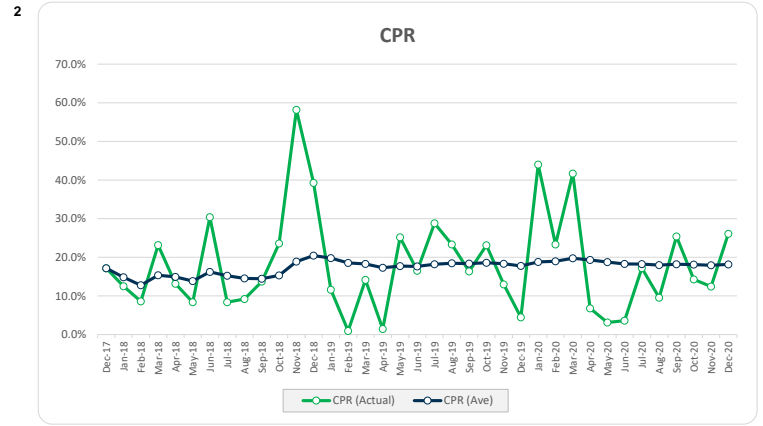
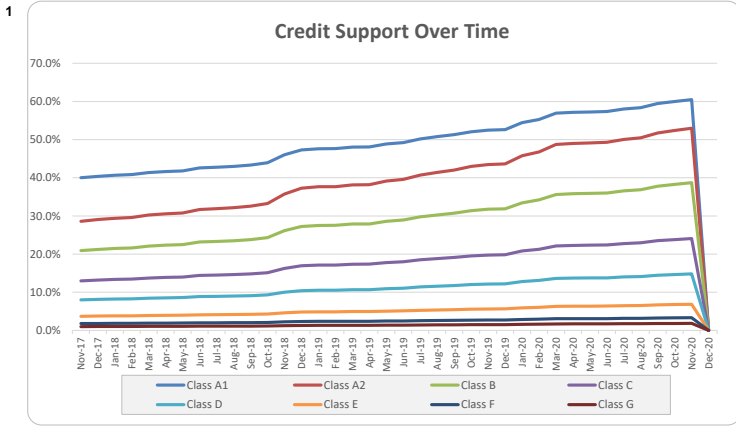
## BNYTCAL ATF Think Tank series 2017-1 Trust

Hardship Breakdown (excluding Withdrawn)	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	14	100.0%	6.8%	6.8%	16,091,230	100.0%	10.1%	10.1%
<b>Total (no. of obligors)</b>	<b>14</b>	<b>100.0%</b>	<b>6.8%</b>	<b>6.8%</b>	<b>16,091,230</b>	<b>100.0%</b>	<b>10.1%</b>	<b>10.1%</b>
Hardship Approved after Notified Cures	14		6.8%	6.8%	16,091,230		10.1%	10.1%
Withdrawn Applications	15		7.2%	7.2%	8,273,171		5.2%	5.2%

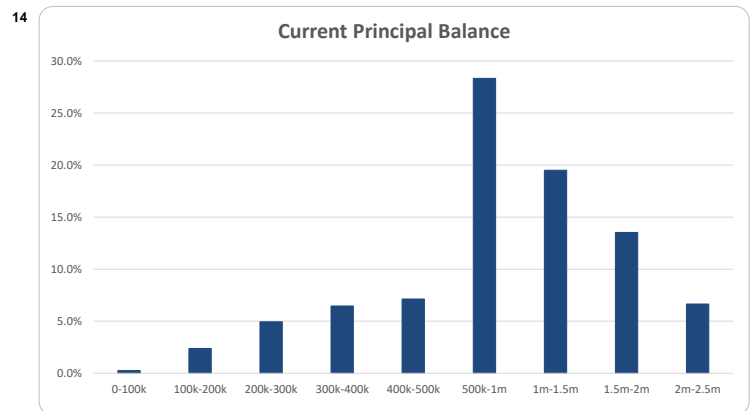
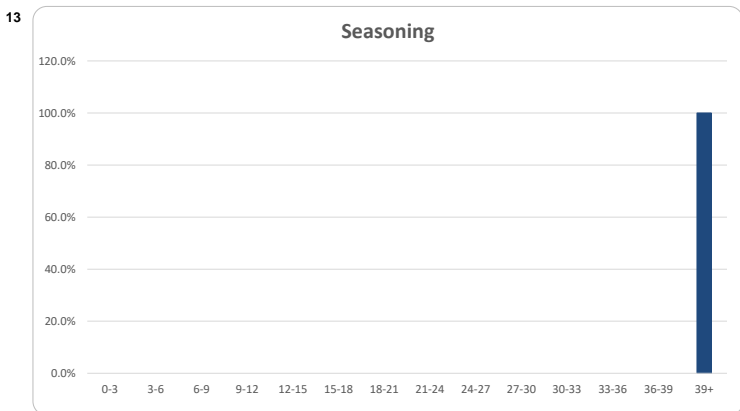
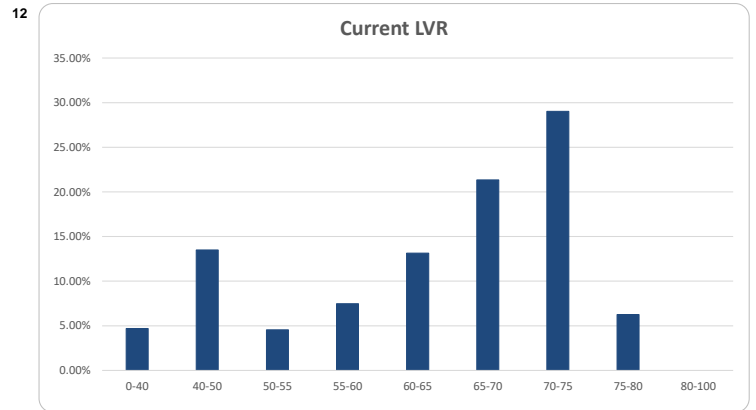
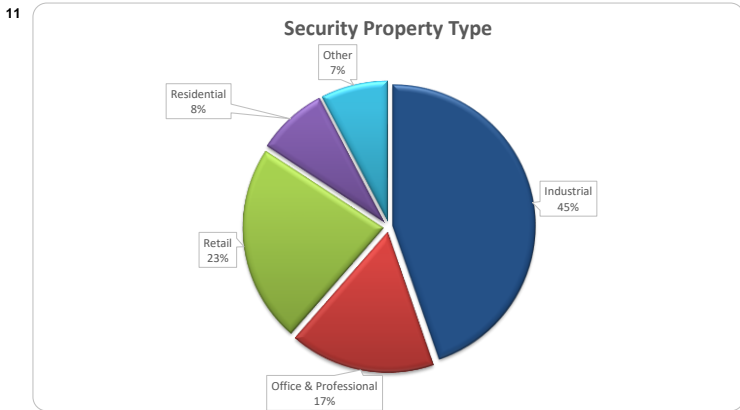
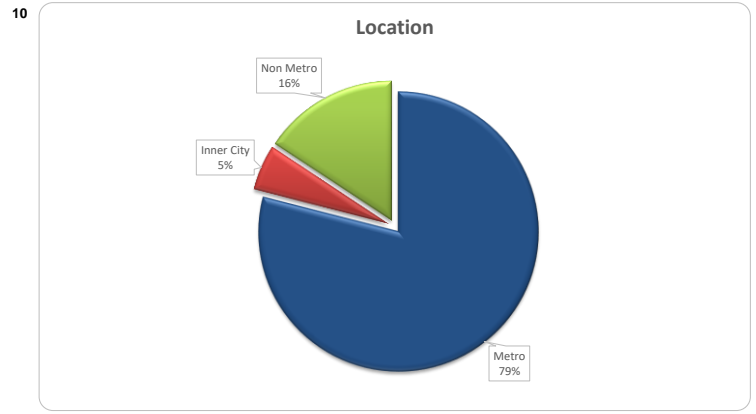
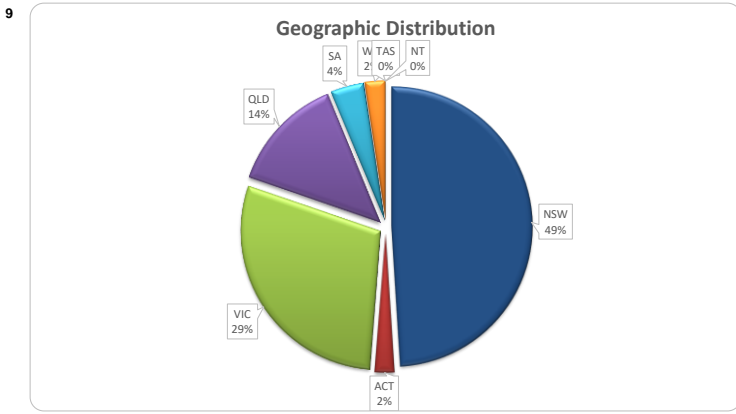
## BNYTCAL ATF Think Tank series 2017-1 Trust

Loan Status	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
<b>Current Loans (&lt;=30 days arrears)</b>								
No hardship request	192	100.0%	92.8%	92.8%	142,706,262	100.0%	89.6%	89.6%
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%
<b>Total</b>	<b>192</b>	<b>100.0%</b>	<b>92.8%</b>	<b>92.8%</b>	<b>142,706,262</b>	<b>100.0%</b>	<b>89.6%</b>	<b>89.6%</b>
<b>Loans in Arrears (non-hardship)</b>								
No hardship request	1	100.0%	0.5%	0.5%	449,915	100.0%	0.3%	0.3%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>449,915</b>	<b>100.0%</b>	<b>0.3%</b>	<b>0.3%</b>
<b>Payment Missed (hardship application received / approved)</b>								
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	14	100.0%	6.8%	6.8%	16,091,230	100.0%	10.1%	10.1%
<b>Total</b>	<b>14</b>	<b>100.0%</b>	<b>6.8%</b>	<b>6.8%</b>	<b>16,091,230</b>	<b>100.0%</b>	<b>10.1%</b>	<b>10.1%</b>
<b>Total (no. of obligors)</b>	<b>207</b>				<b>159,247,406</b>			

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.