
Investor Report - Think Tank Series 2018-1

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

Payment Date of 14-Apr-2020

Think Tank Series 2018-1 Cashflow Asset Report

Think Tank Series 2018-1 - 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	139,198,732.28		1,231,153.24	137,967,579.04	45.3%	73.0%	0.00	0.00	278,969.51	278,969.51
Class A2	31,551,712.65		279,061.40	31,272,651.25	32.9%	73.0%	0.00	0.00	76,847.87	76,847.87
Class B	20,160,000.00		0.00	20,160,000.00	25.0%	100.0%	0.00	0.00	56,834.63	56,834.63
Class C	26,460,000.00		0.00	26,460,000.00	14.5%	100.0%	0.00	0.00	97,430.79	97,430.79
Class D	16,380,000.00		0.00	16,380,000.00	8.0%	100.0%	0.00	0.00	76,021.15	76,021.15
Class E	4,410,000.00		0.00	4,410,000.00	6.2%	100.0%	0.00	0.00	27,867.58	27,867.58
Class F	10,390,000.00		0.00	10,390,000.00	2.1%	100.0%	0.00	0.00	74,622.97	74,622.97
Class G	2,210,000.00		0.00	2,210,000.00	1.2%	100.0%	0.00	0.00	20,322.92	20,322.92
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	36,518.42	36,518.42

1. GENERAL

Current Payment Date	14-Apr-20
Collection Period (start)	1-Mar-20
Collection Period (end)	31-Mar-20
Interest Period (start)	10-Mar-20
Interest Period (end)	13-Apr-20
Days in Interest Period	35
Next Payment Date	11-May-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,250,343.99
Early Repayment Fees	16,788.48
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	2,488.29
Total Available Income	1,269,620.76

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	1,530,214.64
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	1,530,214.64

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 5.8(a) to (e) (Inclusive)	106,137.70
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	278,969.51
Class A2 Interest	76,847.87
Class B Interest	56,834.63
Class C Interest	97,430.79
Class D Interest	76,021.15
Class E Interest	27,867.58
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	74,622.97
Class G Interest	20,322.92
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Couterparty & Dealer Payments	0.00
Class H Interest	36,518.42
Other Expenses	0.00
Excess Spread	401,922.09

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	20,000.00
Class A1 Principal Payment	1,231,153.24
Class A2 Principal Payment	279,061.40
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 2018-1 Cashflow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	253,919,343.95
Plus: Capitalised Charges	21,963.87
Plus: Further Advances / Redraws	20,000.00
Less: Principal Collections	1,545,182.75
 Loan Balance at End of Collection Period	 252,416,125.07

b. Repayments

Principal received on Mortgage Loans during Collection Period	1,545,182.75
CPR (%)	7.1%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.23%	5.91%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.09%	5.91%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	4	0	0	4
Balance Outstanding	1,729,400	0	0	1,729,400
% Portfolio Balance	0.69%	0.00%	0.00%	0.69%

e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	0	0	0
Balance of Loans Foreclosed (including interest and other fees)	0	0	0
Balance of Loans Foreclosed (principal only)	0	0	0
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	15	3.9%	10,083,871	4.0%
> 5.0%	<= 5.5%	77	19.8%	47,500,477	18.8%
> 5.5%	<= 6.0%	109	28.0%	82,111,745	32.5%
> 6.0%	<= 6.5%	138	35.5%	89,562,671	35.5%
> 6.5%	<= 7.0%	46	11.8%	21,301,699	8.4%
> 7.0%	<= 7.5%	4	1.0%	1,855,663	0.7%
> 7.5%	<= 8.0%	0	0.0%	0	0.0%
> 8.0%	<= 8.5%	0	0.0%	0	0.0%
> 8.5%	<= 9.0%	0	0.0%	0	0.0%
> 9.0%	<= 13.0%	0	0.0%	0	0.0%
Total		389	100%	252,416,125	100%

		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	4	1.0%	1,944,597	0.8%
> 1.50	<= 1.75	102	26.2%	85,962,748	34.1%
> 1.75	<= 2.00	57	14.7%	36,838,438	14.6%
> 2.00	<= 2.25	47	12.1%	28,960,278	11.5%
> 2.25	<= 2.50	35	9.0%	24,035,778	9.5%
> 2.50	<= 2.75	20	5.1%	10,695,641	4.2%
> 2.75	<= 3.00	33	8.5%	13,908,429	5.5%
> 3.00	<= 3.25	15	3.9%	6,523,290	2.6%
> 3.25	<= 3.50	10	2.6%	8,008,934	3.2%
> 3.50	<= 3.75	18	4.6%	10,884,574	4.3%
> 3.75	<= 4.00	8	2.1%	3,148,673	1.2%
> 4.00	<= 4.25	3	0.8%	1,004,622	0.4%
> 4.25		37	9.5%	20,500,124	8.1%
Total		389	100%	252,416,125	100%

		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		21	5.4%	12,056,473	4.8%
Non NCCP loans		368	94.6%	240,359,652	95.2%
Total		389	100%	252,416,125	100%

		Number		Balance	
		Amount	%	Amount	%
Apartment		10	20.4%	5,017,745	11.8%
High Density Apartment		2	4.1%	1,433,250	3.4%
House		37	75.5%	36,200,031	84.9%
Total		49	100%	42,651,026	100%

Total	389	100%	252,416,125	100%
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		Number		Balance	
		Amount	%	Amount	%
Purchase		222	57.1%	138,833,666	55.0%
Refinance - no takeout		88	22.6%	60,625,350	24.0%
Refinance		29	7.5%	18,996,149	7.5%
Equity Takeout		50	12.9%	33,960,961	13.5%
Total	389	100%	252,416,125	100%	

		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		45	11.6%	25,738,419	10.2%
Communications		5	1.3%	2,201,004	0.9%
Construction		103	26.5%	79,970,370	31.7%
Education		7	1.8%	5,292,413	2.1%
Engineering / Manufacturing		28	7.2%	21,363,261	8.5%
Finance & Insurance		20	5.1%	11,319,441	4.5%
Food and Beverage		30	7.7%	26,781,821	10.6%
Health		18	4.6%	9,009,137	3.6%
IT		1	0.3%	1,387,500	0.5%
Other		2	0.5%	458,604	0.2%
Printing & Media		3	0.8%	570,000	0.2%
Professional Services		58	14.9%	33,090,871	13.1%
Property Investment		7	1.8%	4,416,027	1.7%
Public Service		0	0.0%	0	0.0%
Retail		33	8.5%	18,814,254	7.5%
Sport, Leisure, Cultural & Recreational		29	7.5%	12,003,004	4.8%
Wholesale		0	0.0%	0	0.0%
Total	389	100%	252,416,125	100%	

		Number		Balance	
		Amount	%	Amount	%
0		370	95.1%	233,572,093	92.5%
1		18	4.6%	18,103,646	7.2%
2		1	0.3%	740,387	0.3%
Total	389	100%	252,416,125	100%	

Think Tank Hardships and Arrears Summary

Date 31/03/2020

BNYTCAL ATF Think Tank series 2018-1 Trust

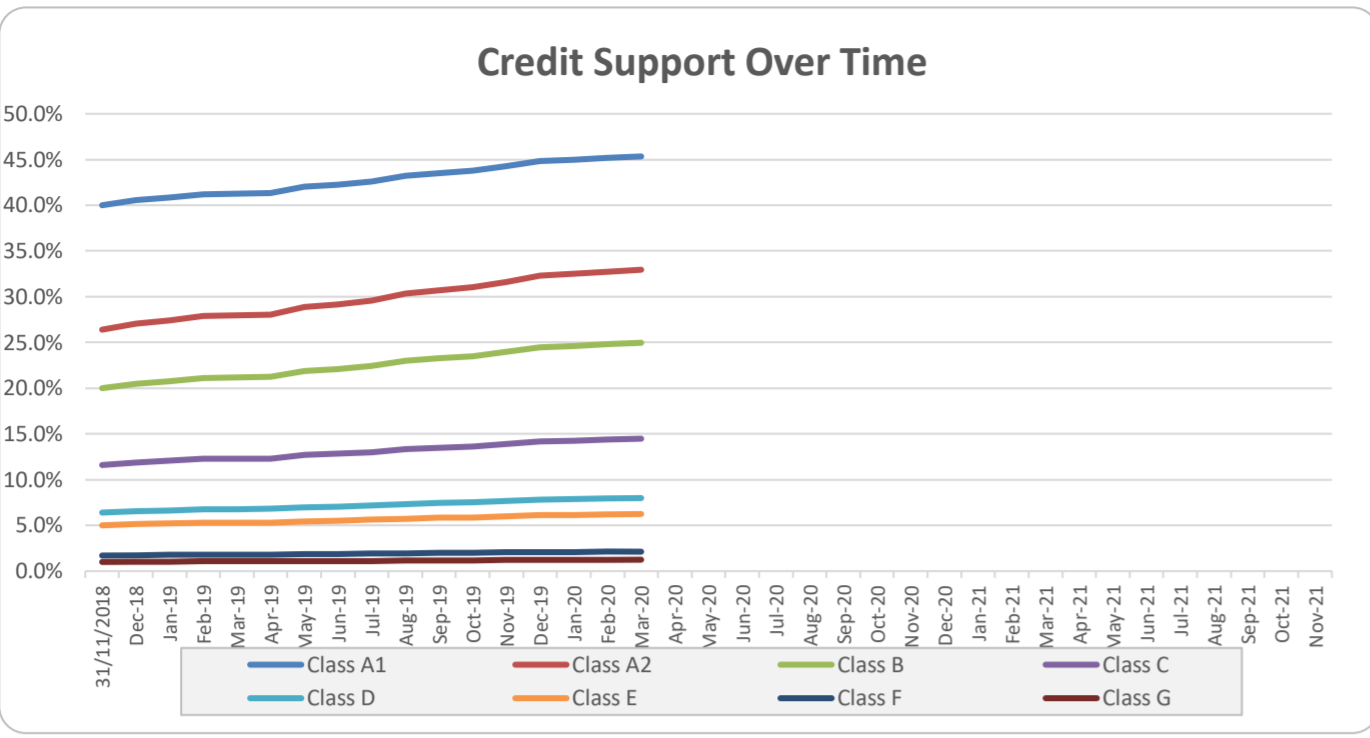
Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	349	99.1%	250,686,725	99.3%
Loans in Arrears (non-hardship)	3	0.9%	1,729,400	0.7%
Payment Missed (hardship application received / approved)	-	0.0%	-	0.0%
Total Portfolio (no. of facilities)	352	100.0%	252,416,125	100.0%

BNYTCAL ATF Think Tank series 2018-1 Trust

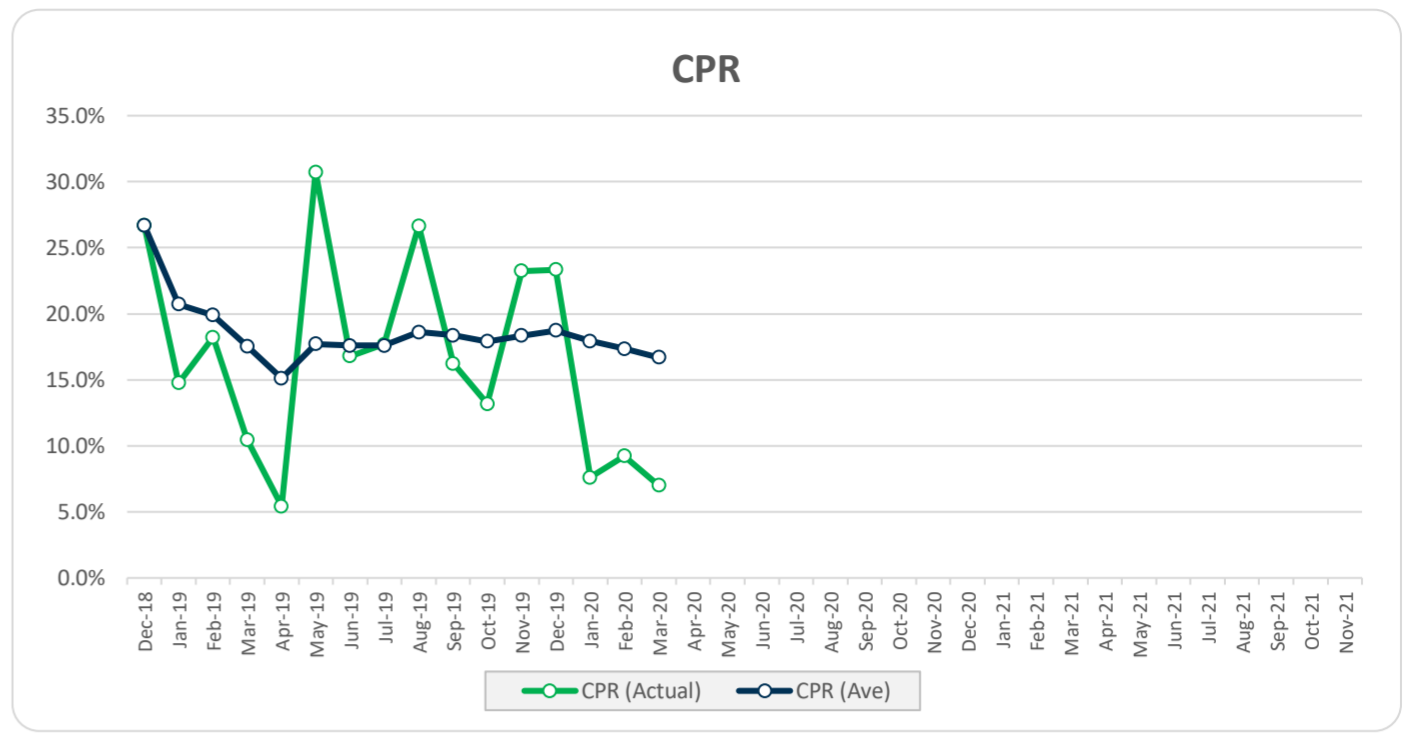
Loan Status	Number	% Number	% Number	Amount	% Amount	% Amount
Current Loans (<=30 days arrears)						
No hardship request	299	85.7%	84.9%	206,117,984	82.2%	81.7%
Request Enquiry	38	10.9%	10.8%	32,852,510	13.1%	13.0%
Request Received	7	2.0%	2.0%	7,475,854	3.0%	3.0%
Hardship Approved	5	1.4%	1.4%	4,240,377	1.7%	1.7%
Total	349	100.0%	99.1%	250,686,725	100.0%	99.3%
Loans in Arrears (non-hardship)						
No hardship request	2	66.7%	0.6%	1,062,273	61.4%	0.4%
Request Enquiry (Loans in Arrears)	1	33.3%	0.3%	667,128	38.6%	0.3%
Total	3	100.0%	0.9%	1,729,400	100.0%	0.7%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
Total	-	0.0%	0.0%	-	0.0%	0.0%
Total Portfolio (no. of facilities)	352			252,416,125		

Think Tank Series 2018-1: Time Series Charts

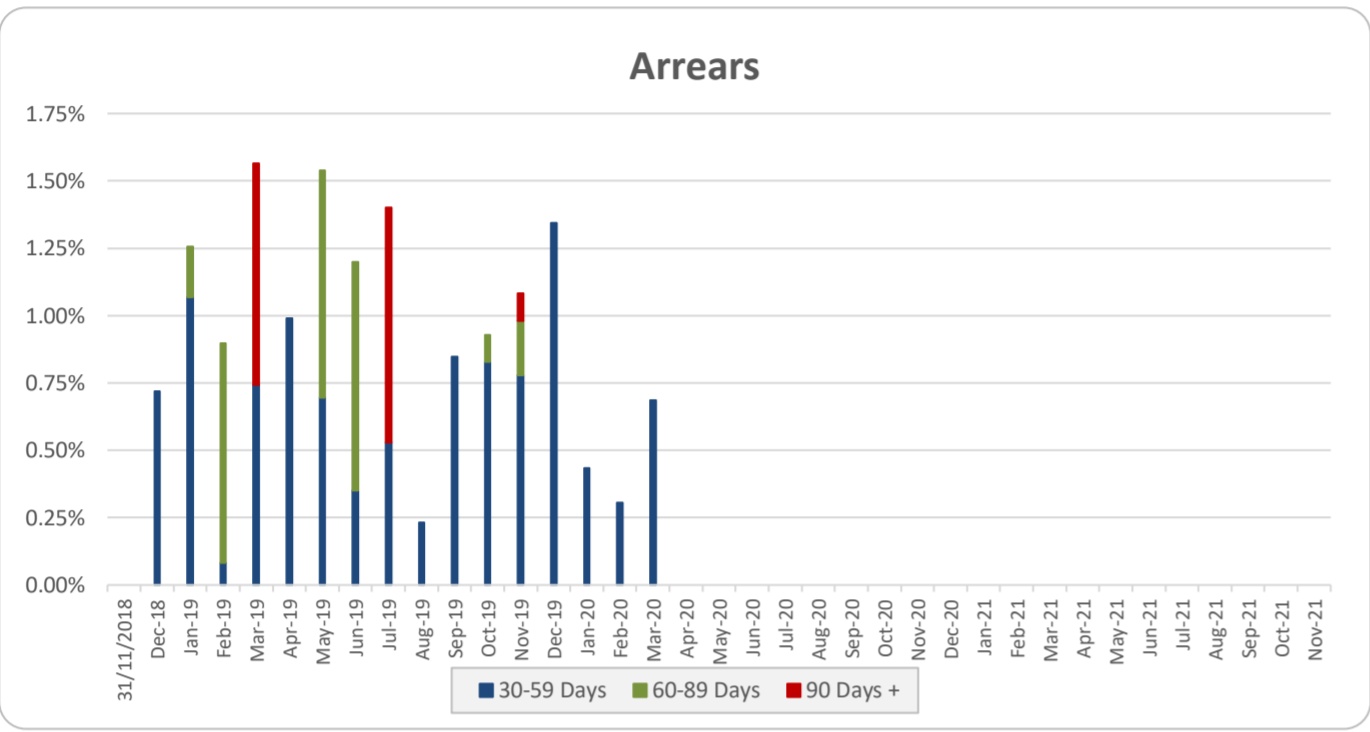
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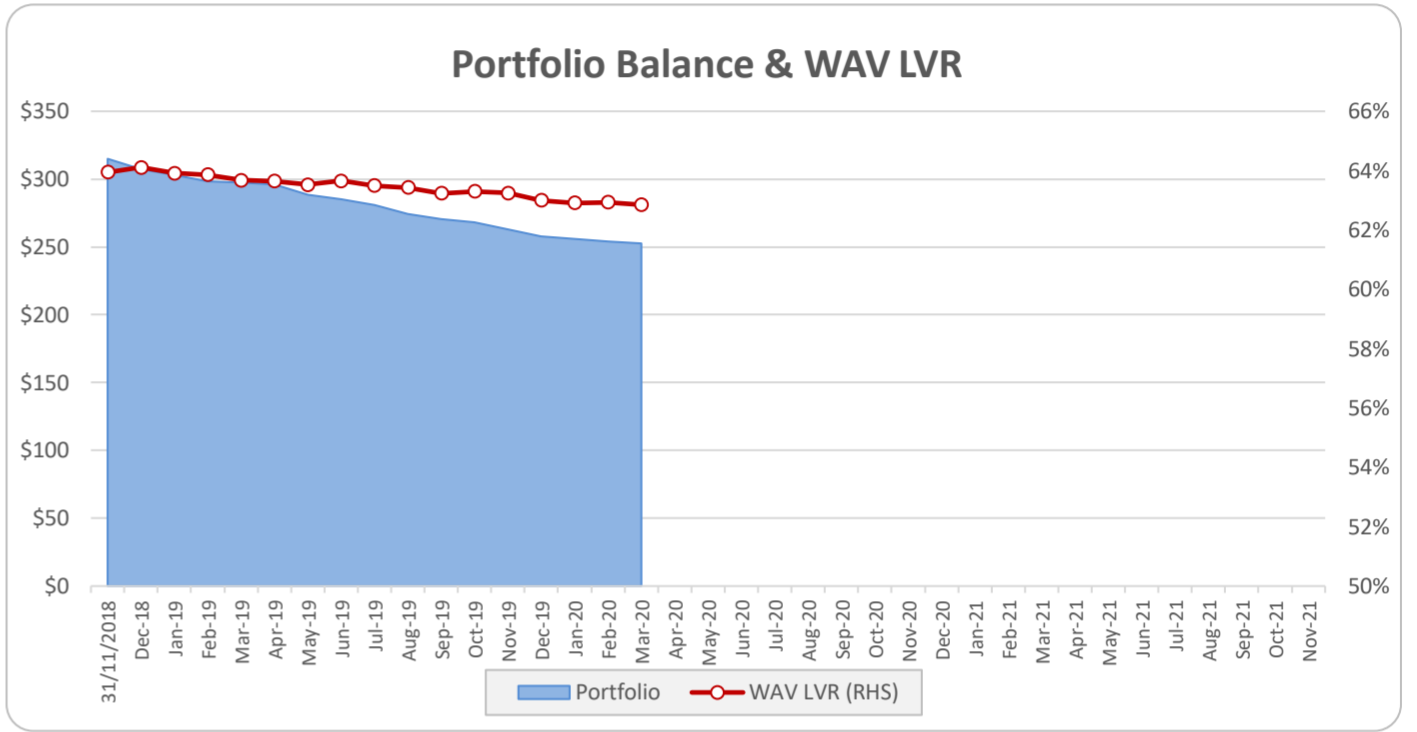
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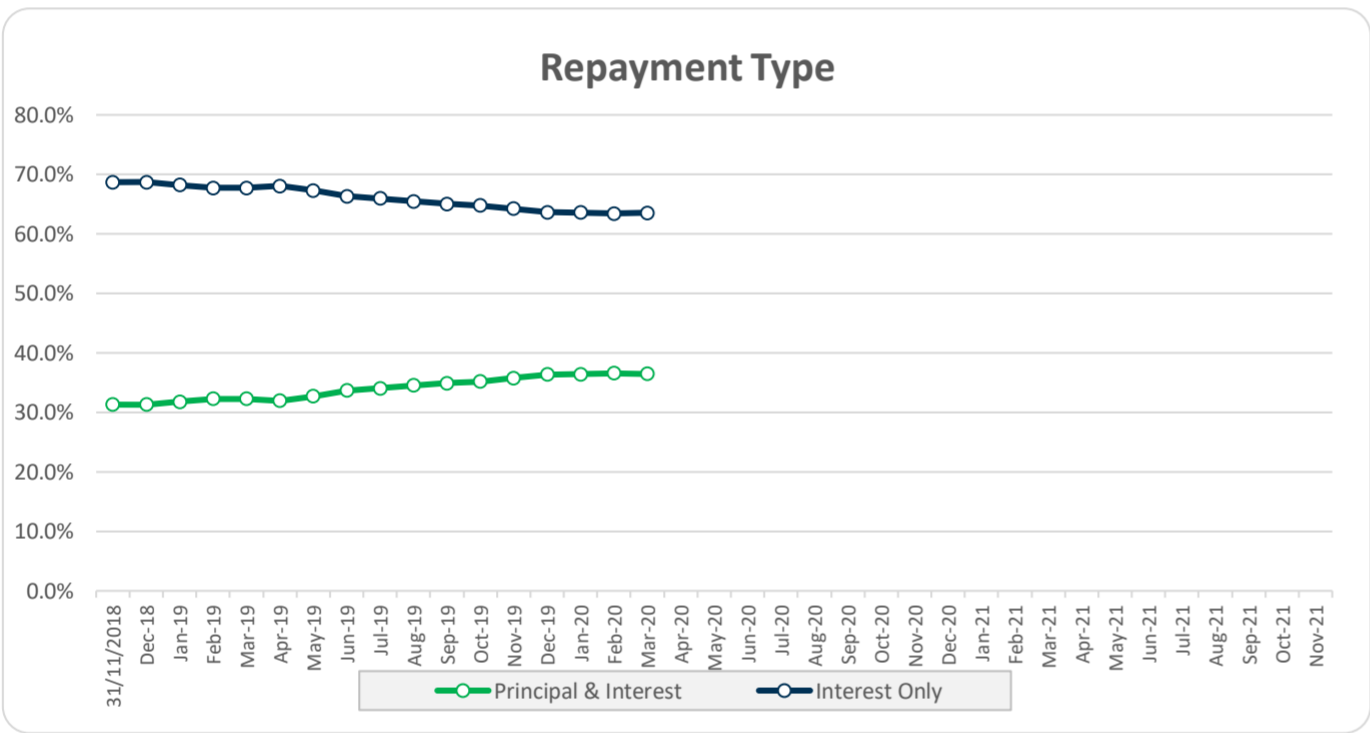
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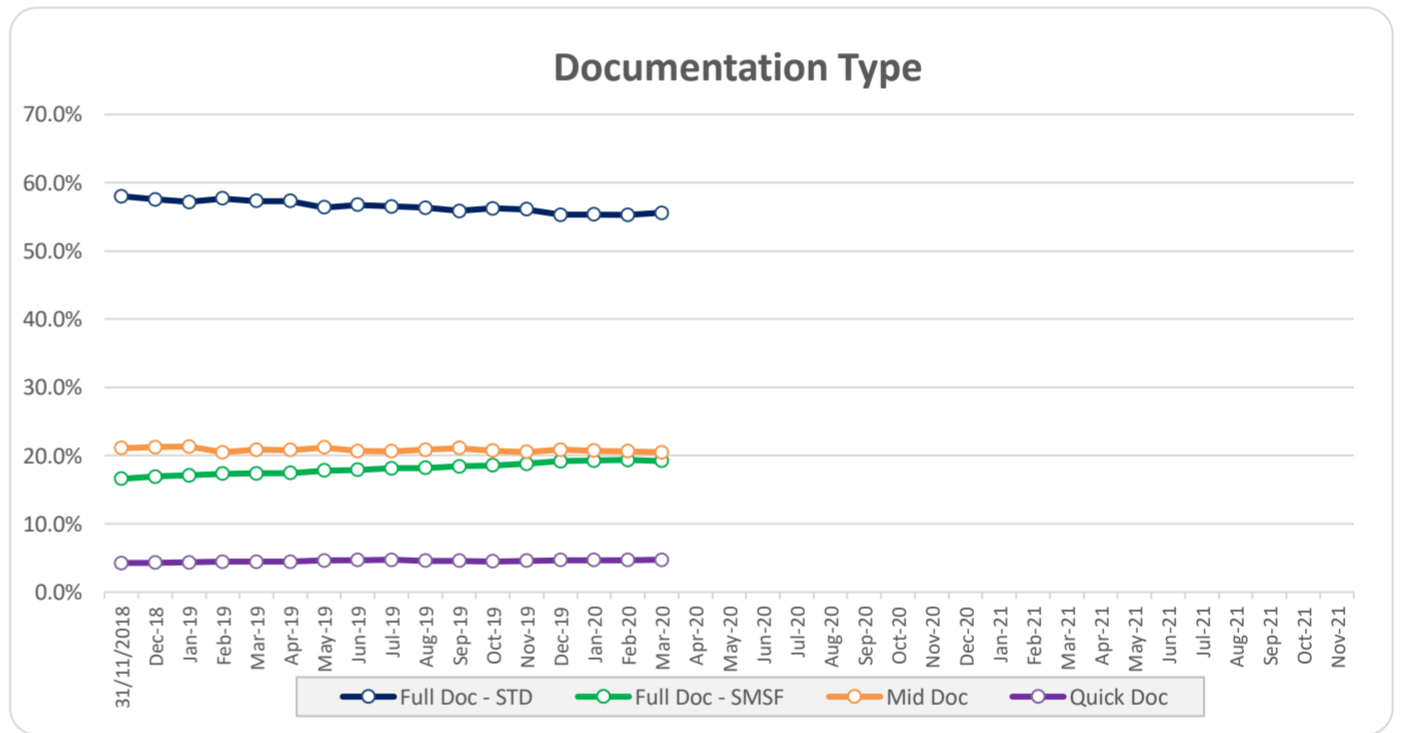
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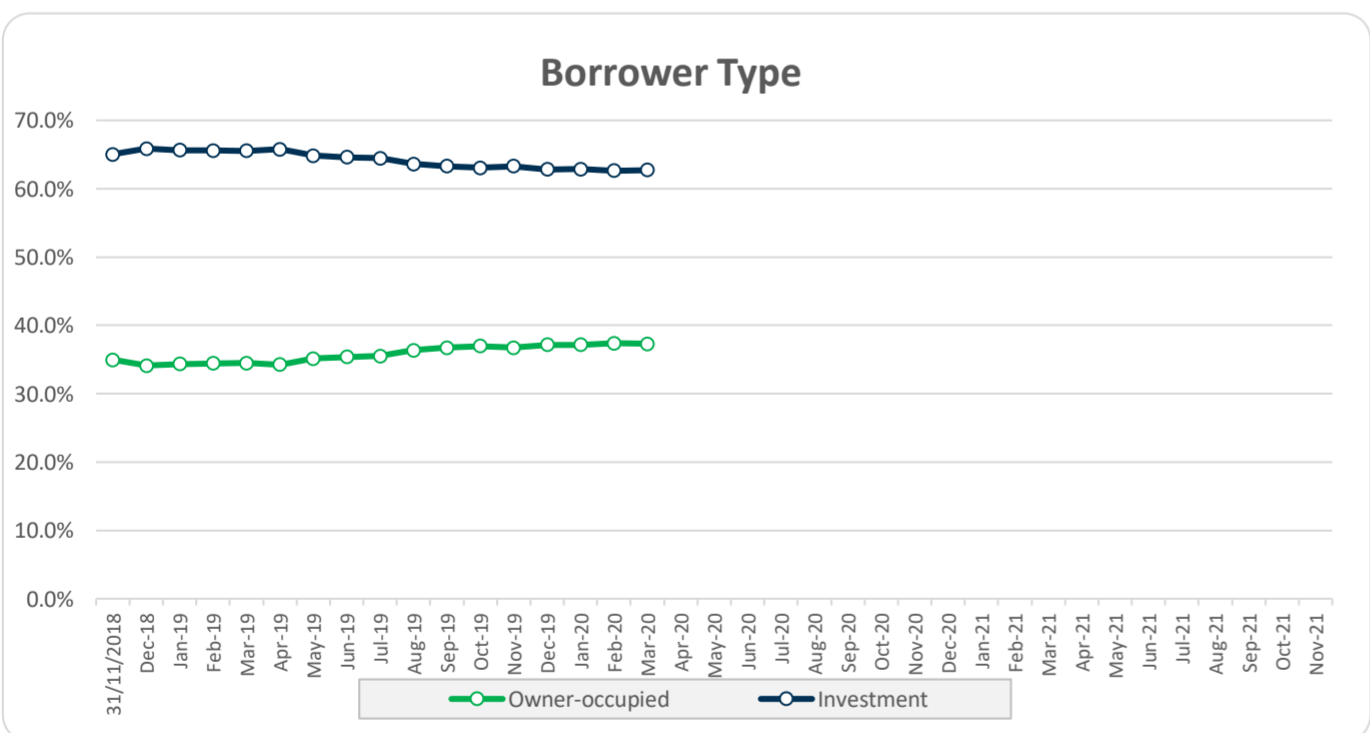
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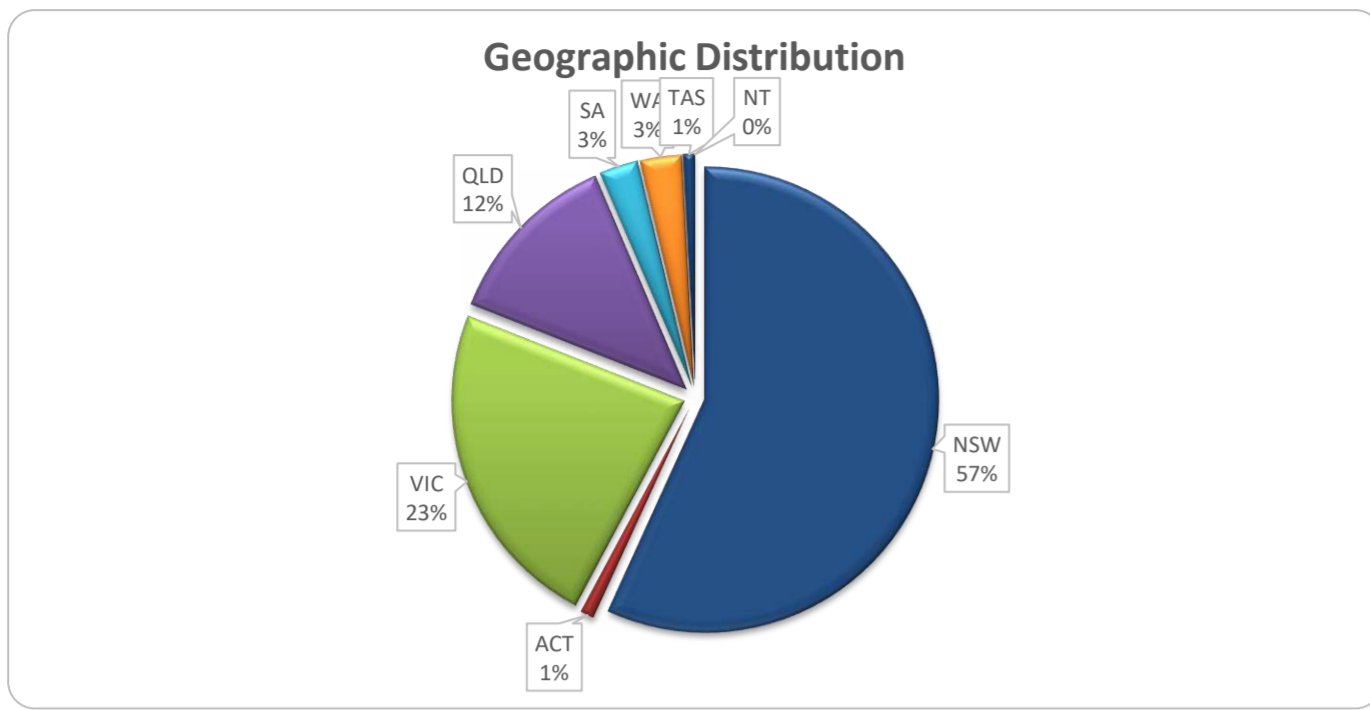


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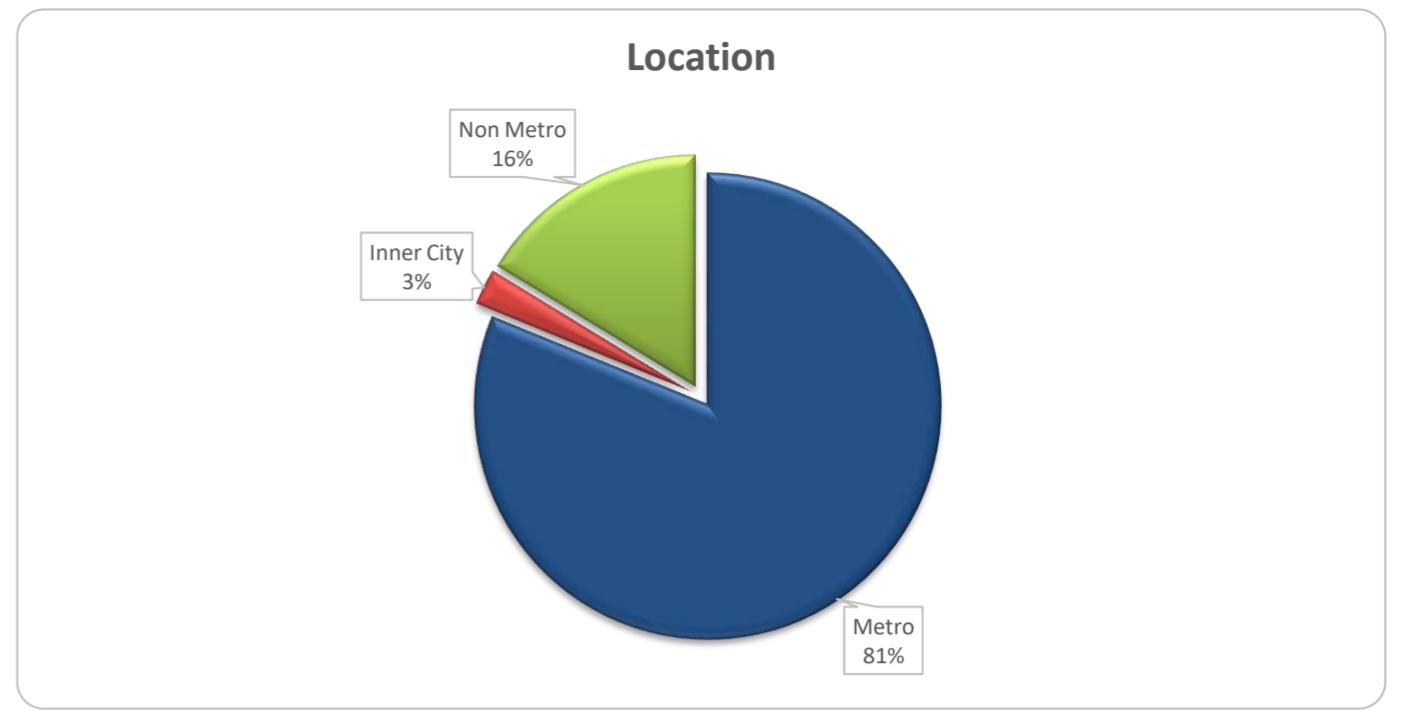


Think Tank Series 2018-1: Current Charts

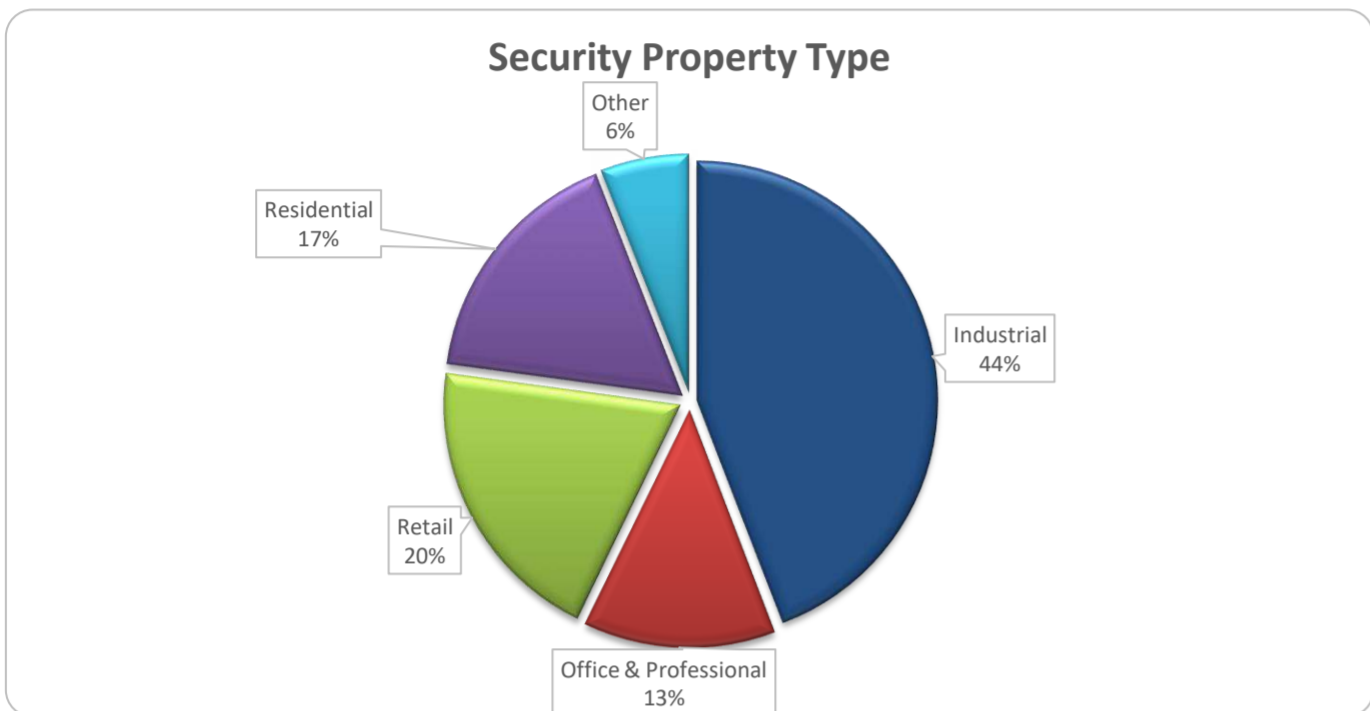
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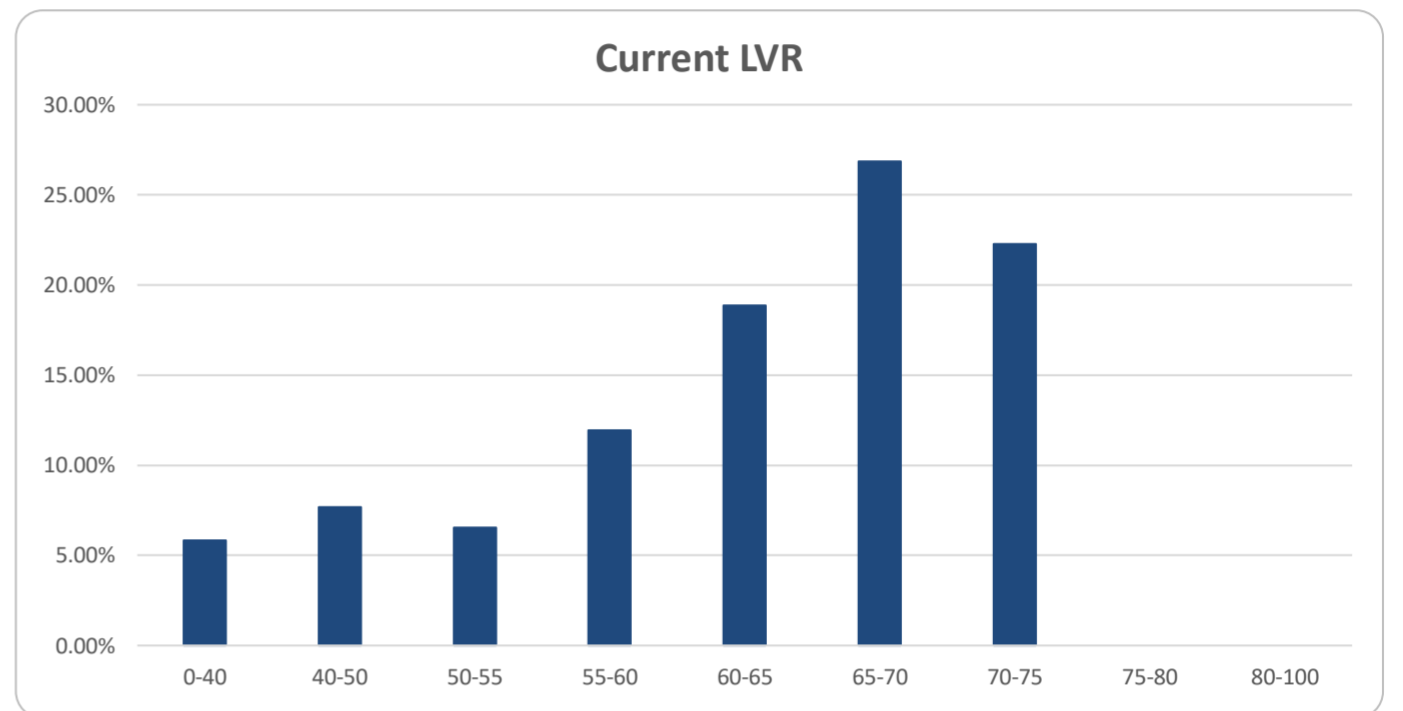
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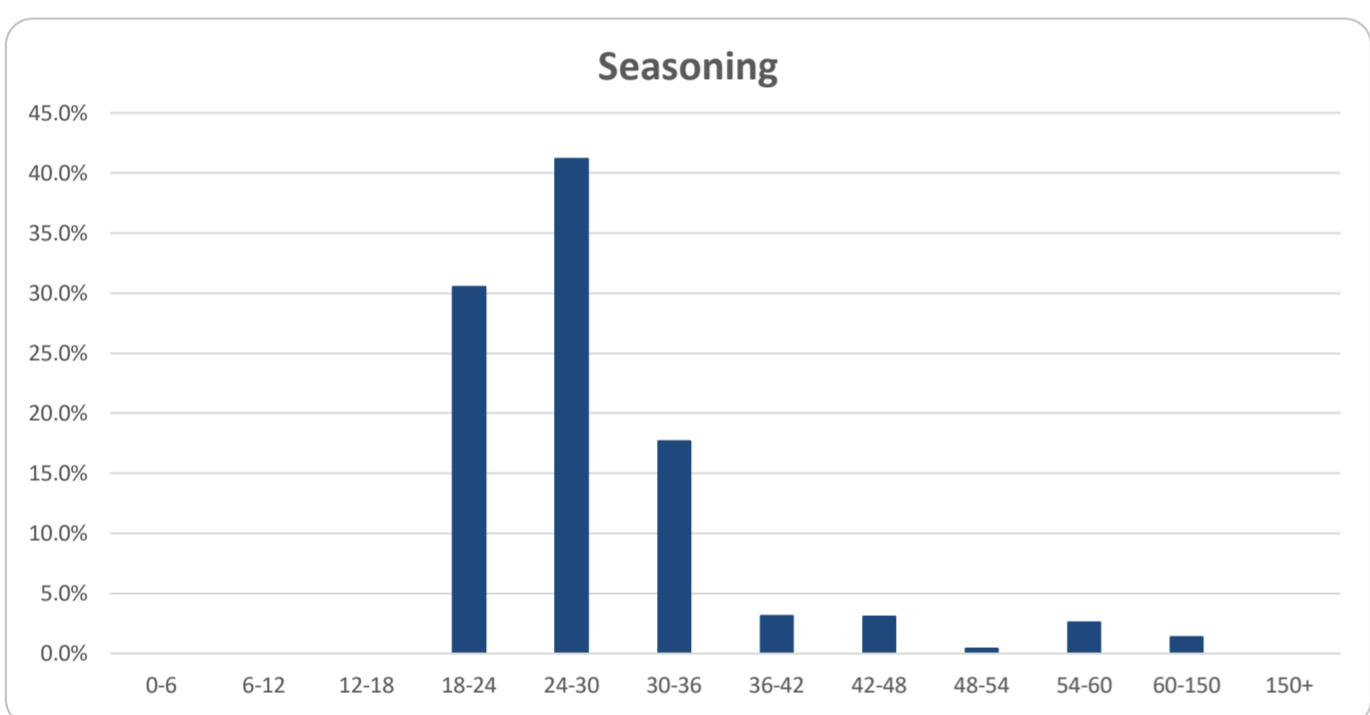
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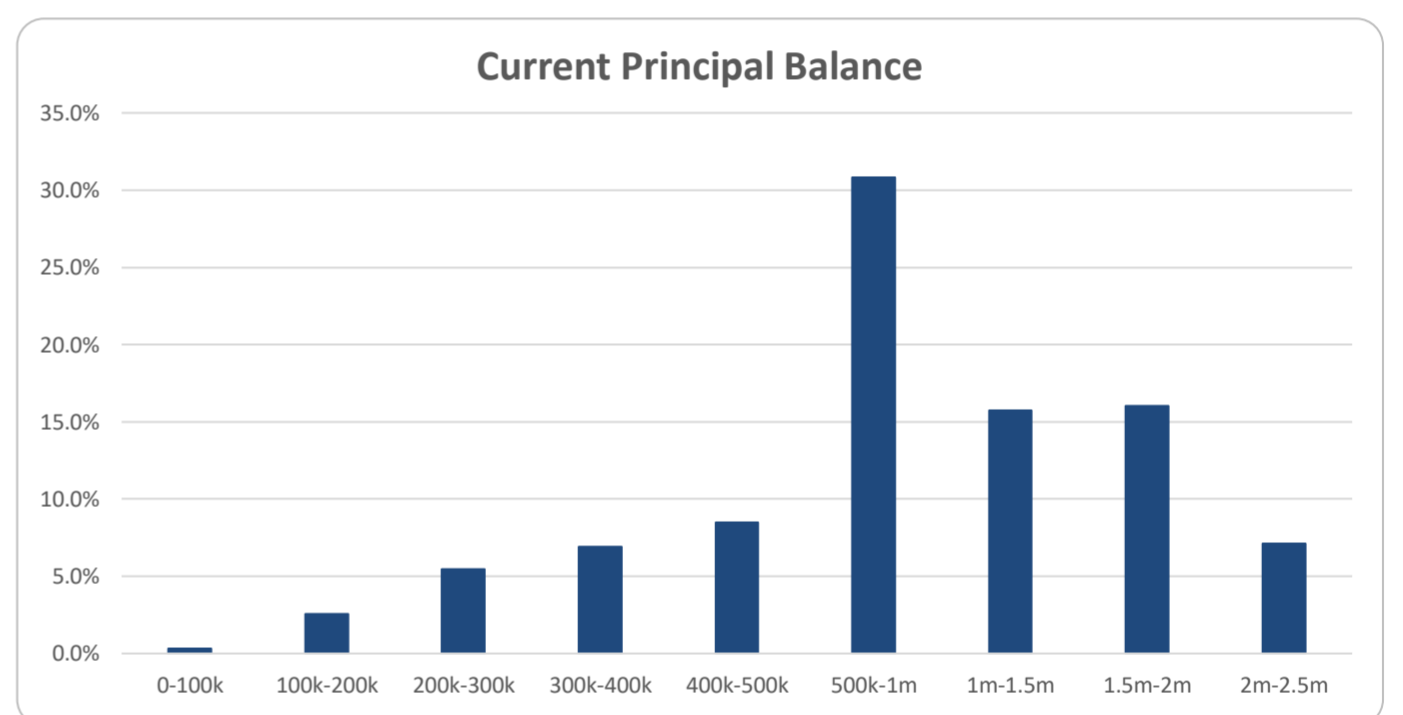
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Note:
 Documentation Type Data & Chart: Investors reports provided from November 2018 to November 2019 shows % based on numbers
 Documentation Type Data & Chart: Amended % based on numbers to % based on Balance from November 2018 to November 2019