

Report

16

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 Cashfow Asset Report

			Think	Tank Series 2	2018-1 - NO	TE BALA	NCES			
	Beginning			End of	Closing	Closing			_	
NOTE	Collection Period	Drawings	Principal Repaid	Collection Period	Credit Support	Bond Factor	Opening Charge-Offs	Closing Charge-Offs	Interest Due (inc accrued)	Interest Paid
Class Redraw	0.00	0.00	0.00	0.00	Support	1 actor	0.00	0.00	`	0.0
Class A1	139,198,732.28	0.00	1,231,153.24	137,967,579.04	45.3%	73.0%	0.00	0.00		278,969.5
Class A2	31,551,712.65		279,061.40	31,272,651.25	32.9%	73.0%	0.00	0.00		76,847.8
Class B	20,160,000.00		0.00	20,160,000.00		100.0%	0.00	0.00	•	56,834.6
Class C	26,460,000.00		0.00	26,460,000.00	14.5%	100.0%	0.00	0.00	97,430.79	97,430.7
Class D	16,380,000.00		0.00	16,380,000.00	8.0%	100.0%	0.00	0.00	76,021.15	76,021.1
Class E	4,410,000.00		0.00	4,410,000.00	6.2%	100.0%	0.00	0.00	•	27,867.5
Class F	10,390,000.00		0.00	10,390,000.00		100.0%	0.00	0.00		74,622.9
Class G	2,210,000.00		0.00	2,210,000.00	1.2%	100.0%	0.00	0.00	-	20,322.9
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	36,518.42	36,518.4
1. GENERAL										
	Current Payment D									14-Apr-2
	Collection Period (1-Mar-2
	Collection Period (statement of the collection Period (statement)									31-Mar-2 10-Mar-2
	Interest Period (sta									13-Apr-2
	Days in Interest Pe									35
	Next Payment Date									11-May-2
2. COLLECTIO	NC.									
2. COLLECTIO	a. Total Available	e Income								
	Interest on Mortga									1,250,343.9
	Early Repayment F	ees								16,788.4
	Principal Draws									0.0
	Liquidity Draws									0.0
	Other Income (1) Total Available Income	omo								2,488.2 1,269,620.7
	(1) Includes penalty int		s. bank account intere	est etc						1,269,620.7
	(1) mendade pernang ma		s, sam asseum mere							
	b. Total Principal	l Principal								
	Principal Received									1,530,214.6
	Principal from the	sale of Mortgage	Loans							0.0
	Other Principal Total Principal Coll	lections								0.0 1,530,214.6
	rotar rinopar con									1,000,21110
3. PRINCIPAL										
	Opening Balance									0.0
	Plus Additional Prin	•								0.0
	Less Repayment of Closing Balance	n Filicipai Diaws)							0.0
	-									
4. SUMMARY I	NCOME WATERFA									400 407 7
	Senior Expenses - Liquidity Draw repa		e) (Inclusive)							106,137.7 0.0
	Class Redraw Inte									0.0
	Class A1 Interest									278,969.5
	Class A2 Interest									76,847.8
	Class B Interest									56,834.6
	Class C Interest									97,430.7
	Class D Interest									76,021.1
	Class E Interest Unreimbursed Prin	ncinal Draws								27,867.5 0.0
	Current Losses & (•	e-Offs							0.0
	Class F Interest	oanyovon onange	3 3.10							74,622.9
	Class G Interest									20,322.9
	Amortisation Event	•								0.0
	Extraordinary Expe			eeler Dr						0.0
	Liquidity Facility Pr Class H Interest	ovider, Derivative	e Couterparty & D	ealer Payments						0.0 36,518.4
	Other Expenses									0.0
	Excess Spread									401,922.0
5. SUMMARY I	PRINCIPAL WATER	RFALL								2.2
	Principal Draws									0.0
	Funding Redraws Class A1 Principal	Payment								20,000.0 1,231,153.2
	Class A1 Principal									279,061.4
	Class B Principal F	•								0.0
	Class C Principal F	Payment								0.0
	Class D Principal F	Payment								0.0
	Class E Principal F	•								0.0
	Class F Principal F									0.0
	Class G Principal F									0.0
	Class H Principal F	-ауппепц								0.0

Think Tank Series 2018-1 Cashfow 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%	6	5.91%	OK
Test (b)				
Bank Bill Rate plus 4.50%	5.09%	6	5.91%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
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%

31/03/2020 **Stratification Tables**

Total

Total

Summary	
Loans	389
Facilities	352
Borrower Groups	332
Balance	\$ 252,416,125
Avg Loan Balance	\$ 648,885
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 717,091
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 760,290
Max Group Balance	\$ 3,000,000
WA Current LVR	62.8%
Max Current LVR	75.0%
WA Yield	5.91%
WA Seasoning (months)	28.6
% IO	63.5%
% Investor	62.7%
% SMSF	19.2%
WA Interest Cover (UnStressed)	2.38

Current Lo	an/Facility LVR				
		Nun	Number		nce
		Amount	%	Amount	%
0%	<= 40%	39	10.0%	14,751,602	5.8%
> 40%	<= 50%	36	9.3%	19,397,179	7.7%
> 50%	<= 55%	28	7.2%	16,474,876	6.5%
> 55%	<= 60%	47	12.1%	30,120,264	11.9%
> 60%	<= 65%	65	16.7%	47,658,325	18.9%
> 65%	<= 70%	90	23.1%	67,762,143	26.8%
> 70%	<= 75%	84	21.6%	56,251,735	22.3%
> 75%	<= 80%	0	0.0%	0	0.0%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%

Current Facili		Number	Number		Balance	
		Amount	%	Amount	%	
0	<= 100,000	4	1.1%	274,468	0.1%	
> 100,000	<= 200,000	33	9.4%	5,250,611	2.1%	
> 200,000	<= 300,000	43	12.2%	10,436,028	4.1%	
> 300,000	<= 400,000	43	12.2%	14,998,445	5.9%	
> 400,000	<= 500,000	46	13.1%	20,917,900	8.3%	
> 500,000	<= 1,000,000	108	30.7%	76,207,466	30.2%	
> 1,000,000	<= 1,500,000	35	9.9%	43,135,823	17.1%	
> 1,500,000	<= 2,000,000	24	6.8%	41,671,040	16.5%	
> 2,000,000	<= 2,500,000	9	2.6%	20,088,985	8.0%	
> 2,500,000	<= 5,000,000	7	2.0%	19,435,357	7.7%	
Total		352	100%	252,416,125	100%	

389

100.0%

252,416,125

100%

Total

Property State				
	Number		Balance	
	Amount	%	Amount	%
NSW	193	49.6%	143,410,395	56.8%
ACT	5	1.3%	2,425,314	1.0%
VIC	100	25.7%	58,565,830	23.2%
QLD	58	14.9%	31,828,280	12.6%
SA	19	4.9%	6,799,007	2.7%
WA	12	3.1%	7,347,299	2.9%
TAS	2	0.5%	2,040,000	0.8%
NT	0	0.0%	0	0.0%
Total	389	100%	252,416,125	100%

Property Location					
	Number	Number		Balance	
	Amount	%	Amount	%	
Metro	307	78.9%	204,921,155	81.2%	
Non metro	69	17.7%	41,134,429	16.3%	
Inner City	13	3.3%	6,360,541	2.5%	
Total	389	100%	252,416,125	100%	

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	189	48.6%	140,256,783	55.6%
Mid Doc	75	19.3%	51,754,136	20.5%
Quick Doc	23	5.9%	11,920,608	4.7%
SMSF	102	26.2%	48,484,598	19.2%
SMSF NR	0	0.0%	0	0.0%
Total	389	100%	252,416,125	100%
Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	79	20.3%	50,318,472	19.9%
Industrial	177	45.5%	111,475,096	44.2%
Office	64	16.5%	30,620,455	12.1%
Professional Suites	7	1.8%	2,293,704	0.9%
Commercial Other	17	4.4%	15,057,374	6.0%
Manager I I and	0	0.0%	0	0.0%
Vacant Land				
Rural	0	0.0%	0	0.0%

		Number		Balance	
		Amount	%	Amount	%
/ariable		375	96.4%	245,415,303	97.2%
Fixed Rate Ter	m Remaining (yrs)				
)	<= 1	4	1.0%	1,542,679	0.6%
> 1	<= 2	3	0.8%	1,228,443	0.5%
> 2	<= 3	6	1.5%	3,648,057	1.4%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	1	0.3%	581,644	0.2%
Γotal		389	100%	252,416,125	100%

389

100%

252,416,125

100%

Current Loan	Balance				
		Number		Balance	
		Amount	%	Amount	%
-1,000	<= 100,000	15	3.9%	763,035	0.3%
> 100,000	<= 200,000	41	10.5%	6,486,869	2.6%
> 200,000	<= 300,000	56	14.4%	13,782,839	5.5%
> 300,000	<= 400,000	50	12.9%	17,407,227	6.9%
> 400,000	<= 500,000	47	12.1%	21,405,046	8.5%
> 500,000	<= 1,000,000	111	28.5%	77,830,602	30.8%
> 1,000,000	<= 1,500,000	32	8.2%	39,761,101	15.8%
> 1,500,000	<= 2,000,000	23	5.9%	40,479,964	16.0%
> 2,000,000	<= 2,500,000	8	2.1%	17,988,985	7.1%
> 2,500,000	<= 5,000,000	6	1.5%	16,510,456	6.5%
Total		389	100%	252,416,125	100%

		Number	Number		Balance	
		Amount	%	Amount	9/	
)	<= 100,000	4	1.2%	274,468	0.1%	
> 100,000	<= 200,000	27	8.1%	4,383,338	1.7%	
> 200,000	<= 300,000	40	12.0%	9,803,313	3.9%	
> 300,000	<= 400,000	37	11.1%	12,869,793	5.1%	
> 400,000	<= 500,000	43	13.0%	19,492,863	7.7%	
> 500,000	<= 1,000,000	104	31.3%	72,526,774	28.7%	
> 1,000,000	<= 1,500,000	29	8.7%	35,804,045	14.2%	
> 1,500,000	<= 2,000,000	29	8.7%	50,514,689	20.0%	
> 2,000,000	<= 2,500,000	11	3.3%	24,491,485	9.7%	
> 2,500,000	<= 5,000,000	8	2.4%	22,255,357	8.8%	

		Number	Number		Balance	
		Amount	%	Amount	%	
0.0	<= 6	0	0.0%	0	0.0%	
> 6	<= 12	0	0.0%	0	0.0%	
> 12	<= 18	0	0.0%	0	0.0%	
> 18	<= 24	122	31.4%	77,043,752	30.5%	
> 24	<= 30	154	39.6%	103,897,730	41.2%	
> 30	<= 36	71	18.3%	44,579,889	17.7%	
> 36	<= 42	17	4.4%	7,949,884	3.1%	
> 42	<= 48	8	2.1%	7,770,376	3.1%	
> 48	<= 54	4	1.0%	1,095,750	0.4%	
> 54	<= 60	5	1.3%	6,586,063	2.6%	
> 60	<= 150	8	2.1%	3,492,681	1.4%	
Fotal		389	100%	252,416,125	100%	

		Number		Balance	
		Amount	%	Amount	%
0	<= 30	385	99.0%	250,686,725	99.3%
> 30	<= 60	4	1.0%	1,729,400	0.7%
> 60	<= 90	0	0.0%	0	0.0%
> 90	<= 120	0	0.0%	0	0.0%
> 120	<= 150	0	0.0%	0	0.0%
> 150		0	0.0%	0	0.0%

389

100%

252,416,125

100%

Employme	nt Type					
		Number	Number		Balance	
		Amount	%	Amount	%	
PAYG		80	20.6%	50,067,531	19.8%	
Months Sel	f Employed					
0	< 12	0	0.0%	0	0.0%	
12	< 24	0	0.0%	0	0.0%	
24	< 36	5	1.3%	3,822,586	1.5%	
36	< 48	15	3.9%	9,467,168	3.8%	
48	< 60	11	2.8%	5,176,744	2.1%	
60		278	71.5%	183,882,097	72.8%	
Total		389	100%	252,416,125	100%	

Remainin	g Term				
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	10	2.6%	2,172,835	0.9%
> 15	<= 20	37	9.5%	20,505,464	8.1%
> 20	<= 25	239	61.4%	165,766,916	65.7%
> 25	<= 30	103	26.5%	63,970,911	25.3%
Total		389	100%	252,416,125	100%
Payment	Туре	Number		Balance	
		Amount	%	Amount	%
P&I		180	46.3%	92,006,188	36.5%
. •	Remaining (yrs)	180	46.3%	92,006,188	36.5%
IO Term R	Remaining (yrs) <= 1	180	46.3% 10.5%	92,006,188	
IO Term R 0					13.3%
IO Term R 0 > 1	<= 1	41	10.5%	33,663,494	13.3% 11.4%
P&I IO Term Fi 0 > 1 > 2 > 3	<= 1 <= 2	41 35	10.5% 9.0%	33,663,494 28,859,887	36.5% 13.3% 11.4% 27.2% 11.6%

		Number	Number		
		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%
Interest Co	ver (Unstressed)				
		Number		Balance	
		Amount	%	Amount	%
•	<= 1.50	4	1.0%	1,944,597	0.8%
•	<= 1.50 <= 1.75				
		4	1.0%	1,944,597	0.8%
> 1.50 > 1.75	<= 1.75	4 102	1.0% 26.2%	1,944,597 85,962,748	0.8% 34.1%
> 1.50 > 1.75 > 2.00	<= 1.75 <= 2.00	4 102 57	1.0% 26.2% 14.7%	1,944,597 85,962,748 36,838,438	0.8% 34.1% 14.6% 11.5%
> 1.50 > 1.75 > 2.00 > 2.25	<= 1.75 <= 2.00 <= 2.25	4 102 57 47	1.0% 26.2% 14.7% 12.1%	1,944,597 85,962,748 36,838,438 28,960,278	0.8% 34.1% 14.6%
0 > 1.50 > 1.75 > 2.00 > 2.25 > 2.50 > 2.75	<= 1.75 <= 2.00 <= 2.25 <= 2.50	4 102 57 47 35	1.0% 26.2% 14.7% 12.1% 9.0%	1,944,597 85,962,748 36,838,438 28,960,278 24,035,778	0.8% 34.1% 14.6% 11.5% 9.5%

Total		389	100%	252,416,125	100%
> 4.25		37	9.5%	20,500,124	8.1%
> 4.00	<= 4.25	3	0.8%	1,004,622	0.4%
> 3.75	<= 4.00	8	2.1%	3,148,673	1.2%
> 3.50	<= 3.75	18	4.6%	10,884,574	4.3%
> 3.25	<= 3.50	10	2.6%	8,008,934	3.2%
> 3.00	<= 3.25	15	3.9%	6,523,290	2.6%

NCCP Loans				
	Number	Number		
	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%

Residential Property Type				
	Number	Number		
	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%
Loan Purpose				
	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%
Borrower Industry				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	45	11.6%	25,738,419	10.2%

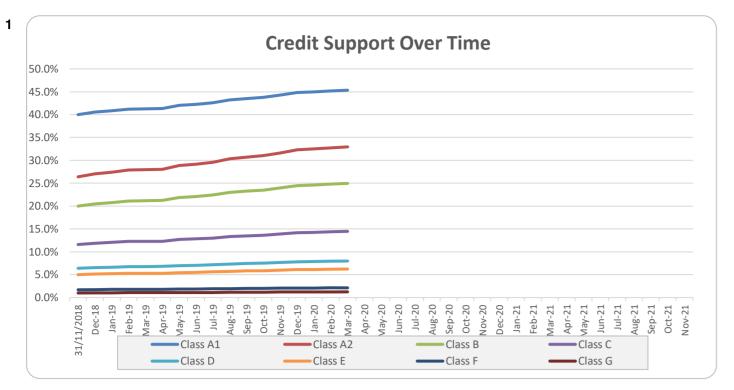
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	45	11.6%	25,738,419	10.2%
Communications	5	1.3%	2,201,004	0.9%
Construction	103	26.5%	79,970,370	31.7%
Education	7	1.8%	5,292,413	2.1%
Engineering / Maunfacturing	28	7.2%	21,363,261	8.5%
Finance & Insurance	20	5.1%	11,319,441	4.5%
Food and Beverage	30	7.7%	26,781,821	10.6%
Health	18	4.6%	9,009,137	3.6%
Т	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%

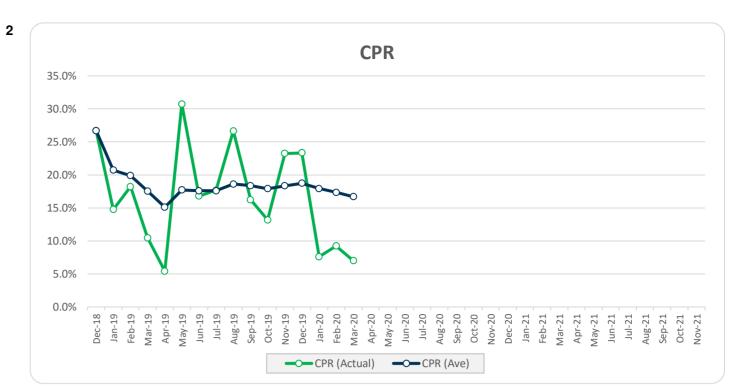
Credit Events					
	Number	Number		Balance	
	Amount	%	Amount	%	
0	370	95.1%	233,572,093	92.5%	
1	18	4.6%	18,103,646	7.2%	
2	1	0.3%	740,387	0.3%	
Total	389	100%	252,416,125	100%	

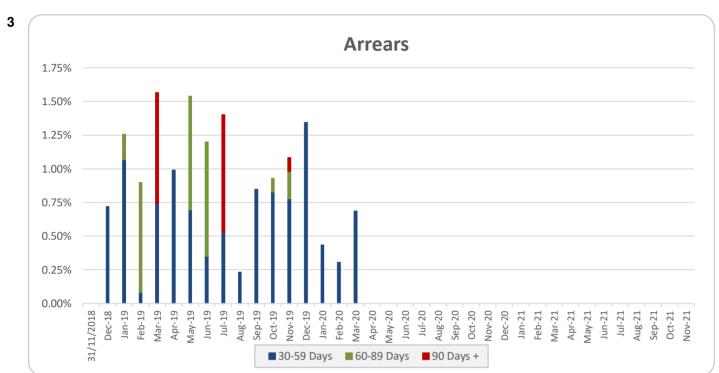
Date	31/03/2020			
BNYTCAL ATF Think Tank series 2018-1 Trust				
Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	349	99.1%	250,686,725	99.3%
Loans in Arrears (non-hardship)	3	0.9%	1,729,400	0.7%
Payment Missed (hardship application received / approved)	-	0.0%	-	0.0%
Total Portfolio (no. of facilities)	352	100.0%	252,416,125	100.0%

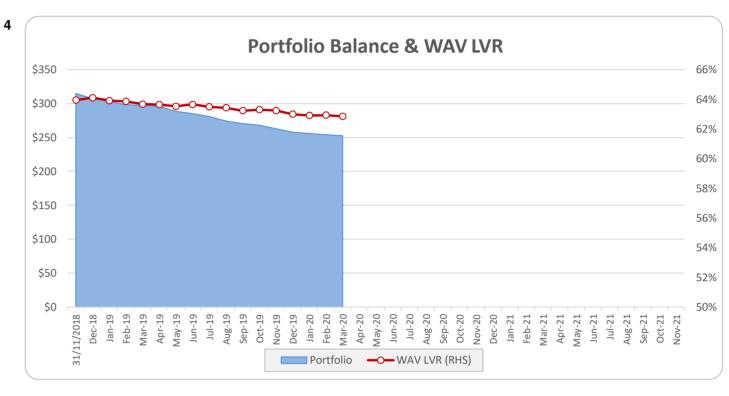
BNYTCAL ATF Think Tank series 2018-1 Trust				-		
Loan Status	Number	% Number	% Number	Amount	% Amount	% Amount
Current Loans (<=30 days arrears)						
No hardship request	299	85.7%	84.9%	206,117,984	82.2%	81.7%
Request Enquiry	38	10.9%	10.8%	32,852,510	13.1%	13.0%
Request Received	7	2.0%	2.0%	7,475,854	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%	
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%	
Total Portfolio (no. of facilities)	352			252,416,125		

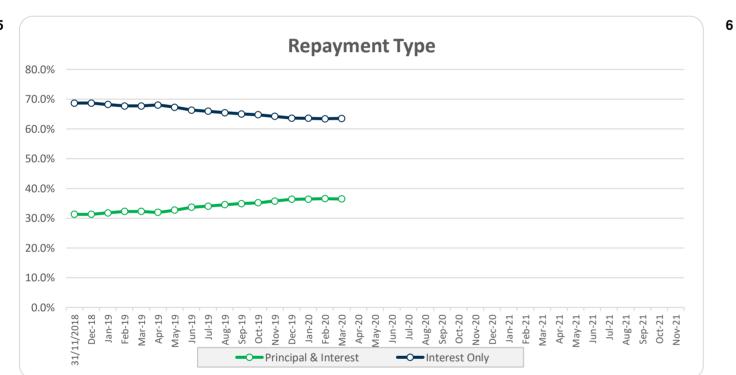
Think Tank Series 2018-1: Time Series Charts

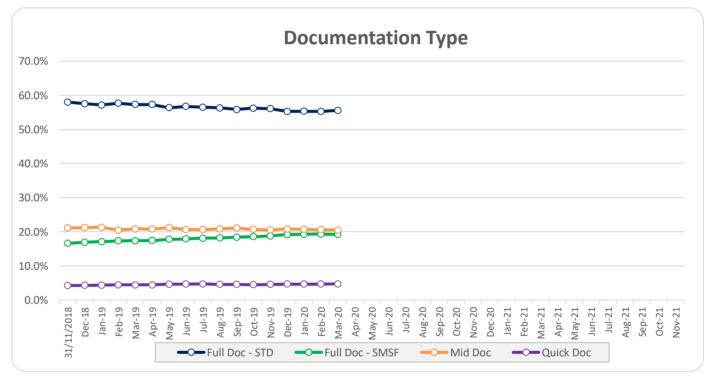


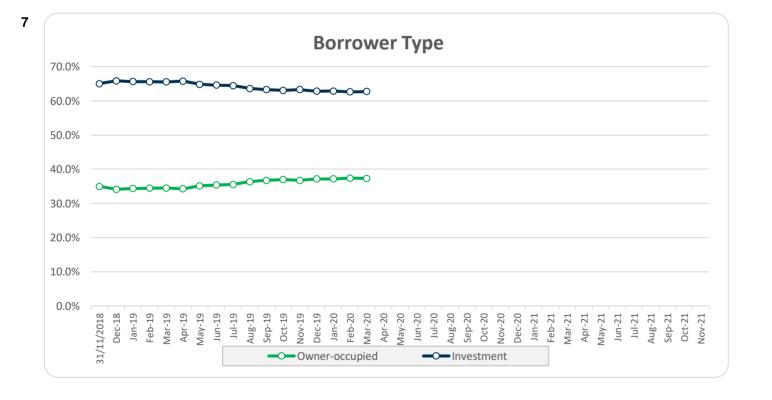




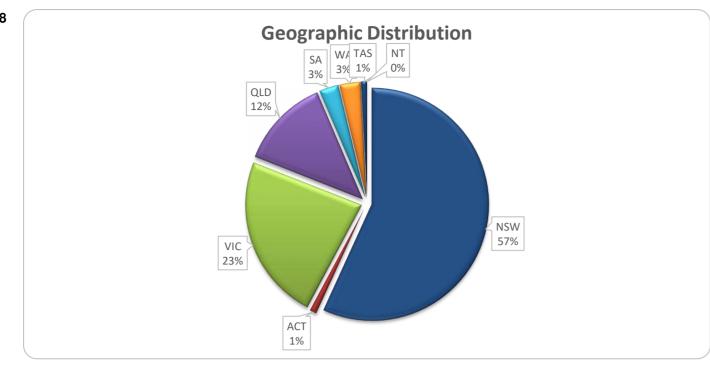


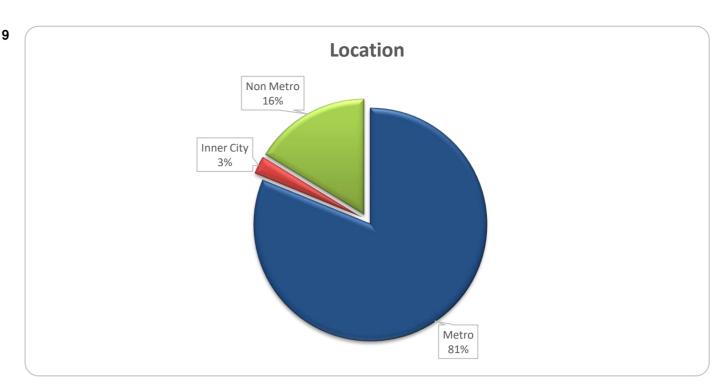


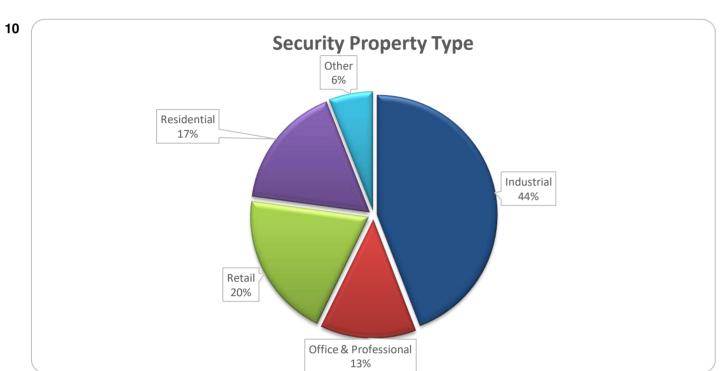


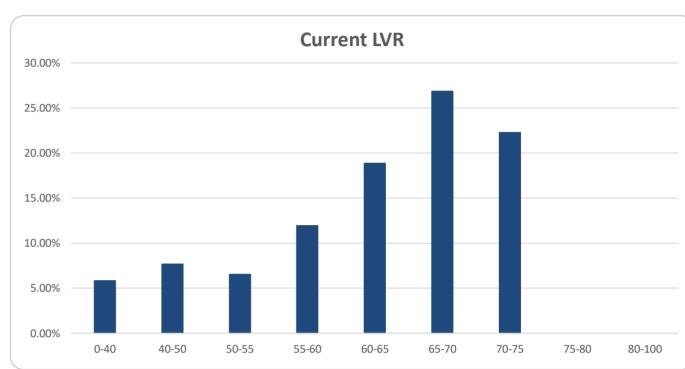


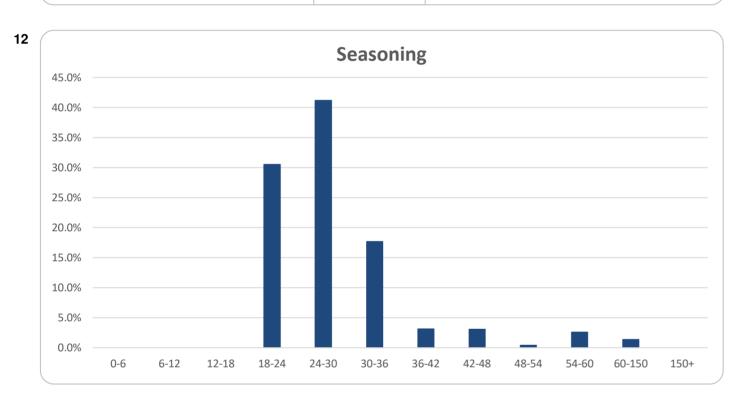
Think Tank Series 2018-1: Current Charts

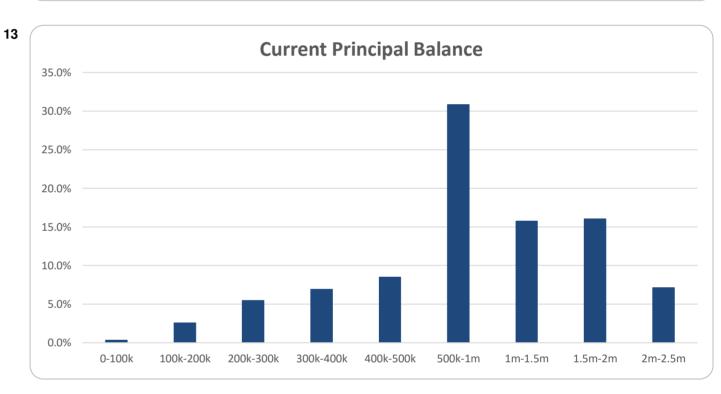












Note:

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