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## Investor Report - Think Tank Series 2018-1

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

Payment Date of 11-May-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	137,967,579.04		3,757,547.36	134,210,031.68	45.8%	71.0%	0.00	0.00	169,324.77	169,324.77
Class A2	31,272,651.25		851,710.74	30,420,940.51	33.6%	71.0%	0.00	0.00	48,790.22	48,790.22
Class B	20,160,000.00		0.00	20,160,000.00	25.4%	100.0%	0.00	0.00	37,417.90	37,417.90
Class C	26,460,000.00		0.00	26,460,000.00	14.7%	100.0%	0.00	0.00	66,726.83	66,726.83
Class D	16,380,000.00		0.00	16,380,000.00	8.1%	100.0%	0.00	0.00	53,423.80	53,423.80
Class E	4,410,000.00		0.00	4,410,000.00	6.4%	100.0%	0.00	0.00	20,092.17	20,092.17
Class F	10,390,000.00		0.00	10,390,000.00	2.2%	100.0%	0.00	0.00	54,254.50	54,254.50
Class G	2,210,000.00		0.00	2,210,000.00	1.3%	100.0%	0.00	0.00	14,973.25	14,973.25
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	27,167.30	27,167.30

### 1. GENERAL

Current Payment Date	11-May-20
Collection Period (start)	1-Apr-20
Collection Period (end)	30-Apr-20
Interest Period (start)	14-Apr-20
Interest Period (end)	10-May-20
Days in Interest Period	27
Next Payment Date	10-Jun-20

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	1,022,843.45
Early Repayment Fees	30,784.70
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	23,448.71
<b>Total Available Income</b>	<b>1,077,076.86</b>

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

#### b. Total Principal Principal

Principal Received on the Mortgage Loans	4,609,258.10
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>4,609,258.10</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 5.8(a) to (e) (Inclusive)	92,866.58
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	169,324.77
Class A2 Interest	48,790.22
Class B Interest	37,417.90
Class C Interest	66,726.83
Class D Interest	53,423.80
Class E Interest	20,092.17
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	54,254.50
Class G Interest	14,973.25
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	27,167.30
Other Expenses	0.00
Excess Spread	477,389.53

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	3,757,547.36
Class A2 Principal Payment	851,710.74
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	252,416,125.07
Plus: Capitalised Charges	163,576.48
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	4,617,187.33
 Loan Balance at End of Collection Period	 247,962,514.22

### b. Repayments

Principal received on Mortgage Loans during Collection Period	4,617,187.33
CPR (%)	19.9%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.92%	5.86%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.66%	5.86%	OK

### d. Arrears

#### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	2	1	0	3
Balance Outstanding	1,614,765	217,397	0	1,832,162
% Portfolio Balance	0.65%	0.09%	0.00%	0.74%

### 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%

Summary

Loans	380
Facilities	345
Borrower Groups	325
Balance	\$ 247,962,514
Avg Loan Balance	\$ 652,533
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 718,732
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 762,962
Max Group Balance	\$ 3,000,000
WA Current LVR	62.8%
Max Current LVR	75.4%
WA Yield	5.86%
WA Seasoning (months)	29.7
% IO	63.6%
% Investor	63.0%
% SMSF	19.5%
WA Interest Cover (UnStressed)	2.38

Current Loan/Facility LVR

		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	39	10.3%	14,180,902	5.7%
> 40%	<= 50%	37	9.7%	19,735,765	8.0%
> 50%	<= 55%	27	7.1%	16,575,477	6.7%
> 55%	<= 60%	42	11.1%	28,459,144	11.5%
> 60%	<= 65%	62	16.3%	44,068,960	17.8%
> 65%	<= 70%	83	21.8%	64,001,974	25.8%
> 70%	<= 75%	86	22.6%	55,621,240	22.4%
> 75%	<= 80%	4	1.1%	5,319,052	2.1%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
<b>Total</b>		<b>380</b>	<b>100.0%</b>	<b>247,962,514</b>	<b>100%</b>

Current Facility Balance

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	4	1.2%	273,492	0.1%
> 100,000	<= 200,000	33	9.6%	5,243,470	2.1%
> 200,000	<= 300,000	40	11.6%	9,614,912	3.9%
> 300,000	<= 400,000	44	12.8%	15,341,495	6.2%
> 400,000	<= 500,000	46	13.3%	20,970,631	8.5%
> 500,000	<= 1,000,000	104	30.1%	73,560,527	29.7%
> 1,000,000	<= 1,500,000	34	9.9%	41,932,959	16.9%
> 1,500,000	<= 2,000,000	23	6.7%	39,490,522	15.9%
> 2,000,000	<= 2,500,000	10	2.9%	22,107,720	8.9%
> 2,500,000	<= 5,000,000	7	2.0%	19,426,787	7.8%
<b>Total</b>		<b>345</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Property State

		Number		Balance	
		Amount	%	Amount	%
NSW		187	49.2%	139,699,892	56.3%
ACT		5	1.3%	2,428,284	1.0%
VIC		97	25.5%	57,831,847	23.3%
QLD		58	15.3%	31,811,840	12.8%
SA		19	5.0%	6,800,068	2.7%
WA		12	3.2%	7,350,584	3.0%
TAS		2	0.5%	2,040,000	0.8%
NT		0	0.0%	0	0.0%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Property Location

		Number		Balance	
		Amount	%	Amount	%
Metro		299	78.7%	200,831,222	81.0%
Non metro		68	17.9%	40,823,175	16.5%
Inner City		13	3.4%	6,308,117	2.5%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Income Verification

		Number		Balance	
		Amount	%	Amount	%
Full Doc		182	47.9%	137,333,429	55.4%
Mid Doc		74	19.5%	50,567,709	20.4%
Quick Doc		22	5.8%	11,619,843	4.7%
SMSF		102	26.8%	48,441,534	19.5%
SMSF NR		0	0.0%	0	0.0%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Property Type

		Number		Balance	
		Amount	%	Amount	%
Retail		78	20.5%	49,695,829	20.0%
Industrial		174	45.8%	110,415,751	44.5%
Office		61	16.1%	29,227,506	11.8%
Professional Suites		7	1.8%	2,295,251	0.9%
Commercial Other		15	3.9%	13,825,201	5.6%
Vacant Land		0	0.0%	0	0.0%
Rural		0	0.0%	0	0.0%
Residential		45	11.8%	42,502,975	17.1%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Interest Rate Type

		Number		Balance	
		Amount	%	Amount	%
Variable		366	96.3%	240,962,455	97.2%
<b>Fixed Rate Term Remaining (yrs)</b>					
0	<= 1	4	1.1%	1,543,489	0.6%
> 1	<= 2	5	1.3%	2,274,125	0.9%
> 2	<= 3	4	1.1%	2,601,603	1.0%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	1	0.3%	580,843	0.2%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Interest Rates

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Current Loan Balance

		Number		Balance	
		Amount	%	Amount	%
-500	<= 100,000	15	3.9%	762,292	0.3%
> 100,000	<= 200,000	40	10.5%	6,354,179	2.6%
> 200,000	<= 300,000	53	13.9%	12,960,334	5.2%
> 300,000	<= 400,000	48	12.6%	16,578,205	6.7%
> 400,000	<= 500,000	49	12.9%	22,345,576	9.0%
> 500,000	<= 1,000,000	106	27.9%	74,354,921	30.0%
> 1,000,000	<= 1,500,000	32	8.4%	39,795,411	16.0%
> 1,500,000	<= 2,000,000	22	5.8%	38,301,989	15.4%
> 2,000,000	<= 2,500,000	9	2.4%	20,007,720	8.1%
> 2,500,000	<= 5,000,000	6	1.6%	16,501,886	6.7%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Current Group Balance

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	4	1.2%	273,492	0.1%
> 100,000	<= 200,000	27	8.3%	4,377,622	1.8%
> 200,000	<= 300,000	37	11.4%	8,982,641	3.6%
> 300,000	<= 400,000	38	11.7%	13,211,953	5.3%
> 400,000	<= 500,000	43	13.2%	19,545,202	7.9%
> 500,000	<= 1,000,000	100	30.8%	69,871,871	28.2%
> 1,000,000	<= 1,500,000	28	8.6%	34,588,679	13.9%
> 1,500,000	<= 2,000,000	28	8.6%	48,341,545	19.5%
> 2,000,000	<= 2,500,000	12	3.7%	26,522,722	10.7%
> 2,500,000	<= 5,000,000	8	2.5%	22,246,787	9.0%
<b>Total</b>		<b>325</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Seasoning (months)

		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	97	25.5%	65,414,662	26.4%
> 24	<= 30	146	38.4%	97,789,314	39.4%
> 30	<= 36	91	23.9%	56,437,124	22.8%
> 36	<= 42	15	3.9%	6,639,871	2.7%
> 42	<= 48	14	3.7%	10,523,139	4.2%
> 48	<= 54	4	1.1%	1,098,903	0.4%
> 54	<= 60	5	1.3%	6,581,053	2.7%
> 60	<= 150	8	2.1%	3,478,448	1.4%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Arrears (Days Past Due) excluding COVID-19 Hardship

		Number		Balance	
		Amount	%	Amount	%
0	<= 30	377	99.2%	246,130,353	99.3%
> 30	<= 60	2	0.5%	1,614,765	0.7%
> 60	<= 90	1	0.3%	217,397	0.1%
> 90	<= 120	0	0.0%	0	0.0%
> 120	<= 150	0	0.0%	0	0.0%
> 150	<= 150	0	0.0%	0	0.0%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Employment Type

		Number		Balance	
		Amount	%	Amount	%
PAYG		78	20.5%	49,207,347	19.8%
<b>Months Self Employed</b>					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	5	1.3%	3,769,149	1.5%
36	< 48	14	3.7%	9,173,135	3.7%
48	< 60	11	2.9%	5,185,133	2.1%
60	< 60	272	71.6%	180,627,750	72.8%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Remaining Term

		Number		Balance	
		Amount	%	Amount	%
0	<= 15	10	2.6%	2,157,953	0.9%
> 15	<= 20	37	9.7%	20,512,120	8.3%
> 20	<= 25	235	61.8%	163,875,768	66.1%
> 25	<= 30	98	25.8%	61,416,672	24.8%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

Payment Type

		Number		Balance	
		Amount	%	Amount	%
P&I		179	47.1%	90,197,549	36.4%
<b>IO Term Remaining (yrs)</b>					
0	<= 1	43	11.3%	36,063,856	14.5%
> 1	<= 2	35	9.2%	28,605,104	11.5%
> 2	<= 3	85	22.4%	66,680,775	26.9%
> 3	<= 4	38	10.0%	26,415,231	10.7%
> 4	<= 5	0	0.0%	0	0.0%

		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	22	5.8%	18,383,601	7.4%
> 5.0%	<= 5.5%	79	20.8%	46,790,690	18.9%
> 5.5%	<= 6.0%	104	27.4%	76,918,441	31.0%
> 6.0%	<= 6.5%	128	33.7%	84,019,781	33.9%
> 6.5%	<= 7.0%	43	11.3%	19,996,220	8.1%
> 7.0%	<= 7.5%	4	1.1%	1,853,783	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%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	4	1.1%	1,942,187	0.8%
> 1.50	<= 1.75	100	26.3%	85,439,050	34.5%
> 1.75	<= 2.00	57	15.0%	36,658,856	14.8%
> 2.00	<= 2.25	45	11.8%	27,116,729	10.9%
> 2.25	<= 2.50	33	8.7%	23,158,240	9.3%
> 2.50	<= 2.75	20	5.3%	10,688,461	4.3%
> 2.75	<= 3.00	33	8.7%	13,927,382	5.6%
> 3.00	<= 3.25	14	3.7%	6,234,985	2.5%
> 3.25	<= 3.50	10	2.6%	8,008,429	3.2%
> 3.50	<= 3.75	18	4.7%	10,882,452	4.4%
> 3.75	<= 4.00	8	2.1%	3,156,542	1.3%
> 4.00	<= 4.25	1	0.3%	222,000	0.1%
> 4.25		37	9.7%	20,527,202	8.3%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		19	5.0%	10,276,389	4.1%
Non NCCP loans		361	95.0%	237,686,126	95.9%
<b>Total</b>		<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
Apartment		10	20.4%	5,031,867	11.8%
High Density Apartment		2	4.1%	1,433,250	3.4%
House		37	75.5%	36,037,858	84.8%
<b>Total</b>		<b>49</b>	<b>100%</b>	<b>42,502,975</b>	<b>100%</b>

<b>Total</b>	<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>
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		Number		Balance	
		Amount	%	Amount	%
Purchase		217	57.1%	136,649,161	55.1%
Refinance - no takeout		84	22.1%	58,914,404	23.8%
Refinance		29	7.6%	18,985,096	7.7%
Equity Takeout		50	13.2%	33,413,853	13.5%
<b>Total</b>	<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>	

		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		45	11.8%	25,741,720	10.4%
Communications		5	1.3%	2,200,092	0.9%
Construction		101	26.6%	78,437,147	31.6%
Education		7	1.8%	5,237,982	2.1%
Engineering / Manufacturing		27	7.1%	20,721,024	8.4%
Finance & Insurance		19	5.0%	11,030,222	4.4%
Food and Beverage		28	7.4%	26,307,099	10.6%
Health		18	4.7%	9,030,279	3.6%
IT		1	0.3%	1,387,500	0.6%
Other		2	0.5%	457,836	0.2%
Printing & Media		3	0.8%	570,000	0.2%
Professional Services		58	15.3%	33,091,728	13.3%
Property Investment		5	1.3%	3,180,432	1.3%
Public Service		0	0.0%	0	0.0%
Retail		33	8.7%	18,806,742	7.6%
Sport, Leisure, Cultural & Recreational		28	7.4%	11,762,712	4.7%
Wholesale		0	0.0%	0	0.0%
<b>Total</b>	<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>	

		Number		Balance	
		Amount	%	Amount	%
0		361	95.0%	229,118,346	92.4%
1		18	4.7%	18,105,829	7.3%
2		1	0.3%	738,340	0.3%
<b>Total</b>	<b>380</b>	<b>100%</b>	<b>247,962,514</b>	<b>100%</b>	

**Think Tank Hardships and Arrears Summary**

Date 30/04/2020

**BNYTAL ATF Think Tank series 2018-1 Trust**

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	309	89.6%	213,346,854	86.0%
Loans in Arrears (non-hardship)	2	0.6%	771,635	0.3%
Payment Missed (hardship application received / approved)	34	9.9%	33,844,025	13.6%
<b>Total Portfolio (no. of facilities)</b>	<b>345</b>	<b>100.0%</b>	<b>247,962,514</b>	<b>100.0%</b>

**BNYTAL ATF Think Tank series 2018-1 Trust**

Hardship Breakdown	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	8	11.3%	2.3%	6,104,013	9.7%	2.5%
Request Received	7	9.9%	2.0%	6,032,273	9.5%	2.4%
Hardship Approved	56	78.9%	16.2%	51,043,295	80.8%	20.6%
<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>20.6%</b>	<b>63,179,581</b>	<b>100.0%</b>	<b>25.5%</b>

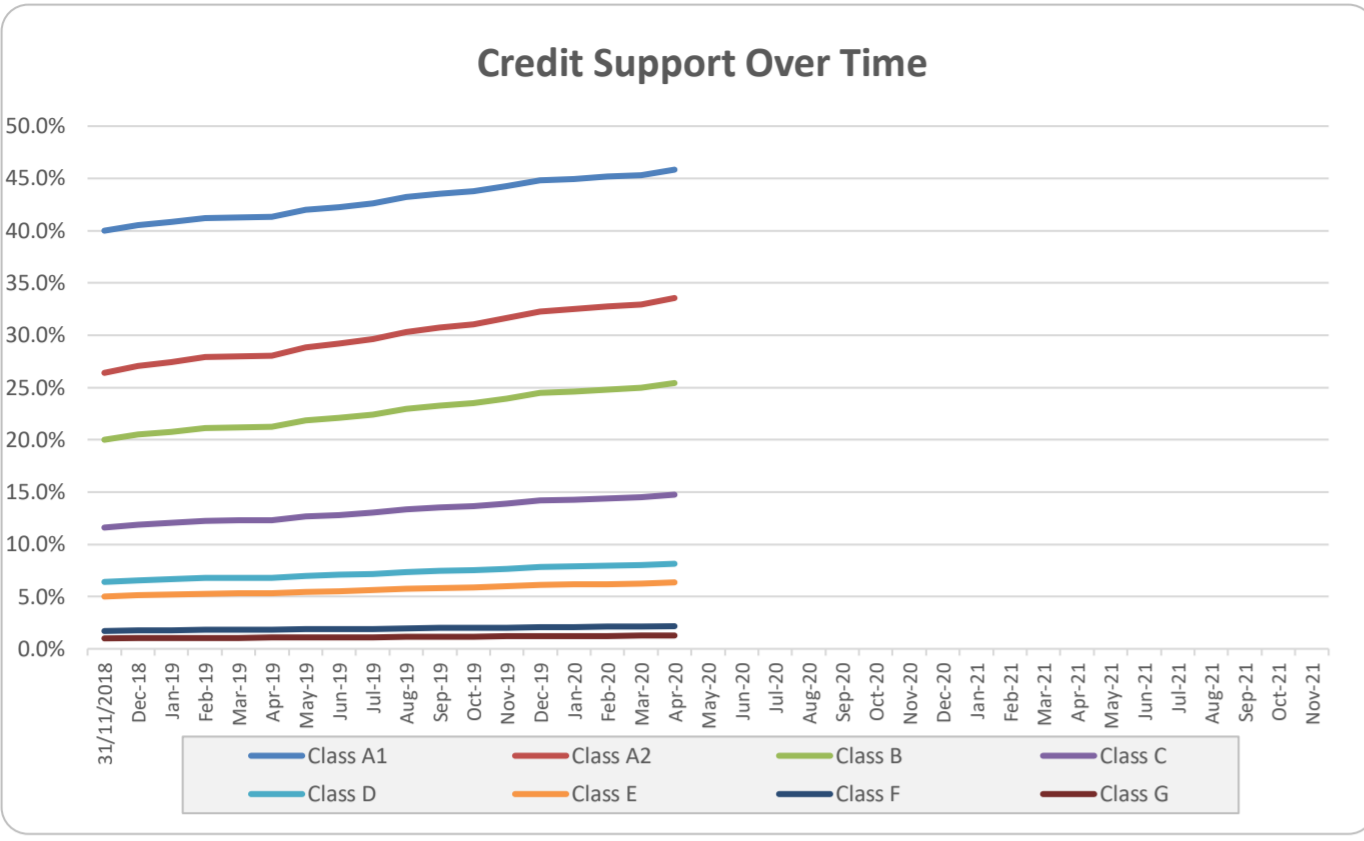
**BNYTAL ATF Think Tank series 2018-1 Trust**

Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
<b>Current Loans (&lt;=30 days arrears)</b>						
No hardship request	273	88.3%	79.1%	184,565,536	86.5%	74.4%
Request Enquiry	7	2.3%	2.0%	5,549,775	2.6%	2.2%
Request Received	6	1.9%	1.7%	4,971,747	2.3%	2.0%
Hardship Approved	23	7.4%	6.7%	18,259,796	8.6%	7.4%
<b>Total</b>	<b>309</b>	<b>100.0%</b>	<b>89.6%</b>	<b>213,346,854</b>	<b>100.0%</b>	<b>86.0%</b>
<b>Loans in Arrears (non-hardship)</b>						
No hardship request	1	50.0%	0.3%	217,397	28.2%	0.1%
Request Enquiry (Loans in Arrears)	1	50.0%	0.3%	554,239	71.8%	0.2%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>0.6%</b>	<b>771,635</b>	<b>100.0%</b>	<b>0.3%</b>

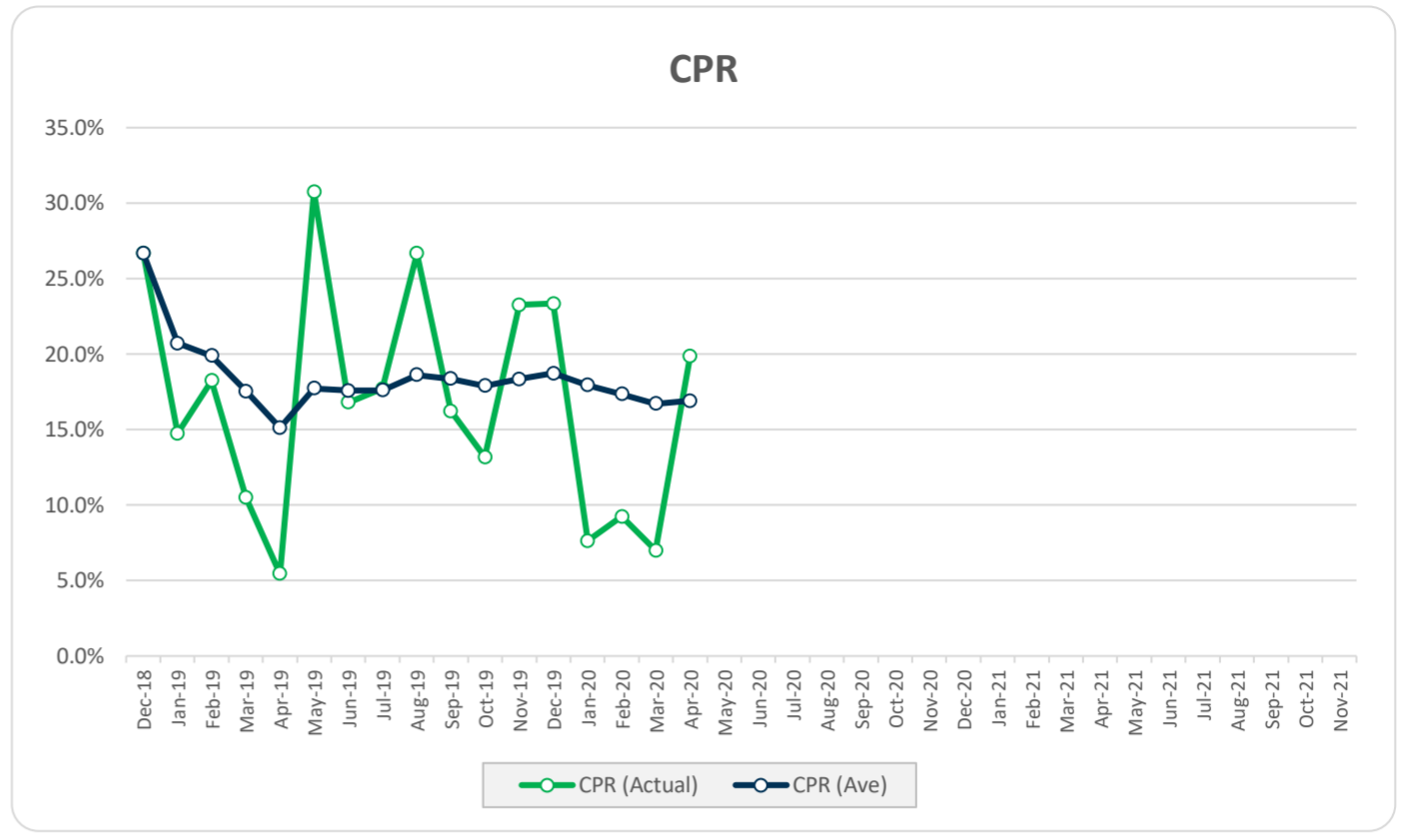


Think Tank Series 2018-1: Time Series Charts

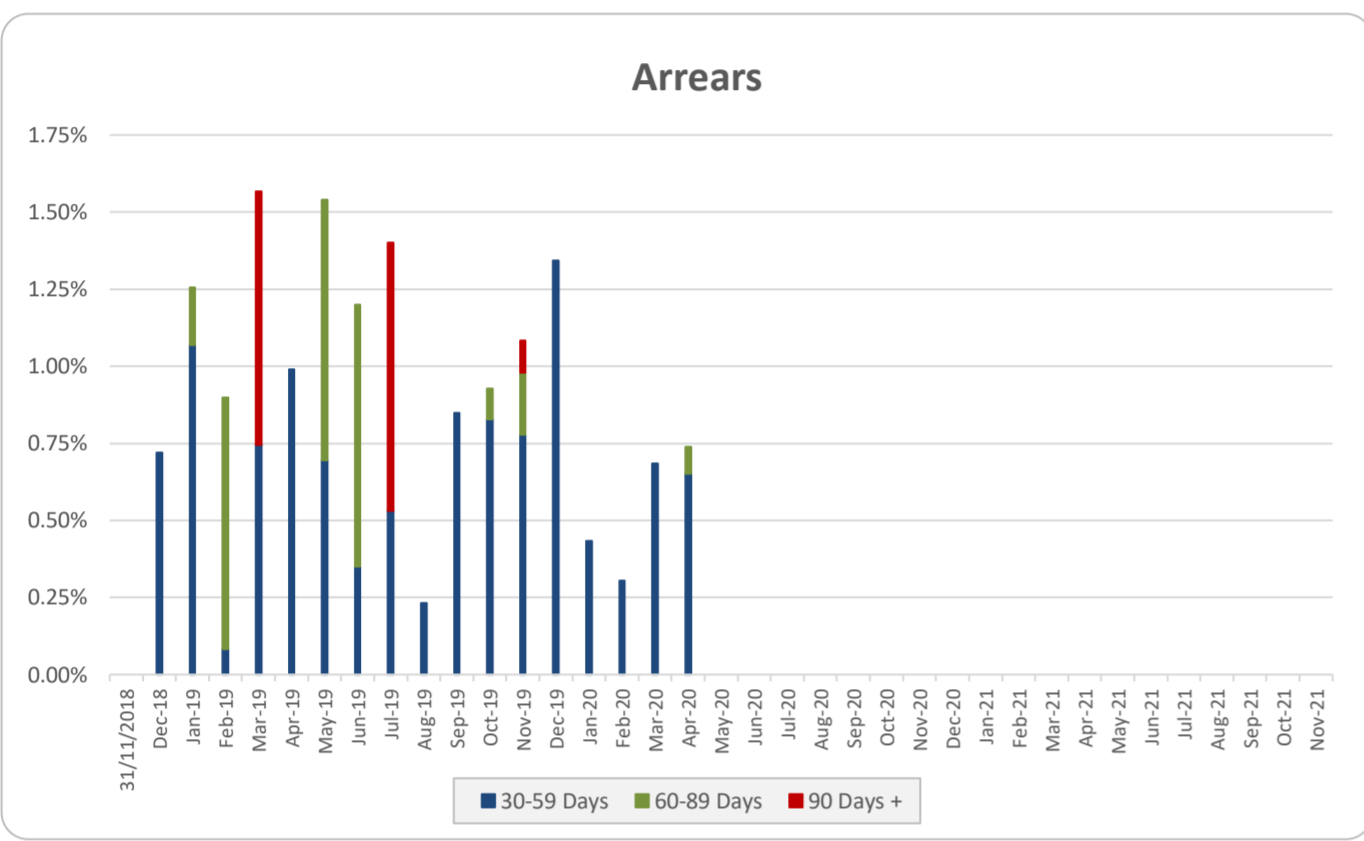
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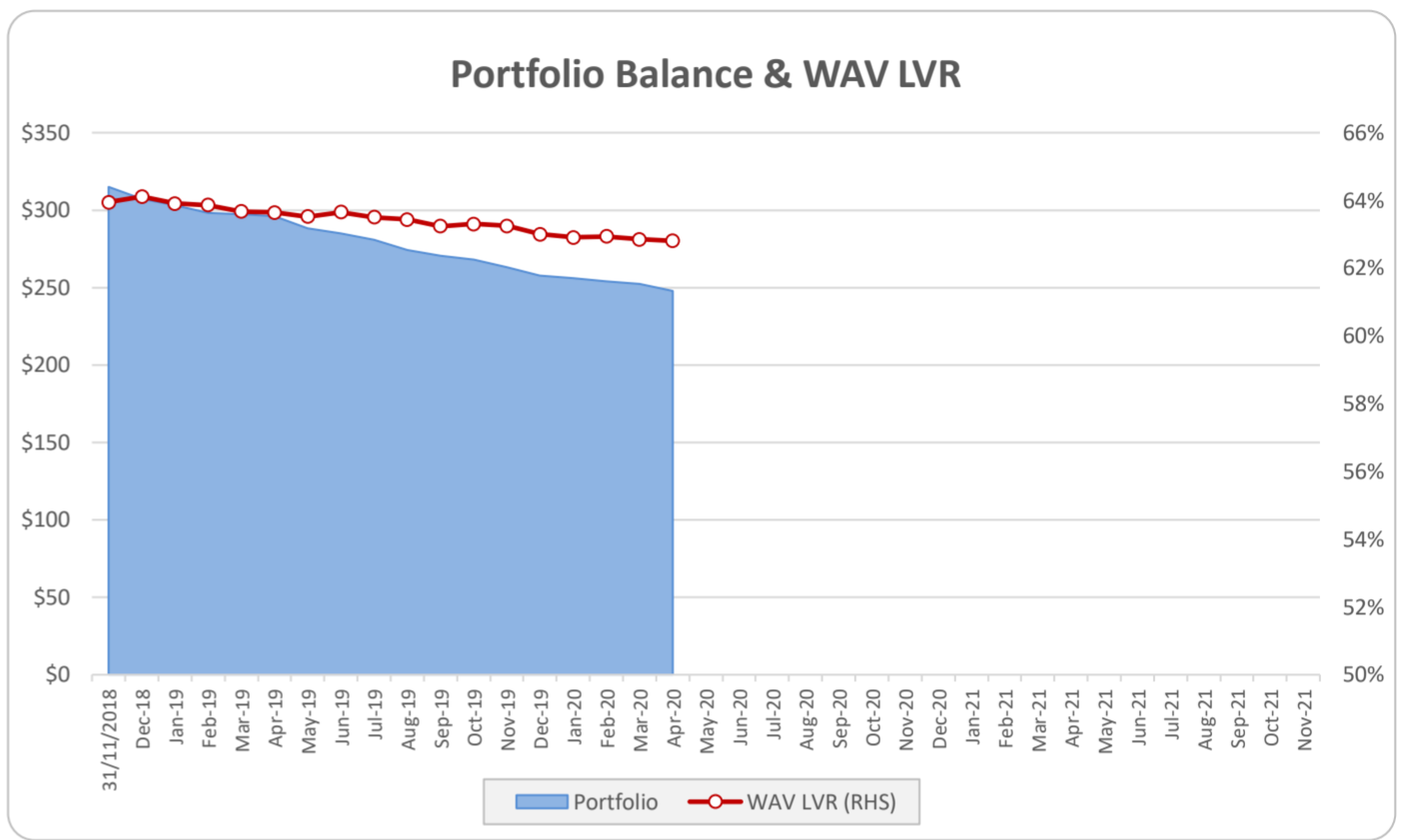
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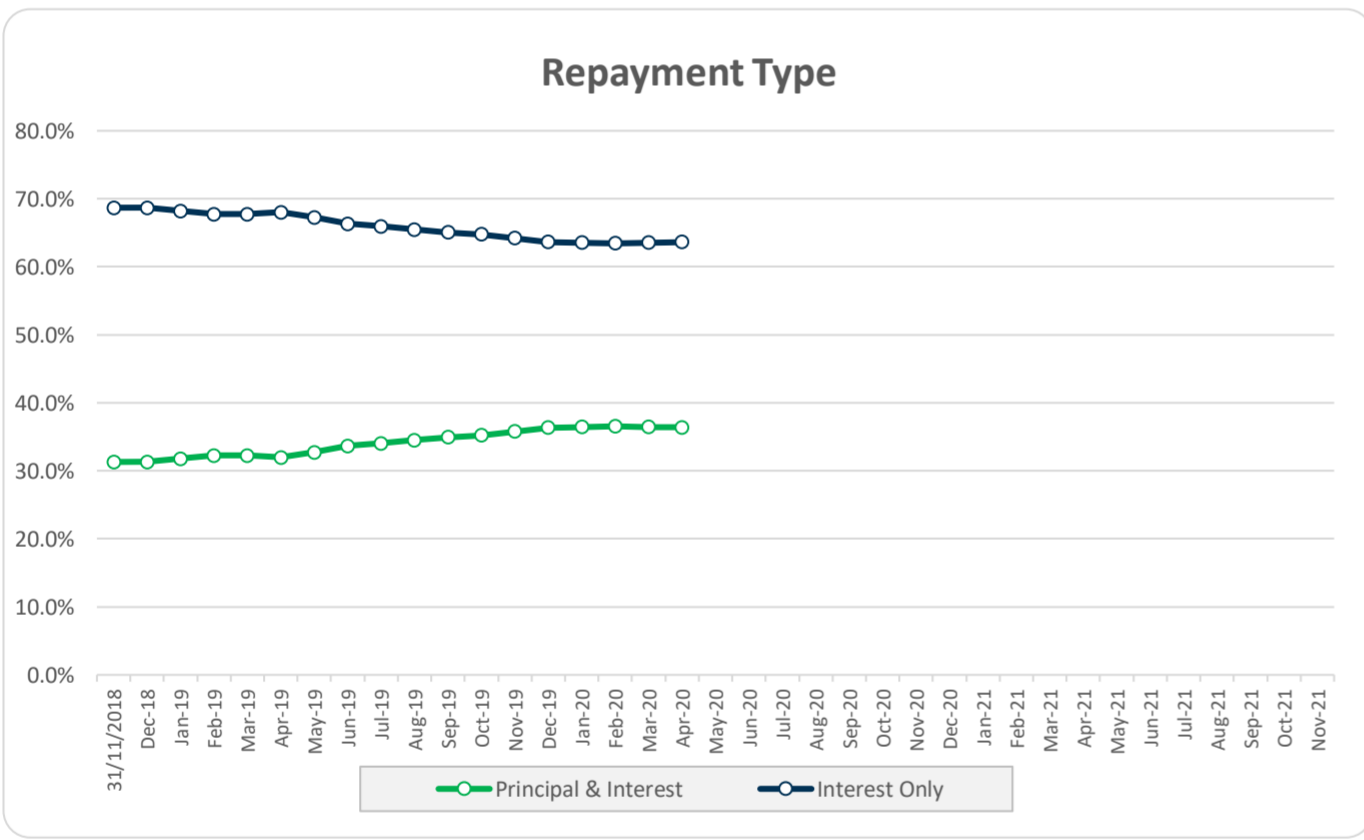
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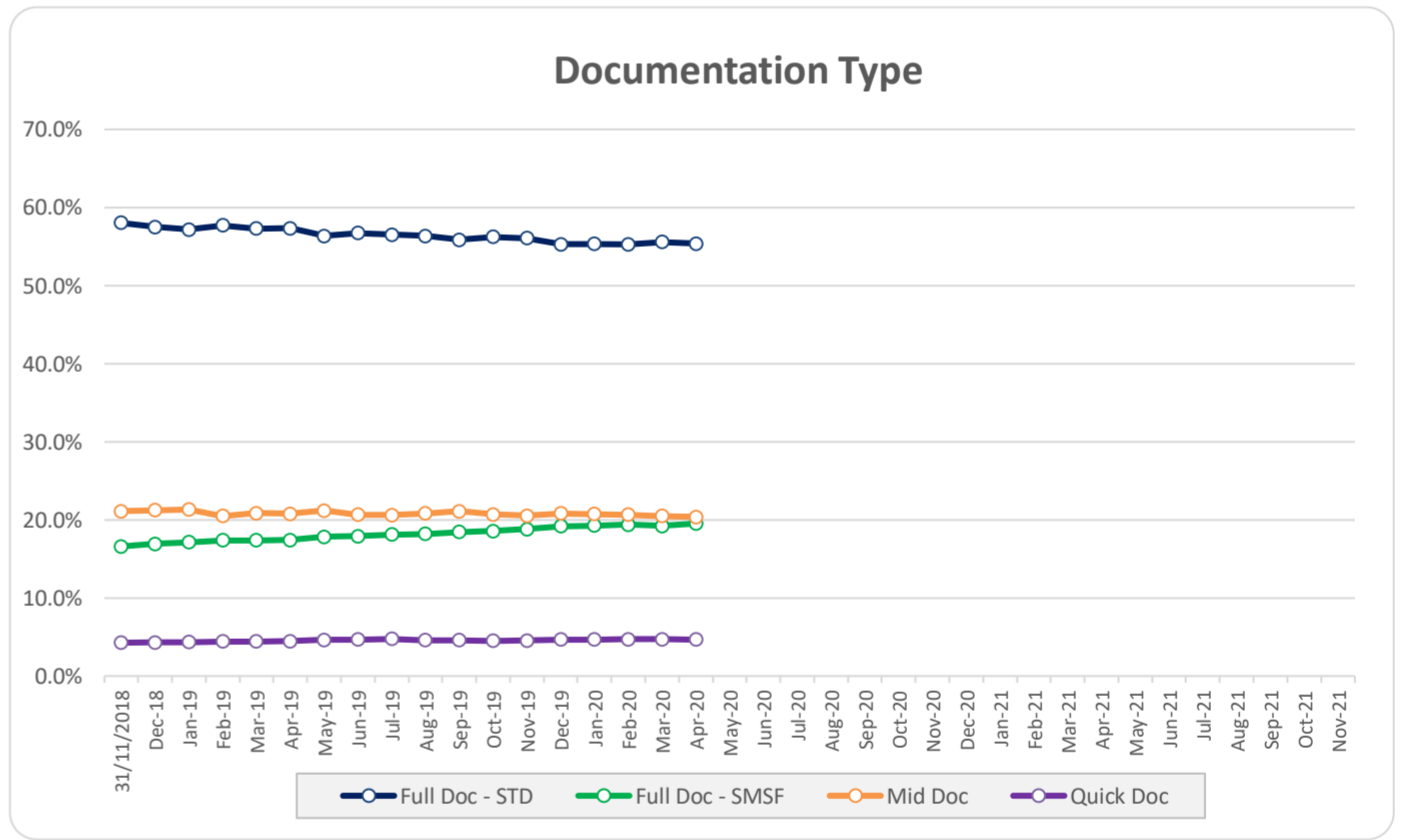
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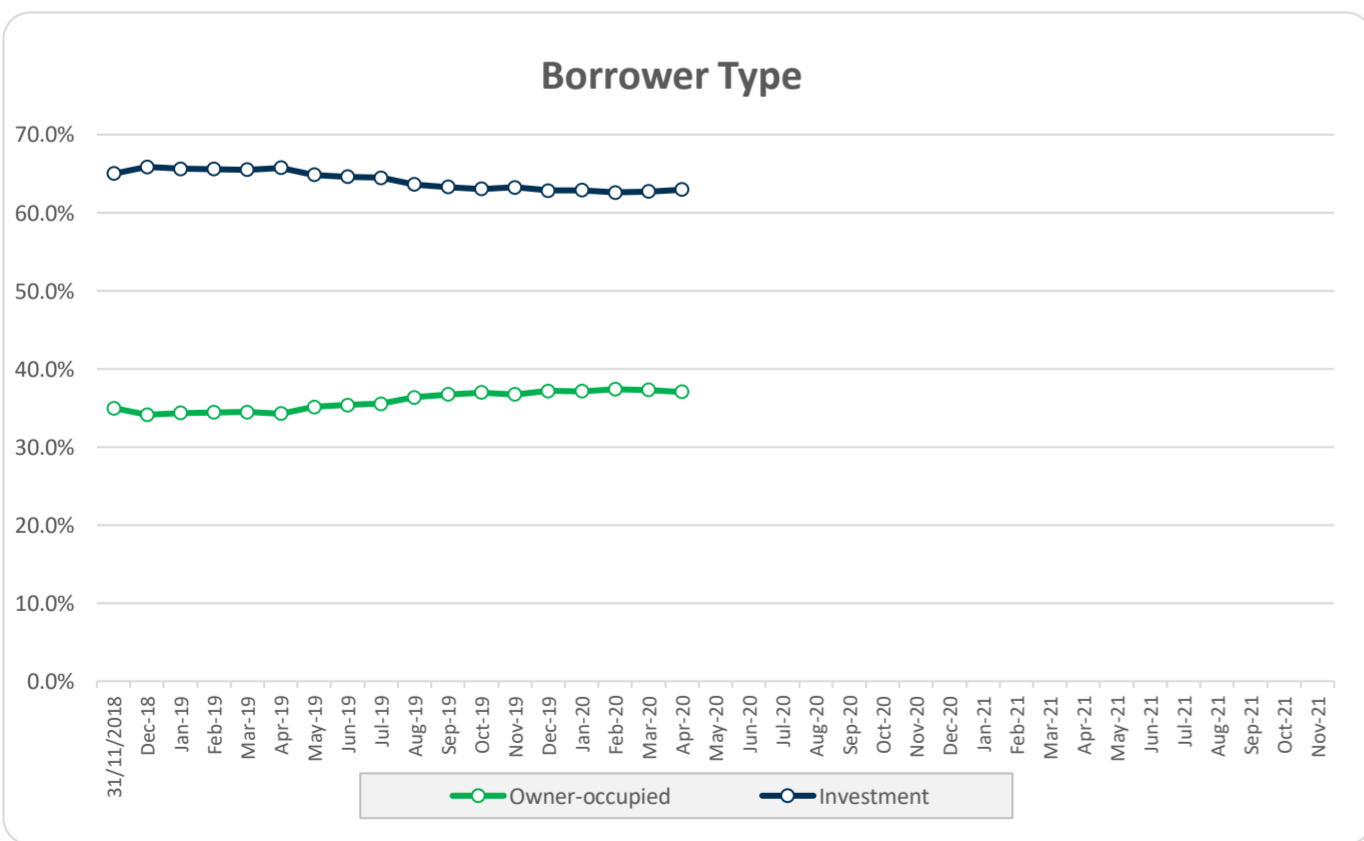
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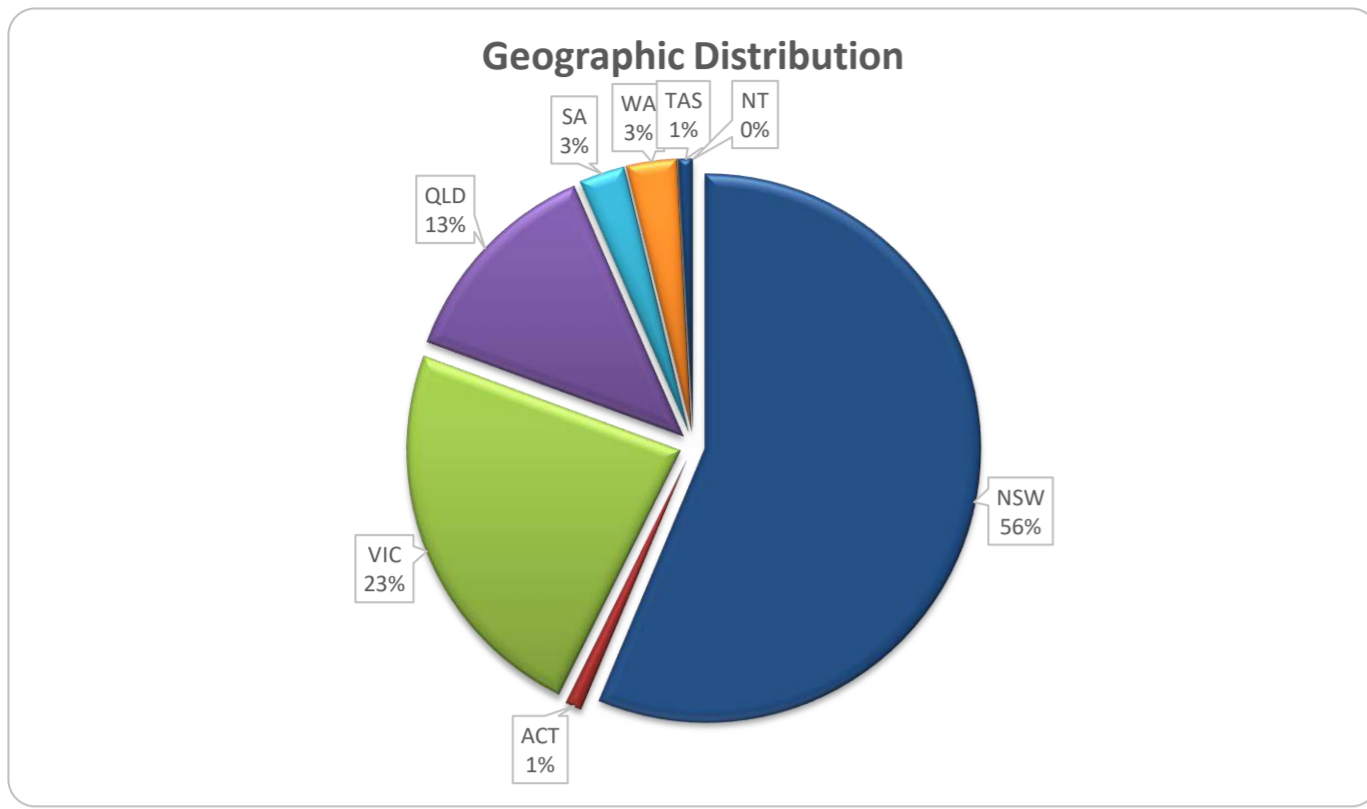


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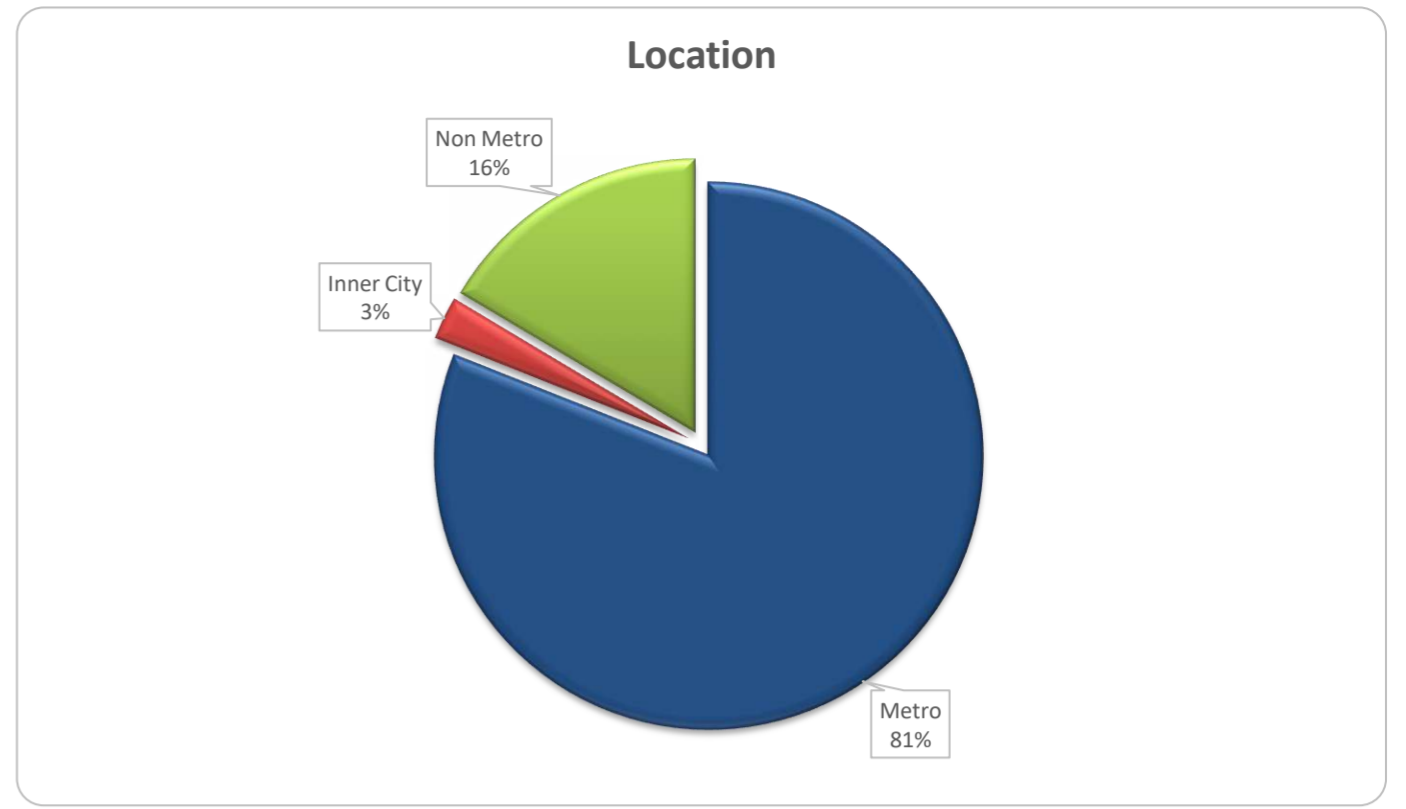


Think Tank Series 2018-1: Current Charts

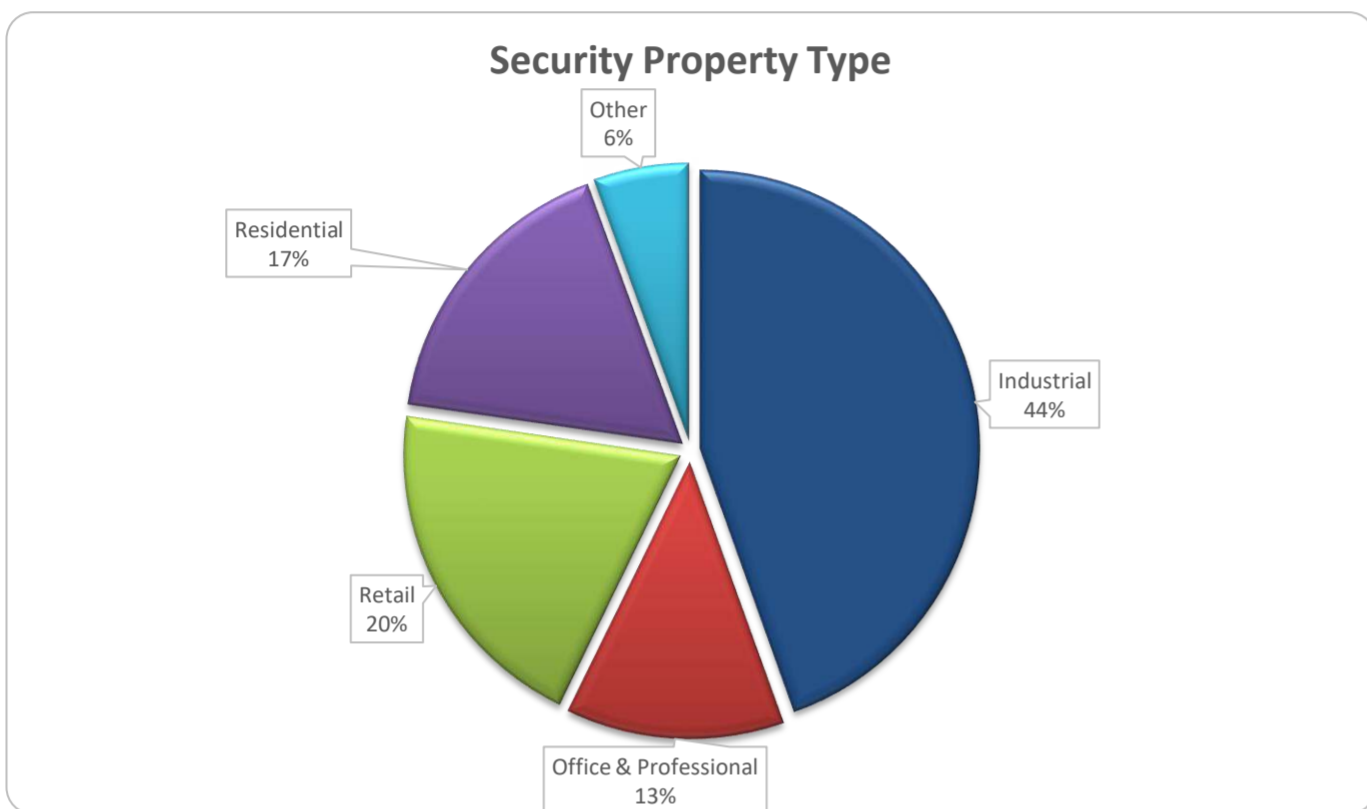
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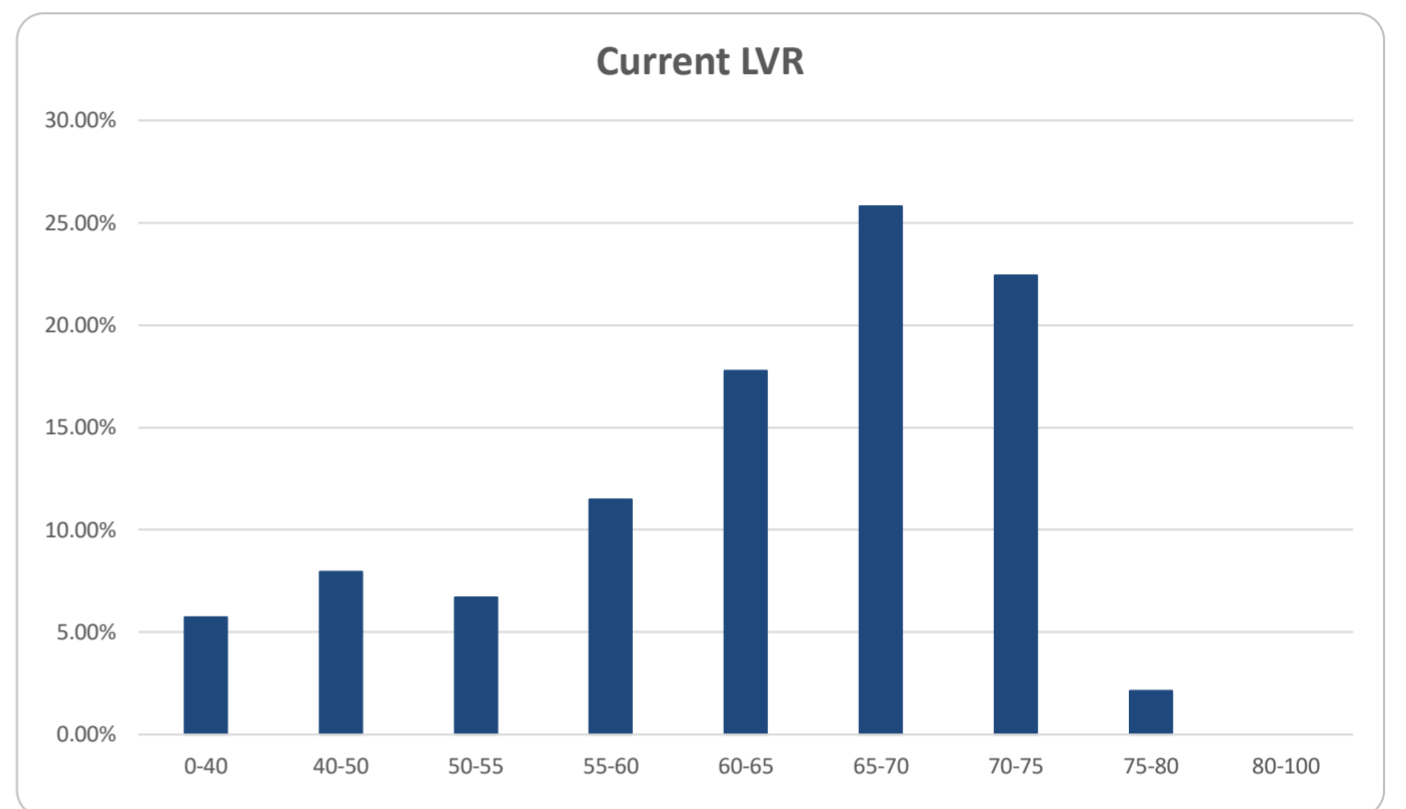
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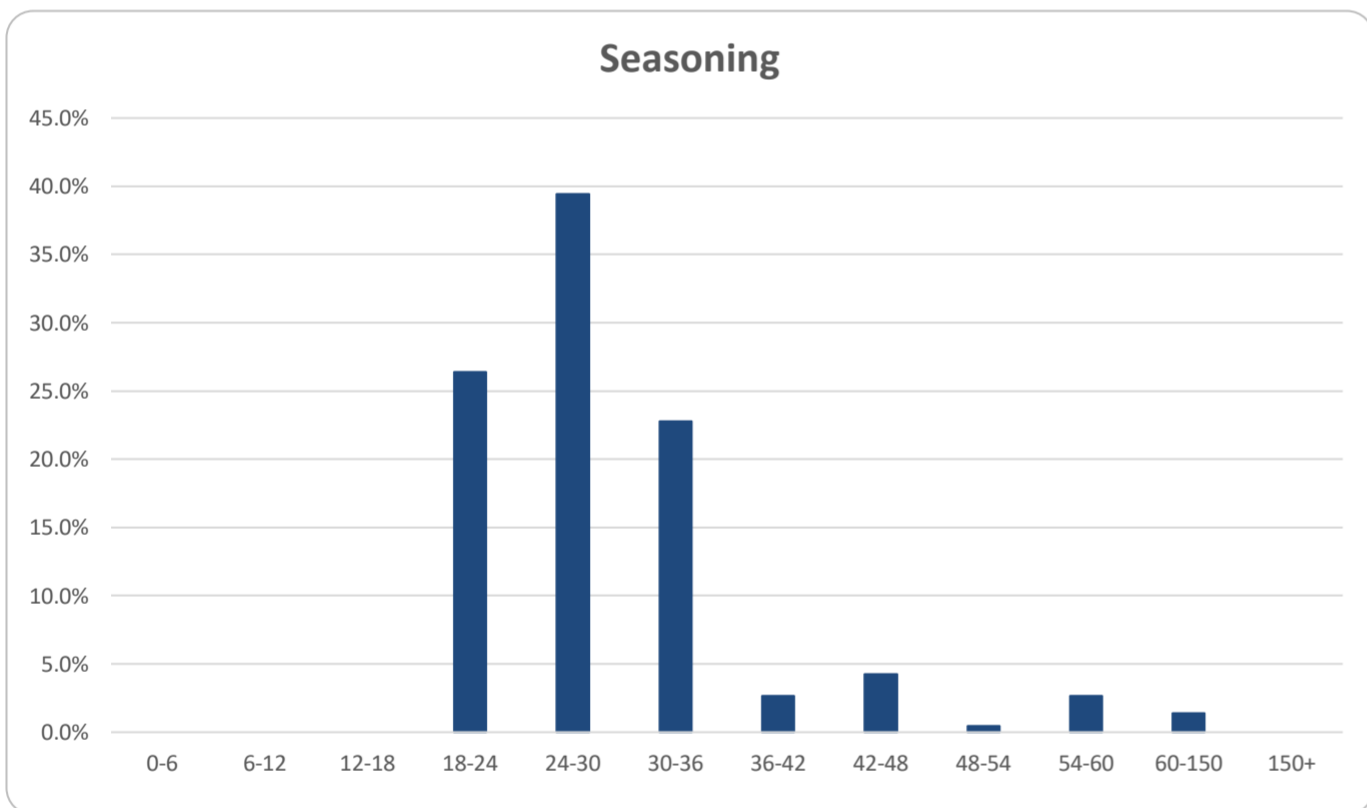
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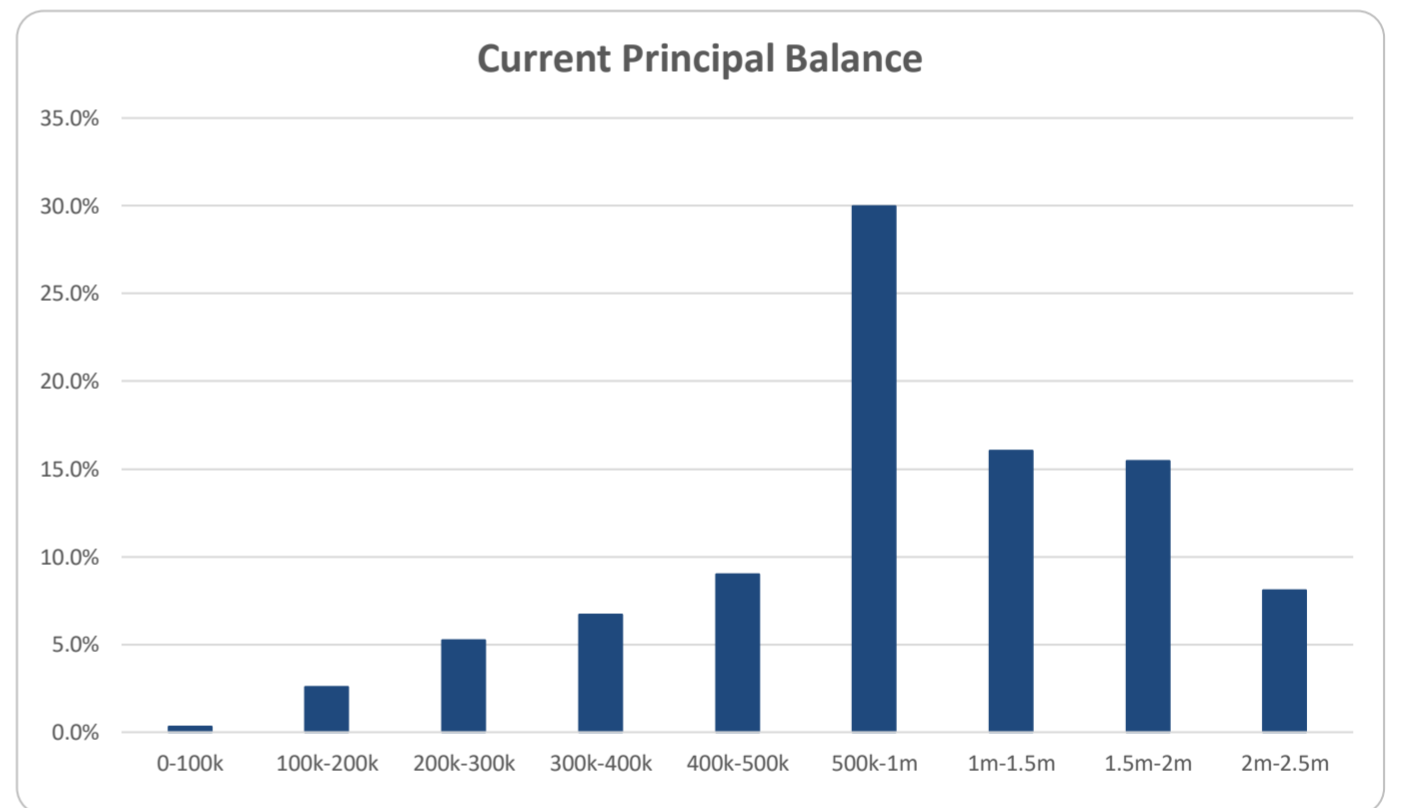
11



12



13



**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