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## Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Jun-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	134,210,031.68		3,663,659.03	130,546,372.65	46.3%	69.1%	0.00	0.00	175,579.81	175,579.81
Class A2	30,420,940.51		830,429.38	29,590,511.13	34.2%	69.1%	0.00	0.00	51,049.67	51,049.67
Class B	20,160,000.00		0.00	20,160,000.00	25.9%	100.0%	0.00	0.00	40,458.63	40,458.63
Class C	26,460,000.00		0.00	26,460,000.00	15.0%	100.0%	0.00	0.00	72,675.11	72,675.11
Class D	16,380,000.00		0.00	16,380,000.00	8.3%	100.0%	0.00	0.00	58,452.37	58,452.37
Class E	4,410,000.00		0.00	4,410,000.00	6.5%	100.0%	0.00	0.00	22,080.33	22,080.33
Class F	10,390,000.00		0.00	10,390,000.00	2.2%	100.0%	0.00	0.00	59,707.20	59,707.20
Class G	2,210,000.00		0.00	2,210,000.00	1.3%	100.0%	0.00	0.00	16,514.51	16,514.51
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	30,011.39	30,011.39

### 1. GENERAL

Current Payment Date	10-Jun-20
Collection Period (start)	1-May-20
Collection Period (end)	31-May-20
Interest Period (start)	11-May-20
Interest Period (end)	9-Jun-20
Days in Interest Period	30
Next Payment Date	10-Jul-20

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	907,486.96
Early Repayment Fees	25,012.50
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	607.05
<b>Total Available Income</b>	<b>933,106.51</b>

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

#### b. Total Principal Principal

Principal Received on the Mortgage Loans	5,014,088.41
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>5,014,088.41</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)	95,365.82
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	175,579.81
Class A2 Interest	51,049.67
Class B Interest	40,458.63
Class C Interest	72,675.11
Class D Interest	58,452.37
Class E Interest	22,080.33
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	59,707.20
Class G Interest	16,514.51
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	16,545.76
Class H Interest	30,011.39
Other Expenses	0.00
Excess Spread	294,665.91

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	520,000.00
Class A1 Principal Payment	3,663,659.03
Class A2 Principal Payment	830,429.38
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	247,962,514.22
Plus: Capitalised Charges	117,840.50
Plus: Further Advances / Redraws	20,000.00
Less: Principal Collections	5,040,673.75
 Loan Balance at End of Collection Period	 243,059,680.97

### b. Repayments

Principal received on Mortgage Loans during Collection Period	5,040,673.75
CPR (%)	21.8%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.91%	5.84%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.84%	OK

### d. Arrears

#### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	0	0	1
Balance Outstanding	554,239	0	0	554,239
% Portfolio Balance	0.23%	0.00%	0.00%	0.23%

### 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%	29	7.7%	21,334,287	8.8%
> 5.0%	<= 5.5%	77	20.4%	46,077,392	19.0%
> 5.5%	<= 6.0%	102	27.1%	75,593,151	31.1%
> 6.0%	<= 6.5%	122	32.4%	78,214,613	32.2%
> 6.5%	<= 7.0%	43	11.4%	19,988,670	8.2%
> 7.0%	<= 7.5%	4	1.1%	1,851,568	0.8%
> 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>377</b>	<b>100%</b>	<b>243,059,681</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	4	1.1%	1,940,180	0.8%
> 1.50	<= 1.75	99	26.3%	83,901,500	34.5%
> 1.75	<= 2.00	56	14.9%	34,367,316	14.1%
> 2.00	<= 2.25	45	11.9%	27,023,850	11.1%
> 2.25	<= 2.50	32	8.5%	22,197,524	9.1%
> 2.50	<= 2.75	20	5.3%	10,687,334	4.4%
> 2.75	<= 3.00	33	8.8%	13,931,304	5.7%
> 3.00	<= 3.25	14	3.7%	6,226,768	2.6%
> 3.25	<= 3.50	10	2.7%	8,007,830	3.3%
> 3.50	<= 3.75	18	4.8%	10,827,115	4.5%
> 3.75	<= 4.00	8	2.1%	3,158,282	1.3%
> 4.00	<= 4.25	1	0.3%	222,000	0.1%
> 4.25		37	9.8%	20,568,678	8.5%
<b>Total</b>		<b>377</b>	<b>100%</b>	<b>243,059,681</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		19	5.0%	10,220,022	4.2%
Non NCCP loans		358	95.0%	232,839,659	95.8%
<b>Total</b>		<b>377</b>	<b>100%</b>	<b>243,059,681</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
Apartment		10	20.4%	5,042,158	12.2%
High Density Apartment		2	4.1%	1,433,250	3.5%
House		37	75.5%	34,764,657	84.3%
<b>Total</b>		<b>49</b>	<b>100%</b>	<b>41,240,065</b>	<b>100%</b>

<b>Total</b>	<b>377</b>	<b>100%</b>	<b>243,059,681</b>	<b>100%</b>
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		Number		Balance	
		Amount	%	Amount	%
Purchase		215	57.0%	133,293,712	54.8%
Refinance - no takeout		83	22.0%	57,419,535	23.6%
Refinance		29	7.7%	18,990,268	7.8%
Equity Takeout		50	13.3%	33,356,166	13.7%
<b>Total</b>	<b>377</b>	<b>100%</b>	<b>243,059,681</b>	<b>100%</b>	

		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		44	11.7%	24,771,488	10.2%
Communications		5	1.3%	2,200,954	0.9%
Construction		101	26.8%	77,055,163	31.7%
Education		7	1.9%	5,234,486	2.2%
Engineering / Manufacturing		27	7.2%	20,710,770	8.5%
Finance & Insurance		19	5.0%	11,028,760	4.5%
Food and Beverage		28	7.4%	26,308,918	10.8%
Health		18	4.8%	9,040,913	3.7%
IT		1	0.3%	1,387,500	0.6%
Other		2	0.5%	456,973	0.2%
Printing & Media		3	0.8%	590,000	0.2%
Professional Services		56	14.9%	30,587,800	12.6%
Property Investment		5	1.3%	3,180,913	1.3%
Public Service		0	0.0%	0	0.0%
Retail		33	8.8%	18,793,051	7.7%
Sport, Leisure, Cultural & Recreational		28	7.4%	11,711,993	4.8%
Wholesale		0	0.0%	0	0.0%
<b>Total</b>	<b>377</b>	<b>100%</b>	<b>243,059,681</b>	<b>100%</b>	

		Number		Balance	
		Amount	%	Amount	%
0		358	95.0%	224,197,244	92.2%
1		18	4.8%	18,126,253	7.5%
2		1	0.3%	736,184	0.3%
<b>Total</b>	<b>377</b>	<b>100%</b>	<b>243,059,681</b>	<b>100%</b>	

**Think Tank Hardships and Arrears Summary**

Date 31/05/2020

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

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	287	83.9%	192,548,420	79.2%
Loans in Arrears (non-hardship)	1	0.3%	554,239	0.2%
Payment Missed (hardship application received / approved)	54	15.8%	49,957,022	20.6%
<b>Total Portfolio (no. of facilities)</b>	<b>342</b>	<b>100.0%</b>	<b>243,059,681</b>	<b>100.0%</b>

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

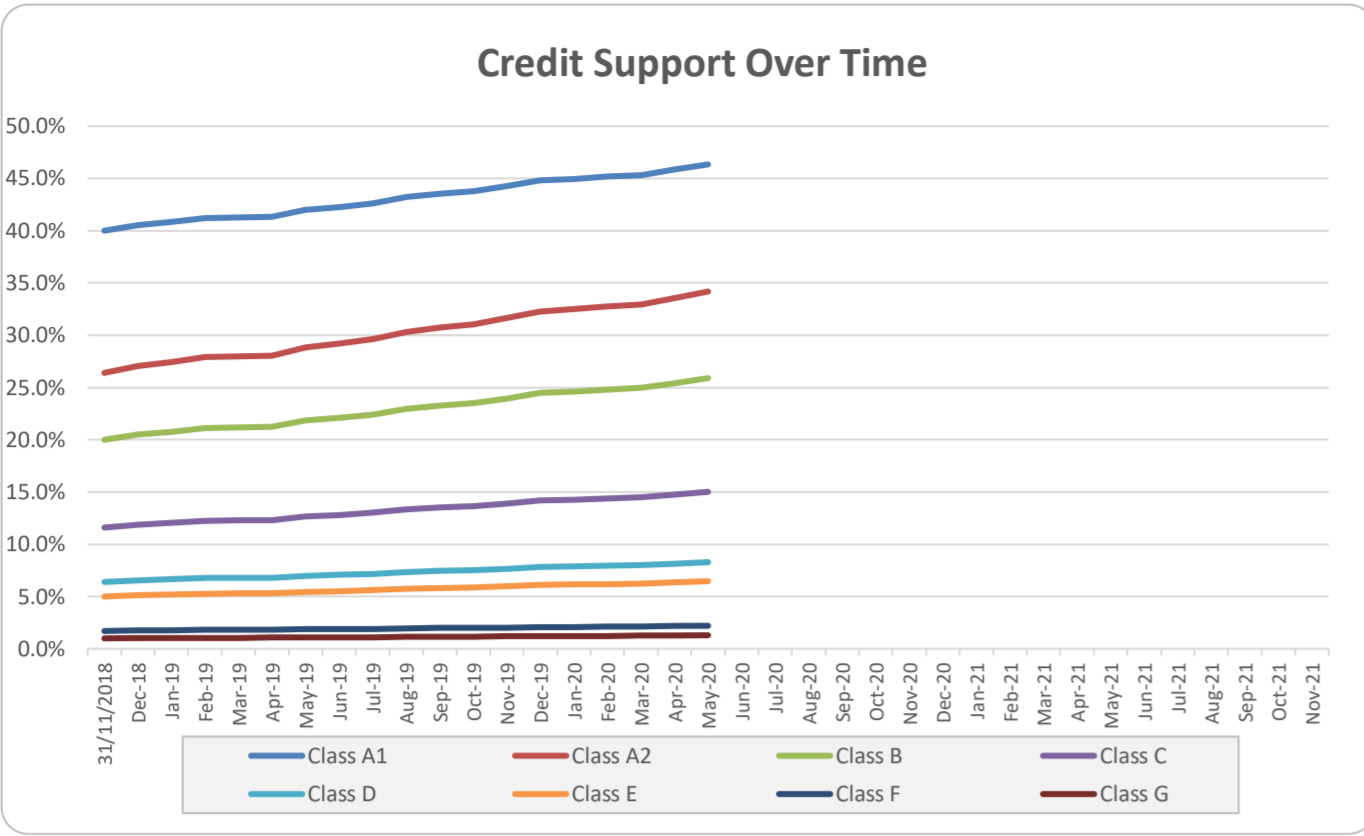
Hardship Breakdown	Number	% Number	% Number / Total		% Amount	% Amount / Total	
			Portfolio	Amount		Portfolio	Amount
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	71	100.0%	20.8%	65,810,016	100.0%	27.1%	
<b>Total</b>	<b>71</b>	<b>100.0%</b>	<b>20.8%</b>	<b>65,810,016</b>	<b>100.0%</b>	<b>27.1%</b>	
Withdrawn Applications	18		5.3%	10,433,163		4.3%	

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

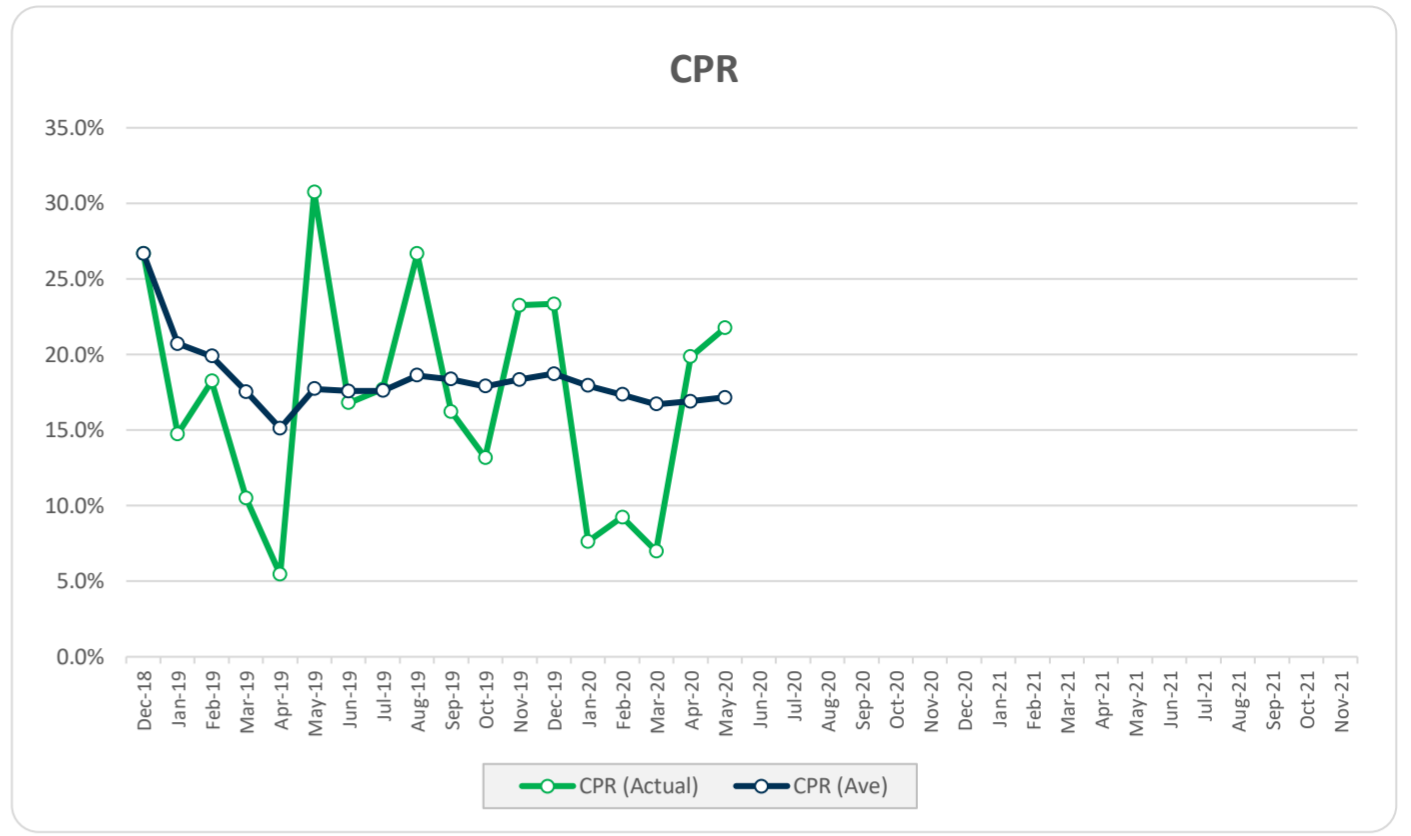
Loan Status	Number	% Number	% Number / Total		% Amount	% Amount / Total	
			Portfolio	Amount		Portfolio	Amount
<b>Current Loans (&lt;=30 days arrears)</b>							
No hardship request	270	94.1%	78.9%	176,695,426	91.8%	72.7%	
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%	
Request Received	-	0.0%	0.0%	-	0.0%	0.0%	
Hardship Approved	17	5.9%	5.0%	15,852,994	8.2%	6.5%	
<b>Total</b>	<b>287</b>	<b>100.0%</b>	<b>83.9%</b>	<b>192,548,420</b>	<b>100.0%</b>	<b>79.2%</b>	
<b>Loans in Arrears (non-hardship)</b>							
No hardship request	1	100.0%	0.3%	554,239	100.0%	0.2%	
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%	
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>0.3%</b>	<b>554,239</b>	<b>100.0%</b>	<b>0.2%</b>	
<b>Payment Missed (hardship application received / approved)</b>							
Request Received	-	0.0%	0.0%	-	0.0%	0.0%	
Hardship Approved	54	100.0%	15.8%	49,957,022	100.0%	20.6%	
<b>Total</b>	<b>54</b>	<b>100.0%</b>	<b>15.8%</b>	<b>49,957,022</b>	<b>100.0%</b>	<b>20.6%</b>	
<b>Total Portfolio (no. of facilities)</b>	<b>342</b>			<b>243,059,681</b>			

Think Tank Series 2018-1: Time Series Charts

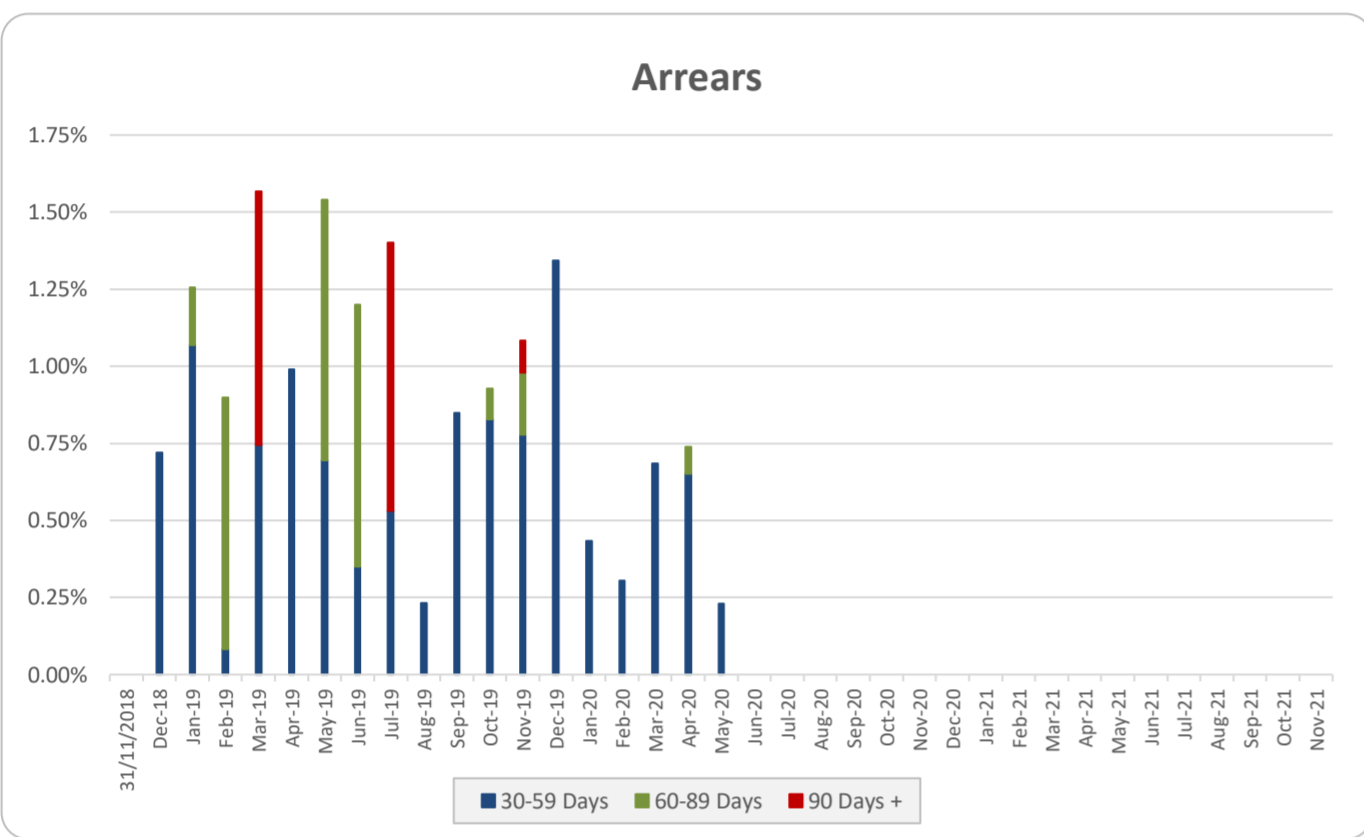
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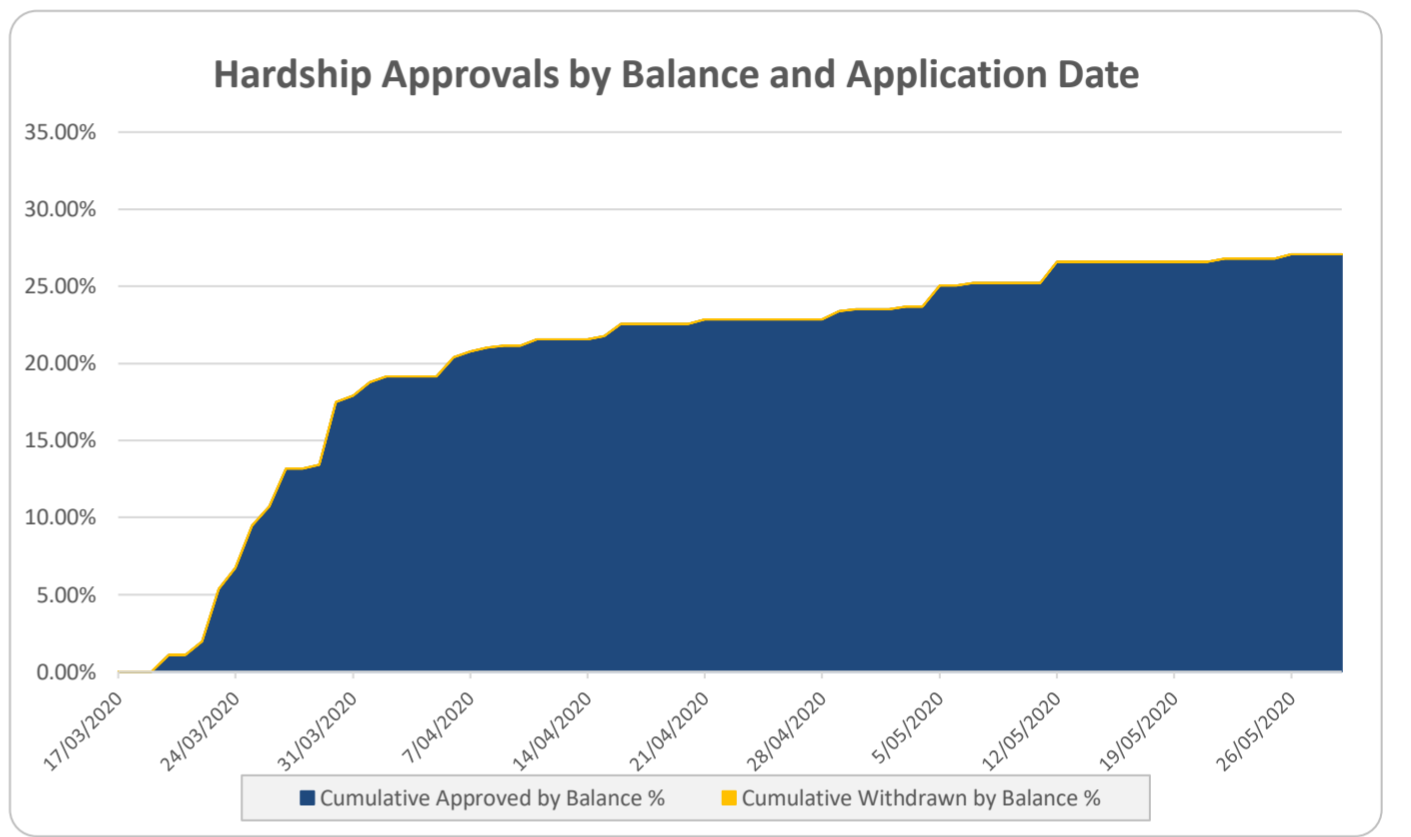
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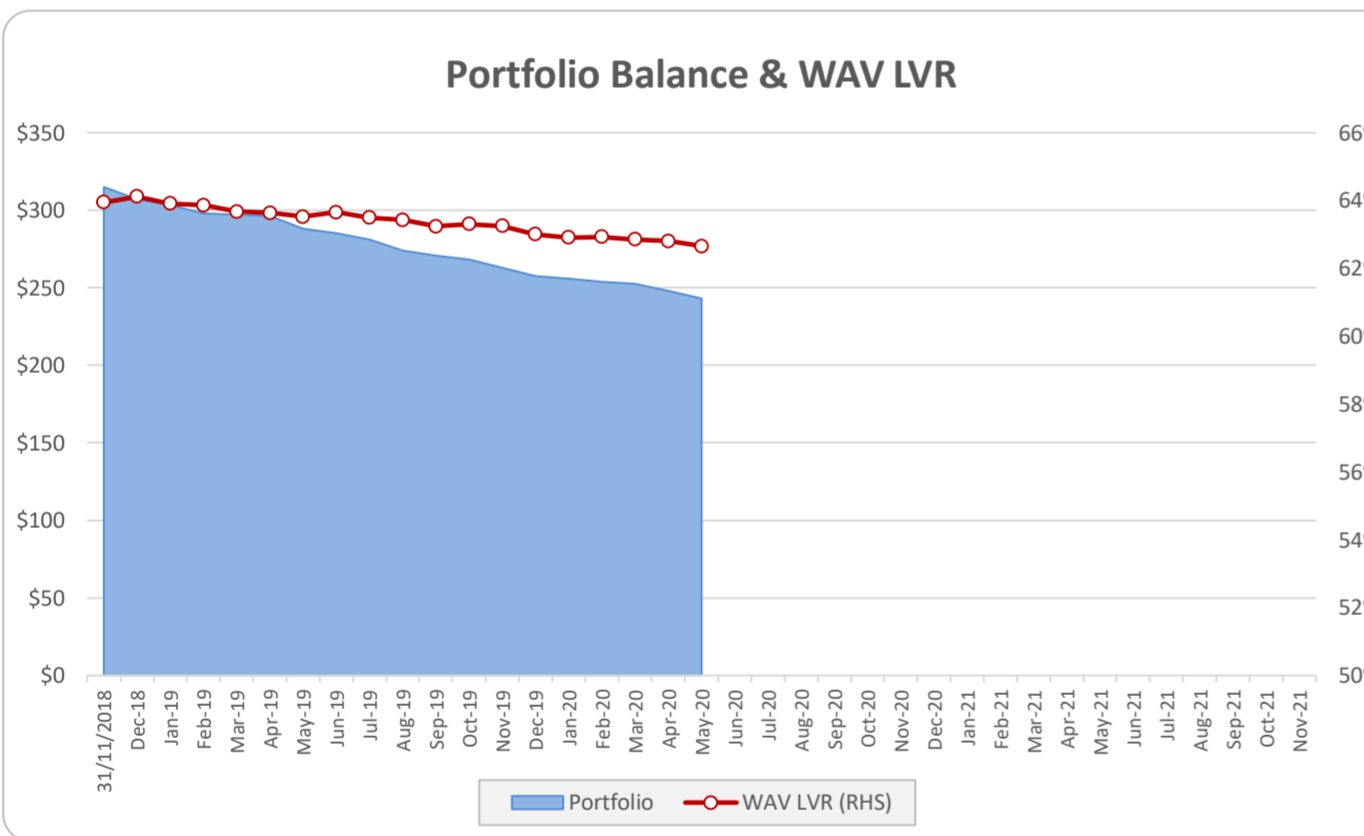
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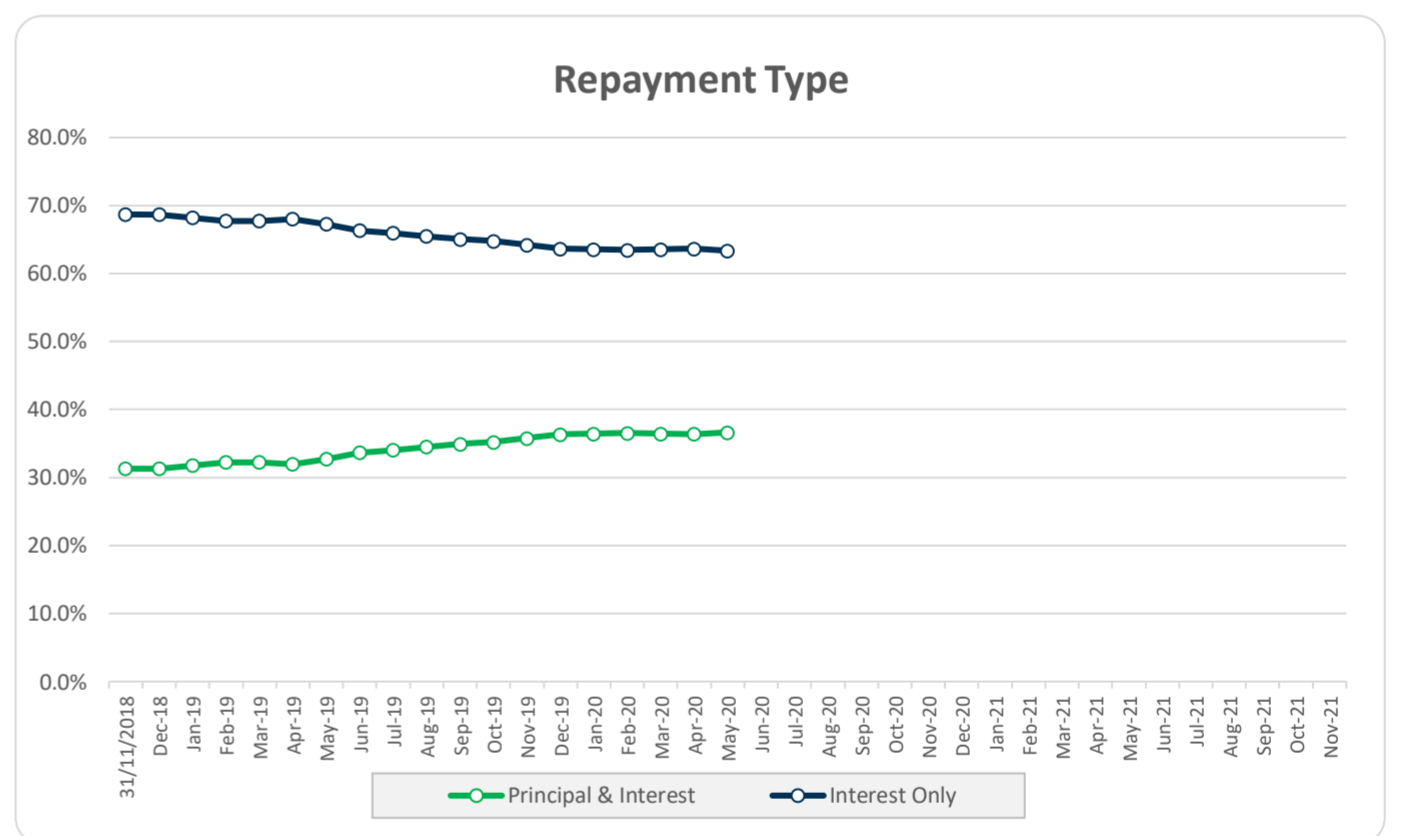
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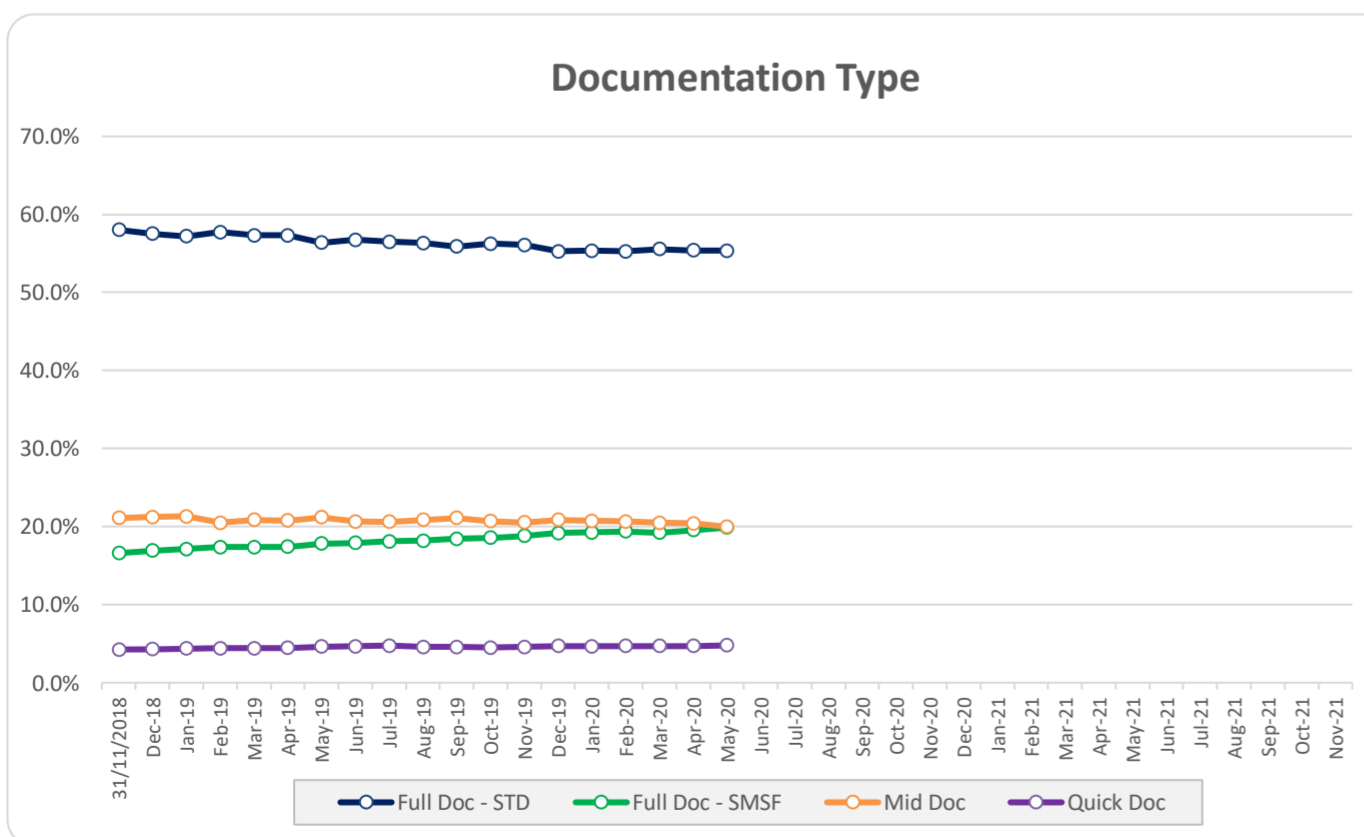
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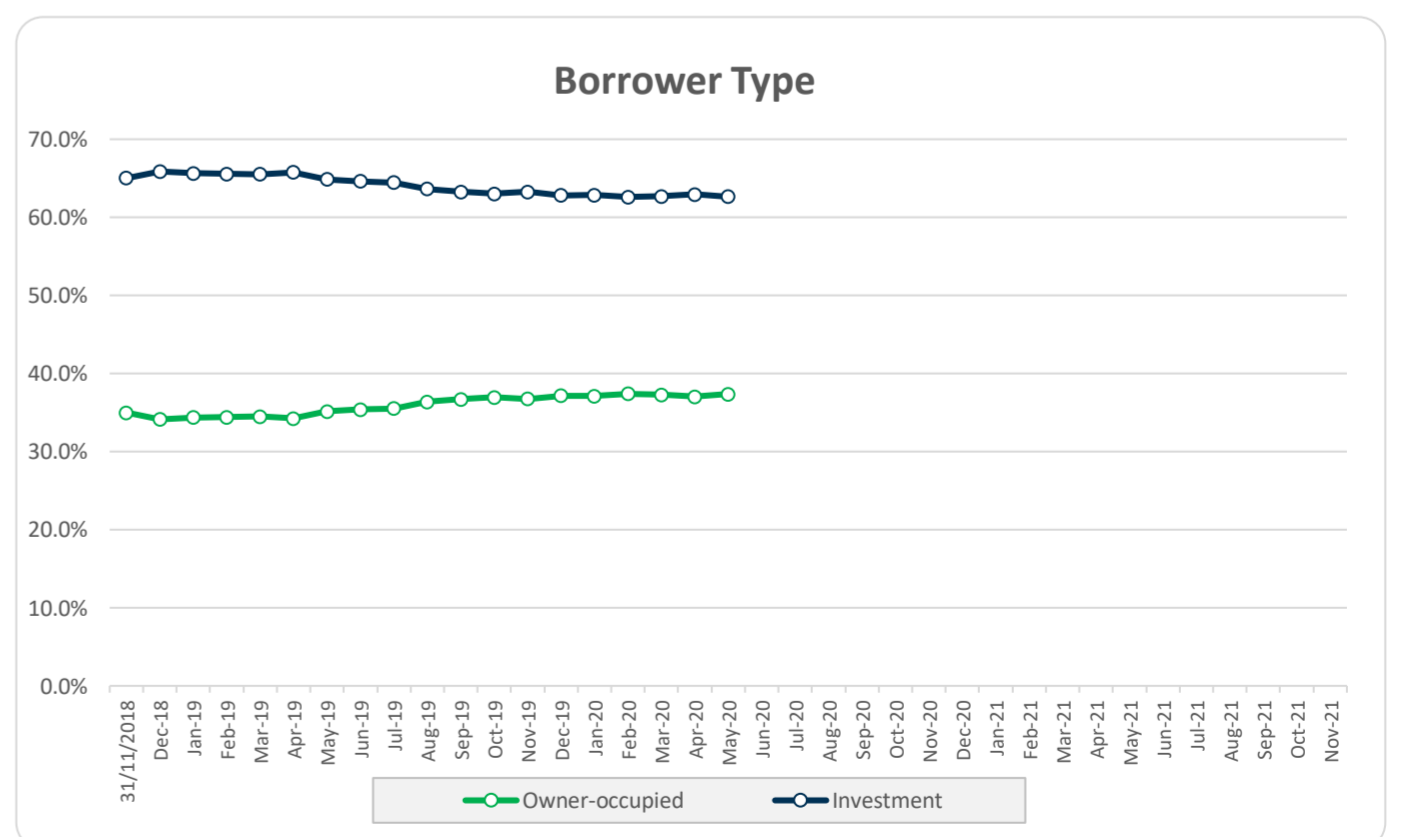
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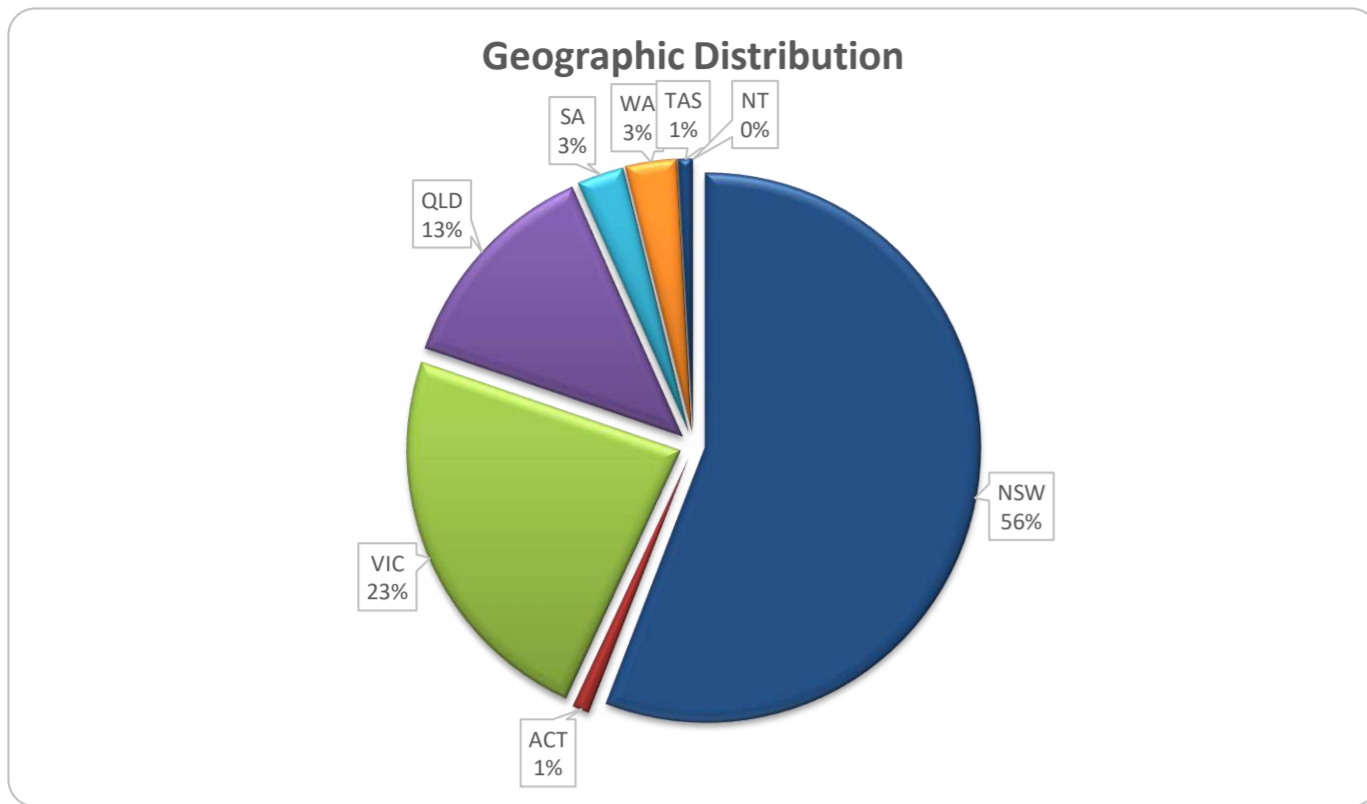


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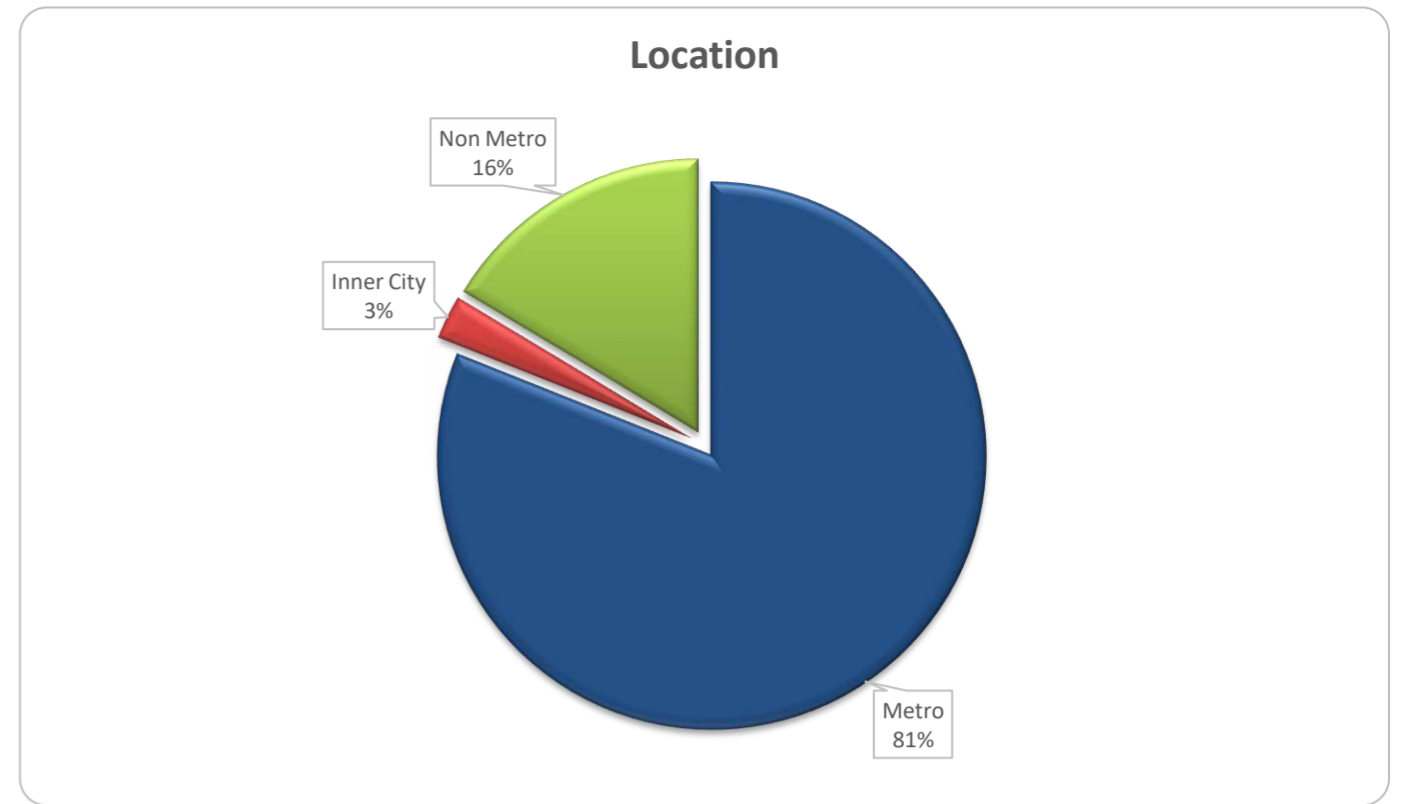


Think Tank Series 2018-1: Current Charts

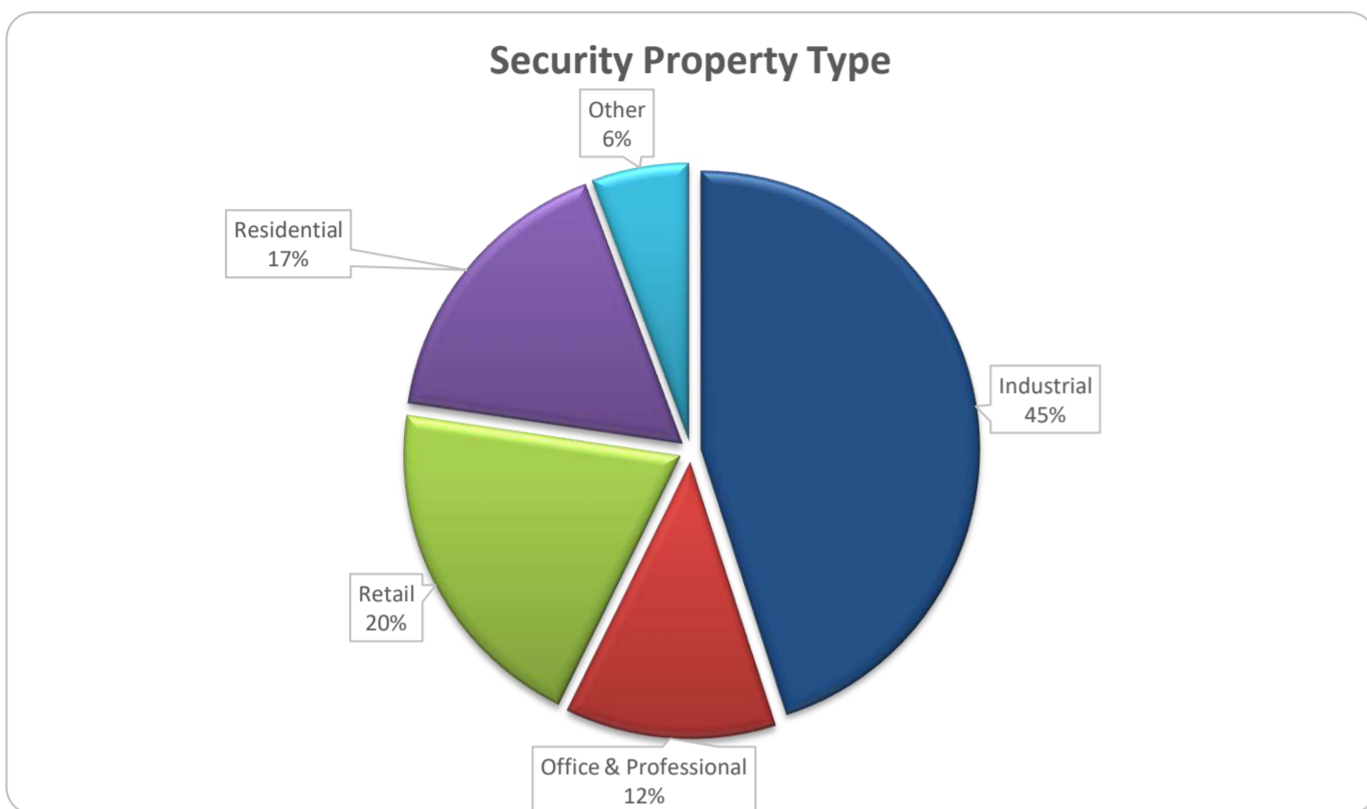
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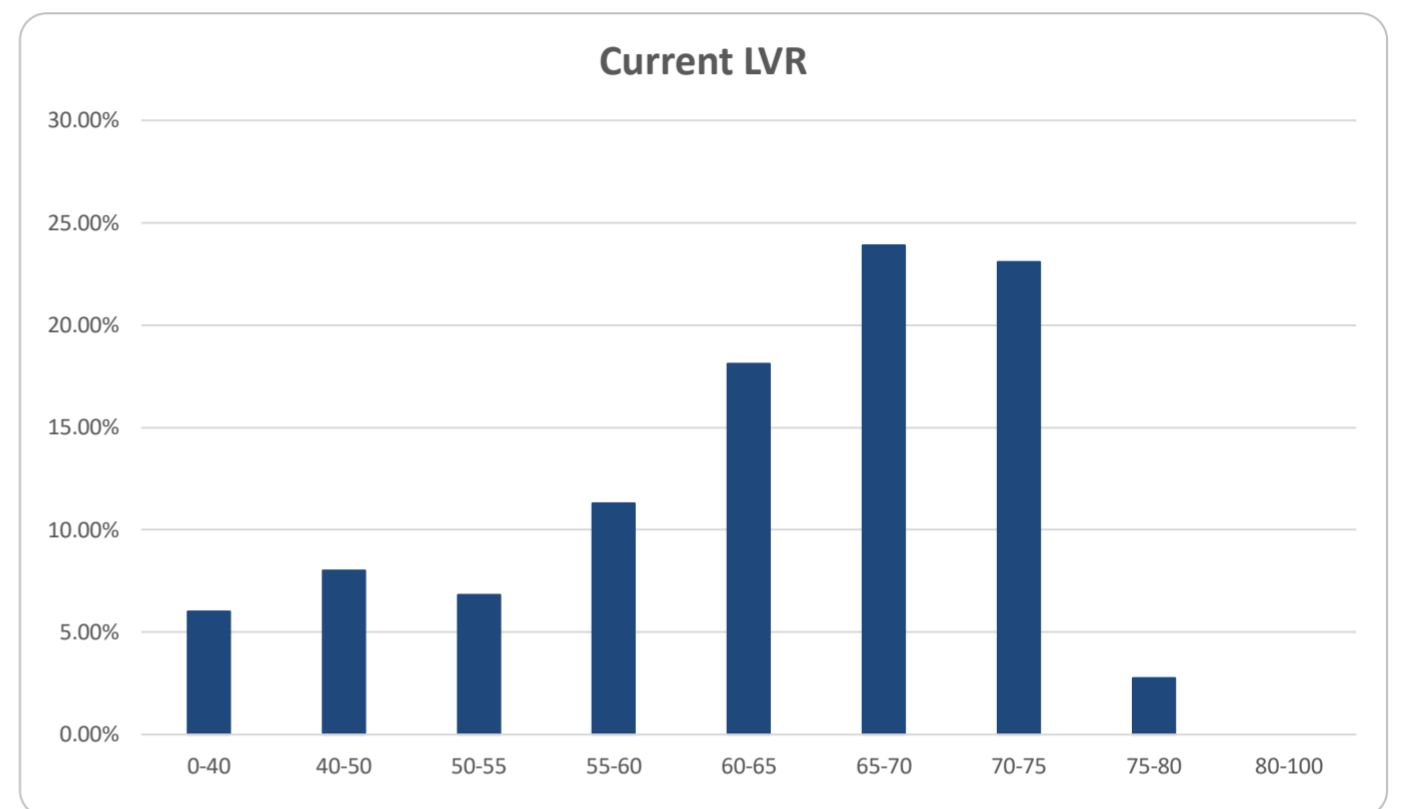
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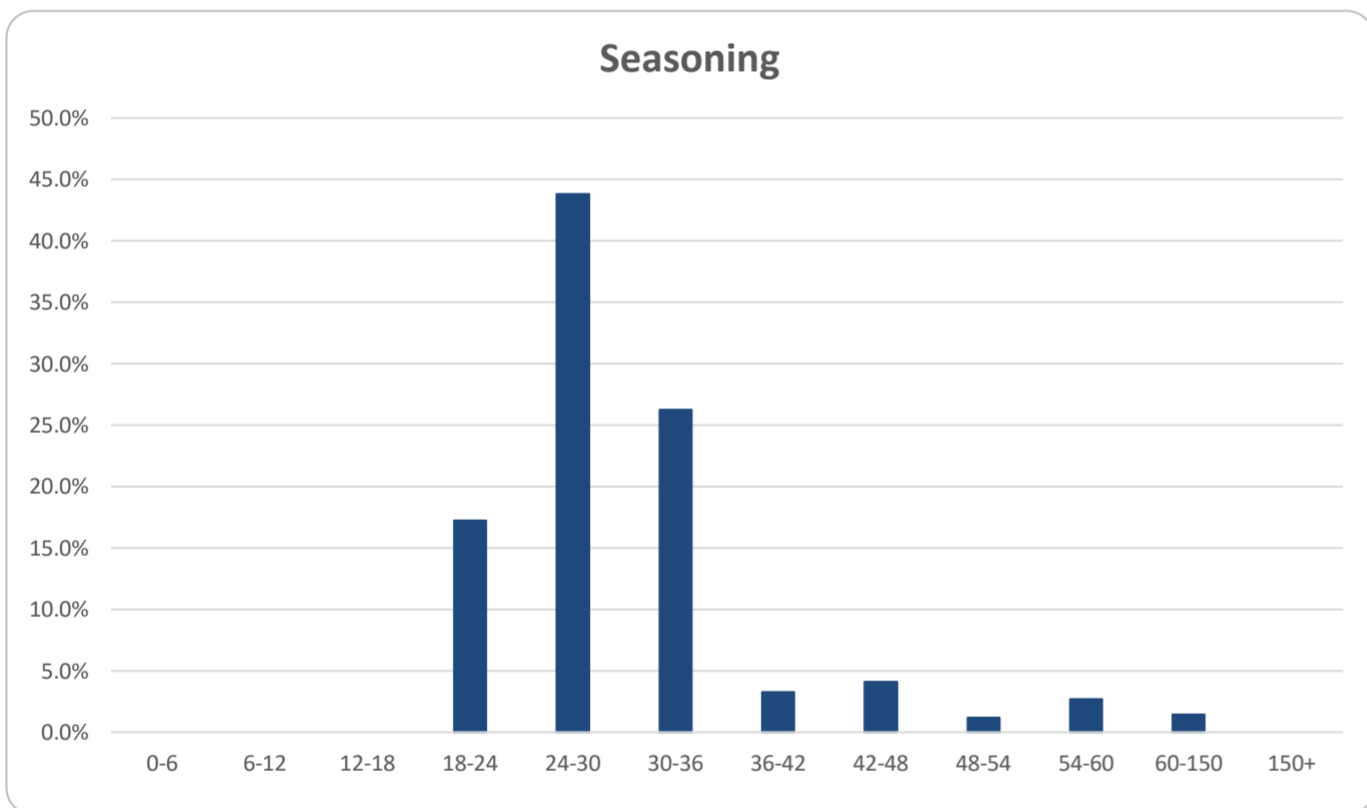
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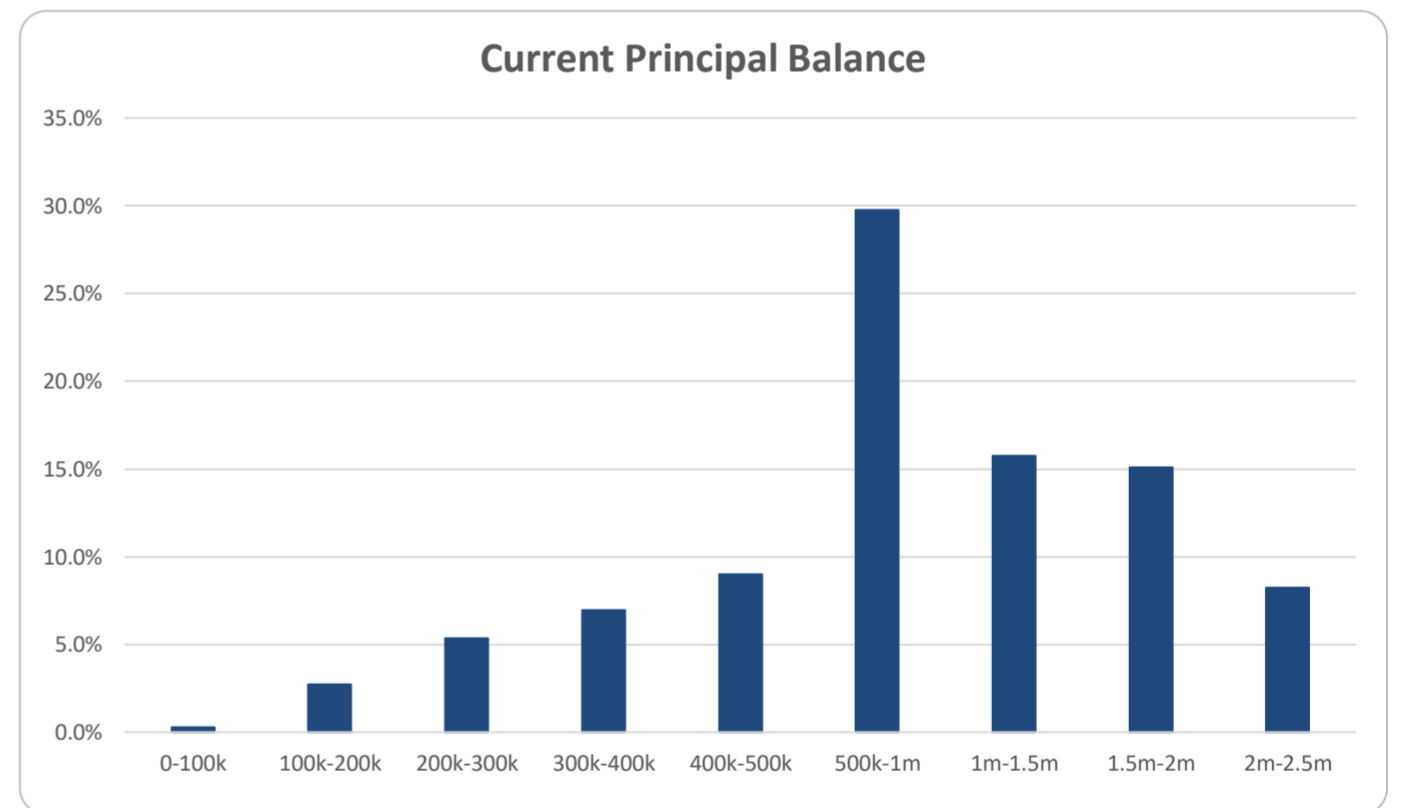
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**Note:**  
 Documentation Type Data & Chart: Investors reports provided from November 2018 to November 2019 shows % based on numbers  
 Documentation Type Data & Chart: Amended % based on numbers to % based on Balance from November 2018 to November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