

Report

18

Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Jun-2020

Think Tank Series 2018-1 Cashfow Asset Report

			Think	Tank Series 2	2018-1 - NC	TE BALA	NCES			
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	- 1-1	2.2.2	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		40,458.63	40,458.63
Class C	26,460,000.00		0.00	26,460,000.00	15.0%	100.0%	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			58,452.37
Class E	4,410,000.00		0.00	4,410,000.00	6.5%	100.0%	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			59,707.20
Class G	2,210,000.00		0.00	2,210,000.00	1.3%	100.0%	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		30,011.39	30,011.39
1. GENERAL	Current Payment D Collection Period (s Collection Period (statement Period (statement Period (endage)) Days in Interest Period (endage) Next Payment Date	start) end) art) d) eriod								10-Jun-20 1-May-20 31-May-20 11-May-20 9-Jun-20 30 10-Jul-20
2. COLLECTIO	•									
2. COLLECTIO	พอ a. Total Available	Income								
	Interest on Mortgage Early Repayment For Principal Draws Liquidity Draws Other Income (1) Total Available Income (1) Includes penalty into	ge Loans Fees ome	s, bank account intere	est etc						907,486.96 25,012.50 0.00 0.00 607.05 933,106.51
	b. Total Principal	l Princinal								
	Principal Received Principal from the s Other Principal Total Principal Coll	on the Mortgage sale of Mortgage								5,014,088.41 0.00 0.00 5,014,088.41
3. PRINCIPAL	DD AW									
J. Printon AL	Opening Balance Plus Additional Print Less Repayment of	•	i							0.00 0.00 0.00
	Closing Balance									0.00
4. SUMMARY I	Senior Expenses - Liquidity Draw repa Class Redraw Inter Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class D Interest Class E Interest Unreimbursed Prin Current Losses & C Class F Interest Class G Interest Amortisation Event Extraordinary Expe Liquidity Facility Pr Class H Interest Other Expenses Excess Spread	Items 5.8(a) to (ayments rest cipal Draws Carryover Charge t Payment ense Reserve Payment ens	e-Offs yment	ealer Payments						95,365.82 0.00 0.00 175,579.81 51,049.67 40,458.63 72,675.11 58,452.37 22,080.33 0.00 0.00 59,707.20 16,514.51 0.00 0.00 16,545.76 30,011.39 0.00 294,665.91
5. SUMMARY I	PRINCIPAL WATER Principal Draws Funding Redraws Class A1 Principal Class A2 Principal Class B Principal F Class C Principal F Class D Principal F Class E Principal F Class F Principal F Class G Principal F Class G Principal F Class H Principal F	Payment Payment Payment Payment Payment Payment Payment Payment Payment								0.00 520,000.00 3,663,659.03 830,429.38 0.00 0.00 0.00 0.00 0.00 0.00

Think Tank Series 2018-1 Cashfow 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

5,040,673.75

21.8%

Loan Balance at End of Collection Period 243,059,680.97

b. Repayments

Principal received on Mortgage Loans during Collection Period CPR (%)

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

31/05/2020 Stratification Tables

Total

Summary	
Loans	377
Facilities	342
Borrower Groups	322
Balance	\$ 243,059,681
Avg Loan Balance	\$ 644,721
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 710,701
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 754,844
Max Group Balance	\$ 3,000,000
WA Current LVR	62.7%
Max Current LVR	75.8%
WA Yield	5.84%
WA Seasoning (months)	30.8
% IO	63.4%
% Investor	62.6%
% SMSF	19.9%
WA Interest Cover (UnStressed)	2.39

		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	41	10.9%	14,609,210	6.0%
> 40%	<= 50%	36	9.5%	19,482,908	8.0%
> 50%	<= 55%	27	7.2%	16,554,648	6.8%
> 55%	<= 60%	41	10.9%	27,448,166	11.3%
> 60%	<= 65%	62	16.4%	44,044,855	18.1%
> 65%	<= 70%	77	20.4%	58,075,281	23.9%
> 70%	<= 75%	87	23.1%	56,132,287	23.1%
> 75%	<= 80%	6	1.6%	6,712,326	2.8%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%

		Number		Balance	Balance	
		Amount	%	Amount	%	
0	<= 100,000	4	1.2%	272,461	0.1%	
> 100,000	<= 200,000	34	9.9%	5,429,219	2.2%	
> 200,000	<= 300,000	40	11.7%	9,662,326	4.0%	
> 300,000	<= 400,000	43	12.6%	14,906,519	6.1%	
> 400,000	<= 500,000	47	13.7%	21,327,907	8.8%	
> 500,000	<= 1,000,000	102	29.8%	71,565,518	29.4%	
> 1,000,000	<= 1,500,000	33	9.6%	40,437,885	16.6%	
> 1,500,000	<= 2,000,000	22	6.4%	37,909,040	15.6%	
> 2,000,000	<= 2,500,000	10	2.9%	22,113,553	9.1%	
> 2,500,000	<= 5,000,000	7	2.0%	19,435,254	8.0%	
Total		342	100%	243,059,681	100%	

377

100.0%

243,059,681

100%

Total

Total

Total

Property State				
	Number		Balance	
	Amount	%	Amount	%
NSW	185	49.1%	135,805,677	55.9%
ACT	5	1.3%	2,423,915	1.0%
VIC	96	25.5%	56,835,771	23.4%
QLD	58	15.4%	31,800,024	13.1%
SA	19	5.0%	6,807,292	2.8%
WA	12	3.2%	7,347,002	3.0%
TAS	2	0.5%	2,040,000	0.8%
NT	0	0.0%	0	0.0%
Total	377	100%	243,059,681	100%

Property Location					
	Number	Number		Balance	
	Amount	%	Amount	%	
Metro	297	78.8%	196,967,797	81.0%	
Non metro	67	17.8%	39,782,507	16.4%	
Inner City	13	3.4%	6,309,377	2.6%	
Total	377	100%	243,059,681	100%	

	Number	Number		Balance	
	Amount	%	Amount	%	
Full Doc	181	48.0%	134,564,030	55.4%	
Mid Doc	72	19.1%	48,547,362	20.0%	
Quick Doc	22	5.8%	11,615,299	4.8%	
SMSF	102	27.1%	48,332,991	19.9%	
SMSF NR	0	0.0%	0	0.0%	
Total	377	100%	243,059,681	1009	

Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	77	20.4%	48,691,633	20.0%
Industrial	173	45.9%	109,414,821	45.0%
Office	60	15.9%	27,580,214	11.3%
Professional Suites	7	1.9%	2,293,877	0.9%
Commercial Other	15	4.0%	13,839,070	5.7%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	45	11.9%	41,240,065	17.0%

Total		377	100%	243,059,681	100%
Interest Rat	te Type				
		Number	Number Balance		
		Amount	%	Amount	%
Variable		363	96.3%	236,066,914	97.1%
Fixed Rate	Term Remaining (yrs)				
0	<= 1	5	1.3%	2,210,236	0.9%
> 1	<= 2	5	1.3%	2,096,631	0.9%
> 2	<= 3	3	0.8%	2,105,940	0.9%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	1	0.3%	579,960	0.2%
Total		377	100%	243,059,681	100%
Interest Rat	tes				

		Number		Balance	
		Amount	%	Amount	%
-200	<= 100,000	14	3.7%	661,169	0.3%
> 100,000	<= 200,000	42	11.1%	6,660,754	2.7%
> 200,000	<= 300,000	53	14.1%	13,006,151	5.4%
> 300,000	<= 400,000	49	13.0%	16,942,089	7.0%
> 400,000	<= 500,000	48	12.7%	21,881,144	9.0%
> 500,000	<= 1,000,000	104	27.6%	72,358,074	29.8%
> 1,000,000	<= 1,500,000	31	8.2%	38,302,939	15.8%
> 1,500,000	<= 2,000,000	21	5.6%	36,723,456	15.1%
> 2,000,000	<= 2,500,000	9	2.4%	20,013,553	8.2%
> 2,500,000	<= 5,000,000	6	1.6%	16,510,353	6.8%

377

100%

243,059,681

100%

Current Grou	p Balance					
		Number		Balance		
		Amount	%	Amount	%	
0	<= 100,000	4	1.2%	272,461	0.1%	
> 100,000	<= 200,000	28	8.7%	4,563,767	1.9%	
> 200,000	<= 300,000	37	11.5%	9,027,304	3.7%	
> 300,000	<= 400,000	37	11.5%	12,776,262	5.3%	
> 400,000	<= 500,000	44	13.7%	19,905,009	8.2%	
> 500,000	<= 1,000,000	98	30.4%	67,869,191	27.9%	
> 1,000,000	<= 1,500,000	27	8.4%	33,081,037	13.6%	
> 1,500,000	<= 2,000,000	27	8.4%	46,768,275	19.2%	
> 2,000,000	<= 2,500,000	12	3.7%	26,541,122	10.9%	
> 2,500,000	<= 5,000,000	8	2.5%	22,255,254	9.2%	
Total		322	100%	243,059,681	100%	

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	65	17.2%	41,932,799	17.3%
> 24	<= 30	153	40.6%	106,503,123	43.8%
> 30	<= 36	111	29.4%	63,760,676	26.2%
> 36	<= 42	15	4.0%	7,880,994	3.2%
> 42	<= 48	14	3.7%	10,004,357	4.1%
> 48	<= 54	6	1.6%	2,905,640	1.2%
> 54	<= 60	5	1.3%	6,593,520	2.7%
> 60	<= 300	8	2.1%	3,478,571	1.4%

Arrears (Days Past D	ue)					
		Number		Balance		
		Amount	%	Amount	%	
0	<= 30	376	99.7%	242,505,442	99.8%	
> 30	<= 60	1	0.3%	554,239	0.2%	
> 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%	

377

100%

243,059,681

100%

Total		377	100%	100% 243,059,681	
Employme	nt Type				
		Number			
		Amount	%	Amount	%
PAYG		77	20.4%).4% 47,685,931	
Months Seli	f Employed				
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	5	1.3%	3,765,332	1.5%
36	< 48	14	3.7%	9,168,426	3.8%
48	< 60	11	2.9%	5,188,298	2.1%
60		270	71.6%	177,251,694	72.9%
Total		377	100%	243,059,681	100%

Remaining	g Term				
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	10	2.7%	2,153,999	0.9%
> 15	<= 20	36	9.5%	19,545,372	8.0%
> 20	<= 25	233	61.8%	160,108,274	65.9%
> 25	<= 30	98	26.0%	61,252,035	25.2%

Number		Balance		
Amount	%	Amount	%	
178	47.2%	89,074,434	36.6%	
51	13.5%	39,470,153	16.2%	
28	7.4%	25,054,591	10.3%	
96	25.5%	73,223,685	30.1%	
24	6.4%	16,236,817	6.7%	
0	0.0%	0	0.0%	
	Amount 178 51 28 96 24	Amount % 178 47.2% 51 13.5% 28 7.4% 96 25.5% 24 6.4%	Amount % Amount 178 47.2% 89,074,434 51 13.5% 39,470,153 28 7.4% 25,054,591 96 25.5% 73,223,685 24 6.4% 16,236,817	

377

100%

243,059,681

100%

		Number		Balance	
		Amount	%	Amount	9
0	<= 5.0%	29	7.7%	21,334,287	8.89
> 5.0%	<= 5.5%	77	20.4%	46,077,392	19.0%
> 5.5%	<= 6.0%	102	27.1%	75,593,151	31.19
> 6.0%	<= 6.5%	122	32.4%	78,214,613	32.29
> 6.5%	<= 7.0%	43	11.4%	19,988,670	8.29
> 7.0%	<= 7.5%	4	1.1%	1,851,568	0.89
> 7.5%	<= 8.0%	0	0.0%	0	0.09
> 8.0%	<= 8.5%	0	0.0%	0	0.09
> 8.5%	<= 9.0%	0	0.0%	0	0.09
> 9.0%	<= 13.0%	0	0.0%	0	0.09
Total		377	100%	243,059,681	1009
Interest Cov	ver (Unstressed)	Northern		Deleger	
		Number Amount	%	Balance Amount	9
0	<= 1.50	4	1.1%	1,940,180	0.89
> 1.50	<= 1.75	99	26.3%	83,901,500	34.59
> 1.75	<= 2.00	56	14.9%	34,367,316	14.19
> 2.00	<= 2.25	45	11.9%	27,023,850	11.19
> 2.00	<= 2.50	32	8.5%	22,197,524	9.19
> 2.50	<= 2.75	20	5.3%	10,687,334	4.49
> 2.75	<= 3.00	33	8.8%	13,931,304	5.79
> 3.00	<= 3.25	14	3.7%	6,226,768	2.69
> 3.25	<= 3.50	10	2.7%	8,007,830	3.39
> 3.50	<= 3.75	18	4.8%	10,827,115	4.59
> 3.75	<= 4.00	8	2.1%	3,158,282	1.39
> 4.00	<= 4.25	1	0.3%	222,000	0.19
> 4.25	ν- τ.Δ0	37	9.8%	20,568,678	8.59
Total		377	100%	243,059,681	1009
NCCP Loans	s	Missahas		Delenee	
		Number Amount	%	Balance Amount	o,
NCCP regula	ited loans	19	5.0%	10,220,022	4.29
Non NCCP Id		358	95.0%	232,839,659	95.89
Total		377	100%	243,059,681	1009
Residential	Property Type				
		Number	0/	Balance	
A to a where a t		Amount	%	Amount	10.00
Apartment	Anadana	10	20.4%	5,042,158	12.29
High Density	Apariment	2	4.1%	1,433,250	3.5%
House		37	75.5%	34,764,657	84.39

49

100%

41,240,065

100%

Total

Total	377	100%	243,059,681	100%
Loan Purpose				
	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%
Total	377	100%	243,059,681	100%
Borrower Industry				
	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 / Maunfacturing	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%
Total	377	100%	243,059,681	100%
Credit Events				
	Number	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%

377

100%

243,059,681

100%

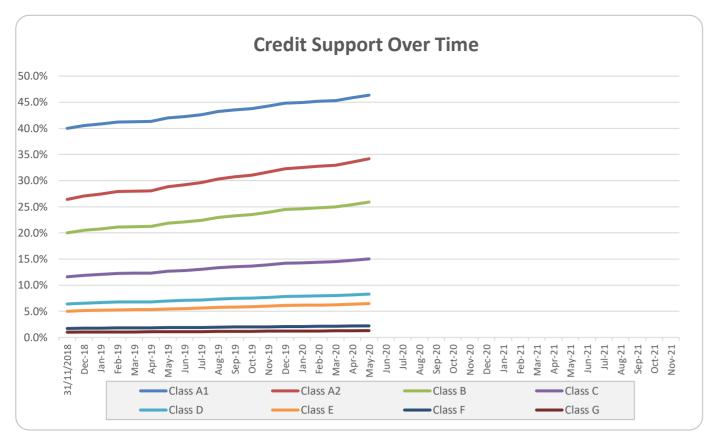
Total

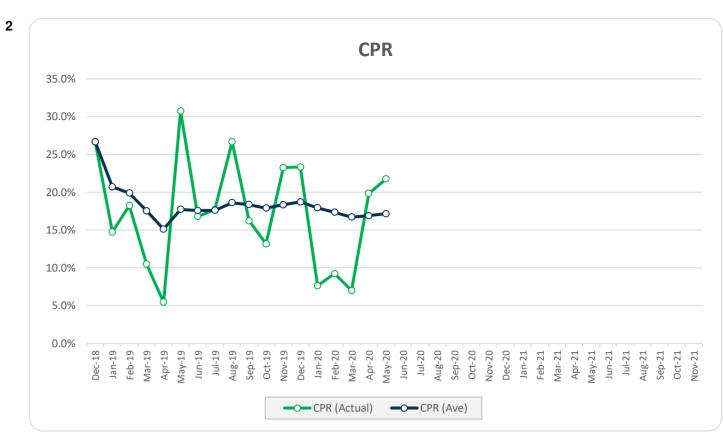
Think Tank Hardships and Arrears Summary				
Date	31/05/2020			
BNYTCAL ATF Think Tank series 2018-1 Trust				
Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	287	83.9%	192,548,420	79.2%
Loans in Arrears (non-hardship)	1	0.3%	554,239	0.2%
Payment Missed (hardship application received / approved)	54	15.8%	49,957,022	20.6%
Total Portfolio (no. of facilities)	342	100.0%	243,059,681	100.0%

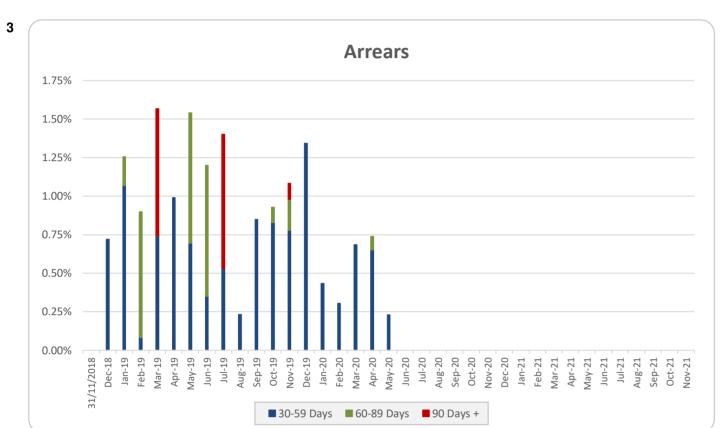
BNYTCAL ATF Think Tank series 2018-1 Trust						
		% Number / Total				
Hardship Breakdown	Number	% Number	Portfolio	Amount	% Amount	Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	71	100.0%	20.8%	65,810,016	100.0%	27.1%
Total	71	100.0%	20.8%	65,810,016	100.0%	27.1%
Withdrawn Applications	18		5.3%	10,433,163		4.3%

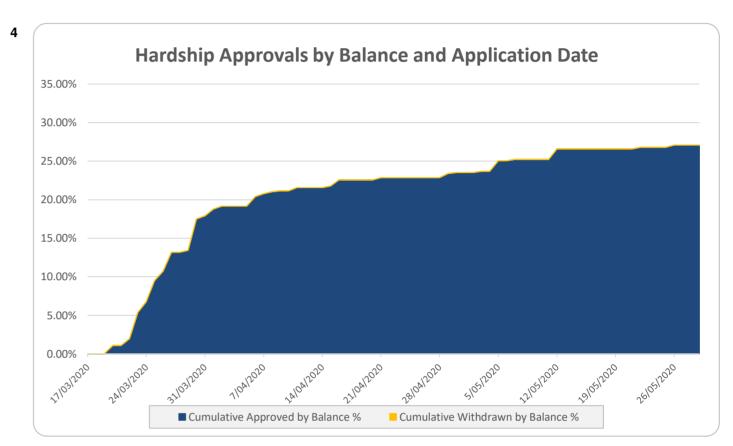
	% Number / Total				%	% Amount / Total	
Loan Status	Number	% Number	Portfolio	Amount	% Amount	Portfolio	
Current Loans (<=30 days arrears)							
No hardship request	270	94.1%	78.9%	176,695,426	91.8%	72.7%	
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%	
Request Received	-	0.0%	0.0%	-	0.0%	0.0%	
Hardship Approved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

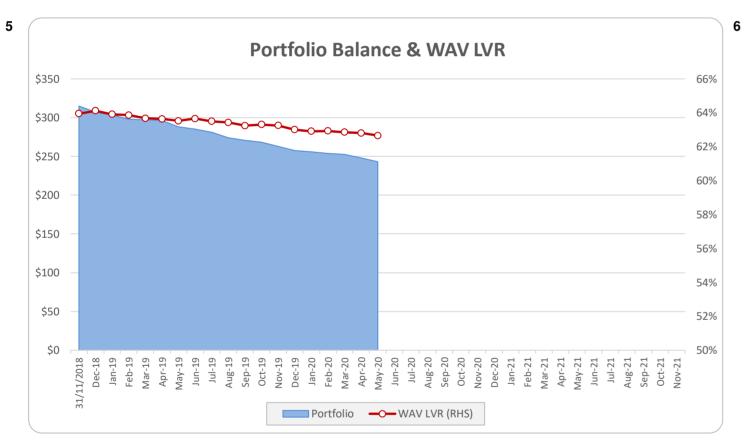
Think Tank Series 2018-1: Time Series Charts

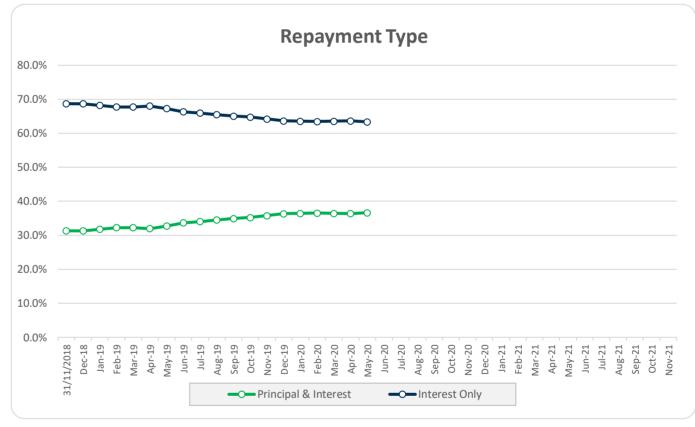


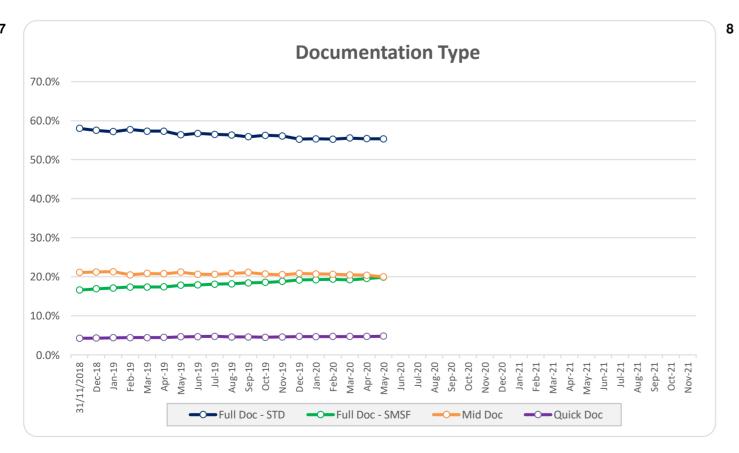


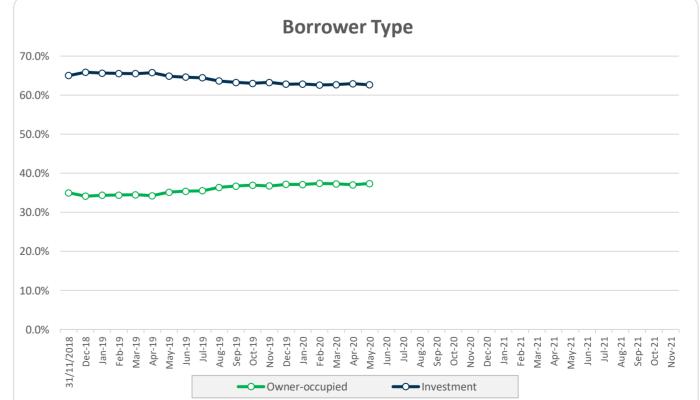




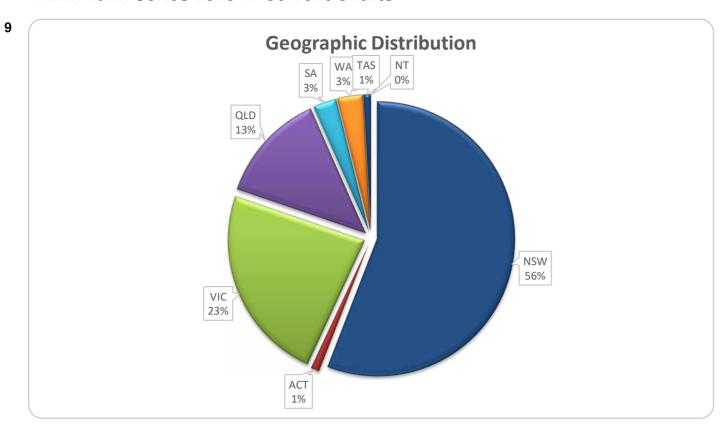


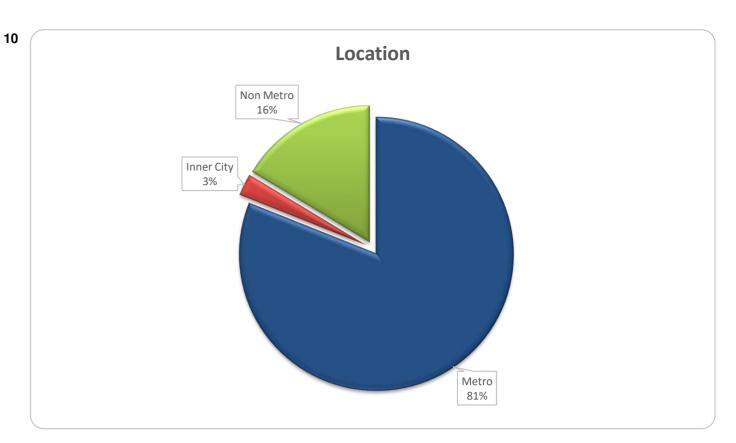


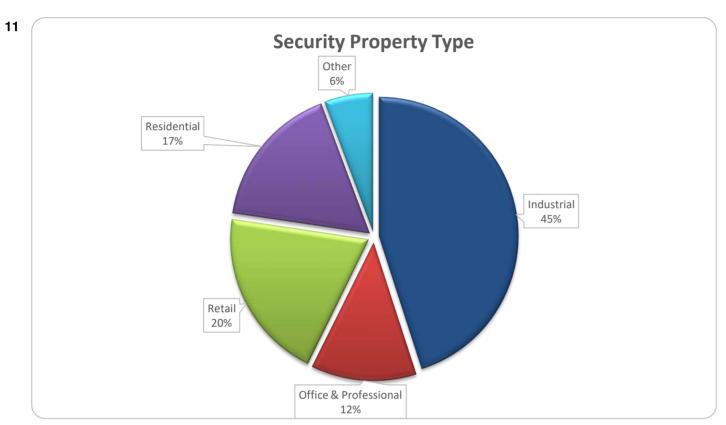


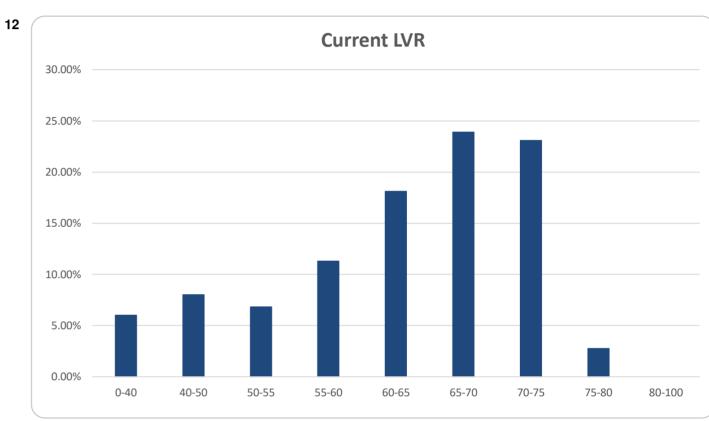


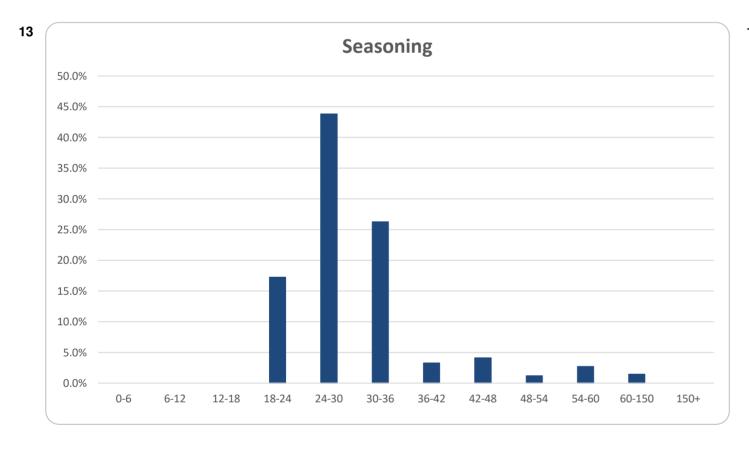
Think Tank Series 2018-1: Current Charts

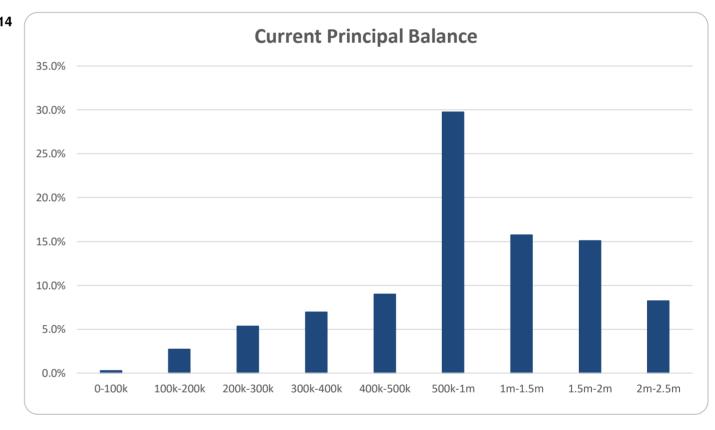












Note:

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