
Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Jul-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	130,546,372.65		5,192,323.44	125,354,049.21	47.1%	66.3%	0.00	0.00	170,604.44	170,604.44
Class A2	29,590,511.13		1,176,926.65	28,413,584.48	35.1%	66.3%	0.00	0.00	49,614.77	49,614.77
Class B	20,160,000.00		0.00	20,160,000.00	26.6%	100.0%	0.00	0.00	40,430.47	40,430.47
Class C	26,460,000.00		0.00	26,460,000.00	15.4%	100.0%	0.00	0.00	72,638.14	72,638.14
Class D	16,380,000.00		0.00	16,380,000.00	8.5%	100.0%	0.00	0.00	58,429.48	58,429.48
Class E	4,410,000.00		0.00	4,410,000.00	6.6%	100.0%	0.00	0.00	22,074.16	22,074.16
Class F	10,390,000.00		0.00	10,390,000.00	2.3%	100.0%	0.00	0.00	59,692.68	59,692.68
Class G	2,210,000.00		0.00	2,210,000.00	1.3%	100.0%	0.00	0.00	16,511.42	16,511.42
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	30,006.99	30,006.99

1. GENERAL

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

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	850,947.86
Early Repayment Fees	71,948.01
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	845.43
Total Available Income	923,741.30

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	6,584,250.09
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	6,584,250.09

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)	92,074.82
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	170,604.44
Class A2 Interest	49,614.77
Class B Interest	40,430.47
Class C Interest	72,638.14
Class D Interest	58,429.48
Class E Interest	22,074.16
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	59,692.68
Class G Interest	16,511.42
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	16,435.28
Class H Interest	30,006.99
Other Expenses	0.00
Excess Spread	295,228.66

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	215,000.00
Class A1 Principal Payment	5,192,323.44
Class A2 Principal Payment	1,176,926.65
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	243,059,680.97
Plus: Capitalised Charges	56,382.13
Plus: Further Advances / Redraws	715,000.00
Less: Principal Collections	6,590,408.66
 Loan Balance at End of Collection Period	 237,240,654.44

b. Repayments

Principal received on Mortgage Loans during Collection Period	6,590,408.66
CPR (%)	28.1%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.93%	5.84%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.84%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	0	0	1	1
Balance Outstanding	0	0	558,913	558,913
% Portfolio Balance	0.00%	0.00%	0.24%	0.24%

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%

Stratification Tables 30/06/2020

Summary	
Loans	373
Facilities	338
Borrower Groups	318
Balance	\$ 237,240,654
Avg Loan Balance	\$ 636,034
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 701,895
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 746,040
Max Group Balance	\$ 3,000,000
WA Current LVR	62.5%
Max Current LVR	76.1%
WA Yield	5.84%
WA Seasoning (months)	31.8
% IO	61.6%
% Investor	62.2%
% SMSF	20.3%
WA Interest Cover (UnStressed)	2.40

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	40	10.7%	13,787,030	5.8%
> 40%	<= 50%	39	10.5%	21,201,490	8.9%
> 50%	<= 55%	25	6.7%	16,153,501	6.8%
> 55%	<= 60%	44	11.8%	29,151,622	12.3%
> 60%	<= 65%	59	15.8%	40,031,273	16.9%
> 65%	<= 70%	77	20.6%	57,014,514	24.0%
> 70%	<= 75%	81	21.7%	51,650,342	21.8%
> 75%	<= 80%	8	2.1%	8,250,883	3.5%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		373	100.0%	237,240,654	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	4	1.2%	259,447	0.1%
> 100,000	<= 200,000	36	10.7%	5,771,887	2.4%
> 200,000	<= 300,000	38	11.2%	9,164,049	3.9%
> 300,000	<= 400,000	42	12.4%	14,592,076	6.2%
> 400,000	<= 500,000	49	14.5%	22,264,528	9.4%
> 500,000	<= 1,000,000	101	29.9%	71,158,519	30.0%
> 1,000,000	<= 1,500,000	30	8.9%	37,374,522	15.8%
> 1,500,000	<= 2,000,000	22	6.5%	37,540,182	15.8%
> 2,000,000	<= 2,500,000	8	2.4%	17,174,122	7.2%
> 2,500,000	<= 5,000,000	8	2.4%	21,941,323	9.2%
Total		338	100%	237,240,654	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		182	48.8%	130,973,322	55.2%
ACT		5	1.3%	2,425,266	1.0%
VIC		95	25.5%	55,932,054	23.6%
QLD		58	15.5%	31,776,331	13.4%
SA		19	5.1%	6,795,629	2.9%
WA		12	3.2%	7,298,052	3.1%
TAS		2	0.5%	2,040,000	0.9%
NT		0	0.0%	0	0.0%
Total		373	100%	237,240,654	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		294	78.8%	192,243,276	81.0%
Non metro		66	17.7%	38,696,900	16.3%
Inner City		13	3.5%	6,300,478	2.7%
Total		373	100%	237,240,654	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		178	47.7%	130,593,958	55.0%
Mid Doc		71	19.0%	46,842,348	19.7%
Quick Doc		22	5.9%	11,597,858	4.9%
SMSF		102	27.3%	48,206,491	20.3%
SMSF NR		0	0.0%	0	0.0%
Total		373	100%	237,240,654	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		77	20.6%	49,307,967	20.8%
Industrial		172	46.1%	107,430,043	45.3%
Office		59	15.8%	25,986,760	11.0%
Professional Suites		7	1.9%	2,293,509	1.0%
Commercial Other		14	3.8%	13,025,281	5.5%

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
-200	<= 100,000	13	3.5%	662,851	0.3%
> 100,000	<= 200,000	44	11.8%	7,003,422	3.0%
> 200,000	<= 300,000	51	13.7%	12,508,011	5.3%
> 300,000	<= 400,000	48	12.9%	16,626,781	7.0%
> 400,000	<= 500,000	51	13.7%	23,266,941	9.8%
> 500,000	<= 1,000,000	102	27.3%	70,980,344	29.9%
> 1,000,000	<= 1,500,000	30	8.0%	37,293,557	15.7%
> 1,500,000	<= 2,000,000	20	5.4%	34,808,204	14.7%
> 2,000,000	<= 2,500,000	7	1.9%	15,074,122	6.4%
> 2,500,000	<= 5,000,000	7	1.9%	19,016,421	8.0%
Total		373	100%	237,240,654	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	4	1.3%	259,447	0.1%
> 100,000	<= 200,000	30	9.4%	4,907,580	2.1%
> 200,000	<= 300,000	34	10.7%	8,228,808	3.5%
> 300,000	<= 400,000	37	11.6%	12,762,508	5.4%
> 400,000	<= 500,000	46	14.5%	20,839,585	8.8%
> 500,000	<= 1,000,000	97	30.5%	67,461,018	28.4%
> 1,000,000	<= 1,500,000	24	7.5%	30,012,341	12.7%
> 1,500,000	<= 2,000,000	27	8.5%	46,406,354	19.6%
> 2,000,000	<= 2,500,000	10	3.1%	21,601,691	9.1%
> 2,500,000	<= 5,000,000	9	2.8%	24,761,323	10.4%
Total		318	100%	237,240,654	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	33	8.8%	21,836,536	9.2%
> 24	<= 30	155	41.6%	100,227,031	42.2%
> 30	<= 36	129	34.6%	76,583,845	32.3%
> 36	<= 42	16	4.3%	13,472,463	5.7%
> 42	<= 48	21	5.6%	12,147,478	5.1%
> 48	<= 54	6	1.6%	2,904,127	1.2%
> 54	<= 60	4	1.1%	6,353,520	2.7%
> 60	<= 300	9	2.4%	3,715,654	1.6%
Total		373	100%	237,240,654	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	372	99.7%	236,681,741	99.8%
> 30	<= 60	0	0.0%	0	0.0%
> 60	<= 90	0	0.0%	0	0.0%
> 90	<= 120	1	0.3%	558,913	0.2%
> 120	<= 150	0	0.0%	0	0.0%
> 150		0	0.0%	0	0.0%
Total		373	100%	237,240,654	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		77	20.6%	47,586,884	20.1%
Months Self Employed					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	5	1.3%	3,761,766	1.6%
36	< 48	14	3.8%	9,155,189	3.9%
48	< 60	11	2.9%	5,182,871	2.2%
60		266	71.3%	171,553,944	72.3%
Total		373	100%	237,240,654	100%

Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	44	11.8%	39,197,095	16.5%

Total	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

Interest Rate Type

	Number		Balance	
	Amount	%	Amount	%

Variable	360	96.5%	230,491,385	97.2%
----------	-----	-------	-------------	-------

Fixed Rate Term Remaining (yrs)

0 <= 1	4	1.1%	1,968,809	0.8%
> 1 <= 2	5	1.3%	2,094,730	0.9%
> 2 <= 3	3	0.8%	2,106,578	0.9%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	1	0.3%	579,151	0.2%

Total	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

Interest Rates

	Number		Balance	
	Amount	%	Amount	%

0 <= 5.0%	31	8.3%	22,292,018	9.4%
> 5.0% <= 5.5%	75	20.1%	42,832,212	18.1%
> 5.5% <= 6.0%	100	26.8%	72,614,960	30.6%
> 6.0% <= 6.5%	122	32.7%	77,989,344	32.9%
> 6.5% <= 7.0%	43	11.5%	19,979,150	8.4%
> 7.0% <= 7.5%	2	0.5%	1,532,972	0.6%
> 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	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

Interest Cover (Unstressed)

	Number		Balance	
	Amount	%	Amount	%

0 <= 1.50	4	1.1%	1,938,370	0.8%
> 1.50 <= 1.75	98	26.3%	81,795,344	34.5%
> 1.75 <= 2.00	56	15.0%	34,283,609	14.5%
> 2.00 <= 2.25	42	11.3%	23,494,805	9.9%
> 2.25 <= 2.50	32	8.6%	22,187,260	9.4%
> 2.50 <= 2.75	20	5.4%	10,682,079	4.5%
> 2.75 <= 3.00	33	8.8%	13,855,224	5.8%
> 3.00 <= 3.25	14	3.8%	6,221,668	2.6%
> 3.25 <= 3.50	10	2.7%	8,007,311	3.4%
> 3.50 <= 3.75	18	4.8%	10,822,104	4.6%
> 3.75 <= 4.00	8	2.1%	3,160,167	1.3%
> 4.00 <= 4.25	1	0.3%	222,000	0.1%
> 4.25	37	9.9%	20,570,713	8.7%

Total	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

NCCP Loans

	Number		Balance	
	Amount	%	Amount	%

NCCP regulated loans	19	5.1%	10,217,258	4.3%
Non NCCP loans	354	94.9%	227,023,396	95.7%

Total	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

Residential Property Type

	Number		Balance	
	Amount	%	Amount	%

Apartment	10	20.8%	4,992,158	12.7%
High Density Apartment	2	4.2%	1,433,250	3.7%
House	36	75.0%	32,771,686	83.6%

Total	48	100%	39,197,095	100%
--------------	-----------	-------------	-------------------	-------------

Remaining Term

	Number		Balance	
	Amount	%	Amount	%

0 <= 15	10	2.7%	2,145,169	0.9%
> 15 <= 20	37	9.9%	19,729,530	8.3%
> 20 <= 25	230	61.7%	156,922,251	66.1%
> 25 <= 30	96	25.7%	58,443,706	24.6%

Total	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

Payment Type

	Number		Balance	
	Amount	%	Amount	%

P&I	180	48.3%	91,045,202	38.4%
-----	-----	-------	------------	-------

IO Term Remaining (yrs)

0 <= 1	47	12.6%	34,844,727	14.7%
> 1 <= 2	31	8.3%	29,428,673	12.4%
> 2 <= 3	106	28.4%	75,695,053	31.9%
> 3 <= 4	9	2.4%	6,227,000	2.6%
> 4 <= 5	0	0.0%	0	0.0%

Total	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

Loan Purpose

	Number		Balance	
	Amount	%	Amount	%

Purchase	212	56.8%	129,281,233	54.5%
Refinance - no takeout	83	22.3%	57,348,109	24.2%
Refinance	29	7.8%	19,204,531	8.1%
Equity Takeout	49	13.1%	31,406,781	13.2%

Total	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

Borrower Industry

	Number		Balance	
	Amount	%	Amount	%

Agriculture	0	0.0%	0	0.0%
Automotive / Transport	44	11.8%	24,768,126	10.4%
Communications	5	1.3%	2,200,033	0.9%
Construction	99	26.5%	75,280,816	31.7%
Education	7	1.9%	5,231,455	2.2%
Engineering / Manufacturing	26	7.0%	18,260,930	7.7%
Finance & Insurance	19	5.1%	10,992,975	4.6%
Food and Beverage	28	7.5%	26,257,415	11.1%
Health	18	4.8%	9,041,050	3.8%
IT	1	0.3%	1,387,500	0.6%
Other	2	0.5%	456,175	0.2%
Printing & Media	3	0.8%	590,000	0.2%
Professional Services	55	14.7%	29,097,747	12.3%
Property Investment	5	1.3%	3,203,617	1.4%
Public Service	0	0.0%	0	0.0%
Retail	33	8.8%	18,768,140	7.9%
Sport, Leisure, Cultural & Recreational	28	7.5%	11,704,676	4.9%
Wholesale	0	0.0%	0	0.0%

Total	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

Credit Events

	Number		Balance	
	Amount	%	Amount	%

0	354	94.9%	218,381,002	92.1%
1	18	4.8%	18,125,534	7.6%
2	1	0.3%	734,119	0.3%

Total	373	100%	237,240,654	100%
--------------	------------	-------------	--------------------	-------------

Think Tank Hardships and Arrears Summary

Date 30/06/2020

BNYTAL ATF Think Tank series 2018-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	286	84.6%	190,355,993	80.2%
Loans in Arrears (non-hardship)	1	0.3%	558,913	0.2%
Payment Missed (hardship application received / approved)	51	15.1%	46,325,748	19.5%
Total Portfolio (no. of facilities)	338	100.0%	237,240,654	100.0%

BNYTAL ATF Think Tank series 2018-1 Trust

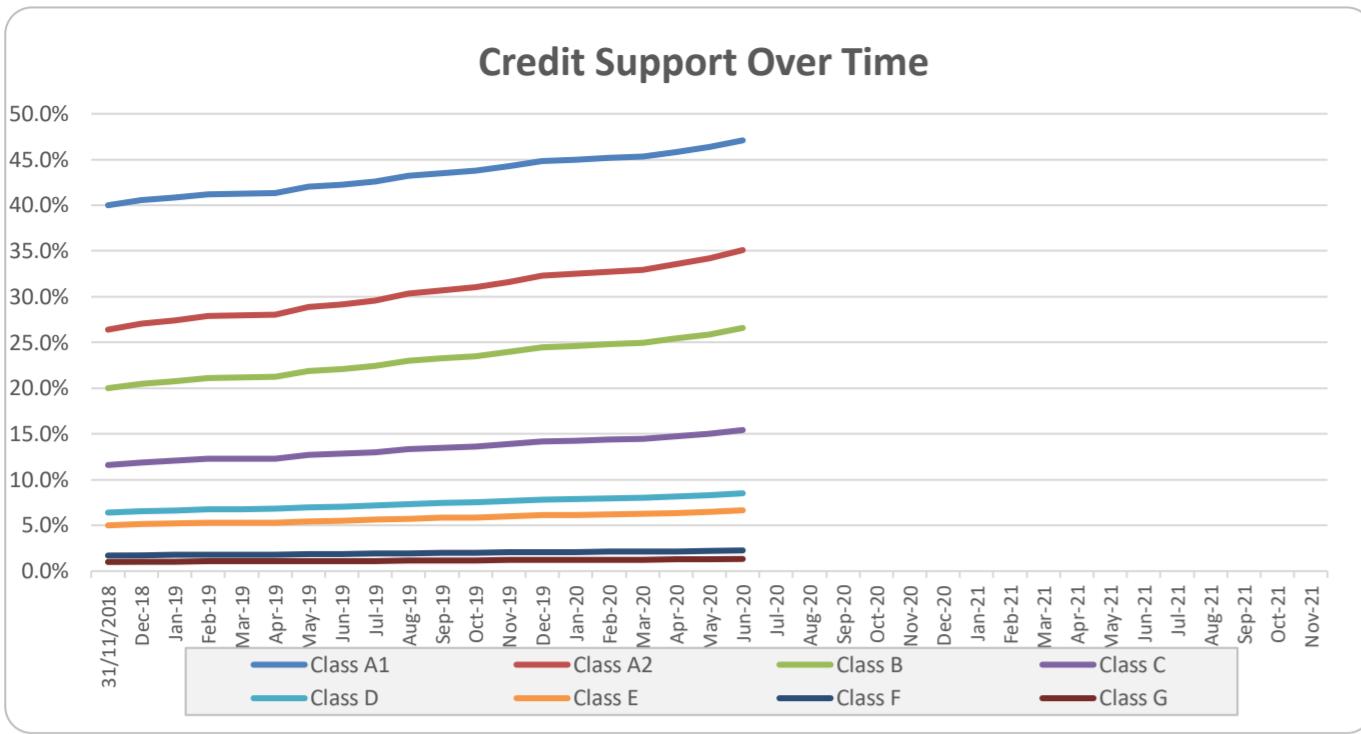
Hardship Breakdown	Number	% Number	% Number / Total		% Amount	% Amount / Total	
			Portfolio	Amount		Portfolio	Amount
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	69	100.0%	20.4%	63,040,172	100.0%	26.6%	26.6%
Total	69	100.0%	20.4%	63,040,172	100.0%	26.6%	26.6%
Withdrawn Applications	18		5.3%	10,440,203		4.4%	4.4%

BNYTAL ATF Think Tank series 2018-1 Trust

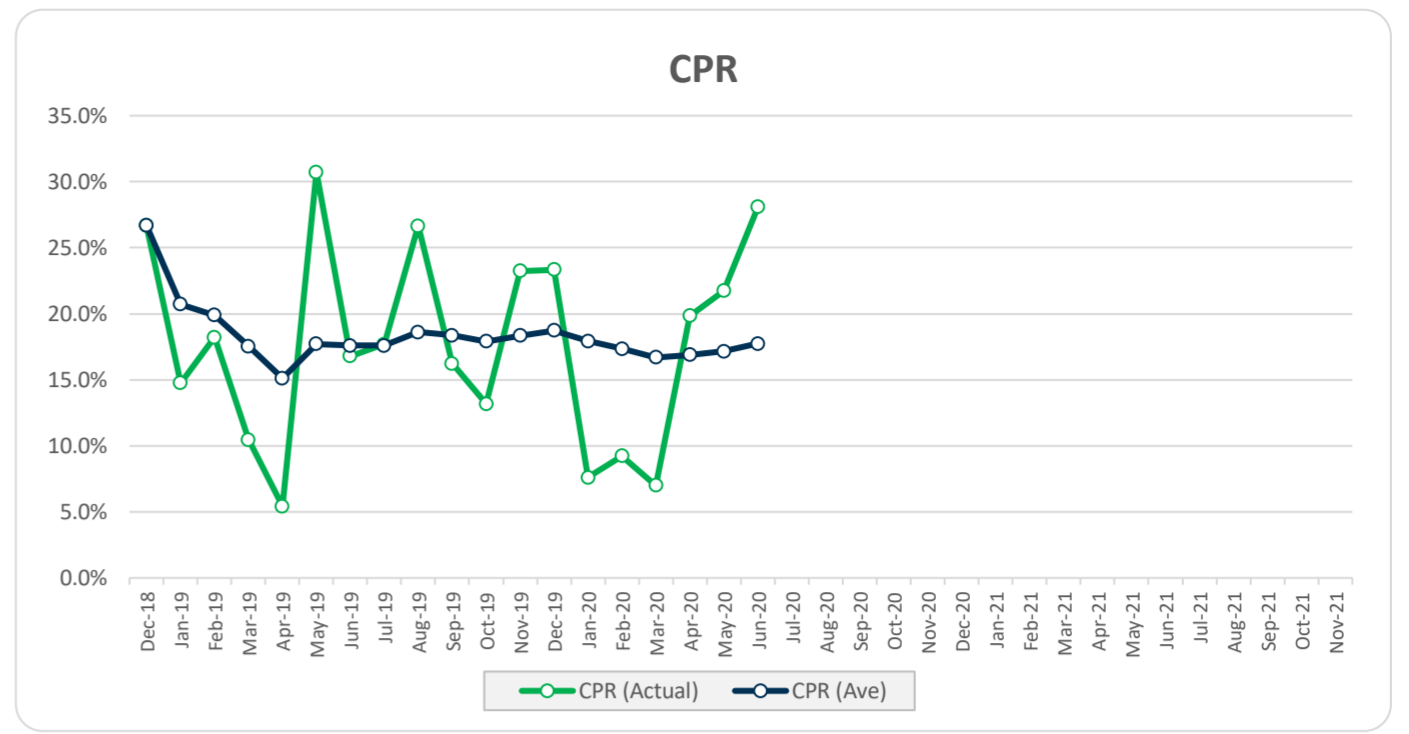
Loan Status	Number	% Number	% Number / Total		% Amount	% Amount / Total	
			Portfolio	Amount		Portfolio	Amount
Current Loans (<=30 days arrears)							
No hardship request	268	93.7%	79.3%	173,641,569	91.2%	73.2%	73.2%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	18	6.3%	5.3%	16,714,424	8.8%	7.0%	7.0%
Total	286	100.0%	84.6%	190,355,993	100.0%	80.2%	80.2%
Loans in Arrears (non-hardship)							
No hardship request	1	100.0%	0.3%	558,913	100.0%	0.2%	0.2%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Total	1	100.0%	0.3%	558,913	100.0%	0.2%	0.2%
Payment Missed (hardship application received / approved)							
Request Received	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	51	100.0%	15.1%	46,325,748	100.0%	19.5%	19.5%
Total	51	100.0%	15.1%	46,325,748	100.0%	19.5%	19.5%
Total Portfolio (no. of facilities)	338			237,240,654			

Think Tank Series 2018-1: Time Series Charts

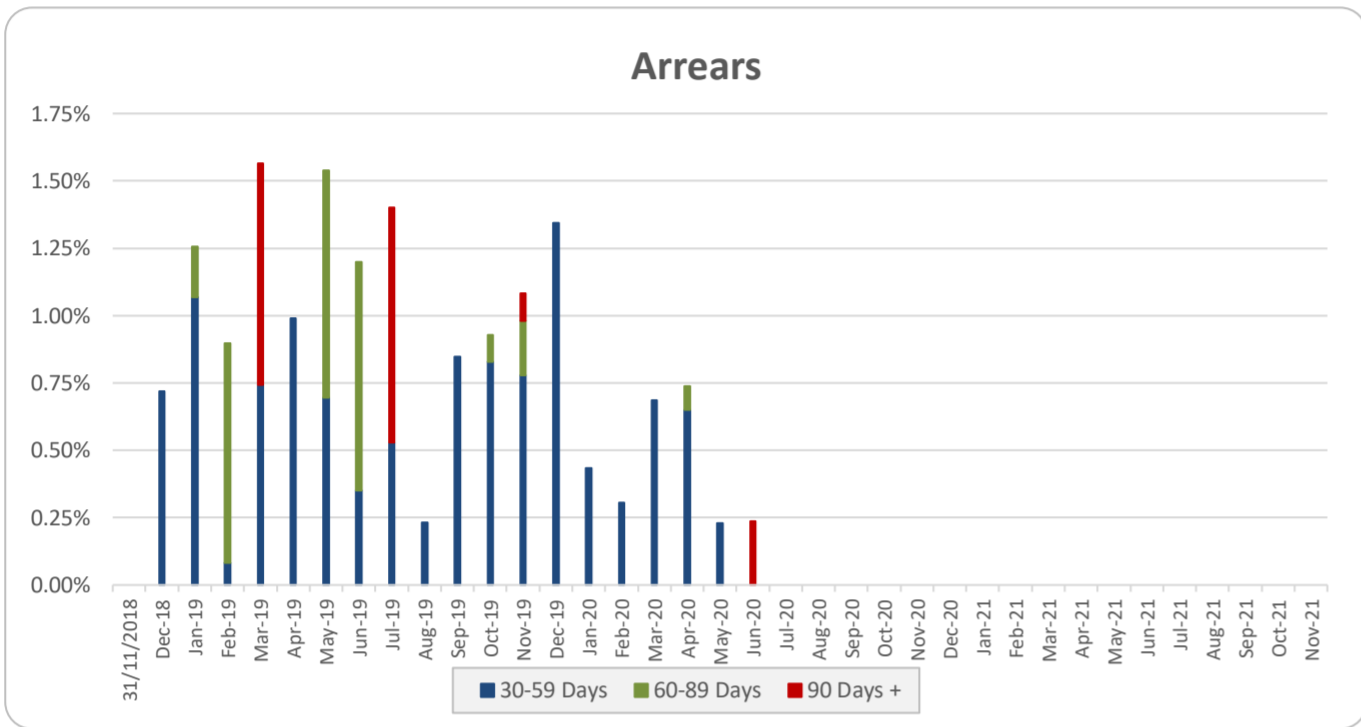
1



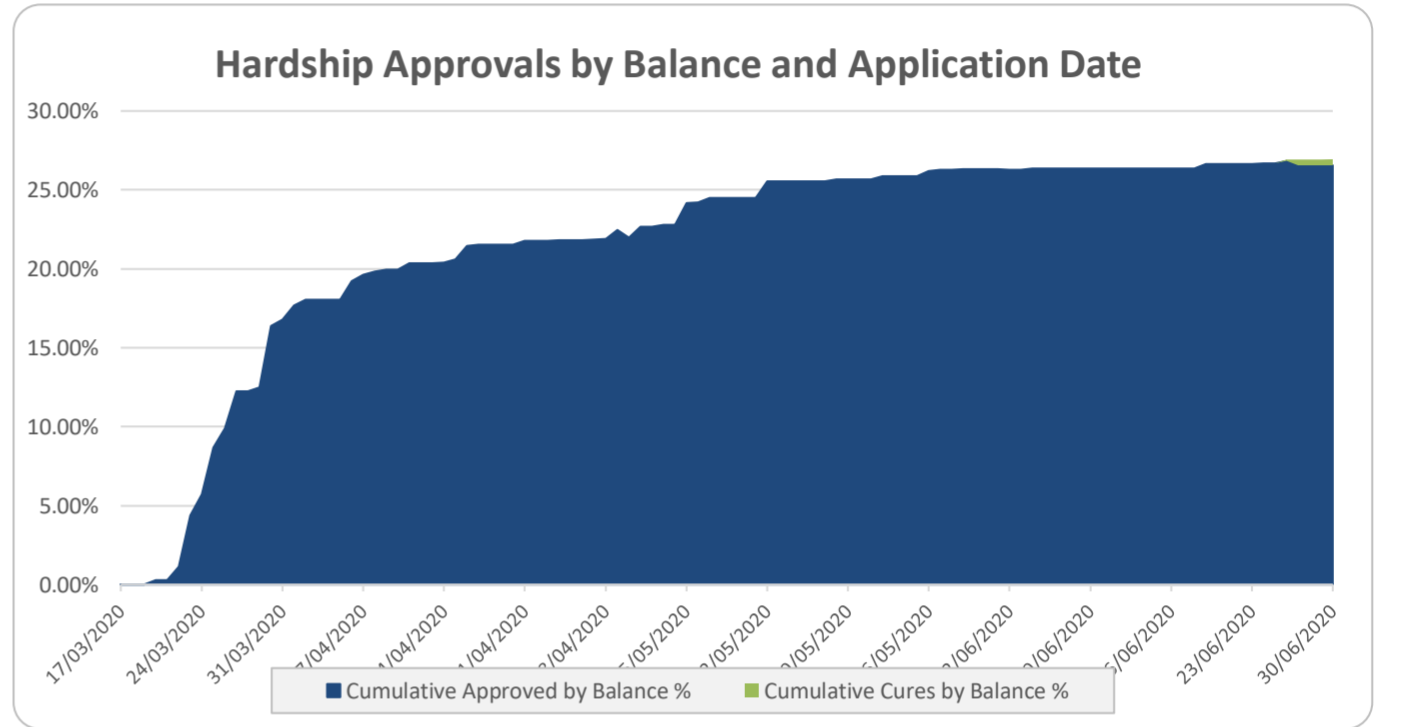
2



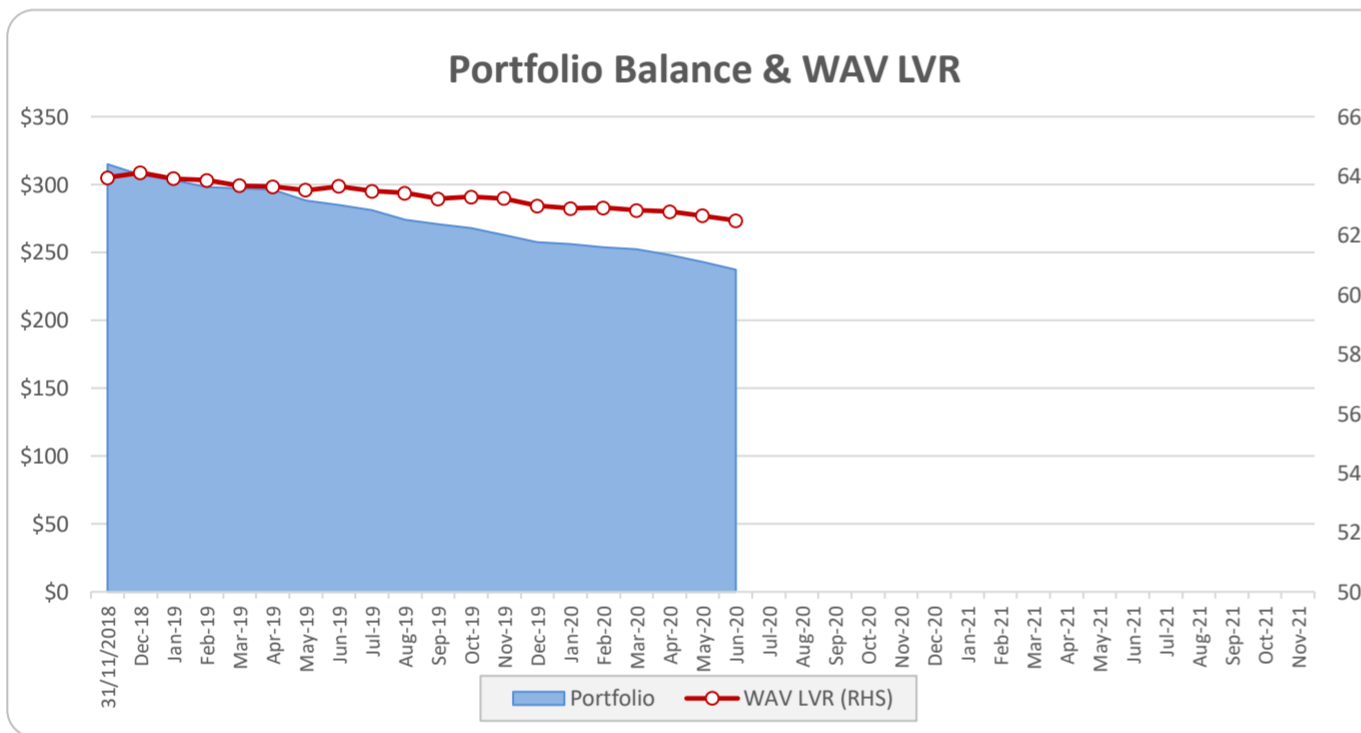
3



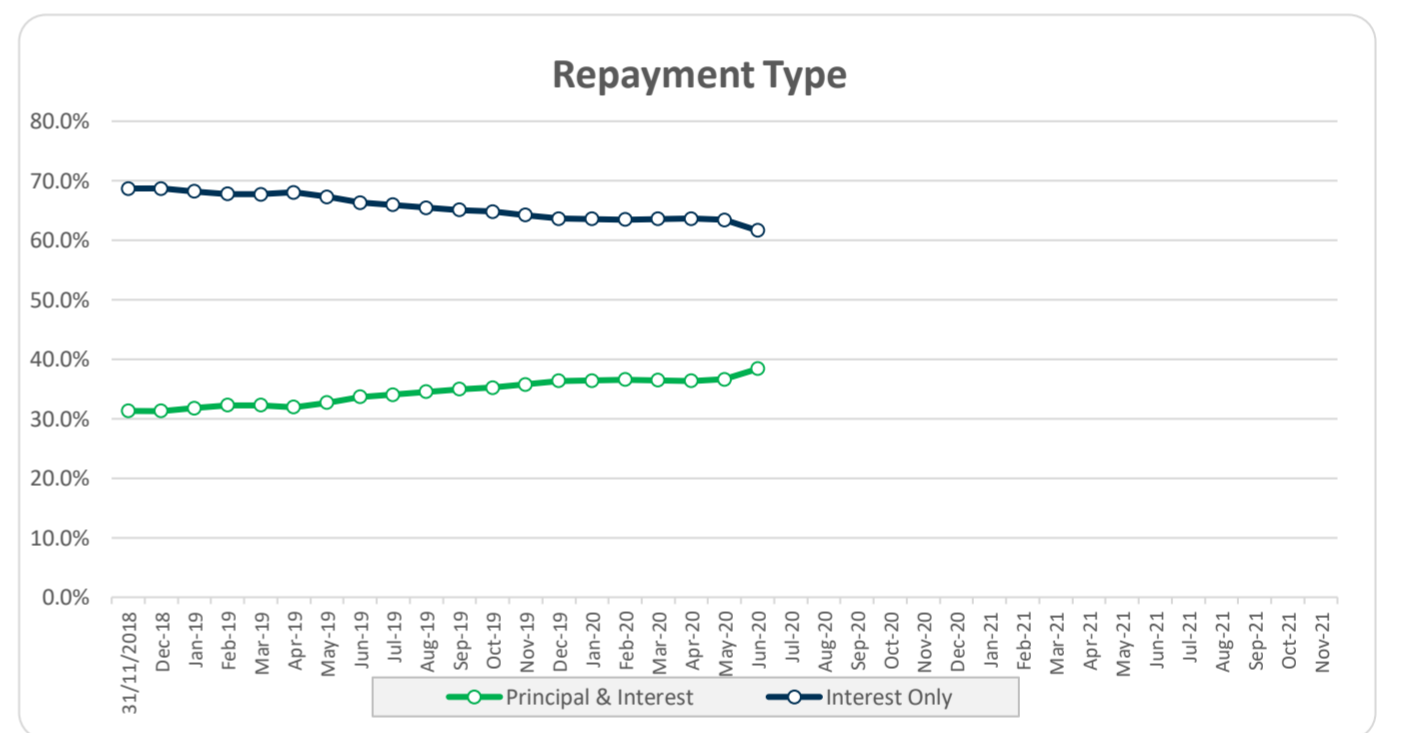
4



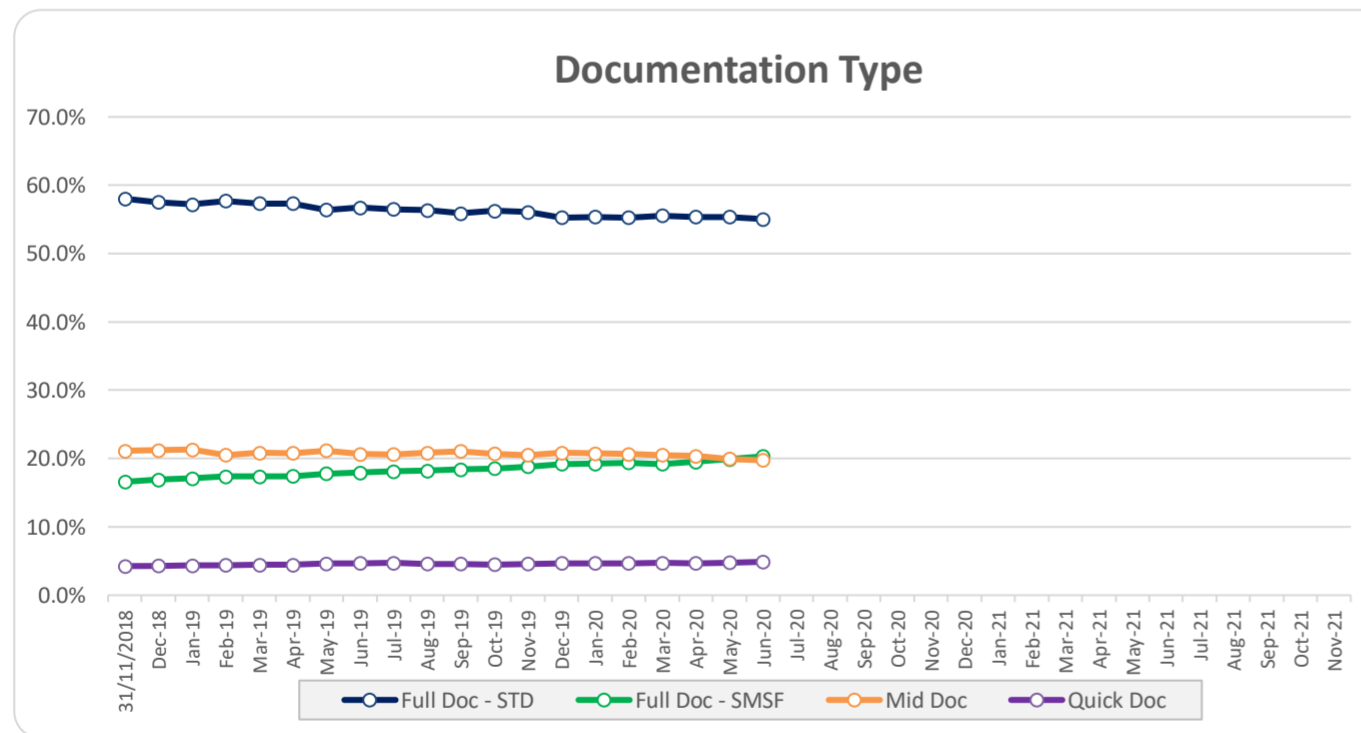
5



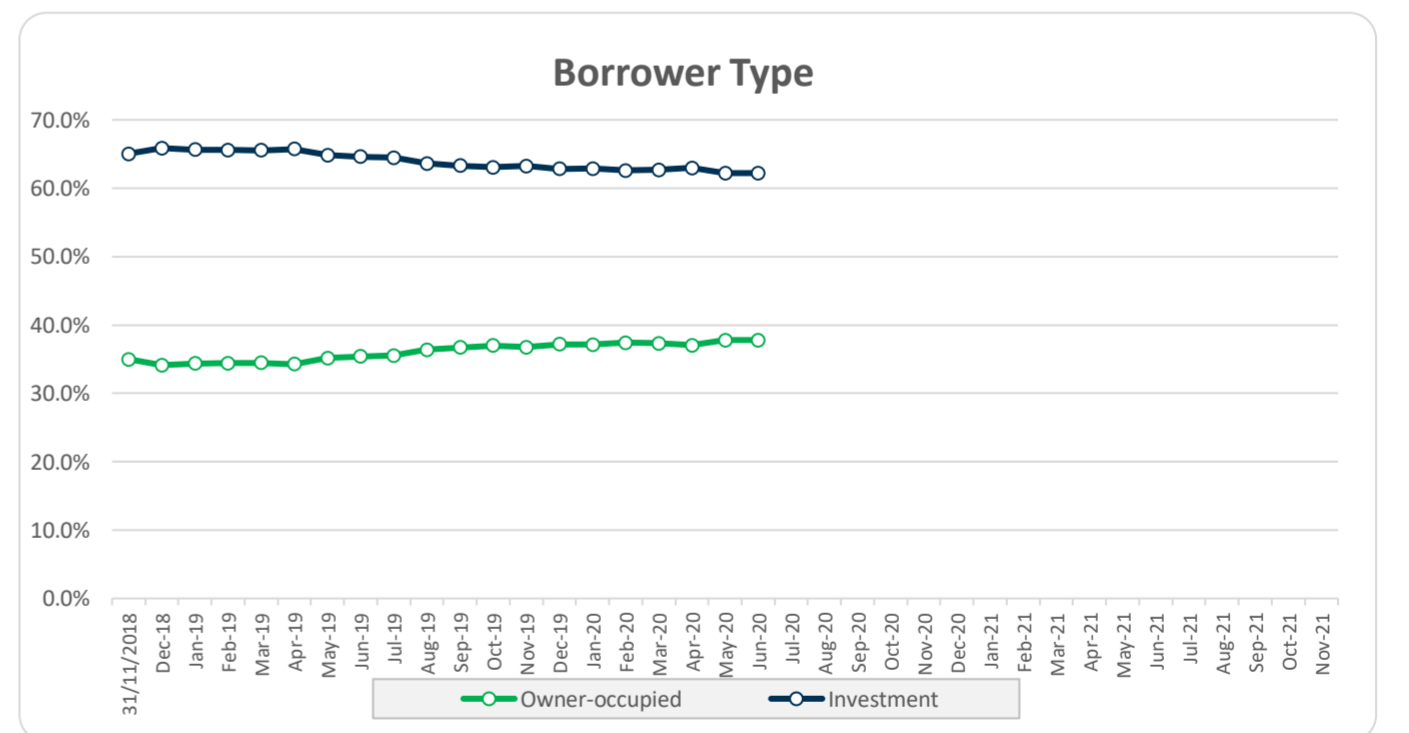
6



7

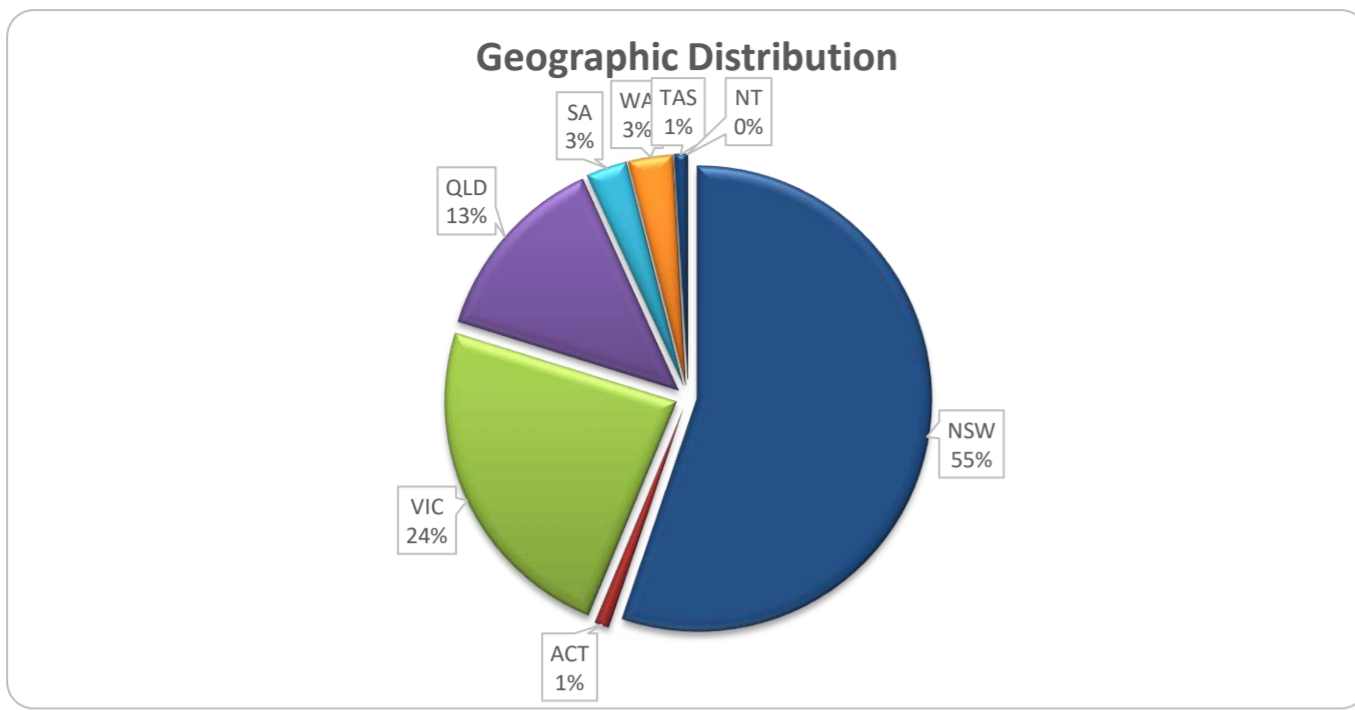


8

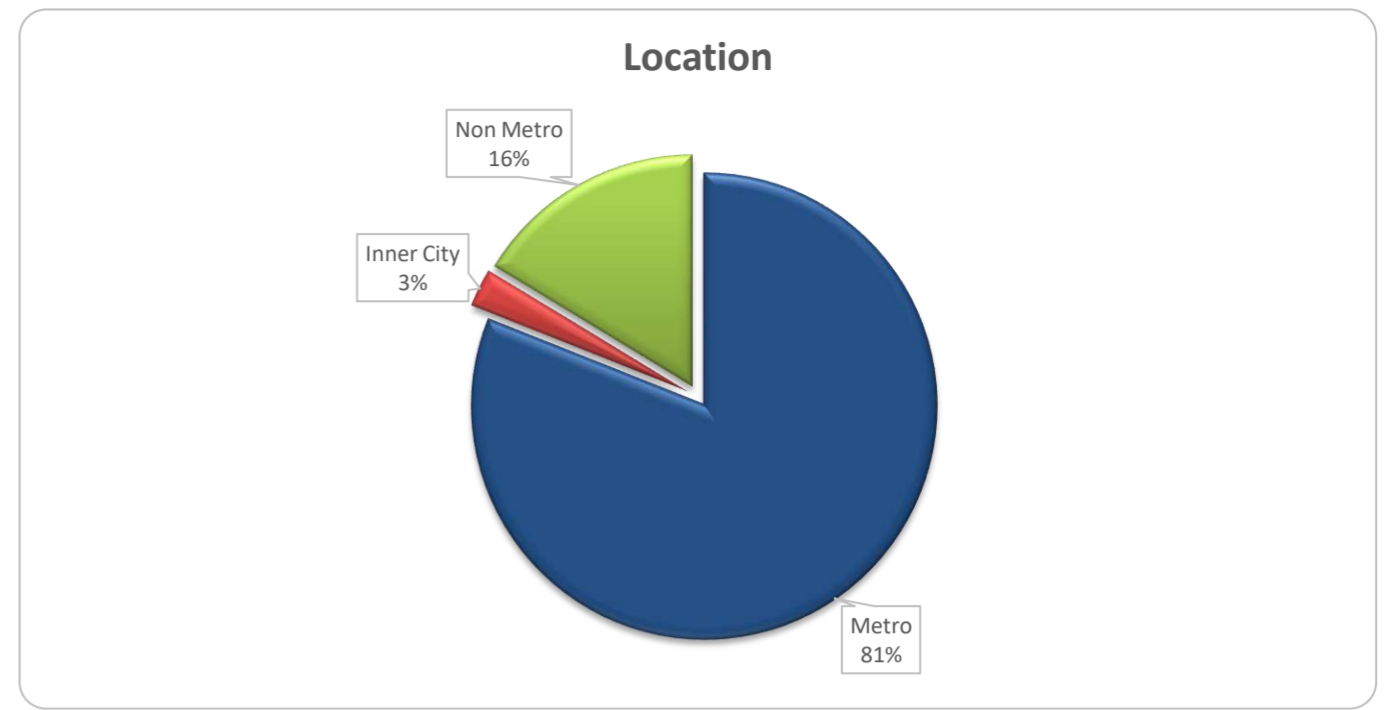


Think Tank Series 2018-1: Current Charts

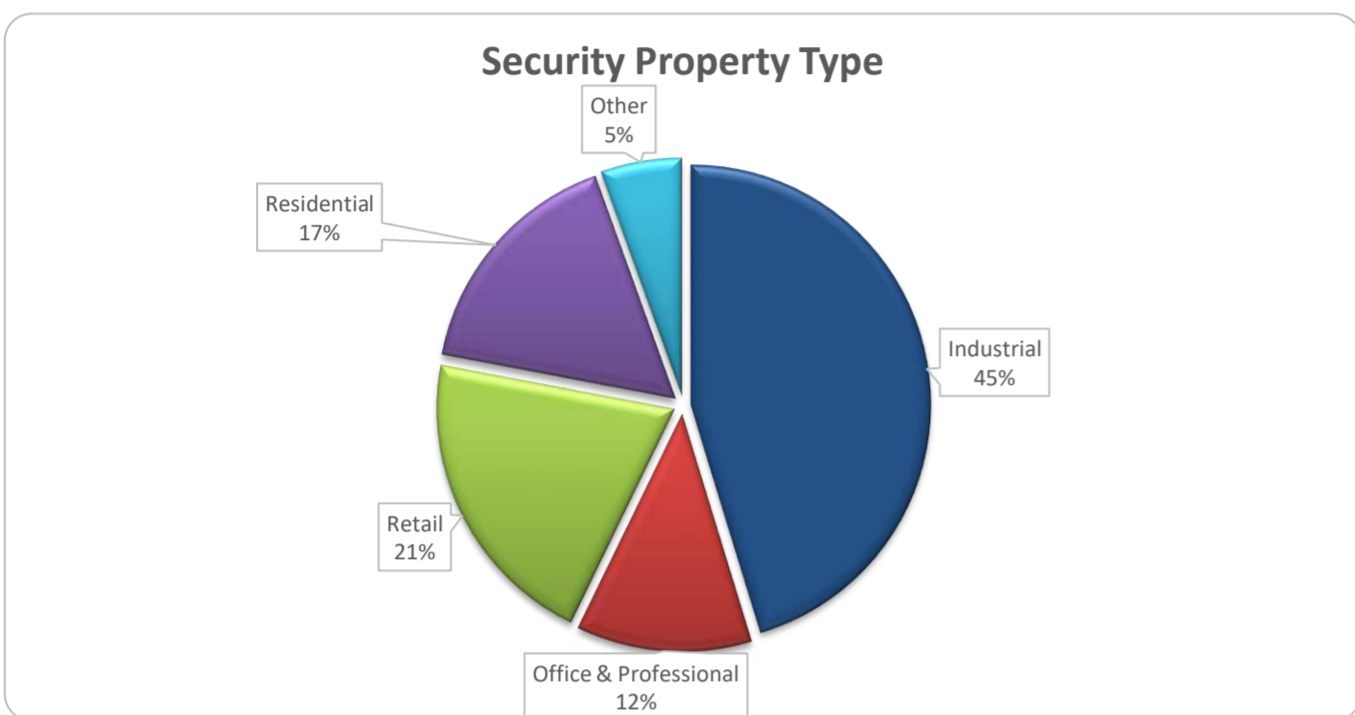
9



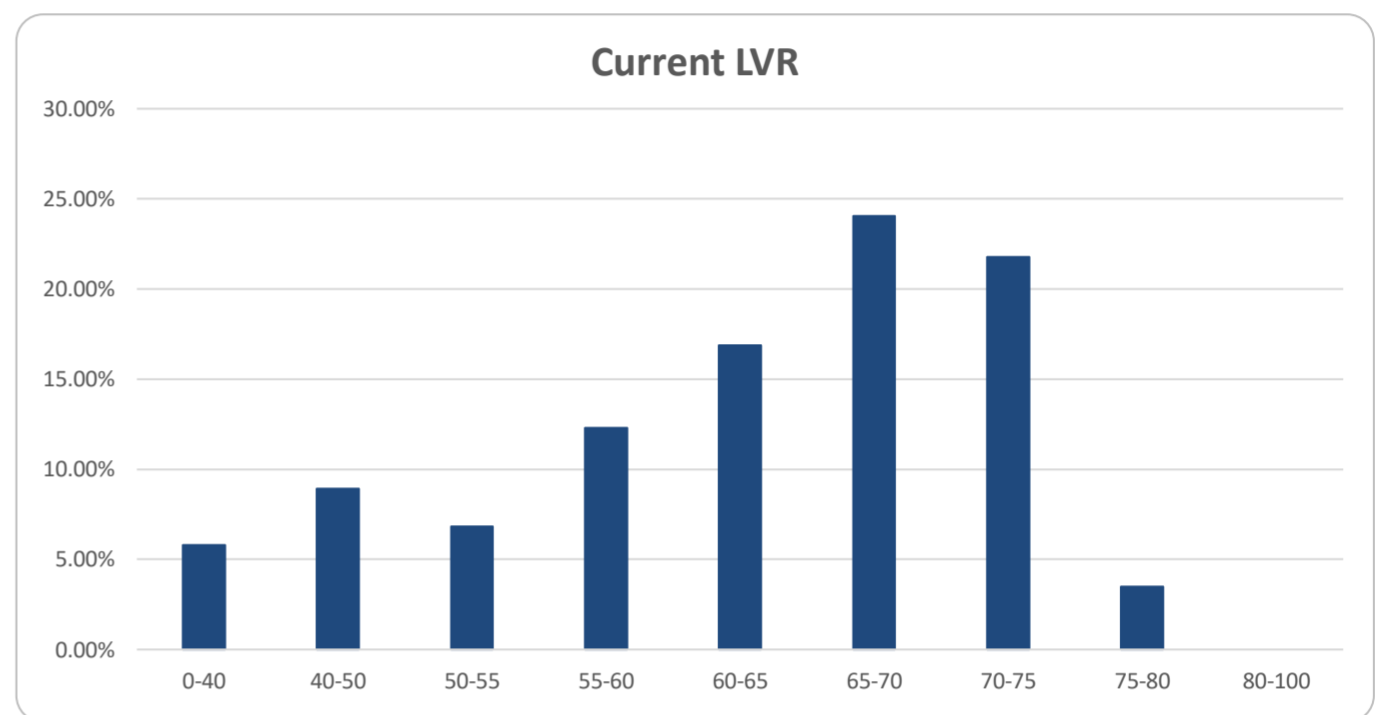
10



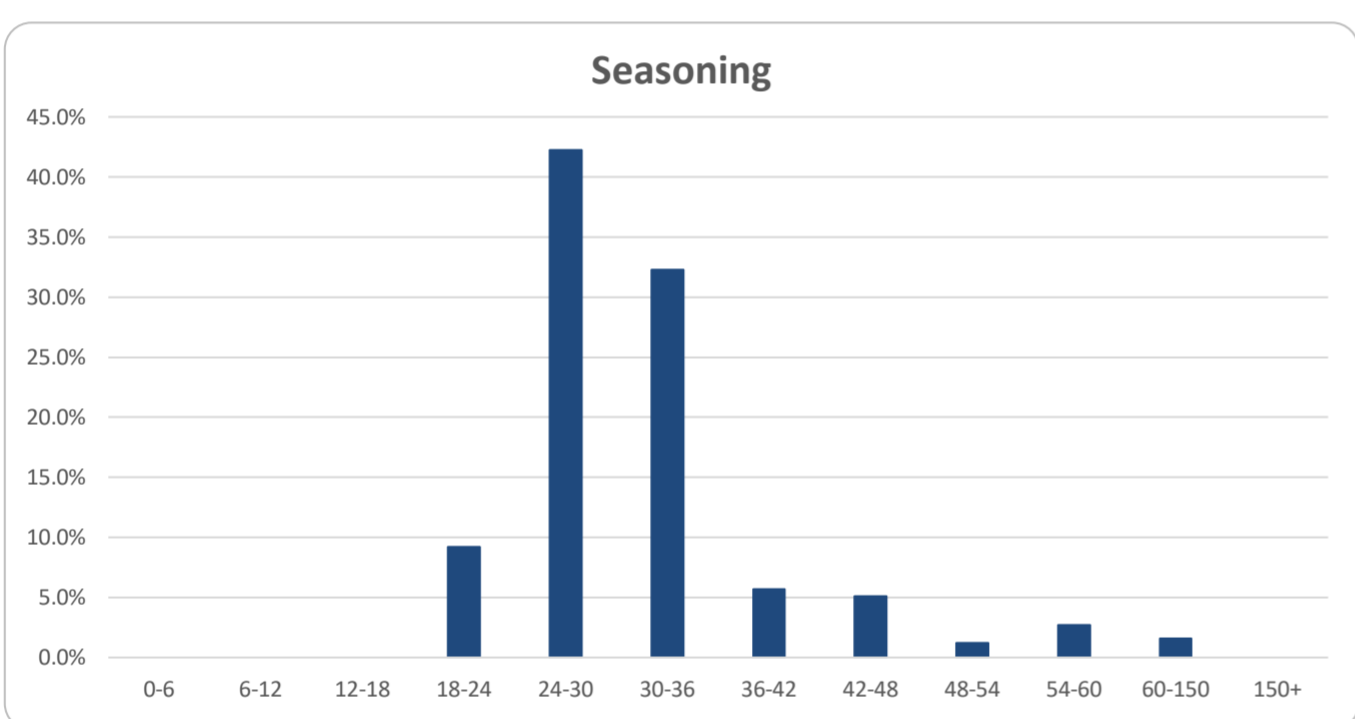
11



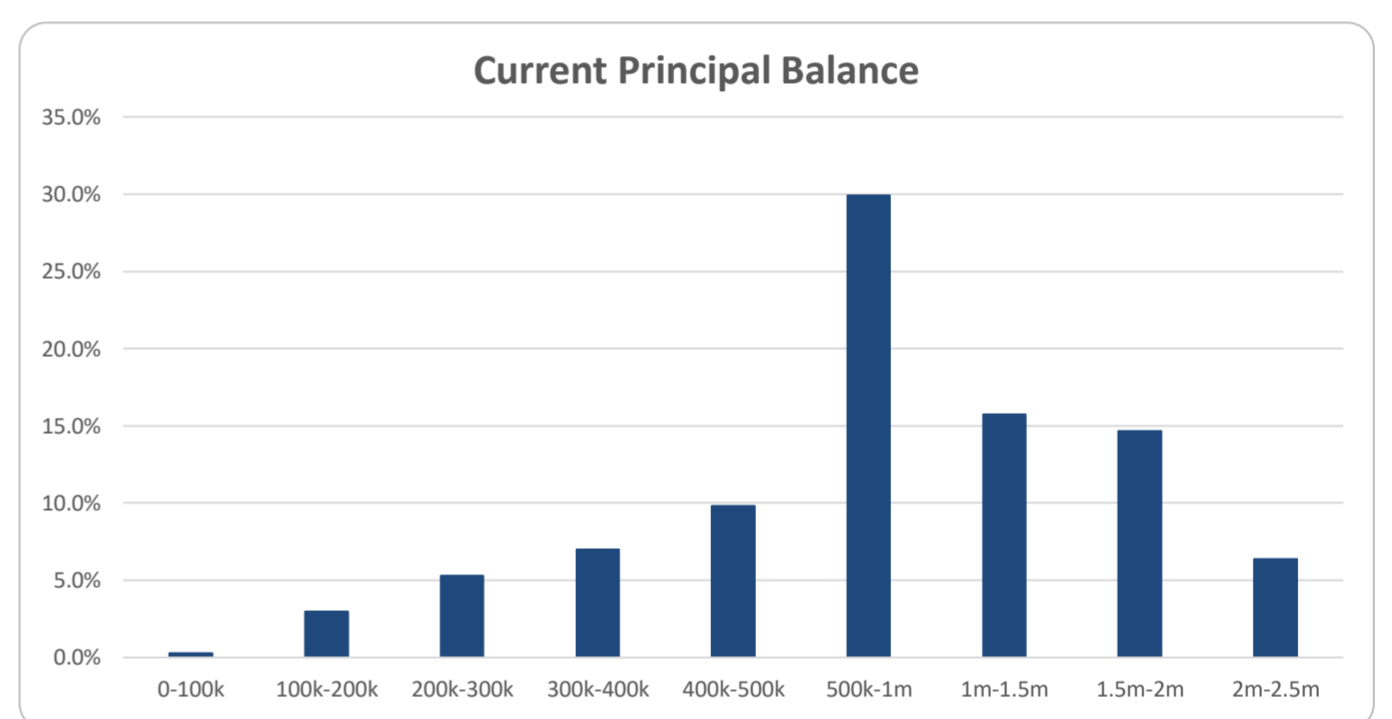
12



13



14



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