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## Investor Report - Think Tank Series 2019-1

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Collection Period from 01-Feb-2020 to 29-Feb-2020

Payment Date of 10-Mar-2020

# Think Tank Series 2019-1 Cashflow Asset Report

Think Tank Series 2019-1 - NOTE BALANCES									
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	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
Class A1	203,333,204.53		6,342,080.43	196,991,124.10	93.8%	0.00	0.00	348,953.20	348,953.20
Class A2	46,766,637.04		1,458,678.50	45,307,958.54	93.8%	0.00	0.00	93,264.21	93,264.21
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	48,447.48	48,447.48
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	88,997.42	88,997.42
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	69,553.92	69,553.92
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	25,733.73	25,733.73
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	70,752.45	70,752.45
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	19,095.90	19,095.90
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	34,231.92	34,231.92

## 1. GENERAL

Current Payment Date	10-Mar-20
Collection Period (start)	1-Feb-20
Collection Period (end)	29-Feb-20
Interest Period (start)	10-Feb-20
Interest Period (end)	9-Mar-20
Days in Interest Period	29
Next Payment Date	14-Apr-20

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,717,520.61
Early Repayment Fees	109,717.92
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	3,634.87
<b>Total Available Income</b>	<b>1,830,873.40</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	7,800,758.93
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>7,800,758.93</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 (f) (Inclusive)	139,415.13
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	348,953.20
Class A2 Interest	93,264.21
Class B Interest	48,447.48
Class C Interest	88,997.42
Class D Interest	69,553.92
Class E Interest	25,733.73
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	70,752.45
Class G Interest	19,095.90
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,231.92
Other Expenses	0.00
Excess Spread	892,428.04

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	6,342,080.43
Class A2 Principal Payment	1,458,678.50
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 2019-1 Cashflow Asset Report

## 6. COLLATERAL

### a. Loan Balance

Loan Balance at Beginning of Collection Period	341,799,841.57
Plus: Capitalised Charges	10,602.94
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	7,806,193.12
Loan Balance at End of Collection Period	334,004,251.39

### b. Repayments

Principal received on Mortgage Loans during Collection Period	7,806,193.12
CPR (%)	24.2%

### c. Threshold Rate

Test (a)	Required	Current	Test
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.32%	6.07%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.31%	6.07%	OK

### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	0	0	1
Balance Outstanding	915,169	0	0	915,169
% Portfolio Balance	0.27%	0.00%	0.00%	0.27%

### 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 29/02/2020

Summary	
Loans	482
Facilities	450
Borrower Groups	425
Balance	\$ 334,004,251
Avg Loan Balance	\$ 692,955
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 742,232
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 785,892
Max Group Balance	\$ 3,000,000
WA Current LVR	63.4%
Max Current LVR	80.0%
WA Yield	6.07%
WA Seasoning (months)	14.4
% IO	56.2%
% Investor	59.8%
% SMSF	23.6%
WA Interest Cover (UnStressed)	2.67

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	40	8.3%	16,346,657	4.9%
> 40%	<= 50%	51	10.6%	34,576,150	10.4%
> 50%	<= 55%	21	4.4%	16,169,082	4.8%
> 55%	<= 60%	38	7.9%	27,870,153	8.3%
> 60%	<= 65%	97	20.1%	74,873,767	22.4%
> 65%	<= 70%	118	24.5%	76,718,094	23.0%
> 70%	<= 75%	109	22.6%	84,008,578	25.2%
> 75%	<= 80%	8	1.7%	3,441,771	1.0%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		482	100.0%	334,004,251	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	113,471	0.0%
> 100,000	<= 200,000	36	8.0%	6,203,274	1.9%
> 200,000	<= 300,000	66	14.7%	16,374,911	4.9%
> 300,000	<= 400,000	61	13.6%	21,255,533	6.4%
> 400,000	<= 500,000	50	11.1%	22,319,076	6.7%
> 500,000	<= 1,000,000	131	29.1%	95,223,243	28.5%
> 1,000,000	<= 1,500,000	51	11.3%	63,028,322	18.9%
> 1,500,000	<= 2,000,000	31	6.9%	55,770,083	16.7%
> 2,000,000	<= 2,500,000	10	2.2%	22,430,057	6.7%
> 2,500,000	<= 5,000,000	11	2.4%	31,286,282	9.4%
Total		450	100%	334,004,251	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		220	45.6%	173,237,551	51.9%
ACT		13	2.7%	5,980,980	1.8%
VIC		144	29.9%	95,686,087	28.6%
QLD		63	13.1%	36,329,645	10.9%
SA		13	2.7%	8,925,267	2.7%
WA		23	4.8%	11,322,524	3.4%
TAS		6	1.2%	2,522,198	0.8%
NT		0	0.0%	0	0.0%
Total		482	100%	334,004,251	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		403	83.6%	281,250,433	84.2%
Non metro		64	13.3%	40,039,733	12.0%
Inner City		15	3.1%	12,714,085	3.8%
Total		482	100%	334,004,251	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		168	34.9%	142,831,935	42.8%
Mid Doc		145	30.1%	101,514,941	30.4%
Quick Doc		23	4.8%	10,827,982	3.2%
SMSF		146	30.3%	78,829,393	23.6%
SMSF NR		0	0.0%	0	0.0%
Total		482	100%	334,004,251	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		83	17.2%	55,992,390	16.8%
Industrial		233	48.3%	148,723,984	44.5%
Office		55	11.4%	39,285,118	11.8%
Professional Suites		7	1.5%	2,684,721	0.8%
Commercial Other		12	2.5%	18,727,783	5.6%
Vacant Land		0	0.0%	0	0.0%
Rural		5	1.0%	8,264,065	2.5%
Residential		87	18.0%	60,326,190	18.1%
Total		482	100%	334,004,251	100%

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	12	2.5%	566,470	0.2%
> 100,000	<= 200,000	45	9.3%	7,634,384	2.3%
> 200,000	<= 300,000	72	14.9%	18,055,425	5.4%
> 300,000	<= 400,000	65	13.5%	22,559,674	6.8%
> 400,000	<= 500,000	58	12.0%	26,145,271	7.8%
> 500,000	<= 1,000,000	132	27.4%	94,855,128	28.4%
> 1,000,000	<= 1,500,000	49	10.2%	60,736,672	18.2%
> 1,500,000	<= 2,000,000	29	6.0%	52,334,890	15.7%
> 2,000,000	<= 2,500,000	10	2.1%	22,830,057	6.8%
> 2,500,000	<= 5,000,000	10	2.1%	28,286,282	8.5%
Total		482	100%	334,004,251	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	113,471	0.0%
> 100,000	<= 200,000	32	7.5%	5,475,186	1.6%
> 200,000	<= 300,000	61	14.4%	15,047,772	4.5%
> 300,000	<= 400,000	57	13.4%	19,991,644	6.0%
> 400,000	<= 500,000	48	11.3%	21,490,168	6.4%
> 500,000	<= 1,000,000	115	27.1%	81,974,575	24.5%
> 1,000,000	<= 1,500,000	49	11.5%	60,493,825	18.1%
> 1,500,000	<= 2,000,000	33	7.8%	60,128,592	18.0%
> 2,000,000	<= 2,500,000	12	2.8%	27,000,505	8.1%
> 2,500,000	<= 5,000,000	15	3.5%	42,288,513	12.7%
Total		425	100%	334,004,251	100%

Seasoning (months)					
		Number		Balance	
		Amount	%	Amount	%
0.0	<= 6	0	0.0%	0	0.0%
> 6	<= 12	243	50.4%	156,693,414	46.9%
> 12	<= 18	159	33.0%	119,115,547	35.7%
> 18	<= 24	52	10.8%	36,724,522	11.0%
> 24	<= 30	14	2.9%	11,514,607	3.4%
> 30	<= 36	3	0.6%	1,621,701	0.5%
> 36	<= 42	4	0.8%	2,887,277	0.9%
> 42	<= 48	2	0.4%	2,570,283	0.8%
> 48	<= 54	0	0.0%	0	0.0%
> 54	<= 60	1	0.2%	529,616	0.2%
> 60	<= 150	4	0.8%	2,347,284	0.7%
Total		482	100%	334,004,251	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	481	99.8%	333,089,083	99.7%
> 30	<= 60	1	0.2%	915,169	0.3%
> 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%
Total		482	100%	334,004,251	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		68	14.1%	36,783,365	11.0%
<i>Months Self Employed</i>					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	15	3.1%	12,207,768	3.7%
36	< 48	11	2.3%	5,251,009	1.6%
48	< 60	17	3.5%	12,799,631	3.8%
60		371	77.0%	266,962,478	79.9%
Total		482	100%	334,004,251	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	17	3.5%	6,858,747	2.1%
> 15	<= 20	22	4.6%	12,934,269	3.9%

<b>Interest Rate Type</b>					
		Number		Balance	
		Amount	%	Amount	%
Variable		475	98.5%	328,317,697	98.3%
<b>Fixed Rate Term Remaining (yrs)</b>					
0	<= 1	1	0.2%	1,845,000	0.6%
> 1	<= 2	0	0.0%	0	0.0%
> 2	<= 3	2	0.4%	637,500	0.2%
> 3	<= 4	1	0.2%	319,588	0.1%
> 4	<= 5	3	0.6%	2,884,467	0.9%
<b>Total</b>		<b>482</b>	<b>100%</b>	<b>334,004,251</b>	<b>100%</b>

<b>Interest Rates</b>					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	25	5.2%	18,057,917	5.4%
> 5.0%	<= 5.5%	44	9.1%	31,386,546	9.4%
> 5.5%	<= 6.0%	149	30.9%	104,969,945	31.4%
> 6.0%	<= 6.5%	172	35.7%	124,575,813	37.3%
> 6.5%	<= 7.0%	82	17.0%	46,545,835	13.9%
> 7.0%	<= 7.5%	9	1.9%	7,576,871	2.3%
> 7.5%	<= 8.0%	1	0.2%	891,325	0.3%
> 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>482</b>	<b>100%</b>	<b>334,004,251</b>	<b>100%</b>

<b>Interest Cover (Unstressed)</b>					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.6%	2,369,401	0.7%
> 1.50	<= 1.75	79	16.4%	63,172,385	18.9%
> 1.75	<= 2.00	95	19.7%	68,733,326	20.6%
> 2.00	<= 2.25	58	12.0%	46,688,696	14.0%
> 2.25	<= 2.50	41	8.5%	26,009,368	7.8%
> 2.50	<= 2.75	39	8.1%	21,799,490	6.5%
> 2.75	<= 3.00	35	7.3%	22,179,080	6.6%
> 3.00	<= 3.25	21	4.4%	17,224,052	5.2%
> 3.25	<= 3.50	16	3.3%	11,134,198	3.3%
> 3.50	<= 3.75	10	2.1%	9,266,259	2.8%
> 3.75	<= 4.00	16	3.3%	10,061,812	3.0%
> 4.00	<= 4.25	13	2.7%	6,347,461	1.9%
> 4.25		56	11.6%	29,018,722	8.7%
<b>Total</b>		<b>482</b>	<b>100%</b>	<b>334,004,251</b>	<b>100%</b>

<b>NCCP Loans</b>					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		15	3.1%	11,116,345	3.3%
Non NCCP loans		467	96.9%	322,887,906	96.7%
<b>Total</b>		<b>482</b>	<b>100%</b>	<b>334,004,251</b>	<b>100%</b>

<b>Residential Property Type</b>					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	25.5%	16,033,473	25.5%
High Density Apartment		4	4.3%	2,326,259	3.7%
House		66	70.2%	44,582,708	70.8%
<b>Total</b>		<b>94</b>	<b>100%</b>	<b>62,942,440</b>	<b>100%</b>

> 20	<= 25	291	60.4%	217,754,390	65.2%
> 25	<= 30	152	31.5%	96,456,845	28.9%
<b>Total</b>		<b>482</b>	<b>100%</b>	<b>334,004,251</b>	<b>100%</b>

<b>Payment Type</b>					
		Number		Balance	
		Amount	%	Amount	%
P&I		253	52.5%	146,338,933	43.8%
<b>IO Term Remaining (yrs)</b>					
0	<= 1	14	2.9%	11,638,823	3.5%
> 1	<= 2	36	7.5%	30,800,639	9.2%
> 2	<= 3	33	6.8%	24,776,266	7.4%
> 3	<= 4	72	14.9%	56,447,140	16.9%
> 4	<= 5	74	15.4%	64,002,450	19.2%
<b>Total</b>		<b>482</b>	<b>100%</b>	<b>334,004,251</b>	<b>100%</b>

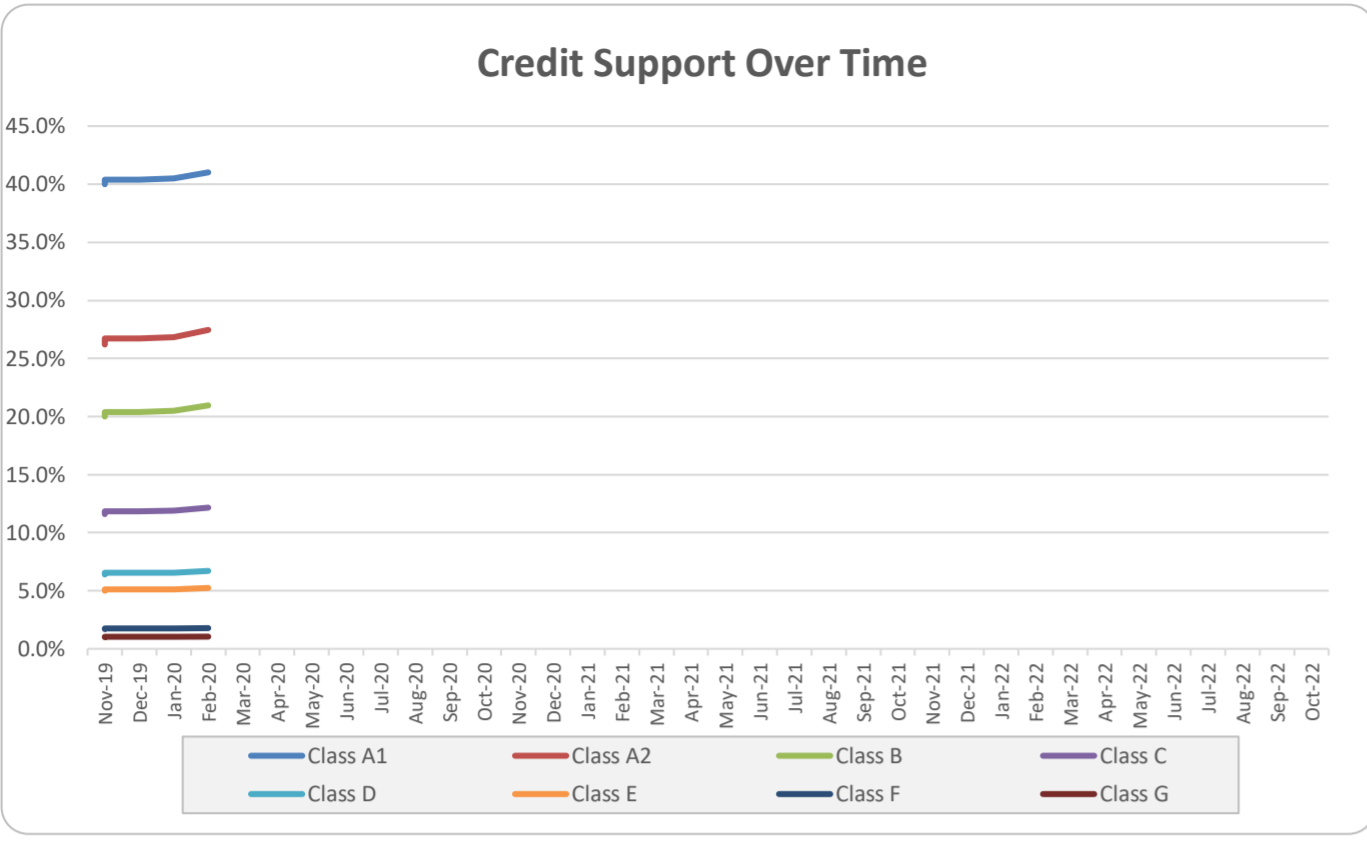
<b>Loan Purpose</b>					
		Number		Balance	
		Amount	%	Amount	%
Purchase		287	59.5%	172,357,207	51.6%
Refinance - no takeout		88	18.3%	86,704,005	26.0%
Refinance		59	12.2%	44,238,273	13.2%
Equity Takeout		48	10.0%	30,704,767	9.2%
<b>Total</b>		<b>482</b>	<b>100%</b>	<b>334,004,251</b>	<b>100%</b>

<b>Borrower Industry</b>					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		60	12.4%	37,905,374	11.3%
Communications		12	2.5%	10,895,800	3.3%
Construction		134	27.8%	95,107,695	28.5%
Education		9	1.9%	9,965,542	3.0%
Engineering / Manufacturing		47	9.8%	28,739,532	8.6%
Finance & Insurance		24	5.0%	14,955,219	4.5%
Food and Beverage		41	8.5%	32,886,340	9.8%
Health		29	6.0%	14,051,412	4.2%
IT		0	0.0%	0	0.0%
Other		2	0.4%	2,697,037	0.8%
Printing & Media		6	1.2%	3,384,270	1.0%
Professional Services		67	13.9%	45,290,908	13.6%
Property Investment		1	0.2%	281,660	0.1%
Public Service		1	0.2%	276,717	0.1%
Retail		33	6.8%	27,223,124	8.2%
Sport, Leisure, Cultural & Recreational		16	3.3%	10,343,621	3.1%
Wholesale		0	0.0%	0	0.0%
<b>Total</b>		<b>482</b>	<b>100%</b>	<b>334,004,251</b>	<b>100%</b>

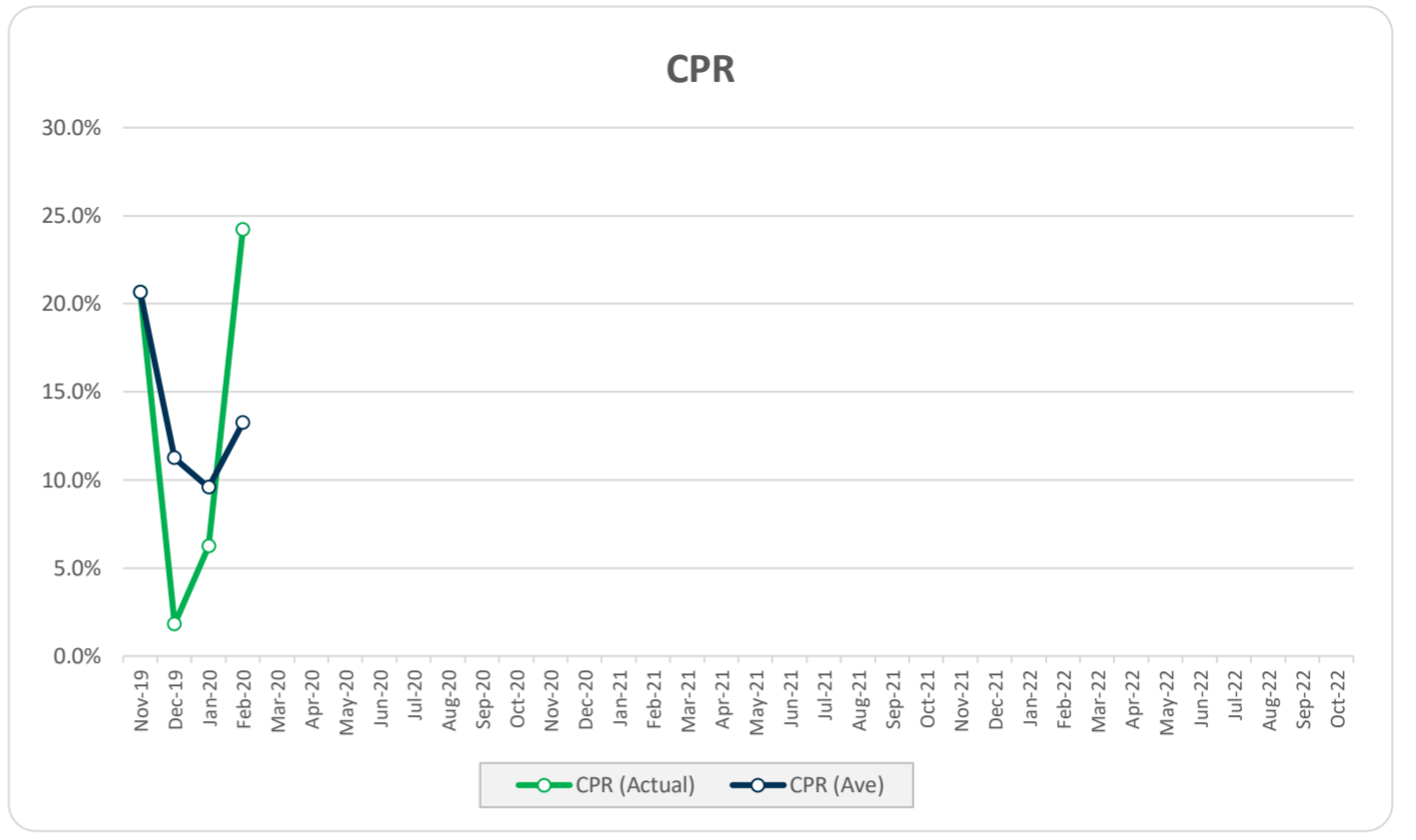
<b>Credit Events</b>					
		Number		Balance	
		Amount	%	Amount	%
0		479	99.4%	329,719,188	98.7%
1		3	0.6%	4,285,064	1.3%
2		0	0.0%	0	0.0%
<b>Total</b>		<b>482</b>	<b>100%</b>	<b>334,004,251</b>	<b>100%</b>

Think Tank Series 2019-1: Time Series Charts

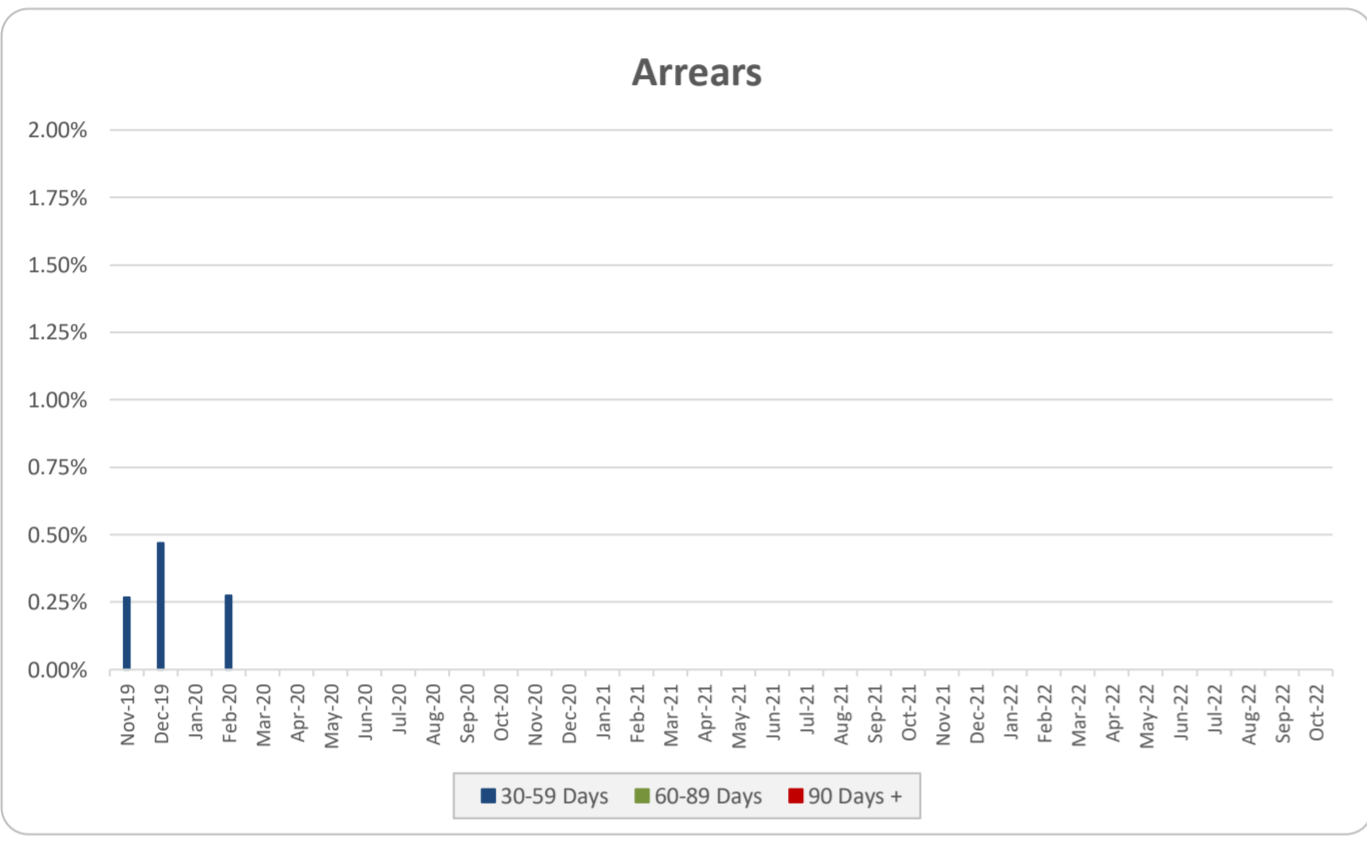
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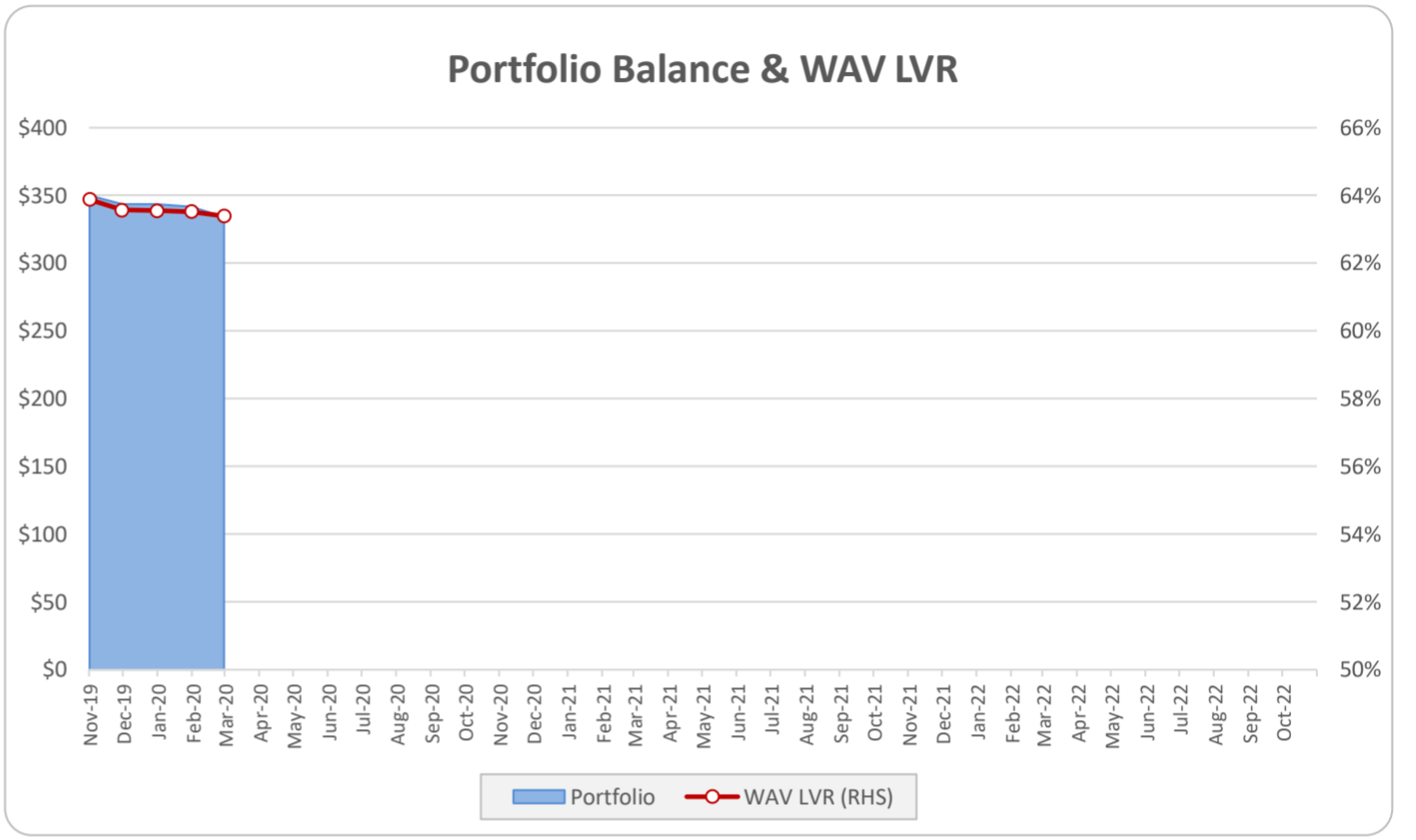
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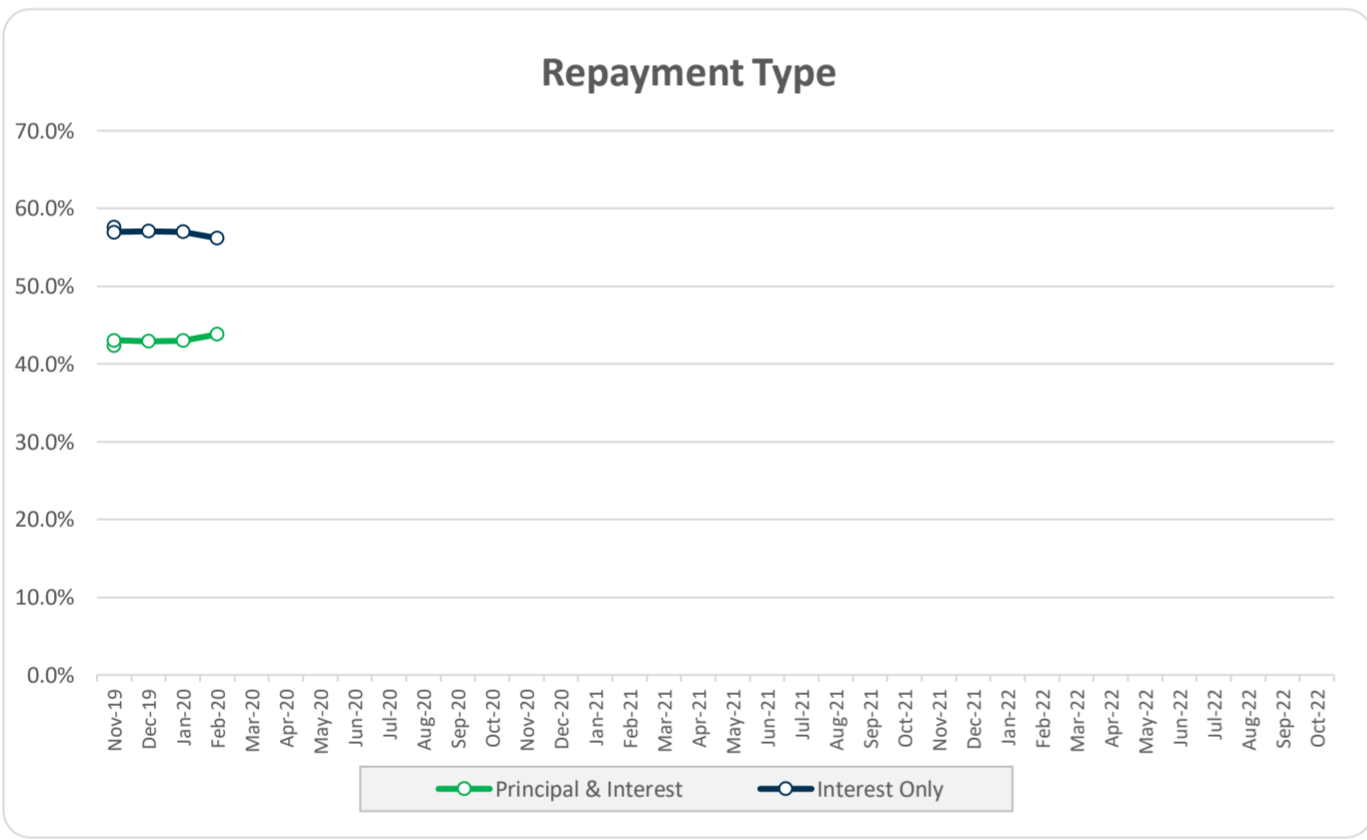
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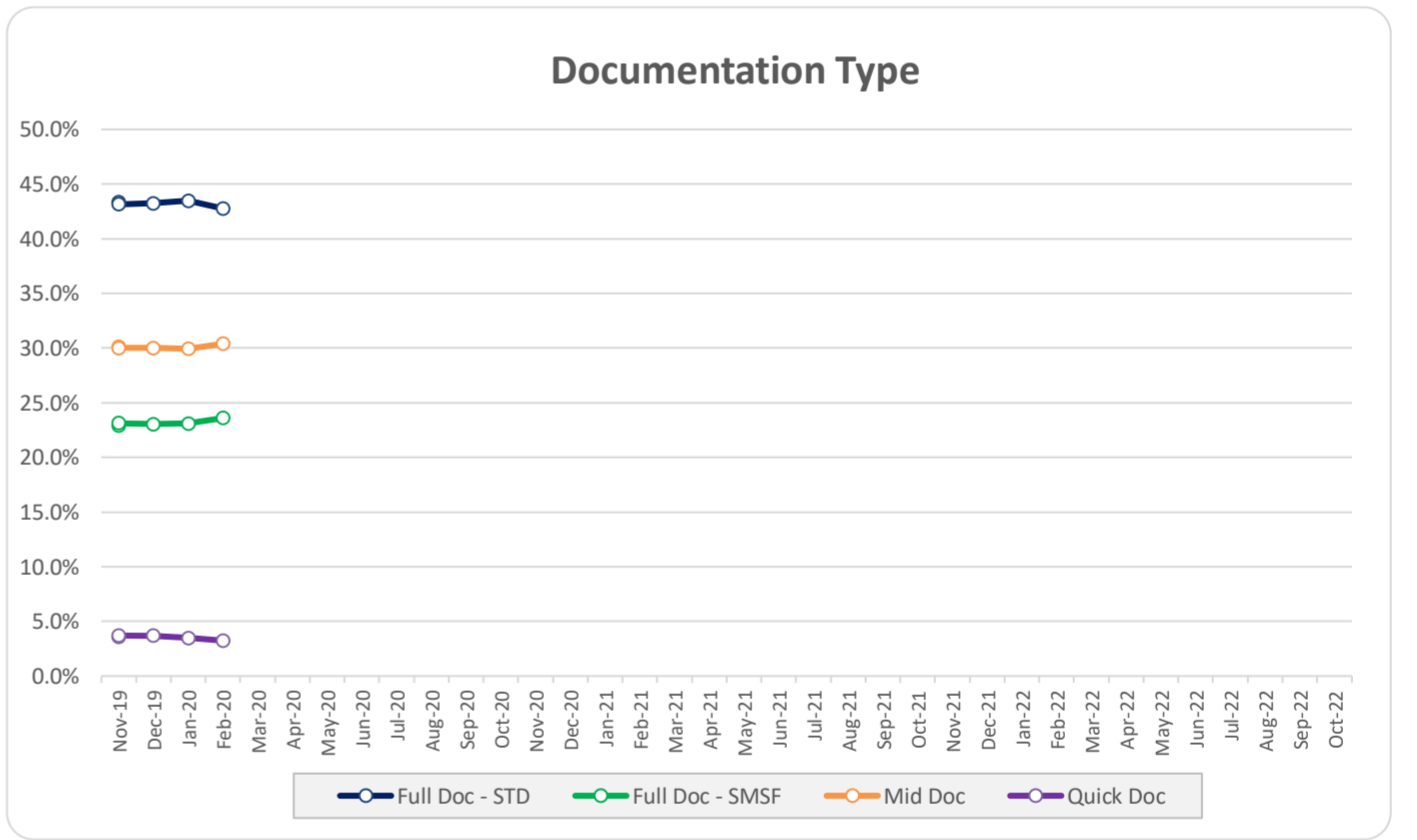
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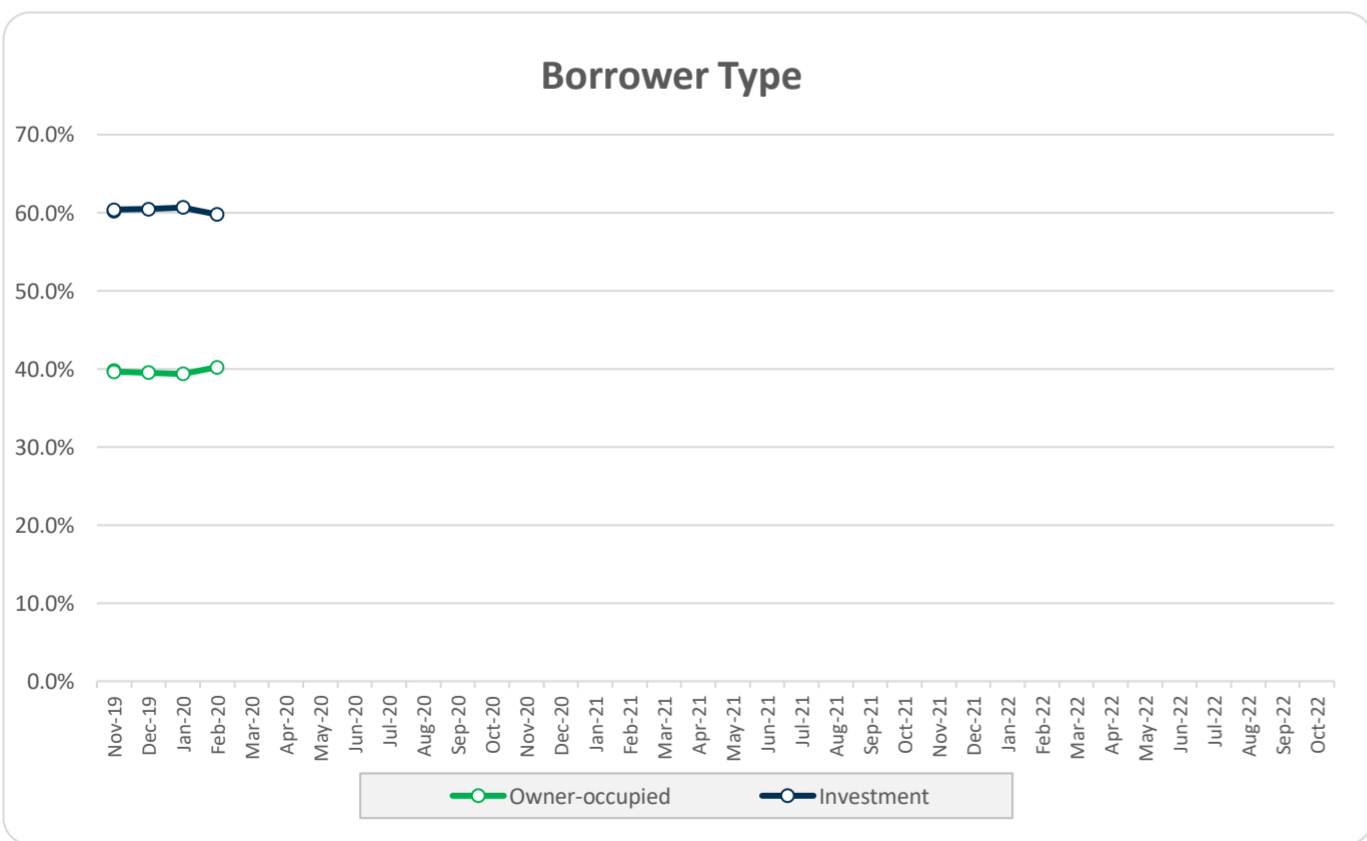
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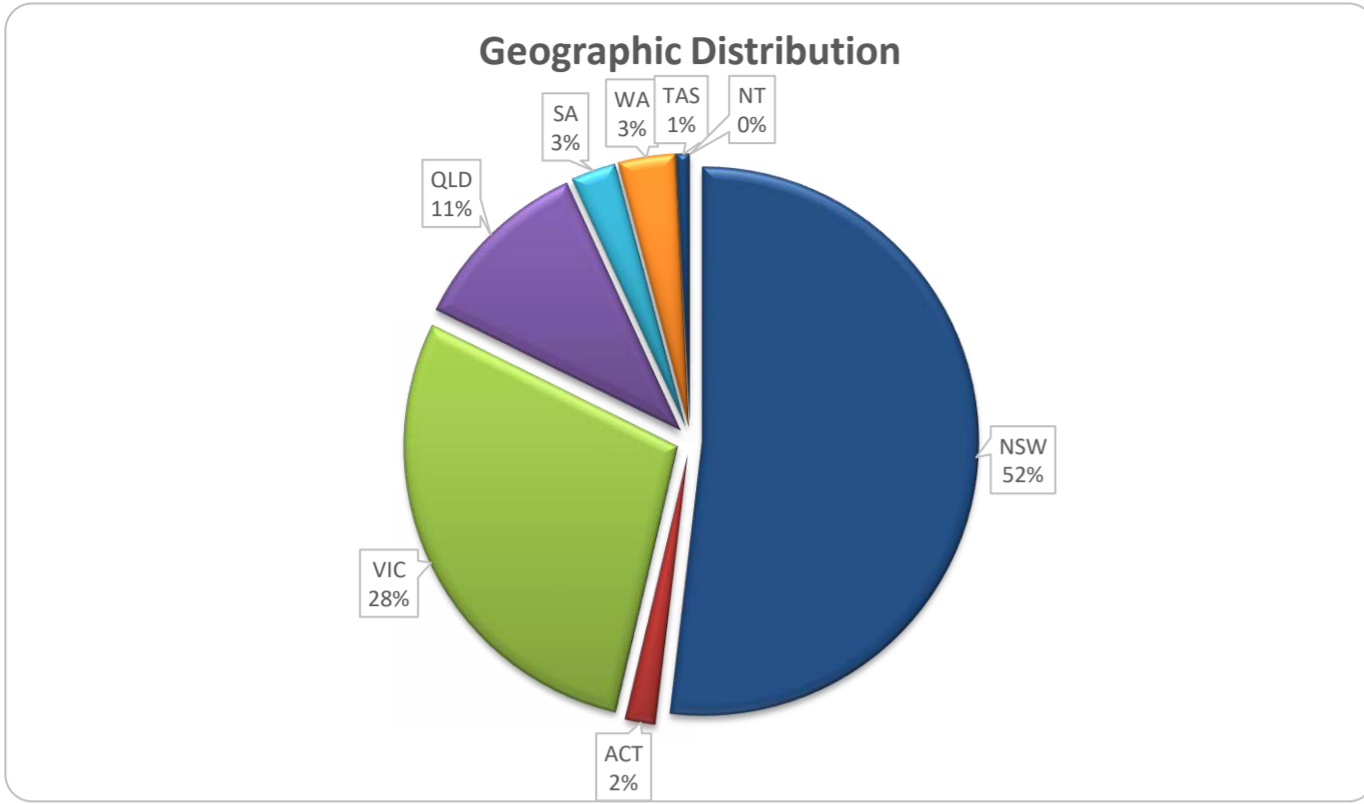


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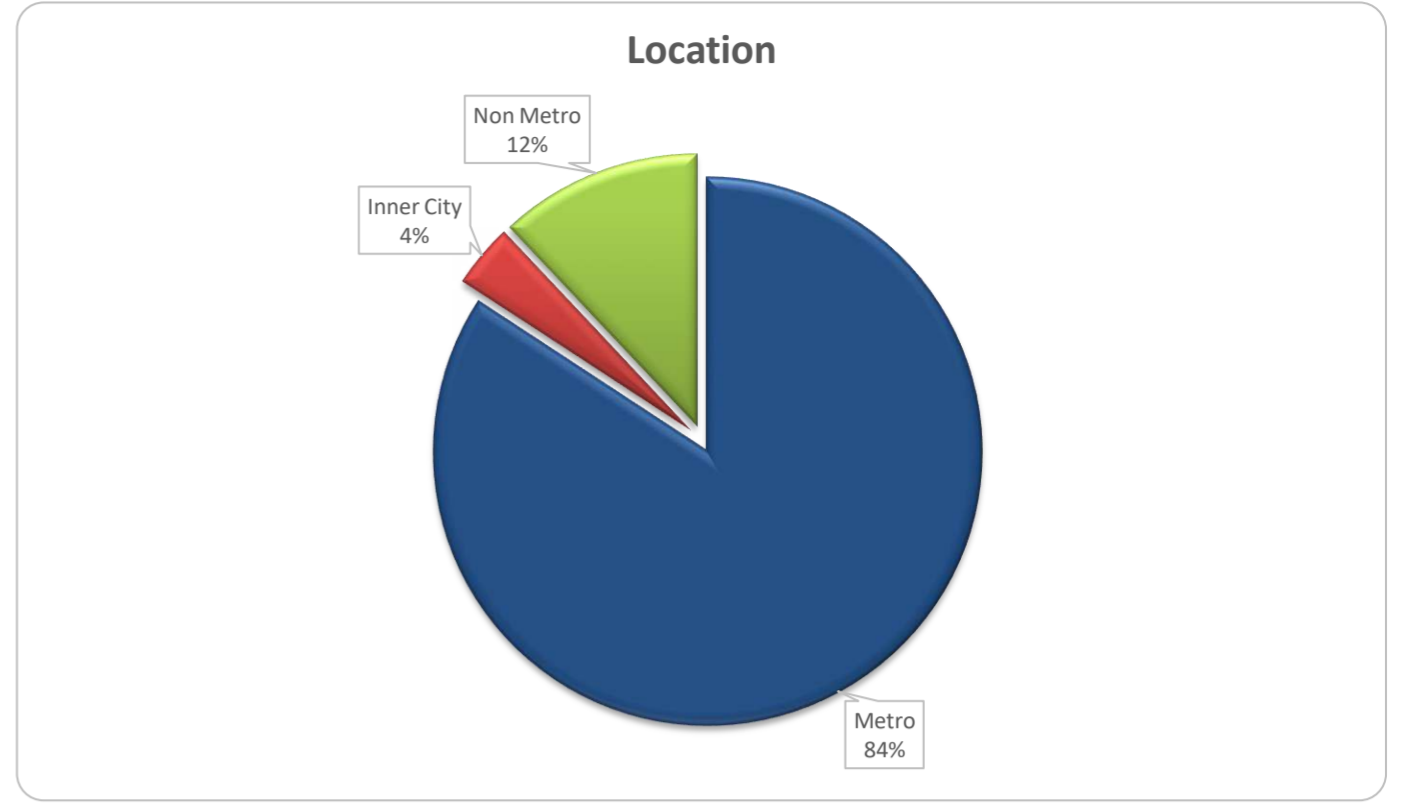


Think Tank Series 2019-1: Current Charts

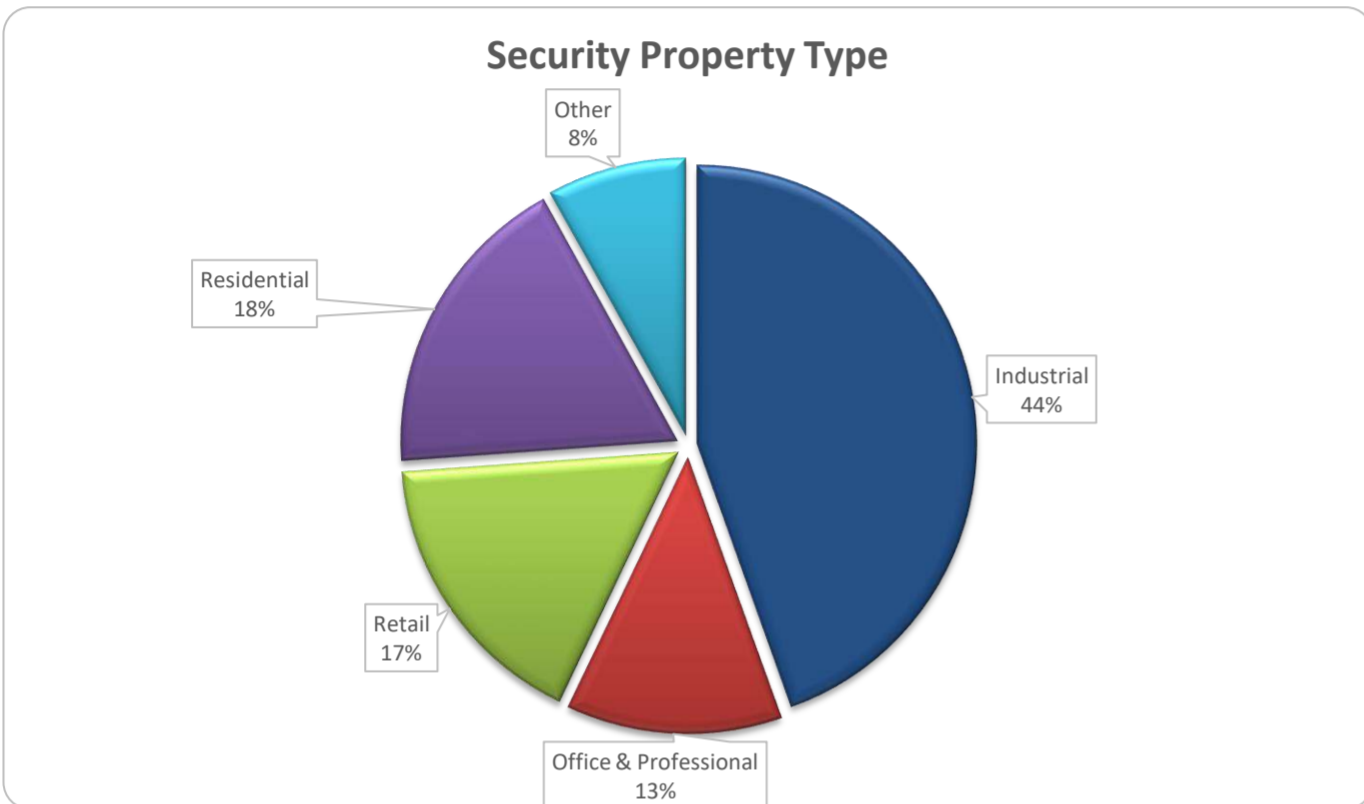
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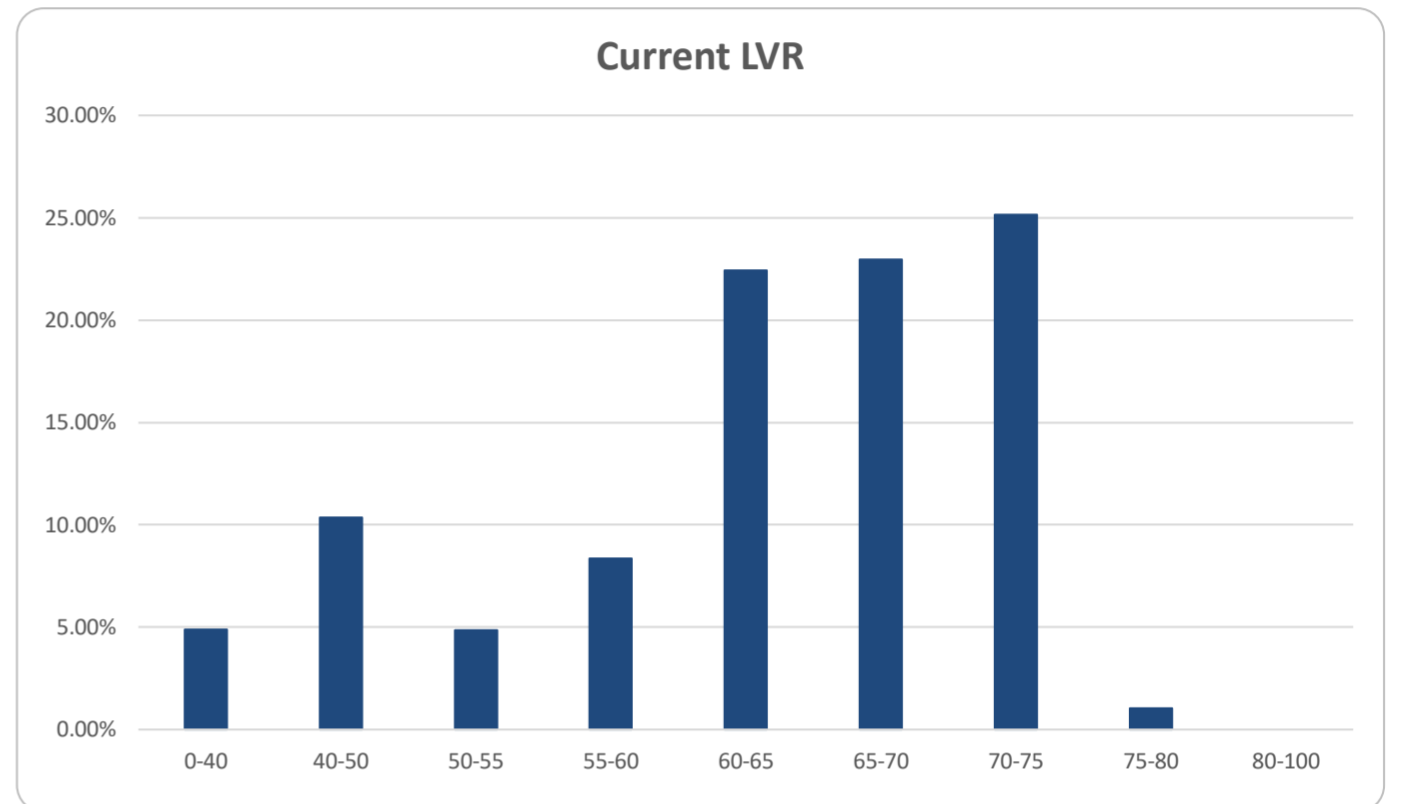
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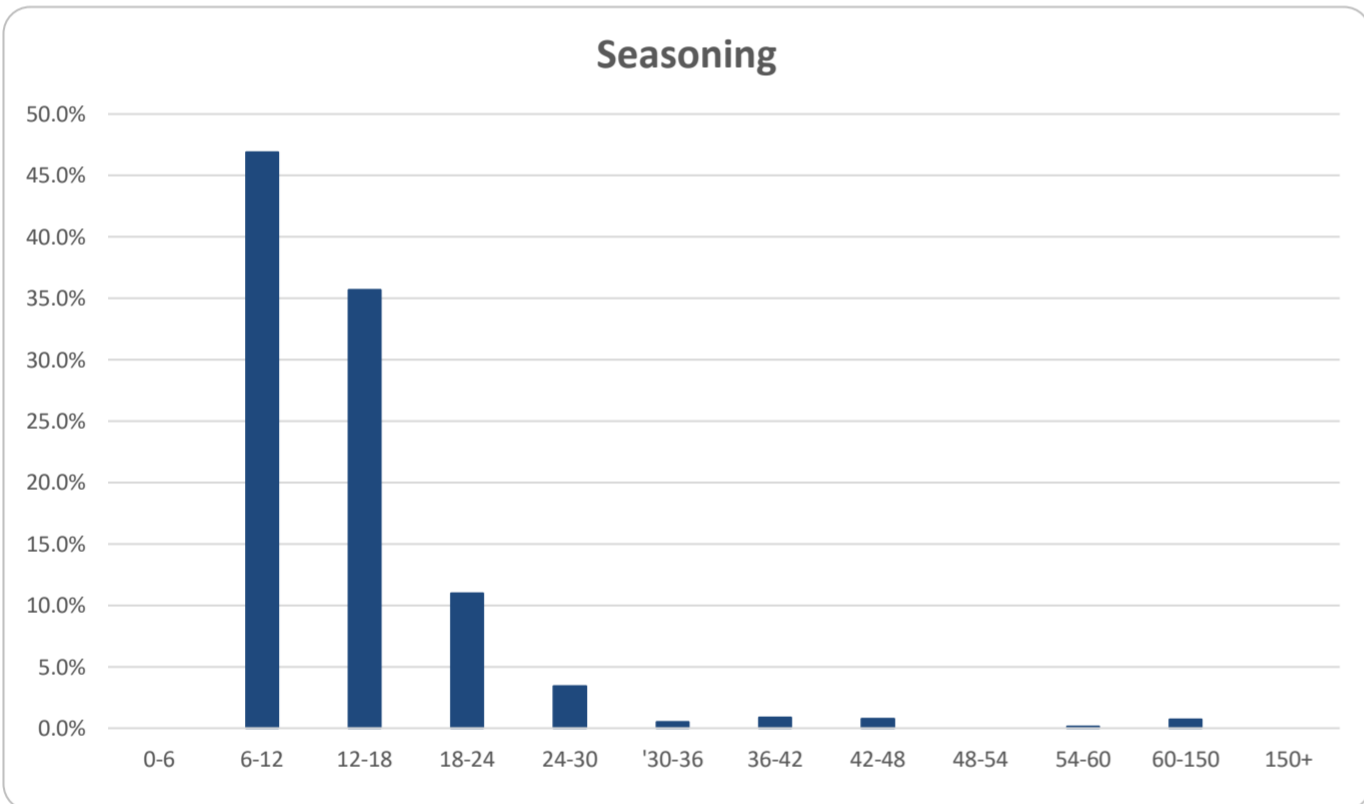
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