
Investor Report - Think Tank Series 2019-1

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

Payment Date of 14-Apr-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 | 196,991,124.10 | | 1,089,571.33 | 195,901,552.77 | 93.3% | 0.00 | 0.00 | 366,457.46 | 366,457.46 |
| Class A2 | 45,307,958.54 | | 250,601.40 | 45,057,357.14 | 93.3% | 0.00 | 0.00 | 99,491.31 | 99,491.31 |
| Class B | 21,700,000.00 | | 0.00 | 21,700,000.00 | 100.0% | 0.00 | 0.00 | 53,893.29 | 53,893.29 |
| Class C | 29,400,000.00 | | 0.00 | 29,400,000.00 | 100.0% | 0.00 | 0.00 | 101,208.49 | 101,208.49 |
| Class D | 18,200,000.00 | | 0.00 | 18,200,000.00 | 100.0% | 0.00 | 0.00 | 80,104.93 | 80,104.93 |
| Class E | 4,900,000.00 | | 0.00 | 4,900,000.00 | 100.0% | 0.00 | 0.00 | 30,024.25 | 30,024.25 |
| Class F | 11,550,000.00 | | 0.00 | 11,550,000.00 | 100.0% | 0.00 | 0.00 | 82,954.32 | 82,954.32 |
| Class G | 2,450,000.00 | | 0.00 | 2,450,000.00 | 100.0% | 0.00 | 0.00 | 22,529.93 | 22,529.93 |
| Class H | 3,500,000.00 | | 0.00 | 3,500,000.00 | 100.0% | 0.00 | 0.00 | 40,576.03 | 40,576.03 |

1. GENERAL

| | |
|---------------------------|-----------|
| Current Payment Date | 14-Apr-20 |
| Collection Period (start) | 1-Mar-20 |
| Collection Period (end) | 31-Mar-20 |
| Interest Period (start) | 10-Mar-20 |
| Interest Period (end) | 13-Apr-20 |
| Days in Interest Period | 35 |
| Next Payment Date | 11-May-20 |

2. COLLECTIONS

a. Total Available Income

| | |
|-------------------------------|---------------------|
| Interest on Mortgage Loans | 1,593,620.51 |
| Early Repayment Fees | 9,070.09 |
| Principal Draws | 0.00 |
| Liquidity Draws | 0.00 |
| Other Income ⁽¹⁾ | 23,123.24 |
| Total Available Income | 1,625,813.84 |

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

b. Total Principal Principal

| | |
|---|---------------------|
| Principal Received on the Mortgage Loans | 1,365,172.73 |
| Principal from the sale of Mortgage Loans | 0.00 |
| Other Principal | 0.00 |
| Total Principal Collections | 1,365,172.73 |

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 (f) (Inclusive) | 159,856.08 |
| Liquidity Draw repayments | 0.00 |
| Class Redraw Interest | 0.00 |
| Class A1 Interest | 366,457.46 |
| Class A2 Interest | 99,491.31 |
| Class B Interest | 53,893.29 |
| Class C Interest | 101,208.49 |
| Class D Interest | 80,104.93 |
| Class E Interest | 30,024.25 |
| Unreimbursed Principal Draws | 0.00 |
| Current Losses & Carryover Charge-Offs | 0.00 |
| Amortisation Event Payment | 0.00 |
| Class F Interest | 82,954.32 |
| Class G Interest | 22,529.93 |
| Extraordinary Expense Reserve Payment | 0.00 |
| Liquidity Facility Provider, Derivative Counterparty & Dealer Payments | 0.00 |
| Class H Interest | 40,576.03 |
| Other Expenses | 0.00 |
| Excess Spread | 588,717.75 |

5. SUMMARY PRINCIPAL WATERFALL

| | |
|----------------------------|--------------|
| Principal Draws | 0.00 |
| Funding Redraws | 25,000.00 |
| Class A1 Principal Payment | 1,089,571.33 |
| Class A2 Principal Payment | 250,601.40 |
| 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 | 334,004,251.39 |
| Plus: Capitalised Charges | 30,331.00 |
| Plus: Further Advances / Redraws | 25,000.00 |
| Less: Principal Collections | 1,374,342.15 |
| Loan Balance at End of Collection Period | 332,685,240.24 |

b. Repayments

| | |
|---|--------------|
| Principal received on Mortgage Loans during Collection Period | 1,374,342.15 |
| CPR (%) | 4.8% |

c. Threshold Rate

| | Required | Current | Test |
|--|----------|---------|------|
| Test (a) | | | |
| WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25% | 3.04% | 5.82% | OK |
| Test (b) | | | |
| Bank Bill Rate plus 4.50% | 5.09% | 5.82% | OK |

d. Arrears

| | 30 - 59 Days | 60 - 89 Days | 90 + Days | Total |
|-----------------------|--------------|--------------|-----------|-----------|
| Current Period | | | | |
| No. of Loans | 3 | 0 | 0 | 3 |
| Balance Outstanding | 3,773,656 | 0 | 0 | 3,773,656 |
| % Portfolio Balance | 1.13% | 0.00% | 0.00% | 1.13% |

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 31/03/2020

| Summary | |
|--------------------------------|----------------|
| Loans | 479 |
| Facilities | 447 |
| Borrower Groups | 422 |
| Balance | \$ 332,685,240 |
| Avg Loan Balance | \$ 694,541 |
| Max Loan Balance | \$ 3,000,000 |
| Avg Facility Balance | \$ 744,262 |
| Max Facility Balance | \$ 3,000,000 |
| Avg Group Balance | \$ 788,354 |
| Max Group Balance | \$ 3,000,000 |
| WA Current LVR | 63.4% |
| Max Current LVR | 80.0% |
| WA Yield | 5.82% |
| WA Seasoning (months) | 15.4 |
| % IO | 55.5% |
| % Investor | 59.9% |
| % SMSF | 23.7% |
| WA Interest Cover (UnStressed) | 2.67 |

| Current Loan/Facility LVR | | | | | |
|----------------------------------|---------|------------|---------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0% | <= 40% | 42 | 8.8% | 17,042,770 | 5.1% |
| > 40% | <= 50% | 48 | 10.0% | 33,444,201 | 10.1% |
| > 50% | <= 55% | 20 | 4.2% | 15,890,749 | 4.8% |
| > 55% | <= 60% | 38 | 7.9% | 27,850,352 | 8.4% |
| > 60% | <= 65% | 96 | 20.0% | 74,404,473 | 22.4% |
| > 65% | <= 70% | 117 | 24.4% | 75,537,657 | 22.7% |
| > 70% | <= 75% | 108 | 22.5% | 82,044,860 | 24.7% |
| > 75% | <= 80% | 10 | 2.1% | 6,470,179 | 1.9% |
| > 80% | <= 85% | 0 | 0.0% | 0 | 0.0% |
| > 85% | <= 100% | 0 | 0.0% | 0 | 0.0% |
| Total | | 479 | 100.0% | 332,685,240 | 100% |

| Current Facility Balance | | | | | |
|---------------------------------|--------------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0 | <= 100,000 | 3 | 0.7% | 113,220 | 0.0% |
| > 100,000 | <= 200,000 | 36 | 8.1% | 6,193,163 | 1.9% |
| > 200,000 | <= 300,000 | 65 | 14.5% | 16,092,243 | 4.8% |
| > 300,000 | <= 400,000 | 60 | 13.4% | 20,943,552 | 6.3% |
| > 400,000 | <= 500,000 | 49 | 11.0% | 21,874,834 | 6.6% |
| > 500,000 | <= 1,000,000 | 131 | 29.3% | 95,021,615 | 28.6% |
| > 1,000,000 | <= 1,500,000 | 51 | 11.4% | 62,999,045 | 18.9% |
| > 1,500,000 | <= 2,000,000 | 31 | 6.9% | 55,754,082 | 16.8% |
| > 2,000,000 | <= 2,500,000 | 10 | 2.2% | 22,419,547 | 6.7% |
| > 2,500,000 | <= 5,000,000 | 11 | 2.5% | 31,273,939 | 9.4% |
| Total | | 447 | 100% | 332,685,240 | 100% |

| Property State | | | | | |
|-----------------------|--|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| NSW | | 219 | 45.7% | 172,843,867 | 52.0% |
| ACT | | 12 | 2.5% | 5,551,621 | 1.7% |
| VIC | | 143 | 29.9% | 95,272,985 | 28.6% |
| QLD | | 63 | 13.2% | 36,270,832 | 10.9% |
| SA | | 13 | 2.7% | 8,915,239 | 2.7% |
| WA | | 23 | 4.8% | 11,311,784 | 3.4% |
| TAS | | 6 | 1.3% | 2,518,913 | 0.8% |
| NT | | 0 | 0.0% | 0 | 0.0% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Property Location | | | | | |
|--------------------------|--|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| Metro | | 400 | 83.5% | 279,951,214 | 84.1% |
| Non metro | | 64 | 13.4% | 40,025,153 | 12.0% |
| Inner City | | 15 | 3.1% | 12,708,873 | 3.8% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Income Verification | | | | | |
|----------------------------|--|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| Full Doc | | 168 | 35.1% | 142,675,839 | 42.9% |
| Mid Doc | | 143 | 29.9% | 100,740,181 | 30.3% |
| Quick Doc | | 22 | 4.6% | 10,556,204 | 3.2% |
| SMSF | | 146 | 30.5% | 78,713,017 | 23.7% |
| SMSF NR | | 0 | 0.0% | 0 | 0.0% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Property Type | | | | | |
|----------------------|--|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| Retail | | 82 | 17.1% | 55,655,675 | 16.7% |
| Industrial | | 231 | 48.2% | 147,897,022 | 44.5% |
| Office | | 55 | 11.5% | 39,283,498 | 11.8% |
| Professional Suites | | 7 | 1.5% | 2,682,128 | 0.8% |
| Commercial Other | | 12 | 2.5% | 18,716,066 | 5.6% |
| Vacant Land | | 0 | 0.0% | 0 | 0.0% |
| Rural | | 5 | 1.0% | 8,258,308 | 2.5% |
| Residential | | 87 | 18.2% | 60,192,544 | 18.1% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Current Loan Balance | | | | | |
|-----------------------------|--------------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0 | <= 100,000 | 12 | 2.5% | 565,921 | 0.2% |
| > 100,000 | <= 200,000 | 45 | 9.4% | 7,624,201 | 2.3% |
| > 200,000 | <= 300,000 | 71 | 14.8% | 17,771,982 | 5.3% |
| > 300,000 | <= 400,000 | 65 | 13.6% | 22,625,876 | 6.8% |
| > 400,000 | <= 500,000 | 56 | 11.7% | 25,208,935 | 7.6% |
| > 500,000 | <= 1,000,000 | 132 | 27.6% | 94,762,661 | 28.5% |
| > 1,000,000 | <= 1,500,000 | 49 | 10.2% | 60,711,432 | 18.2% |
| > 1,500,000 | <= 2,000,000 | 29 | 6.1% | 52,320,747 | 15.7% |
| > 2,000,000 | <= 2,500,000 | 10 | 2.1% | 22,819,547 | 6.9% |
| > 2,500,000 | <= 5,000,000 | 10 | 2.1% | 28,273,939 | 8.5% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Current Group Balance | | | | | |
|------------------------------|--------------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0 | <= 100,000 | 3 | 0.7% | 113,220 | 0.0% |
| > 100,000 | <= 200,000 | 32 | 7.6% | 5,466,068 | 1.6% |
| > 200,000 | <= 300,000 | 60 | 14.2% | 14,766,914 | 4.4% |
| > 300,000 | <= 400,000 | 56 | 13.3% | 19,682,198 | 5.9% |
| > 400,000 | <= 500,000 | 47 | 11.1% | 21,047,106 | 6.3% |
| > 500,000 | <= 1,000,000 | 115 | 27.3% | 81,777,922 | 24.6% |
| > 1,000,000 | <= 1,500,000 | 49 | 11.6% | 60,462,530 | 18.2% |
| > 1,500,000 | <= 2,000,000 | 33 | 7.8% | 60,116,245 | 18.1% |
| > 2,000,000 | <= 2,500,000 | 12 | 2.8% | 26,986,405 | 8.1% |
| > 2,500,000 | <= 5,000,000 | 15 | 3.6% | 42,266,633 | 12.7% |
| Total | | 422 | 100% | 332,685,240 | 100% |

| Seasoning (months) | | | | | |
|---------------------------|--------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0.0 | <= 6 | 0 | 0.0% | 0 | 0.0% |
| > 6 | <= 12 | 208 | 43.4% | 131,338,937 | 39.5% |
| > 12 | <= 18 | 166 | 34.7% | 122,830,160 | 36.9% |
| > 18 | <= 24 | 76 | 15.9% | 57,193,179 | 17.2% |
| > 24 | <= 30 | 14 | 2.9% | 10,157,784 | 3.1% |
| > 30 | <= 36 | 5 | 1.0% | 3,104,277 | 0.9% |
| > 36 | <= 42 | 2 | 0.4% | 1,087,277 | 0.3% |
| > 42 | <= 48 | 2 | 0.4% | 1,800,000 | 0.5% |
| > 48 | <= 54 | 1 | 0.2% | 2,307,609 | 0.7% |
| > 54 | <= 60 | 1 | 0.2% | 528,364 | 0.2% |
| > 60 | <= 150 | 4 | 0.8% | 2,337,654 | 0.7% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Arrears (Days Past Due) excluding COVID-19 Hardship | | | | | |
|--|--------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0 | <= 30 | 476 | 99.4% | 328,911,584 | 98.9% |
| > 30 | <= 60 | 3 | 0.6% | 3,773,656 | 1.1% |
| > 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 | | 479 | 100% | 332,685,240 | 100% |

| Employment Type | | | | | |
|-----------------------------|------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| PAYG | | 68 | 14.2% | 36,666,488 | 11.0% |
| Months Self Employed | | | | | |
| 0 | < 12 | 0 | 0.0% | 0 | 0.0% |
| 12 | < 24 | 0 | 0.0% | 0 | 0.0% |
| 24 | < 36 | 15 | 3.1% | 12,200,744 | 3.7% |
| 36 | < 48 | 11 | 2.3% | 5,243,081 | 1.6% |
| 48 | < 60 | 17 | 3.5% | 12,782,953 | 3.8% |
| 60 | | 368 | 76.8% | 265,791,975 | 79.9% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Remaining Term | | | | | |
|-----------------------|-------|--------|------|------------|------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0 | <= 15 | 17 | 3.5% | 6,832,911 | 2.1% |
| > 15 | <= 20 | 22 | 4.6% | 12,930,463 | 3.9% |

| Interest Rate Type | | | | | |
|--|------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| Variable | | 472 | 98.5% | 327,000,373 | 98.3% |
| Fixed Rate Term Remaining (yrs) | | | | | |
| 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 | 2 | 0.4% | 873,445 | 0.3% |
| > 4 | <= 5 | 2 | 0.4% | 2,328,922 | 0.7% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Interest Rates | | | | | |
|-----------------------|----------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0 | <= 5.0% | 36 | 7.5% | 26,009,848 | 7.8% |
| > 5.0% | <= 5.5% | 85 | 17.7% | 58,606,602 | 17.6% |
| > 5.5% | <= 6.0% | 147 | 30.7% | 104,913,117 | 31.5% |
| > 6.0% | <= 6.5% | 168 | 35.1% | 115,709,881 | 34.8% |
| > 6.5% | <= 7.0% | 39 | 8.1% | 23,459,197 | 7.1% |
| > 7.0% | <= 7.5% | 4 | 0.8% | 3,986,595 | 1.2% |
| > 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 | | 479 | 100% | 332,685,240 | 100% |

| Interest Cover (Unstressed) | | | | | |
|------------------------------------|---------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0 | <= 1.50 | 3 | 0.6% | 2,365,387 | 0.7% |
| > 1.50 | <= 1.75 | 79 | 16.5% | 63,024,824 | 18.9% |
| > 1.75 | <= 2.00 | 95 | 19.8% | 68,702,453 | 20.7% |
| > 2.00 | <= 2.25 | 58 | 12.1% | 46,656,226 | 14.0% |
| > 2.25 | <= 2.50 | 39 | 8.1% | 25,309,219 | 7.6% |
| > 2.50 | <= 2.75 | 39 | 8.1% | 21,778,075 | 6.5% |
| > 2.75 | <= 3.00 | 35 | 7.3% | 22,163,825 | 6.7% |
| > 3.00 | <= 3.25 | 21 | 4.4% | 17,217,262 | 5.2% |
| > 3.25 | <= 3.50 | 15 | 3.1% | 10,819,632 | 3.3% |
| > 3.50 | <= 3.75 | 10 | 2.1% | 9,259,532 | 2.8% |
| > 3.75 | <= 4.00 | 16 | 3.3% | 10,050,922 | 3.0% |
| > 4.00 | <= 4.25 | 13 | 2.7% | 6,349,583 | 1.9% |
| > 4.25 | | 56 | 11.7% | 28,988,301 | 8.7% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| NCCP Loans | | | | | |
|----------------------|--|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| NCCP regulated loans | | 15 | 3.1% | 11,107,188 | 3.3% |
| Non NCCP loans | | 464 | 96.9% | 321,578,053 | 96.7% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Residential Property Type | | | | | |
|----------------------------------|--|-----------|-------------|-------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| Apartment | | 24 | 25.5% | 16,023,657 | 25.5% |
| High Density Apartment | | 4 | 4.3% | 2,325,236 | 3.7% |
| House | | 66 | 70.2% | 44,459,901 | 70.8% |
| Total | | 94 | 100% | 62,808,794 | 100% |

| | | | | | |
|--------------|-------|------------|-------------|--------------------|-------------|
| > 20 | <= 25 | 289 | 60.3% | 216,824,324 | 65.2% |
| > 25 | <= 30 | 151 | 31.5% | 96,097,542 | 28.9% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Payment Type | | | | | |
|--------------------------------|------|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| P&I | | 253 | 52.8% | 148,131,544 | 44.5% |
| IO Term Remaining (yrs) | | | | | |
| 0 | <= 1 | 15 | 3.1% | 9,992,592 | 3.0% |
| > 1 | <= 2 | 39 | 8.1% | 33,519,587 | 10.1% |
| > 2 | <= 3 | 27 | 5.6% | 20,970,265 | 6.3% |
| > 3 | <= 4 | 83 | 17.3% | 66,171,085 | 19.9% |
| > 4 | <= 5 | 62 | 12.9% | 53,900,168 | 16.2% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Loan Purpose | | | | | |
|------------------------|--|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| Purchase | | 285 | 59.5% | 171,495,681 | 51.5% |
| Refinance - no takeout | | 88 | 18.4% | 86,679,821 | 26.1% |
| Refinance | | 59 | 12.3% | 44,212,345 | 13.3% |
| Equity Takeout | | 47 | 9.8% | 30,297,393 | 9.1% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Borrower Industry | | | | | |
|---|--|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| Agriculture | | 0 | 0.0% | 0 | 0.0% |
| Automotive / Transport | | 60 | 12.5% | 37,869,813 | 11.4% |
| Communications | | 12 | 2.5% | 10,889,037 | 3.3% |
| Construction | | 134 | 28.0% | 94,941,205 | 28.5% |
| Education | | 9 | 1.9% | 9,983,923 | 3.0% |
| Engineering / Manufacturing | | 46 | 9.6% | 28,290,906 | 8.5% |
| Finance & Insurance | | 24 | 5.0% | 14,949,885 | 4.5% |
| Food and Beverage | | 40 | 8.4% | 32,558,959 | 9.8% |
| Health | | 29 | 6.1% | 14,040,004 | 4.2% |
| IT | | 0 | 0.0% | 0 | 0.0% |
| Other | | 2 | 0.4% | 2,695,497 | 0.8% |
| Printing & Media | | 6 | 1.3% | 3,380,122 | 1.0% |
| Professional Services | | 67 | 14.0% | 45,260,500 | 13.6% |
| Property Investment | | 1 | 0.2% | 281,149 | 0.1% |
| Public Service | | 1 | 0.2% | 276,347 | 0.1% |
| Retail | | 32 | 6.7% | 26,935,353 | 8.1% |
| Sport, Leisure, Cultural & Recreational | | 16 | 3.3% | 10,332,540 | 3.1% |
| Wholesale | | 0 | 0.0% | 0 | 0.0% |
| Total | | 479 | 100% | 332,685,240 | 100% |

| Credit Events | | | | | |
|----------------------|--|------------|-------------|--------------------|-------------|
| | | Number | | Balance | |
| | | Amount | % | Amount | % |
| 0 | | 476 | 99.4% | 328,403,092 | 98.7% |
| 1 | | 3 | 0.6% | 4,282,148 | 1.3% |
| 2 | | 0 | 0.0% | 0 | 0.0% |
| Total | | 479 | 100% | 332,685,240 | 100% |

Think Tank Hardships and Arrears Summary
Date 31/03/2020

BNYTCAL ATF Think Tank series 2019-1 Trust

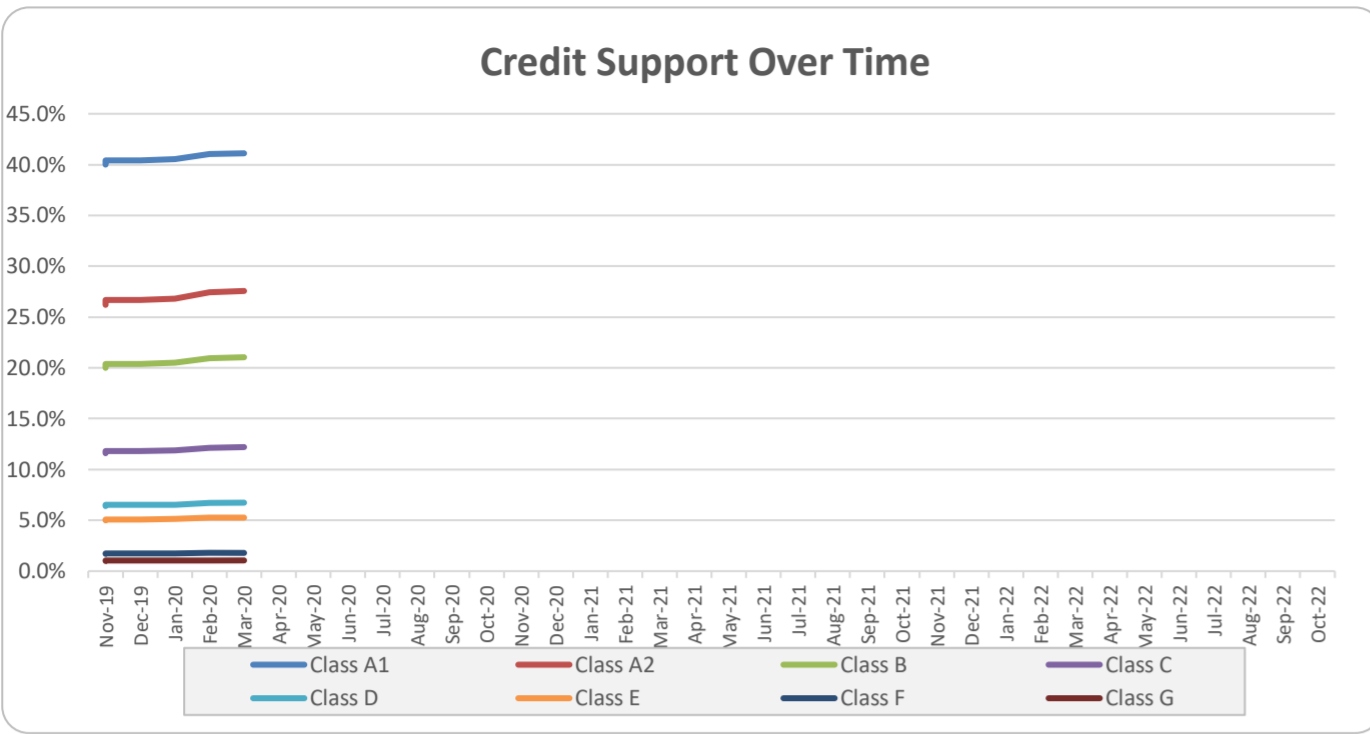
| Loan Status | Number | % Number | Amount | % Amount |
|---|------------|---------------|--------------------|---------------|
| Current Loans (<=30 days arrears) | 444 | 99.3% | 328,911,584 | 98.9% |
| Loans in Arrears (non-hardship) | 3 | 0.7% | 3,773,656 | 1.1% |
| Payment Missed (hardship application received / approved) | - | 0.0% | - | 0.0% |
| Total Portfolio (no. of facilities) | 447 | 100.0% | 332,685,240 | 100.0% |

BNYTCAL ATF Think Tank series 2019-1 Trust

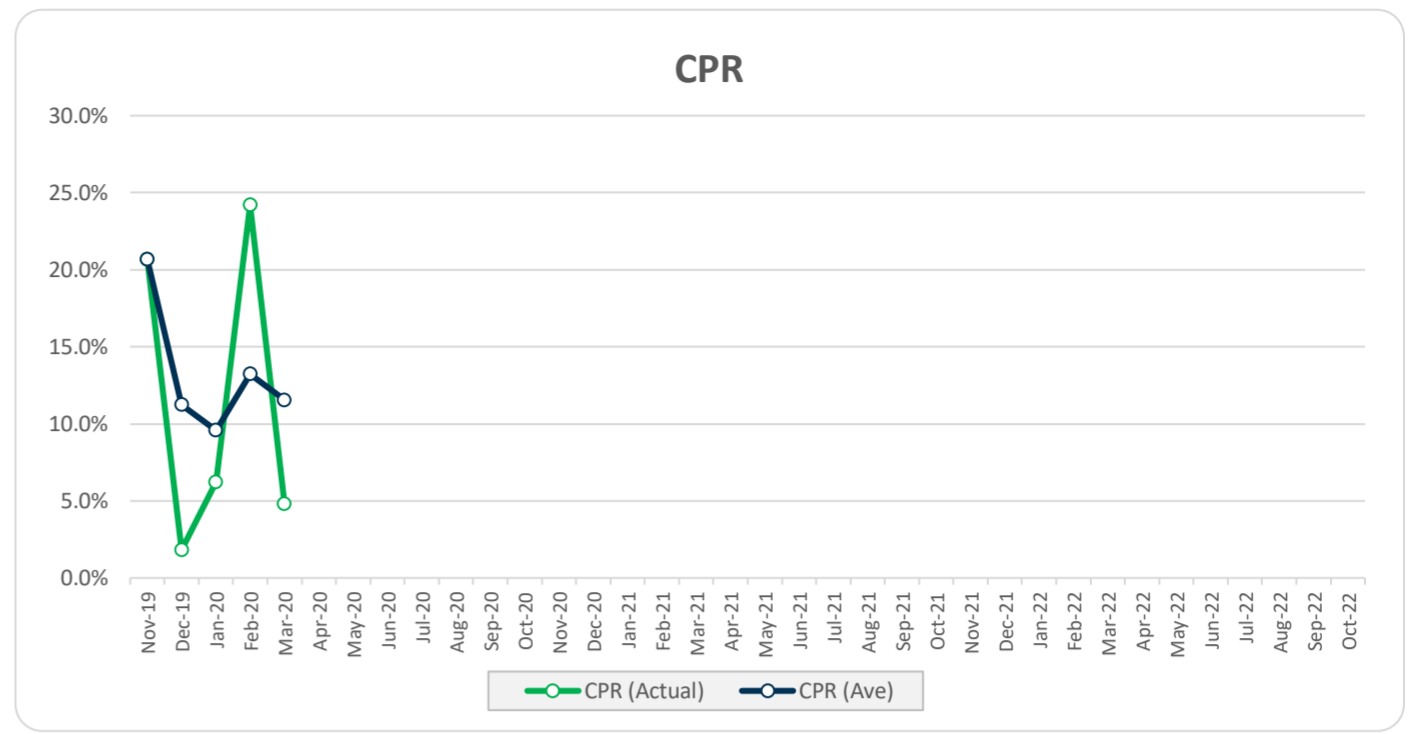
| Loan Status | Number | % Number | % Number / Total Portfolio | Amount | % Amount | % Amount / Total Portfolio |
|--|------------|---------------|----------------------------|--------------------|---------------|----------------------------|
| Current Loans (<=30 days arrears) | | | | | | |
| No hardship request | 405 | 91.2% | 90.6% | 294,168,439 | 89.4% | 88.4% |
| Request Enquiry | 30 | 6.8% | 6.7% | 26,565,261 | 8.1% | 8.0% |
| Request Received | 4 | 0.9% | 0.9% | 3,633,982 | 1.1% | 1.1% |
| Hardship Approved | 5 | 1.1% | 1.1% | 4,543,902 | 1.4% | 1.4% |
| Total | 444 | 100.0% | 99.3% | 328,911,584 | 100.0% | 98.9% |
| Loans in Arrears (non-hardship) | | | | | | |
| No hardship request | 2 | 66.7% | 0.4% | 2,649,288 | 70.2% | 0.8% |
| Request Enquiry (Loans in Arrears) | 1 | 33.3% | 0.2% | 1,124,368 | 29.8% | 0.3% |
| Total | 3 | 100.0% | 0.7% | 3,773,656 | 100.0% | 1.1% |
| Payment Missed (hardship application received / approved) | | | | | | |
| Request Received | - | 0.0% | 0.0% | - | 0.0% | 0.0% |
| Hardship Approved | - | 0.0% | 0.0% | - | 0.0% | 0.0% |
| Total | - | 0.0% | 0.0% | - | 0.0% | 0.0% |
| Total Portfolio (no. of facilities) | 447 | | | 332,685,240 | | |

Think Tank Series 2019-1: Time Series Charts

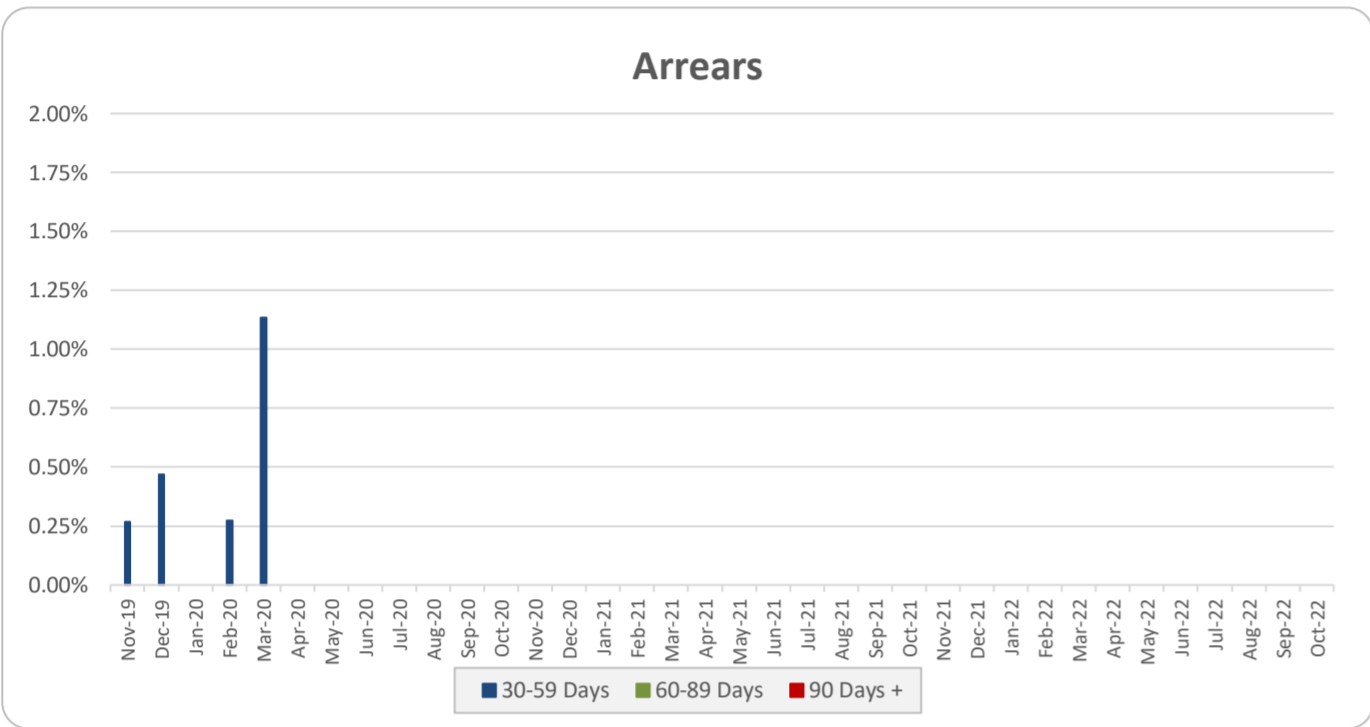
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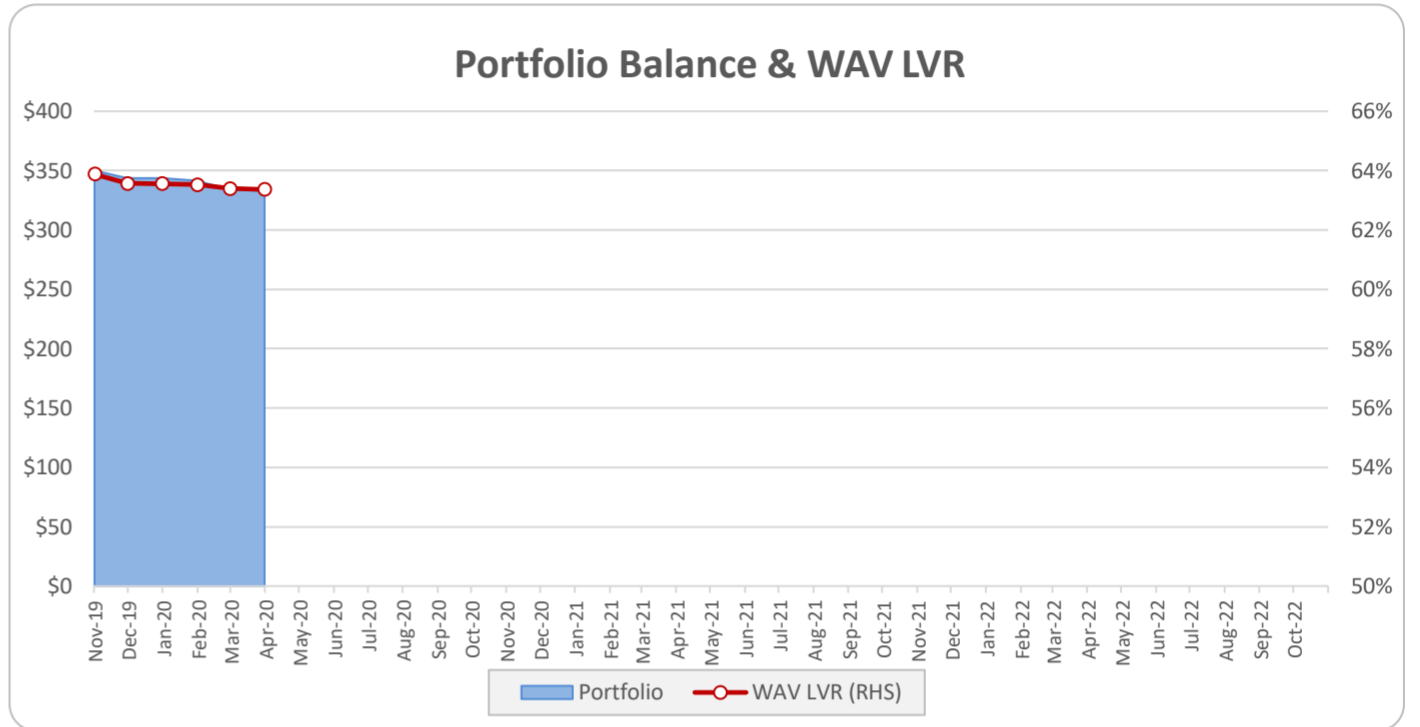
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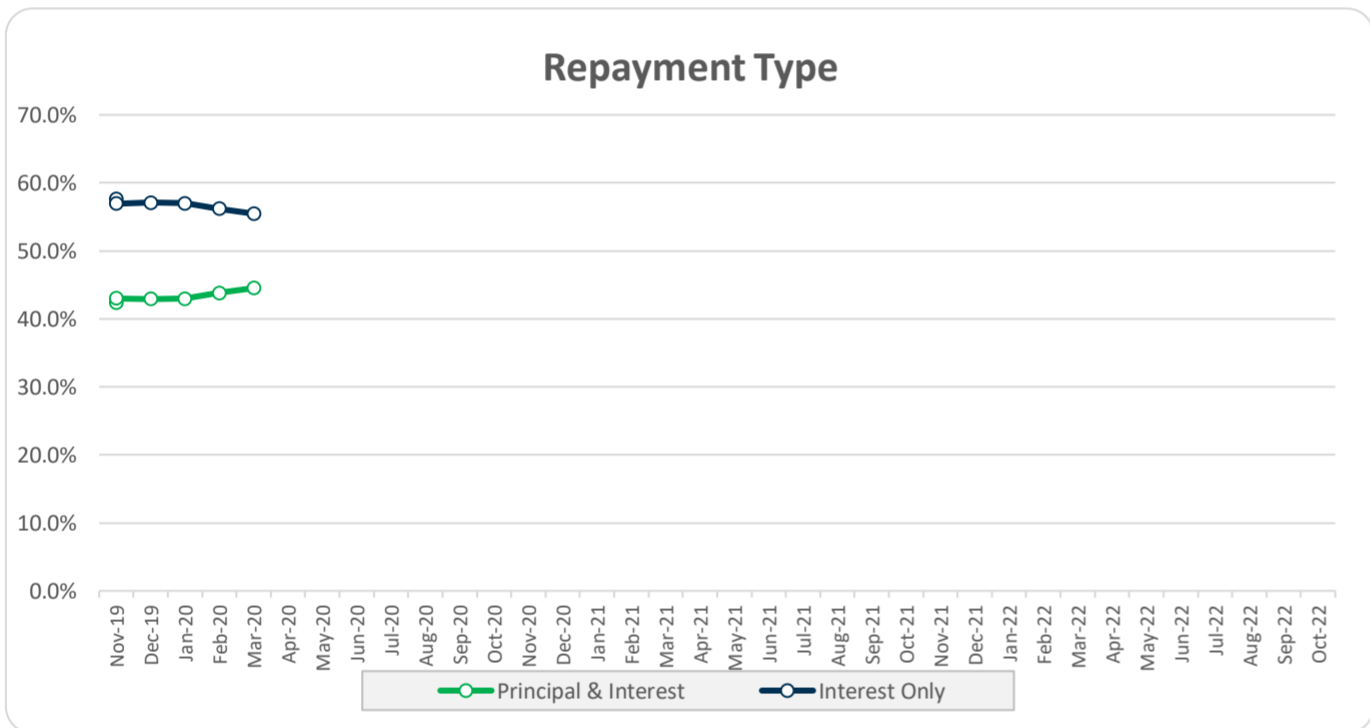
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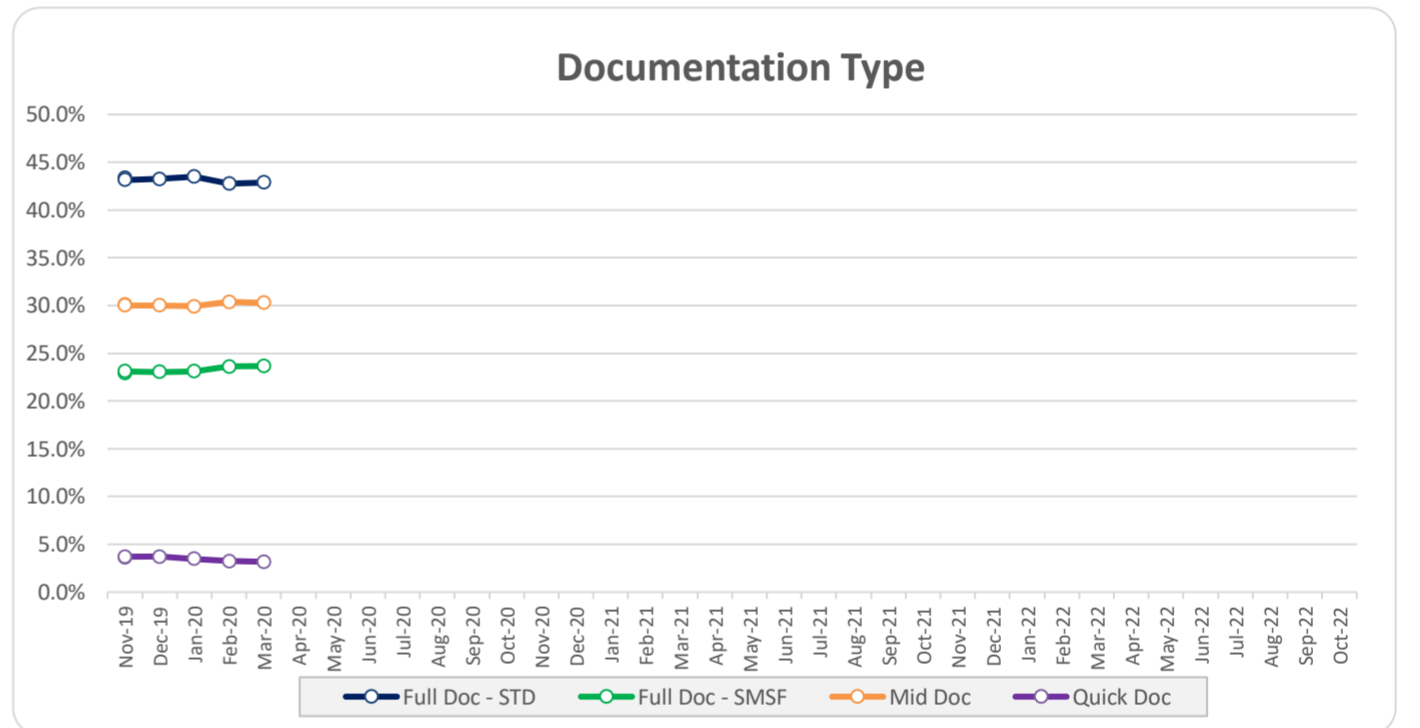
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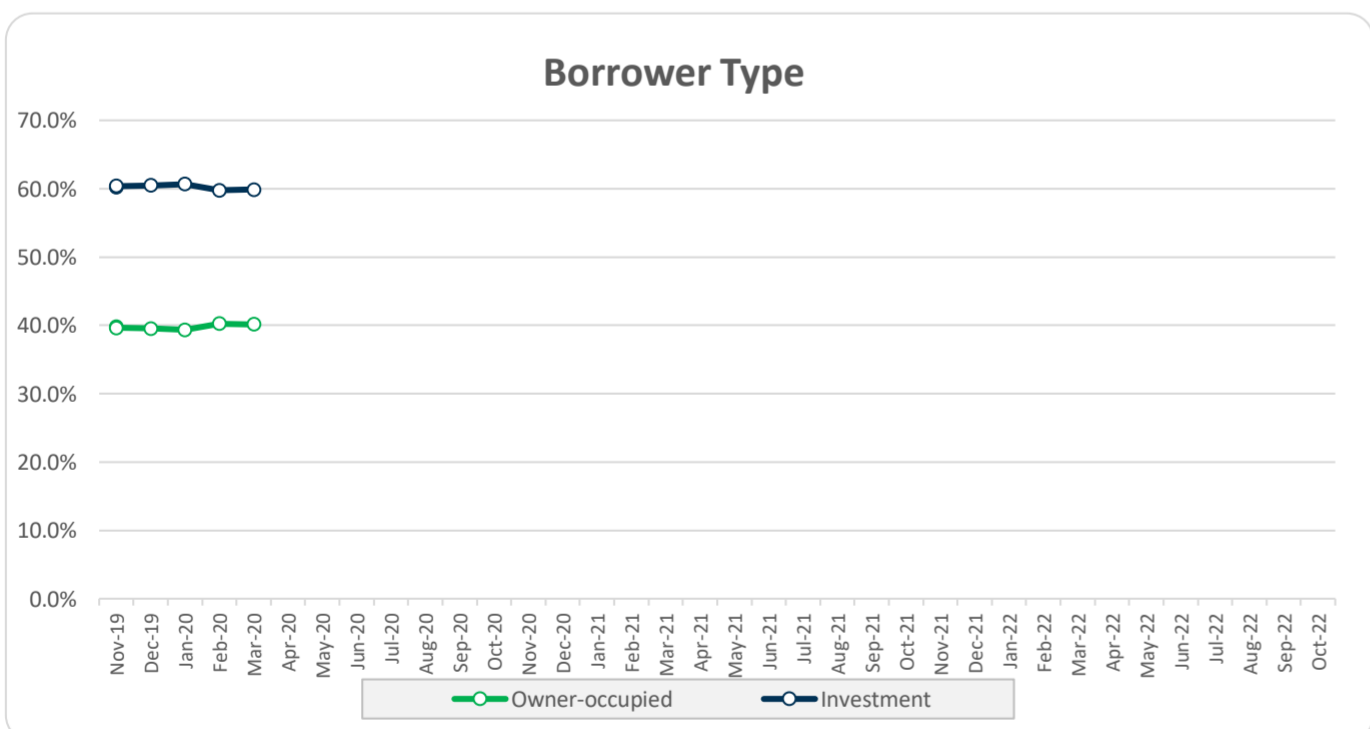
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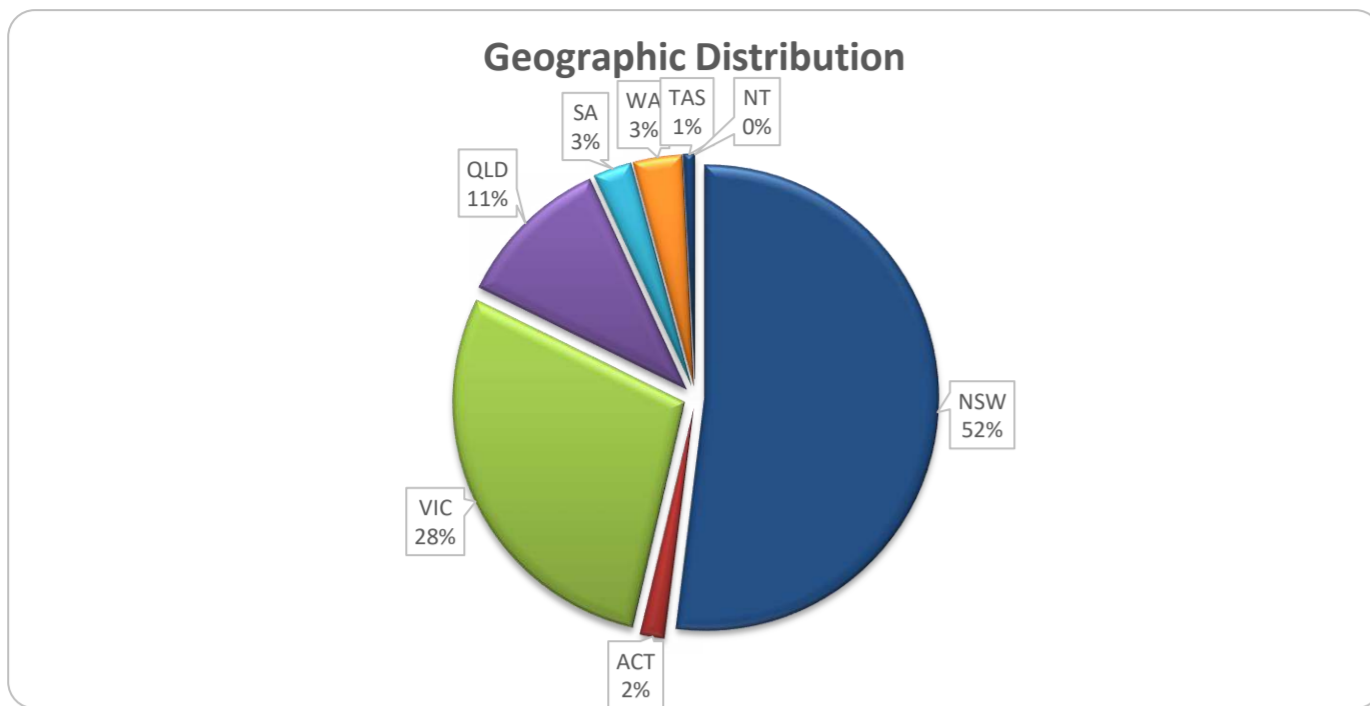


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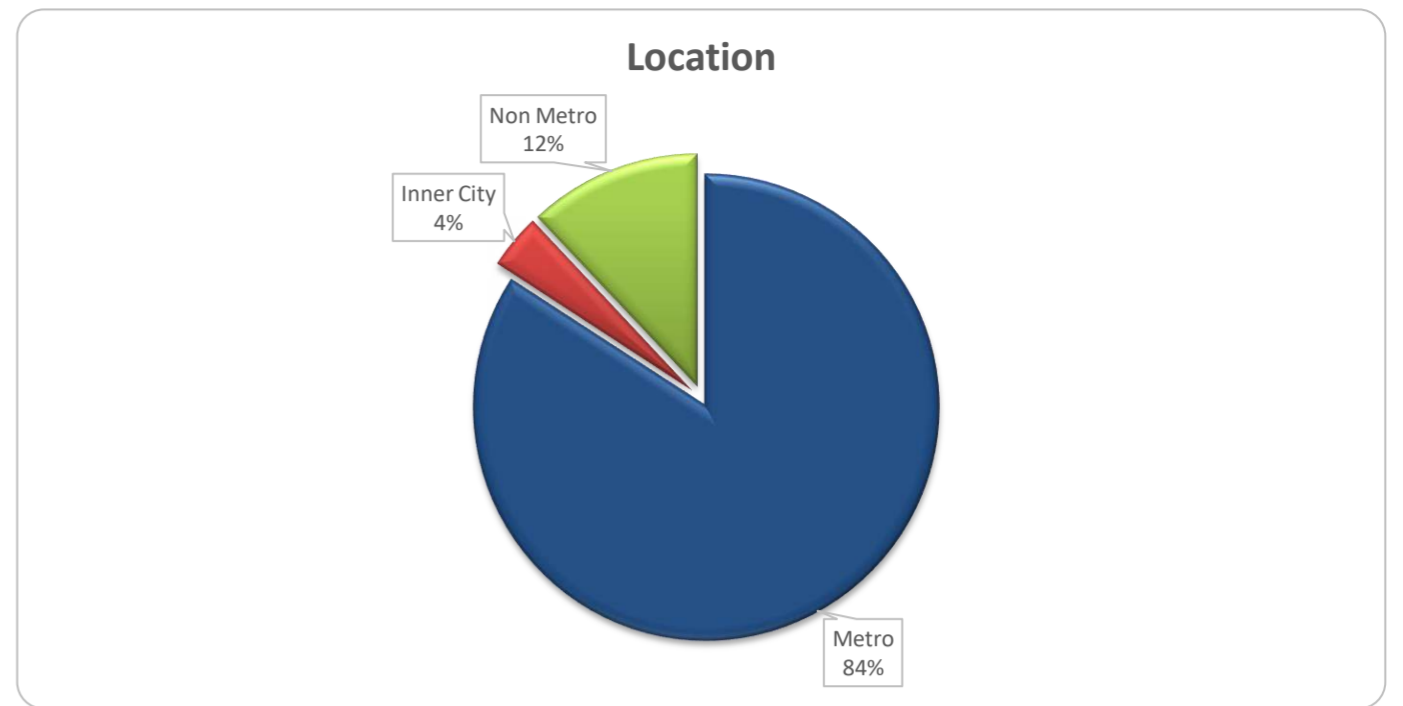


Think Tank Series 2019-1: Current Charts

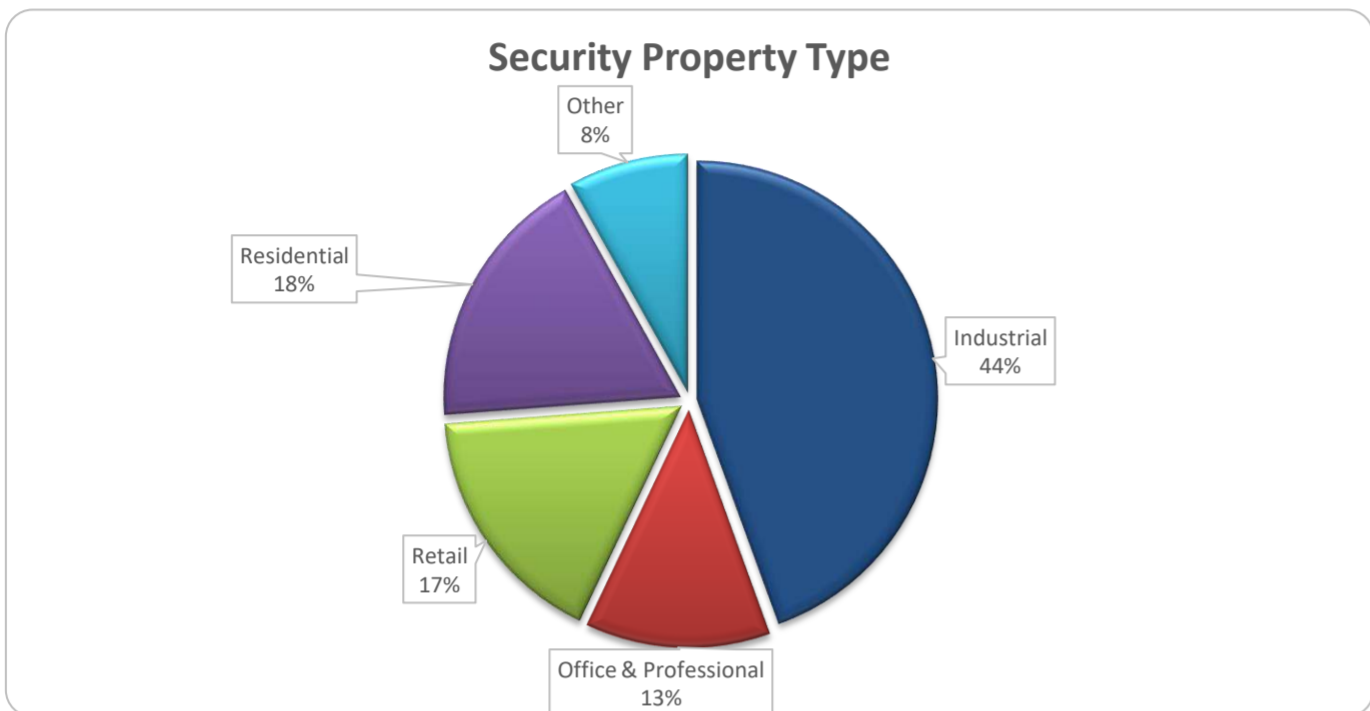
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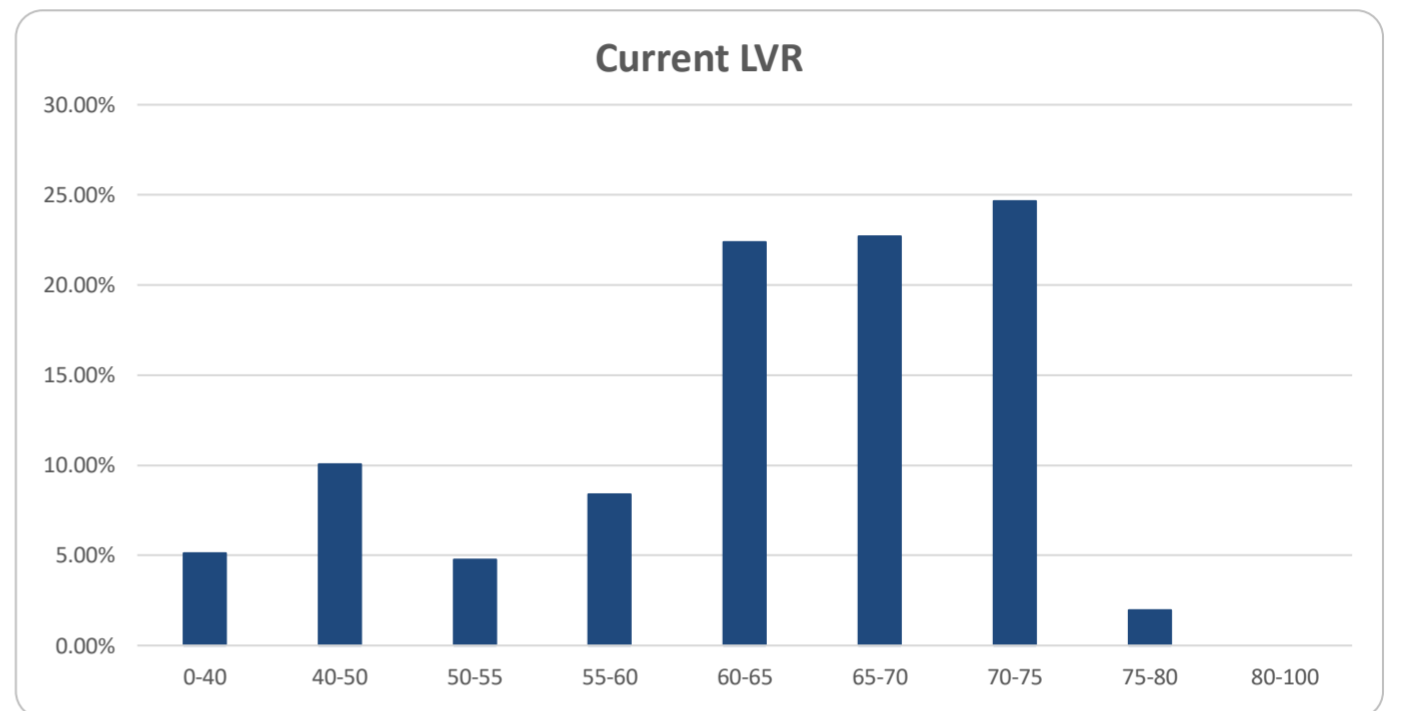
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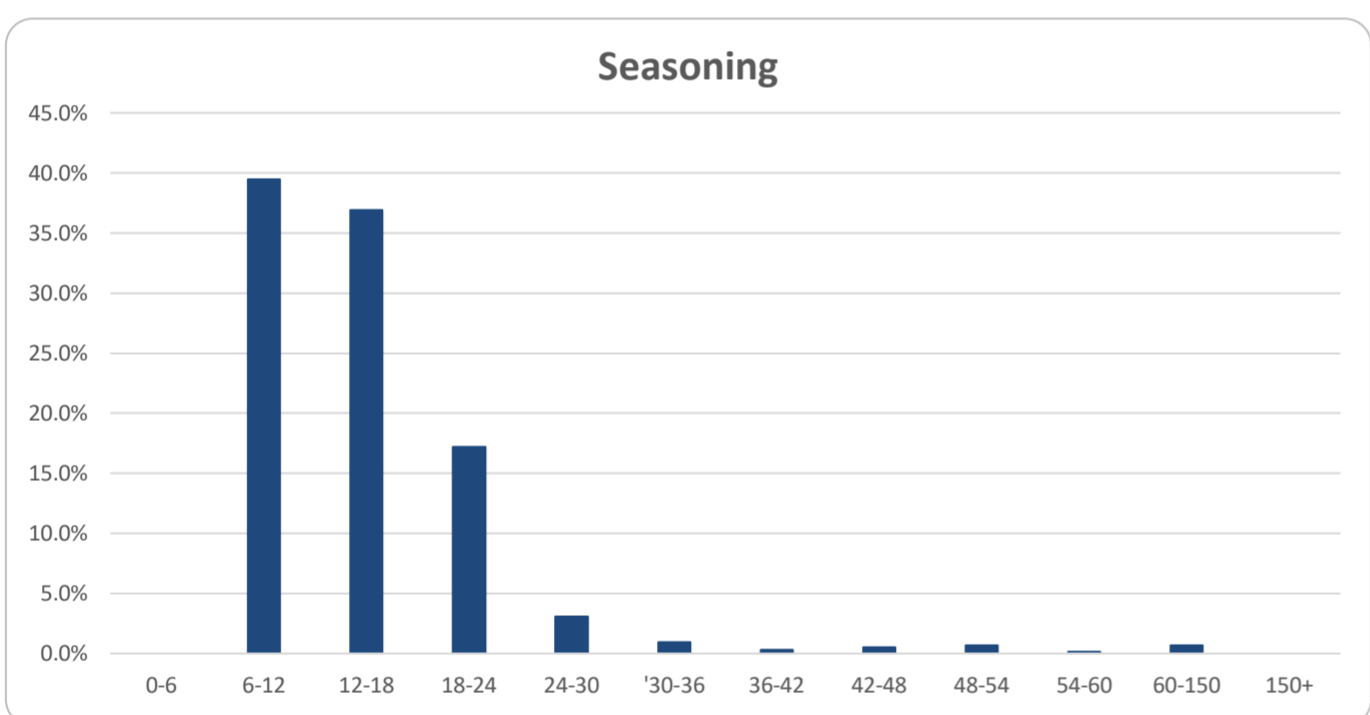
10



11



12



13

