
Investor Report - Think Tank Series 2019-1

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

Payment Date of 11-May-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	195,901,552.77		809,100.30	195,092,452.47	92.9%	0.00	0.00	218,688.93	218,688.93
Class A2	45,057,357.14		186,093.07	44,871,264.07	92.9%	0.00	0.00	61,963.99	61,963.99
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	34,657.99	34,657.99
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	68,703.93	68,703.93
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	55,994.02	55,994.02
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	21,599.70	21,599.70
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	60,311.79	60,311.79
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	16,599.30	16,599.30
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	30,185.89	30,185.89

1. GENERAL

Current Payment Date	11-May-20
Collection Period (start)	1-Apr-20
Collection Period (end)	30-Apr-20
Interest Period (start)	14-Apr-20
Interest Period (end)	10-May-20
Days in Interest Period	27
Next Payment Date	10-Jun-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,405,931.13
Early Repayment Fees	3,151.88
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	4,231.37
Total Available Income	1,413,314.38

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	995,193.37
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	995,193.37

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)	135,212.84
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	218,688.93
Class A2 Interest	61,963.99
Class B Interest	34,657.99
Class C Interest	68,703.93
Class D Interest	55,994.02
Class E Interest	21,599.70
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	60,311.79
Class G Interest	16,599.30
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	30,185.89
Other Expenses	0.00
Excess Spread	709,396.00

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	809,100.30
Class A2 Principal Payment	186,093.07
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	332,685,240.24
Plus: Capitalised Charges	185,316.82
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	1,020,602.71
Loan Balance at End of Collection Period	331,849,954.35

b. Repayments

Principal received on Mortgage Loans during Collection Period	1,020,602.71
CPR (%)	3.6%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.68%	5.80%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.66%	5.80%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	0	0	1
Balance Outstanding	1,741,345	0	0	1,741,345
% Portfolio Balance	0.52%	0.00%	0.00%	0.52%

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 30/04/2020

Summary	
Loans	478
Facilities	446
Borrower Groups	421
Balance	\$ 331,849,954
Avg Loan Balance	\$ 694,247
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 744,058
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 788,242
Max Group Balance	\$ 3,000,000
WA Current LVR	63.3%
Max Current LVR	80.0%
WA Yield	5.80%
WA Seasoning (months)	16.4
% IO	56.5%
% Investor	59.8%
% SMSF	23.7%
WA Interest Cover (UnStressed)	2.67

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	41	8.6%	16,527,728	5.0%
> 40%	<= 50%	49	10.3%	33,647,007	10.1%
> 50%	<= 55%	22	4.6%	16,416,783	4.9%
> 55%	<= 60%	39	8.2%	29,555,491	8.9%
> 60%	<= 65%	93	19.5%	70,428,592	21.2%
> 65%	<= 70%	115	24.1%	74,191,112	22.4%
> 70%	<= 75%	107	22.4%	82,026,293	24.7%
> 75%	<= 80%	12	2.5%	9,056,947	2.7%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		478	100.0%	331,849,954	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	112,979	0.0%
> 100,000	<= 200,000	35	7.8%	5,988,228	1.8%
> 200,000	<= 300,000	65	14.6%	16,022,941	4.8%
> 300,000	<= 400,000	60	13.5%	20,901,245	6.3%
> 400,000	<= 500,000	48	10.8%	21,267,633	6.4%
> 500,000	<= 1,000,000	132	29.6%	95,137,853	28.7%
> 1,000,000	<= 1,500,000	50	11.2%	61,466,026	18.5%
> 1,500,000	<= 2,000,000	32	7.2%	57,274,083	17.3%
> 2,000,000	<= 2,500,000	10	2.2%	22,409,570	6.8%
> 2,500,000	<= 5,000,000	11	2.5%	31,269,395	9.4%
Total		446	100%	331,849,954	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		219	45.8%	172,815,477	52.1%
ACT		12	2.5%	5,553,867	1.7%
VIC		143	29.9%	94,749,070	28.6%
QLD		62	13.0%	35,991,564	10.8%
SA		13	2.7%	8,918,690	2.7%
WA		23	4.8%	11,305,216	3.4%
TAS		6	1.3%	2,516,071	0.8%
NT		0	0.0%	0	0.0%
Total		478	100%	331,849,954	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		399	83.5%	279,128,379	84.1%
Non metro		64	13.4%	40,008,959	12.1%
Inner City		15	3.1%	12,712,616	3.8%
Total		478	100%	331,849,954	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		167	34.9%	141,932,518	42.8%
Mid Doc		143	29.9%	100,762,765	30.4%
Quick Doc		22	4.6%	10,551,574	3.2%
SMSF		146	30.5%	78,603,098	23.7%
SMSF NR		0	0.0%	0	0.0%
Total		478	100%	331,849,954	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		82	17.2%	55,628,544	16.8%
Industrial		230	48.1%	147,363,256	44.4%
Office		55	11.5%	39,300,097	11.8%
Professional Suites		7	1.5%	2,679,933	0.8%
Commercial Other		12	2.5%	18,729,749	5.6%
Vacant Land		0	0.0%	0	0.0%
Rural		5	1.0%	8,252,925	2.5%
Residential		87	18.2%	59,895,451	18.0%
Total		478	100%	331,849,954	100%

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	13	2.7%	567,417	0.2%
> 100,000	<= 200,000	43	9.0%	7,214,839	2.2%
> 200,000	<= 300,000	72	15.1%	17,907,208	5.4%
> 300,000	<= 400,000	64	13.4%	22,300,497	6.7%
> 400,000	<= 500,000	55	11.5%	24,604,427	7.4%
> 500,000	<= 1,000,000	133	27.8%	95,167,816	28.7%
> 1,000,000	<= 1,500,000	48	10.0%	59,175,337	17.8%
> 1,500,000	<= 2,000,000	30	6.3%	53,833,450	16.2%
> 2,000,000	<= 2,500,000	10	2.1%	22,809,570	6.9%
> 2,500,000	<= 5,000,000	10	2.1%	28,269,395	8.5%
Total		478	100%	331,849,954	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	112,979	0.0%
> 100,000	<= 200,000	31	7.4%	5,261,975	1.6%
> 200,000	<= 300,000	60	14.3%	14,699,075	4.4%
> 300,000	<= 400,000	56	13.3%	19,637,267	5.9%
> 400,000	<= 500,000	46	10.9%	20,440,923	6.2%
> 500,000	<= 1,000,000	116	27.6%	81,885,199	24.7%
> 1,000,000	<= 1,500,000	48	11.4%	58,920,672	17.8%
> 1,500,000	<= 2,000,000	33	7.8%	59,630,765	18.0%
> 2,000,000	<= 2,500,000	13	3.1%	28,994,611	8.7%
> 2,500,000	<= 5,000,000	15	3.6%	42,266,489	12.7%
Total		421	100%	331,849,954	100%

Seasoning (months)					
		Number		Balance	
		Amount	%	Amount	%
0.0	<= 6	0	0.0%	0	0.0%
> 6	<= 12	185	38.7%	112,778,365	34.0%
> 12	<= 18	162	33.9%	122,439,710	36.9%
> 18	<= 24	98	20.5%	73,020,431	22.0%
> 24	<= 30	16	3.3%	11,729,731	3.5%
> 30	<= 36	7	1.5%	3,845,749	1.2%
> 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%	2,291,211	0.7%
> 54	<= 60	1	0.2%	527,249	0.2%
> 60	<= 150	4	0.8%	2,330,232	0.7%
Total		478	100%	331,849,954	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	477	99.8%	330,108,609	99.5%
> 30	<= 60	1	0.2%	1,741,345	0.5%
> 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		478	100%	331,849,954	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		68	14.2%	36,347,043	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%	12,189,060	3.7%
36	< 48	11	2.3%	5,237,028	1.6%
48	< 60	17	3.6%	12,767,674	3.8%
60		367	76.8%	265,309,150	79.9%
Total		478	100%	331,849,954	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	17	3.6%	6,821,688	2.1%
> 15	<= 20	22	4.6%	12,935,334	3.9%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		471	98.5%	326,166,328	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	3	0.6%	2,872,634	0.9%
> 4	<= 5	1	0.2%	328,493	0.1%
Total		478	100%	331,849,954	100%

Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	37	7.7%	26,614,186	8.0%
> 5.0%	<= 5.5%	90	18.8%	66,267,880	20.0%
> 5.5%	<= 6.0%	148	31.0%	103,976,136	31.3%
> 6.0%	<= 6.5%	160	33.5%	107,751,653	32.5%
> 6.5%	<= 7.0%	39	8.2%	23,258,613	7.0%
> 7.0%	<= 7.5%	4	0.8%	3,981,487	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		478	100%	331,849,954	100%

Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.6%	2,376,071	0.7%
> 1.50	<= 1.75	79	16.5%	62,705,586	18.9%
> 1.75	<= 2.00	94	19.7%	68,382,537	20.6%
> 2.00	<= 2.25	58	12.1%	46,682,515	14.1%
> 2.25	<= 2.50	39	8.2%	25,300,851	7.6%
> 2.50	<= 2.75	39	8.2%	21,765,018	6.6%
> 2.75	<= 3.00	35	7.3%	22,152,672	6.7%
> 3.00	<= 3.25	21	4.4%	17,211,369	5.2%
> 3.25	<= 3.50	15	3.1%	10,828,396	3.3%
> 3.50	<= 3.75	10	2.1%	9,256,218	2.8%
> 3.75	<= 4.00	16	3.3%	10,055,056	3.0%
> 4.00	<= 4.25	13	2.7%	6,149,911	1.9%
> 4.25		56	11.7%	28,983,753	8.7%
Total		478	100%	331,849,954	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		15	3.1%	11,101,994	3.3%
Non NCCP loans		463	96.9%	320,747,961	96.7%
Total		478	100%	331,849,954	100%

Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	25.5%	16,040,653	25.7%
High Density Apartment		4	4.3%	2,324,329	3.7%
House		66	70.2%	44,146,720	70.6%
Total		94	100%	62,511,701	100%

> 20	<= 25	288	60.3%	216,028,672	65.1%
> 25	<= 30	151	31.6%	96,064,261	28.9%
Total		478	100%	331,849,954	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%
P&I		251	52.5%	144,419,258	43.5%
IO Term Remaining (yrs)					
0	<= 1	16	3.3%	13,091,689	3.9%
> 1	<= 2	42	8.8%	36,173,946	10.9%
> 2	<= 3	28	5.9%	19,094,827	5.8%
> 3	<= 4	85	17.8%	72,133,164	21.7%
> 4	<= 5	56	11.7%	46,937,070	14.1%
Total		478	100%	331,849,954	100%

Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		285	59.6%	171,390,416	51.6%
Refinance - no takeout		88	18.4%	86,690,220	26.1%
Refinance		59	12.3%	44,216,279	13.3%
Equity Takeout		46	9.6%	29,553,039	8.9%
Total		478	100%	331,849,954	100%

Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		60	12.6%	37,878,820	11.4%
Communications		12	2.5%	10,884,767	3.3%
Construction		133	27.8%	94,351,757	28.4%
Education		9	1.9%	9,984,658	3.0%
Engineering / Manufacturing		46	9.6%	28,275,013	8.5%
Finance & Insurance		24	5.0%	14,953,025	4.5%
Food and Beverage		40	8.4%	32,356,555	9.8%
Health		29	6.1%	14,043,261	4.2%
IT		0	0.0%	0	0.0%
Other		2	0.4%	2,677,627	0.8%
Printing & Media		6	1.3%	3,384,041	1.0%
Professional Services		67	14.0%	45,238,565	13.6%
Property Investment		1	0.2%	280,677	0.1%
Public Service		1	0.2%	276,061	0.1%
Retail		32	6.7%	26,939,130	8.1%
Sport, Leisure, Cultural & Recreational		16	3.3%	10,325,998	3.1%
Wholesale		0	0.0%	0	0.0%
Total		478	100%	331,849,954	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		475	99.4%	327,564,141	98.7%
1		3	0.6%	4,285,813	1.3%
2		0	0.0%	0	0.0%
Total		478	100%	331,849,954	100%

Think Tank Hardships and Arrears Summary

Date 30/04/2020

BNYTAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	403	90.4%	295,139,510	88.9%
Loans in Arrears (non-hardship)	1	0.2%	1,741,345	0.5%
Payment Missed (hardship application received / approved)	42	9.4%	34,969,099	10.5%
Total Portfolio (no. of facilities)	446	100.0%	331,849,954	100.0%

BNYTAL ATF Think Tank series 2019-1 Trust

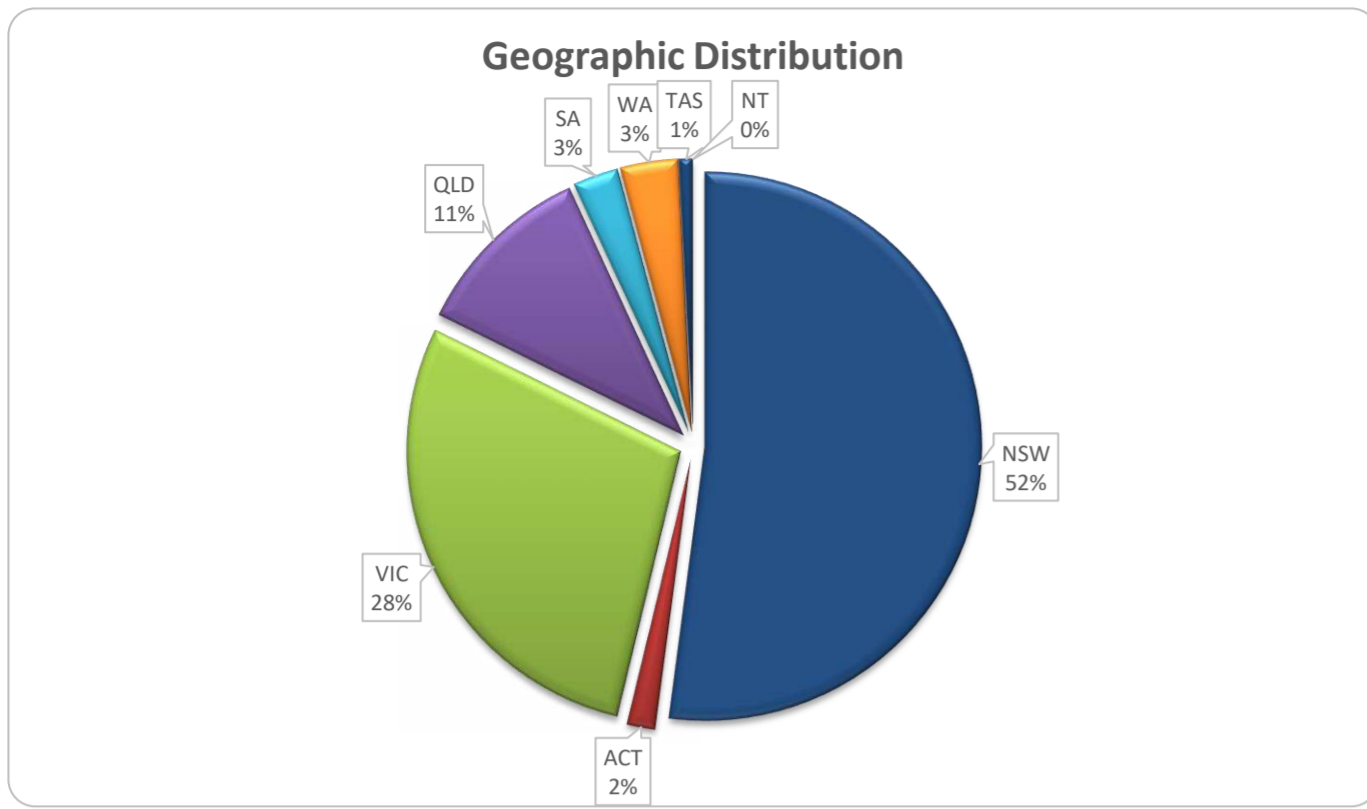
Hardship Breakdown	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	1	1.2%	0.2%	224,560	0.3%	0.1%
Request Received	8	9.3%	1.8%	9,764,637	12.8%	2.9%
Hardship Approved	77	89.5%	17.3%	66,353,889	86.9%	20.0%
Total	86	100.0%	19.3%	76,343,086	100.0%	23.0%

BNYTAL ATF Think Tank series 2019-1 Trust

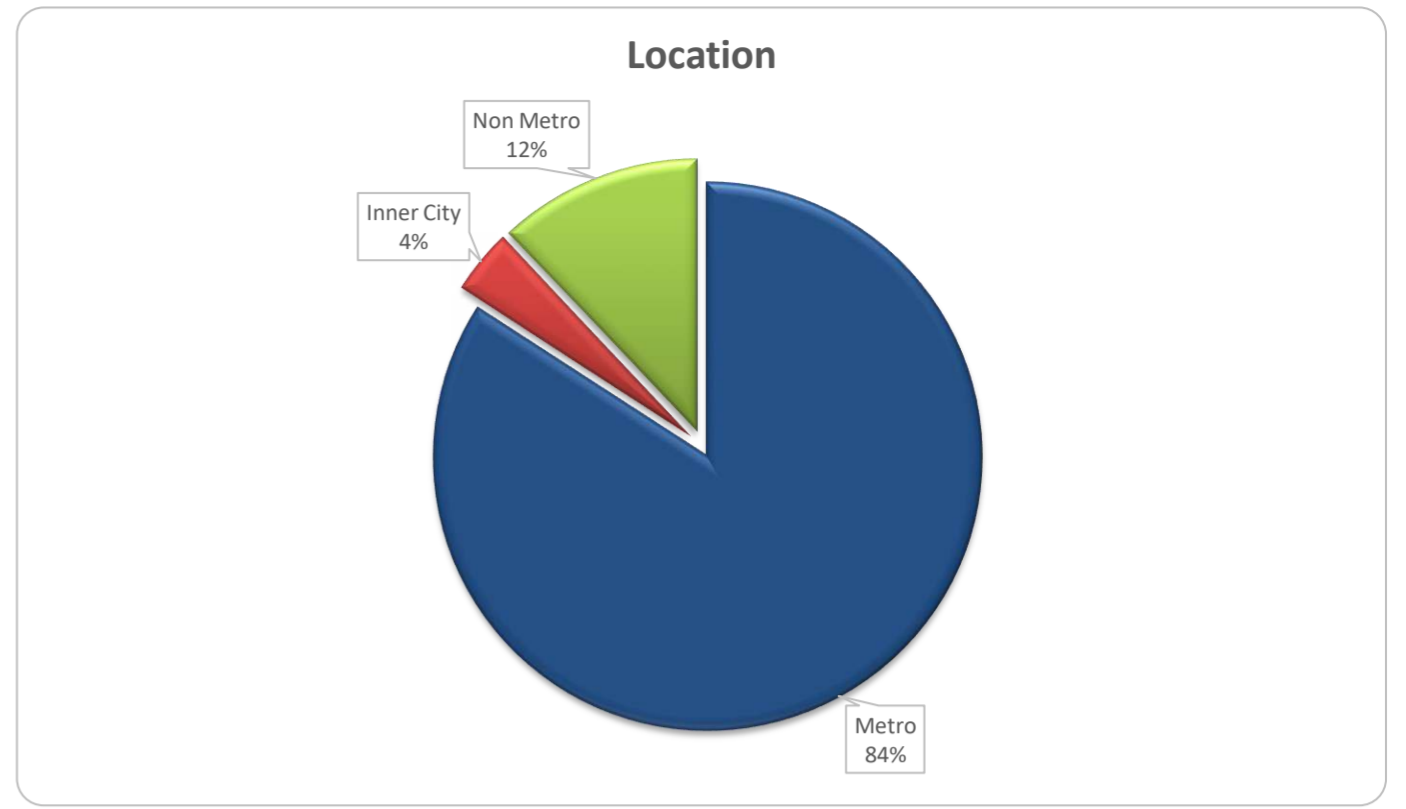
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	359	89.1%	80.5%	253,765,523	86.0%	76.5%
Request Enquiry	1	0.2%	0.2%	224,560	0.1%	0.1%
Request Received	8	2.0%	1.8%	9,764,637	3.3%	2.9%
Hardship Approved	35	8.7%	7.8%	31,384,791	10.6%	9.5%
Total	403	100.0%	90.4%	295,139,510	100.0%	88.9%
Loans in Arrears (non-hardship)						
No hardship request	1	100.0%	0.2%	1,741,345	100.0%	0.5%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	1	100.0%	0.2%	1,741,345	100.0%	0.5%

Think Tank Series 2019-1: Current Charts

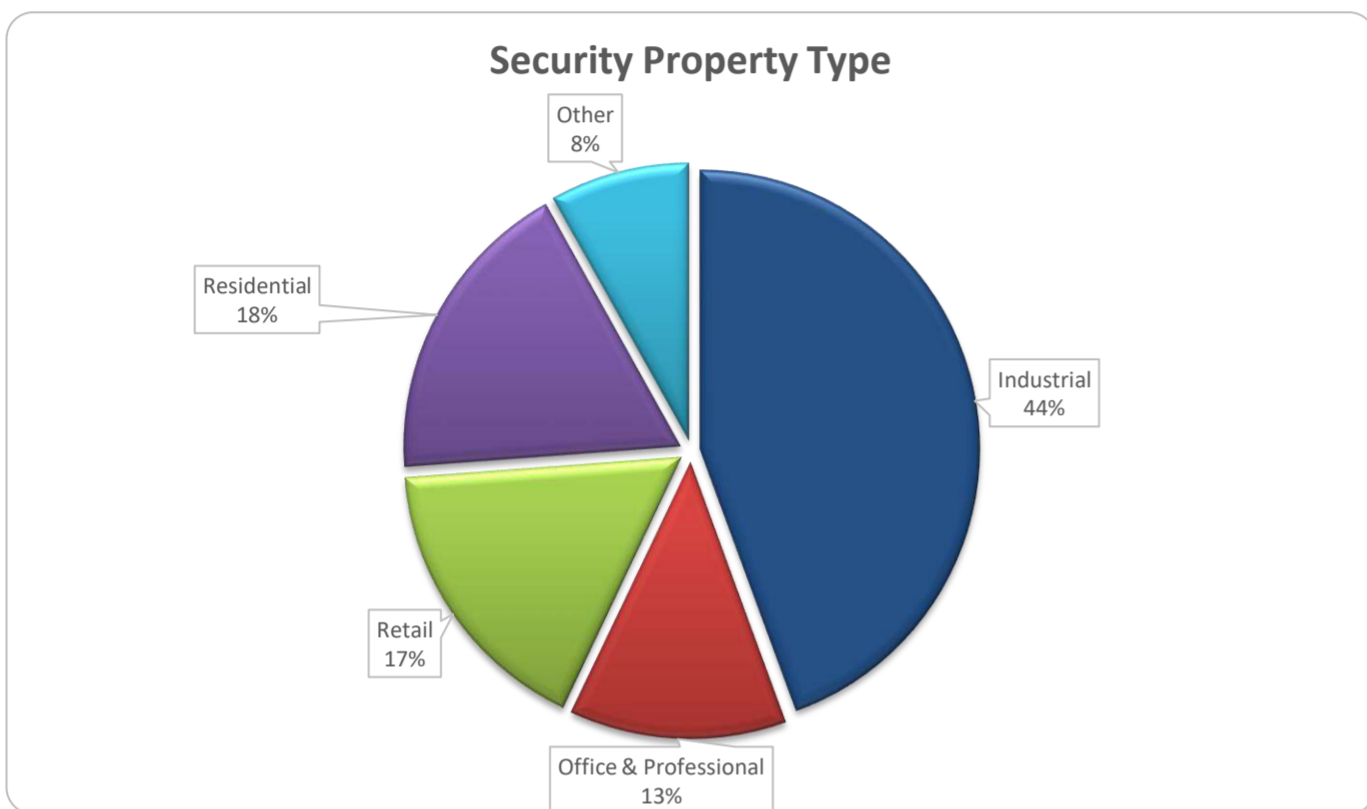
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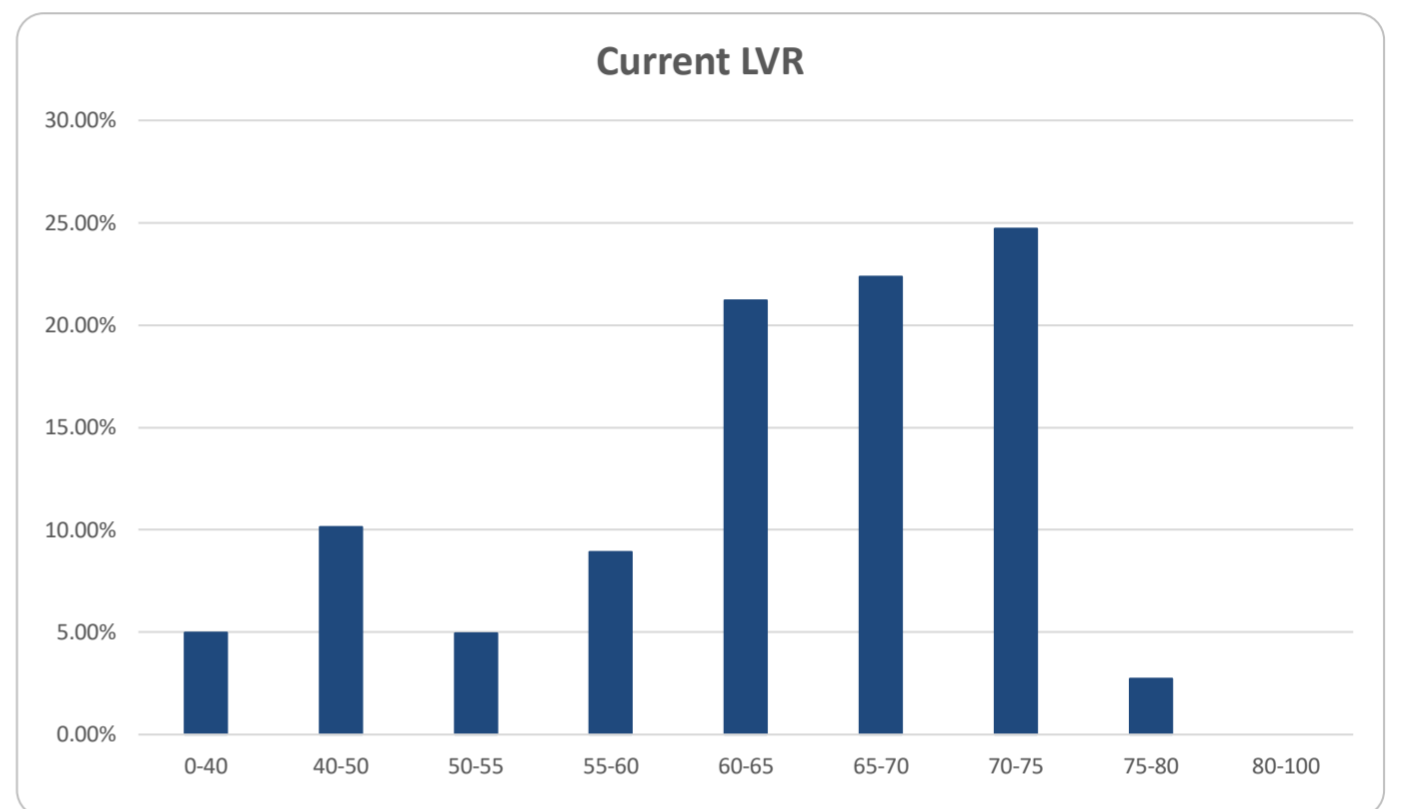
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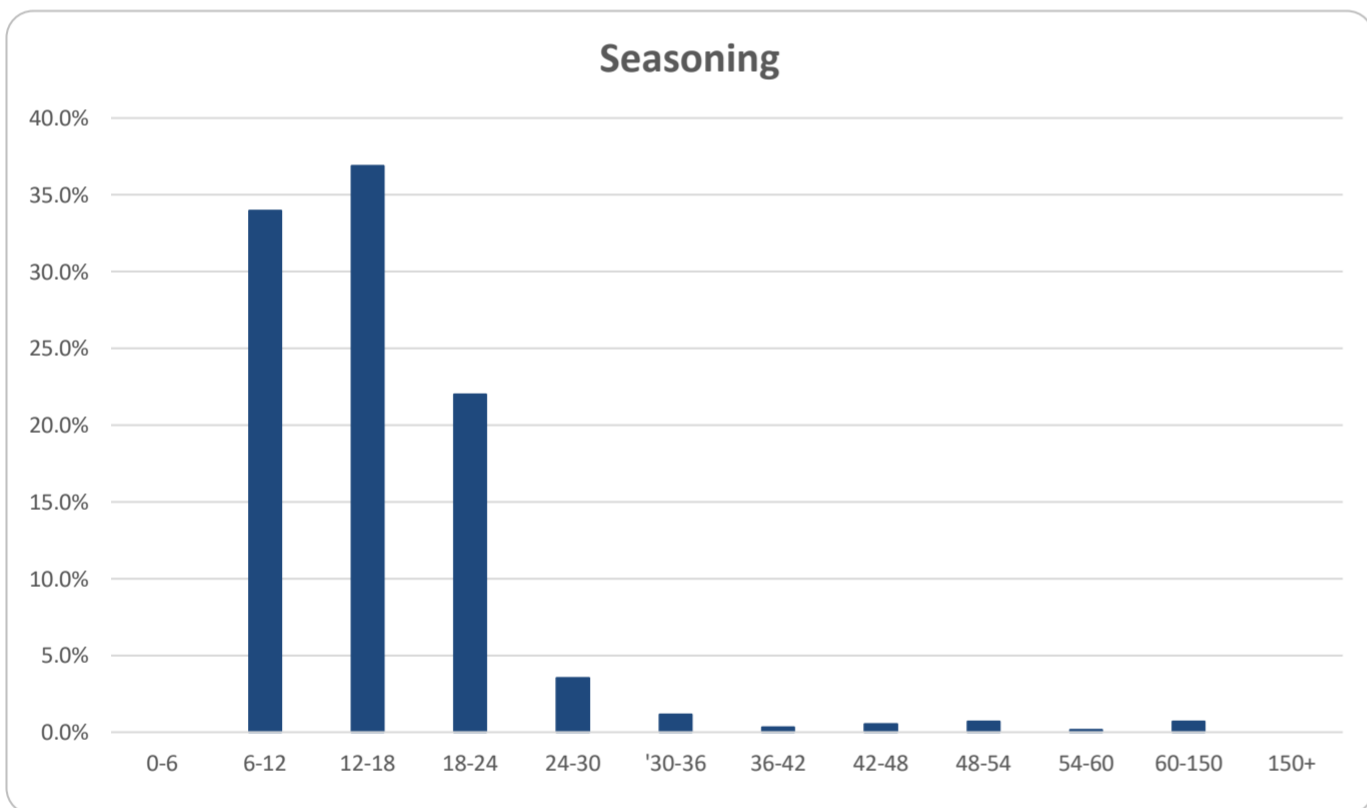
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