
Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Jun-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	195,092,452.47		6,334,569.10	188,757,883.37	89.9%	0.00	0.00	231,176.54	231,176.54
Class A2	44,871,264.07		1,456,950.89	43,414,313.18	89.9%	0.00	0.00	66,078.78	66,078.78
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	37,306.76	37,306.76
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	74,709.02	74,709.02
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	61,207.35	61,207.35
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	23,728.22	23,728.22
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	66,373.26	66,373.26
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,307.94	18,307.94
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	33,345.99	33,345.99

1. GENERAL

Current Payment Date	10-Jun-20
Collection Period (start)	1-May-20
Collection Period (end)	31-May-20
Interest Period (start)	11-May-20
Interest Period (end)	9-Jun-20
Days in Interest Period	30
Next Payment Date	10-Jul-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,236,858.03
Early Repayment Fees	72,093.92
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	28,828.10
Total Available Income	1,337,780.05

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	7,826,519.99
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	7,826,519.99

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)	142,891.95
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	231,176.54
Class A2 Interest	66,078.78
Class B Interest	37,306.76
Class C Interest	74,709.02
Class D Interest	61,207.35
Class E Interest	23,728.22
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	66,373.26
Class G Interest	18,307.94
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	33,345.99
Other Expenses	0.00
Excess Spread	582,654.24

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	35,000.00
Class A1 Principal Payment	6,334,569.10
Class A2 Principal Payment	1,456,950.89
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	331,849,954.35
Plus: Capitalised Charges	143,919.30
Plus: Further Advances / Redraws	35,000.00
Less: Principal Collections	7,847,673.32
Loan Balance at End of Collection Period	324,181,200.33

b. Repayments

Principal received on Mortgage Loans during Collection Period	7,847,673.32
CPR (%)	25.0%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.64%	5.80%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.80%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	0	1	0	1
Balance Outstanding	0	1,746,837	0	1,746,837
% Portfolio Balance	0.00%	99.46%	0.00%	99.46%

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%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		465	98.5%	318,499,049	98.2%
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%	2,871,648	0.9%
> 4	<= 5	1	0.2%	328,003	0.1%
Total		472	100%	324,181,200	100%

Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	37	7.8%	26,615,610	8.2%
> 5.0%	<= 5.5%	90	19.1%	64,091,495	19.8%
> 5.5%	<= 6.0%	146	30.9%	100,569,393	31.0%
> 6.0%	<= 6.5%	158	33.5%	106,408,640	32.8%
> 6.5%	<= 7.0%	37	7.8%	22,510,658	6.9%
> 7.0%	<= 7.5%	4	0.8%	3,985,404	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		472	100%	324,181,200	100%

Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.6%	2,380,440	0.7%
> 1.50	<= 1.75	79	16.7%	62,649,361	19.3%
> 1.75	<= 2.00	93	19.7%	67,863,340	20.9%
> 2.00	<= 2.25	56	11.9%	42,572,854	13.1%
> 2.25	<= 2.50	39	8.3%	25,277,963	7.8%
> 2.50	<= 2.75	39	8.3%	21,661,109	6.7%
> 2.75	<= 3.00	35	7.4%	22,141,005	6.8%
> 3.00	<= 3.25	21	4.4%	17,210,644	5.3%
> 3.25	<= 3.50	15	3.2%	10,832,313	3.3%
> 3.50	<= 3.75	9	1.9%	6,899,821	2.1%
> 3.75	<= 4.00	14	3.0%	9,543,447	2.9%
> 4.00	<= 4.25	13	2.8%	6,186,952	1.9%
> 4.25		56	11.9%	28,961,951	8.9%
Total		472	100%	324,181,200	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		15	3.2%	11,102,800	3.4%
Non NCCP loans		457	96.8%	313,078,400	96.6%
Total		472	100%	324,181,200	100%

Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	25.5%	16,037,011	25.7%
High Density Apartment		4	4.3%	2,323,303	3.7%
House		66	70.2%	44,122,760	70.6%
Total		94	100%	62,483,074	100%

> 20	<= 25	284	60.2%	210,022,787	64.8%
> 25	<= 30	149	31.6%	94,410,689	29.1%
Total		472	100%	324,181,200	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%
P&I		248	52.5%	140,028,510	43.2%
IO Term Remaining (yrs)					
0	<= 1	18	3.8%	17,111,454	5.3%
> 1	<= 2	44	9.3%	35,364,236	10.9%
> 2	<= 3	25	5.3%	16,800,070	5.2%
> 3	<= 4	93	19.7%	75,697,081	23.4%
> 4	<= 5	44	9.3%	39,179,849	12.1%
Total		472	100%	324,181,200	100%

Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		281	59.5%	168,825,239	52.1%
Refinance - no takeout		87	18.4%	83,889,364	25.9%
Refinance		59	12.5%	44,233,457	13.6%
Equity Takeout		45	9.5%	27,233,140	8.4%
Total		472	100%	324,181,200	100%

Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		60	12.7%	37,807,755	11.7%
Communications		12	2.5%	10,881,812	3.4%
Construction		130	27.5%	90,378,391	27.9%
Education		9	1.9%	9,979,644	3.1%
Engineering / Manufacturing		46	9.7%	28,256,150	8.7%
Finance & Insurance		24	5.1%	14,948,445	4.6%
Food and Beverage		40	8.5%	32,365,728	10.0%
Health		29	6.1%	14,046,144	4.3%
IT		0	0.0%	0	0.0%
Other		2	0.4%	2,676,088	0.8%
Printing & Media		6	1.3%	3,385,598	1.0%
Professional Services		64	13.6%	41,627,561	12.8%
Property Investment		1	0.2%	280,161	0.1%
Public Service		1	0.2%	275,717	0.1%
Retail		32	6.8%	26,951,021	8.3%
Sport, Leisure, Cultural & Recreational		16	3.4%	10,320,982	3.2%
Wholesale		0	0.0%	0	0.0%
Total		472	100%	324,181,200	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		470	99.6%	322,663,323	99.5%
1		2	0.4%	1,517,877	0.5%
2		0	0.0%	0	0.0%
Total		472	100%	324,181,200	100%

Think Tank Hardships and Arrears Summary

Date 31/05/2020

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	370	84.1%	258,713,819	79.8%
Loans in Arrears (non-hardship)	1	0.2%	1,746,837	0.5%
Payment Missed (hardship application received / approved)	69	15.7%	63,720,545	19.7%
Total Portfolio (no. of facilities)	440	100.0%	324,181,200	100.0%

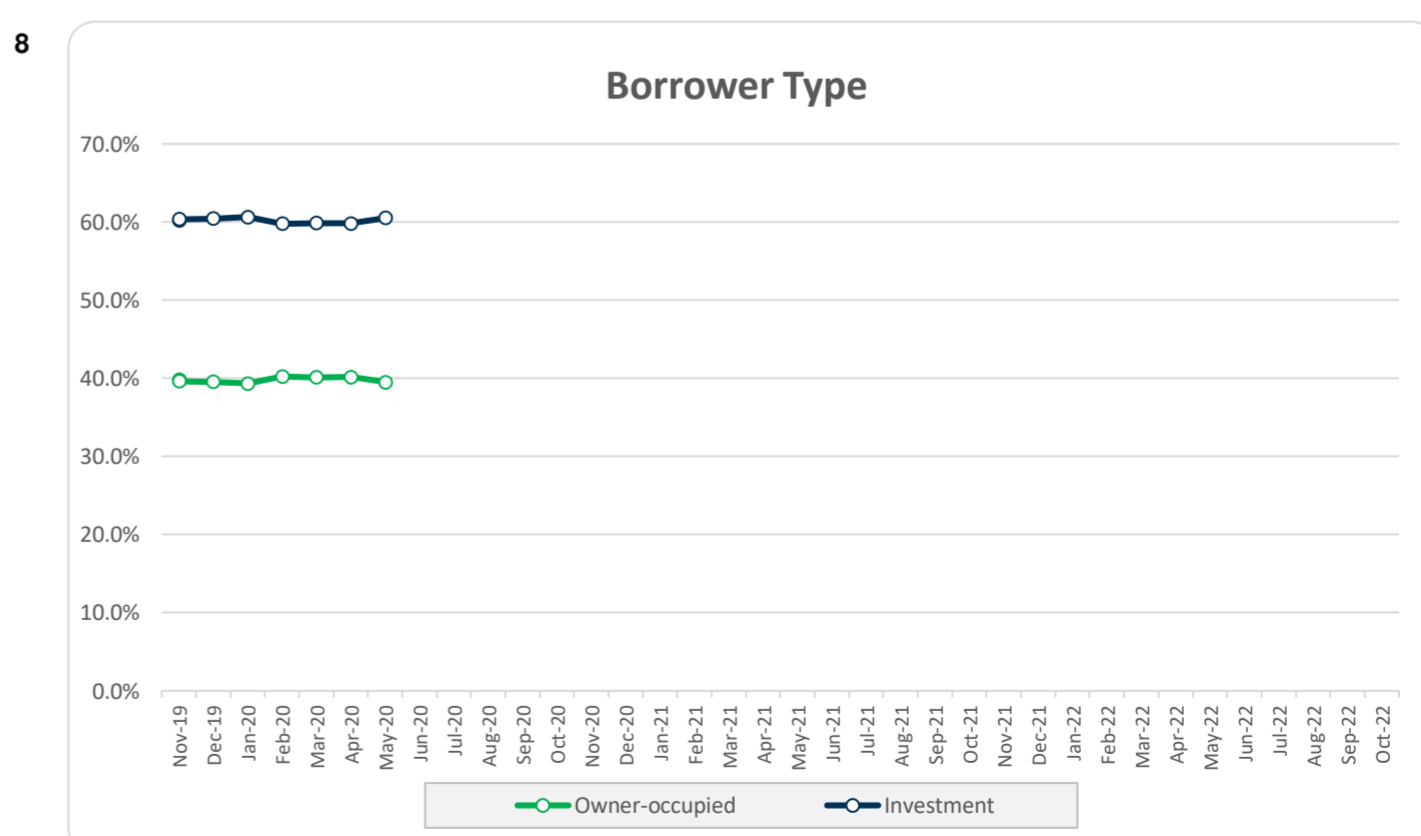
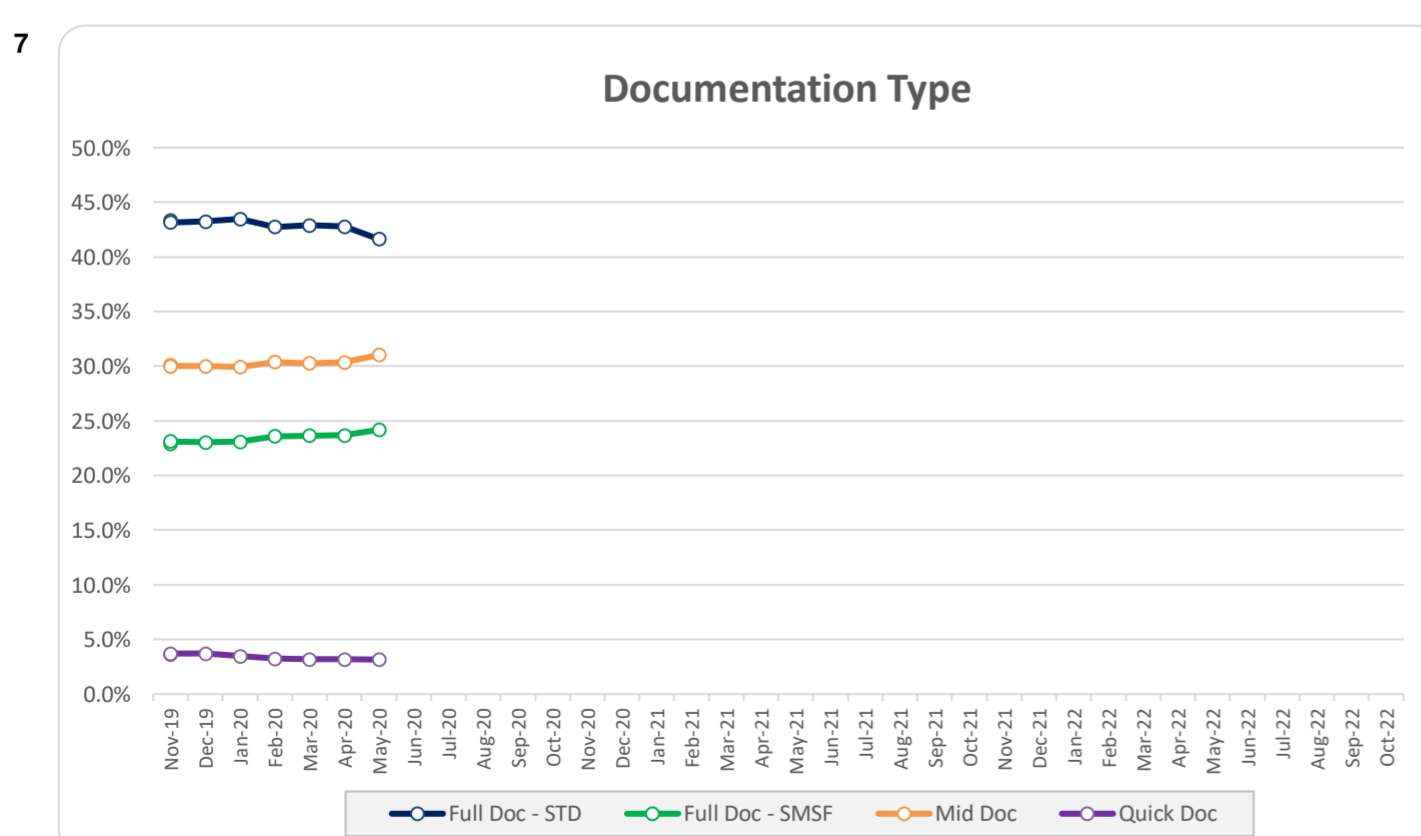
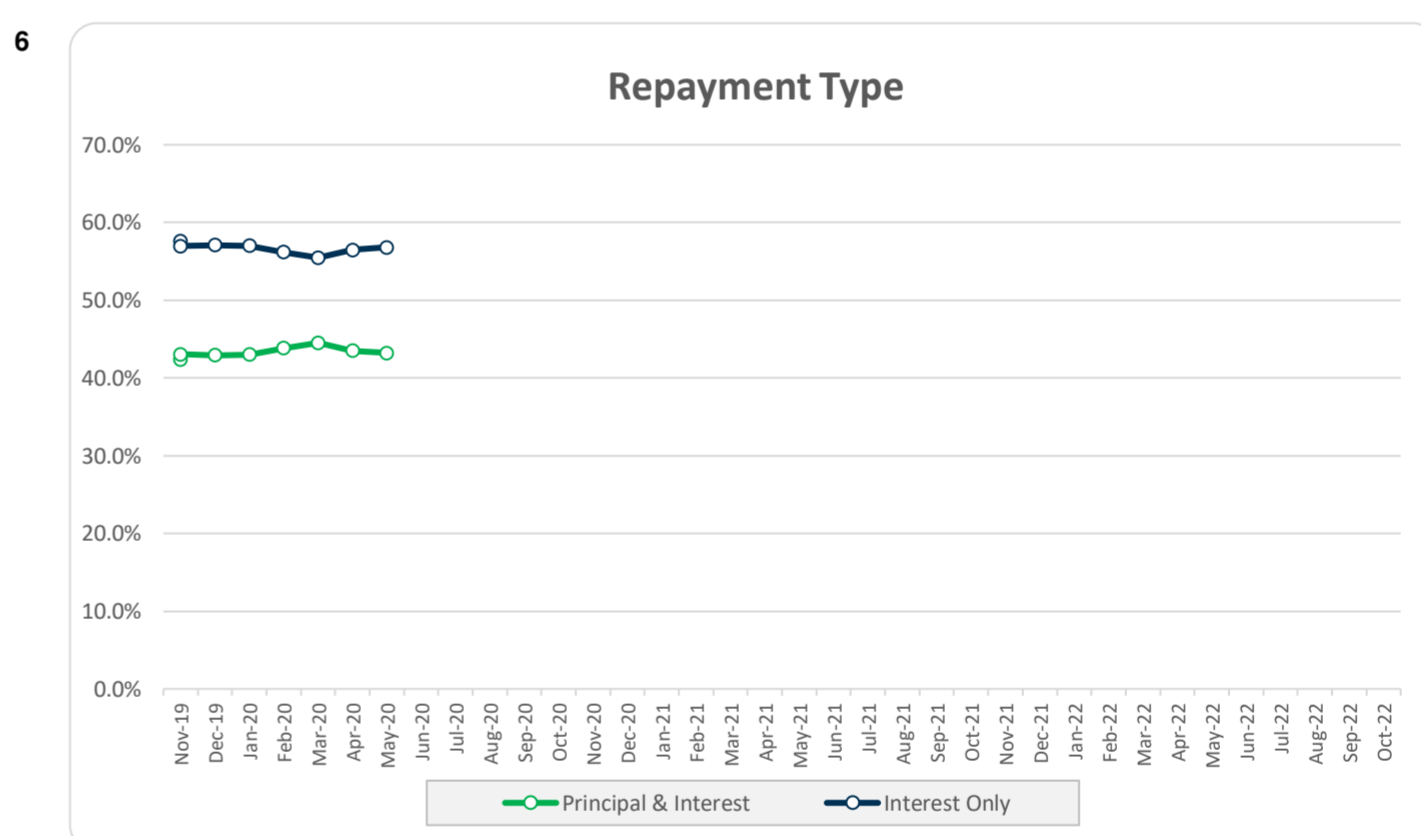
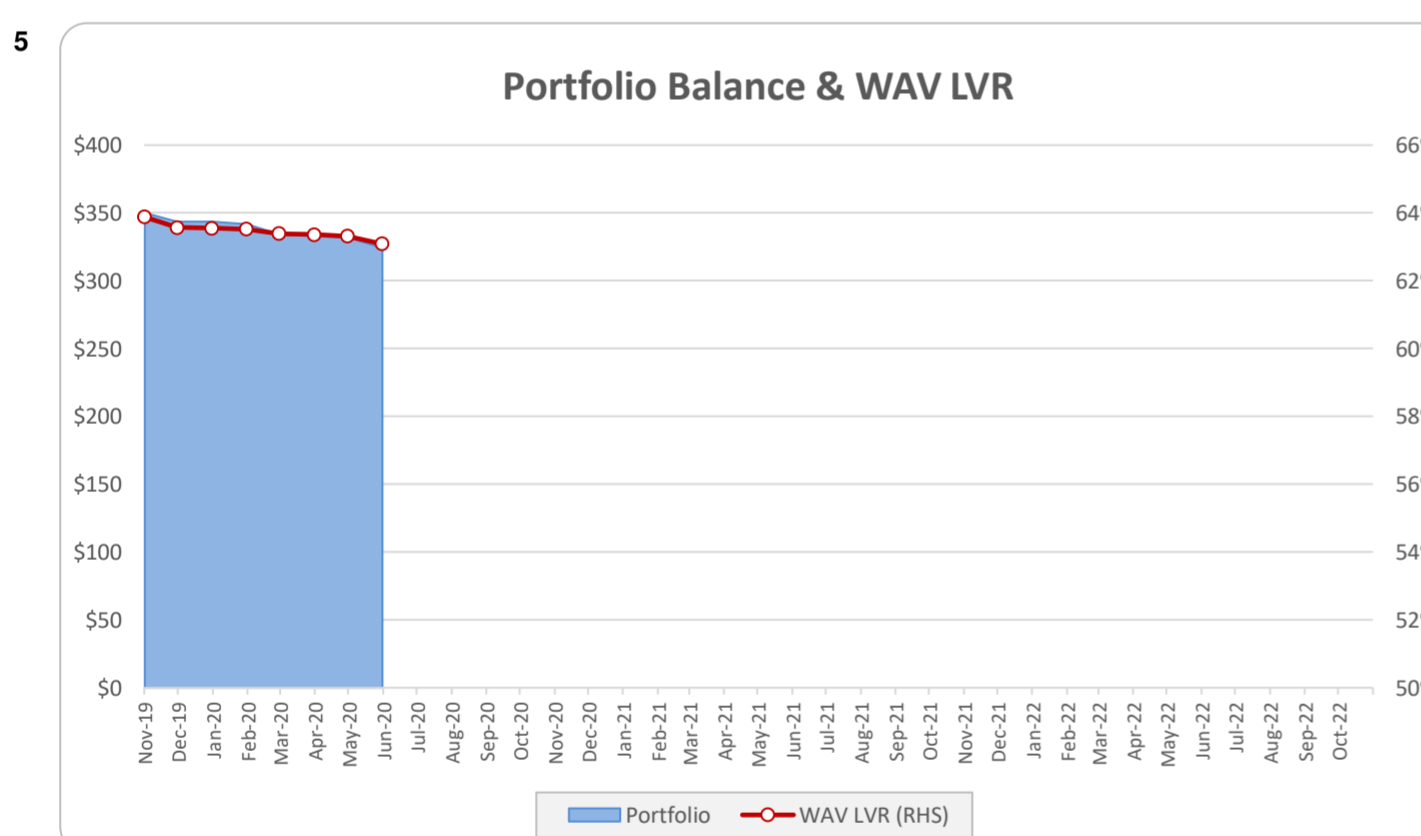
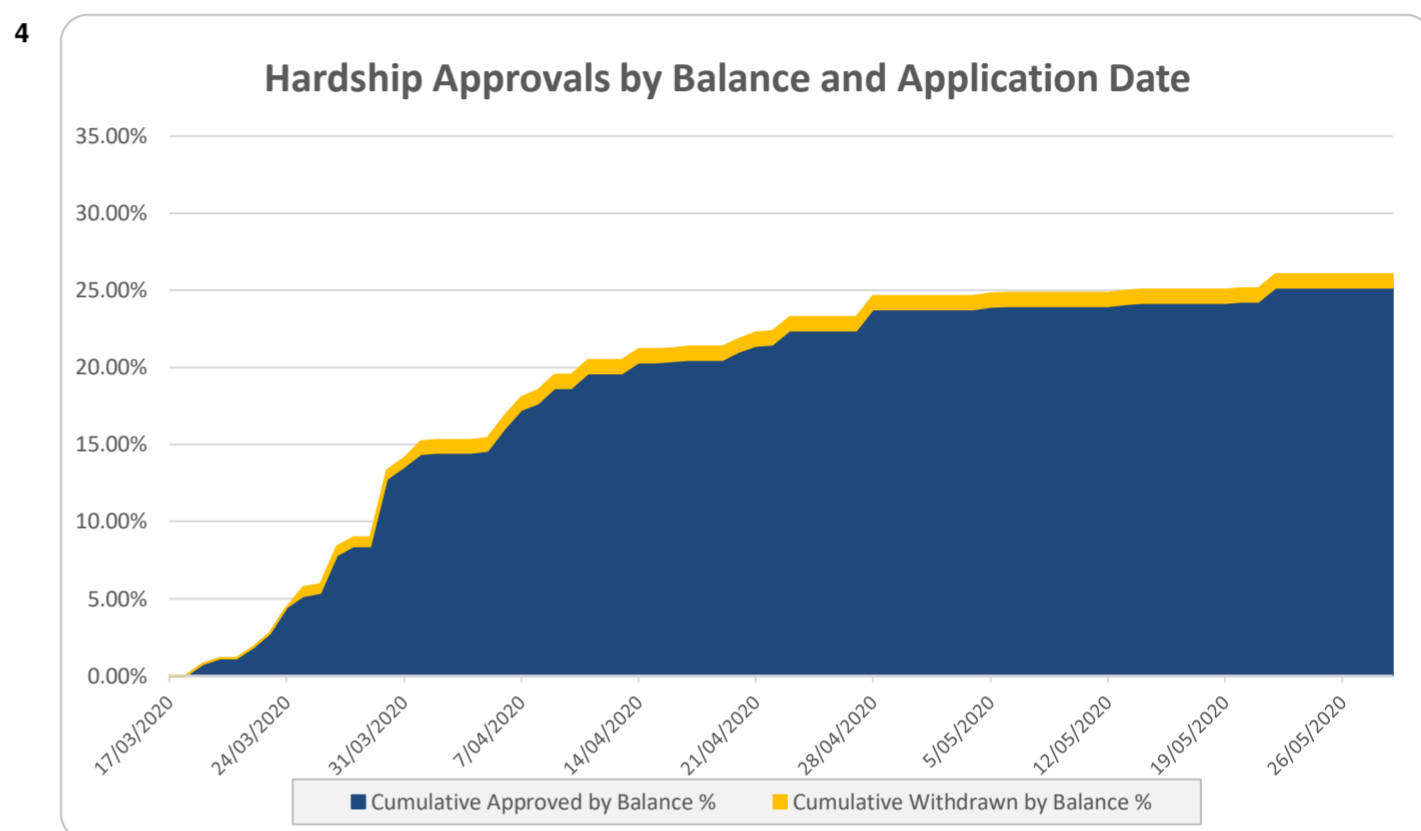
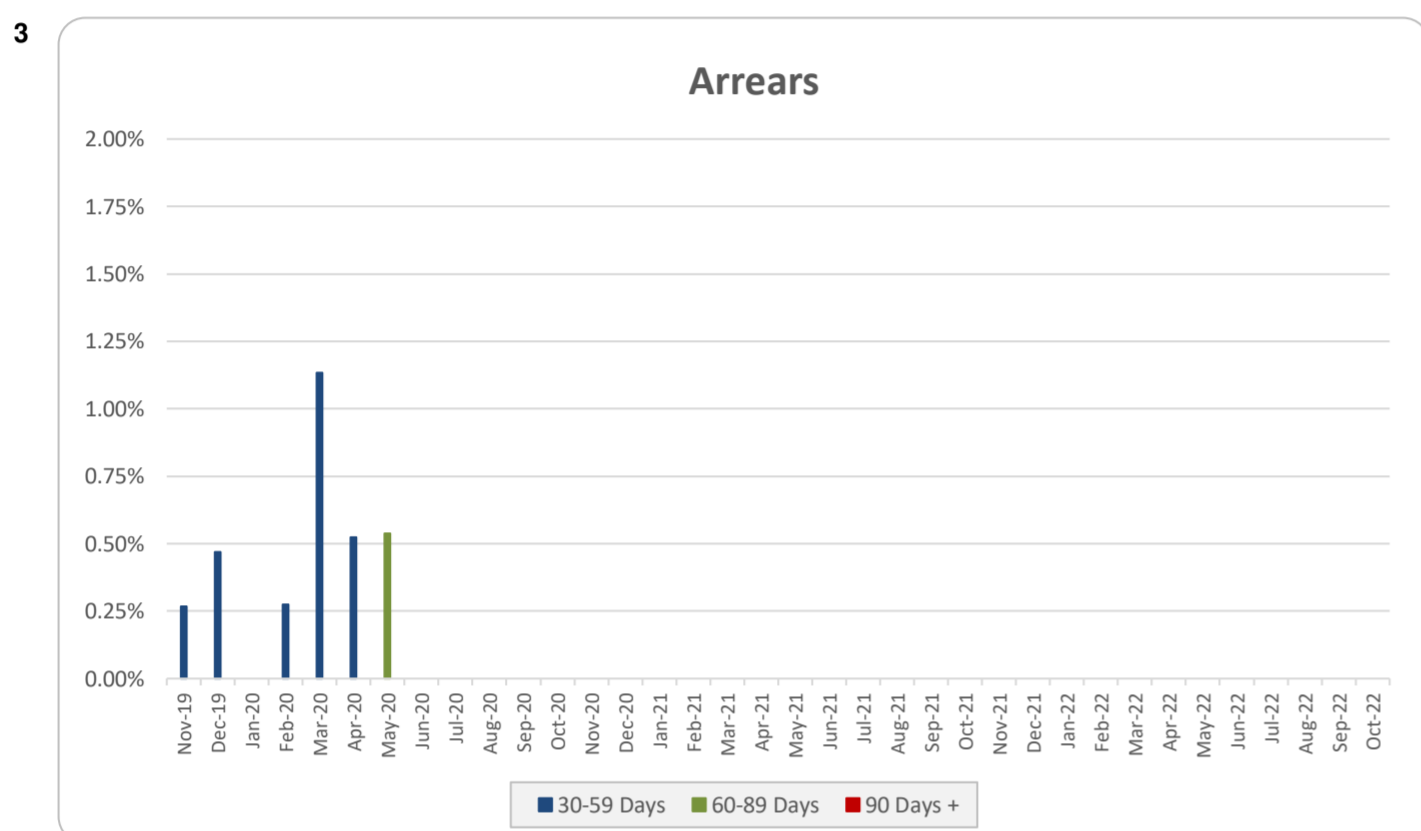
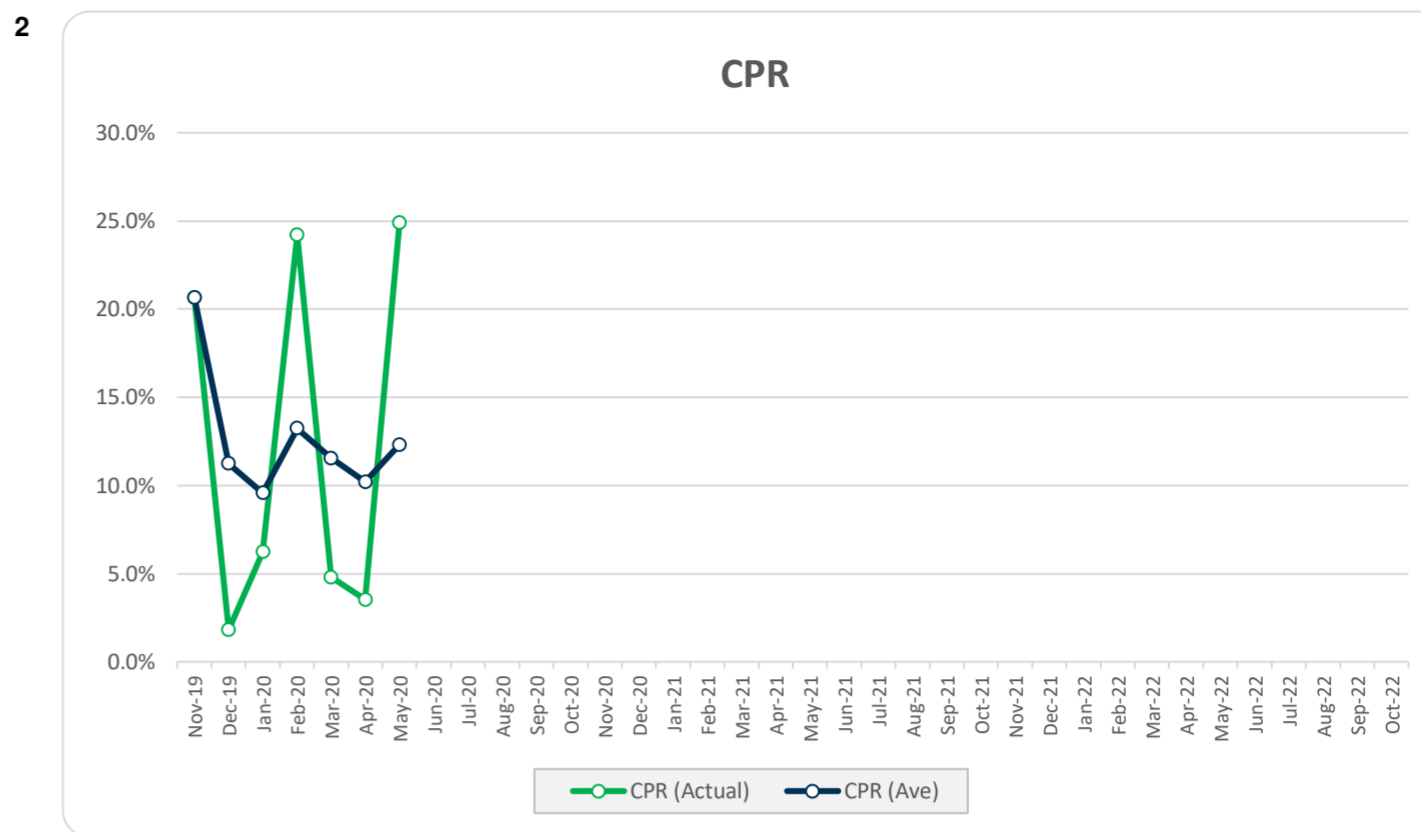
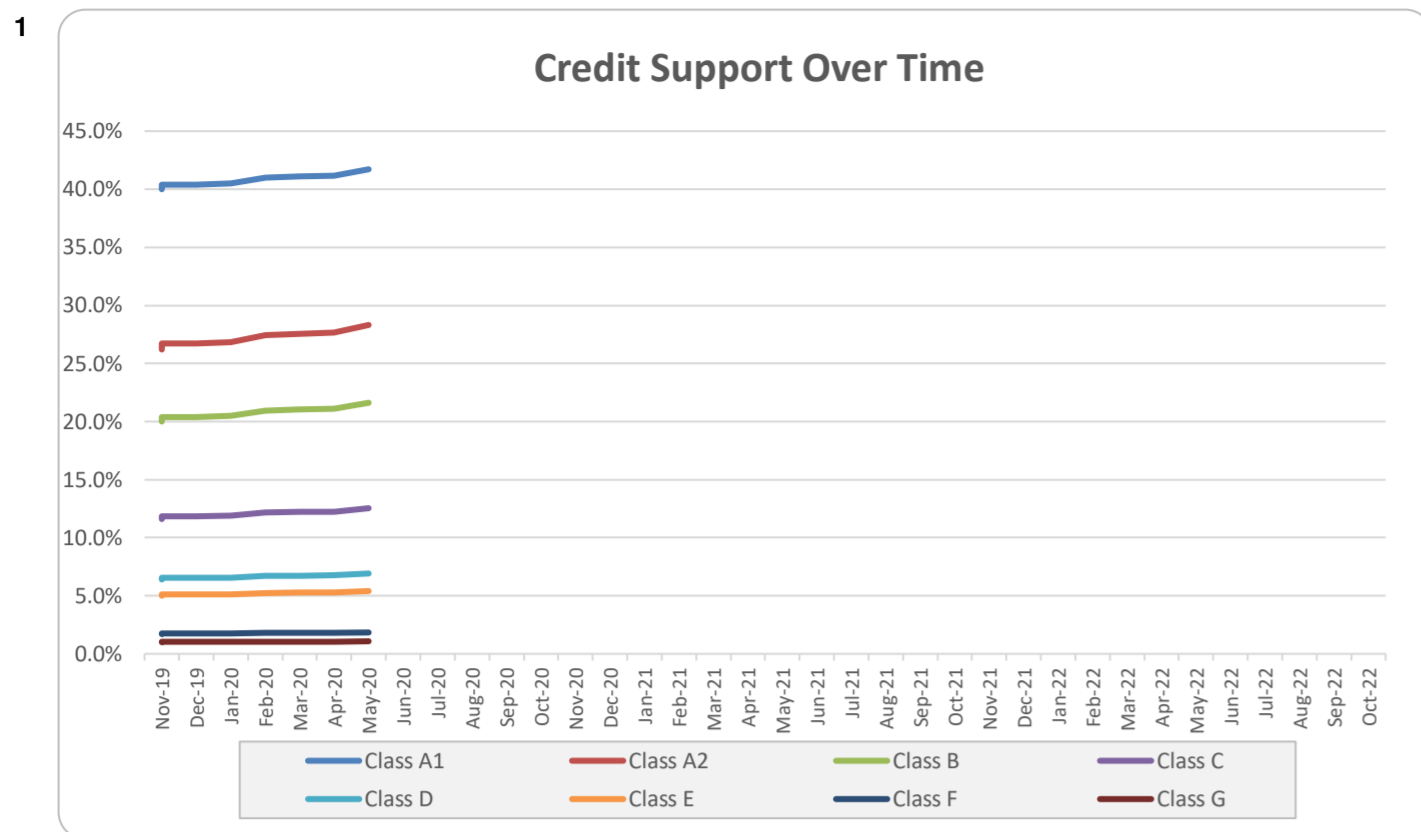
BNYTCAL ATF Think Tank series 2019-1 Trust

Hardship Breakdown (excluding Withdrawn)	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	91	100.0%	20.7%	81,629,079	100.0%	25.2%
Total (no. of facilities)	91	100.0%	20.7%	81,629,079	100.0%	25.2%
Withdrawn Applications	12		2.7%	8,379,851		2.6%

BNYTCAL ATF Think Tank series 2019-1 Trust

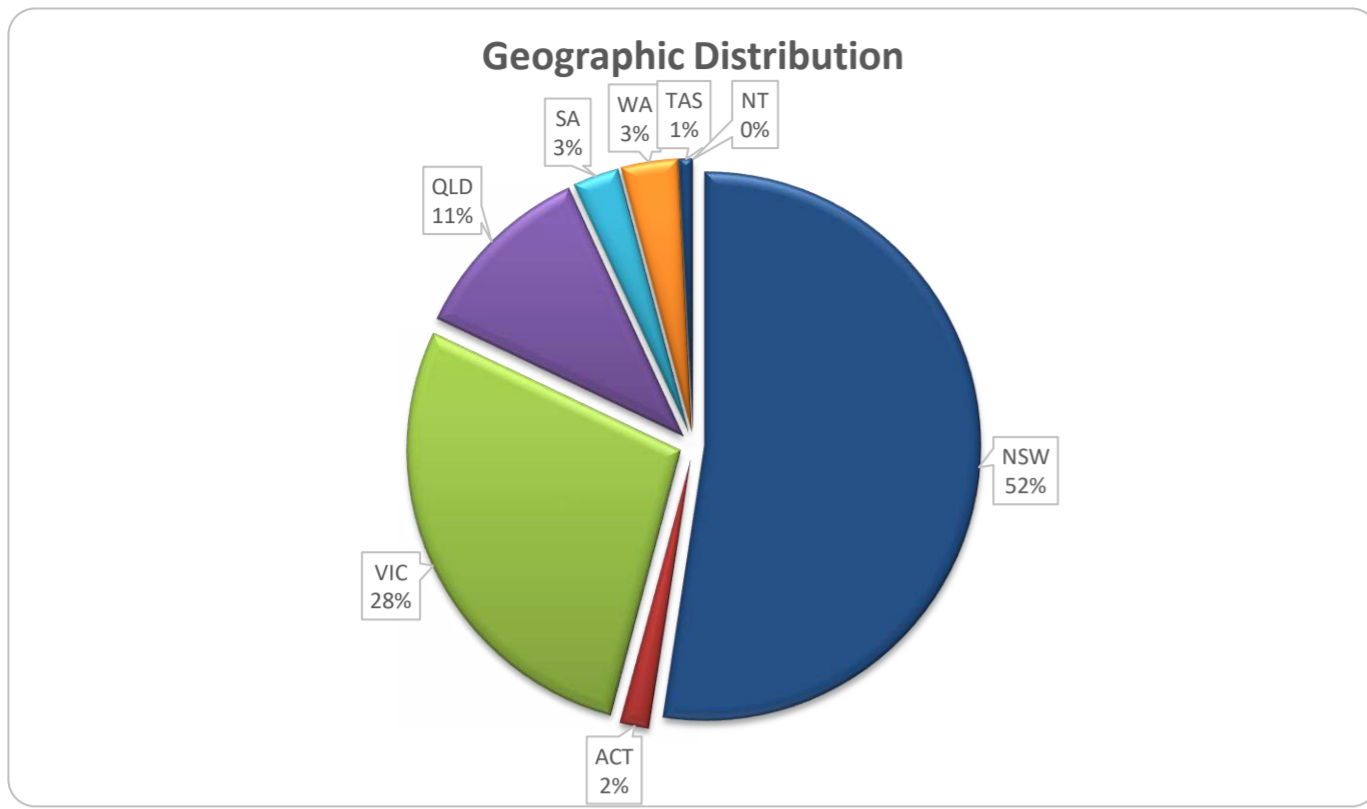
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	348	94.1%	79.1%	240,805,285	93.1%	74.3%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	22	5.9%	5.0%	17,908,534	6.9%	5.5%
Total	370	100.0%	84.1%	258,713,819	100.0%	79.8%
Loans in Arrears (non-hardship)						
No hardship request	1	100.0%	0.2%	1,746,837	100.0%	0.5%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	1	100.0%	0.2%	1,746,837	100.0%	0.5%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	69	100.0%	15.7%	63,720,545	100.0%	19.7%
Total	69	100.0%	15.7%	63,720,545	100.0%	19.7%
Total Portfolio (no. of facilities)	440			324,181,200		

Think Tank Series 2019-1: Time Series Charts

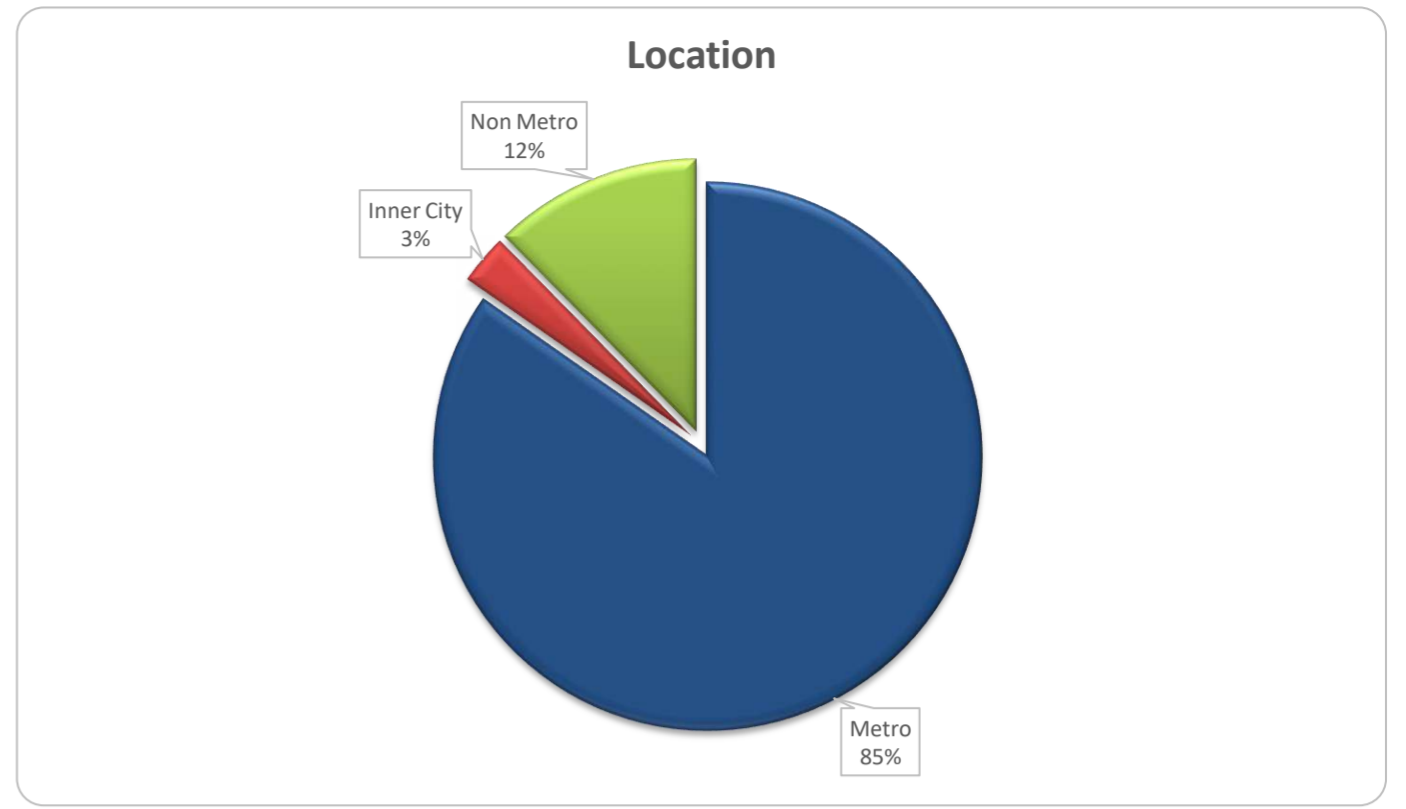


Think Tank Series 2019-1: Current Charts

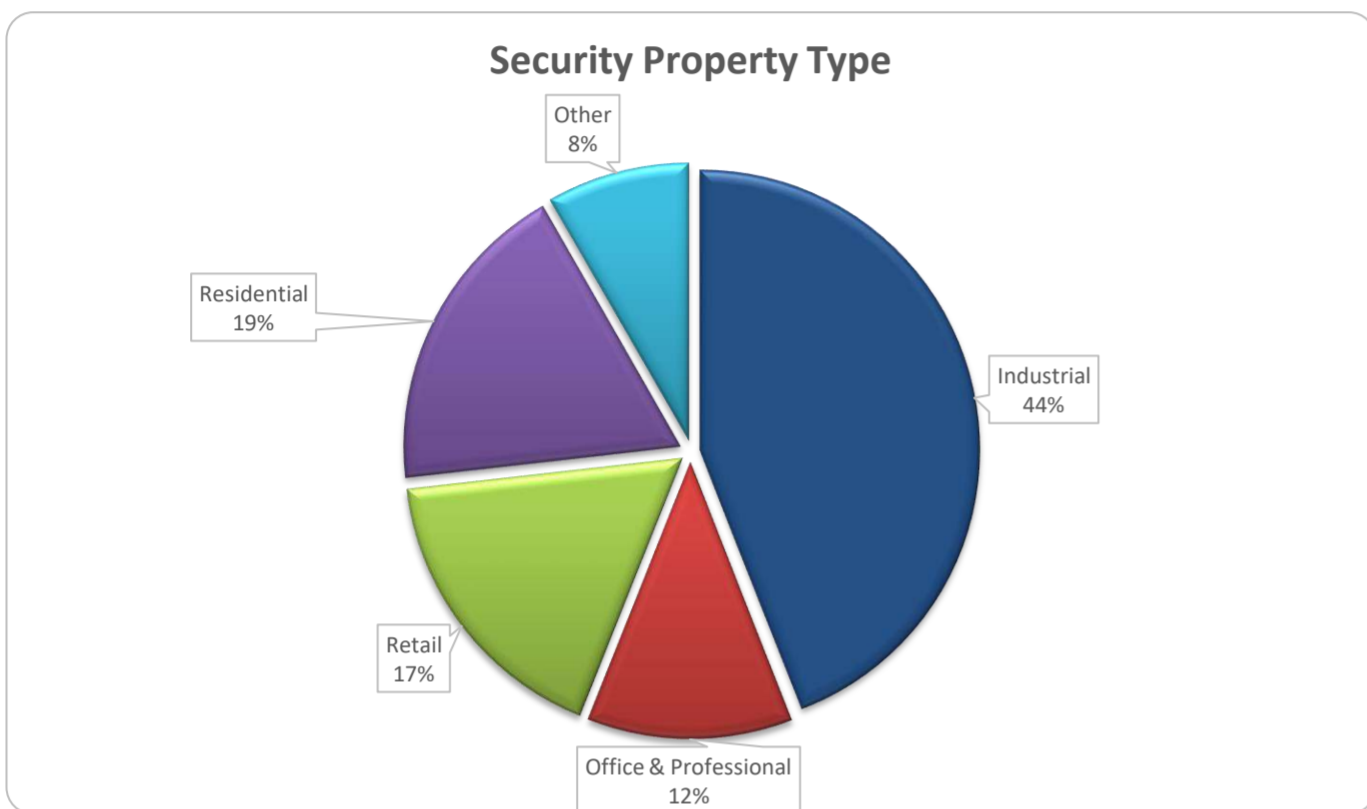
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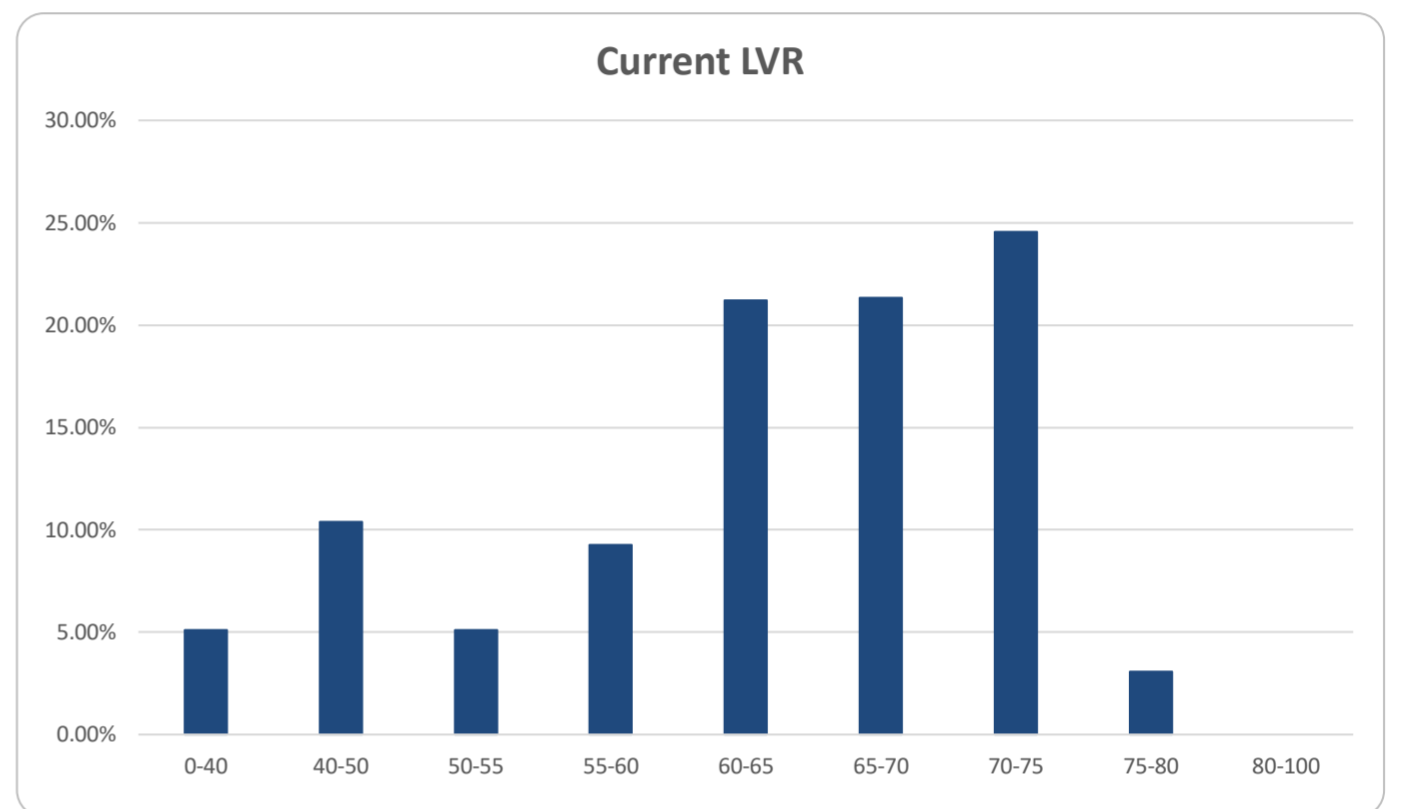
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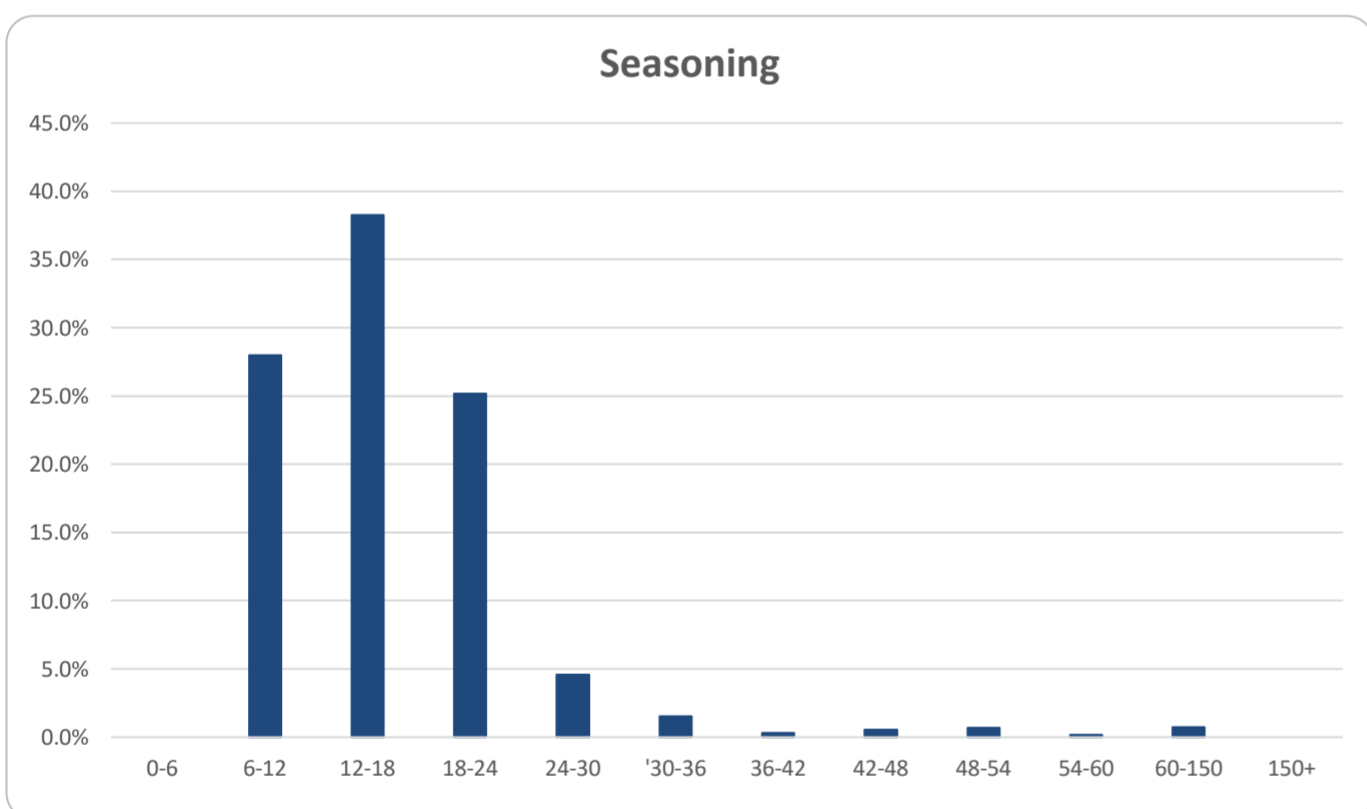
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