
Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Jul-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	188,757,883.37		4,779,504.41	183,978,378.96	87.6%	0.00	0.00	223,406.59	223,406.59
Class A2	43,414,313.18		1,099,286.02	42,315,027.16	87.6%	0.00	0.00	63,872.56	63,872.56
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	37,276.44	37,276.44
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	74,667.95	74,667.95
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	61,181.92	61,181.92
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	23,721.37	23,721.37
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	66,357.12	66,357.12
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,304.52	18,304.52
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	33,341.10	33,341.10

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	1,221,729.10
Early Repayment Fees	57,700.85
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	1,520.61
Total Available Income	1,280,950.56

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	5,878,790.43
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	5,878,790.43

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)	139,748.18
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	223,406.59
Class A2 Interest	63,872.56
Class B Interest	37,276.44
Class C Interest	74,667.95
Class D Interest	61,181.92
Class E Interest	23,721.37
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	66,357.12
Class G Interest	18,304.52
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	33,341.10
Other Expenses	0.00
Excess Spread	539,072.81

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	4,779,504.41
Class A2 Principal Payment	1,099,286.02
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	324,181,200.33
Plus: Capitalised Charges	58,903.25
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	5,897,983.79
 Loan Balance at End of Collection Period	 318,342,119.79

b. Repayments

Principal received on Mortgage Loans during Collection Period	5,897,983.79
CPR (%)	19.8%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.64%	5.79%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.79%	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	1,755,789	1,755,789
% Portfolio Balance	0.00%	0.00%	99.45%	99.45%

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	467
Facilities	435
Borrower Groups	410
Balance	\$ 318,342,120
Avg Loan Balance	\$ 681,675
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 731,821
Max Facility Balance	\$ 3,013,044
Avg Group Balance	\$ 776,444
Max Group Balance	\$ 3,013,044
WA Current LVR	63.1%
Max Current LVR	80.0%
WA Yield	5.79%
WA Seasoning (months)	18.4
% IO	56.1%
% Investor	60.1%
% SMSF	24.6%
WA Interest Cover (UnStressed)	2.66

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	41	8.8%	16,398,058	5.2%
> 40%	<= 50%	47	10.1%	31,787,607	10.0%
> 50%	<= 55%	22	4.7%	16,512,087	5.2%
> 55%	<= 60%	41	8.8%	30,057,265	9.4%
> 60%	<= 65%	87	18.6%	65,883,606	20.7%
> 65%	<= 70%	106	22.7%	68,452,423	21.5%
> 70%	<= 75%	109	23.3%	78,379,570	24.6%
> 75%	<= 80%	14	3.0%	10,871,504	3.4%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		467	100.0%	318,342,120	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	112,481	0.0%
> 100,000	<= 200,000	33	7.6%	5,632,512	1.8%
> 200,000	<= 300,000	66	15.2%	16,277,229	5.1%
> 300,000	<= 400,000	58	13.3%	20,139,230	6.3%
> 400,000	<= 500,000	49	11.3%	21,708,028	6.8%
> 500,000	<= 1,000,000	128	29.4%	92,261,329	29.0%
> 1,000,000	<= 1,500,000	49	11.3%	60,109,565	18.9%
> 1,500,000	<= 2,000,000	30	6.9%	53,550,902	16.8%
> 2,000,000	<= 2,500,000	9	2.1%	20,056,180	6.3%
> 2,500,000	<= 5,000,000	10	2.3%	28,494,663	9.0%
Total		435	100%	318,342,120	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		217	46.5%	168,111,075	52.8%
ACT		12	2.6%	5,551,362	1.7%
VIC		137	29.3%	88,651,500	27.8%
QLD		60	12.8%	33,697,978	10.6%
SA		13	2.8%	8,909,410	2.8%
WA		22	4.7%	10,910,835	3.4%
TAS		6	1.3%	2,509,960	0.8%
NT		0	0.0%	0	0.0%
Total		467	100%	318,342,120	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		392	83.9%	270,878,807	85.1%
Non metro		62	13.3%	37,839,716	11.9%
Inner City		13	2.8%	9,623,597	3.0%
Total		467	100%	318,342,120	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		163	34.9%	134,822,799	42.4%
Mid Doc		139	29.8%	97,568,118	30.6%
Quick Doc		19	4.1%	7,687,904	2.4%
SMSF		146	31.3%	78,263,299	24.6%
SMSF NR		0	0.0%	0	0.0%
Total		467	100%	318,342,120	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		81	17.3%	53,612,183	16.8%
Industrial		223	47.8%	140,828,804	44.2%
Office		52	11.1%	34,455,859	10.8%
Professional Suites		7	1.5%	2,675,204	0.8%
Commercial Other		12	2.6%	18,715,206	5.9%
Vacant Land		0	0.0%	0	0.0%
Rural		5	1.1%	8,255,056	2.6%
Residential		87	18.6%	59,799,808	18.8%
Total		467	100%	318,342,120	100%

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	13	2.8%	556,357	0.2%
> 100,000	<= 200,000	40	8.6%	6,660,929	2.1%
> 200,000	<= 300,000	74	15.8%	18,372,347	5.8%
> 300,000	<= 400,000	61	13.1%	21,136,164	6.6%
> 400,000	<= 500,000	55	11.8%	24,487,330	7.7%
> 500,000	<= 1,000,000	131	28.1%	93,257,245	29.3%
> 1,000,000	<= 1,500,000	47	10.1%	57,812,952	18.2%
> 1,500,000	<= 2,000,000	28	6.0%	50,110,268	15.7%
> 2,000,000	<= 2,500,000	8	1.7%	17,956,180	5.6%
> 2,500,000	<= 5,000,000	10	2.1%	27,992,349	8.8%
Total		467	100%	318,342,120	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	112,481	0.0%
> 100,000	<= 200,000	29	7.1%	4,908,084	1.5%
> 200,000	<= 300,000	61	14.9%	14,956,580	4.7%
> 300,000	<= 400,000	54	13.2%	18,873,642	5.9%
> 400,000	<= 500,000	47	11.5%	20,884,192	6.6%
> 500,000	<= 1,000,000	112	27.3%	79,072,214	24.8%
> 1,000,000	<= 1,500,000	47	11.5%	57,568,629	18.1%
> 1,500,000	<= 2,000,000	31	7.6%	55,921,653	17.6%
> 2,000,000	<= 2,500,000	12	2.9%	26,621,124	8.4%
> 2,500,000	<= 5,000,000	14	3.4%	39,423,520	12.4%
Total		410	100%	318,342,120	100%

Seasoning (months)					
		Number		Balance	
		Amount	%	Amount	%
0.0	<= 6	0	0.0%	0	0.0%
> 6	<= 12	94	20.1%	54,429,314	17.1%
> 12	<= 18	193	41.3%	137,434,461	43.2%
> 18	<= 24	140	30.0%	95,193,185	29.9%
> 24	<= 30	17	3.6%	12,164,044	3.8%
> 30	<= 36	13	2.8%	11,086,282	3.5%
> 36	<= 42	1	0.2%	14,777	0.0%
> 42	<= 48	3	0.6%	2,872,500	0.9%
> 48	<= 54	1	0.2%	2,291,211	0.7%
> 54	<= 60	1	0.2%	529,665	0.2%
> 60	<= 300	4	0.9%	2,326,681	0.7%
Total		467	100%	318,342,120	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	466	99.8%	316,586,331	99.4%
> 30	<= 60	0	0.0%	0	0.0%
> 60	<= 90	0	0.0%	0	0.0%
> 90	<= 120	1	0.2%	1,755,789	0.6%
> 120	<= 150	0	0.0%	0	0.0%
> 150		0	0.0%	0	0.0%
Total		467	100%	318,342,120	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		68	14.6%	36,204,774	11.4%
Months Self Employed					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	15	3.2%	12,164,768	3.8%
36	< 48	11	2.4%	5,224,493	1.6%
48	< 60	17	3.6%	12,743,141	4.0%
60		356	76.2%	252,004,944	79.2%
Total		467	100%	318,342,120	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	17	3.6%	6,792,816	2.1%
> 15	<= 20	22	4.7%	12,947,143	4.1%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		460	98.5%	312,661,225	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%	2,870,826	0.9%
> 4	<= 5	1	0.2%	327,569	0.1%
Total		467	100%	318,342,120	100%

Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	37	7.9%	26,620,705	8.4%
> 5.0%	<= 5.5%	90	19.3%	64,226,247	20.2%
> 5.5%	<= 6.0%	145	31.0%	100,102,110	31.4%
> 6.0%	<= 6.5%	154	33.0%	100,924,771	31.7%
> 6.5%	<= 7.0%	37	7.9%	22,484,174	7.1%
> 7.0%	<= 7.5%	4	0.9%	3,984,112	1.3%
> 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		467	100%	318,342,120	100%

Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.6%	2,379,825	0.7%
> 1.50	<= 1.75	79	16.9%	62,557,538	19.7%
> 1.75	<= 2.00	93	19.9%	67,812,440	21.3%
> 2.00	<= 2.25	54	11.6%	40,029,341	12.6%
> 2.25	<= 2.50	38	8.1%	23,270,988	7.3%
> 2.50	<= 2.75	39	8.4%	21,645,021	6.8%
> 2.75	<= 3.00	35	7.5%	22,132,197	7.0%
> 3.00	<= 3.25	21	4.5%	17,175,222	5.4%
> 3.25	<= 3.50	15	3.2%	10,834,242	3.4%
> 3.50	<= 3.75	9	1.9%	6,895,587	2.2%
> 3.75	<= 4.00	14	3.0%	9,541,600	3.0%
> 4.00	<= 4.25	13	2.8%	6,185,532	1.9%
> 4.25		54	11.6%	27,882,587	8.8%
Total		467	100%	318,342,120	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		15	3.2%	11,093,280	3.5%
Non NCCP loans		452	96.8%	307,248,840	96.5%
Total		467	100%	318,342,120	100%

Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	25.5%	16,029,236	25.7%
High Density Apartment		4	4.3%	2,287,340	3.7%
House		66	70.2%	44,099,155	70.7%
Total		94	100%	62,415,731	100%

> 20	<= 25	280	60.0%	205,211,347	64.5%
> 25	<= 30	148	31.7%	93,390,814	29.3%
Total		467	100%	318,342,120	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%
P&I		247	52.9%	139,665,872	43.9%
IO Term Remaining (yrs)					
0	<= 1	18	3.9%	15,815,360	5.0%
> 1	<= 2	42	9.0%	32,872,346	10.3%
> 2	<= 3	26	5.6%	19,030,113	6.0%
> 3	<= 4	104	22.3%	88,690,213	27.9%
> 4	<= 5	30	6.4%	22,268,216	7.0%
Total		467	100%	318,342,120	100%

Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		280	60.0%	167,726,373	52.7%
Refinance - no takeout		86	18.4%	81,886,267	25.7%
Refinance		57	12.2%	43,265,653	13.6%
Equity Takeout		44	9.4%	25,463,827	8.0%
Total		467	100%	318,342,120	100%

Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		59	12.6%	37,670,430	11.8%
Communications		12	2.6%	10,879,194	3.4%
Construction		130	27.8%	90,290,888	28.4%
Education		9	1.9%	9,979,682	3.1%
Engineering / Manufacturing		45	9.6%	26,533,424	8.3%
Finance & Insurance		24	5.1%	14,939,239	4.7%
Food and Beverage		38	8.1%	29,453,391	9.3%
Health		29	6.2%	13,971,692	4.4%
IT		0	0.0%	0	0.0%
Other		2	0.4%	2,674,601	0.8%
Printing & Media		6	1.3%	3,383,655	1.1%
Professional Services		64	13.7%	41,600,263	13.1%
Property Investment		1	0.2%	279,685	0.1%
Public Service		1	0.2%	275,414	0.1%
Retail		31	6.6%	26,099,652	8.2%
Sport, Leisure, Cultural & Recreational		16	3.4%	10,310,910	3.2%
Wholesale		0	0.0%	0	0.0%
Total		467	100%	318,342,120	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		465	99.6%	316,824,242	99.5%
1		2	0.4%	1,517,877	0.5%
2		0	0.0%	0	0.0%
Total		467	100%	318,342,120	100%

Think Tank Hardships and Arrears Summary

Date 30/06/2020

BNYTAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	365	83.9%	252,854,766	79.4%
Loans in Arrears (non-hardship)	1	0.2%	1,755,789	0.6%
Payment Missed (hardship application received / approved)	69	15.9%	63,731,564	20.0%
Total Portfolio (no. of facilities)	435	100.0%	318,342,120	100.0%

BNYTAL ATF Think Tank series 2019-1 Trust

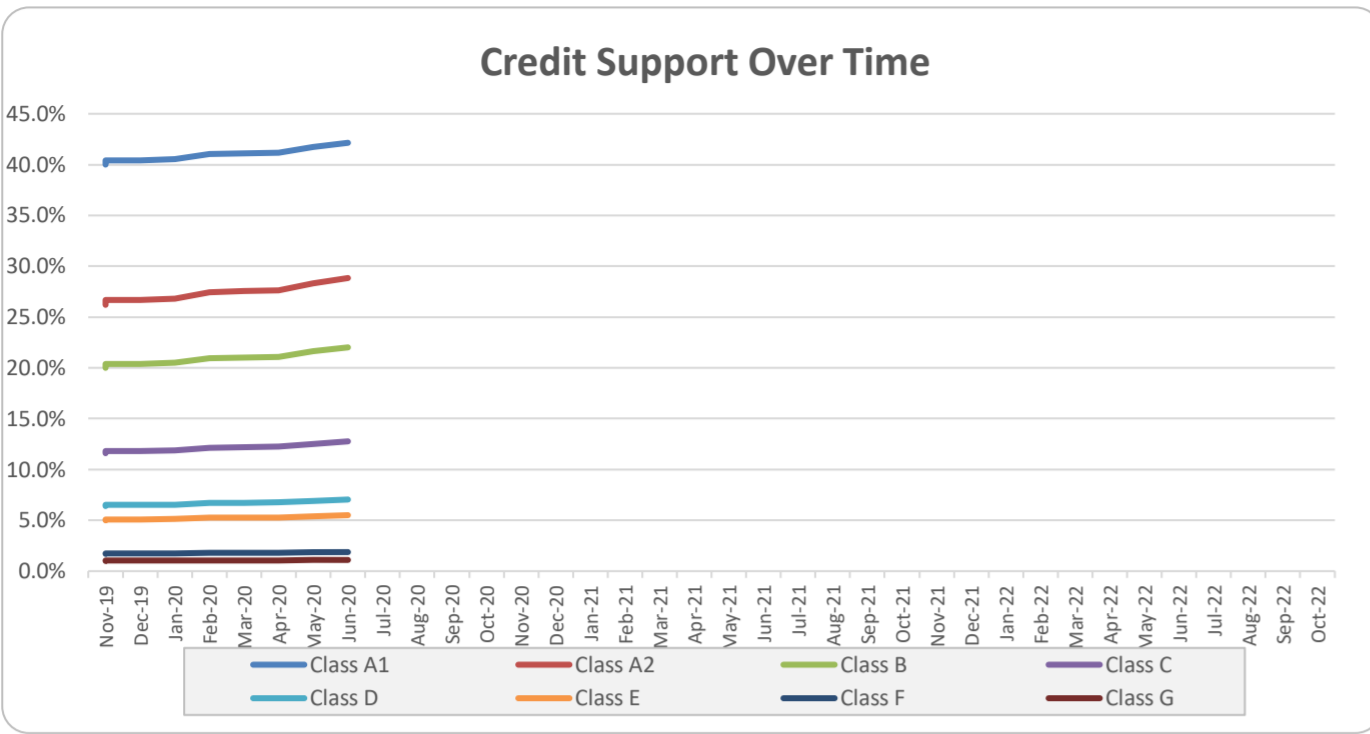
Hardship Breakdown (excluding Withdrawn)	Number	% Number	% Number / Total		% Amount / Total Portfolio	
			Portfolio	Amount	% Amount	Total Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	90	100.0%	20.7%	80,740,098	100.0%	25.4%
Total (no. of facilities)	90	100.0%	20.7%	80,740,098	100.0%	25.4%
Withdrawn Applications	12		2.8%	8,374,430		2.6%

BNYTAL ATF Think Tank series 2019-1 Trust

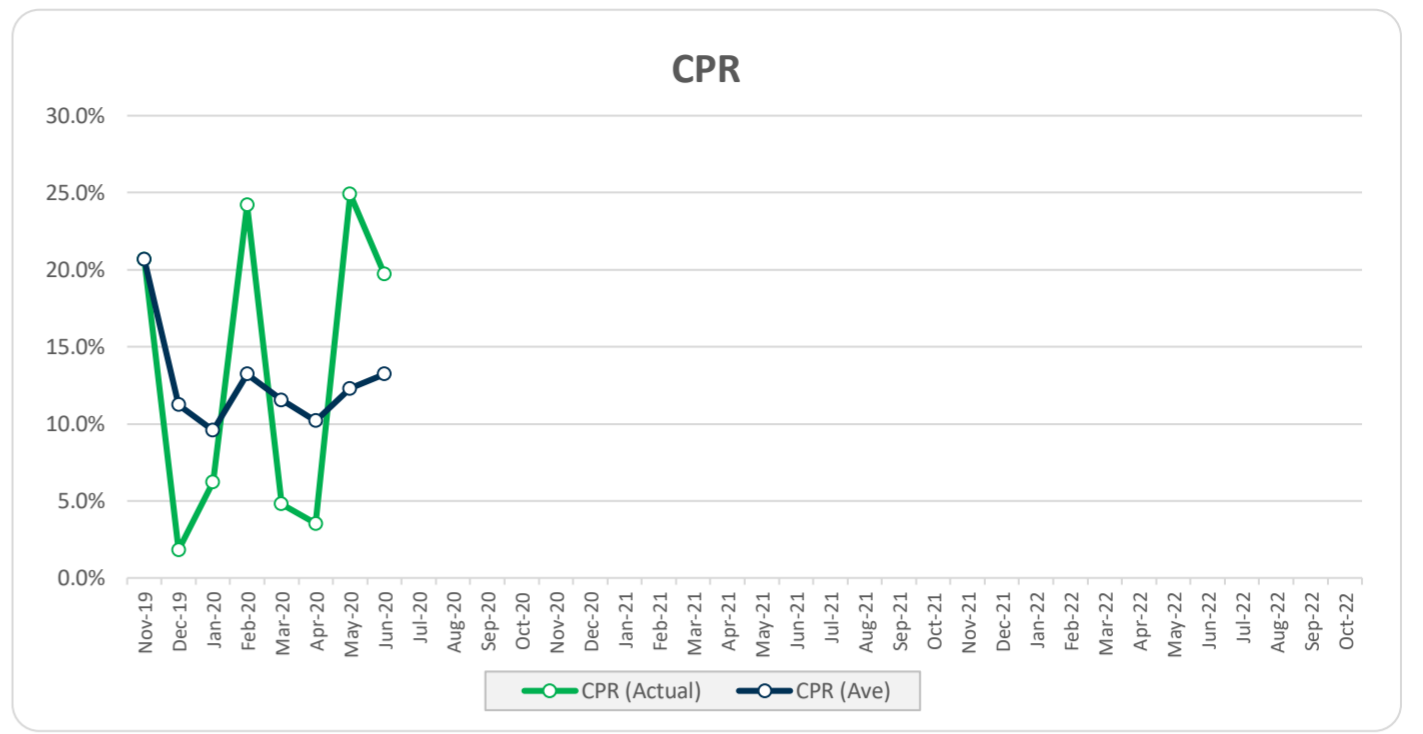
Loan Status	Number	% Number	% Number / Total		% Amount / Total Portfolio	
			Portfolio	Amount	% Amount	Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	344	94.2%	79.1%	235,846,233	93.3%	74.1%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	21	5.8%	4.8%	17,008,534	6.7%	5.3%
Total	365	100.0%	83.9%	252,854,766	100.0%	79.4%
Loans in Arrears (non-hardship)						
No hardship request	1	100.0%	0.2%	1,755,789	100.0%	0.6%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	1	100.0%	0.2%	1,755,789	100.0%	0.6%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	69	100.0%	15.9%	63,731,564	100.0%	20.0%
Total	69	100.0%	15.9%	63,731,564	100.0%	20.0%
Total Portfolio (no. of facilities)	435			318,342,120		

Think Tank Series 2019-1: Time Series Charts

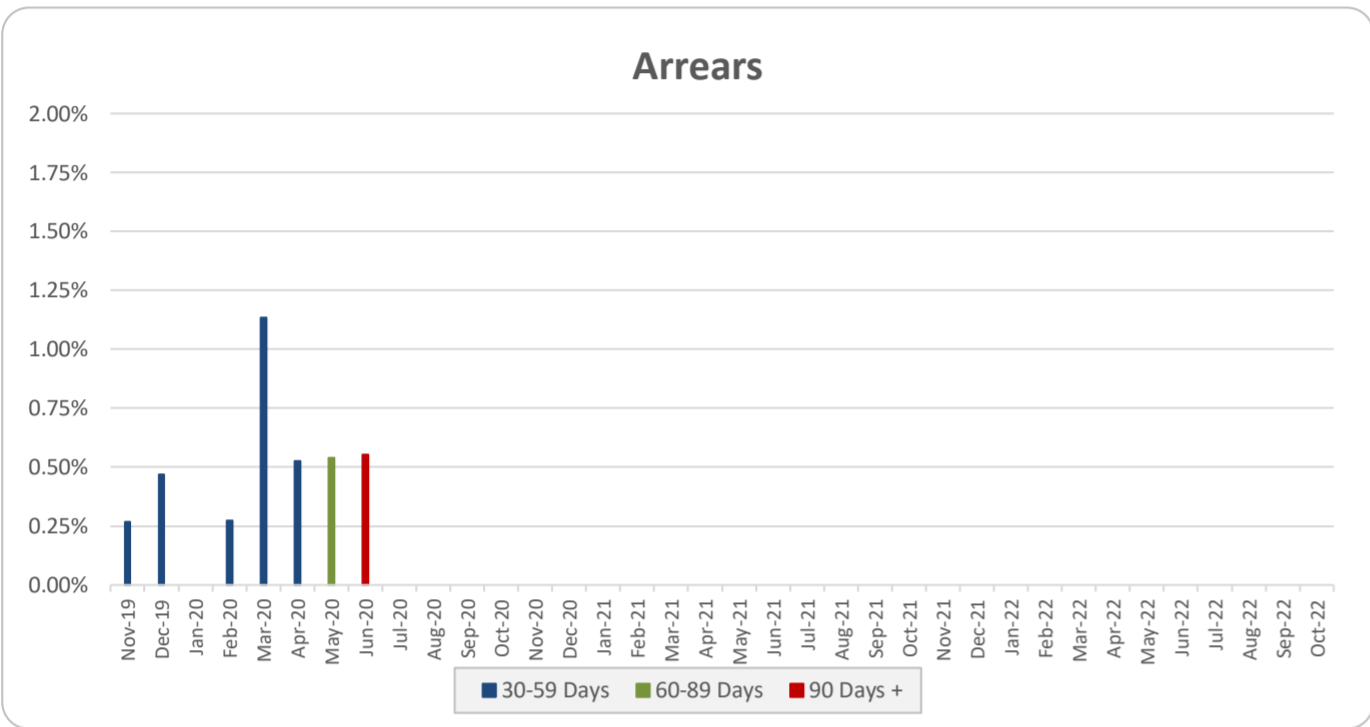
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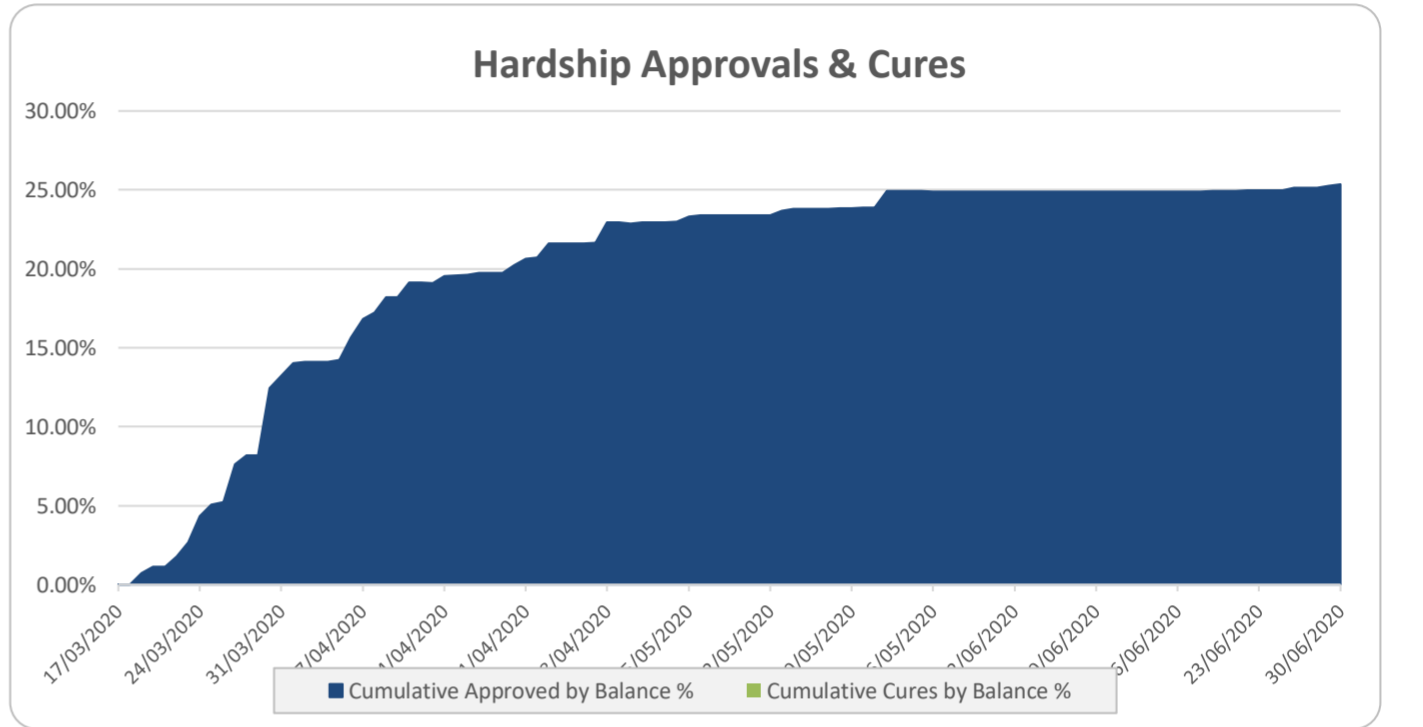
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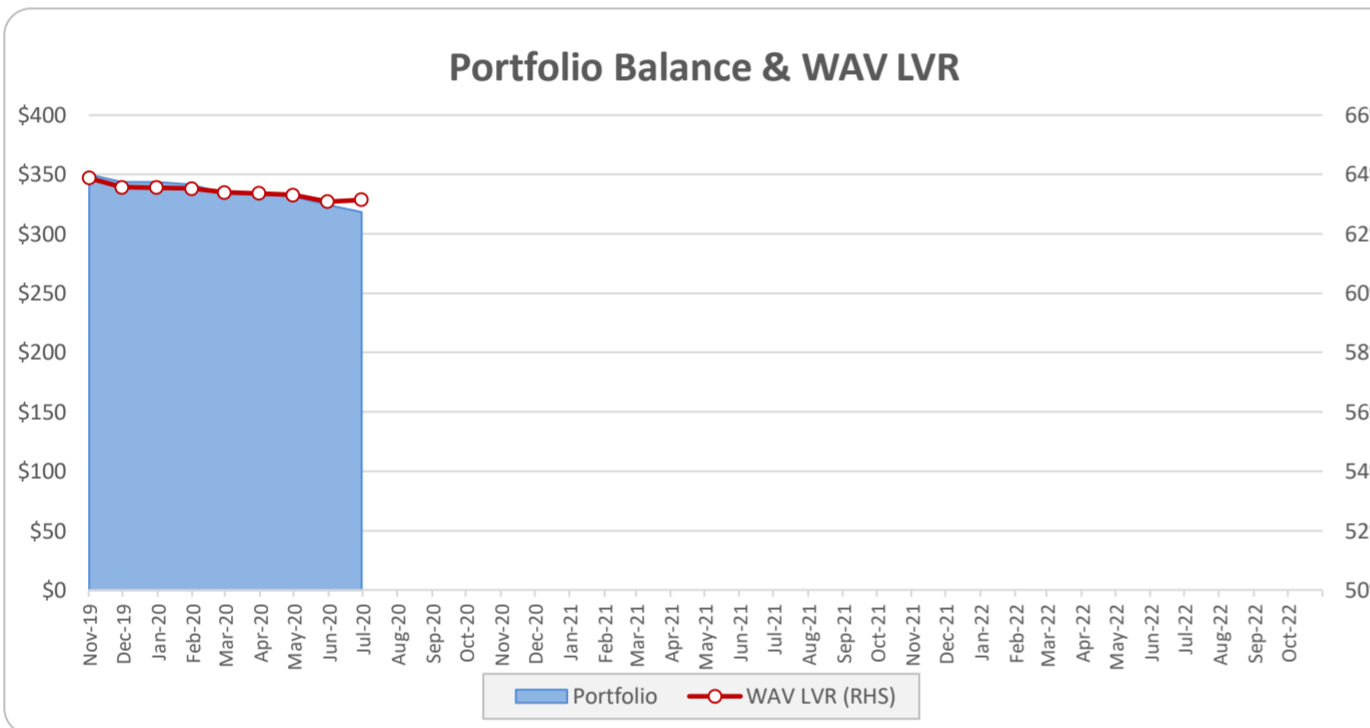
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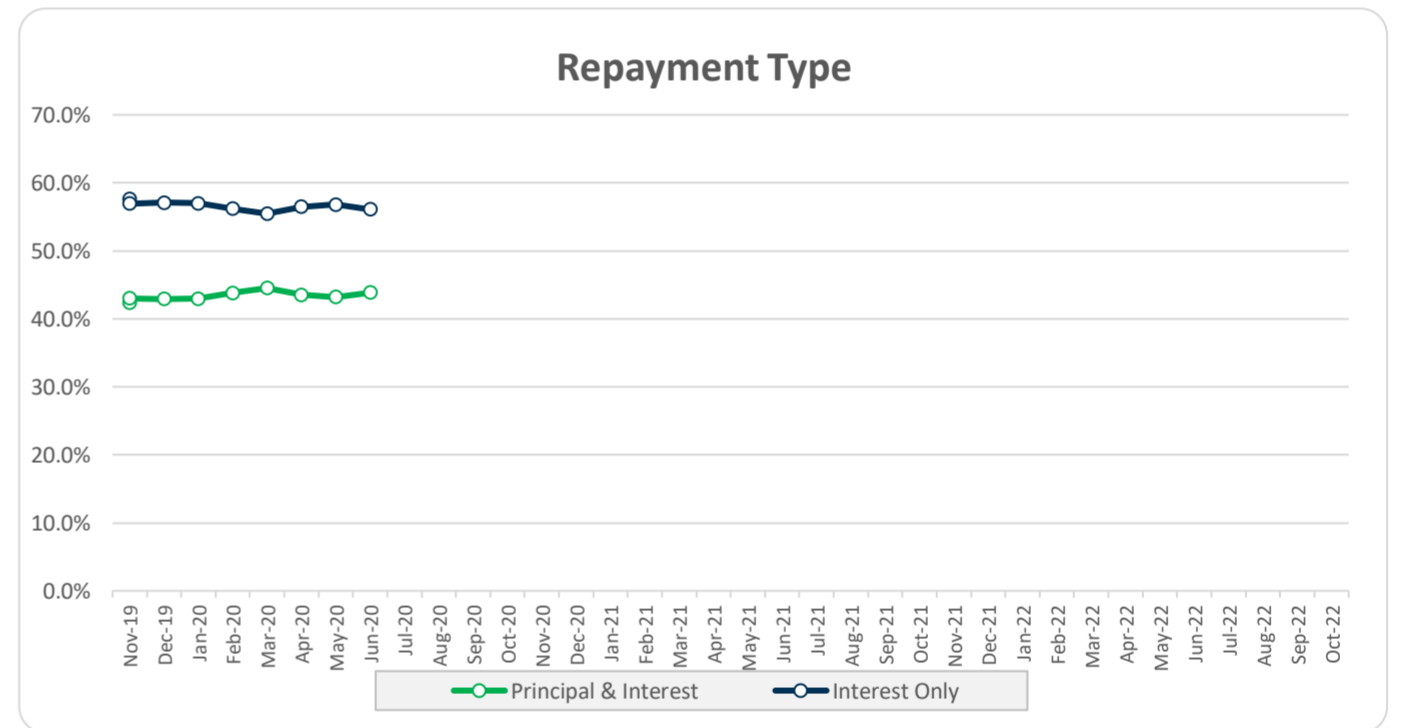
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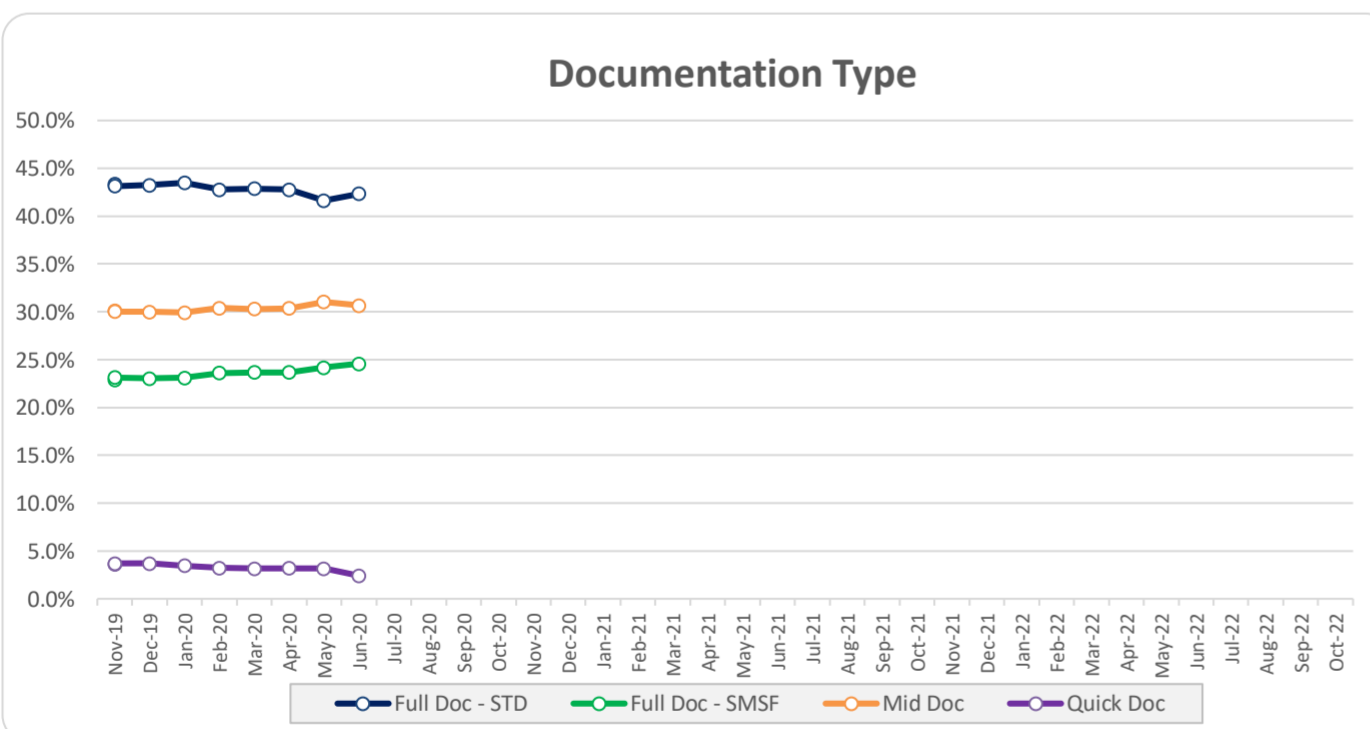
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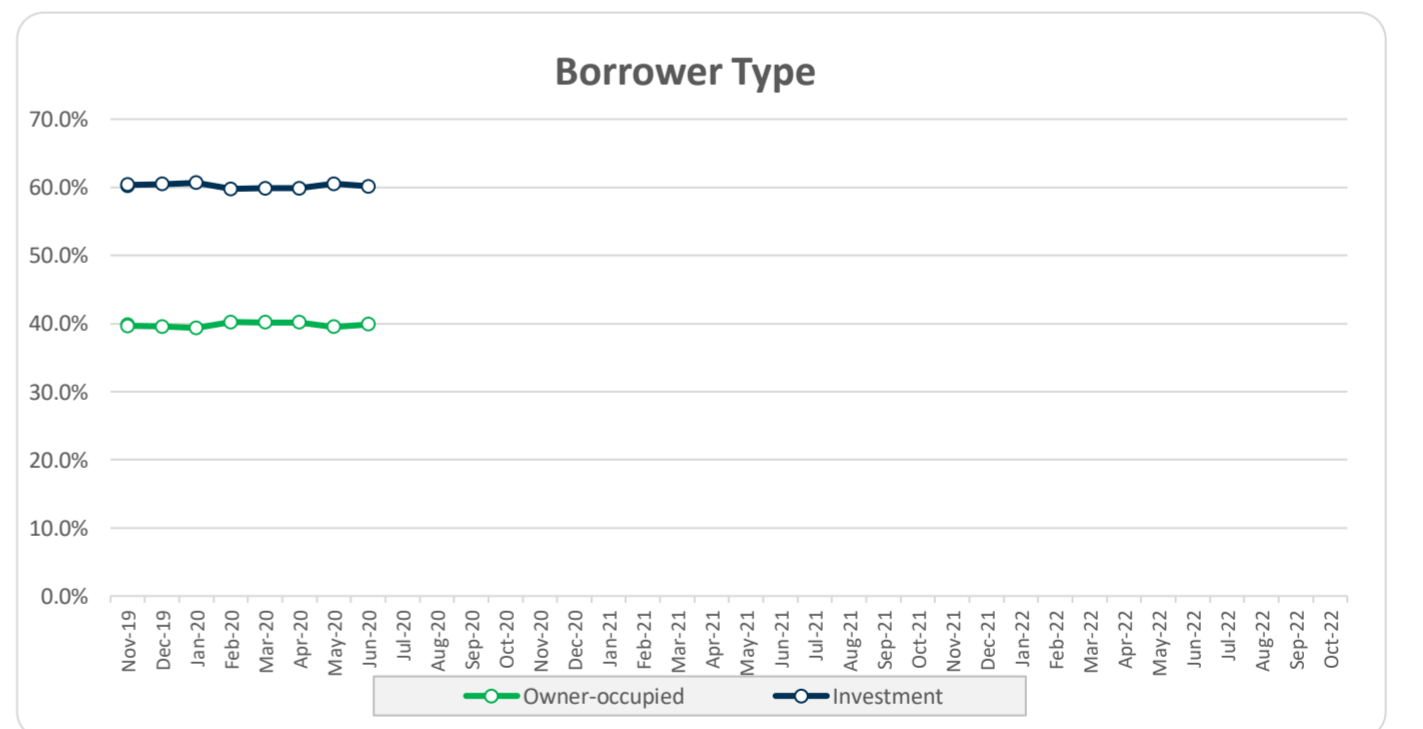
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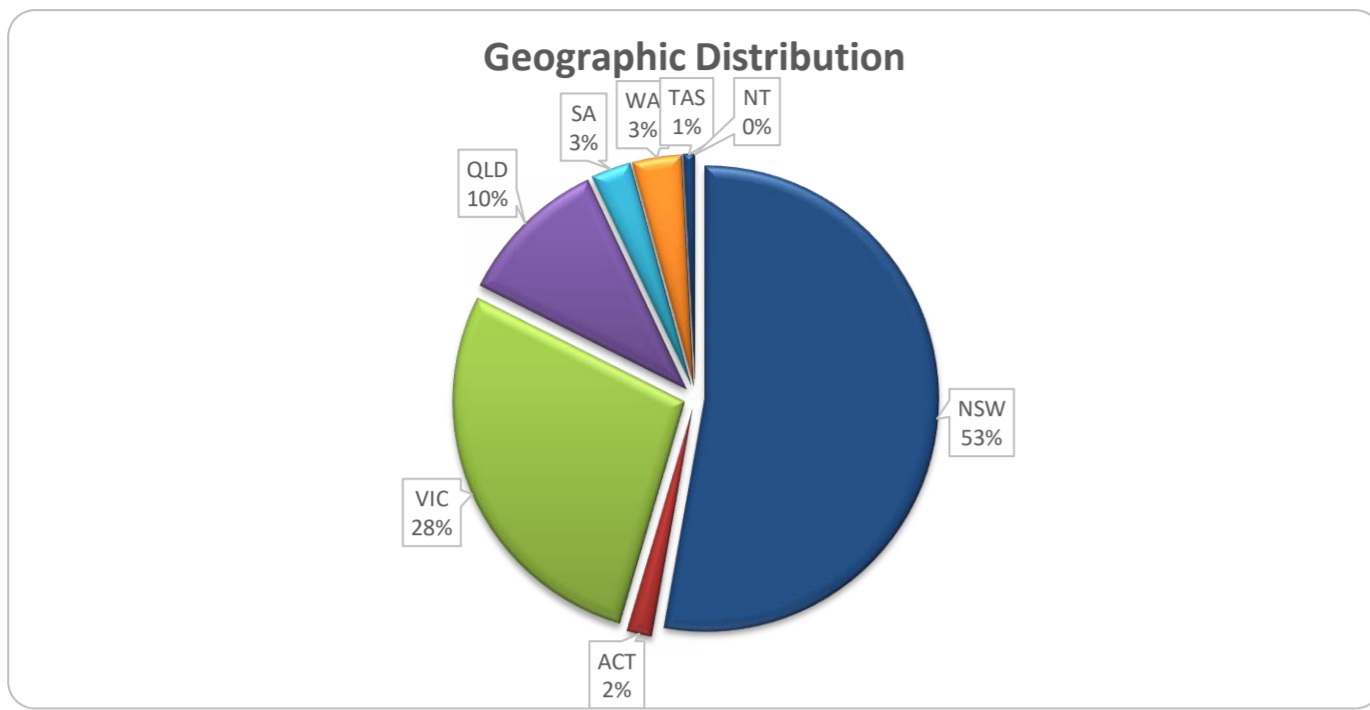


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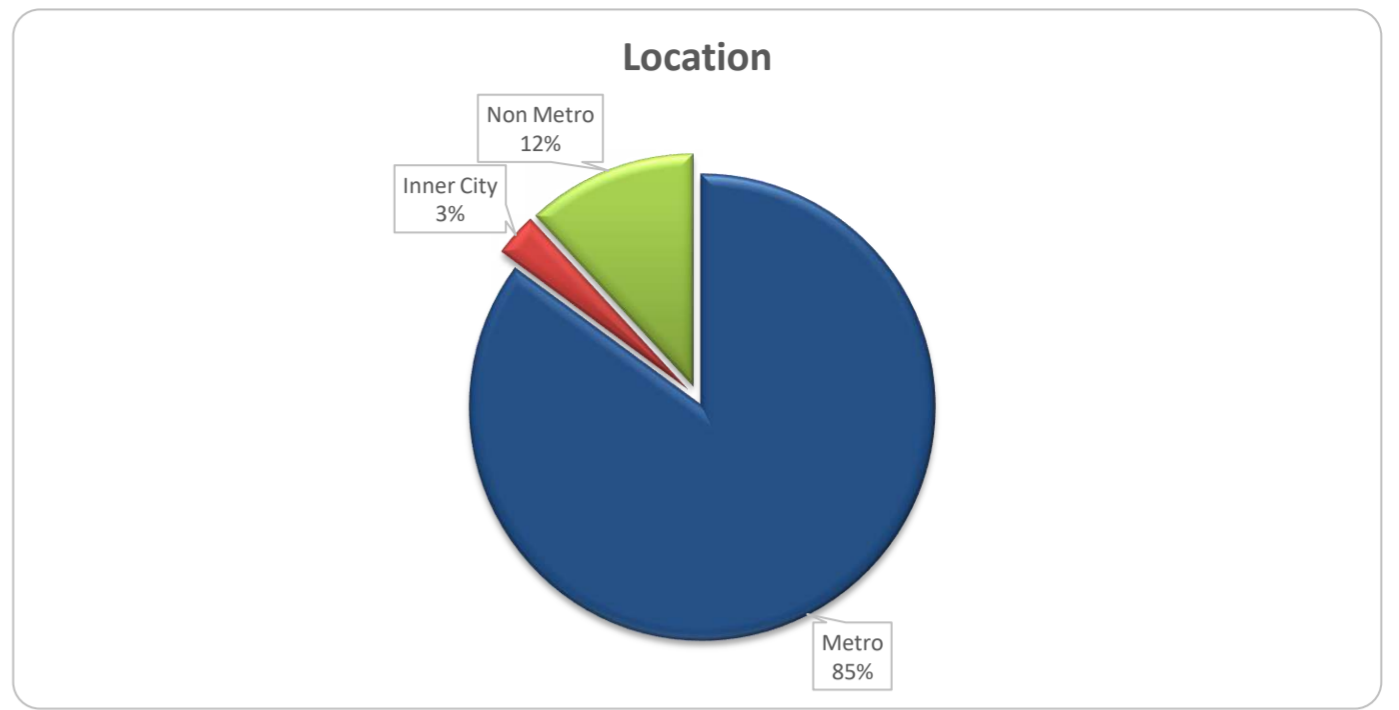


Think Tank Series 2019-1: Current Charts

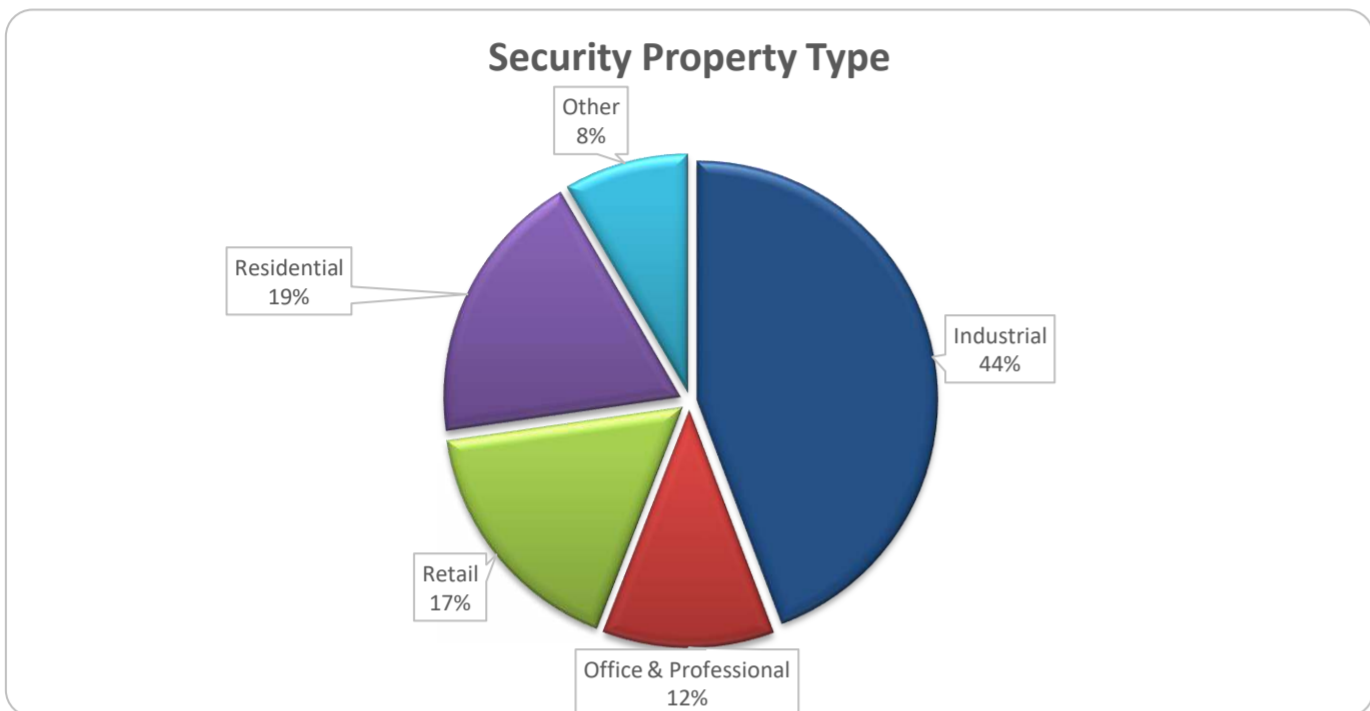
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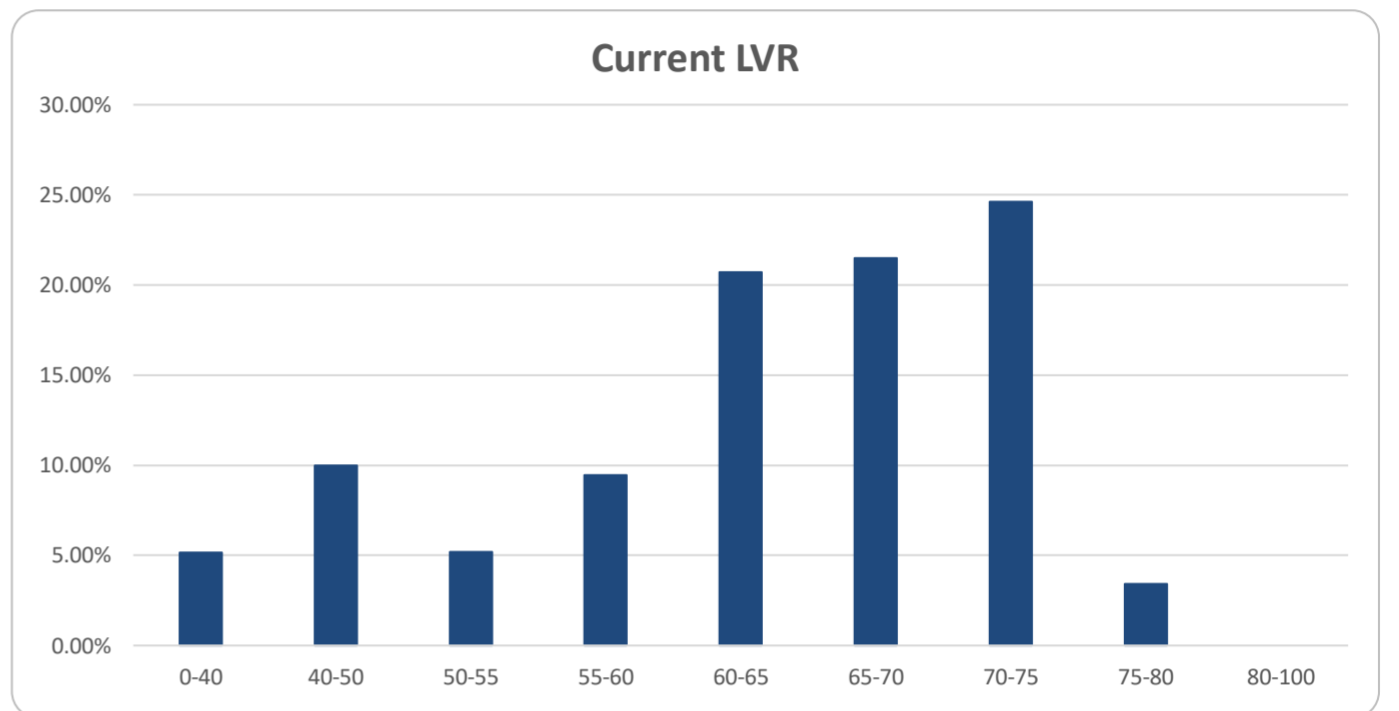
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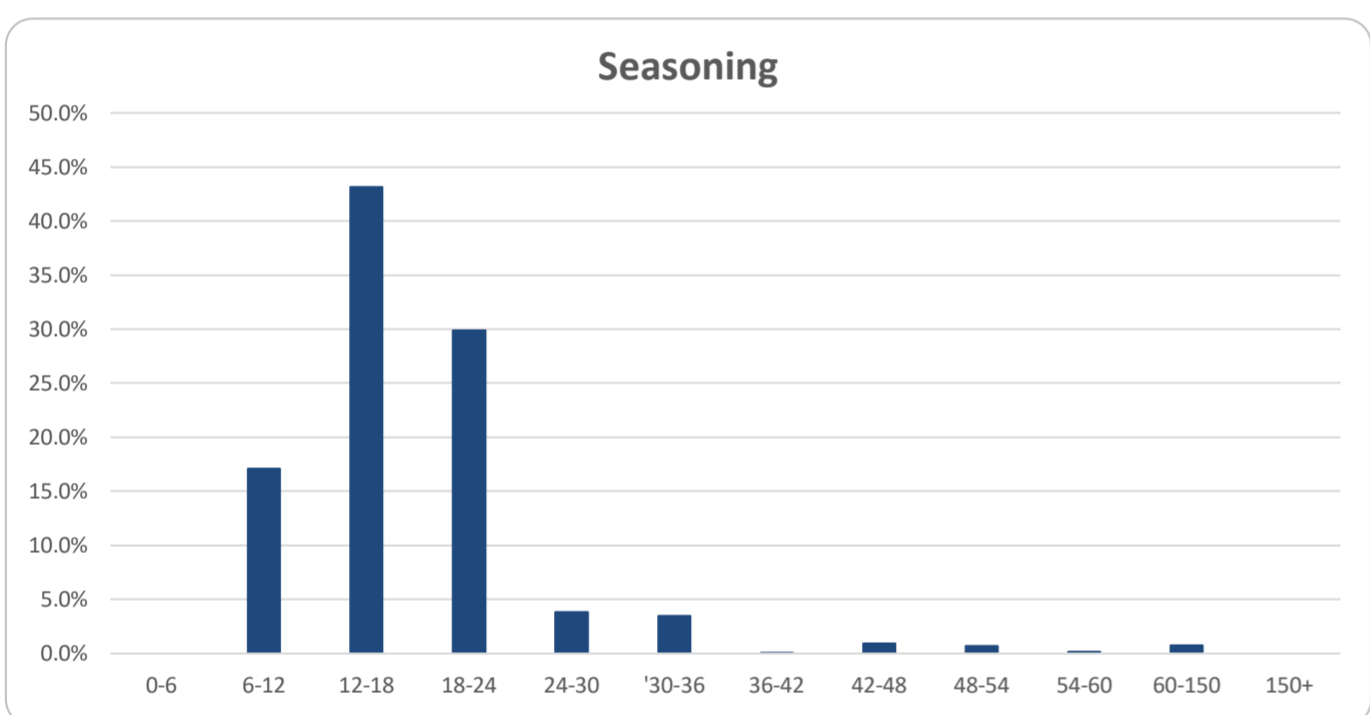
11



12



13



14

