

Report

Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Aug-2020

Think Tank Series 2018-1 Cashfow Asset Report

			Thin	k Tank Series 2	2018-1 - NO	TE BALAI	NCES			
	Beginning	I		End of	Closing	Closing	T I			
	Collection		Principal	Collection	Credit	Bond	Opening	Closing	Interest Due	
NOTE	Period	Drawings	Repaid	Period	Support	Factor	Charge-Offs	Charge-Offs	(inc accrued)	Interest Paid
Class Redraw	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.0
Class A1	125,354,049.21		240,773.11	125,113,276.10	47.1%	66.2%	0.00	0.00	169,769.22	169,769.
Class A2	28,413,584.48		54,575.24	28,359,009.24	35.1%	66.2%	0.00	0.00	49,340.46	49,340.
Class B	20,160,000.00		0.00	20,160,000.00	26.6%	100.0%	0.00	0.00	41,856.91	41,856.
Class C	26,460,000.00		0.00	26,460,000.00	15.4%	100.0%	0.00	0.00	,	75,162. 60,441.
Class D Class E	16,380,000.00		0.00	16,380,000.00	8.5%	100.0%	0.00	0.00	60,441.12	
	4,410,000.00		0.00	4,410,000.00	6.7%	100.0%	0.00	0.00	22,827.20	22,827
Class F Class G	10,390,000.00		0.00 0.00	10,390,000.00	2.3%	100.0% 100.0%	0.00 0.00	0.00	61,723.03	61,723
Class H	2,210,000.00 3,150,000.00		0.00	2,210,000.00 3,150,000.00	1.3% N/A	100.0%	0.00	0.00 0.00	17,070.44 31,019.53	17,070 31,019
DIASS 11	3,130,000.00	<u> </u>	0.00	3,130,000.00	IN/A	100.0 /6	0.00	0.00	31,019.55	31,019
. GENERAL										
	Current Payment I									10-Aug
	Collection Period (1-Jul
	Collection Period (Interest Period (sta									31-Jul 10-Jul
	Interest Period (sta									9-Aug
	Days in Interest Pe									3 Aug
	Next Payment Dat									10-Sep
. COLLECTIO	MC									
. COLLECTIO	พธ a. Total Available	e Income								
	Interest on Mortga									1,005,613
	Early Repayment F									75
	Principal Draws									0
	Liquidity Draws									0
	Other Income (1) Total Available Inc									19,297 1,024,986
	(1) Includes penalty inte		oank account interest	etc						1,024,986
	(1) morados portany mie	root, alononour root, s	an account morest	0.0						
	b. Total Principa									
	Principal Received									315,348.
	Principal from the	sale of Mortgage	Loans							0.
	Other Principal Total Principal Coll	ections								0. 315,348.
	Total Timolpai Con									010,010.
. PRINCIPAL	DRAW									
	Opening Balance									0
	Plus Additional Pri Less Repayment of									0.
	Closing Balance	i Filiopai Diaws								0.
	· ·									
. SUMMARY	INCOME WATERF									
	Senior Expenses -		e) (Inclusive)							95,133
	Liquidity Draw repa Class Redraw Inte									0
	Class A1 Interest	iesi								169,769
	Class A2 Interest									49,340
	Class B Interest									41,856
	Class C Interest									75,162
	Class D Interest									60,441
	Class E Interest	- in al Durana								22,827
	Unreimbursed Prin		Offe							(
	Current Losses & Class F Interest	Carryover Charge	-Olis							61,723
	Class G Interest									17,070
	Amortisation Even	t Payment								.,,,,,,
	Extraordinary Expe		ment							(
	Liquidity Facility Pr	rovider, Derivative	Couterparty & D	Dealer Payments						15,731
	Class H Interest									31,019
	Other Expenses									384.010
	Excess Spread									384,910
SHWWVBA	PRINCIPAL WATE	RFALL								
. JUNINAILI	Principal Draws									0
. JOINIMAITI	Funding Redraws	_								20,000
. Johnmann	Class A1 Principal									240,773
. SOMMAN										54,575
Oumarti	Class A2 Principal	-avment								(
. JOHNMAITT	Class B Principal F									(
. SOMMATT	Class B Principal F Class C Principal F	Payment								
. Johnwart	Class B Principal F Class C Principal F Class D Principal F	Payment Payment								(
. Somman	Class B Principal F Class C Principal F Class D Principal F Class E Principal F	Payment Payment Payment								(
. Somman	Class B Principal F Class C Principal F Class D Principal F	Payment Payment Payment Payment								0

Think Tank Series 2018-1 Cashfow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period 237,240,654.44

> Plus: Capitalised Charges Plus: Further Advances / Redraws 414,790.71 20,000.00 Less: Principal Collections 328,428.11

Loan Balance at End of Collection Period 237,347,017.04

b. RepaymentsPrincipal received on Mortgage Loans during Collection Period CPR (%)

328,428.11 1.6%

c. Threshold Rate	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.89%	5.83%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.83%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	0	0	1	1
Balance Outstanding	0	0	561,265	561,265
% Portfolio Balance	0.00%	0.00%	0.24%	0.24%

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 31/07/2020

Summary		
Loans		37
Facilities		33
Borrower Groups		31
Balance	\$ 2	37,347,01
Avg Loan Balance	\$	636,31
Max Loan Balance	\$	3,000,00
Avg Facility Balance	\$	702,21
Max Facility Balance	\$	3,000,00
Avg Group Balance	\$	746,37
Max Group Balance	\$	3,000,00
WA Current LVR		62.6
Max Current LVR		76.4
WA Yield		5.83
WA Seasoning (months)		32.
% IO		61.7
% Investor		62.3
% SMSF		20.3
WA Interest Cover (UnStressed)		2.4

		Number	Number		Balance		
		Amount	%	Amount	%		
0%	<= 40%	39	10.5%	12,745,713	5.4%		
> 40%	<= 50%	42	11.3%	23,520,329	9.9%		
> 50%	<= 55%	23	6.2%	14,721,117	6.2%		
> 55%	<= 60%	43	11.5%	27,056,188	11.4%		
> 60%	<= 65%	59	15.8%	39,488,554	16.6%		
> 65%	<= 70%	79	21.2%	58,717,894	24.7%		
> 70%	<= 75%	80	21.4%	52,069,998	21.9%		
> 75%	<= 80%	8	2.1%	9,027,225	3.8%		
> 80%	<= 85%						
> 85%	<= 100%	0		0			

TOTAL			,	3/3	100.0%	237,347,017	100%

Current Facility Balance					
	Number	Number B		alance	
	Amount	%	Amount	%	
0 <= 100,000	4	1.2%	256,831	0.1%	
> 100,000 <= 200,000	37	10.9%	5,931,476	2.5%	
> 200,000 <= 300,000	37	10.9%	8,959,786	3.8%	
> 300,000 <= 400,000	42	12.4%	14,558,344	6.1%	
> 400,000 <= 500,000	49	14.5%	22,268,551	9.4%	
> 500,000 <= 1,000,000	100	29.6%	70,202,229	29.6%	
> 1,000,000 <= 1,500,000	31	9.2%	38,376,456	16.2%	
> 1,500,000 <= 2,000,000	22	6.5%	37,627,869	15.9%	
> 2,000,000 <= 2,500,000	8	2.4%	17,216,512	7.3%	
> 2,500,000 <= 5,000,000	8	2.4%	21,948,965	9.2%	
Total	338	100%	237.347.017	100%	

	Number	Number		Balance		
	Amount	%	Amount	%		
NSW	182	48.8%	131,049,037	55.29		
ACT	5	1.3%	2,422,503	1.09		
VIC	95	25.5%	55,967,626	23.6%		
QLD	58	15.5%	31,764,788	13.4%		
SA	19	5.1%	6,806,019	2.9%		
WA	12	3.2%	7,297,045	3.1%		
TAS	2	0.5%	2,040,000	0.9%		
NT						
Total	373	100%	237.347.017	1009		

Property Location	Number	mher F		Balance	
	Amount	%	Amount	q	
Metro	294	78.8%	192,353,344	81.09	
Non metro	66	17.7%	38,697,678	16.39	
Inner City	13	3.5%	6,295,995	2.79	
Total	373	100%	237 347 017	1009	

	Number	Number		Balance		
	Amount	%	Amount	9		
Full Doc	178	47.7%	130,676,047	55.19		
Mid Doc	71	19.0%	46,853,866	19.79		
Quick Doc	22	5.9%	11,624,394	4.99		
SMSF	102	27.3%	48,192,710	20.39		
SMSF NR	0	0.0%	0	0.0		

Property Type	Nonelean		Dalama	
	Number		Balance	
	Amount	%	Amount	%
Retail	77	20.6%	49,328,964	20.8%
Industrial	172	46.1%	107,396,343	45.2%
Office	59	15.8%	25,974,189	10.9%
Professional Suites	7	1.9%	2,294,029	1.0%
Commercial Other	14	3.8%	13.085.927	5.5%

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	3.5%	660,649	0.3%
> 100,000 <= 200,000	45	12.1%	7,189,668	3.09
> 200,000 <= 300,000	50	13.4%	12,301,776	5.2%
> 300,000 <= 400,000	48	12.9%	16,596,695	7.0%
> 400,000 <= 500,000	51	13.7%	23,244,344	9.8%
> 500,000 <= 1,000,000	101	27.1%	70,018,989	29.5%
> 1,000,000 <= 1,500,000	31	8.3%	38,295,506	16.1%
> 1,500,000 <= 2,000,000	20	5.4%	34,898,814	14.7%
> 2,000,000 <= 2,500,000	7	1.9%	15,116,512	6.4%
> 2.500.000 <= 5.000.000	7	1.9%	19.024.063	8.0%

Total

Current G	гоир вагапсе				
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	4	1.3%	256,831	0.1%
> 100,000	<= 200,000	31	9.7%	5,068,435	2.1%
> 200,000	<= 300,000	33	10.4%	8,024,495	3.4%
> 300,000	<= 400,000	37	11.6%	12,728,188	5.4%
> 400,000	<= 500,000	46	14.5%	20,850,148	8.8%
> 500,000	<= 1,000,000	97	30.5%	67,487,575	28.4%

373

100% 237,347,017

100% 237,347,017

100%

> 200,000 <= 300,000	33	10.4%	8,024,495	3.4%
> 300,000 <= 400,000	37	11.6%	12,728,188	5.4%
> 400,000 <= 500,000	46	14.5%	20,850,148	8.8%
> 500,000 <= 1,000,000	97	30.5%	67,487,575	28.4%
> 1,000,000 <= 1,500,000	24	7.5%	30,003,268	12.6%
> 1,500,000 <= 2,000,000	26	8.2%	44,499,463	18.7%
> 2,000,000 <= 2,500,000	11	3.5%	23,659,650	10.0%
> 2,500,000 <= 5,000,000	9	2.8%	24,768,965	10.4%

Seasoning (mo	onths)				
		Number		Balance	
		Amount	%	Amount	%
0.0	<= 6	0		0	
> 6	<= 12				
> 12	<= 18				
> 18	<= 24	13	3.5%	9,774,275	4.1%
> 24	<= 30	161	43.2%	102,974,671	43.4%
> 30	<= 36	132	35.4%	79,148,010	33.3%
> 36	<= 42	27	7.2%	20,413,598	8.6%
> 42	<= 48	20	5.4%	11,442,679	4.8%
> 48	<= 54	7	1.9%	3,627,884	1.5%
> 54	<= 60	3	0.8%	3,824,901	1.6%
> 60	<= 300	10	2 7%	6 140 999	2.6%

Total	373	100%	237,347,017	100%

Arrears (Days	s Past Due)	Numbe	r	Balance	
		Amount	%	Amount	%
0	<= 30	372	99.7%	236,785,752	99.8%
> 30	<= 60				
> 60	<= 90	0		0	
> 90	<= 120				
> 120	<= 150	1	0.3%	561,265	0.2%
> 150					

10	itai	3/3	100%	237,347,017	100%

Employm	ent Type				
		Number		Balance	
		Amount	%	Amount	%
PAYG		77	20.6%	47,645,150	20.1%
Months Se	elf Employed				
0	< 12				
12	< 24	0	0.0%	0	0.0%
24	< 36	5	1.3%	3,765,716	1.6%
36	< 48	14	3.8%	9,170,330	3.9%
48	< 60	11	2.9%	5,184,036	2.2%
60		266	71.3%	171,581,784	72.3%
Total		373	100%	237.347.017	100%

High Density Apartment	2	4.2%	1,433,250	3.6%	
Apartment	Amount 10	% 20.8%	Amount 5,013,956	% 12.8%	Total
nesidendal Froperty Type	Number		Balance		
Residential Property Type					
Total	373	100%	237,347,017	100%	0
Non NCCP loans	354	94.9%	227,108,559	95.7%	
NCCP regulated loans	19	5.1%	10,238,458	4.3%	Credit Events
	Amount	%	Amount	%	Total
NCCP Loans	Number		Balance		Total
					Wholesale
Total	373	100%	237,347,017	100%	Sport, Leisure, Cultural & Recr
	<u>.</u> .		-,,		Retail
> 4.25	37	9.9%	20,547,778	8.7%	Public Service
> 3./5 <= 4.00 > 4.00 <= 4.25	1	0.3%	3,179,508 222,000	0.1%	Professional Services Property Investment
> 3.50 <= 3.75 > 3.75 <= 4.00	18	4.8% 2.1%	10,854,482 3,179,508	1.3%	Printing & Media Professional Services
> 3.25 <= 3.50	10	2.7%	8,017,830	3.4%	Other
> 3.00 <= 3.25	14	3.8%	6,217,385	2.6%	IT
> 2.75 <= 3.00	33	8.8%	13,872,698	5.8%	Health
> 2.50 <= 2.75	20	5.4%	10,669,085	4.5%	Food and Beverage
> 2.25 <= 2.50	32	8.6%	22,235,927	9.4%	Finance & Insurance
> 2.00 <= 2.25	42	11.3%	23,476,795	9.9%	Engineering / Maunfacturing
> 1.75 <= 2.00	56	15.0%	34,328,625	14.5%	Education
> 1.50 <= 1.75	98	26.3%	81,785,599	34.5%	Construction
0 <= 1.50	Amount 4	1.1%	1,939,306	0.8%	Communications
	Number Amount	%	Balance Amount	%	Agriculture Automotive / Transport
Interest Cover (Unstressed)	Number		Balance		Agriculture
Total	373	100%	237,347,017	100%	Borrower Industry
> 9.0% <= 13.0%			0		Total
> 8.5% <= 9.0%	0		0		
> 8.0% <= 8.5%	0		0		Equity Takeout
> 7.5% <= 8.0%					Refinance
> 7.0% <= 7.5%	2	0.5%	1,533,865	0.6%	Refinance - no takeout
> 6.5% <= 7.0%	42	11.3%	19,680,835	8.3%	Purchase
> 6.0% <= 6.5%	122	32.7%	77,970,900	32.9%	
> 5.5% <= 6.0%	100	26.8%	70,690,330	29.8%	200
> 5.0% <= 5.5%	75	20.1%	43,086,280	18.2%	Loan Purpose
0 <= 5.0%	Amount 32	8.6%	24,384,807	10.3%	i Otai
	Number Amount	%	Balance Amount	%	Total
Interest Rates	N. 1		Deleve		> 4 <= 5
					> 3 <= 4
Total	373	100%	237,347,017	100%	> 2 <= 3
					> 1 <= 2
> 4 <= 5	1	0.3%	578,262	0.2%	0 <= 1
> 3 <= 4	0	0.0%	0	0.0%	IO Term Remaining (yrs)
> 2 <= 3	3	0.8%	2,106,808	0.9%	P&I
>1 <=2	5	1.3%	2,092,521	0.9%	
Fixed Rate Term Remaining (yrs) 0 <= 1	3	0.8%	1,661,487	0.7%	Payment Type
Variable	361	96.8%	230,907,940	97.3%	Payment Trees
	Amount	%	Amount	%	Total
	Number		Balance		
Interest Rate Type					> 25 <= 30
Total	3/3	100%	237,347,017	100%	> 15 <= 20
Total	373	100%	237,347,017	100%	0 <= 15 > 15 <= 20
Residential	44	11.8%	39,267,565	16.5%	0 <= 15
			0	0.0%	
Rural	0	0.0%	0	0.00/	

48

100%

39,267,565

100%

Total

Namount Nam	Remaining Term	Number		Balance			
0 <=15 10 2.7% 2,122,161 >15 < <20 38 10.2% 22,2175,899 ≥0 < <25 229 61.4% 154,561,411 6 >25 < <30 96 25.7% 58,487,546 2 Total 373 100% 237,347,017 1 Payment Type Number Balance Amount % Amount Amount 10 < <=1 50 13.4% 39,752,993 1 >1 < <=2 31 8.3% 29,815,522 1 >2 < <=3 109 29.2% 74,342,536 3 >3 < <= 4 2 0.5% 3,477,500 3 2 < <=3 109 29.2% 74,342,536 3 3 < <= 4 2 0.5% 3,477,500 1 Value 2 2.5% 74,342,536 3 Number Balance 8 129,361,286 5 Refinance no takeout <th>•</th> <th></th> <th>%</th> <th></th> <th></th>	•		%				
15 < = 20	0 <= 15				0		
> 20 <= 25 229 61.4% 154,561,411 6 > 25 <= 30 96 25.7% 58,487,546 2 Total 373 100% 237,347,017 1 Payment Type Number Balance Amount % Amount P8I 181 48.5% 90,958,466 3 181 88.5% 90,958,466 3 181 88.5% 90,958,466 3 181 88.5% 90,958,466 3 181 88.3% 28,815,522 1 >2 2 3 109 29.2% 74,342,536 3 >3 3 4 4 2 0.5% 3,477,500 1 181 4 2 0.5% 3,477,500 1 1 182 Number Balance 8 129,361,947,017 1 1					9		
Payment Type					65		
Payment Type Number Balance Amount 4 Amount P8I 181 48.5% 90.958.466 3 10		96			24		
Pale Number Balance P8I 181 48.5% 90,958,466 3 10 Crem Remaining (yrs) 181 48.5% 90,958,466 3 0 < = 1	Total	373	100%	237,347,017	10		
P&I Amount % Amount IO Term Remaining (yrs) 181 48.5% 90.958.466 31 10 <= 1	Payment Type						
P&I	-		9/				
	Del				20		
0 <= 1 50 13.4% 39,752,993 11 > 1 <= 2	<td></td> <td>181</td> <td>48.5%</td> <td>90,958,466</td> <td>38</td>			181	48.5%	90,958,466	38
>1 <= 2		E0.	10.40/	20.752.002	10		
> 2 <= 3 109 29.2% 74,342,536 3 > 3 <= 4							
>3 <= 4 2 0.5% 3,477,500 >4 <= 5 0 0.0% 0 Total 373 100% 237,347,017 1 Loan Purpose Mumber Mumber Balance Purchase 212 56.8% 129,361,201 2 Refinance - no takeout 63 22.3% 57,335,947 2 2 Refinance - no takeout 49 13.1% 31,489,614 1: Total 373 100% 237,347,017 1 Borrower Industry Number Balance Amount % Amount Amount Agriculture 0 0.0% Amount Automotive / Transport 44 11.8% 24,787,420 11 Construction 99 26,5% 75,283,930 3 Education 7 1.9% 5,238,050 3 Engineering / Maunfacturing 26 7.0% 18,274,749							
Number N					1		
Loan Purpose Number Balance Purchase 212 56.8% 129,361,286 5 Refinance - no takeout 83 22.3% 57,355,947 2 Refinance 29 7.8% 19,160,170 1 Equity Takeout 49 13.1% 31,489,614 1 Total 373 100% 237,347,017 1 Borrower Industry Number Number Manunt Mount Manunt A mount Agriculture 0 0.0% 0 <					0		
Number Namount Namou	Total	373	100%	237,347,017	10		
Number Namount Namou	I oan Purnose						
Name	204 4.,0000	Number		Balance			
Purchase 212 56.8% 129,361,286 5 Refinance - no takeout 83 22.3% 57,335,447 2 Refinance 29 7.8% 19,160,170 1 Equity Takeout 49 13.1% 31,489,614 1 Total 373 100% 237,347,017 1 Morrower Industry Number Mount Mount A mount Agriculture 0 0.0% Mount 4 Automotive / Transport 44 11.8% 24,787,420 11 Communications 5 1.3% 2,199,023 1 Construction 99 26.5% 75,283,930 3 Education 7 1.9% 5,238,050 1 Engineering / Maunfacturing 26 7.0% 18,274,749 1 Finance & Insurance 19 5.1% 11,002,389 1 Finance & Insurance 19 5.1% 10,003,389 1 <t< td=""><td>•</td><td></td><td>%</td><td></td><td></td></t<>	•		%				
Refinance 29 7.8% 19,160,170 1 Equity Takeout 49 13.1% 31,489,614 1: Total 373 100% 237,347,017 1 Borrower Industry Equity Takeout Number Number Balance Agriculture Number % Amount Amount Apriculture 10 0.0% 4 1 Automotive / Transport 44 11.8% 24,787,420 11 Communications 5 1.3% 2,199,023 0 Construction 99 26.5% 75,283,930 3 Education 7 1.9% 5,238,950 1 Engineering / Maunfacturing 26 7.0% 18,274,749 Engineering / Maunfacturing 26 7.5% 26,253,320 1 Fload and Beverage 28 7.5% 26,253,320 1 Health 18 4.8% 9,084,007 1 IT <td>Purchase</td> <td>212</td> <td>56.8%</td> <td></td> <td>54</td>	Purchase	212	56.8%		54		
Equity Takeout 49 13.1% 31,489,614 11. Total 373 100% 237,347,017 1 Borrower Industry Number Balance Amount Mount Amount Agriculture 0 0.0% 0 0 Automotive / Transport 44 11.8% 24,787,420 11 Communications 5 1.3% 2,199,023 0 Construction 99 26.5% 75,283,930 3 Education 7 1.9% 5,238,050 5 Engineering / Maunifacturing 26 7.0% 18,274,749 0 Finance & Insurance 19 5.1% 11,002,389 0 Food and Beverage 28 7.5% 26,253,320 1 IT 1 0.3% 1,387,500 0 ITI 1 0.3% 1,387,500 0 Other 2 0.5% 455,306 0	Refinance - no takeout	83	22.3%	57,335,947	24		
Number	Refinance	29	7.8%	19,160,170	8		
Borrower Industry Number Balance Agriculture 0 0.0% 0 Automotive / Transport 44 11.8% 24,787,420 11 Communications 5 1.3% 2,199,023 3 Construction 99 26.5% 75,283,930 3 Education 7 1.9% 5,238,050 5 Engineering / Maunfacturing 26 7.0% 18,274,749 5 Finance & Insurance 19 5.1% 11,002,389 6 Food and Beverage 28 7.5% 26,253,320 1 Health 18 4.8% 9,084,007 3 IT 1 0.3% 1,387,500 6 Other 2 0.5% 455,306 6 Printing & Media 3 0.8% 610,000 6 Professional Services 55 14,7% 29,109,884 1 Property Investment 5 1.3% 3,192,243 Public Service <td>Equity Takeout</td> <td>49</td> <td>13.1%</td> <td>31,489,614</td> <td>13</td>	Equity Takeout	49	13.1%	31,489,614	13		
Agriculture Number Balance Agriculture 0 0.0% 0 Automotive / Transport 44 11.8% 24,787,420 11 Communications 5 1.3% 2,199,023 0 Construction 99 26,5% 75,283,930 3 Education 7 1.9% 5,238,050 3 Engineering / Mauntacturing 26 7.0% 18,274,749 Finance & Insurance 19 5,1% 1,02,389 - Food and Beverage 28 7,5% 26,253,320 1 Health 18 4,8% 9,084,007 - IT 1 0,3% 1,357,00 - Other 2 0,5% 455,306 - Printing & Media 3 0,8% 161,000 - Professional Services 55 14,7% 29,109,84 1 Property Investment 5 1,3% 3,192,43 Property Investment 6	Total	373	100%	237,347,017	11		
Amount	Borrower Industry						
Agriculture 0 0.0% 0 Automotive / Transport 44 11.8% 24,787,420 11 Communications 5 1.3% 2,199,023 0 Construction 99 26.5% 75,283,930 3 Education 7 1.9% 5,238,050 5 Education 27 1.9% 5,238,050 5 Engineering / Maunfacturing 26 7.0% 18,274,749 7 Finance & Insurance 19 5.1% 11,002,389 7 Food and Beverage 28 7.5% 26,253,320 1 Health 18 4.8% 9,084,007 1 IT 1 0.3% 1,387,500 0 Other 2 0.5% 455,306 7 Printing & Media 3 0.8% 610,000 0 Professional Services 55 14,7% 29,199,884 1 Property Investment 5 1.3% 3,192,243 7 Public Service 0 0 0.0% 0 Retail 33 8.8% 18,754,303 5 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894	-		0/_				
Automotive / Transport	Agriculture						
Communications 5 1.3% 2,199,023 Construction 99 26.5% 75,283,930 3 Education 7 1.9% 5,238,050 3 Engineering / Maunfacturing 26 7.0% 18,274,749 Finance & Insurance 19 5.1% 11,002,389 Food and Beverage 28 7.5% 26,253,320 1 Health 18 4.8% 9,084,007 1 IT 1 0.3% 1,387,500 1 Other 2 0.5% 455,306 1 Printing & Media 3 0.8% 610,000 1 Professional Services 55 14,7% 29,109,884 1 Property Investment 5 1.3% 3,192,243 Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894					10		
Construction 99 26.5% 75,283,930 3 Education 7 1.9% 5,238,050 5 Engineering / Maunifacturing 26 7.0% 18,274,749 Finance & Insurance 19 5.1% 11,002,389 Food and Beverage 28 7.5% 26,253,320 1 Health 18 4.8% 9,084,007 3 IT 1 0.3% 1,387,500 455,306 Other 2 0.5% 455,306 457,306 Printing & Media 3 0.8% 610,000 670 Professional Services 55 14,7% 29,109,884 15 Property Investment 5 1.3% 3,192,243 Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894							
Education 7 1.9% 5,238,050 Engineering / Maunfacturing 26 7.0% 18,274,749 Finance & Insurance 19 5.1% 11,002,389 Food and Beverage 28 7.5% 26,253,320 1 Health 18 4.8% 9,084,007 1 IT 1 0.3% 1,387,500 0 Other 2 0.5% 455,306 1 Printing & Media 3 0.8% 610,000 0 Professional Services 55 14,7% 29,109,884 1: Property Investment 5 1.3% 3,192,243 Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894	Construction	99	26.5%		31		
Engineering / Maunfacturing 26 7.0% 18,274,749 Finance & Insurance 19 5.1% 11,002,389 Food and Beverage 28 7.5% 26,253,320 1 Health 18 4.8% 9,084,007 1 IT 1 0.3% 1,387,500 0 Other 2 0.5% 455,306 0 Printing & Media 3 0.8% 610,000 0 Professional Services 55 14.7% 29,109,884 11 Properly Investment 5 1.3% 3,192,243 Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894	Education	7	1.9%		2		
Finance & Insurance 19 5.1% 11,002,389 Food and Beverage 28 7.5% 26,253,320 1 Health 18 4.8% 9,084,007 1 IT 1 0.3% 1,387,500 1 Other 2 0.5% 455,306 1 Printing & Media 3 0.8% 610,000 1 Professional Services 55 14,7% 29,109,884 1 Property Investment 5 1.3% 3,192,243 Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894	Engineering / Maunfacturing	26	7.0%		7		
Health 18 4.8% 9,084,007 IT 1 0.3% 1,387,500 Other 2 0.5% 455,306 1 Printing & Media 3 0.8% 610,000 1 Professional Services 55 14.7% 29,109,884 1 Properly Investment 5 1.3% 3,192,243 Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894		19	5.1%	11,002,389	4		
1	Food and Beverage	28	7.5%	26,253,320	11		
Other 2 0.5% 455,306 455,306 Printing & Media 3 0.8% 610,000 610,000 Professional Services 55 14.7% 29,109,884 1: Property Investment 5 1.3% 3,192,243 Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894	Health	18	4.8%	9,084,007	3		
Printing & Media 3 0.8% 610,000 Professional Services 55 14.7% 29,109,884 1: Property Investment 5 1.3% 3,192,243 1: Public Service 0 0.0% 0 0 Retail 33 8.8% 18,754,303 3: Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894 3:	IT	1	0.3%	1,387,500	C		
Professional Services 55 14.7% 29,109,884 1: Property Investment 5 1.3% 3,192,243 Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894	Other	2	0.5%	455,306	0		
Property Investment 5 1.3% 3,192,243 Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894	Printing & Media	3	0.8%	610,000	0		
Public Service 0 0.0% 0 Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894	Professional Services	55	14.7%	29,109,884	12		
Retail 33 8.8% 18,754,303 Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894				3,192,243	1		
Sport, Leisure, Cultural & Recreational 28 7.5% 11,714,894					0		
					7		
Wholesale 0 0.0% 0	Sport Laigura Cultural & Degraphical	28			4		

Number Amount 354

18

373

Balance

% 92.1% 7.6% 0.3%

100%

84.9% Amount 94.9% 218,513,204 4.8% 18,101,868 0.3% 731,945

100% 237,347,017

Think Tank Hardships and Arrears Summary				
Date	31/07/2020			
	İ			
BNYTCAL ATF Think Tank series 2018-1 Trust				
Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	291	86.1%	195,791,979	82.5%
Loans in Arrears (non-hardship)	1	0.3%	561,265	0.2%
Payment Missed (hardship application received / approved)	46	13.6%	40.993.772	17.3%

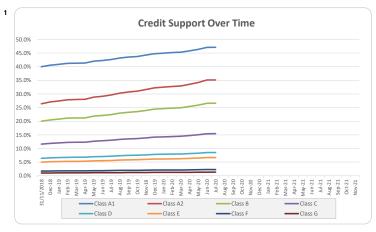
Total Portfolio (no. of facilities)

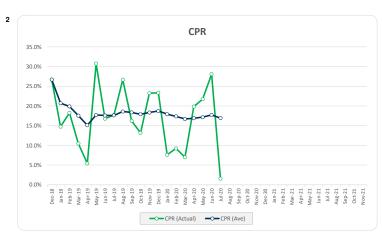
Payment Missed (hardship application received / approved)	46	13.6%	40,993,772	17.3%		
Total Portfolio (no. of facilities)	338	100.0%	237,347,017	100.0%		
BNYTCAL ATF Think Tank series 2018-1 Trust						
		9	% Number / Total		%	Amount / Total
Hardship Breakdown	Number	% Number	Portfolio	Amount	% Amount	Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	1	2.1%	0.3%	875,000	2.1%	0.4%
Hardship Approved	46	97.9%	13.6%	40,993,772	97.9%	17.3%
Total	47	100.0%	13.9%	41,868,772	100.0%	17.6%
Hardship Approved after Notified Cures	35		10.4%	33,083,203		13.9%
Withdrawn Applications	17		5.0%	9,531,678		4.0%
BNYTCAL ATF Think Tank series 2018-1 Trust						
			% Number / Total			Amount / Total
Loan Status	Number	% Number	Portfolio	Amount	% Amount	Portfolio
Current Loans (<=30 days arrears)						
No hardship request	290	99.7%	85.8%	194,916,979	99.6%	82.1%
Request Enquiry	- ,	0.0%	0.0%	-	0.0%	0.0%
Request Received	1	0.3% 0.0%	0.3% 0.0%	875,000	0.4% 0.0%	0.4% 0.0%
Hardship Approved Total	291	100.0%	86.1%	195,791,979	100.0%	82.5%
Loans in Arrears (non-hardship)	1	100.00/	0.00/	504.005	100.00/	0.00/
No hardship request		100.0%	0.3%	561,265	100.0%	0.2%
Degreet English (Leone in Arrears)	·	0.09/	0.00/		0.00/	0.00/
Request Enquiry (Loans in Arrears) Total	<u> </u>	0.0%	0.0%	561.265	0.0%	0.0%
Request Enquiry (Loans in Arrears) Total	·	0.0% 100.0%	0.0% 0.3%	561,265	0.0% 100.0%	0.0%
	<u> </u>			- 561,265		
Total	<u> </u>			561,265 -		
Total Payment Missed (hardship application received / approved)	<u> </u>	100.0%	0.3%	- 561,265 - 40,993,772	100.0%	0.2%

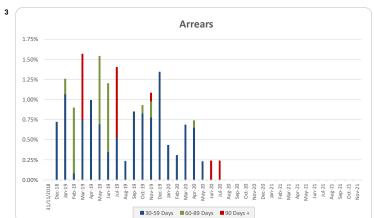
237,347,017

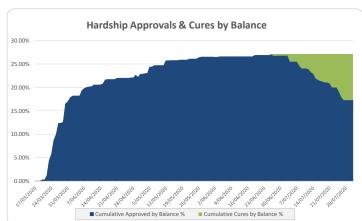
338

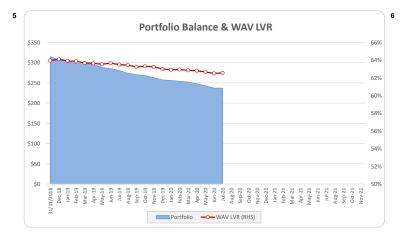
Think Tank Series 2018-1: Time Series Charts

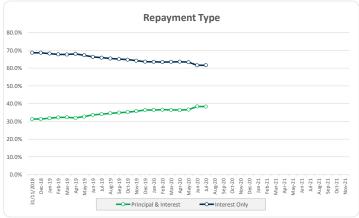


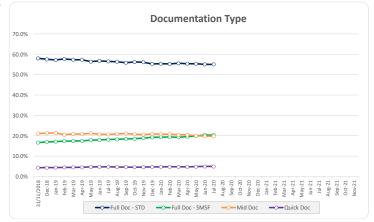


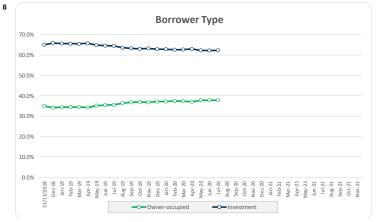






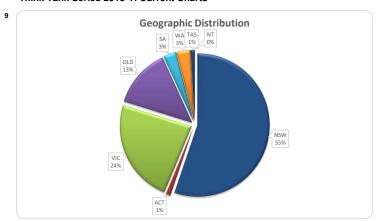


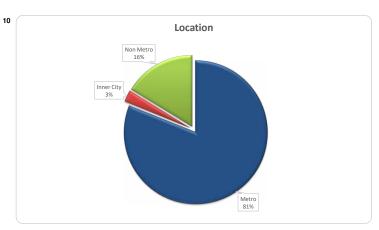


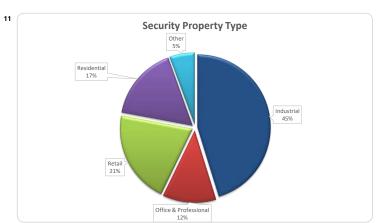


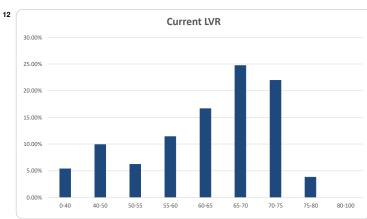
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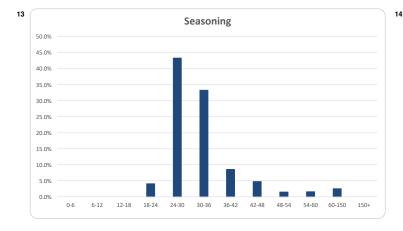
Think Tank Series 2018-1: Current Charts

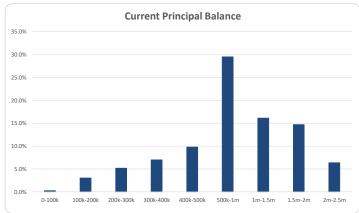












Note:
Documentation Type Data & Chart: Investors reports provided from November 2018 to November 2019 shows % based on numbers
Documentation Type Data & Chart: Amended % based on numbers to % based on Balance from November 2018 to November 2019