
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 Cashflow Asset Report

Think Tank Series 2018-1 - NOTE BALANCES										
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	Closing Credit Support	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	0.00
Class A1	125,354,049.21		240,773.11	125,113,276.10	47.1%	66.2%	0.00	0.00	169,769.22	169,769.22
Class A2	28,413,584.48		54,575.24	28,359,009.24	35.1%	66.2%	0.00	0.00	49,340.46	49,340.46
Class B	20,160,000.00		0.00	20,160,000.00	26.6%	100.0%	0.00	0.00	41,856.91	41,856.91
Class C	26,460,000.00		0.00	26,460,000.00	15.4%	100.0%	0.00	0.00	75,162.78	75,162.78
Class D	16,380,000.00		0.00	16,380,000.00	8.5%	100.0%	0.00	0.00	60,441.12	60,441.12
Class E	4,410,000.00		0.00	4,410,000.00	6.7%	100.0%	0.00	0.00	22,827.20	22,827.20
Class F	10,390,000.00		0.00	10,390,000.00	2.3%	100.0%	0.00	0.00	61,723.03	61,723.03
Class G	2,210,000.00		0.00	2,210,000.00	1.3%	100.0%	0.00	0.00	17,070.44	17,070.44
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	31,019.53	31,019.53

1. GENERAL

Current Payment Date	10-Aug-20
Collection Period (start)	1-Jul-20
Collection Period (end)	31-Jul-20
Interest Period (start)	10-Jul-20
Interest Period (end)	9-Aug-20
Days in Interest Period	31
Next Payment Date	10-Sep-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,005,613.70
Early Repayment Fees	75.75
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	19,297.53
Total Available Income	1,024,986.98

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	315,348.35
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	315,348.35

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 (e) (Inclusive)	95,133.94
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	169,769.22
Class A2 Interest	49,340.46
Class B Interest	41,856.91
Class C Interest	75,162.78
Class D Interest	60,441.12
Class E Interest	22,827.20
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	61,723.03
Class G Interest	17,070.44
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	15,731.86
Class H Interest	31,019.53
Other Expenses	0.00
Excess Spread	384,910.49

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	20,000.00
Class A1 Principal Payment	240,773.11
Class A2 Principal Payment	54,575.24
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 2018-1 Cashflow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	237,240,654.44
Plus: Capitalised Charges	414,790.71
Plus: Further Advances / Redraws	20,000.00
Less: Principal Collections	328,428.11
 Loan Balance at End of Collection Period	 237,347,017.04

b. Repayments

Principal received on Mortgage Loans during Collection Period	328,428.11
CPR (%)	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

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
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	373
Facilities	338
Borrower Groups	318
Balance	\$ 237,347,017
Avg Loan Balance	\$ 636,319
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 702,210
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 746,374
Max Group Balance	\$ 3,000,000
WA Current LVR	62.6%
Max Current LVR	76.4%
WA Yield	5.83%
WA Seasoning (months)	32.8
% IO	61.7%
% Investor	62.3%
% SMSF	20.3%
WA Interest Cover (UnStressed)	2.40

Current Loan/Facility LVR				
	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	16.8%
> 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%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	373	100.0%	237,347,017	100%

Current Facility Balance				
	Number		Balance	
	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%

Property State				
	Number		Balance	
	Amount	%	Amount	%
NSW	182	48.8%	131,049,037	55.2%
ACT	5	1.3%	2,422,503	1.0%
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	0	0.0%	0	0.0%
Total	373	100%	237,347,017	100%

Property Location				
	Number		Balance	
	Amount	%	Amount	%
Metro	294	78.8%	192,353,344	81.0%
Non metro	66	17.7%	38,697,678	16.3%
Inner City	13	3.5%	6,295,995	2.7%
Total	373	100%	237,347,017	100%

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	178	47.7%	130,676,047	55.1%
Mid Doc	71	19.0%	46,853,866	19.7%
Quick Doc	22	5.9%	11,624,394	4.9%
SMSF	102	27.3%	48,192,710	20.3%
SMSF NR	0	0.0%	0	0.0%
Total	373	100%	237,347,017	100%

Property Type				
	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%

Current Loan Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	3.5%	660,649	0.3%
> 100,000 <= 200,000	45	12.1%	7,189,668	3.0%
> 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	373	100%	237,347,017	100%

Current Group Balance				
	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%
> 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%
Total	318	100%	237,347,017	100%

Seasoning (months)				
	Number		Balance	
	Amount	%	Amount	%
0.0 <= 6	0	0.0%	0	0.0%
> 6 <= 12	0	0.0%	0	0.0%
> 12 <= 18	0	0.0%	0	0.0%
> 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 Past Due)				
	Number		Balance	
	Amount	%	Amount	%
0 <= 30	372	99.7%	236,785,752	99.8%
> 30 <= 60	0	0.0%	0	0.0%
> 60 <= 90	0	0.0%	0	0.0%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	1	0.3%	561,265	0.2%
> 150	0	0.0%	0	0.0%
Total	373	100%	237,347,017	100%

Employment Type				
	Number		Balance	
	Amount	%	Amount	%
PAYG	77	20.6%	47,645,150	20.1%
<i>Months Self Employed</i>				
0 < 12	0	0.0%	0	0.0%
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%

Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	44	11.8%	39,267,565	16.5%
Total	373	100%	237,347,017	100%

Interest Rate Type				
	Number		Balance	
	Amount	%	Amount	%
Variable	361	96.8%	230,907,940	97.3%
Fixed Rate Term Remaining (yrs)				
0 <= 1	3	0.8%	1,661,487	0.7%
> 1 <= 2	5	1.3%	2,092,521	0.9%
> 2 <= 3	3	0.8%	2,106,808	0.9%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	1	0.3%	578,262	0.2%
Total	373	100%	237,347,017	100%

Interest Rates				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	32	8.6%	24,384,807	10.3%
> 5.0% <= 5.5%	75	20.1%	43,086,280	18.2%
> 5.5% <= 6.0%	100	26.8%	70,690,330	29.8%
> 6.0% <= 6.5%	122	32.7%	77,970,900	32.9%
> 6.5% <= 7.0%	42	11.3%	19,680,835	8.3%
> 7.0% <= 7.5%	2	0.5%	1,533,865	0.6%
> 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	373	100%	237,347,017	100%

Interest Cover (Unstressed)				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.1%	1,939,306	0.8%
> 1.50 <= 1.75	98	26.3%	81,785,599	34.5%
> 1.75 <= 2.00	56	15.0%	34,328,625	14.5%
> 2.00 <= 2.25	42	11.3%	23,476,795	9.9%
> 2.25 <= 2.50	32	8.6%	22,235,927	9.4%
> 2.50 <= 2.75	20	5.4%	10,669,085	4.5%
> 2.75 <= 3.00	33	8.8%	13,872,698	5.8%
> 3.00 <= 3.25	14	3.8%	6,217,385	2.6%
> 3.25 <= 3.50	10	2.7%	8,017,830	3.4%
> 3.50 <= 3.75	18	4.8%	10,854,482	4.6%
> 3.75 <= 4.00	8	2.1%	3,179,508	1.3%
> 4.00 <= 4.25	1	0.3%	222,000	0.1%
> 4.25	37	9.9%	20,547,778	8.7%
Total	373	100%	237,347,017	100%

NCCP Loans				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	19	5.1%	10,238,458	4.3%
Non NCCP loans	354	94.9%	227,108,559	95.7%
Total	373	100%	237,347,017	100%

Residential Property Type				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	20.8%	5,013,956	12.8%
High Density Apartment	2	4.2%	1,433,250	3.6%
House	36	75.0%	32,820,359	83.6%
Total	48	100%	39,267,565	100%

Remaining Term				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	10	2.7%	2,122,161	0.9%
> 15 <= 20	38	10.2%	22,175,899	9.3%
> 20 <= 25	229	61.4%	154,561,411	65.1%
> 25 <= 30	96	25.7%	58,487,546	24.6%
Total	373	100%	237,347,017	100%

Payment Type				
	Number		Balance	
	Amount	%	Amount	%
P&I	181	48.5%	90,958,466	38.3%
IO Term Remaining (yrs)				
0 <= 1	50	13.4%	39,752,993	16.7%
> 1 <= 2	31	8.3%	28,815,522	12.1%
> 2 <= 3	109	29.2%	74,342,536	31.3%
> 3 <= 4	2	0.5%	3,477,500	1.5%
> 4 <= 5	0	0.0%	0	0.0%
Total	373	100%	237,347,017	100%

Loan Purpose				
	Number		Balance	
	Amount	%	Amount	%
Purchase	212	56.8%	129,361,286	54.5%
Refinance - no takeout	83	22.3%	57,335,947	24.2%
Refinance	29	7.8%	19,160,170	8.1%
Equity Takeout	49	13.1%	31,489,614	13.3%
Total	373	100%	237,347,017	100%

Borrower Industry				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	44	11.8%	24,787,420	10.4%
Communications	5	1.3%	2,199,023	0.9%
Construction	99	26.5%	75,283,930	31.7%
Education	7	1.9%	5,238,050	2.2%
Engineering / Manufacturing	26	7.0%	18,274,749	7.7%
Finance & Insurance	19	5.1%	11,002,389	4.6%
Food and Beverage	28	7.5%	26,253,320	11.1%
Health	18	4.8%	9,084,007	3.8%
IT	1	0.3%	1,387,500	0.6%
Other	2	0.5%	455,306	0.2%
Printing & Media	3	0.8%	610,000	0.3%
Professional Services	55	14.7%	29,109,884	12.3%
Property Investment	5	1.3%	3,192,243	1.3%
Public Service	0	0.0%	0	0.0%
Retail	33	8.8%	18,754,303	7.9%
Sport, Leisure, Cultural & Recreational	28	7.5%	11,714,894	4.9%
Wholesale	0	0.0%	0	0.0%
Total	373	100%	237,347,017	100%

Credit Events				
	Number		Balance	
	Amount	%	Amount	%
0	354	94.9%	218,513,204	92.1%
1	18	4.8%	18,101,868	7.6%
2	1	0.3%	731,945	0.3%
Total	373	100%	237,347,017	100%

Think Tank Hardships and Arrears Summary

Date

31/07/2020

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)	338	100.0%	237,347,017	100.0%

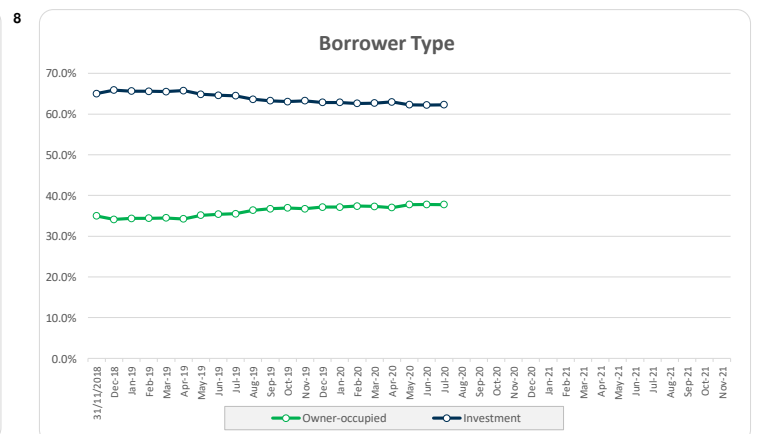
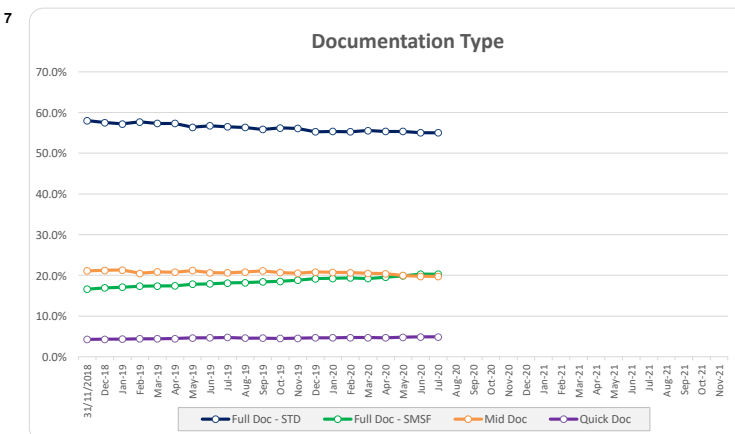
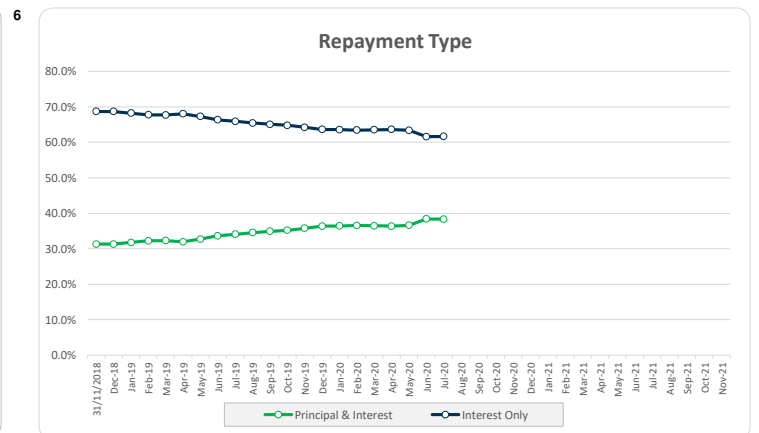
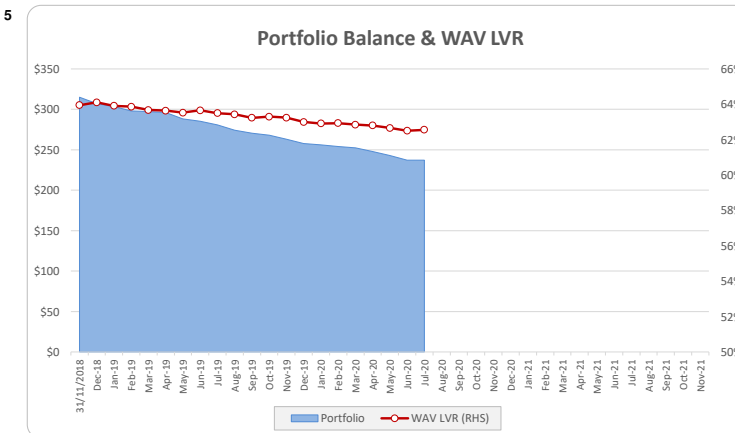
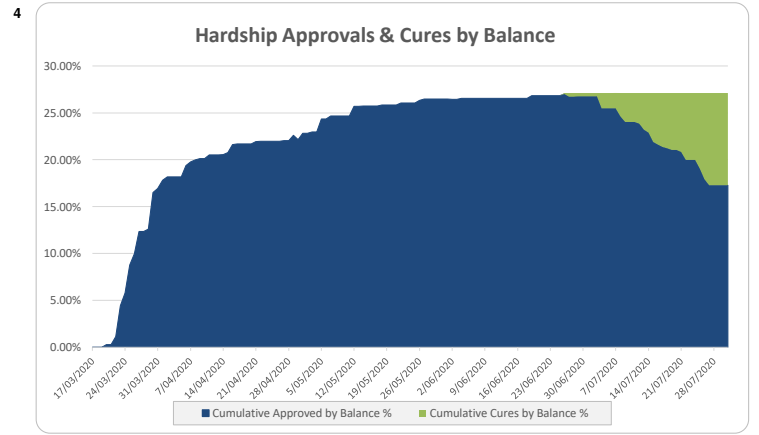
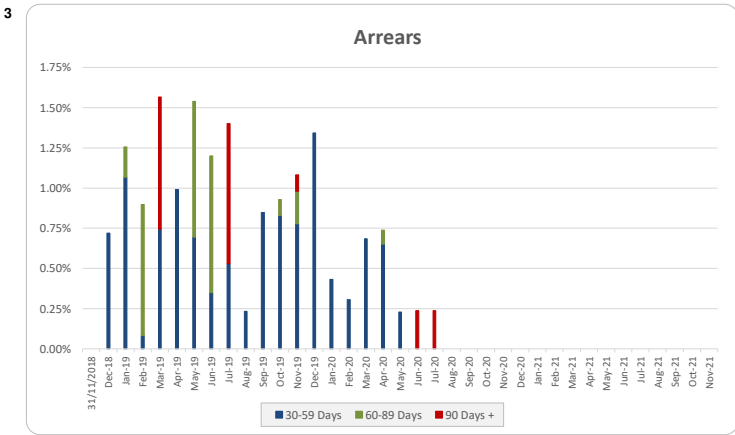
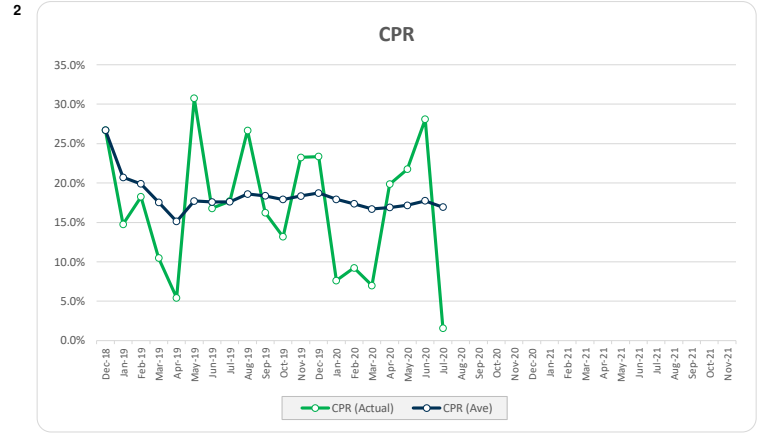
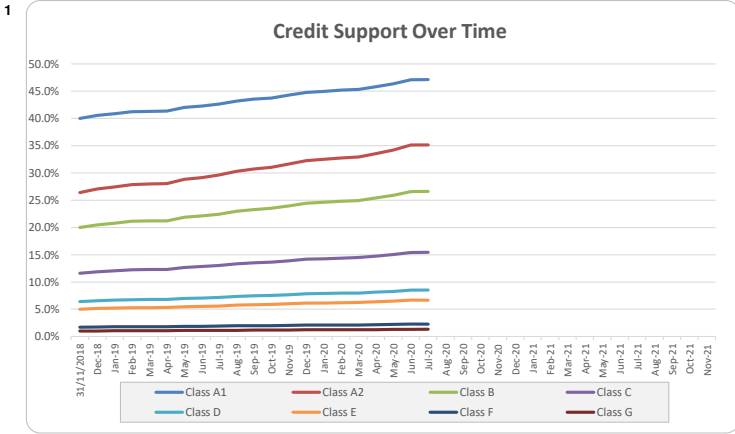
BNYTCAL ATF Think Tank series 2018-1 Trust

Hardship Breakdown	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total 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

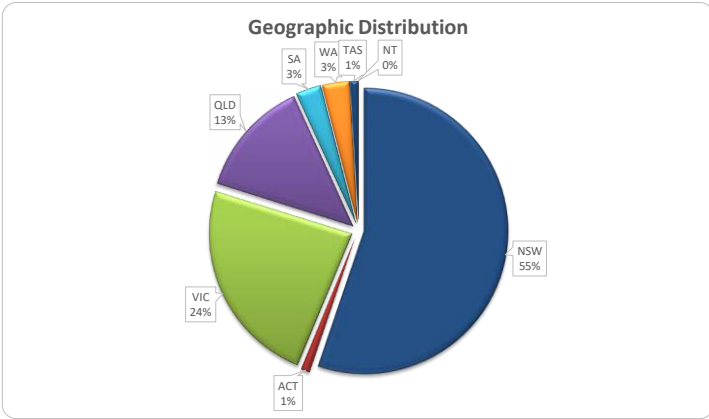
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	290	99.7%	85.8%	194,916,979	99.6%	82.1%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	1	0.3%	0.3%	875,000	0.4%	0.4%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
Total	291	100.0%	86.1%	195,791,979	100.0%	82.5%
Loans in Arrears (non-hardship)						
No hardship request	1	100.0%	0.3%	561,265	100.0%	0.2%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	1	100.0%	0.3%	561,265	100.0%	0.2%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	46	100.0%	13.6%	40,993,772	100.0%	17.3%
Total	46	100.0%	13.6%	40,993,772	100.0%	17.3%
Total Portfolio (no. of facilities)	338			237,347,017		

Think Tank Series 2018-1: Time Series Charts

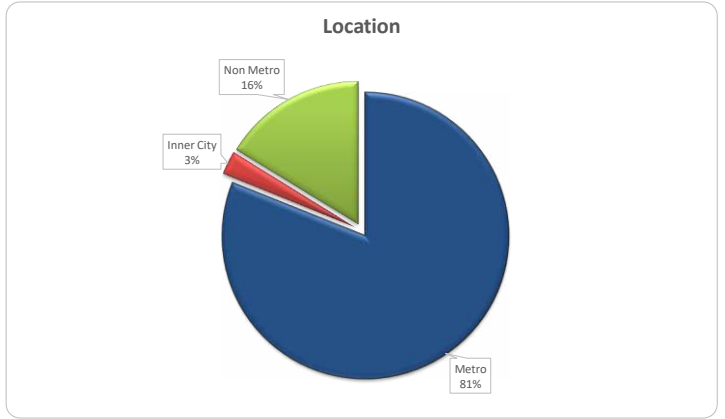


Think Tank Series 2018-1: Current Charts

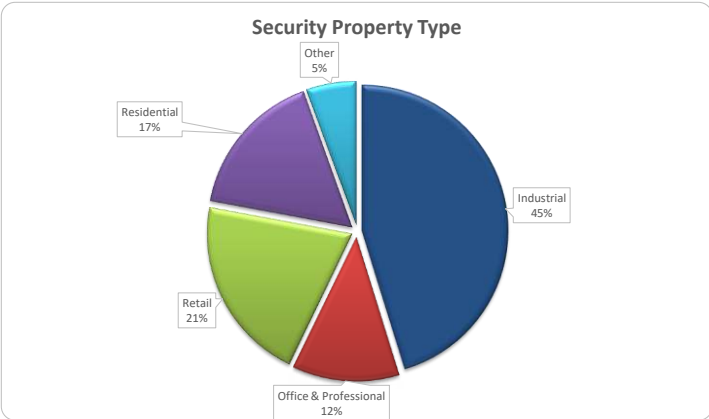
9



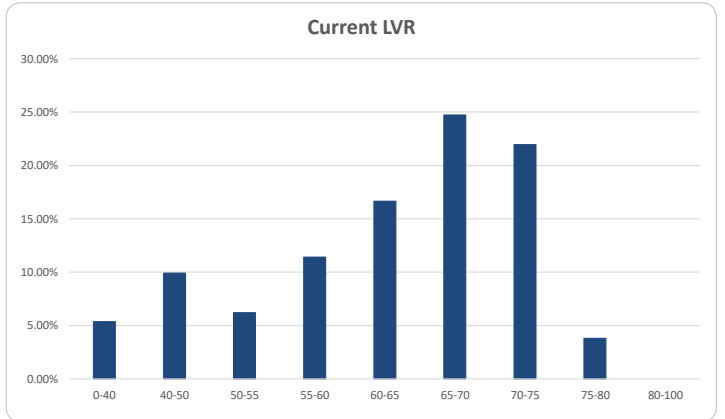
10



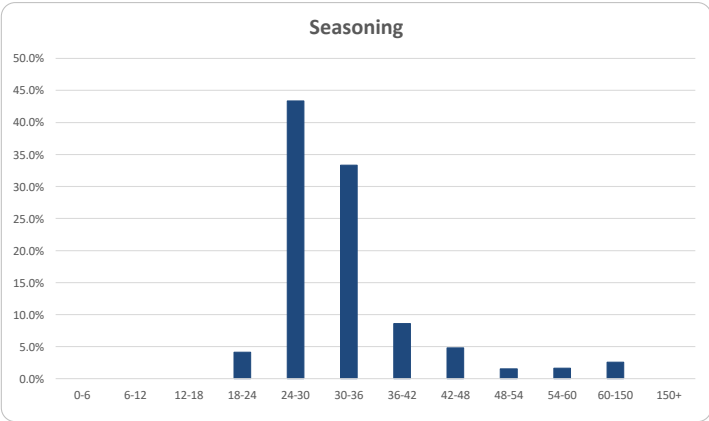
11



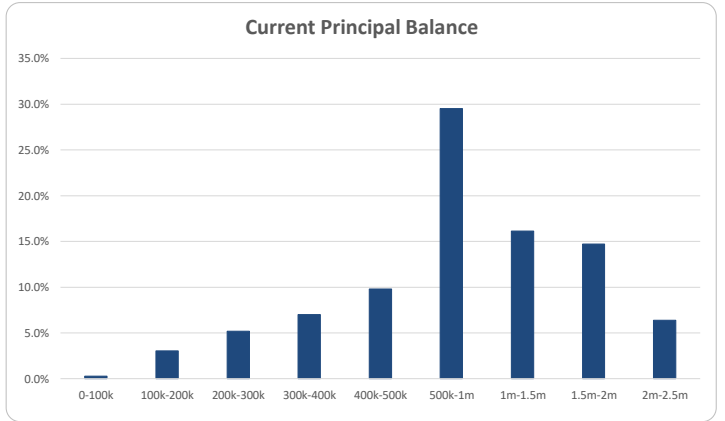
12



13



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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