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## Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Sep-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	125,113,276.10		1,354,320.04	123,758,956.06	47.3%	65.5%	0.00	0.00	168,954.34	168,954.34
Class A2	28,359,009.24		306,979.21	28,052,030.03	35.4%	65.5%	0.00	0.00	49,134.90	49,134.90
Class B	20,160,000.00		0.00	20,160,000.00	26.8%	100.0%	0.00	0.00	41,778.15	41,778.15
Class C	26,460,000.00		0.00	26,460,000.00	15.6%	100.0%	0.00	0.00	75,059.41	75,059.41
Class D	16,380,000.00		0.00	16,380,000.00	8.6%	100.0%	0.00	0.00	60,377.13	60,377.13
Class E	4,410,000.00		0.00	4,410,000.00	6.7%	100.0%	0.00	0.00	22,809.97	22,809.97
Class F	10,390,000.00		0.00	10,390,000.00	2.3%	100.0%	0.00	0.00	61,682.44	61,682.44
Class G	2,210,000.00		0.00	2,210,000.00	1.3%	100.0%	0.00	0.00	17,061.81	17,061.81
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	31,007.22	31,007.22

### 1. GENERAL

Current Payment Date	10-Sep-20
Collection Period (start)	1-Aug-20
Collection Period (end)	31-Aug-20
Interest Period (start)	10-Aug-20
Interest Period (end)	9-Sep-20
Days in Interest Period	31
Next Payment Date	12-Oct-20

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	1,004,654.28
Early Repayment Fees	5,246.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	515.29
<b>Total Available Income</b>	<b>1,010,415.57</b>

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

#### b. Total Principal Principal

Principal Received on the Mortgage Loans	1,681,299.25
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>1,681,299.25</b>

### 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
<b>Closing Balance</b>	<b>0.00</b>

### 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 5.8(a) to (e) (Inclusive)	94,261.73
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	168,954.34
Class A2 Interest	49,134.90
Class B Interest	41,778.15
Class C Interest	75,059.41
Class D Interest	60,377.13
Class E Interest	22,809.97
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	61,682.44
Class G Interest	17,061.81
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	16,236.33
Class H Interest	31,007.22
Other Expenses	0.00
Excess Spread	372,052.14

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	20,000.00
Class A1 Principal Payment	1,354,320.04
Class A2 Principal Payment	306,979.21
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	237,347,017.04
Plus: Capitalised Charges	248,429.51
Plus: Further Advances / Redraws	20,000.00
Less: Principal Collections	1,685,404.55
 Loan Balance at End of Collection Period	 235,930,042.00

### b. Repayments

Principal received on Mortgage Loans during Collection Period	1,685,404.55
CPR (%)	8.2%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.90%	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
<b>Current Period</b>				
No. of Loans	0	0	1	1
Balance Outstanding	0	0	563,627	563,627
% 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 31/08/2020

Summary	
Loans	371
Facilities	336
Borrower Groups	316
Balance	\$ 235,930,042
Avg Loan Balance	\$ 635,930
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 702,173
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 746,614
Max Group Balance	\$ 3,000,000
WA Current LVR	62.5%
Max Current LVR	76.8%
WA Yield	5.83%
WA Seasoning (months)	33.8
% IO	60.7%
% Investor	62.4%
% SMSF	20.4%
WA Interest Cover (UnStressed)	2.40

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0% <= 40%		40	10.8%	13,026,962	5.5%
> 40% <= 50%		42	11.3%	23,204,861	9.8%
> 50% <= 55%		25	6.7%	15,658,102	6.6%
> 55% <= 60%		40	10.8%	23,247,205	9.9%
> 60% <= 65%		59	15.9%	39,074,816	16.6%
> 65% <= 70%		74	19.9%	57,012,710	24.2%
> 70% <= 75%		83	22.4%	55,640,872	23.6%
> 75% <= 80%		8	2.2%	9,064,515	3.8%
> 80% <= 85%		0	0.0%	0	0.0%
> 85% <= 100%		0	0.0%	0	0.0%
Total		371	100.0%	235,930,042	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0 <= 100,000		5	1.5%	343,493	0.1%
> 100,000 <= 200,000		36	10.7%	5,768,516	2.4%
> 200,000 <= 300,000		38	11.3%	9,236,179	3.9%
> 300,000 <= 400,000		42	12.5%	14,602,845	6.2%
> 400,000 <= 500,000		48	14.3%	21,830,674	9.3%
> 500,000 <= 1,000,000		97	28.9%	68,017,973	28.8%
> 1,000,000 <= 1,500,000		32	9.5%	39,301,128	16.7%
> 1,500,000 <= 2,000,000		22	6.5%	37,595,794	15.9%
> 2,000,000 <= 2,500,000		8	2.4%	17,212,502	7.3%
> 2,500,000 <= 5,000,000		8	2.4%	22,020,938	9.3%
Total		336	100%	235,930,042	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		180	48.5%	129,566,142	54.9%
ACT		5	1.3%	2,432,750	1.0%
VIC		95	25.6%	55,996,509	23.7%
QLD		58	15.6%	31,775,722	13.5%
SA		19	5.1%	6,811,907	2.9%
WA		12	3.2%	7,282,743	3.1%
TAS		2	0.5%	2,064,270	0.9%
NT		0	0.0%	0	0.0%
Total		371	100%	235,930,042	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		294	79.2%	191,805,692	81.3%
Non metro		65	17.5%	38,170,923	16.2%
Inner City		12	3.2%	5,953,427	2.5%
Total		371	100%	235,930,042	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		177	47.7%	129,765,615	55.0%
Mid Doc		70	18.9%	46,505,755	19.7%
Quick Doc		22	5.9%	11,614,173	4.9%
SMSF		102	27.5%	48,044,499	20.4%
SMSF NR		0	0.0%	0	0.0%
Total		371	100%	235,930,042	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		77	20.8%	49,377,779	20.9%
Industrial		171	46.1%	106,243,336	45.0%
Office		58	15.6%	25,637,403	10.9%
Professional Suites		7	1.9%	2,291,956	1.0%
Commercial Other		14	3.8%	13,102,803	5.6%
Vacant Land		0	0.0%	0	0.0%
Rural		0	0.0%	0	0.0%
Residential		44	11.9%	39,276,764	16.6%
Total		371	100%	235,930,042	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		359	96.8%	229,493,684	97.3%
Fixed Rate Term Remaining (yrs)					
0 <= 1		4	1.1%	1,990,861	0.8%
> 1 <= 2		4	1.1%	1,760,599	0.7%

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0 <= 100,000		14	3.8%	747,212	0.3%
> 100,000 <= 200,000		44	11.9%	7,047,281	3.0%
> 200,000 <= 300,000		51	13.7%	12,576,718	5.3%
> 300,000 <= 400,000		48	12.9%	16,640,324	7.1%
> 400,000 <= 500,000		51	13.7%	23,274,554	9.9%
> 500,000 <= 1,000,000		97	26.1%	67,345,931	28.5%
> 1,000,000 <= 1,500,000		32	8.6%	39,220,179	16.6%
> 1,500,000 <= 2,000,000		20	5.4%	34,869,304	14.8%
> 2,000,000 <= 2,500,000		7	1.9%	15,112,502	6.4%
> 2,500,000 <= 5,000,000		7	1.9%	19,096,036	8.1%
Total		371	100%	235,930,042	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0 <= 100,000		4	1.3%	255,745	0.1%
> 100,000 <= 200,000		32	10.1%	5,208,314	2.2%
> 200,000 <= 300,000		33	10.4%	8,079,168	3.4%
> 300,000 <= 400,000		37	11.7%	12,773,855	5.4%
> 400,000 <= 500,000		45	14.2%	20,418,754	8.7%
> 500,000 <= 1,000,000		95	30.1%	66,292,497	28.1%
> 1,000,000 <= 1,500,000		24	7.6%	29,905,295	12.7%
> 1,500,000 <= 2,000,000		26	8.2%	44,466,324	18.8%
> 2,000,000 <= 2,500,000		11	3.5%	23,689,154	10.0%
> 2,500,000 <= 5,000,000		9	2.8%	24,840,938	10.5%
Total		316	100%	235,930,042	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		11	3.0%	6,763,746	2.9%
> 24 <= 30		124	33.4%	82,527,349	35.0%
> 30 <= 36		151	40.7%	91,382,623	38.7%
> 36 <= 42		43	11.6%	28,535,288	12.1%
> 42 <= 48		20	5.4%	12,352,988	5.2%
> 48 <= 54		5	1.3%	3,401,413	1.4%
> 54 <= 60		4	1.1%	1,105,208	0.5%
> 60 <= 300		13	3.5%	9,861,427	4.2%
Total		371	100%	235,930,042	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0 <= 30		370	99.7%	235,366,415	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		0	0.0%	0	0.0%
> 150		1	0.3%	563,627	0.2%
Total		371	100%	235,930,042	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		76	20.5%	47,113,109	20.0%
Months Self Employed					
0 < 12		0	0.0%	0	0.0%
12 <= 24		0	0.0%	0	0.0%
24 < 36		4	1.1%	3,417,075	1.4%
36 < 48		14	3.8%	9,187,079	3.9%
48 < 60		11	3.0%	5,185,458	2.2%
60		266	71.7%	171,027,322	72.5%
Total		371	100%	235,930,042	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0 <= 15		11	3.0%	2,544,282	1.1%
> 15 <= 20		40	10.8%	25,459,057	10.8%
> 20 <= 25		224	60.4%	149,539,590	63.4%
> 25 <= 30		96	25.9%	58,387,113	24.7%
Total		371	100%	235,930,042	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%

> 2	<= 3	3	0.8%	2,107,452	0.9%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	1	0.3%	577,446	0.2%

Total		371	100%	235,930,042	100%
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<b>Interest Rates</b>					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	32	8.6%	24,447,704	10.4%
> 5.0%	<= 5.5%	76	20.5%	43,754,846	18.5%
> 5.5%	<= 6.0%	100	27.0%	70,270,909	29.8%
> 6.0%	<= 6.5%	119	32.1%	76,314,146	32.3%
> 6.5%	<= 7.0%	42	11.3%	19,607,364	8.3%
> 7.0%	<= 7.5%	2	0.5%	1,535,073	0.7%
> 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		371	100%	235,930,042	100%
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<b>Interest Cover (Unstressed)</b>					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	4	1.1%	1,937,441	0.8%
> 1.50	<= 1.75	97	26.1%	81,181,437	34.4%
> 1.75	<= 2.00	56	15.1%	34,315,512	14.5%
> 2.00	<= 2.25	41	11.1%	23,063,724	9.8%
> 2.25	<= 2.50	32	8.6%	22,284,121	9.4%
> 2.50	<= 2.75	20	5.4%	10,303,809	4.4%
> 2.75	<= 3.00	33	8.9%	13,885,299	5.9%
> 3.00	<= 3.25	14	3.8%	6,211,735	2.6%
> 3.25	<= 3.50	10	2.7%	8,054,977	3.4%
> 3.50	<= 3.75	18	4.9%	10,849,421	4.6%
> 3.75	<= 4.00	8	2.2%	3,183,569	1.3%
> 4.00	<= 4.25	1	0.3%	222,000	0.1%
> 4.25		37	10.0%	20,436,998	8.7%

Total		371	100%	235,930,042	100%
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<b>NCCP Loans</b>					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		19	5.1%	9,895,669	4.2%
Non NCCP loans		352	94.9%	226,034,373	95.8%

Total		371	100%	235,930,042	100%
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<b>Residential Property Type</b>					
		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%	32,829,558	83.6%

Total		48	100%	39,276,764	100%
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P&I		182	49.1%	92,788,524	39.3%
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<b>IO Term Remaining (yrs)</b>					
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0	<= 1	54	14.6%	42,138,645	17.9%
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> 1	<= 2	36	9.7%	28,383,787	12.0%
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> 2	<= 3	98	26.4%	71,954,085	30.5%
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> 3	<= 4	1	0.3%	665,000	0.3%
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> 4	<= 5	0	0.0%	0	0.0%
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Total		371	100%	235,930,042	100%
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<b>Loan Purpose</b>					
		Number		Balance	
		Amount	%	Amount	%
Purchase		210	56.6%	128,329,137	54.4%
Refinance - no takeout		83	22.4%	57,254,793	24.3%
Refinance		29	7.8%	19,166,702	8.1%
Equity Takeout		49	13.2%	31,179,411	13.2%

Total		371	100%	235,930,042	100%
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<b>Borrower Industry</b>					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		44	11.9%	24,705,770	10.5%
Communications		5	1.3%	2,201,817	0.9%
Construction		99	26.7%	74,850,222	31.7%
Education		6	1.6%	4,863,881	2.1%
Engineering / Manufacturing		25	6.7%	17,668,344	7.5%
Finance & Insurance		19	5.1%	11,005,232	4.7%
Food and Beverage		28	7.5%	26,272,438	11.1%
Health		18	4.9%	9,111,442	3.9%
IT		1	0.3%	1,387,500	0.6%
Other		2	0.5%	454,500	0.2%
Printing & Media		3	0.8%	630,000	0.3%
Professional Services		55	14.8%	29,141,843	12.4%
Property Investment		5	1.3%	3,192,611	1.4%
Public Service		0	0.0%	0	0.0%
Retail		33	8.9%	18,728,697	7.9%
Sport, Leisure, Cultural & Recreational		28	7.5%	11,715,745	5.0%
Wholesale		0	0.0%	0	0.0%

Total		371	100%	235,930,042	100%
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<b>Credit Events</b>					
		Number		Balance	
		Amount	%	Amount	%
0		352	94.9%	217,083,571	92.0%
1		18	4.9%	18,116,609	7.7%
2		1	0.3%	729,863	0.3%

Total		371	100%	235,930,042	100%
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**Think Tank Hardships and Arrears Summary**

Date 31/08/2020

**BNYTCAL ATF Think Tank series 2018-1 Trust**

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	299	89.0%	200,404,267	84.9%
Loans in Arrears (non-hardship)	1	0.3%	563,627	0.2%
Payment Missed (hardship application received / approved)	36	10.7%	34,962,147	14.8%
<b>Total Portfolio (no. of facilities)</b>	<b>336</b>	<b>100.0%</b>	<b>235,930,042</b>	<b>100.0%</b>

**BNYTCAL ATF Think Tank series 2018-1 Trust**

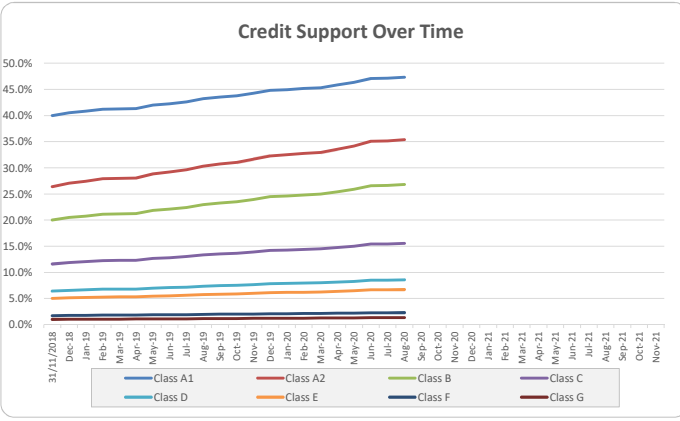
Hardship Breakdown	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	36	100.0%	10.7%	34,962,147	100.0%	14.8%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>10.7%</b>	<b>34,962,147</b>	<b>100.0%</b>	<b>14.8%</b>
Hardship Approved after Notified Cures	36		10.7%	34,962,147		14.8%
Withdrawn Applications	17		5.1%	9,524,535		4.0%

**BNYTCAL ATF Think Tank series 2018-1 Trust**

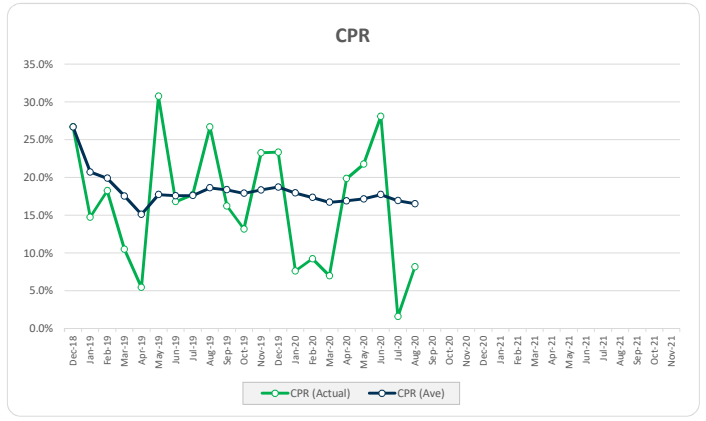
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
<b>Current Loans (&lt;=30 days arrears)</b>						
No hardship request	299	100.0%	89.0%	200,404,267	100.0%	84.9%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
<b>Total</b>	<b>299</b>	<b>100.0%</b>	<b>89.0%</b>	<b>200,404,267</b>	<b>100.0%</b>	<b>84.9%</b>
<b>Loans in Arrears (non-hardship)</b>						
No hardship request	1	100.0%	0.3%	563,627	100.0%	0.2%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>0.3%</b>	<b>563,627</b>	<b>100.0%</b>	<b>0.2%</b>
<b>Payment Missed (hardship application received / approved)</b>						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	36	100.0%	10.7%	34,962,147	100.0%	14.8%
<b>Total</b>	<b>36</b>	<b>100.0%</b>	<b>10.7%</b>	<b>34,962,147</b>	<b>100.0%</b>	<b>14.8%</b>
<b>Total Portfolio (no. of facilities)</b>	<b>336</b>			<b>235,930,042</b>		

Think Tank Series 2018-1: Time Series Charts

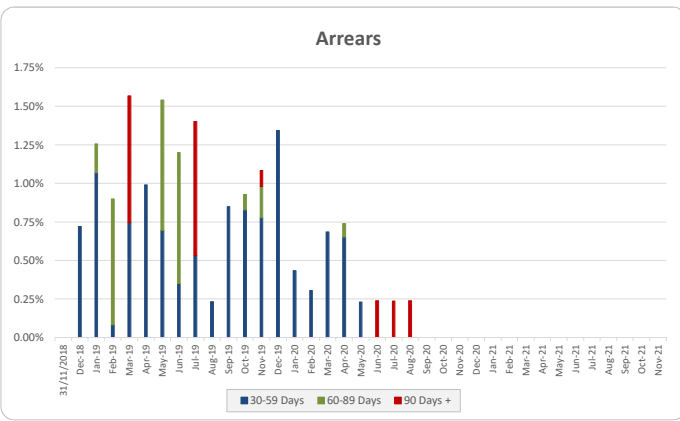
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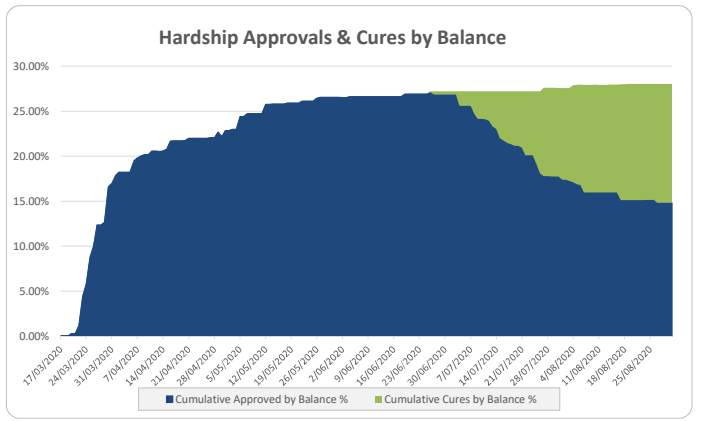
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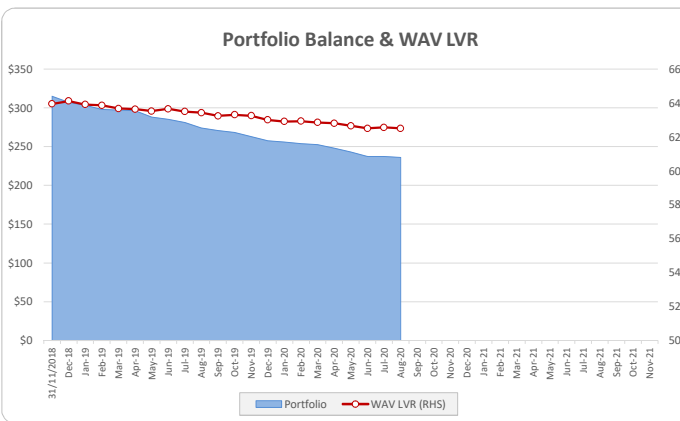
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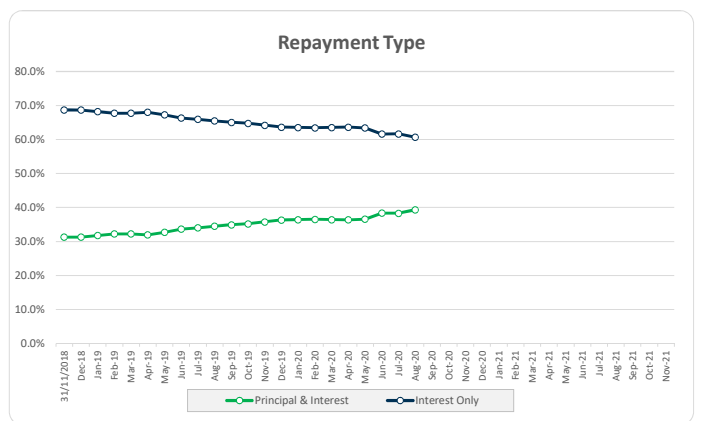
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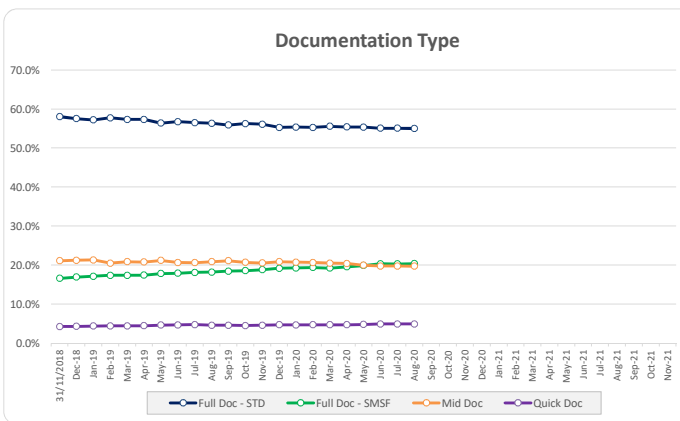
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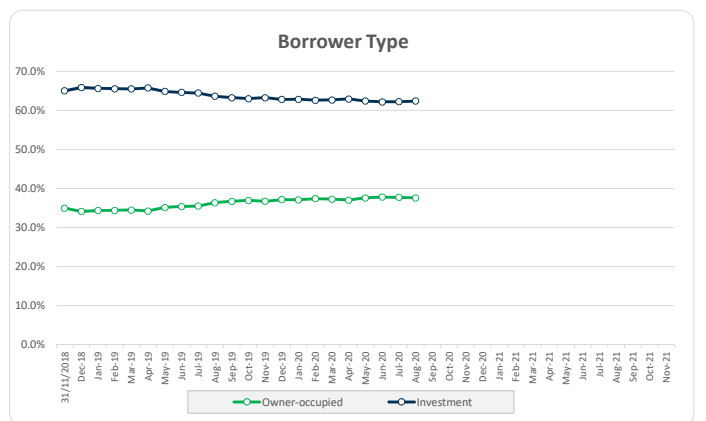
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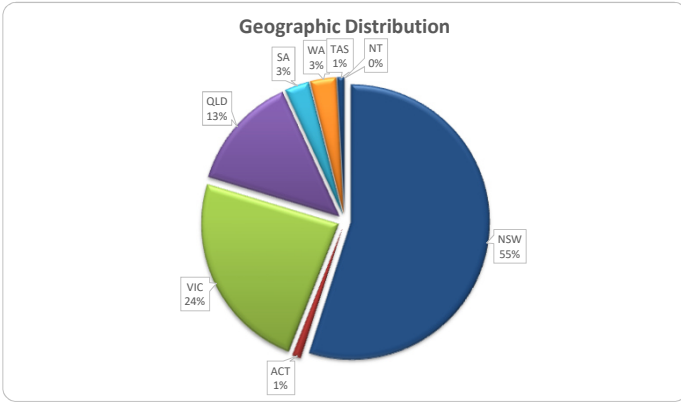


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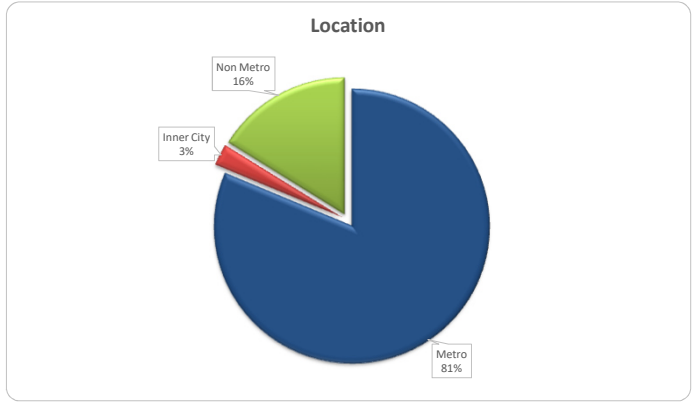


Think Tank Series 2018-1: Current Charts

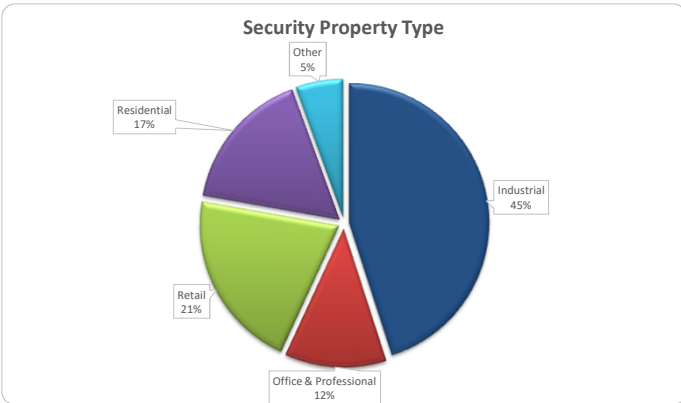
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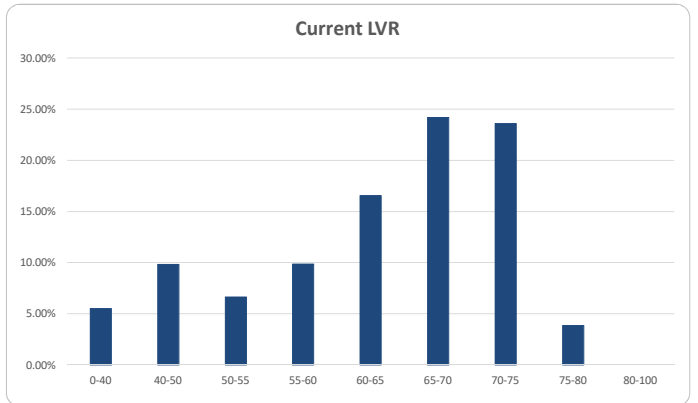
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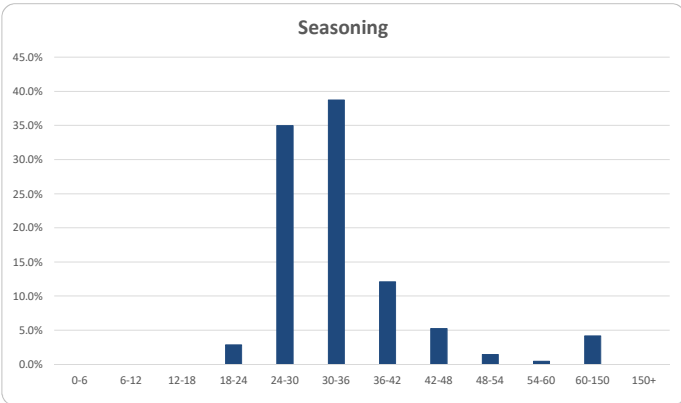
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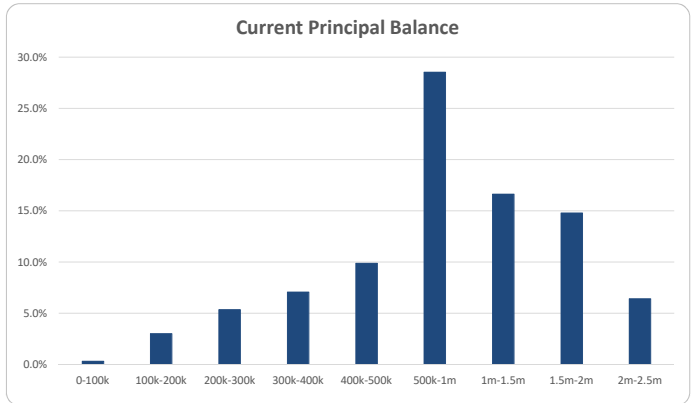
12



13



14



**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