
Investor Report - Think Tank Series 2018-1

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

Payment Date of 12-Oct-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	123,758,956.06		1,708,072.52	122,050,883.54	47.6%	64.6%	0.00	0.00	172,516.59	172,516.59
Class A2	28,052,030.03		387,163.10	27,664,866.93	35.7%	64.6%	0.00	0.00	50,170.86	50,170.86
Class B	20,160,000.00		0.00	20,160,000.00	27.1%	100.0%	0.00	0.00	43,125.83	43,125.83
Class C	26,460,000.00		0.00	26,460,000.00	15.7%	100.0%	0.00	0.00	77,480.68	77,480.68
Class D	16,380,000.00		0.00	16,380,000.00	8.7%	100.0%	0.00	0.00	62,324.78	62,324.78
Class E	4,410,000.00		0.00	4,410,000.00	6.8%	100.0%	0.00	0.00	23,545.78	23,545.78
Class F	10,390,000.00		0.00	10,390,000.00	2.3%	100.0%	0.00	0.00	63,672.20	63,672.20
Class G	2,210,000.00		0.00	2,210,000.00	1.4%	100.0%	0.00	0.00	17,612.19	17,612.19
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	32,007.45	32,007.45

1. GENERAL

Current Payment Date	12-Oct-20
Collection Period (start)	1-Sep-20
Collection Period (end)	30-Sep-20
Interest Period (start)	10-Sep-20
Interest Period (end)	11-Oct-20
Days in Interest Period	32
Next Payment Date	10-Nov-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,010,542.10
Early Repayment Fees	14,136.86
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	900,325.64
Total Available Income	1,925,004.60

(1) Includes penalty interest, dishonour fees, bank account interest, funds received from the Forbearance SPV etc

b. Total Principal Principal

Principal Received on the Mortgage Loans	2,355,485.62
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,355,485.62

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)	94,332.21
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	172,516.59
Class A2 Interest	50,170.86
Class B Interest	43,125.83
Class C Interest	77,480.68
Class D Interest	62,324.78
Class E Interest	23,545.78
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	63,672.20
Class G Interest	17,612.19
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	16,196.42
Class H Interest	32,007.45
Other Expenses	0.00
Excess Spread	1,272,019.61

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	260,250.00
Class A1 Principal Payment	1,708,072.52
Class A2 Principal Payment	387,163.10
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	235,930,042.00
Plus: Capitalised Charges	66,944.19
Plus: Further Advances / Redraws	260,250.00
Less: Principal Collections	2,363,450.83
 Loan Balance at End of Collection Period	 233,893,785.36

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,363,450.83
CPR (%)	11.4%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.89%	5.82%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.82%	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	565,999	565,999
% 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 30/09/2020

Summary	
Loans	366
Facilities	331
Borrower Groups	311
Balance	\$ 233,893,785
Avg Loan Balance	\$ 639,054
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 706,628
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 752,070
Max Group Balance	\$ 3,000,000
WA Current LVR	62.5%
Max Current LVR	77.1%
WA Yield	5.82%
WA Seasoning (months)	34.9
% IO	58.8%
% Investor	62.5%
% SMSF	20.5%
WA Interest Cover (UnStressed)	2.40

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	42	11.5%	13,477,332	5.8%
> 40%	<= 50%	41	11.2%	22,915,170	9.8%
> 50%	<= 55%	23	6.3%	14,872,785	6.4%
> 55%	<= 60%	39	10.7%	21,821,445	9.3%
> 60%	<= 65%	57	15.6%	39,083,368	16.7%
> 65%	<= 70%	75	20.5%	57,775,339	24.7%
> 70%	<= 75%	81	22.1%	54,867,616	23.5%
> 75%	<= 80%	8	2.2%	9,080,730	3.9%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		366	100.0%	233,893,785	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.5%	342,023	0.1%
> 100,000	<= 200,000	35	10.6%	5,584,989	2.4%
> 200,000	<= 300,000	39	11.8%	9,447,283	4.0%
> 300,000	<= 400,000	39	11.8%	13,527,350	5.8%
> 400,000	<= 500,000	48	14.5%	21,837,950	9.3%
> 500,000	<= 1,000,000	95	28.7%	66,856,542	28.6%
> 1,000,000	<= 1,500,000	31	9.4%	37,892,215	16.2%
> 1,500,000	<= 2,000,000	23	6.9%	39,174,189	16.7%
> 2,000,000	<= 2,500,000	8	2.4%	17,194,618	7.4%
> 2,500,000	<= 5,000,000	8	2.4%	22,036,625	9.4%
Total		331	100%	233,893,785	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		180	49.2%	129,687,870	55.4%
ACT		5	1.4%	2,432,055	1.0%
VIC		92	25.1%	54,427,574	23.3%
QLD		57	15.6%	31,577,153	13.5%
SA		19	5.2%	6,779,995	2.9%
WA		11	3.0%	6,924,869	3.0%
TAS		2	0.5%	2,064,270	0.9%
NT		0	0.0%	0	0.0%
Total		366	100%	233,893,785	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		289	79.0%	189,816,111	81.2%
Non metro		65	17.8%	38,127,022	16.3%
Inner City		12	3.3%	5,950,652	2.5%
Total		366	100%	233,893,785	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		177	48.4%	129,760,426	55.5%
Mid Doc		66	18.0%	45,070,179	19.3%
Quick Doc		21	5.7%	11,100,227	4.7%
SMSF		102	27.9%	47,962,954	20.5%
SMSF NR		0	0.0%	0	0.0%
Total		366	100%	233,893,785	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		76	20.8%	49,060,931	21.0%
Industrial		169	46.2%	105,610,120	45.2%
Office		57	15.6%	25,232,380	10.8%
Professional Suites		7	1.9%	2,289,872	1.0%
Commercial Other		14	3.8%	13,122,211	5.6%
Vacant Land		0	0.0%	0	0.0%
Rural		0	0.0%	0	0.0%
Residential		43	11.7%	38,578,272	16.5%
Total		366	100%	233,893,785	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		354	96.7%	227,460,160	97.2%
Fixed Rate Term Remaining (yrs)					
0	<= 1	4	1.1%	1,990,231	0.9%
> 1	<= 2	5	1.4%	2,119,869	0.9%

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	14	3.8%	738,646	0.3%
> 100,000	<= 200,000	43	11.7%	6,882,643	2.9%
> 200,000	<= 300,000	52	14.2%	12,784,667	5.5%
> 300,000	<= 400,000	45	12.3%	15,567,101	6.7%
> 400,000	<= 500,000	51	13.9%	23,285,951	10.0%
> 500,000	<= 1,000,000	95	26.0%	66,159,895	28.3%
> 1,000,000	<= 1,500,000	31	8.5%	37,811,266	16.2%
> 1,500,000	<= 2,000,000	21	5.7%	36,457,276	15.6%
> 2,000,000	<= 2,500,000	7	1.9%	15,094,618	6.5%
> 2,500,000	<= 5,000,000	7	1.9%	19,111,724	8.2%
Total		366	100%	233,893,785	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	4	1.3%	254,653	0.1%
> 100,000	<= 200,000	31	10.0%	5,025,042	2.1%
> 200,000	<= 300,000	34	10.9%	8,291,322	3.5%
> 300,000	<= 400,000	34	10.9%	11,699,532	5.0%
> 400,000	<= 500,000	45	14.5%	20,424,010	8.7%
> 500,000	<= 1,000,000	93	29.9%	65,128,684	27.8%
> 1,000,000	<= 1,500,000	23	7.4%	28,497,982	12.2%
> 1,500,000	<= 2,000,000	27	8.7%	46,044,666	19.7%
> 2,000,000	<= 2,500,000	11	3.5%	23,671,270	10.1%
> 2,500,000	<= 5,000,000	9	2.9%	24,856,625	10.6%
Total		311	100%	233,893,785	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	0	0.0%	0	0.0%
> 24	<= 30	112	30.6%	70,425,597	30.1%
> 30	<= 36	145	39.6%	95,103,591	40.7%
> 36	<= 42	67	18.3%	41,470,024	17.7%
> 42	<= 48	17	4.6%	8,123,427	3.5%
> 48	<= 54	8	2.2%	7,827,640	3.3%
> 54	<= 60	4	1.1%	1,105,208	0.5%
> 60	<= 300	13	3.6%	9,838,298	4.2%
Total		366	100%	233,893,785	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	365	99.7%	233,327,786	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%	565,999	0.2%
Total		366	100%	233,893,785	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		76	20.8%	47,119,386	20.1%
Months Self Employed					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	4	1.1%	3,412,409	1.5%
36	< 48	13	3.6%	8,813,130	3.8%
48	< 60	11	3.0%	5,185,555	2.2%
60		262	71.6%	169,363,305	72.4%
Total		366	100%	233,893,785	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	11	3.0%	2,562,681	1.1%
> 15	<= 20	40	10.9%	25,440,209	10.9%
> 20	<= 25	219	59.8%	147,558,013	63.1%
> 25	<= 30	96	26.2%	58,332,883	24.9%
Total		366	100%	233,893,785	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%

> 2	<= 3	2	0.5%	1,746,897	0.7%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	1	0.3%	576,628	0.2%

Total		366	100%	233,893,785	100%
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Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	32	8.7%	24,449,052	10.5%
> 5.0%	<= 5.5%	76	20.8%	43,707,913	18.7%
> 5.5%	<= 6.0%	99	27.0%	70,080,066	30.0%
> 6.0%	<= 6.5%	117	32.0%	75,413,841	32.2%
> 6.5%	<= 7.0%	40	10.9%	18,706,626	8.0%
> 7.0%	<= 7.5%	2	0.5%	1,536,287	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		366	100%	233,893,785	100%
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Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	4	1.1%	1,935,566	0.8%
> 1.50	<= 1.75	97	26.5%	81,158,529	34.7%
> 1.75	<= 2.00	54	14.8%	33,302,541	14.2%
> 2.00	<= 2.25	40	10.9%	22,726,171	9.7%
> 2.25	<= 2.50	32	8.7%	22,266,742	9.5%
> 2.50	<= 2.75	20	5.5%	10,282,399	4.4%
> 2.75	<= 3.00	33	9.0%	13,821,381	5.9%
> 3.00	<= 3.25	14	3.8%	6,208,603	2.7%
> 3.25	<= 3.50	10	2.7%	8,046,896	3.4%
> 3.50	<= 3.75	18	4.9%	10,824,433	4.6%
> 3.75	<= 4.00	7	1.9%	2,803,722	1.2%
> 4.00	<= 4.25	1	0.3%	222,000	0.1%
> 4.25		36	9.8%	20,294,802	8.7%

Total		366	100%	233,893,785	100%
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NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		19	5.2%	9,896,782	4.2%
Non NCCP loans		347	94.8%	223,997,004	95.8%

Total		366	100%	233,893,785	100%
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Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		10	21.3%	5,017,921	13.0%
High Density Apartment		2	4.3%	1,433,250	3.7%
House		35	74.5%	32,127,100	83.3%

Total		47	100%	38,578,272	100%
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P&I		184	50.3%	96,428,266	41.2%
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IO Term Remaining (yrs)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1	50	13.7%	43,522,577	18.6%
> 1	<= 2	40	10.9%	26,142,356	11.2%
> 2	<= 3	92	25.1%	67,800,587	29.0%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	0	0.0%	0	0.0%

Total		366	100%	233,893,785	100%
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Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		207	56.6%	127,168,708	54.4%
Refinance - no takeout		82	22.4%	56,757,551	24.3%
Refinance		29	7.9%	19,153,852	8.2%
Equity Takeout		48	13.1%	30,813,675	13.2%

Total		366	100%	233,893,785	100%
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Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		43	11.7%	24,025,503	10.3%
Communications		4	1.1%	1,834,794	0.8%
Construction		97	26.5%	74,268,800	31.8%
Education		6	1.6%	4,859,124	2.1%
Engineering / Manufacturing		24	6.6%	17,122,832	7.3%
Finance & Insurance		19	5.2%	10,993,755	4.7%
Food and Beverage		28	7.7%	26,304,874	11.2%
Health		18	4.9%	9,125,108	3.9%
IT		1	0.3%	1,387,500	0.6%
Other		2	0.5%	453,691	0.2%
Printing & Media		3	0.8%	650,000	0.3%
Professional Services		55	15.0%	29,078,967	12.4%
Property Investment		5	1.4%	3,185,753	1.4%
Public Service		0	0.0%	0	0.0%
Retail		33	9.0%	18,896,917	8.1%
Sport, Leisure, Cultural & Recreational		28	7.7%	11,706,168	5.0%
Wholesale		0	0.0%	0	0.0%

Total		366	100%	233,893,785	100%
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Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		347	94.8%	215,047,493	91.9%
1		18	4.9%	18,118,521	7.7%
2		1	0.3%	727,771	0.3%

Total		366	100%	233,893,785	100%
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Think Tank Hardships and Arrears Summary

Date 30/09/2020

BNYTAL ATF Think Tank series 2018-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	295	89.1%	198,692,707	84.9%
Loans in Arrears (non-hardship)	1	0.3%	565,999	0.2%
Payment Missed (hardship application received / approved)	35	10.6%	34,635,079	14.8%
Total Portfolio (no. of facilities)	331	100.0%	233,893,785	100.0%

BNYTAL ATF Think Tank series 2018-1 Trust

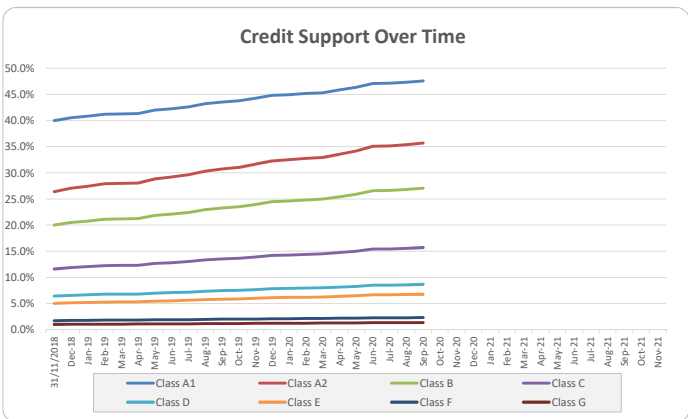
Hardship Breakdown	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	1	2.8%	0.3%	416,160	1.2%	0.2%
Hardship Approved	35	97.2%	10.6%	34,635,079	98.8%	14.8%
Total	36	100.0%	10.9%	35,051,239	100.0%	15.0%
Hardship Approved after Notified Cures	35		10.6%	34,635,079		14.8%
Withdrawn Applications	16		4.8%	9,103,461		3.9%

BNYTAL ATF Think Tank series 2018-1 Trust

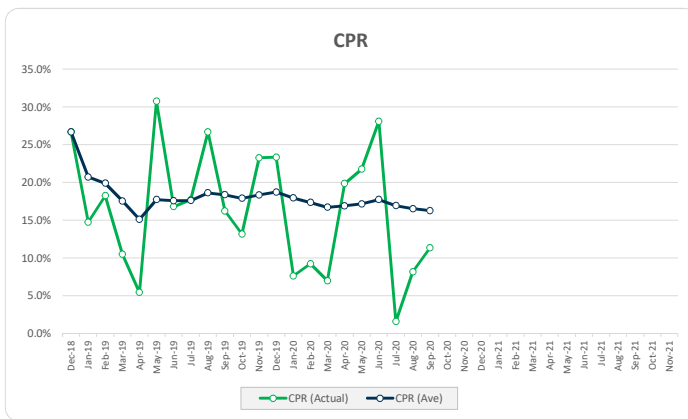
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	294	99.7%	88.8%	198,276,547	99.8%	84.8%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	1	0.3%	0.3%	416,160	0.2%	0.2%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
Total	295	100.0%	89.1%	198,692,707	100.0%	84.9%
Loans in Arrears (non-hardship)						
No hardship request	1	100.0%	0.3%	565,999	100.0%	0.2%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	1	100.0%	0.3%	565,999	100.0%	0.2%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	35	100.0%	10.6%	34,635,079	100.0%	14.8%
Total	35	100.0%	10.6%	34,635,079	100.0%	14.8%
Total Portfolio (no. of facilities)	331			233,893,785		

Think Tank Series 2018-1: Time Series Charts

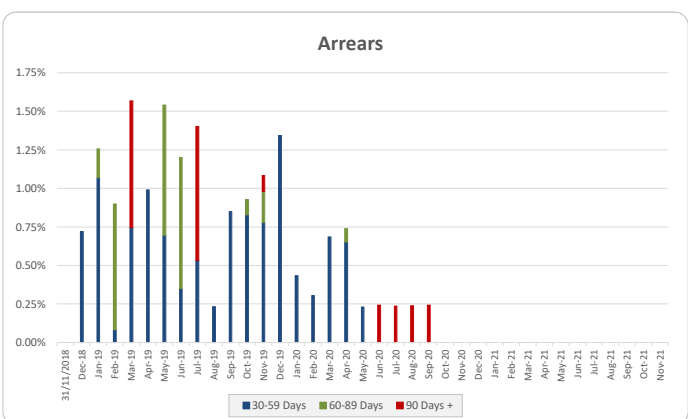
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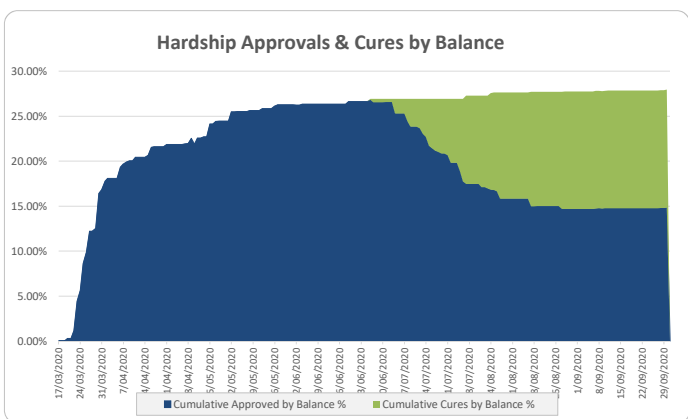
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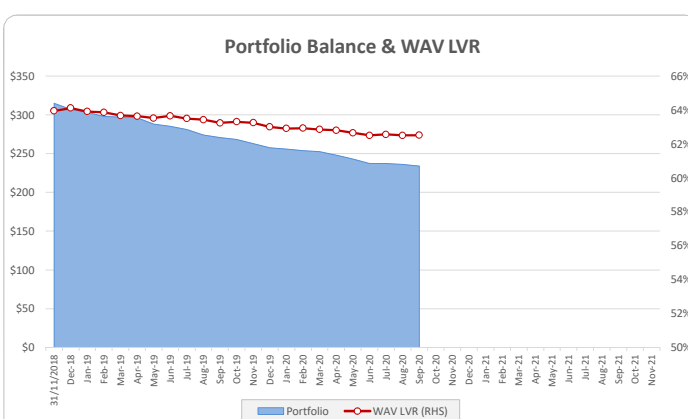
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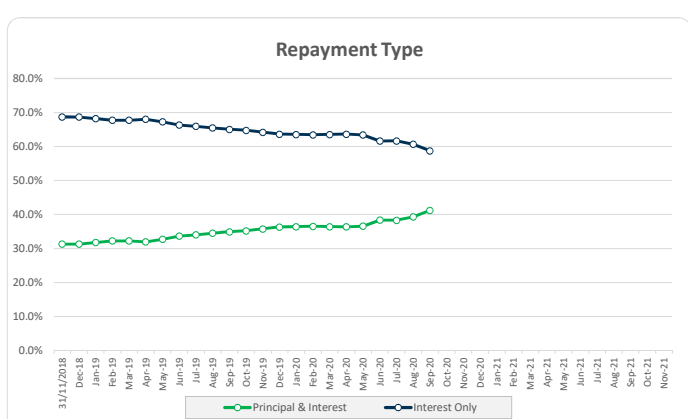
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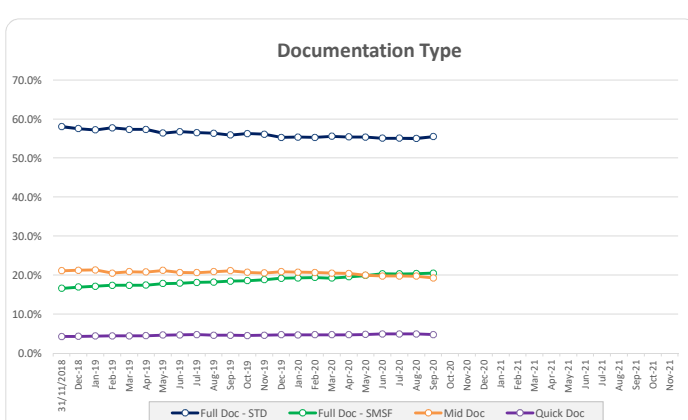
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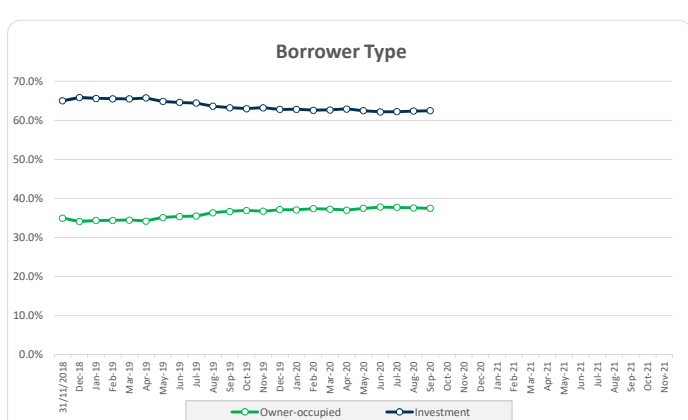
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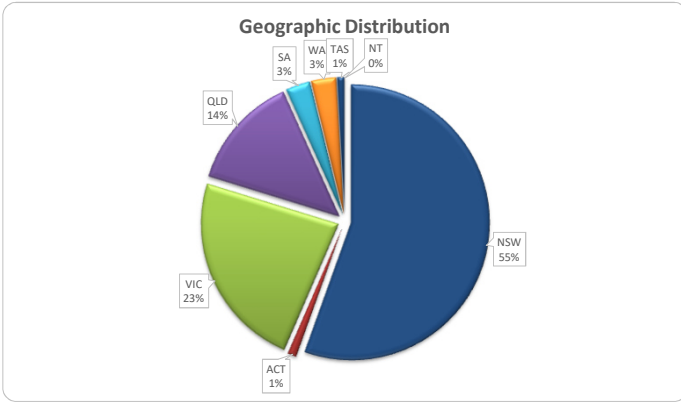


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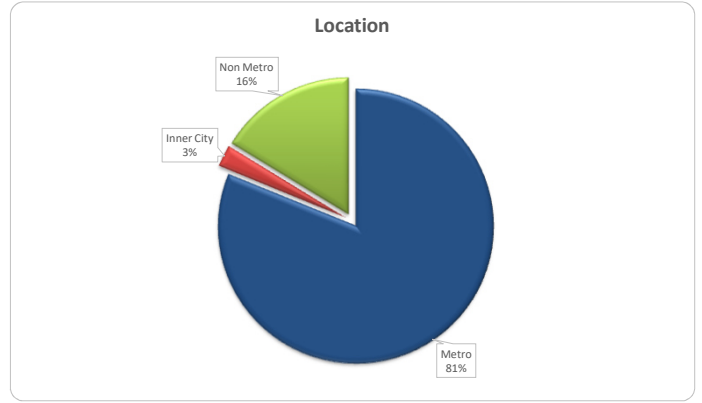


Think Tank Series 2018-1: Current Charts

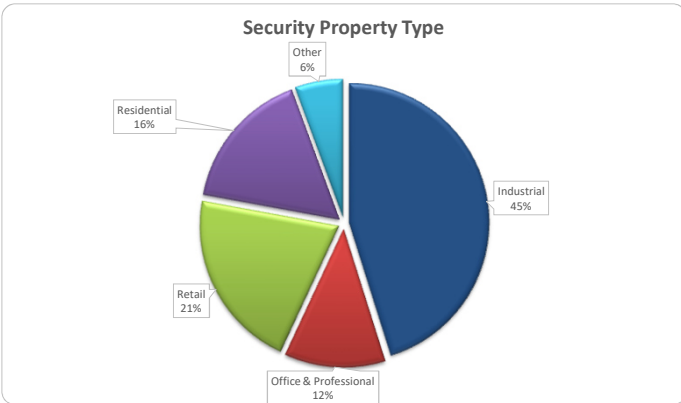
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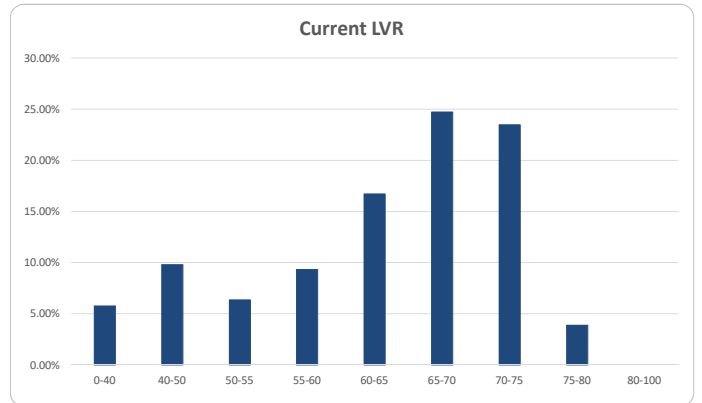
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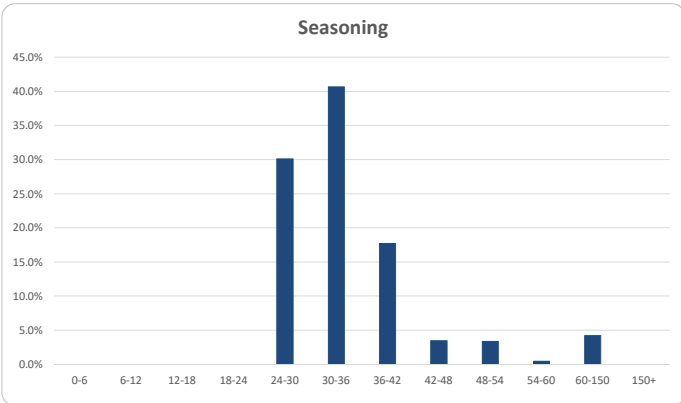
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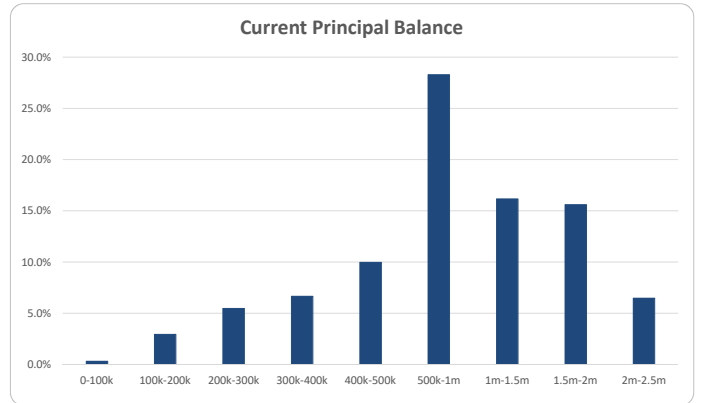
12



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