



Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Nov-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	122,050,883.54		1,726,746.98	120,324,136.56	47.9%	63.7%	0.00	0.00	154,185.38	154,185.38
Class A2	27,664,866.93		391,395.98	27,273,470.95	36.0%	63.7%	0.00	0.00	44,839.82	44,839.82
Class B	20,160,000.00		0.00	20,160,000.00	27.3%	100.0%	0.00	0.00	39,082.78	39,082.78
Class C	26,460,000.00		0.00	26,460,000.00	15.8%	100.0%	0.00	0.00	70,216.87	70,216.87
Class D	16,380,000.00		0.00	16,380,000.00	8.7%	100.0%	0.00	0.00	56,481.83	56,481.83
Class E	4,410,000.00		0.00	4,410,000.00	6.8%	100.0%	0.00	0.00	21,338.36	21,338.36
Class F	10,390,000.00		0.00	10,390,000.00	2.3%	100.0%	0.00	0.00	57,702.93	57,702.93
Class G	2,210,000.00		0.00	2,210,000.00	1.4%	100.0%	0.00	0.00	15,961.04	15,961.04
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	29,006.75	29,006.75

1. GENERAL

Current Payment Date	10-Nov-20
Collection Period (start)	1-Oct-20
Collection Period (end)	31-Oct-20
Interest Period (start)	12-Oct-20
Interest Period (end)	9-Nov-20
Days in Interest Period	29
Next Payment Date	10-Dec-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,019,722.44
Early Repayment Fees	13,334.29
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	122,332.09
Total Available Income	1,155,388.82

(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	2,190,142.96
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,190,142.96

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)	92,973.22
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	154,185.38
Class A2 Interest	44,839.82
Class B Interest	39,082.78
Class C Interest	70,216.87
Class D Interest	56,481.83
Class E Interest	21,338.36
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	57,702.93
Class G Interest	15,961.04
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	14,620.03
Class H Interest	29,006.75
Other Expenses	0.00
Excess Spread	558,979.81

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	72,000.00
Class A1 Principal Payment	1,726,746.98
Class A2 Principal Payment	391,395.98
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	233,893,785.36
Plus: Capitalised Charges	270,577.46
Plus: Further Advances / Redraws	72,000.00
Less: Principal Collections	2,200,132.34
Loan Balance at End of Collection Period	232,036,230.48

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,200,132.34
CPR (%)	10.7%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.94%	5.81%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.81%	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	568,381	568,381
% Portfolio Balance	0.00%	0.00%	0.24%	0.24%

e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	1	0	0
Balance of Loans Foreclosed (including interest and other fees)	568,381	0	0
Balance of Loans Foreclosed (principal only)	565,999	0	0
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

Stratification Tables 31/10/2020

Summary	
Loans	363
Facilities	328
Borrower Groups	308
Balance	\$ 232,036,230
Avg Loan Balance	\$ 639,218
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 707,428
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 753,364
Max Group Balance	\$ 3,000,000
WA Current LVR	62.5%
Max Current LVR	77.7%
WA Yield	5.81%
WA Seasoning (months)	35.9
% IO	59.3%
% Investor	62.3%
% SMSF	20.4%
WA Interest Cover (UnStressed)	2.40

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	42	11.6%	13,390,145	5.8%
> 40%	<= 50%	41	11.3%	22,778,904	9.8%
> 50%	<= 55%	25	6.9%	15,279,484	6.6%
> 55%	<= 60%	37	10.2%	21,136,832	9.1%
> 60%	<= 65%	57	15.7%	40,659,184	17.5%
> 65%	<= 70%	72	19.8%	54,068,413	23.3%
> 70%	<= 75%	81	22.3%	55,587,776	24.0%
> 75%	<= 80%	8	2.2%	9,135,494	3.9%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		363	100.0%	232,036,230	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.5%	340,488	0.1%
> 100,000	<= 200,000	35	10.7%	5,540,223	2.4%
> 200,000	<= 300,000	40	12.2%	9,659,042	4.2%
> 300,000	<= 400,000	38	11.6%	13,204,729	5.7%
> 400,000	<= 500,000	47	14.3%	21,420,084	9.2%
> 500,000	<= 1,000,000	93	28.4%	65,630,218	28.3%
> 1,000,000	<= 1,500,000	31	9.5%	37,779,942	16.3%
> 1,500,000	<= 2,000,000	23	7.0%	39,223,214	16.9%
> 2,000,000	<= 2,500,000	8	2.4%	17,185,277	7.4%
> 2,500,000	<= 5,000,000	8	2.4%	22,053,017	9.5%
Total		328	100%	232,036,230	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		178	49.0%	128,345,325	55.3%
ACT		5	1.4%	2,431,314	1.0%
VIC		92	25.3%	54,342,928	23.4%
QLD		56	15.4%	31,191,136	13.4%
SA		19	5.2%	6,752,646	2.9%
WA		11	3.0%	6,908,612	3.0%
TAS		2	0.6%	2,064,270	0.9%
NT		0	0.0%	0	0.0%
Total		363	100%	232,036,230	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		286	78.8%	187,941,198	81.0%
Non metro		65	17.9%	38,147,414	16.4%
Inner City		12	3.3%	5,947,619	2.6%
Total		363	100%	232,036,230	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		175	48.2%	128,401,153	55.3%
Mid Doc		66	18.2%	45,080,102	19.4%
Quick Doc		21	5.8%	11,161,169	4.8%
SMSF		101	27.8%	47,393,807	20.4%
SMSF NR		0	0.0%	0	0.0%
Total		363	100%	232,036,230	100%

Property Type	
Number	Balance

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	14	3.9%	740,530	0.3%
> 100,000	<= 200,000	43	11.8%	6,836,693	2.9%
> 200,000	<= 300,000	53	14.6%	12,993,021	5.6%
> 300,000	<= 400,000	44	12.1%	15,245,090	6.6%
> 400,000	<= 500,000	50	13.8%	22,854,928	9.8%
> 500,000	<= 1,000,000	93	25.6%	64,948,241	28.0%
> 1,000,000	<= 1,500,000	31	8.5%	37,698,992	16.2%
> 1,500,000	<= 2,000,000	21	5.8%	36,505,344	15.7%
> 2,000,000	<= 2,500,000	7	1.9%	15,085,277	6.5%
> 2,500,000	<= 5,000,000	7	1.9%	19,128,115	8.2%
Total		363	100%	232,036,230	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	4	1.3%	253,512	0.1%
> 100,000	<= 200,000	31	10.1%	4,980,591	2.1%
> 200,000	<= 300,000	35	11.4%	8,504,220	3.7%
> 300,000	<= 400,000	33	10.7%	11,378,212	4.9%
> 400,000	<= 500,000	44	14.3%	20,006,558	8.6%
> 500,000	<= 1,000,000	91	29.5%	63,871,317	27.5%
> 1,000,000	<= 1,500,000	23	7.5%	28,405,020	12.2%
> 1,500,000	<= 2,000,000	27	8.8%	46,120,995	19.9%
> 2,000,000	<= 2,500,000	11	3.6%	23,661,928	10.2%
> 2,500,000	<= 5,000,000	9	2.9%	24,853,878	10.7%
Total		308	100%	232,036,230	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	90	24.8%	60,212,863	25.9%
> 30	<= 36	139	38.3%	90,216,520	38.9%
> 36	<= 42	89	24.5%	54,072,889	23.3%
> 42	<= 48	15	4.1%	6,650,448	2.9%
> 48	<= 54	13	3.6%	9,992,682	4.3%
> 54	<= 60	4	1.1%	1,105,208	0.5%
> 60	<= 300	13	3.6%	9,785,620	4.2%
Total		363	100%	232,036,230	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	362	99.7%	231,467,849	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%	568,381	0.2%
Total		363	100%	232,036,230	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		76	20.9%	47,101,645	20.3%
Months Self Employed					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	4	1.1%	3,407,208	1.5%
36	< 48	13	3.6%	8,761,425	3.8%
48	< 60	11	3.0%	5,192,930	2.2%
60		259	71.3%	167,573,022	72.2%

	Amount	%	Amount	%
Retail	76	20.9%	49,087,124	21.2%
Industrial	167	46.0%	104,430,450	45.0%
Office	57	15.7%	25,156,757	10.8%
Professional Suites	7	1.9%	2,287,485	1.0%
Commercial Other	14	3.9%	13,121,098	5.7%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	42	11.6%	37,953,316	16.4%
Total	363	100%	232,036,230	100%

Interest Rate Type				
	Number		Balance	
	Amount	%	Amount	%
Variable	352	97.0%	225,969,600	97.4%
Fixed Rate Term Remaining (yrs)				
0 <= 1	4	1.1%	1,989,497	0.9%
> 1 <= 2	4	1.1%	1,756,427	0.8%
> 2 <= 3	2	0.6%	1,744,979	0.8%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	1	0.3%	575,728	0.2%
Total	363	100%	232,036,230	100%

Interest Rates				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	34	9.4%	24,886,008	10.7%
> 5.0% <= 5.5%	76	20.9%	43,500,993	18.7%
> 5.5% <= 6.0%	97	26.7%	69,130,094	29.8%
> 6.0% <= 6.5%	115	31.7%	74,611,468	32.2%
> 6.5% <= 7.0%	40	11.0%	18,733,828	8.1%
> 7.0% <= 7.5%	1	0.3%	1,173,839	0.5%
> 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	363	100%	232,036,230	100%

Interest Cover (Unstressed)				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.1%	1,944,748	0.8%
> 1.50 <= 1.75	97	26.7%	81,032,080	34.9%
> 1.75 <= 2.00	53	14.6%	32,952,603	14.2%
> 2.00 <= 2.25	40	11.0%	22,706,441	9.8%
> 2.25 <= 2.50	32	8.8%	22,326,723	9.6%
> 2.50 <= 2.75	19	5.2%	9,462,361	4.1%
> 2.75 <= 3.00	32	8.8%	13,280,161	5.7%
> 3.00 <= 3.25	14	3.9%	6,208,165	2.7%
> 3.25 <= 3.50	10	2.8%	8,009,625	3.5%
> 3.50 <= 3.75	18	5.0%	10,836,514	4.7%
> 3.75 <= 4.00	7	1.9%	2,831,747	1.2%
> 4.00 <= 4.25	1	0.3%	222,000	0.1%
> 4.25	36	9.9%	20,223,062	8.7%
Total	363	100%	232,036,230	100%

NCCP Loans				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	19	5.2%	9,812,748	4.2%
Non NCCP loans	344	94.8%	222,223,482	95.8%
Total	363	100%	232,036,230	100%

Residential Property Type				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	21.7%	5,021,908	13.2%
High Density Apartment	2	4.3%	1,433,250	3.8%
House	34	73.9%	31,498,159	83.0%
Total	46	100%	37,953,316	100%

Total	363	100%	232,036,230	100%
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Remaining Term				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	11	3.0%	2,611,434	1.1%
> 15 <= 20	40	11.0%	25,349,759	10.9%
> 20 <= 25	217	59.8%	146,293,979	63.0%
> 25 <= 30	95	26.2%	57,781,058	24.9%
Total	363	100%	232,036,230	100%

Payment Type				
	Number		Balance	
	Amount	%	Amount	%
P&I	182	50.1%	94,376,683	40.7%
IO Term Remaining (yrs)				
0 <= 1	54	14.9%	44,839,522	19.3%
> 1 <= 2	50	13.8%	33,163,271	14.3%
> 2 <= 3	77	21.2%	59,656,755	25.7%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	363	100%	232,036,230	100%

Loan Purpose				
	Number		Balance	
	Amount	%	Amount	%
Purchase	205	56.5%	126,155,743	54.4%
Refinance - no takeout	82	22.6%	56,590,676	24.4%
Refinance	29	8.0%	19,216,846	8.3%
Equity Takeout	47	12.9%	30,072,965	13.0%
Total	363	100%	232,036,230	100%

Borrower Industry				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	42	11.6%	23,255,678	10.0%
Communications	4	1.1%	1,812,748	0.8%
Construction	96	26.4%	73,506,366	31.7%
Education	6	1.7%	4,853,869	2.1%
Engineering / Manufacturing	24	6.6%	17,086,270	7.4%
Finance & Insurance	19	5.2%	11,023,737	4.8%
Food and Beverage	28	7.7%	26,323,226	11.3%
Health	18	5.0%	9,162,553	3.9%
IT	1	0.3%	1,387,500	0.6%
Other	2	0.6%	452,810	0.2%
Printing & Media	3	0.8%	650,000	0.3%
Professional Services	54	14.9%	28,662,902	12.4%
Property Investment	5	1.4%	3,188,851	1.4%
Public Service	0	0.0%	0	0.0%
Retail	33	9.1%	18,880,103	8.1%
Sport, Leisure, Cultural & Recreational	28	7.7%	11,789,619	5.1%
Wholesale	0	0.0%	0	0.0%
Total	363	100%	232,036,230	100%

Credit Events				
	Number		Balance	
	Amount	%	Amount	%
0	344	94.8%	213,127,638	91.9%
1	18	5.0%	18,183,021	7.8%
2	1	0.3%	725,571	0.3%
Total	363	100%	232,036,230	100%

Hardship (COVID)				
	Number		Balance	
	Amount	%	Amount	%
COVID-19-2	1	0.3%	1,354,798	4.6%
COVID-19-3	5	1.4%	9,081,598	30.6%
COVID-19-4	23	6.3%	19,272,295	64.9%
COVID-19-5	0	0.0%	0	0.0%
Total	29	8%	29,708,691	100%

Think Tank Hardships and Arrears Summary

Date 31/10/2020

BNYTCAL ATF Think Tank series 2018-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	333	91.7%	201,759,158	87.0%
Loans in Arrears (non-hardship)	1	0.3%	568,381	0.2%
Payment Missed (hardship application received / approved)	29	8.0%	29,708,691	12.8%
Total (no. of loans)	363	100.0%	232,036,230	100.0%

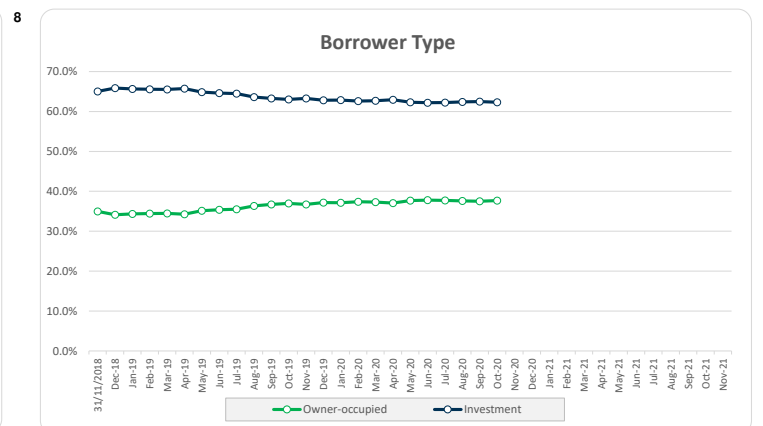
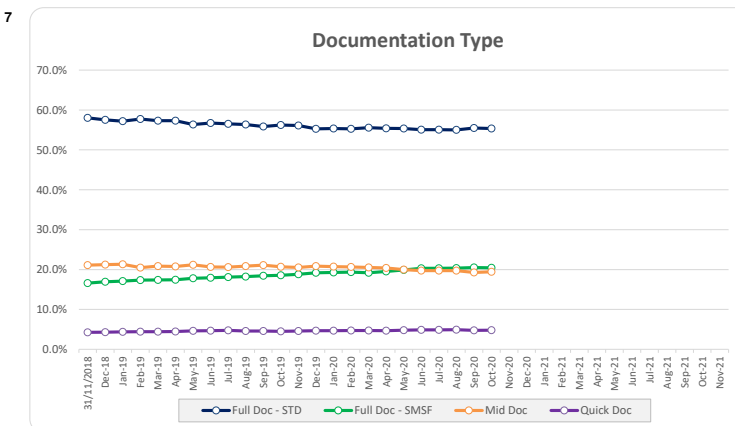
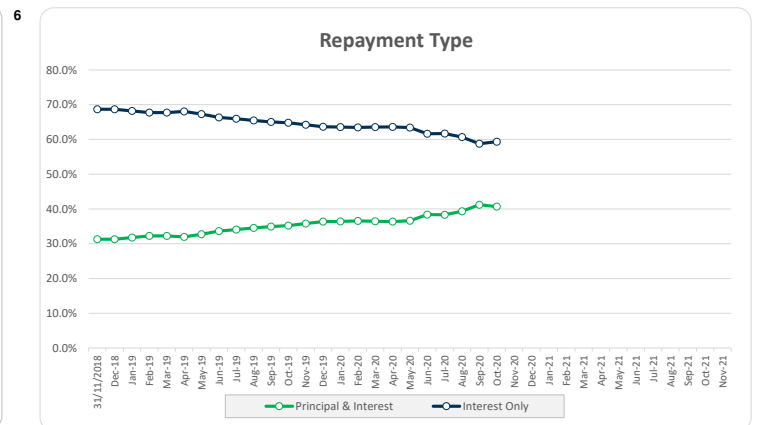
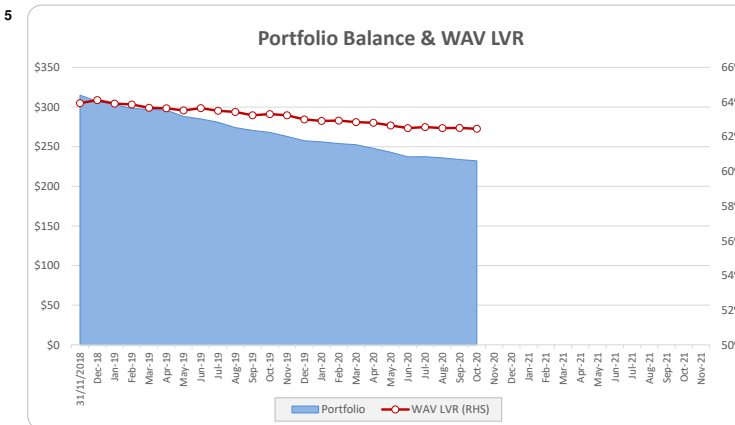
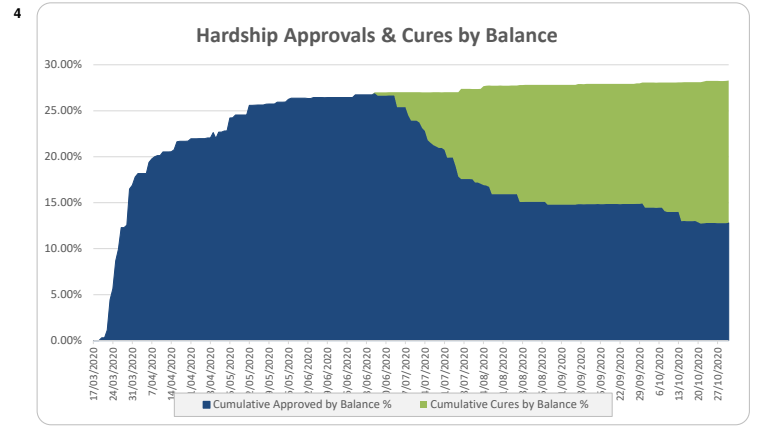
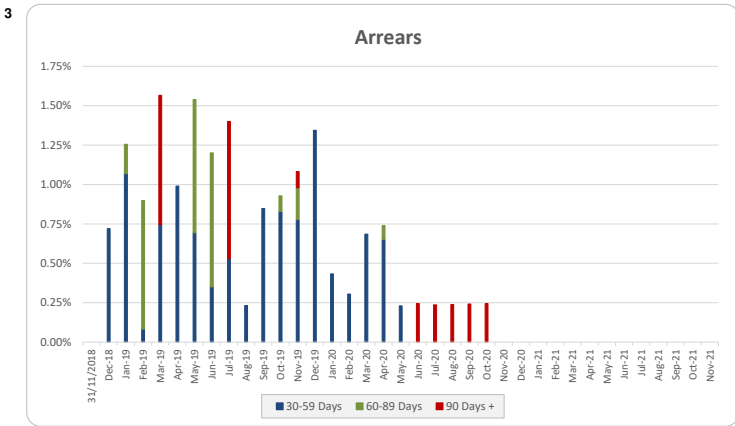
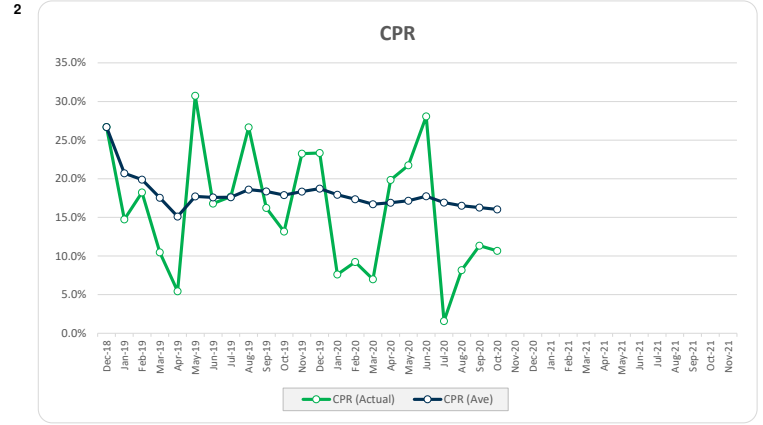
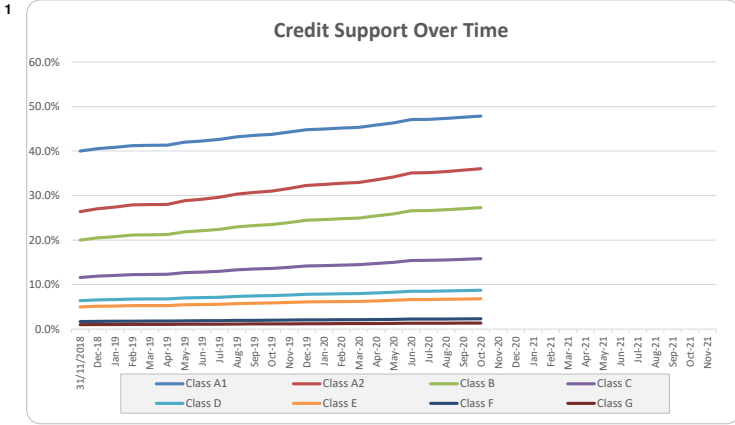
BNYTCAL ATF Think Tank series 2018-1 Trust

Hardship Breakdown	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
Request Enquiry	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	29	100.0%	8.0%	8.0%	29,708,691	100.0%	12.8%	12.8%
Total (no. of loans)	29	100.0%	8.0%	8.0%	29,708,691	100.0%	12.8%	12.8%
Hardship Approved after Notified Cures	29		8.0%		29,708,691		12.8%	
Withdrawn Applications	16		4.4%		9,095,262		3.9%	

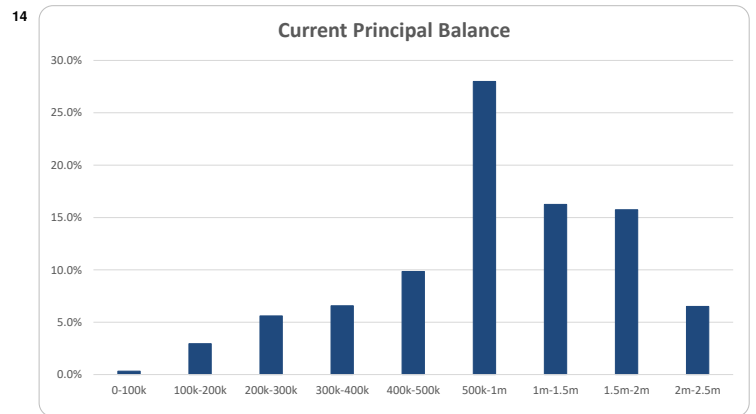
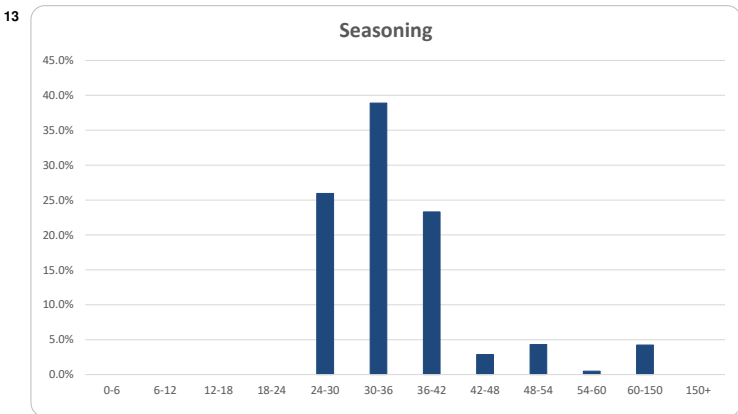
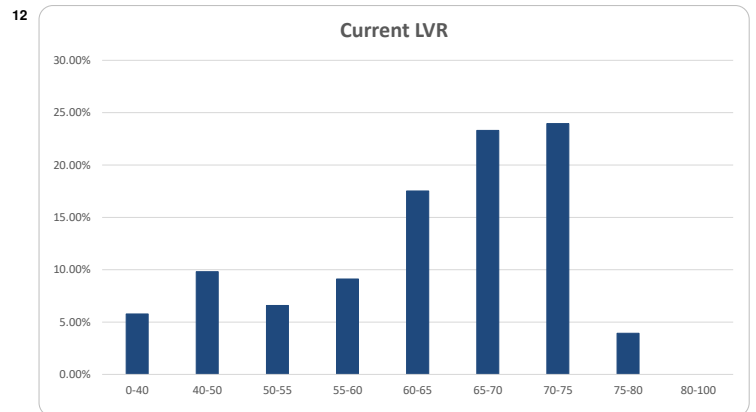
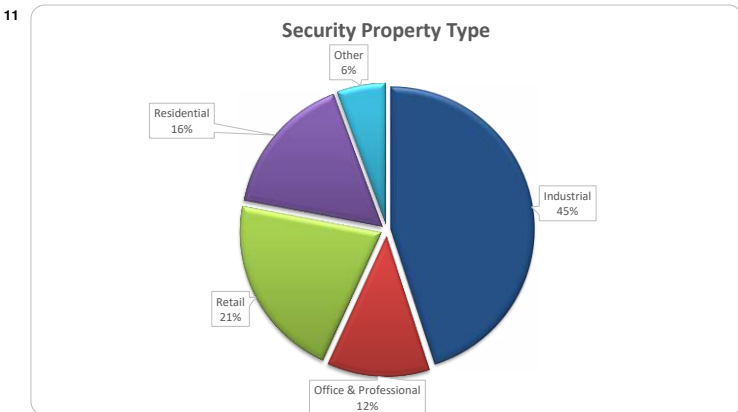
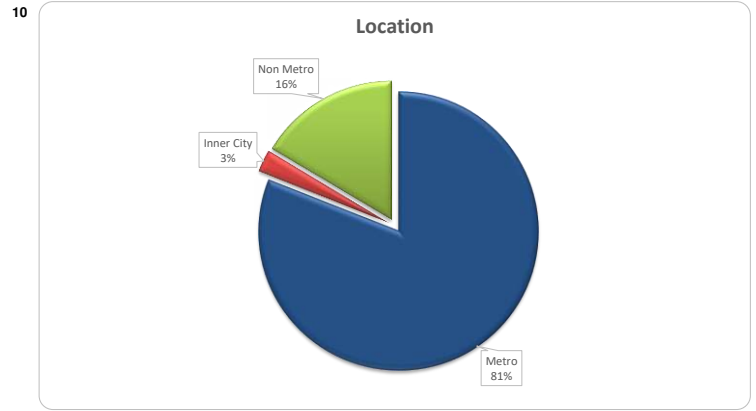
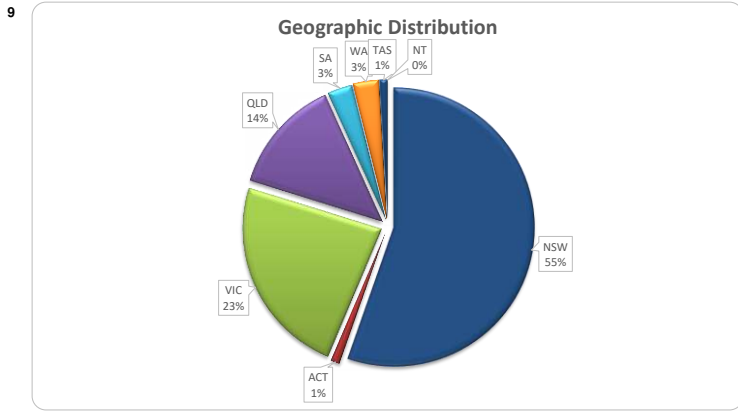
BNYTCAL ATF Think Tank series 2018-1 Trust

Loan Status	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
Current Loans (<=30 days arrears)								
No hardship request	333	100.0%	91.7%	91.7%	201,759,158	100.0%	87.0%	87.0%
Request Enquiry	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Total	333	100.0%	91.7%	91.7%	201,759,158	100.0%	87.0%	87.0%
Loans in Arrears (non-hardship)								
No hardship request	1	100.0%	0.3%	0.3%	568,381	100.0%	0.2%	0.2%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Total	1	100.0%	0.3%	0.3%	568,381	100.0%	0.2%	0.2%
Payment Missed (hardship application received / approved)								
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	29	100.0%	8.0%	8.0%	29,708,691	100.0%	12.8%	12.8%
Total	29	100.0%	8.0%	8.0%	29,708,691	100.0%	12.8%	12.8%
Total (no. of loans)	363				232,036,230			

Think Tank Series 2018-1: Time Series Charts



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