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## Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Dec-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	120,324,136.56		5,085,024.31	115,239,112.25	48.7%	61.0%	0.00	0.00	150,006.29	150,006.29
Class A2	27,273,470.95		1,152,605.51	26,120,865.44	37.0%	61.0%	0.00	0.00	44,088.87	44,088.87
Class B	20,160,000.00		0.00	20,160,000.00	28.1%	100.0%	0.00	0.00	39,217.55	39,217.55
Class C	26,460,000.00		0.00	26,460,000.00	16.3%	100.0%	0.00	0.00	71,046.19	71,046.19
Class D	16,380,000.00		0.00	16,380,000.00	9.0%	100.0%	0.00	0.00	57,443.99	57,443.99
Class E	4,410,000.00		0.00	4,410,000.00	7.0%	100.0%	0.00	0.00	21,808.84	21,808.84
Class F	10,390,000.00		0.00	10,390,000.00	2.4%	100.0%	0.00	0.00	59,067.58	59,067.58
Class G	2,210,000.00		0.00	2,210,000.00	1.4%	100.0%	0.00	0.00	16,378.46	16,378.46
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	29,817.47	29,817.47

## 1. GENERAL

Current Payment Date	10-Dec-20
Collection Period (start)	1-Nov-20
Collection Period (end)	30-Nov-20
Interest Period (start)	10-Nov-20
Interest Period (end)	9-Dec-20
Days in Interest Period	30
Next Payment Date	11-Jan-21

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,011,341.64
Early Repayment Fees	6,848.19
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	75,717.69
Total Available Income	1,093,907.52

*(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	6,487,629.82
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	6,487,629.82

## 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)	90,040.47
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	150,006.29
Class A2 Interest	44,088.87
Class B Interest	39,217.55
Class C Interest	71,046.19
Class D Interest	57,443.99
Class E Interest	21,808.84
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	59,067.58
Class G Interest	16,378.46
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	14,646.31
Class H Interest	29,817.47
Other Expenses	0.00
Excess Spread	500,345.50

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	250,000.00
Class A1 Principal Payment	5,085,024.31
Class A2 Principal Payment	1,152,605.51
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	232,036,230.48
Plus: Capitalised Charges	93,475.81
Plus: Further Advances / Redraws	250,000.00
Less: Principal Collections	6,486,351.70
Loan Balance at End of Collection Period	225,893,354.59

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	6,486,351.70
CPR (%)	28.8%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.90%	5.67%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.52%	5.67%	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	567,027	567,027
% Portfolio Balance	0.00%	0.00%	0.25%	0.25%

#### e. Foreclosures

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

Stratification Tables 30/11/2020

Summary	
Loans	358
Facilities	324
Borrower Groups	304
Balance	\$ 225,893,355
Avg Loan Balance	\$ 630,987
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 697,202
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 743,070
Max Group Balance	\$ 3,000,000
WA Current LVR	62.6%
Max Current LVR	77.8%
WA Yield	5.67%
WA Seasoning (months)	36.6
% IO	58.3%
% Investor	62.6%
% SMSF	20.8%
WA Interest Cover (UnStressed)	2.41

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	44	12.3%	14,163,315	6.3%
> 40%	<= 50%	36	10.1%	18,524,370	8.2%
> 50%	<= 55%	23	6.4%	14,025,862	6.2%
> 55%	<= 60%	40	11.2%	23,297,562	10.3%
> 60%	<= 65%	57	15.9%	40,373,325	17.9%
> 65%	<= 70%	68	19.0%	49,478,672	21.9%
> 70%	<= 75%	80	22.3%	54,628,810	24.2%
> 75%	<= 80%	10	2.8%	11,401,438	5.0%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		358	100.0%	225,893,355	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	6	1.9%	428,713	0.2%
> 100,000	<= 200,000	32	9.9%	5,062,379	2.2%
> 200,000	<= 300,000	41	12.7%	9,935,709	4.4%
> 300,000	<= 400,000	38	11.7%	13,234,025	5.9%
> 400,000	<= 500,000	46	14.2%	21,021,550	9.3%
> 500,000	<= 1,000,000	94	29.0%	66,394,395	29.4%
> 1,000,000	<= 1,500,000	30	9.3%	36,663,412	16.2%
> 1,500,000	<= 2,000,000	23	7.1%	39,210,778	17.4%
> 2,000,000	<= 2,500,000	7	2.2%	14,814,177	6.6%
> 2,500,000	<= 5,000,000	7	2.2%	19,128,217	8.5%
Total		324	100%	225,893,355	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		174	48.6%	122,492,895	54.2%
ACT		5	1.4%	2,430,614	1.1%
VIC		91	25.4%	54,160,457	24.0%
QLD		56	15.6%	31,113,480	13.8%
SA		19	5.3%	6,753,390	3.0%
WA		11	3.1%	6,878,249	3.0%
TAS		2	0.6%	2,064,270	0.9%
NT		0	0.0%	0	0.0%
Total		358	100%	225,893,355	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		281	78.5%	181,628,968	80.4%
Non metro		65	18.2%	38,082,036	16.9%
Inner City		12	3.4%	6,182,350	2.7%
Total		358	100%	225,893,355	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		172	48.0%	122,681,165	54.3%
Mid Doc		66	18.4%	45,323,837	20.1%
Quick Doc		20	5.6%	11,002,919	4.9%
SMSF		100	27.9%	46,885,434	20.8%
SMSF NR		0	0.0%	0	0.0%
Total		358	100%	225,893,355	100%

Property Type	
Number	Balance

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	15	4.2%	816,178	0.4%
> 100,000	<= 200,000	40	11.2%	6,377,738	2.8%
> 200,000	<= 300,000	54	15.1%	13,266,527	5.9%
> 300,000	<= 400,000	44	12.3%	15,273,518	6.8%
> 400,000	<= 500,000	49	13.7%	22,412,377	9.9%
> 500,000	<= 1,000,000	93	26.0%	64,739,668	28.7%
> 1,000,000	<= 1,500,000	30	8.4%	36,582,462	16.2%
> 1,500,000	<= 2,000,000	20	5.6%	34,582,493	15.3%
> 2,000,000	<= 2,500,000	6	1.7%	12,714,177	5.6%
> 2,500,000	<= 5,000,000	7	2.0%	19,128,217	8.5%
Total		358	100%	225,893,355	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.6%	341,954	0.2%
> 100,000	<= 200,000	28	9.2%	4,501,679	2.0%
> 200,000	<= 300,000	36	11.8%	8,780,035	3.9%
> 300,000	<= 400,000	33	10.9%	11,408,644	5.1%
> 400,000	<= 500,000	43	14.1%	19,610,159	8.7%
> 500,000	<= 1,000,000	92	30.3%	64,633,558	28.6%
> 1,000,000	<= 1,500,000	22	7.2%	27,290,527	12.1%
> 1,500,000	<= 2,000,000	27	8.9%	46,111,815	20.4%
> 2,000,000	<= 2,500,000	10	3.3%	21,290,828	9.4%
> 2,500,000	<= 5,000,000	8	2.6%	21,924,156	9.7%
Total		304	100%	225,893,355	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	60	16.8%	37,230,466	16.5%
> 30	<= 36	142	39.7%	97,511,989	43.2%
> 36	<= 42	112	31.3%	64,514,598	28.6%
> 42	<= 48	14	3.9%	7,734,163	3.4%
> 48	<= 54	13	3.6%	9,468,518	4.2%
> 54	<= 60	6	1.7%	2,905,577	1.3%
> 60	<= 300	11	3.1%	6,528,044	2.9%
Total		358	100%	225,893,355	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	357	99.7%	225,326,328	99.7%
> 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%	567,027	0.3%
Total		358	100%	225,893,355	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		73	20.4%	43,937,799	19.5%
Months Self Employed					
0	< 12	1	0.3%	209,500	0.1%
12	< 24	0	0.0%	0	0.0%
24	< 36	4	1.1%	3,402,549	1.5%
36	< 48	13	3.6%	8,774,837	3.9%
48	< 60	11	3.1%	5,197,345	2.3%
60		256	71.5%	164,371,325	72.8%

	Amount	%	Amount	%
Retail	76	21.2%	49,294,518	21.8%
Industrial	162	45.3%	98,172,677	43.5%
Office	57	15.9%	25,102,061	11.1%
Professional Suites	7	2.0%	2,285,406	1.0%
Commercial Other	14	3.9%	13,140,696	5.8%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	42	11.7%	37,897,997	16.8%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>Interest Rate Type</b>				
	Number		Balance	
	Amount	%	Amount	%
Variable	348	97.2%	220,408,953	97.6%
<b>Fixed Rate Term Remaining (yrs)</b>				
0 <= 1	4	1.1%	1,642,821	0.7%
> 1 <= 2	5	1.4%	3,266,680	1.4%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	1	0.3%	574,902	0.3%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>Interest Rates</b>				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	53	14.8%	36,852,610	16.3%
> 5.0% <= 5.5%	88	24.6%	45,689,033	20.2%
> 5.5% <= 6.0%	110	30.7%	74,544,526	33.0%
> 6.0% <= 6.5%	94	26.3%	61,831,836	27.4%
> 6.5% <= 7.0%	12	3.4%	5,802,526	2.6%
> 7.0% <= 7.5%	1	0.3%	1,172,823	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%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>Interest Cover (Unstressed)</b>				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.1%	1,942,963	0.9%
> 1.50 <= 1.75	95	26.5%	78,176,095	34.6%
> 1.75 <= 2.00	51	14.2%	30,013,177	13.3%
> 2.00 <= 2.25	40	11.2%	22,670,580	10.0%
> 2.25 <= 2.50	32	8.9%	22,333,929	9.9%
> 2.50 <= 2.75	19	5.3%	9,440,402	4.2%
> 2.75 <= 3.00	32	8.9%	13,445,552	6.0%
> 3.00 <= 3.25	14	3.9%	6,205,047	2.7%
> 3.25 <= 3.50	10	2.8%	8,003,735	3.5%
> 3.50 <= 3.75	17	4.7%	10,687,080	4.7%
> 3.75 <= 4.00	7	2.0%	2,831,104	1.3%
> 4.00 <= 4.25	1	0.3%	222,000	0.1%
> 4.25	36	10.1%	19,921,692	8.8%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>NCCP Loans</b>				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	19	5.3%	10,033,830	4.4%
Non NCCP loans	339	94.7%	215,859,525	95.6%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>Residential Property Type</b>				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	21.7%	4,971,908	13.1%
High Density Apartment	2	4.3%	1,433,250	3.8%
House	34	73.9%	31,492,840	83.1%
<b>Total</b>	<b>46</b>	<b>100%</b>	<b>37,897,997</b>	<b>100%</b>

<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>
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<b>Remaining Term</b>				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	12	3.4%	2,687,429	1.2%
> 15 <= 20	37	10.3%	22,221,641	9.8%
> 20 <= 25	216	60.3%	143,878,059	63.7%
> 25 <= 30	93	26.0%	57,106,225	25.3%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>Payment Type</b>				
	Number		Balance	
	Amount	%	Amount	%
<b>P&amp;I</b>	<b>181</b>	<b>50.6%</b>	<b>94,113,171</b>	<b>41.7%</b>
<b>IO Term Remaining (yrs)</b>				
0 <= 1	53	14.8%	40,907,434	18.1%
> 1 <= 2	53	14.8%	34,304,710	15.2%
> 2 <= 3	71	19.8%	56,568,040	25.0%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>Loan Purpose</b>				
	Number		Balance	
	Amount	%	Amount	%
Purchase	201	56.1%	122,507,238	54.2%
Refinance - no takeout	82	22.9%	56,231,262	24.9%
Refinance	29	8.1%	19,207,199	8.5%
Equity Takeout	46	12.8%	27,947,655	12.4%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>Borrower Industry</b>				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	42	11.7%	23,235,166	10.3%
Communications	4	1.1%	1,811,822	0.8%
Construction	94	26.3%	72,581,641	32.1%
Education	6	1.7%	4,870,060	2.2%
Engineering / Manufacturing	23	6.4%	14,710,728	6.5%
Finance & Insurance	19	5.3%	11,027,911	4.9%
Food and Beverage	28	7.8%	26,279,069	11.6%
Health	18	5.0%	9,151,056	4.1%
IT	1	0.3%	1,387,496	0.6%
Other	2	0.6%	452,007	0.2%
Printing & Media	3	0.8%	670,000	0.3%
Professional Services	54	15.1%	28,831,010	12.8%
Property Investment	5	1.4%	3,180,789	1.4%
Public Service	0	0.0%	0	0.0%
Retail	31	8.7%	15,924,282	7.0%
Sport, Leisure, Cultural & Recreational	28	7.8%	11,780,317	5.2%
Wholesale	0	0.0%	0	0.0%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>Credit Events</b>				
	Number		Balance	
	Amount	%	Amount	%
0	341	95.3%	209,518,299	92.8%
1	16	4.5%	15,651,574	6.9%
2	1	0.3%	723,481	0.3%
<b>Total</b>	<b>358</b>	<b>100%</b>	<b>225,893,355</b>	<b>100%</b>

<b>Hardship (COVID)</b>				
	Number		Balance	
	Amount	%	Amount	%
COVID-19-2	1	0.3%	1,354,798	6.7%
COVID-19-3	4	1.1%	4,382,069	21.7%
COVID-19-4	16	4.5%	14,485,452	71.6%
COVID-19-5	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>6%</b>	<b>20,222,319</b>	<b>100%</b>

**Think Tank Hardships and Arrears Summary**

Date 30/11/2020

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

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	302	93.2%	205,104,008	90.8%
Loans in Arrears (non-hardship)	1	0.3%	567,027	0.3%
Payment Missed (hardship application received / approved)	21	6.5%	20,222,319	9.0%
<b>Total (no. of obligors)</b>	<b>324</b>	<b>100.0%</b>	<b>225,893,355</b>	<b>100.0%</b>

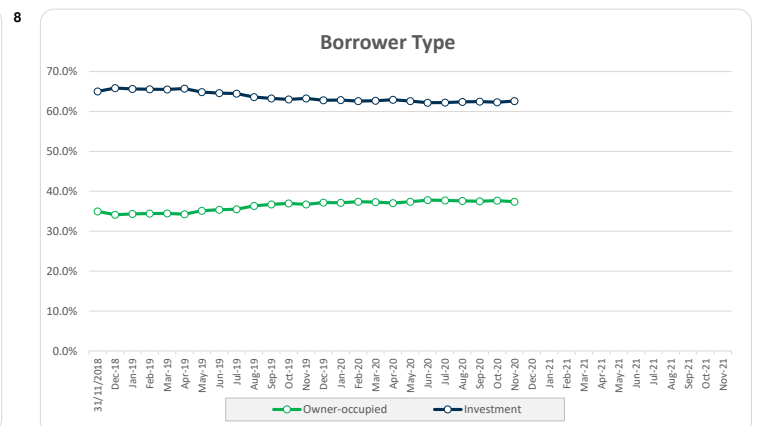
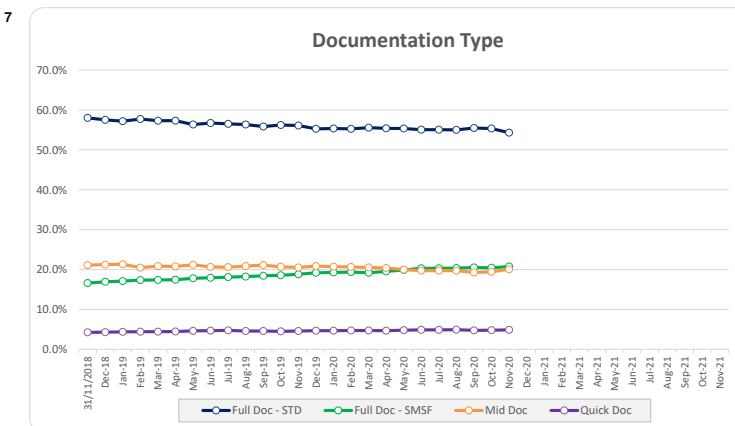
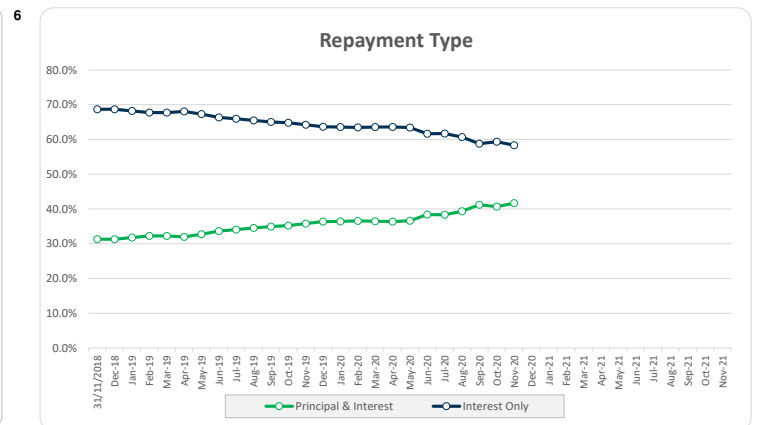
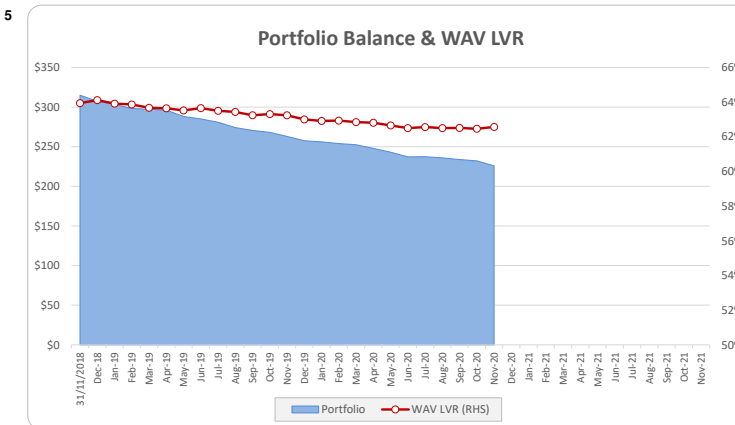
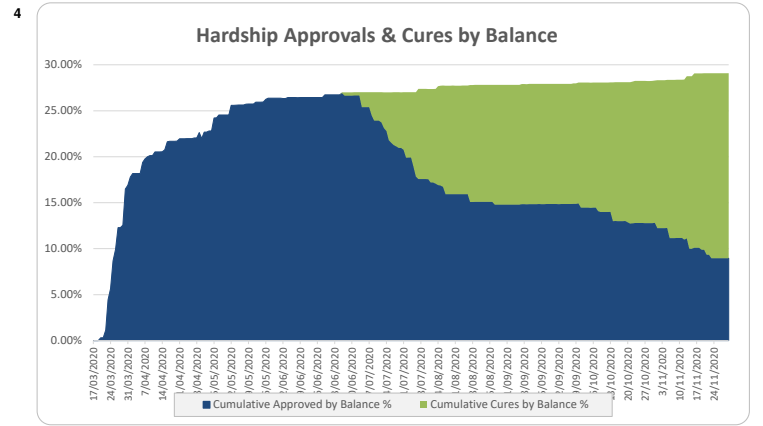
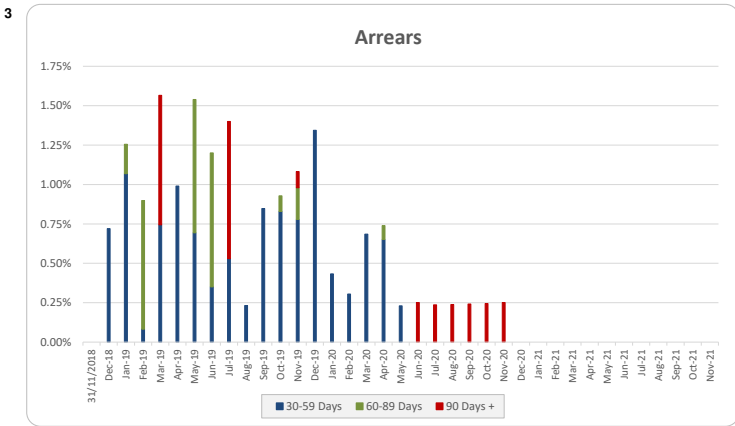
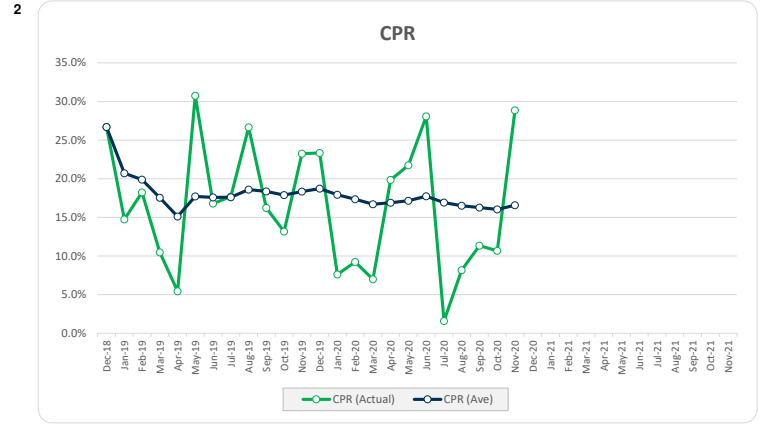
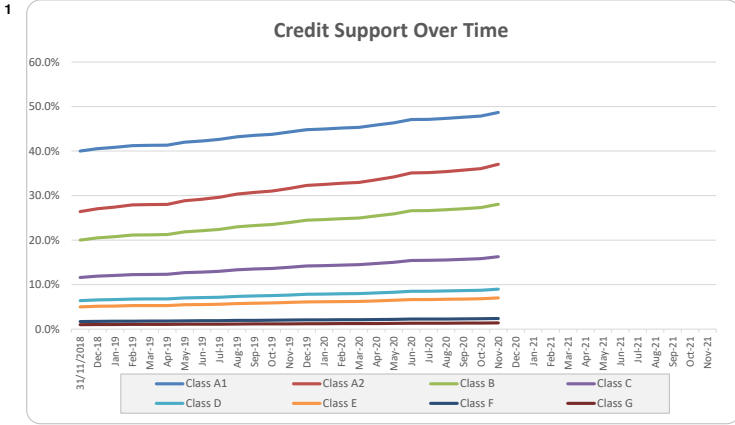
**BNYTCAL ATF Think Tank series 2018-1 Trust**

Hardship Breakdown (excluding Withdrawn)	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	21	100.0%	6.5%	6.5%	20,222,319	100.0%	9.0%	9.0%
<b>Total (no. of obligors)</b>	<b>21</b>	<b>100.0%</b>	<b>6.5%</b>	<b>6.5%</b>	<b>20,222,319</b>	<b>100.0%</b>	<b>9.0%</b>	<b>9.0%</b>
Hardship Approved after Notified Cures	21		6.5%		19,412,748		8.6%	
Withdrawn Applications	16		4.9%		9,085,124		4.0%	

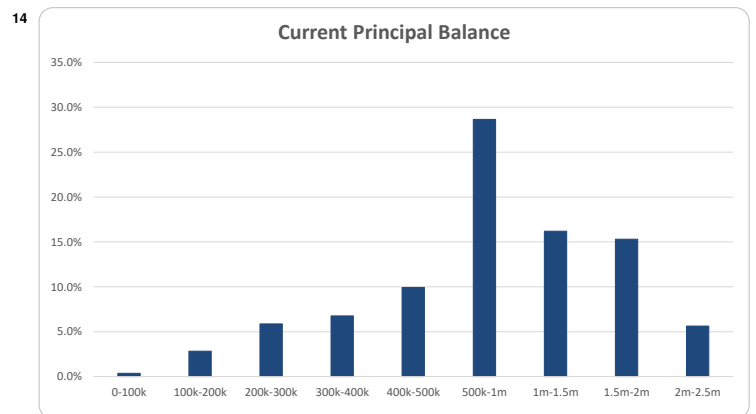
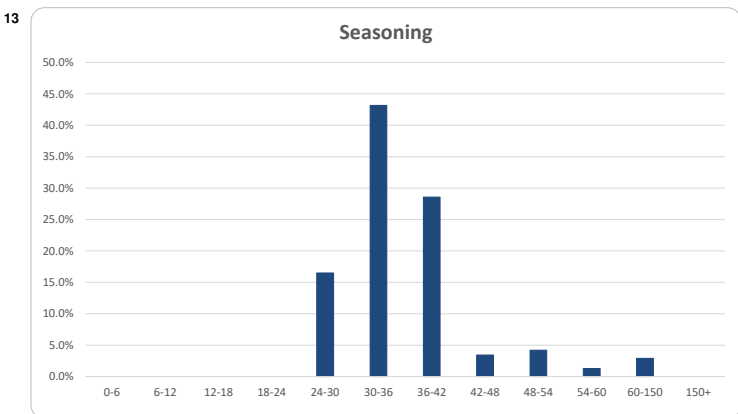
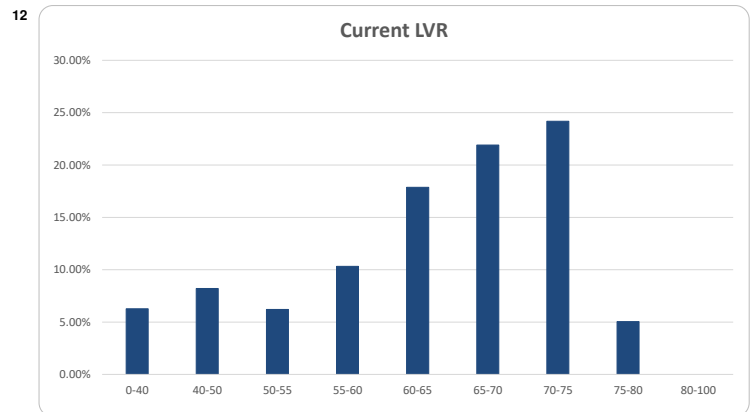
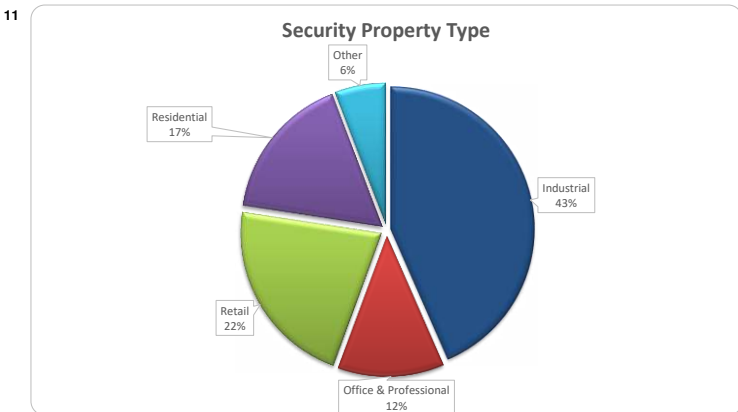
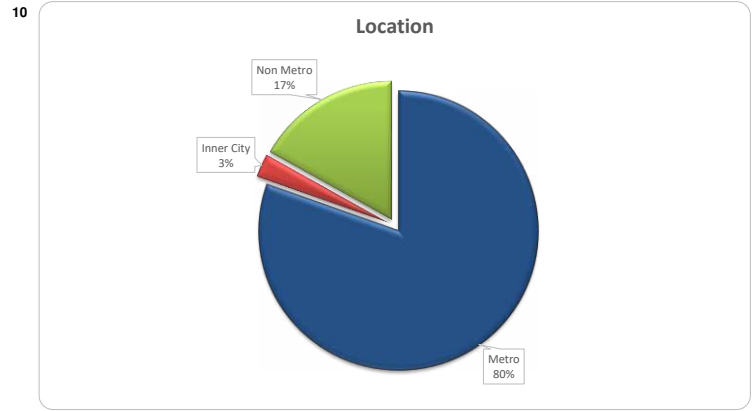
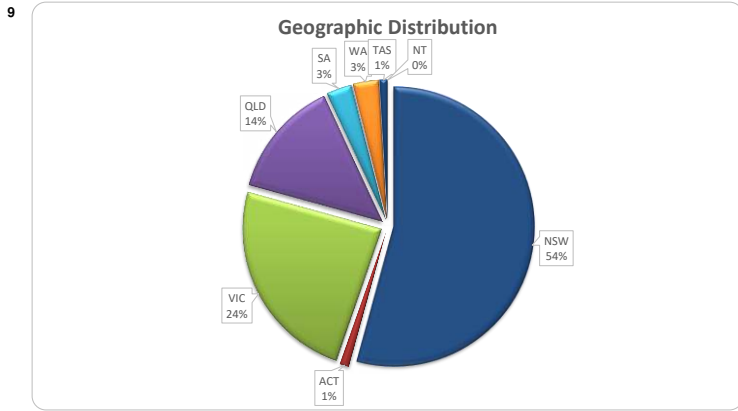
**BNYTCAL ATF Think Tank series 2018-1 Trust**

Loan Status	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
<b>Current Loans (&lt;=30 days arrears)</b>								
No hardship request	302	100.0%	93.2%	93.2%	205,104,008	100.0%	90.8%	90.8%
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%
<b>Total</b>	<b>302</b>	<b>100.0%</b>	<b>93.2%</b>	<b>93.2%</b>	<b>205,104,008</b>	<b>100.0%</b>	<b>90.8%</b>	<b>90.8%</b>
<b>Loans in Arrears (non-hardship)</b>								
No hardship request	1	100.0%	0.3%	0.3%	567,027	100.0%	0.3%	0.3%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>567,027</b>	<b>100.0%</b>	<b>0.3%</b>	<b>0.3%</b>
<b>Payment Missed (hardship application received / approved)</b>								
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	21	100.0%	6.5%	6.5%	20,222,319	100.0%	9.0%	9.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>6.5%</b>	<b>6.5%</b>	<b>20,222,319</b>	<b>100.0%</b>	<b>9.0%</b>	<b>9.0%</b>
<b>Total (no. of obligors)</b>	<b>324</b>				<b>225,893,355</b>			
	0				0			

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