



Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Aug-2020

Think Tank Series 2019-1 Cashflow Asset Report

Think Tank Series 2019-1 - NOTE BALANCES									
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	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
Class A1	183,978,378.96		1,608,414.32	182,369,964.64	86.8%	0.00	0.00	225,726.85	225,726.85
Class A2	42,315,027.16		369,935.29	41,945,091.87	86.8%	0.00	0.00	64,495.75	64,495.75
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	38,603.76	38,603.76
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	77,271.74	77,271.74
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	63,292.42	63,292.42
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	24,531.23	24,531.23
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	68,614.15	68,614.15
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,924.24	18,924.24
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	34,466.14	34,466.14

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	1,259,919.46
Early Repayment Fees	2,377.29
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	26,154.73
Total Available Income	1,288,451.48

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	1,978,349.61
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	1,978,349.61

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 (f) (Inclusive)	140,301.45
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	225,726.85
Class A2 Interest	64,495.75
Class B Interest	38,603.76
Class C Interest	77,271.74
Class D Interest	63,292.42
Class E Interest	24,531.23
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	68,614.15
Class G Interest	18,924.24
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,466.14
Other Expenses	0.00
Excess Spread	532,223.75

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	1,608,414.32
Class A2 Principal Payment	369,935.29
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 2019-1 Cashflow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	318,342,119.79
Plus: Capitalised Charges	450,631.25
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	1,968,526.21
 Loan Balance at End of Collection Period	 316,824,224.83

b. Repayments

Principal received on Mortgage Loans during Collection Period	1,968,526.21
CPR (%)	7.2%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.61%	5.78%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.78%	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	1,757,667	1,757,667
% Portfolio Balance	0.00%	0.00%	99.45%	99.45%

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	463
Facilities	432
Borrower Groups	407
Balance	\$ 316,824,225
Avg Loan Balance	\$ 684,286
Max Loan Balance	\$ 3,028,000
Avg Facility Balance	\$ 733,389
Max Facility Balance	\$ 3,028,000
Avg Group Balance	\$ 778,438
Max Group Balance	\$ 3,028,000
WA Current LVR	63.2%
Max Current LVR	80.0%
WA Yield	5.78%
WA Seasoning (months)	19.4
% IO	55.4%
% Investor	60.0%
% SMSF	24.6%
WA Interest Cover (UnStressed)	2.67

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	41	8.9%	16,322,385	5.2%
> 40%	<= 50%	45	9.7%	30,733,339	9.7%
> 50%	<= 55%	23	5.0%	16,918,439	5.3%
> 55%	<= 60%	40	8.6%	29,585,981	9.3%
> 60%	<= 65%	86	18.6%	65,705,918	20.7%
> 65%	<= 70%	106	22.9%	66,849,136	21.1%
> 70%	<= 75%	104	22.5%	74,443,466	23.5%
> 75%	<= 80%	18	3.9%	16,265,561	5.1%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		463	100.0%	316,824,225	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	112,224	0.0%
> 100,000	<= 200,000	34	7.9%	5,778,100	1.8%
> 200,000	<= 300,000	64	14.8%	15,797,627	5.0%
> 300,000	<= 400,000	58	13.4%	20,144,176	6.4%
> 400,000	<= 500,000	48	11.1%	21,292,838	6.7%
> 500,000	<= 1,000,000	127	29.4%	91,312,113	28.8%
> 1,000,000	<= 1,500,000	49	11.3%	60,225,037	19.0%
> 1,500,000	<= 2,000,000	30	6.9%	53,577,456	16.9%
> 2,000,000	<= 2,500,000	8	1.9%	17,553,477	5.5%
> 2,500,000	<= 5,000,000	11	2.5%	31,031,177	9.8%
Total		432	100%	316,824,225	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		215	46.4%	167,134,845	52.8%
ACT		12	2.6%	5,567,945	1.8%
VIC		137	29.6%	88,597,464	28.0%
QLD		58	12.5%	33,224,830	10.5%
SA		13	2.8%	8,894,327	2.8%
WA		22	4.8%	10,898,061	3.4%
TAS		6	1.3%	2,506,753	0.8%
NT		0	0.0%	0	0.0%
Total		463	100%	316,824,225	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		390	84.2%	269,902,857	85.2%
Non metro		60	13.0%	37,312,962	11.8%
Inner City		13	2.8%	9,608,406	3.0%
Total		463	100%	316,824,225	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		159	34.3%	133,475,278	42.1%
Mid Doc		139	30.0%	97,611,217	30.8%
Quick Doc		19	4.1%	7,692,786	2.4%
SMSF		146	31.5%	78,044,944	24.6%
SMSF NR		0	0.0%	0	0.0%
Total		463	100%	316,824,225	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		81	17.5%	53,676,618	16.9%
Industrial		222	47.9%	140,483,410	44.3%
Office		51	11.0%	34,199,530	10.8%
Professional Suites		7	1.5%	2,672,700	0.8%
Commercial Other		12	2.6%	18,739,271	5.9%
Vacant Land		0	0.0%	0	0.0%
Rural		5	1.1%	8,253,291	2.6%
Residential		85	18.4%	58,799,404	18.6%
Total		463	100%	316,824,225	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		456	98.5%	311,144,821	98.2%
Fixed Rate Term Remaining (yrs)					
0	<= 1	1	0.2%	1,845,000	0.6%
> 1	<= 2	1	0.2%	395,500	0.1%

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	13	2.8%	555,803	0.2%
> 100,000	<= 200,000	41	8.9%	6,806,036	2.1%
> 200,000	<= 300,000	71	15.3%	17,692,929	5.6%
> 300,000	<= 400,000	61	13.2%	21,139,776	6.7%
> 400,000	<= 500,000	54	11.7%	24,076,980	7.6%
> 500,000	<= 1,000,000	129	27.9%	91,529,655	28.9%
> 1,000,000	<= 1,500,000	48	10.4%	58,925,408	18.6%
> 1,500,000	<= 2,000,000	28	6.0%	50,115,298	15.8%
> 2,000,000	<= 2,500,000	7	1.5%	15,453,477	4.9%
> 2,500,000	<= 5,000,000	11	2.4%	30,528,862	9.6%
Total		463	100%	316,824,225	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	112,224	0.0%
> 100,000	<= 200,000	30	7.4%	5,054,645	1.6%
> 200,000	<= 300,000	59	14.5%	14,478,704	4.6%
> 300,000	<= 400,000	54	13.3%	18,872,874	6.0%
> 400,000	<= 500,000	46	11.3%	20,470,858	6.5%
> 500,000	<= 1,000,000	111	27.3%	78,114,895	24.7%
> 1,000,000	<= 1,500,000	47	11.5%	57,674,310	18.2%
> 1,500,000	<= 2,000,000	31	7.6%	55,984,294	17.7%
> 2,000,000	<= 2,500,000	11	2.7%	24,135,390	7.6%
> 2,500,000	<= 5,000,000	15	3.7%	41,926,031	13.2%
Total		407	100%	316,824,225	100%

Seasoning (months)					
		Number		Balance	
		Amount	%	Amount	%
0.0	<= 6	0	0.0%	0	0.0%
> 6	<= 12	36	7.8%	24,859,528	7.8%
> 12	<= 18	226	48.8%	148,899,375	47.0%
> 18	<= 24	147	31.7%	100,160,433	31.6%
> 24	<= 30	29	6.3%	22,649,676	7.1%
> 30	<= 36	15	3.2%	12,226,035	3.9%
> 36	<= 42	1	0.2%	14,777	0.0%
> 42	<= 48	3	0.6%	2,872,500	0.9%
> 48	<= 54	1	0.2%	2,291,211	0.7%
> 54	<= 60	0	0.0%	0	0.0%
> 60	<= 300	5	1.1%	2,850,691	0.9%
Total		463	100%	316,824,225	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	462	99.8%	315,066,558	99.4%
> 30	<= 60	0	0.0%	0	0.0%
> 60	<= 90	0	0.0%	0	0.0%
> 90	<= 120	1	0.2%	1,757,667	0.6%
> 120	<= 150	0	0.0%	0	0.0%
> 150		0	0.0%	0	0.0%
Total		463	100%	316,824,225	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		68	14.7%	36,188,087	11.4%
Months Self Employed					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	14	3.0%	11,914,686	3.8%
36	< 48	11	2.4%	5,217,667	1.6%
48	< 60	17	3.7%	12,730,089	4.0%
60		353	76.2%	250,773,695	79.2%
Total		463	100%	316,824,225	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	16	3.5%	5,946,342	1.9%
> 15	<= 20	23	5.0%	13,483,560	4.3%
> 20	<= 25	277	59.8%	204,367,502	64.5%
> 25	<= 30	147	31.7%	93,026,821	29.4%
Total		463	100%	316,824,225	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%

> 2	<= 3	1	0.2%	242,000	0.1%
> 3	<= 4	4	0.9%	3,196,904	1.0%
> 4	<= 5	0	0.0%	0	0.0%

Total		463	100%	316,824,225	100%
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Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	38	8.2%	26,807,016	8.5%
> 5.0%	<= 5.5%	91	19.7%	66,252,511	20.9%
> 5.5%	<= 6.0%	142	30.7%	97,315,484	30.7%
> 6.0%	<= 6.5%	151	32.6%	100,025,172	31.6%
> 6.5%	<= 7.0%	37	8.0%	22,441,474	7.1%
> 7.0%	<= 7.5%	4	0.9%	3,982,567	1.3%
> 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		463	100%	316,824,225	100%
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Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.6%	2,401,403	0.8%
> 1.50	<= 1.75	79	17.1%	62,518,616	19.7%
> 1.75	<= 2.00	91	19.7%	66,822,572	21.1%
> 2.00	<= 2.25	54	11.7%	40,052,279	12.6%
> 2.25	<= 2.50	37	8.0%	23,052,468	7.3%
> 2.50	<= 2.75	39	8.4%	21,582,746	6.8%
> 2.75	<= 3.00	34	7.3%	21,860,609	6.9%
> 3.00	<= 3.25	21	4.5%	17,160,985	5.4%
> 3.25	<= 3.50	15	3.2%	10,861,468	3.4%
> 3.50	<= 3.75	9	1.9%	6,905,370	2.2%
> 3.75	<= 4.00	14	3.0%	9,527,037	3.0%
> 4.00	<= 4.25	13	2.8%	6,185,927	2.0%
> 4.25		54	11.7%	27,892,745	8.8%

Total		463	100%	316,824,225	100%
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NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		15	3.2%	11,089,076	3.5%
Non NCCP loans		448	96.8%	305,735,149	96.5%

Total		463	100%	316,824,225	100%
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Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	26.1%	16,009,115	26.1%
High Density Apartment		4	4.3%	2,285,150	3.7%
House		64	69.6%	43,120,733	70.2%

Total		92	100%	61,414,999	100%
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P&I		246	53.1%	141,297,004	44.6%
IO Term Remaining (yrs)					
0	<= 1	22	4.8%	17,187,736	5.4%
> 1	<= 2	41	8.9%	30,253,630	9.5%
> 2	<= 3	27	5.8%	22,973,688	7.3%
> 3	<= 4	114	24.6%	93,758,244	29.6%
> 4	<= 5	13	2.8%	11,353,922	3.6%

Total		463	100%	316,824,225	100%
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Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		278	60.0%	167,032,807	52.7%
Refinance - no takeout		86	18.6%	81,933,768	25.9%
Refinance		57	12.3%	43,340,667	13.7%
Equity Takeout		42	9.1%	24,516,983	7.7%

Total		463	100%	316,824,225	100%
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Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		59	12.7%	37,569,725	11.9%
Communications		12	2.6%	10,836,194	3.4%
Construction		128	27.6%	89,414,289	28.2%
Education		9	1.9%	9,974,109	3.1%
Engineering / Manufacturing		45	9.7%	26,498,419	8.4%
Finance & Insurance		23	5.0%	14,761,970	4.7%
Food and Beverage		38	8.2%	29,466,175	9.3%
Health		29	6.3%	13,947,495	4.4%
IT		0	0.0%	0	0.0%
Other		2	0.4%	2,673,048	0.8%
Printing & Media		6	1.3%	3,403,060	1.1%
Professional Services		63	13.6%	41,285,338	13.0%
Property Investment		1	0.2%	279,165	0.1%
Public Service		1	0.2%	275,067	0.1%
Retail		31	6.7%	26,133,974	8.2%
Sport, Leisure, Cultural & Recreational		16	3.5%	10,306,196	3.3%
Wholesale		0	0.0%	0	0.0%

Total		463	100%	316,824,225	100%
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Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		461	99.6%	315,303,320	99.5%
1		2	0.4%	1,520,905	0.5%
2		0	0.0%	0	0.0%

Total		463	100%	316,824,225	100%
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Think Tank Hardships and Arrears Summary

Date 31/07/2020

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	363	84.0%	256,289,288	80.9%
Loans in Arrears (non-hardship)	1	0.2%	1,757,667	0.6%
Payment Missed (hardship application received / approved)	68	15.7%	58,777,270	18.6%
Total Portfolio (no. of facilities)	432	100.0%	316,824,225	100.0%

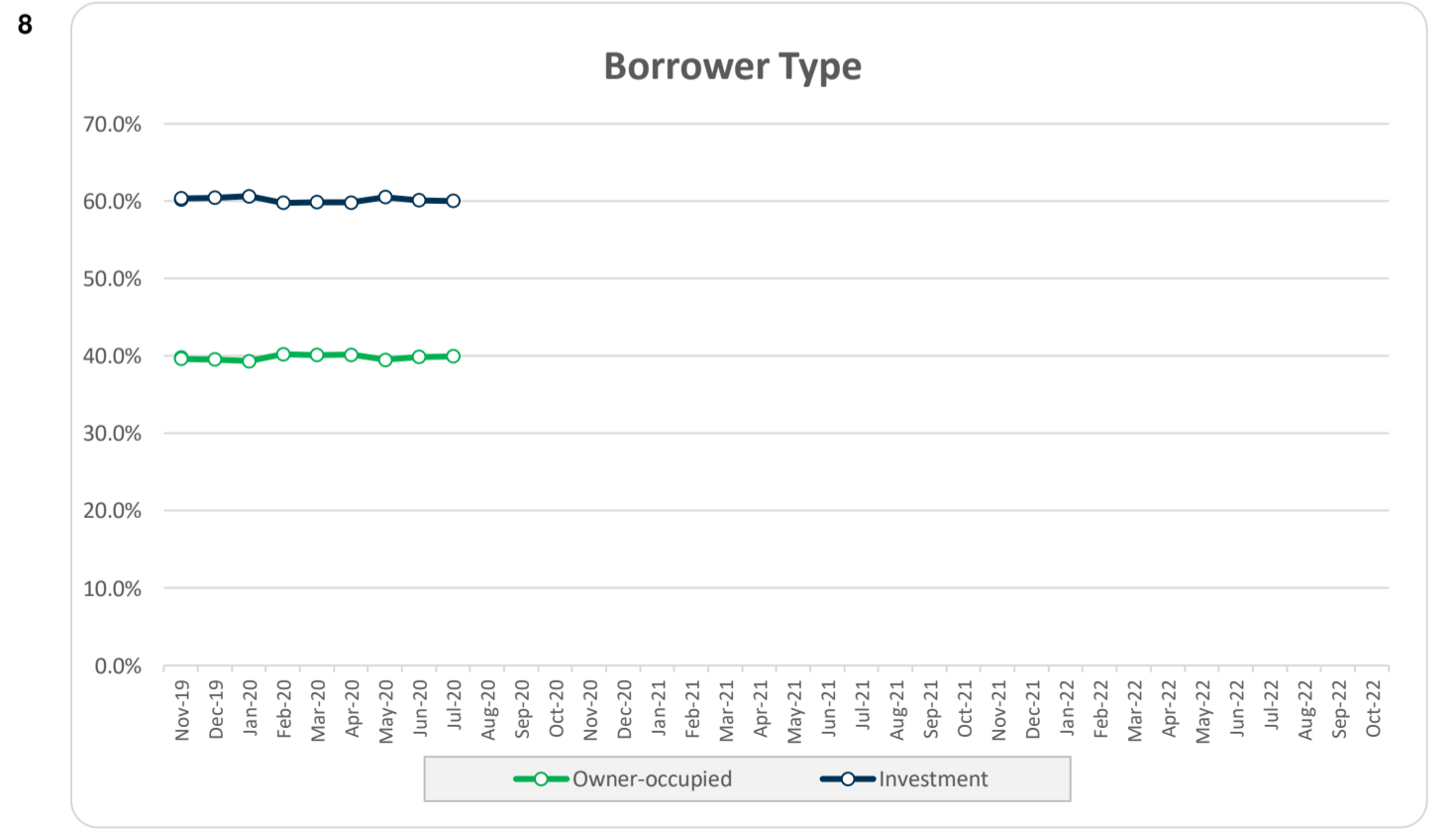
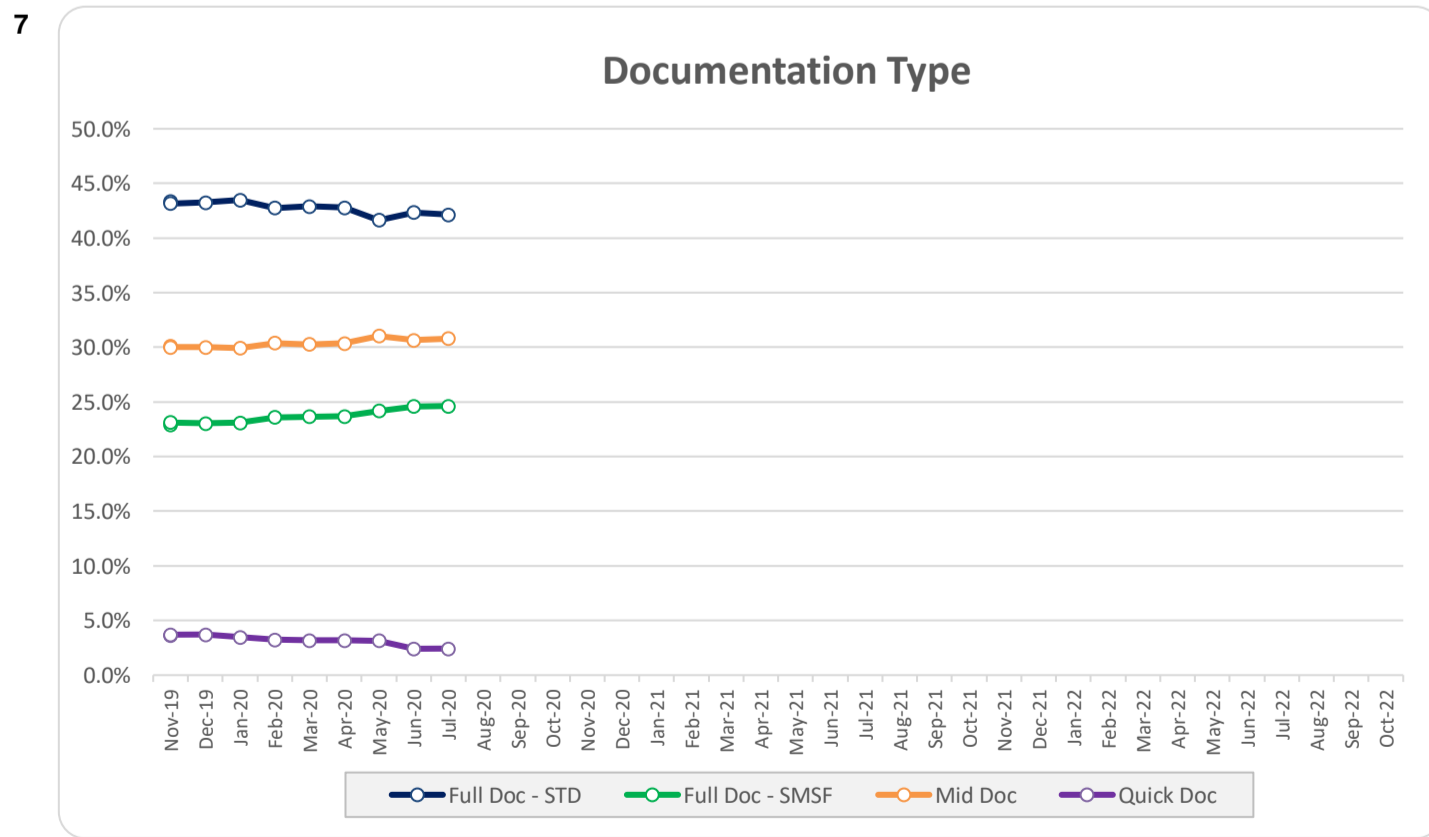
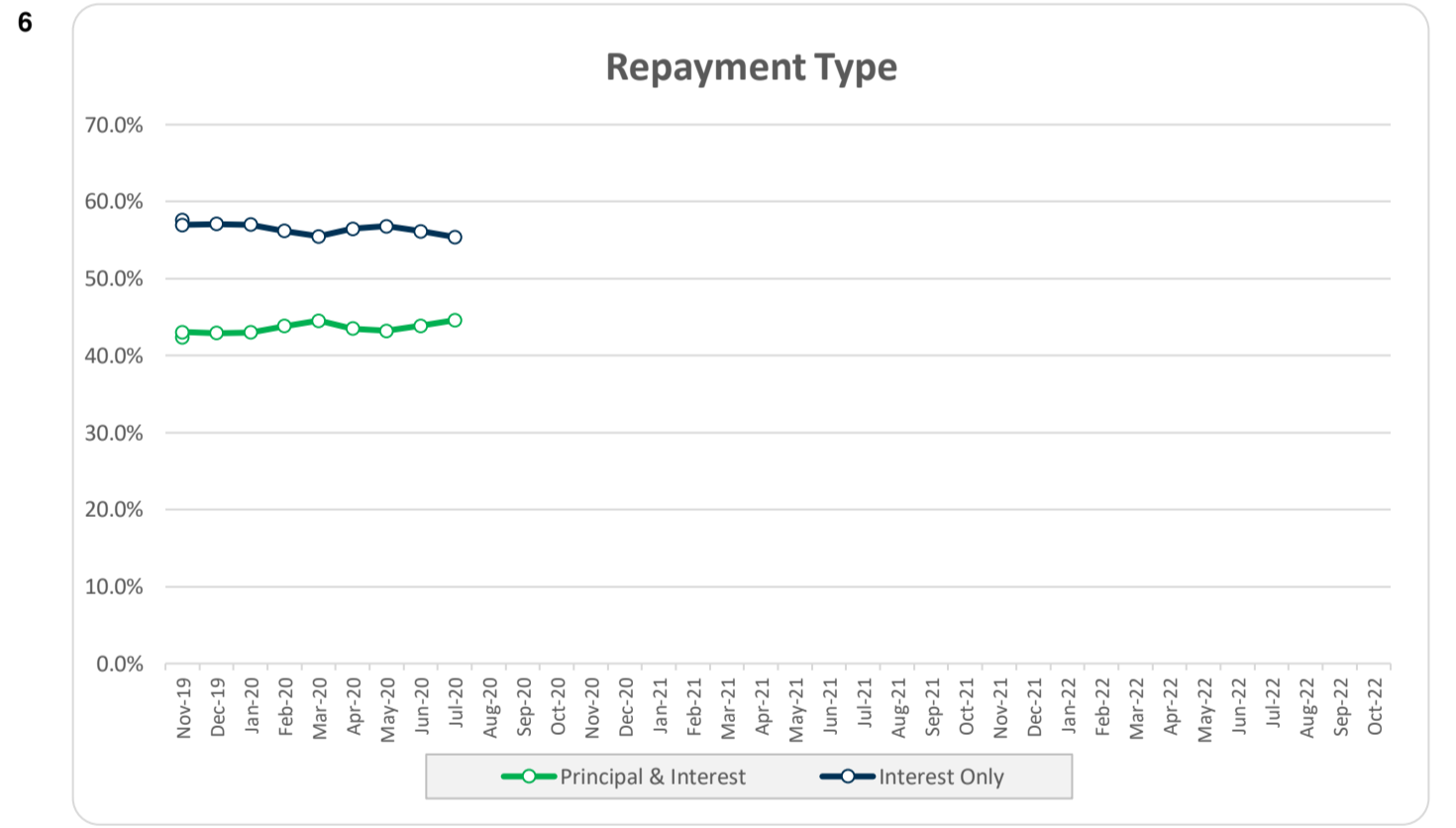
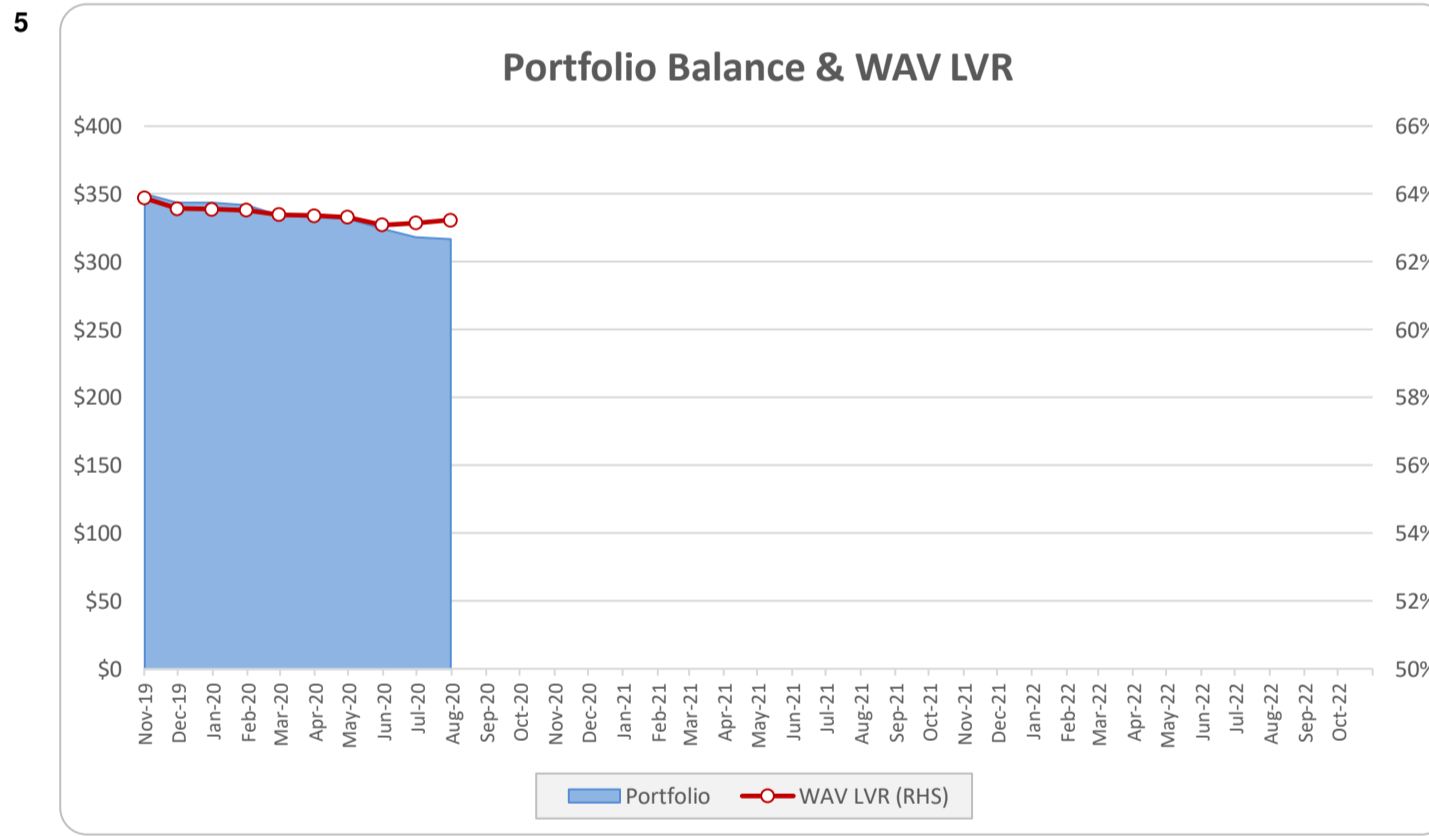
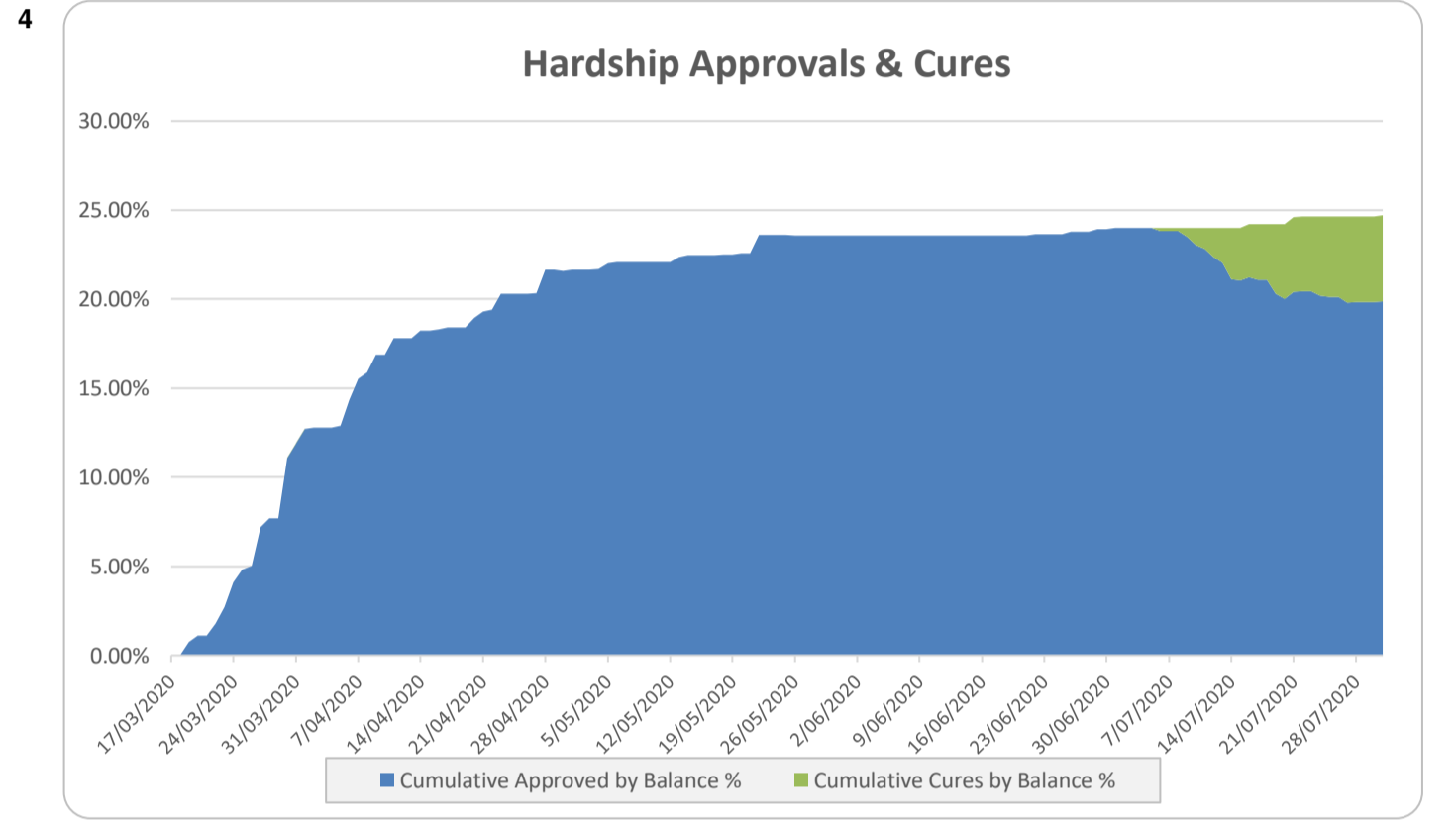
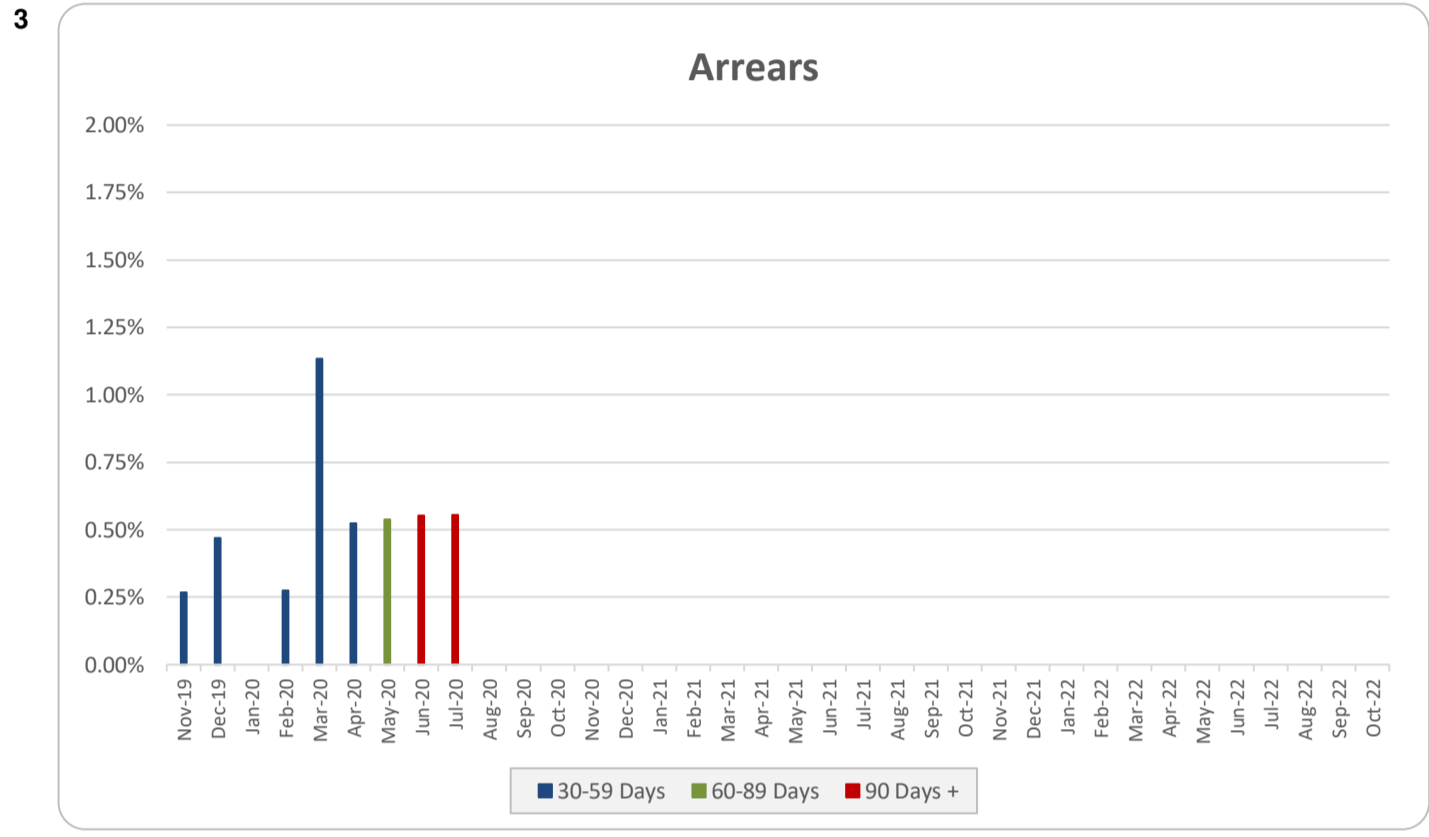
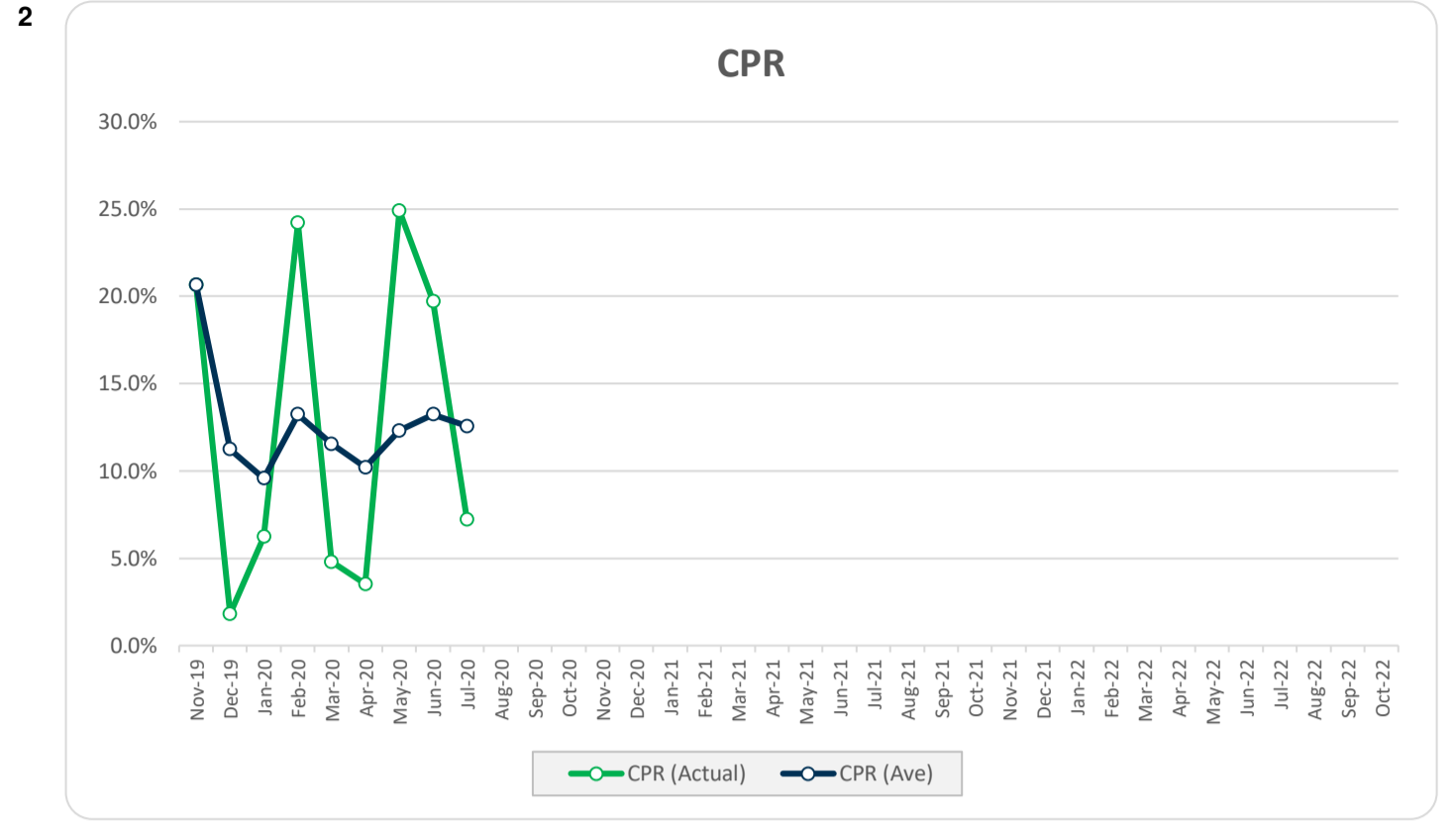
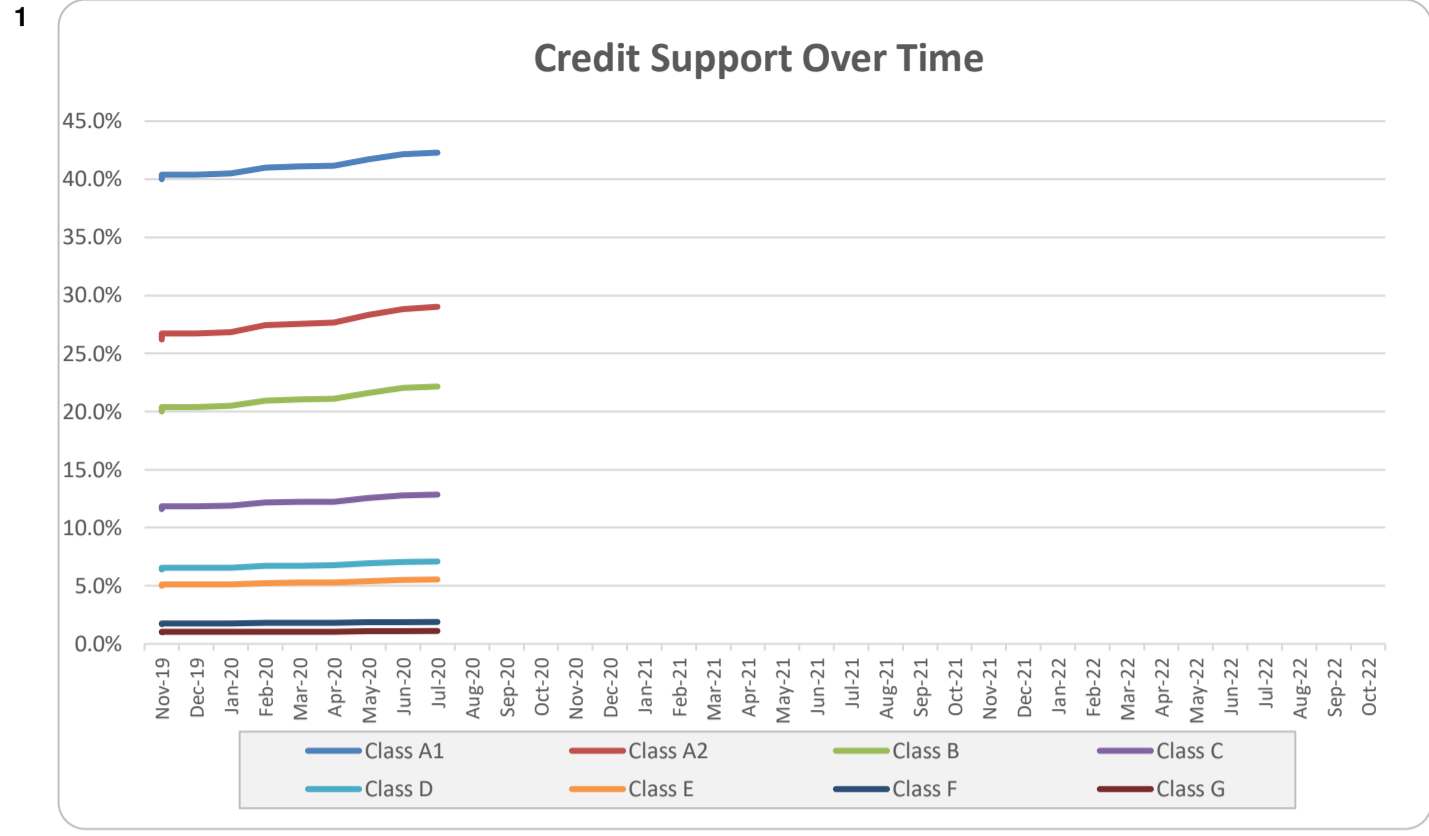
BNYTCAL ATF Think Tank series 2019-1 Trust

Hardship Breakdown (excluding Withdrawn)	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	1	1.4%	0.2%	327,074	0.5%	0.1%
Hardship Approved	71	98.6%	16.4%	62,979,354	99.5%	19.9%
Total (no. of facilities)	72	100.0%	16.7%	63,306,427	100.0%	20.0%
Hardship Approved after Notified Cures	61		14.1%	55,662,968		17.6%
Withdrawn Applications	13		3.0%	9,233,231		2.9%

BNYTCAL ATF Think Tank series 2019-1 Trust

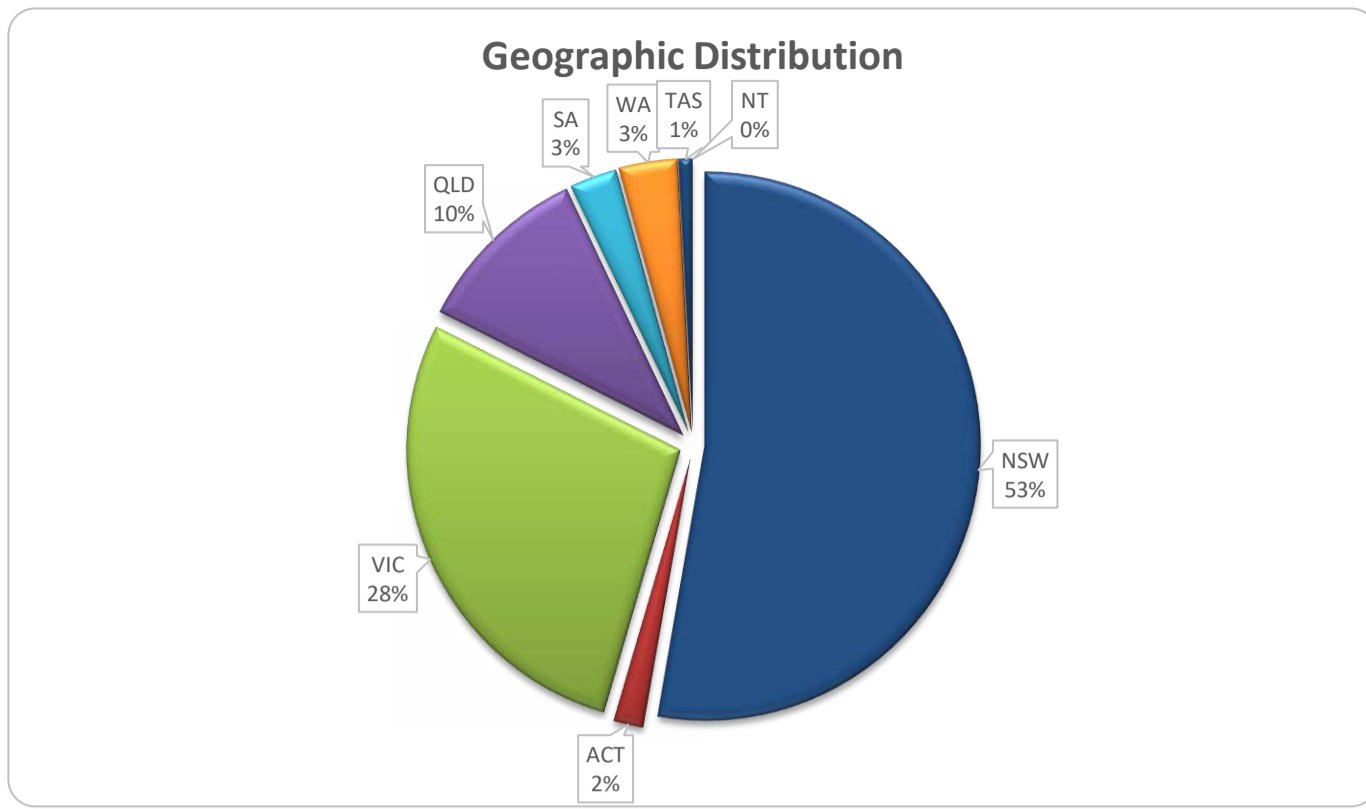
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	359	98.9%	83.1%	251,760,131	98.2%	79.5%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	1	0.3%	0.2%	327,074	0.1%	0.1%
Hardship Approved	3	0.8%	0.7%	4,202,084	1.6%	1.3%
Total	363	100.0%	84.0%	256,289,288	100.0%	80.9%
Loans in Arrears (non-hardship)						
No hardship request	1	100.0%	0.2%	1,757,667	100.0%	0.6%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	1	100.0%	0.2%	1,757,667	100.0%	0.6%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	68	100.0%	15.7%	58,777,270	100.0%	18.6%
Total	68	100.0%	15.7%	58,777,270	100.0%	18.6%
Total Portfolio (no. of facilities)	432			316,824,225		

Think Tank Series 2019-1: Time Series Charts

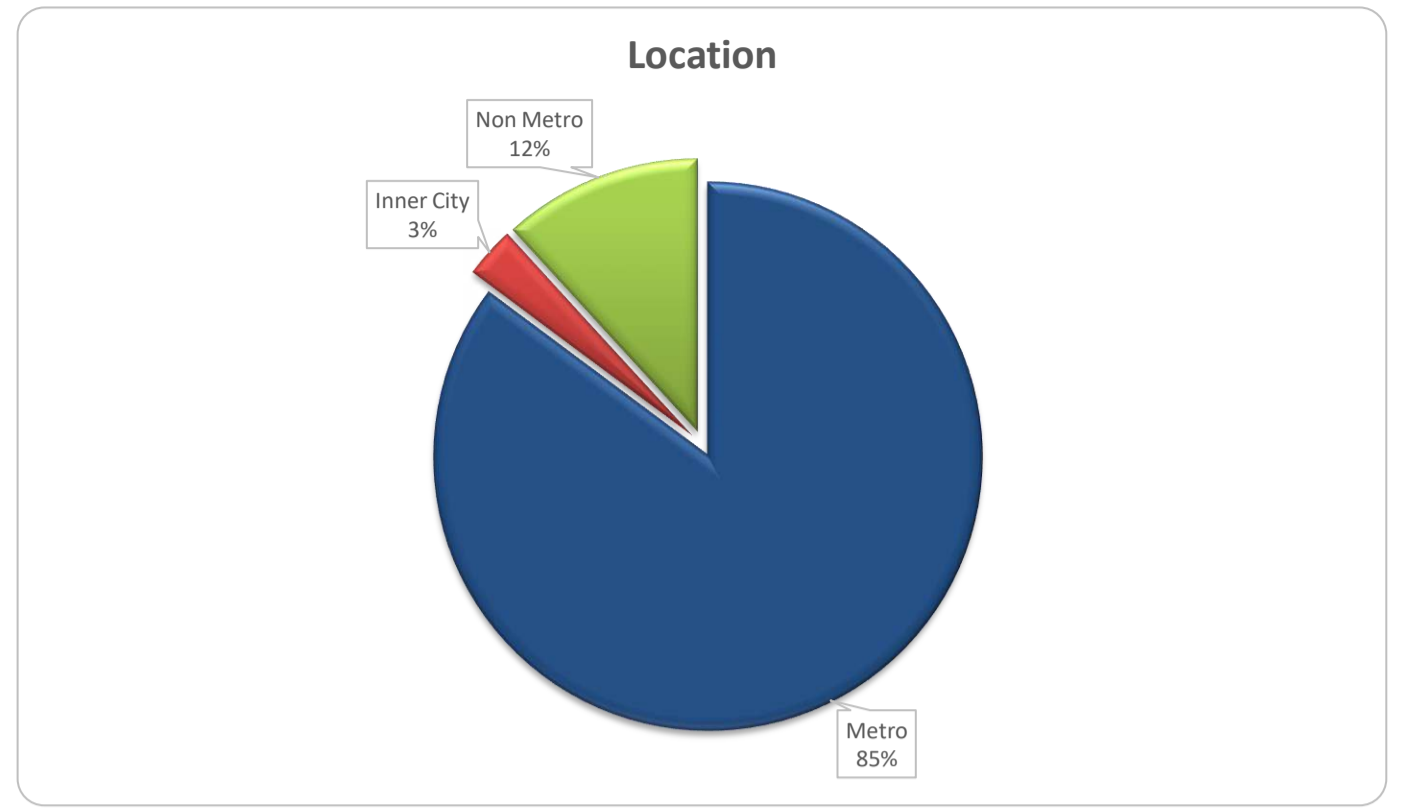


Think Tank Series 2019-1: Current Charts

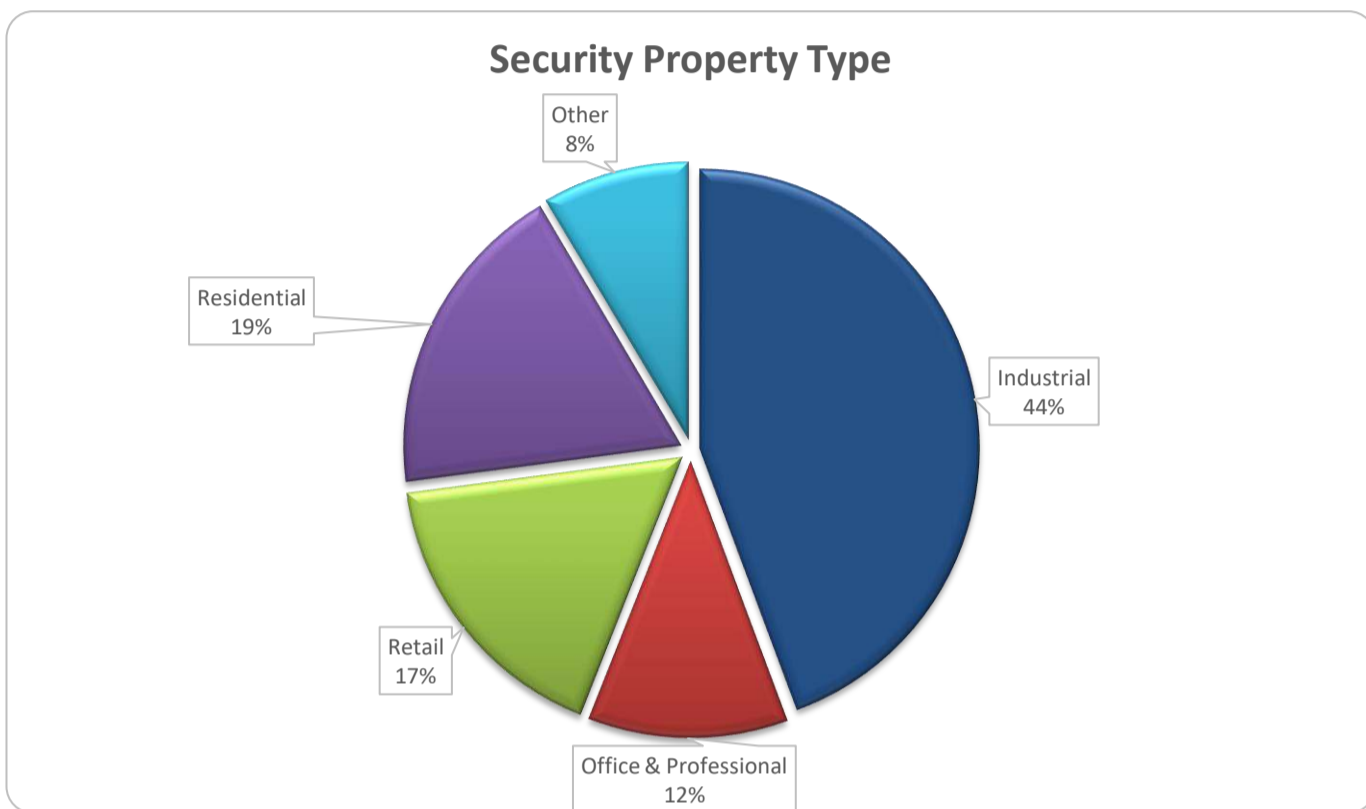
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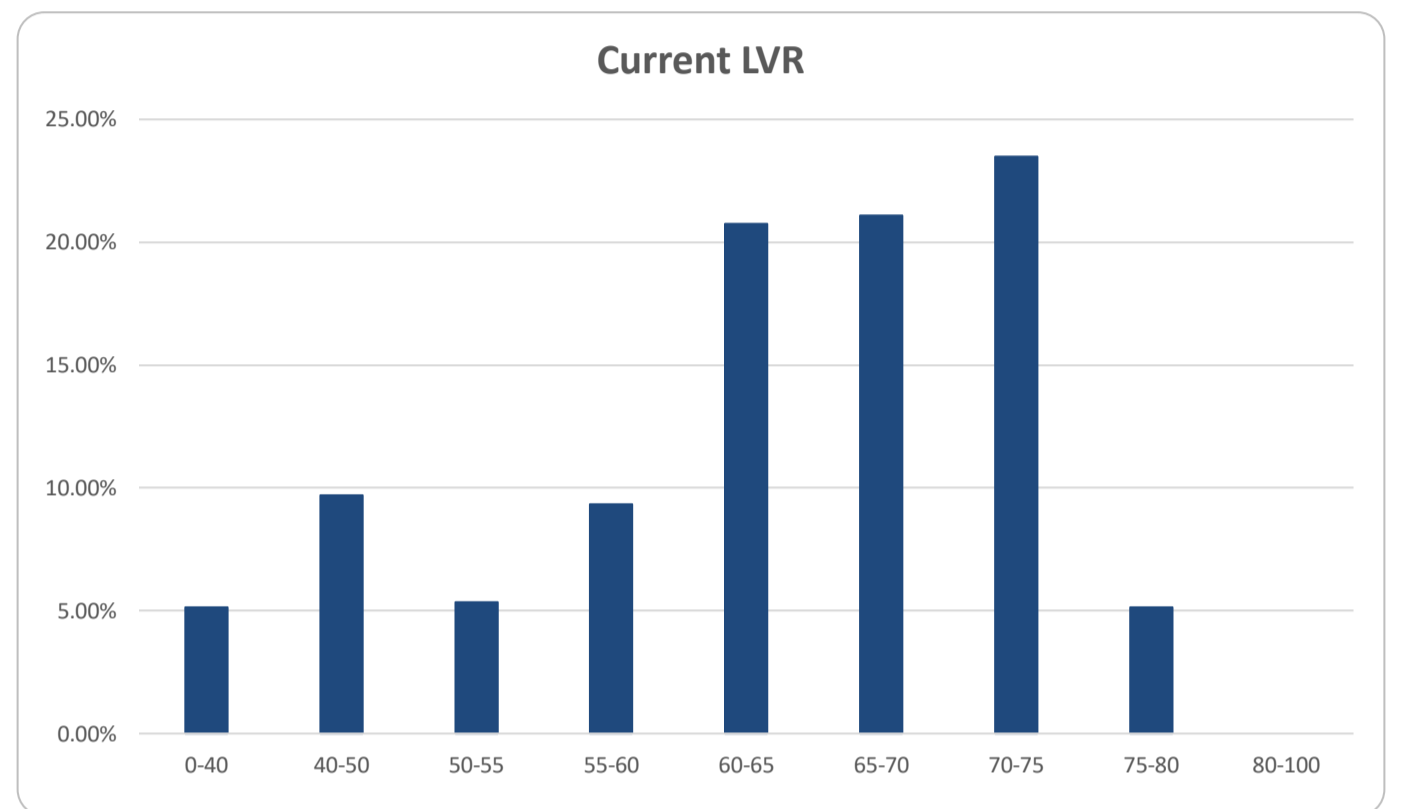
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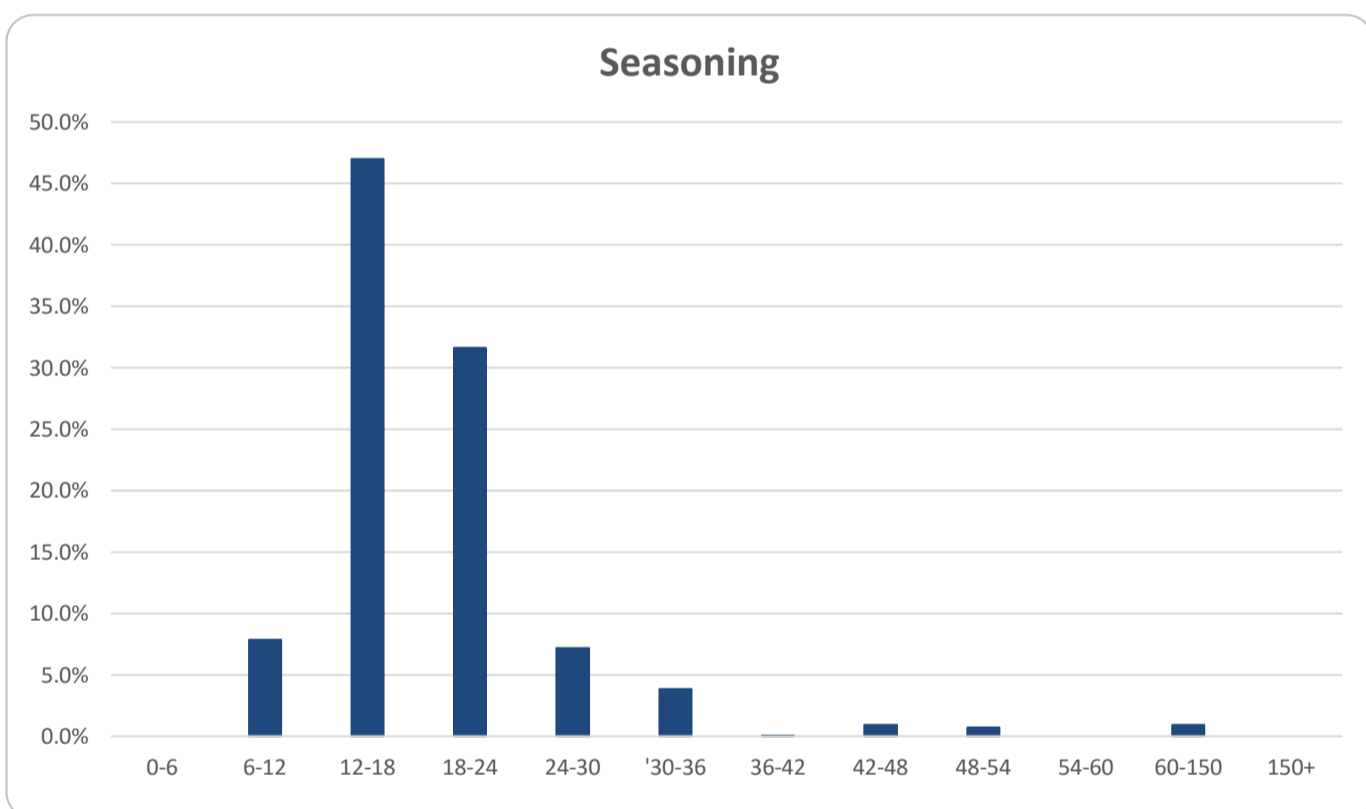
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