
Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Sep-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	182,369,964.64		3,583,944.87	178,786,019.77	85.1%	0.00	0.00	223,040.96	223,040.96
Class A2	41,945,091.87		824,307.32	41,120,784.55	85.1%	0.00	0.00	63,768.03	63,768.03
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	38,518.99	38,518.99
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	77,156.88	77,156.88
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	63,221.32	63,221.32
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	24,512.08	24,512.08
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	68,569.03	68,569.03
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,914.67	18,914.67
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	34,452.47	34,452.47

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	1,427,266.44
Early Repayment Fees	31,320.37
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	1,130.77
Total Available Income	1,459,717.58

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	4,558,252.19
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	4,558,252.19

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)	138,898.55
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	223,040.96
Class A2 Interest	63,768.03
Class B Interest	38,518.99
Class C Interest	77,156.88
Class D Interest	63,221.32
Class E Interest	24,512.08
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	68,569.03
Class G Interest	18,914.67
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,452.47
Other Expenses	0.00
Excess Spread	708,664.60

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	150,000.00
Class A1 Principal Payment	3,583,944.87
Class A2 Principal Payment	824,307.32
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	316,824,224.83
Plus: Capitalised Charges	306,422.82
Plus: Further Advances / Redraws	150,000.00
Less: Principal Collections	4,578,613.82
Loan Balance at End of Collection Period	312,702,033.83

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,578,613.82
CPR (%)	16.0%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.63%	5.77%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.77%	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	1,763,075	1,763,075
% Portfolio Balance	0.00%	0.00%	99.44%	99.44%

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		460
Facilities		429
Borrower Groups		404
Balance	\$	312,702,034
Avg Loan Balance	\$	679,787
Max Loan Balance	\$	3,042,000
Avg Facility Balance	\$	728,909
Max Facility Balance	\$	3,042,000
Avg Group Balance	\$	774,015
Max Group Balance	\$	3,042,000
WA Current LVR		63.1%
Max Current LVR		80.0%
WA Yield		5.77%
WA Seasoning (months)		20.5
% IO		56.1%
% Investor		59.9%
% SMSF		24.9%
WA Interest Cover (UnStressed)		2.67

Current Group LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	33	8.2%	16,316,830	5.2%
> 40%	<= 50%	42	10.4%	29,737,314	9.5%
> 50%	<= 55%	20	5.0%	17,310,791	5.5%
> 55%	<= 60%	33	8.2%	27,942,830	8.9%
> 60%	<= 65%	79	19.6%	68,018,876	21.8%
> 65%	<= 70%	94	23.3%	67,738,496	21.7%
> 70%	<= 75%	84	20.8%	69,590,311	22.3%
> 75%	<= 80%	19	4.7%	16,046,587	5.1%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		404	100.0%	312,702,034	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	111,979	0.0%
> 100,000	<= 200,000	34	7.9%	5,764,685	1.8%
> 200,000	<= 300,000	65	15.2%	16,084,578	5.1%
> 300,000	<= 400,000	59	13.8%	20,598,472	6.6%
> 400,000	<= 500,000	45	10.5%	20,075,203	6.4%
> 500,000	<= 1,000,000	127	29.6%	91,393,920	29.2%
> 1,000,000	<= 1,500,000	48	11.2%	58,989,313	18.9%
> 1,500,000	<= 2,000,000	30	7.0%	53,592,106	17.1%
> 2,000,000	<= 2,500,000	7	1.6%	15,076,826	4.8%
> 2,500,000	<= 5,000,000	11	2.6%	31,014,953	9.9%
Total		429	100%	312,702,034	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		212	46.1%	162,970,501	52.1%
ACT		12	2.6%	5,563,984	1.8%
VIC		137	29.8%	88,707,584	28.4%
QLD		58	12.6%	33,187,156	10.6%
SA		13	2.8%	8,885,522	2.8%
WA		22	4.8%	10,875,700	3.5%
TAS		6	1.3%	2,511,588	0.8%
NT		0	0.0%	0	0.0%
Total		460	100%	312,702,034	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		388	84.3%	267,260,570	85.5%
Non metro		59	12.8%	35,796,989	11.4%
Inner City		13	2.8%	9,644,474	3.1%
Total		460	100%	312,702,034	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		158	34.3%	131,031,538	41.9%
Mid Doc		137	29.8%	96,025,693	30.7%
Quick Doc		19	4.1%	7,706,939	2.5%
SMSF		146	31.7%	77,937,864	24.9%
SMSF NR		0	0.0%	0	0.0%
Total		460	100%	312,702,034	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		81	17.6%	54,044,365	17.3%
Industrial		220	47.8%	137,409,420	43.9%
Office		51	11.1%	35,160,399	11.2%
Professional Suites		7	1.5%	2,670,461	0.9%
Commercial Other		12	2.6%	18,609,922	6.0%
Vacant Land		0	0.0%	0	0.0%
Rural		5	1.1%	8,265,015	2.6%
Residential		84	18.3%	56,542,452	18.1%
Total		460	100%	312,702,034	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		453	98.5%	307,022,657	98.2%
<i>Fixed Rate Term Remaining (yrs)</i>					
0	<= 1	1	0.2%	1,845,000	0.6%
> 1	<= 2	2	0.4%	637,500	0.2%
> 2	<= 3	0	0.0%	0	0.0%
> 3	<= 4	4	0.9%	3,196,876	1.0%
> 4	<= 5	0	0.0%	0	0.0%
Total		460	100%	312,702,034	100%

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	13	2.8%	555,287	0.2%
> 100,000	<= 200,000	41	8.9%	6,792,179	2.2%
> 200,000	<= 300,000	72	15.7%	17,982,470	5.8%
> 300,000	<= 400,000	62	13.5%	21,599,069	6.9%
> 400,000	<= 500,000	51	11.1%	22,912,045	7.3%
> 500,000	<= 1,000,000	129	28.0%	91,565,419	29.3%
> 1,000,000	<= 1,500,000	47	10.2%	57,676,152	18.4%
> 1,500,000	<= 2,000,000	28	6.1%	50,129,949	16.0%
> 2,000,000	<= 2,500,000	6	1.3%	12,976,826	4.1%
> 2,500,000	<= 5,000,000	11	2.4%	30,512,638	9.8%
Total		460	100%	312,702,034	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	111,979	0.0%
> 100,000	<= 200,000	30	7.4%	5,042,098	1.6%
> 200,000	<= 300,000	60	14.9%	14,767,178	4.7%
> 300,000	<= 400,000	55	13.6%	19,327,932	6.2%
> 400,000	<= 500,000	43	10.6%	19,254,270	6.2%
> 500,000	<= 1,000,000	111	27.5%	78,168,193	25.0%
> 1,000,000	<= 1,500,000	46	11.4%	56,435,892	18.0%
> 1,500,000	<= 2,000,000	31	7.7%	56,024,836	17.9%
> 2,000,000	<= 2,500,000	10	2.5%	21,668,767	6.9%
> 2,500,000	<= 5,000,000	15	3.7%	41,900,889	13.4%
Total		404	100%	312,702,034	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	230	50.0%	145,759,088	46.6%
> 18	<= 24	151	32.8%	112,154,620	35.9%
> 24	<= 30	54	11.7%	34,511,559	11.0%
> 30	<= 36	12	2.6%	11,071,034	3.5%
> 36	<= 42	3	0.7%	1,163,717	0.4%
> 42	<= 48	4	0.9%	2,887,277	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%	2,863,528	0.9%
Total		460	100%	312,702,034	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	459	99.8%	310,938,959	99.4%
> 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	1	0.2%	1,763,075	0.6%
> 150		0	0.0%	0	0.0%
Total		460	100%	312,702,034	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		68	14.8%	36,200,410	11.6%
<i>Months Self Employed</i>					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	14	3.0%	11,915,865	3.8%
36	< 48	10	2.2%	4,794,504	1.5%
48	< 60	17	3.7%	12,744,464	4.1%
60		351	76.3%	247,046,791	79.0%
Total		460	100%	312,702,034	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	16	3.5%	5,941,500	1.9%
> 15	<= 20	23	5.0%	13,490,308	4.3%
> 20	<= 25	275	59.8%	202,784,420	64.8%
> 25	<= 30	146	31.7%	90,485,805	28.9%
Total		460	100%	312,702,034	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%

Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	39	8.5%	29,608,033	9.5%
> 5.0%	<= 5.5%	90	19.6%	63,463,789	20.3%
> 5.5%	<= 6.0%	143	31.1%	98,212,317	31.4%
> 6.0%	<= 6.5%	147	32.0%	95,003,564	30.4%
> 6.5%	<= 7.0%	37	8.0%	22,419,769	7.2%
> 7.0%	<= 7.5%	4	0.9%	3,994,561	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		460	100%	312,702,034	100%

Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.7%	2,399,950	0.8%
> 1.50	<= 1.75	79	17.2%	62,525,775	20.0%
> 1.75	<= 2.00	90	19.6%	65,587,668	21.0%
> 2.00	<= 2.25	53	11.5%	37,524,994	12.0%
> 2.25	<= 2.50	37	8.0%	23,008,284	7.4%
> 2.50	<= 2.75	39	8.5%	21,584,039	6.9%
> 2.75	<= 3.00	33	7.2%	21,489,117	6.9%
> 3.00	<= 3.25	21	4.6%	17,159,810	5.5%
> 3.25	<= 3.50	15	3.3%	10,868,157	3.5%
> 3.50	<= 3.75	9	2.0%	6,900,223	2.2%
> 3.75	<= 4.00	14	3.0%	9,518,915	3.0%
> 4.00	<= 4.25	13	2.8%	6,238,145	2.0%
> 4.25		54	11.7%	27,896,956	8.9%
Total		460	100%	312,702,034	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		14	3.0%	10,670,302	3.4%
Non NCCP loans		446	97.0%	302,031,732	96.6%
Total		460	100%	312,702,034	100%

Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	26.4%	16,016,574	26.2%
High Density Apartment		4	4.4%	2,284,069	3.7%
House		63	69.2%	42,750,315	70.0%
Total		91	100%	61,050,958	100%

P&I		244	53.0%	137,386,550	43.9%
IO Term Remaining (yrs)					
0	<= 1	26	5.7%	20,763,044	6.6%
> 1	<= 2	43	9.3%	29,596,069	9.5%
> 2	<= 3	34	7.4%	27,637,774	8.8%
> 3	<= 4	113	24.6%	97,318,597	31.1%
> 4	<= 5	0	0.0%	0	0.0%
Total		460	100%	312,702,034	100%

Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		276	60.0%	163,963,059	52.4%
Refinance - no takeout		86	18.7%	82,017,673	26.2%
Refinance		56	12.2%	42,152,240	13.5%
Equity Takeout		42	9.1%	24,569,062	7.9%
Total		460	100%	312,702,034	100%

Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		59	12.8%	37,581,917	12.0%
Communications		12	2.6%	10,860,381	3.5%
Construction		126	27.4%	87,744,388	28.1%
Education		9	2.0%	9,970,949	3.2%
Engineering / Manufacturing		45	9.8%	26,492,981	8.5%
Finance & Insurance		23	5.0%	14,759,680	4.7%
Food and Beverage		38	8.3%	29,483,553	9.4%
Health		29	6.3%	13,956,004	4.5%
IT		0	0.0%	0	0.0%
Other		2	0.4%	2,671,547	0.9%
Printing & Media		6	1.3%	3,404,721	1.1%
Professional Services		63	13.7%	41,304,455	13.2%
Property Investment		1	0.2%	278,684	0.1%
Public Service		1	0.2%	274,760	0.1%
Retail		30	6.5%	23,609,479	7.6%
Sport, Leisure, Cultural & Recreational		16	3.5%	10,308,535	3.3%
Wholesale		0	0.0%	0	0.0%
Total		460	100%	312,702,034	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		458	99.6%	311,177,883	99.5%
1		2	0.4%	1,524,151	0.5%
2		0	0.0%	0	0.0%
Total		460	100%	312,702,034	100%

Think Tank Hardships and Arrears Summary

Date 31/08/2020

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	369	86.0%	258,355,935	82.6%
Loans in Arrears (non-hardship)	1	0.2%	1,763,075	0.6%
Payment Missed (hardship application received / approved)	59	13.8%	52,583,024	16.8%
Total Portfolio (no. of facilities)	429	100.0%	312,702,034	100.0%

BNYTCAL ATF Think Tank series 2019-1 Trust

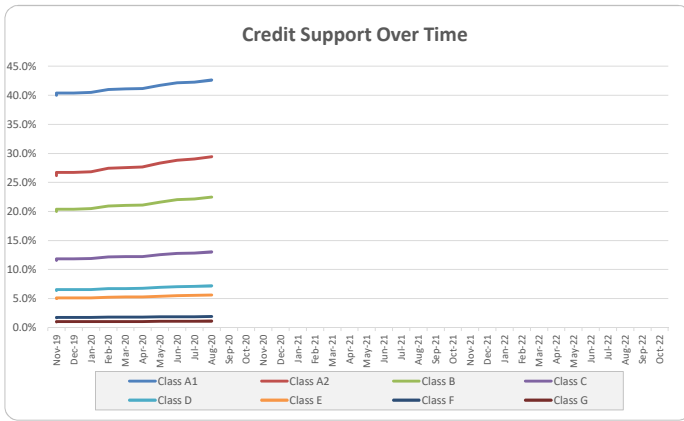
Hardship Breakdown (excluding Withdrawn)	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	61	100.0%	14.2%	55,550,108	100.0%	17.8%
Total (no. of facilities)	61	100.0%	14.2%	55,550,108	100.0%	17.8%
Hardship Approved after Notified Cures	60		14.0%	54,895,830		17.6%
Withdrawn Applications	13		3.0%	9,227,432		3.0%

BNYTCAL ATF Think Tank series 2019-1 Trust

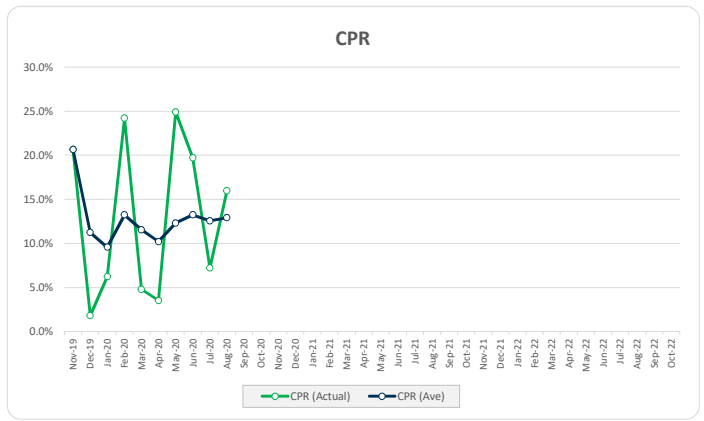
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	367	99.5%	85.5%	255,388,851	98.9%	81.7%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	2	0.5%	0.5%	2,967,084	1.1%	0.9%
Total	369	100.0%	86.0%	258,355,935	100.0%	82.6%
Loans in Arrears (non-hardship)						
No hardship request	1	100.0%	0.2%	1,763,075	100.0%	0.6%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	1	100.0%	0.2%	1,763,075	100.0%	0.6%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	59	100.0%	13.8%	52,583,024	100.0%	16.8%
Total	59	100.0%	13.8%	52,583,024	100.0%	16.8%
Total Portfolio (no. of facilities)	429			312,702,034		

Think Tank Series 2019-1: Time Series Charts

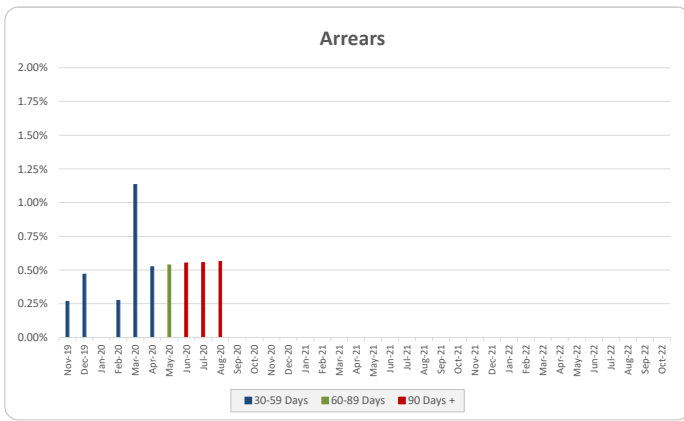
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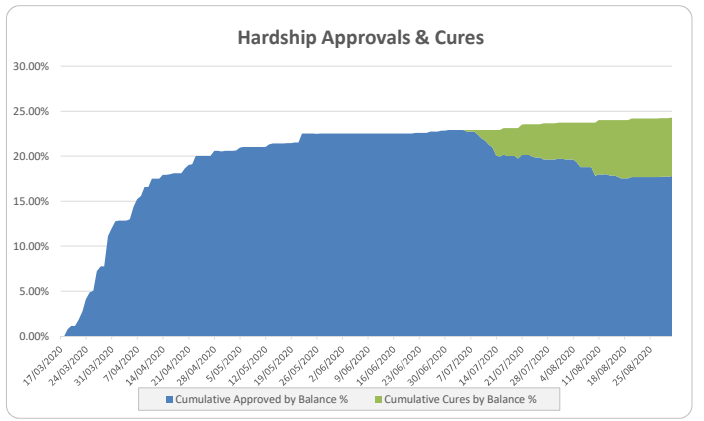
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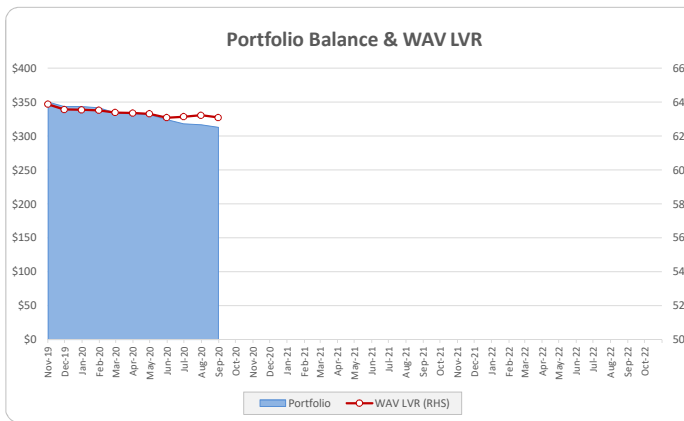
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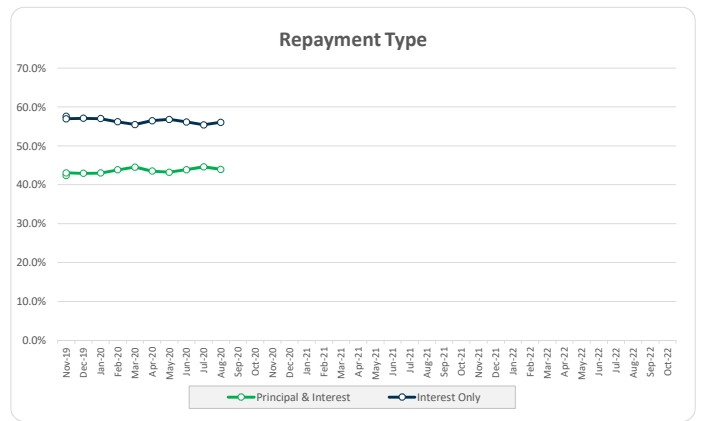
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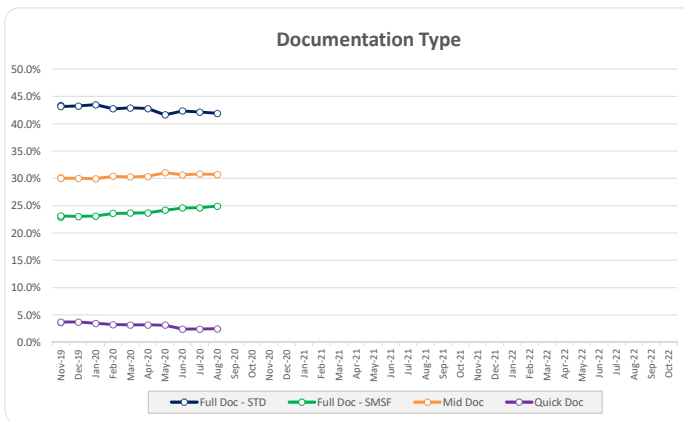
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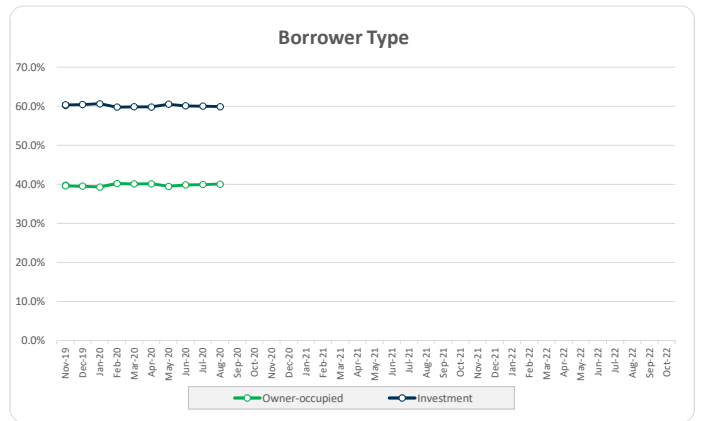
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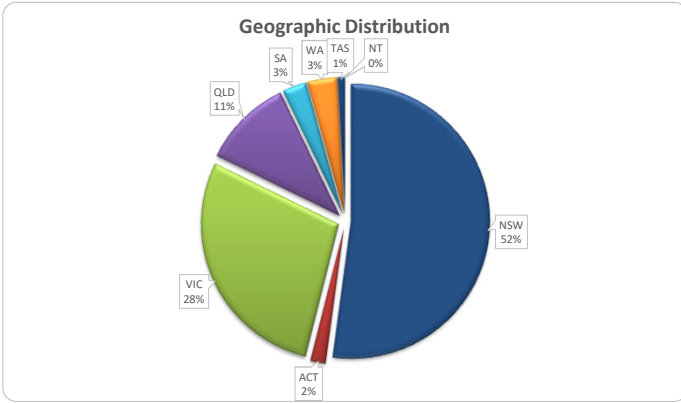


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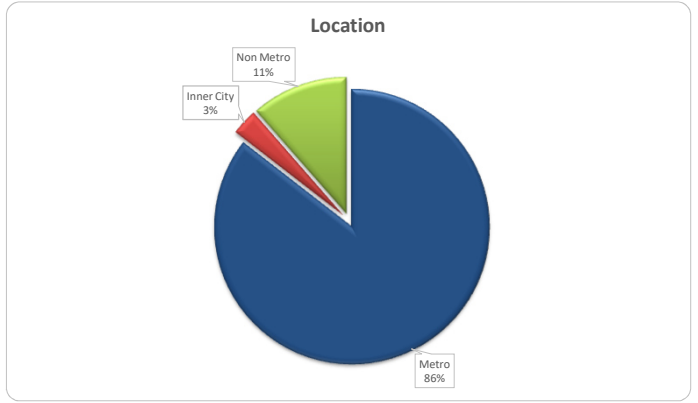


Think Tank Series 2019-1: Current Charts

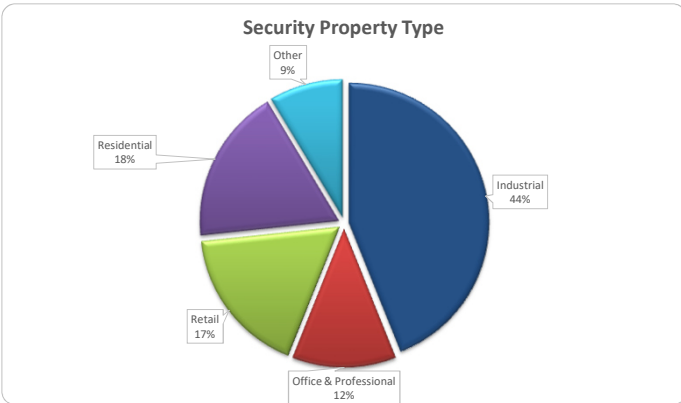
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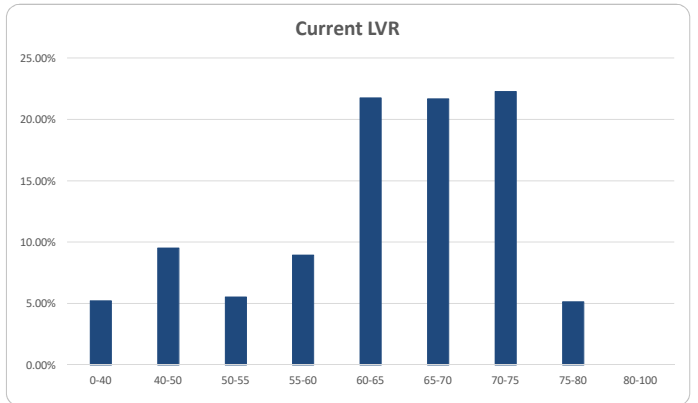
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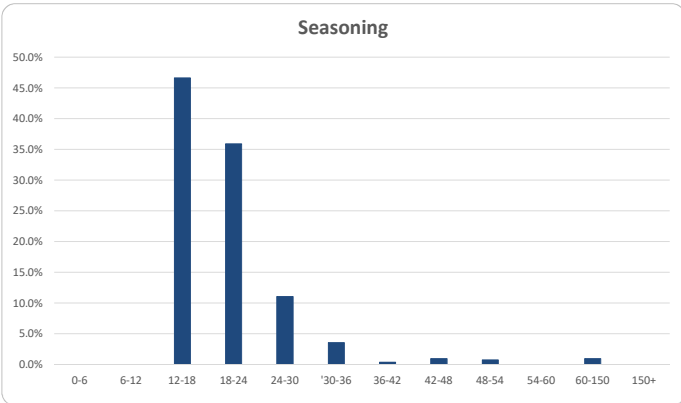
11



12



13



14

