
Investor Report - Think Tank Series 2019-1

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

Payment Date of 12-Oct-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	178,786,019.77		5,321,156.36	173,464,863.41	82.6%	0.00	0.00	225,711.23	225,711.23
Class A2	41,120,784.55		1,223,865.96	39,896,918.59	82.6%	0.00	0.00	64,531.47	64,531.47
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	39,761.53	39,761.53
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	79,645.81	79,645.81
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	65,260.71	65,260.71
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	25,302.79	25,302.79
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	70,780.93	70,780.93
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	19,524.82	19,524.82
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	35,563.84	35,563.84

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	1,253,043.88
Early Repayment Fees	57,310.67
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	1,166,387.12
Total Available Income	2,476,741.67

(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	6,545,022.32
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	6,545,022.32

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)	137,662.78
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	225,711.23
Class A2 Interest	64,531.47
Class B Interest	39,761.53
Class C Interest	79,645.81
Class D Interest	65,260.71
Class E Interest	25,302.79
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	70,780.93
Class G Interest	19,524.82
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	35,563.84
Other Expenses	0.00
Excess Spread	1,712,995.76

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	5,321,156.36
Class A2 Principal Payment	1,223,865.96
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	312,702,033.83
Plus: Capitalised Charges	48,086.28
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	6,498,069.45
 Loan Balance at End of Collection Period	 306,252,050.66

b. Repayments

Principal received on Mortgage Loans during Collection Period	6,498,069.45
CPR (%)	22.3%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.64%	5.76%	OK
Test (b)			
Bank Bill Rate plus 4.50%	#N/A	5.76%	#N/A

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	0	0	0	0
Balance Outstanding	0	0	0	0
% Portfolio Balance	0.00%	0.00%	0.00%	0.00%

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	456
Facilities	425
Borrower Groups	400
Balance	\$ 306,252,051
Avg Loan Balance	\$ 671,605
Max Loan Balance	\$ 3,042,000
Avg Facility Balance	\$ 720,593
Max Facility Balance	\$ 3,042,000
Avg Group Balance	\$ 765,630
Max Group Balance	\$ 3,042,000
WA Current LVR	63.0%
Max Current LVR	80.0%
WA Yield	5.76%
WA Seasoning (months)	21.4
% IO	54.5%
% Investor	59.8%
% SMSF	25.3%
WA Interest Cover (UnStressed)	2.68

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	42	9.2%	16,394,163	5.4%
> 40%	<= 50%	45	9.9%	29,117,024	9.5%
> 50%	<= 55%	21	4.6%	14,283,538	4.7%
> 55%	<= 60%	42	9.2%	32,802,975	10.7%
> 60%	<= 65%	79	17.3%	62,882,971	20.5%
> 65%	<= 70%	109	23.9%	67,312,259	22.0%
> 70%	<= 75%	103	22.6%	71,904,978	23.5%
> 75%	<= 80%	15	3.3%	11,554,143	3.8%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		456	100.0%	306,252,051	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.7%	111,733	0.0%
> 100,000	<= 200,000	34	8.0%	5,670,813	1.9%
> 200,000	<= 300,000	65	15.3%	16,115,068	5.3%
> 300,000	<= 400,000	58	13.6%	20,284,428	6.6%
> 400,000	<= 500,000	46	10.8%	20,531,111	6.7%
> 500,000	<= 1,000,000	126	29.6%	90,716,857	29.6%
> 1,000,000	<= 1,500,000	48	11.3%	58,912,944	19.2%
> 1,500,000	<= 2,000,000	28	6.6%	49,834,166	16.3%
> 2,000,000	<= 2,500,000	6	1.4%	13,045,142	4.3%
> 2,500,000	<= 5,000,000	11	2.6%	31,029,788	10.1%
Total		425	100%	306,252,051	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		210	46.1%	158,795,408	51.9%
ACT		12	2.6%	5,560,004	1.8%
VIC		136	29.8%	86,791,624	28.3%
QLD		57	12.5%	32,855,029	10.7%
SA		13	2.9%	8,876,669	2.9%
WA		22	4.8%	10,864,710	3.5%
TAS		6	1.3%	2,508,607	0.8%
NT		0	0.0%	0	0.0%
Total		456	100%	306,252,051	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		385	84.4%	259,925,944	84.9%
Non metro		58	12.7%	36,682,540	12.0%
Inner City		13	2.9%	9,643,566	3.1%
Total		456	100%	306,252,051	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		156	34.2%	127,085,341	41.5%
Mid Doc		136	29.8%	94,005,919	30.7%
Quick Doc		19	4.2%	7,710,039	2.5%
SMSF		145	31.8%	77,450,752	25.3%
SMSF NR		0	0.0%	0	0.0%
Total		456	100%	306,252,051	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		81	17.8%	53,670,681	17.5%
Industrial		219	48.0%	134,273,725	43.8%
Office		51	11.2%	34,280,886	11.2%
Professional Suites		7	1.5%	2,668,137	0.9%
Commercial Other		12	2.6%	18,714,168	6.1%
Vacant Land		0	0.0%	0	0.0%
Rural		4	0.9%	6,265,675	2.0%
Residential		82	18.0%	56,378,778	18.4%
Total		456	100%	306,252,051	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		449	98.5%	300,572,765	98.1%
Fixed Rate Term Remaining (yrs)					
0	<= 1	1	0.2%	1,844,937	0.6%
> 1	<= 2	2	0.4%	637,500	0.2%

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	13	2.9%	549,769	0.2%
> 100,000	<= 200,000	41	9.0%	6,709,408	2.2%
> 200,000	<= 300,000	72	15.8%	18,012,723	5.9%
> 300,000	<= 400,000	62	13.6%	21,622,186	7.1%
> 400,000	<= 500,000	50	11.0%	22,402,316	7.3%
> 500,000	<= 1,000,000	129	28.3%	91,512,569	29.9%
> 1,000,000	<= 1,500,000	47	10.3%	57,603,031	18.8%
> 1,500,000	<= 2,000,000	26	5.7%	46,372,008	15.1%
> 2,000,000	<= 2,500,000	5	1.1%	10,945,142	3.6%
> 2,500,000	<= 5,000,000	11	2.4%	30,522,899	10.0%
Total		456	100%	306,252,051	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	3	0.8%	111,733	0.0%
> 100,000	<= 200,000	30	7.5%	4,949,099	1.6%
> 200,000	<= 300,000	60	15.0%	14,799,198	4.8%
> 300,000	<= 400,000	54	13.5%	19,014,655	6.2%
> 400,000	<= 500,000	44	11.0%	19,711,234	6.4%
> 500,000	<= 1,000,000	110	27.5%	77,495,853	25.3%
> 1,000,000	<= 1,500,000	46	11.5%	56,355,933	18.4%
> 1,500,000	<= 2,000,000	29	7.3%	52,270,703	17.1%
> 2,000,000	<= 2,500,000	9	2.3%	19,637,083	6.4%
> 2,500,000	<= 5,000,000	15	3.8%	41,906,559	13.7%
Total		400	100%	306,252,051	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	199	43.6%	124,642,949	40.7%
> 18	<= 24	159	34.9%	111,500,792	36.4%
> 24	<= 30	71	15.6%	49,607,033	16.2%
> 30	<= 36	13	2.9%	9,888,722	3.2%
> 36	<= 42	4	0.9%	2,573,717	0.8%
> 42	<= 48	2	0.4%	1,087,277	0.4%
> 48	<= 54	2	0.4%	1,800,000	0.6%
> 54	<= 60	1	0.2%	2,291,211	0.7%
> 60	<= 300	5	1.1%	2,860,350	0.9%
Total		456	100%	306,252,051	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	456	100.0%	306,252,051	100.0%
> 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		0	0.0%	0	0.0%
Total		456	100%	306,252,051	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		67	14.7%	35,943,709	11.7%
Months Self Employed					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	14	3.1%	11,911,830	3.9%
36	< 48	10	2.2%	4,787,300	1.6%
48	< 60	17	3.7%	12,730,712	4.2%
60		348	76.3%	240,878,499	78.7%
Total		456	100%	306,252,051	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	15	3.3%	5,783,283	1.9%
> 15	<= 20	21	4.6%	9,736,292	3.2%
> 20	<= 25	274	60.1%	200,477,948	65.5%
> 25	<= 30	146	32.0%	90,254,527	29.5%
Total		456	100%	306,252,051	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%

> 2	<= 3	0	0.0%	0	0.0%
> 3	<= 4	4	0.9%	3,196,849	1.0%
> 4	<= 5	0	0.0%	0	0.0%

Total		456	100%	306,252,051	100%
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Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	44	9.6%	32,430,582	10.6%
> 5.0%	<= 5.5%	86	18.9%	61,792,895	20.2%
> 5.5%	<= 6.0%	141	30.9%	95,665,452	31.2%
> 6.0%	<= 6.5%	144	31.6%	89,970,984	29.4%
> 6.5%	<= 7.0%	37	8.1%	22,396,711	7.3%
> 7.0%	<= 7.5%	4	0.9%	3,995,428	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		456	100%	306,252,051	100%
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Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.7%	2,398,489	0.8%
> 1.50	<= 1.75	79	17.3%	62,478,953	20.4%
> 1.75	<= 2.00	88	19.3%	63,364,263	20.7%
> 2.00	<= 2.25	53	11.6%	37,517,435	12.3%
> 2.25	<= 2.50	36	7.9%	21,165,777	6.9%
> 2.50	<= 2.75	39	8.6%	21,570,292	7.0%
> 2.75	<= 3.00	33	7.2%	21,468,920	7.0%
> 3.00	<= 3.25	21	4.6%	17,158,629	5.6%
> 3.25	<= 3.50	14	3.1%	8,845,102	2.9%
> 3.50	<= 3.75	9	2.0%	6,894,651	2.3%
> 3.75	<= 4.00	14	3.1%	9,510,756	3.1%
> 4.00	<= 4.25	13	2.9%	6,096,692	2.0%
> 4.25		54	11.8%	27,782,089	9.1%

Total		456	100%	306,252,051	100%
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NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		13	2.9%	8,663,839	2.8%
Non NCCP loans		443	97.1%	297,588,211	97.2%

Total		456	100%	306,252,051	100%
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Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	27.0%	16,010,427	27.1%
High Density Apartment		4	4.5%	2,282,982	3.9%
House		61	68.5%	40,700,965	69.0%

Total		89	100%	58,994,373	100%
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P&I		246	53.9%	139,491,584	45.5%
IO Term Remaining (yrs)					
0	<= 1	30	6.6%	26,228,500	8.6%
> 1	<= 2	36	7.9%	21,307,649	7.0%
> 2	<= 3	40	8.8%	29,902,481	9.8%
> 3	<= 4	104	22.8%	89,321,836	29.2%
> 4	<= 5	0	0.0%	0	0.0%

Total		456	100%	306,252,051	100%
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Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		274	60.1%	161,414,205	52.7%
Refinance - no takeout		84	18.4%	78,303,097	25.6%
Refinance		56	12.3%	42,153,556	13.8%
Equity Takeout		42	9.2%	24,381,193	8.0%

Total		456	100%	306,252,051	100%
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Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		59	12.9%	37,553,239	12.3%
Communications		12	2.6%	10,856,284	3.5%
Construction		125	27.4%	85,848,783	28.0%
Education		9	2.0%	9,990,311	3.3%
Engineering / Manufacturing		44	9.6%	24,432,226	8.0%
Finance & Insurance		21	4.6%	12,477,461	4.1%
Food and Beverage		38	8.3%	29,326,915	9.6%
Health		29	6.4%	13,947,164	4.6%
IT		0	0.0%	0	0.0%
Other		2	0.4%	2,670,038	0.9%
Printing & Media		6	1.3%	3,403,193	1.1%
Professional Services		63	13.8%	41,278,987	13.5%
Property Investment		1	0.2%	278,202	0.1%
Public Service		1	0.2%	274,452	0.1%
Retail		30	6.6%	23,614,391	7.7%
Sport, Leisure, Cultural & Recreational		16	3.5%	10,300,405	3.4%
Wholesale		0	0.0%	0	0.0%

Total		456	100%	306,252,051	100%
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Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		454	99.6%	304,729,543	99.5%
1		2	0.4%	1,522,507	0.5%
2		0	0.0%	0	0.0%

Total		456	100%	306,252,051	100%
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Think Tank Hardships and Arrears Summary

Date 30/09/2020

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	366	86.1%	253,650,101	82.8%
Loans in Arrears (non-hardship)	-	0.0%	-	0.0%
Payment Missed (hardship application received / approved)	59	13.9%	52,601,950	17.2%
Total Portfolio (no. of facilities)	425	100.0%	306,252,051	100.0%

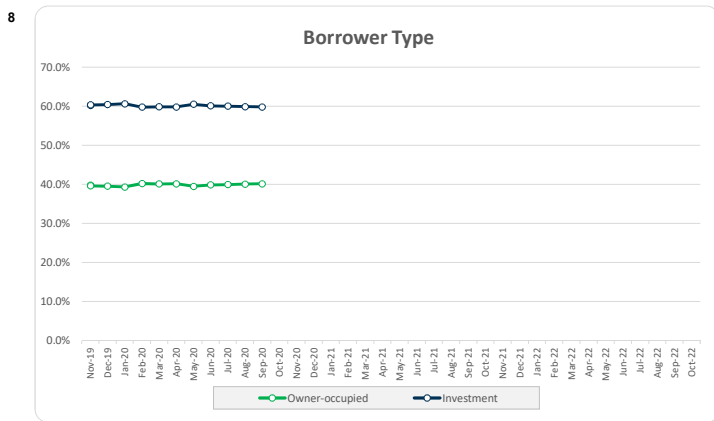
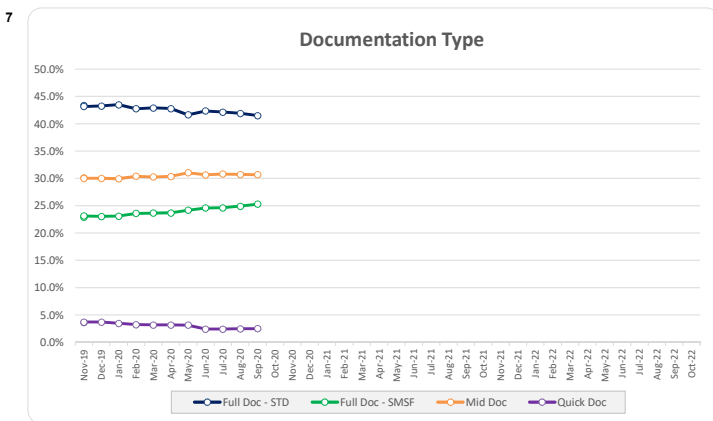
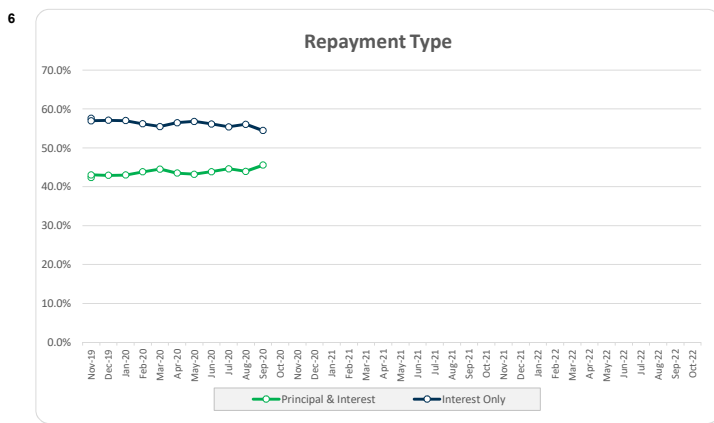
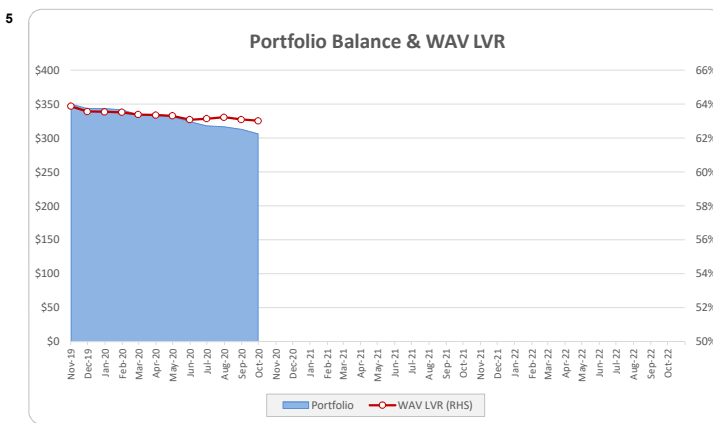
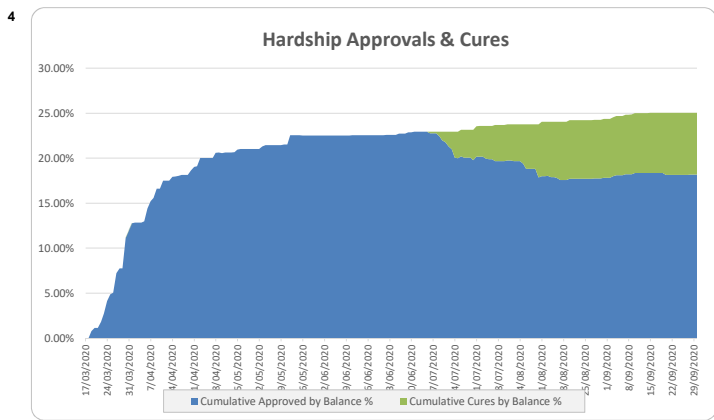
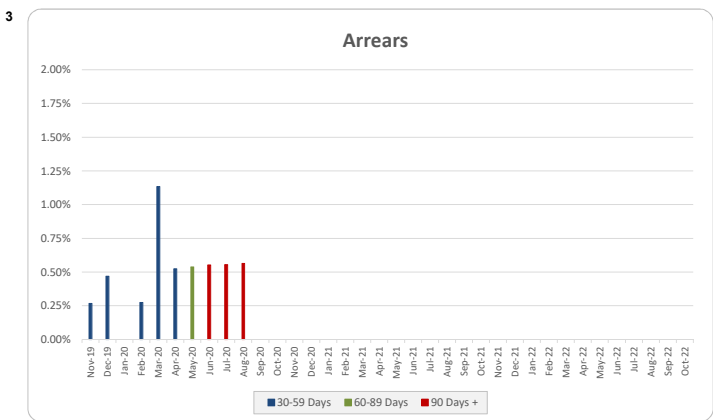
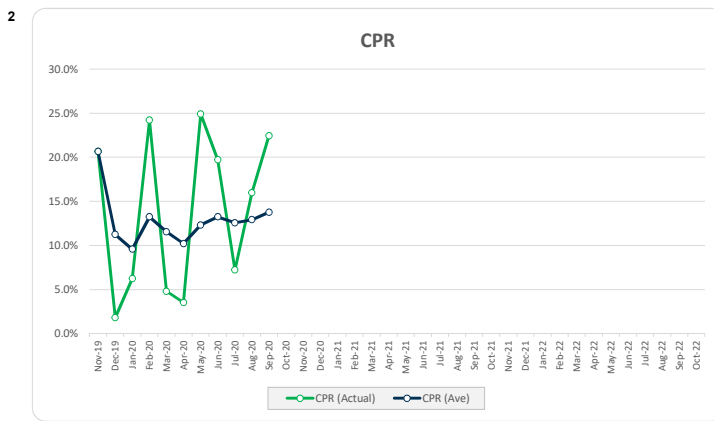
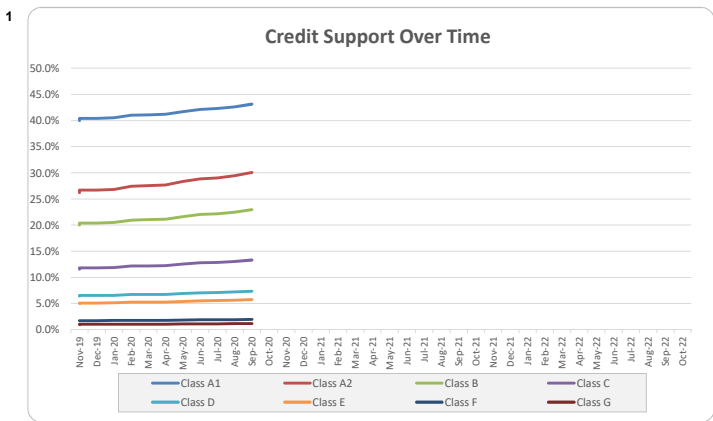
BNYTCAL ATF Think Tank series 2019-1 Trust

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%	14.4%	55,569,034	100.0%	18.1%
Total (no. of facilities)	61	100.0%	14.4%	55,569,034	100.0%	18.1%
Hardship Approved after Notified Cures	61		14.4%	55,569,034		18.1%
Withdrawn Applications	13		3.1%	9,221,603		3.0%

BNYTCAL ATF Think Tank series 2019-1 Trust

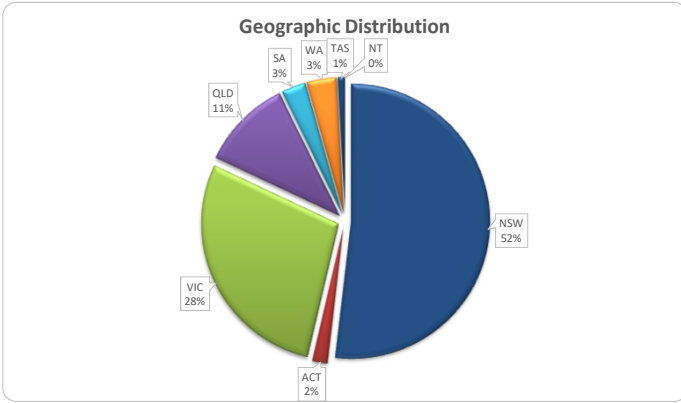
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	364	99.5%	85.6%	250,683,017	98.8%	81.9%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	2	0.5%	0.5%	2,967,084	1.2%	1.0%
Total	366	100.0%	86.1%	253,650,101	100.0%	82.8%
Loans in Arrears (non-hardship)						
No hardship request	-	0.0%	0.0%	-	0.0%	0.0%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	-	0.0%	0.0%	-	0.0%	0.0%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	59	100.0%	13.9%	52,601,950	100.0%	17.2%
Total	59	100.0%	13.9%	52,601,950	100.0%	17.2%
Total Portfolio (no. of facilities)	425			306,252,051		

Think Tank Series 2019-1: Time Series Charts

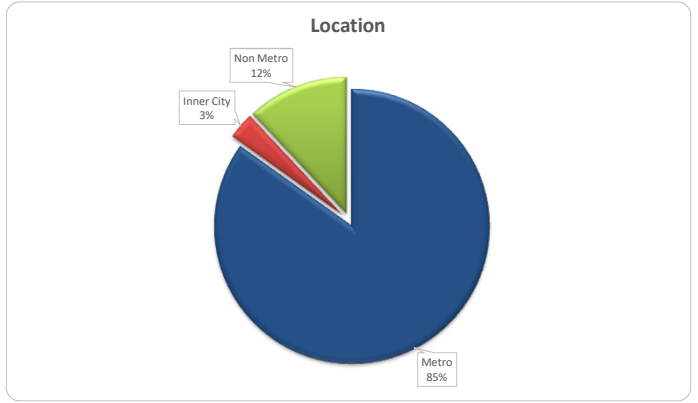


Think Tank Series 2019-1: Current Charts

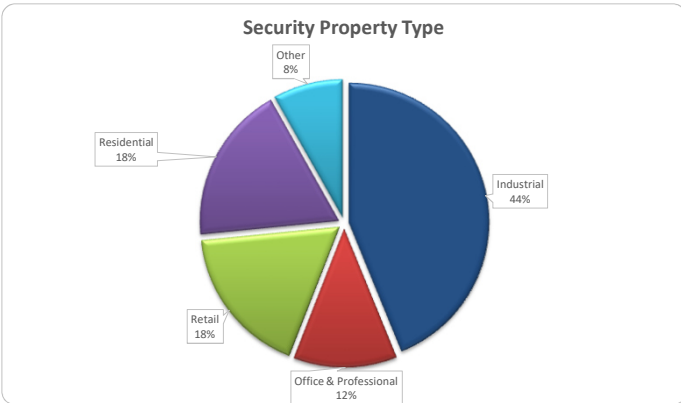
9



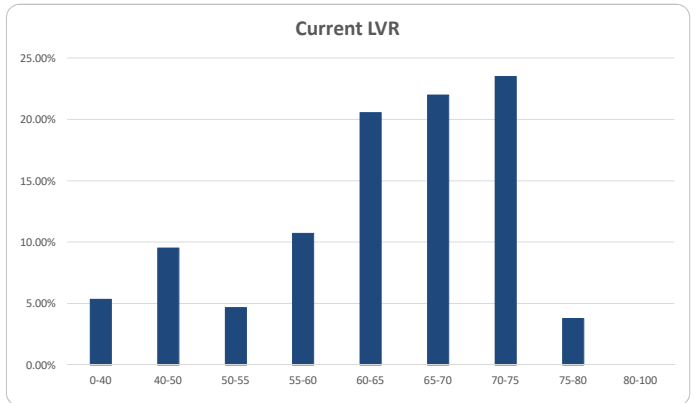
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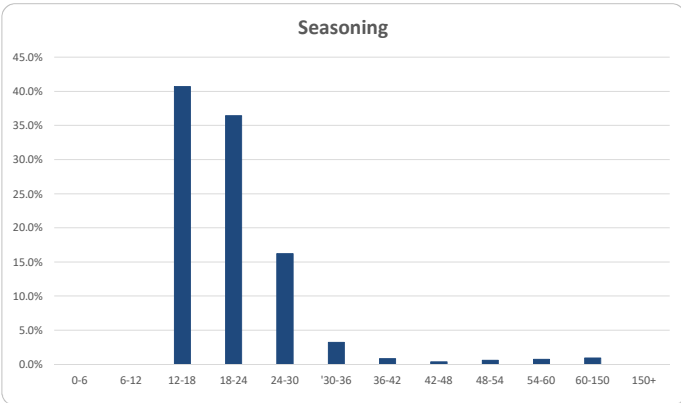
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