



Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Nov-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	173,464,863.41		2,971,434.32	170,493,429.09	81.2%	0.00	0.00	198,462.81	198,462.81
Class A2	39,896,918.59		683,429.89	39,213,488.70	81.2%	0.00	0.00	56,741.07	56,741.07
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	36,033.89	36,033.89
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	72,179.01	72,179.01
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	59,142.52	59,142.52
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	22,930.66	22,930.66
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	64,145.22	64,145.22
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	17,694.37	17,694.37
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	32,229.73	32,229.73

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	1,260,904.78
Early Repayment Fees	29,892.21
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	213,228.69
Total Available Income	1,504,025.68

(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	3,804,864.21
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,804,864.21

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)	127,658.51
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	198,462.81
Class A2 Interest	56,741.07
Class B Interest	36,033.89
Class C Interest	72,179.01
Class D Interest	59,142.52
Class E Interest	22,930.66
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	64,145.22
Class G Interest	17,694.37
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	32,229.73
Other Expenses	0.00
Excess Spread	816,807.89

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	150,000.00
Class A1 Principal Payment	2,971,434.32
Class A2 Principal Payment	683,429.89
Class B Principal Payment	0.00
Class C Principal Payment	0.00

Think Tank Series 2019-1 Cashflow Asset Report

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

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6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	306,252,050.66
Plus: Capitalised Charges	305,485.63
Plus: Further Advances / Redraws	150,000.00
Less: Principal Collections	3,758,376.54
Loan Balance at End of Collection Period	302,949,159.75

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,758,376.54
CPR (%)	13.8%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.64%	5.75%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.75%	OK

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 31/10/2020

Summary	
Loans	451
Facilities	420
Borrower Groups	395
Balance	\$ 302,949,160
Avg Loan Balance	\$ 671,728
Max Loan Balance	\$ 3,042,000
Avg Facility Balance	\$ 721,308
Max Facility Balance	\$ 3,042,000
Avg Group Balance	\$ 766,960
Max Group Balance	\$ 3,042,000
WA Current LVR	63.1%
Max Current LVR	80.0%
WA Yield	5.75%
WA Seasoning (months)	22.5
% IO	54.5%
% Investor	59.6%
% SMSF	25.5%
WA Interest Cover (UnStressed)	2.66

Current Loan/Facility LVR				
	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	43	9.5%	16,622,231	5.5%
> 40% <= 50%	41	9.1%	27,365,375	9.0%
> 50% <= 55%	22	4.9%	14,903,384	4.9%
> 55% <= 60%	39	8.6%	30,956,980	10.2%
> 60% <= 65%	84	18.6%	64,515,782	21.3%
> 65% <= 70%	104	23.1%	63,656,963	21.0%
> 70% <= 75%	104	23.1%	73,628,864	24.3%
> 75% <= 80%	14	3.1%	11,299,582	3.7%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	451	100.0%	302,949,160	100%

Current Facility Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.7%	111,472	0.0%
> 100,000 <= 200,000	34	8.1%	5,656,335	1.9%
> 200,000 <= 300,000	66	15.7%	16,308,825	5.4%
> 300,000 <= 400,000	57	13.6%	19,918,702	6.6%
> 400,000 <= 500,000	43	10.2%	19,093,649	6.3%
> 500,000 <= 1,000,000	124	29.5%	88,971,339	29.4%
> 1,000,000 <= 1,500,000	48	11.4%	58,917,339	19.4%
> 1,500,000 <= 2,000,000	28	6.7%	49,916,450	16.5%
> 2,000,000 <= 2,500,000	6	1.4%	13,037,716	4.3%
> 2,500,000 <= 5,000,000	11	2.6%	31,017,333	10.2%
Total	420	100%	302,949,160	100%

Property State				
	Number		Balance	
	Amount	%	Amount	%
NSW	206	45.7%	155,952,240	51.5%
ACT	12	2.7%	5,565,855	1.8%
VIC	135	29.9%	86,484,790	28.5%
QLD	57	12.6%	32,744,174	10.8%
SA	13	2.9%	8,866,583	2.9%
WA	22	4.9%	10,830,164	3.6%
TAS	6	1.3%	2,505,354	0.8%
NT	0	0.0%	0	0.0%
Total	451	100%	302,949,160	100%

Property Location				
	Number		Balance	
	Amount	%	Amount	%
Metro	381	84.5%	257,173,419	84.9%
Non metro	57	12.6%	36,117,542	11.9%
Inner City	13	2.9%	9,658,198	3.2%
Total	451	100%	302,949,160	100%

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	154	34.1%	126,019,145	41.6%
Mid Doc	133	29.5%	92,048,545	30.4%
Quick Doc	19	4.2%	7,711,581	2.5%
SMSF	145	32.2%	77,169,889	25.5%
SMSF NR	0	0.0%	0	0.0%
Total	451	100%	302,949,160	100%

Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	81	18.0%	53,647,615	17.7%
Industrial	216	47.9%	132,263,195	43.7%
Office	51	11.3%	34,310,604	11.3%

Current Loan Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	2.9%	545,208	0.2%
> 100,000 <= 200,000	41	9.1%	6,698,442	2.2%
> 200,000 <= 300,000	73	16.2%	18,208,885	6.0%
> 300,000 <= 400,000	59	13.1%	20,514,103	6.8%
> 400,000 <= 500,000	50	11.1%	22,351,023	7.4%
> 500,000 <= 1,000,000	126	27.9%	89,151,890	29.4%
> 1,000,000 <= 1,500,000	47	10.4%	57,599,210	19.0%
> 1,500,000 <= 2,000,000	26	5.8%	46,432,238	15.3%
> 2,000,000 <= 2,500,000	5	1.1%	10,937,716	3.6%
> 2,500,000 <= 5,000,000	11	2.4%	30,510,444	10.1%
Total	451	100%	302,949,160	100%

Current Group Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.8%	111,472	0.0%
> 100,000 <= 200,000	30	7.6%	4,935,606	1.6%
> 200,000 <= 300,000	61	15.4%	14,994,704	4.9%
> 300,000 <= 400,000	53	13.4%	18,644,828	6.2%
> 400,000 <= 500,000	41	10.4%	18,275,650	6.0%
> 500,000 <= 1,000,000	108	27.3%	75,719,737	25.0%
> 1,000,000 <= 1,500,000	46	11.6%	56,346,208	18.6%
> 1,500,000 <= 2,000,000	29	7.3%	52,330,432	17.3%
> 2,000,000 <= 2,500,000	9	2.3%	19,667,366	6.5%
> 2,500,000 <= 5,000,000	15	3.8%	41,923,157	13.8%
Total	395	100%	302,949,160	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	174	38.6%	104,461,965	34.5%
> 18 <= 24	153	33.9%	110,036,498	36.3%
> 24 <= 30	93	20.6%	65,582,849	21.6%
> 30 <= 36	15	3.3%	11,197,849	3.7%
> 36 <= 42	6	1.3%	3,634,873	1.2%
> 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	0.8%
> 60 <= 300	5	1.1%	2,856,637	0.9%
Total	451	100%	302,949,160	100%

Arrears (Days Past Due)				
	Number		Balance	
	Amount	%	Amount	%
0 <= 30	451	100.0%	302,949,160	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	451	100%	302,949,160	100%

Employment Type				
	Number		Balance	
	Amount	%	Amount	%
PAYG	67	14.9%	35,914,398	11.9%
Months Self Employed				
0 < 12	0	0.0%	0	0.0%
12 <= 24	0	0.0%	0	0.0%
24 < 36	14	3.1%	11,900,182	3.9%
36 <= 48	10	2.2%	4,776,877	1.6%
48 < 60	16	3.5%	11,896,367	3.9%
60	344	76.3%	238,461,336	78.7%
Total	451	100%	302,949,160	100%

Professional Suites	7	1.6%	2,665,563	0.9%
Commercial Other	12	2.7%	18,753,205	6.2%
Vacant Land	0	0.0%	0	0.0%
Rural	4	0.9%	6,265,965	2.1%
Residential	80	17.7%	55,043,012	18.2%
Total	451	100%	302,949,160	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		445	98.7%	299,115,067	98.7%
Fixed Rate Term Remaining (yrs)					
0	<= 1	0	0.0%	0	0.0%
> 1	<= 2	2	0.4%	637,500	0.2%
> 2	<= 3	0	0.0%	0	0.0%
> 3	<= 4	4	0.9%	3,196,593	1.1%
> 4	<= 5	0	0.0%	0	0.0%
Total		451	100%	302,949,160	100%

Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	43	9.5%	33,118,431	10.9%
> 5.0%	<= 5.5%	85	18.8%	59,796,093	19.7%
> 5.5%	<= 6.0%	140	31.0%	95,921,226	31.7%
> 6.0%	<= 6.5%	144	31.9%	90,162,897	29.8%
> 6.5%	<= 7.0%	36	8.0%	21,799,515	7.2%
> 7.0%	<= 7.5%	3	0.7%	2,150,997	0.7%
> 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		451	100%	302,949,160	100%

Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.7%	2,407,127	0.8%
> 1.50	<= 1.75	79	17.5%	62,421,522	20.6%
> 1.75	<= 2.00	87	19.3%	62,808,251	20.7%
> 2.00	<= 2.25	53	11.8%	37,516,277	12.4%
> 2.25	<= 2.50	36	8.0%	21,107,762	7.0%
> 2.50	<= 2.75	39	8.6%	21,524,534	7.1%
> 2.75	<= 3.00	32	7.1%	20,975,930	6.9%
> 3.00	<= 3.25	20	4.4%	16,131,871	5.3%
> 3.25	<= 3.50	14	3.1%	8,885,744	2.9%
> 3.50	<= 3.75	9	2.0%	6,887,956	2.3%
> 3.75	<= 4.00	14	3.1%	9,501,632	3.1%
> 4.00	<= 4.25	13	2.9%	6,254,819	2.1%
> 4.25		52	11.5%	26,525,735	8.8%
Total		451	100%	302,949,160	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		11	2.4%	7,202,707	2.4%
Non NCCP loans		440	97.6%	295,746,452	97.6%
Total		451	100%	302,949,160	100%

Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	27.6%	16,025,355	27.8%
High Density Apartment		4	4.6%	2,256,878	3.9%
House		59	67.8%	39,376,375	68.3%
Total		87	100%	57,658,607	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	15	3.3%	5,772,044	1.9%
> 15	<= 20	21	4.7%	9,731,145	3.2%
> 20	<= 25	271	60.1%	198,657,350	65.6%
> 25	<= 30	144	31.9%	88,788,621	29.3%
Total		451	100%	302,949,160	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%
P&I		244	54.1%	137,893,376	45.5%
IO Term Remaining (yrs)					
0	<= 1	34	7.5%	29,411,493	9.7%
> 1	<= 2	33	7.3%	18,977,592	6.3%
> 2	<= 3	47	10.4%	35,796,235	11.8%
> 3	<= 4	93	20.6%	80,870,463	26.7%
> 4	<= 5	0	0.0%	0	0.0%
Total		451	100%	302,949,160	100%

Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		272	60.3%	159,790,933	52.7%
Refinance - no takeout		83	18.4%	77,770,154	25.7%
Refinance		55	12.2%	41,779,032	13.8%
Equity Takeout		41	9.1%	23,609,042	7.8%
Total		451	100%	302,949,160	100%

Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		58	12.9%	36,958,961	12.2%
Communications		11	2.4%	10,394,861	3.4%
Construction		122	27.1%	83,614,544	27.6%
Education		9	2.0%	9,984,918	3.3%
Engineering / Manufacturing		44	9.8%	24,442,116	8.1%
Finance & Insurance		21	4.7%	12,480,114	4.1%
Food and Beverage		38	8.4%	29,473,377	9.7%
Health		29	6.4%	13,930,534	4.6%
IT		0	0.0%	0	0.0%
Other		2	0.4%	2,668,464	0.9%
Printing & Media		6	1.3%	3,410,366	1.1%
Professional Services		63	14.0%	41,149,551	13.6%
Property Investment		1	0.2%	277,674	0.1%
Public Service		1	0.2%	274,101	0.1%
Retail		30	6.7%	23,598,239	7.8%
Sport, Leisure, Cultural & Recreational		16	3.5%	10,291,341	3.4%
Wholesale		0	0.0%	0	0.0%
Total		451	100%	302,949,160	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		449	99.6%	301,428,557	99.5%
1		2	0.4%	1,520,603	0.5%
2		0	0.0%	0	0.0%
Total		451	100%	302,949,160	100%

Hardship (COVID)					
		Number		Balance	
		Amount	%	Amount	%
COVID-19-1		0	0.0%	0	0.0%
COVID-19-2		1	0.2%	2,291,211	6.1%
COVID-19-3		17	3.8%	11,012,101	29.2%
COVID-19-4		26	5.8%	24,435,945	64.7%
COVID-19-5		0	0.0%	0	0.0%
Total		44	10%	37,739,257	100%

Think Tank Hardships and Arrears Summary

Date

31/10/2020

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	408	90.5%	267,501,114	88.3%
Loans in Arrears (non-hardship)	-	0.0%	-	0.0%
Payment Missed (hardship application received / approved)	43	9.5%	35,448,046	11.7%
Total (no. of loans)	451	100.0%	302,949,160	100.0%

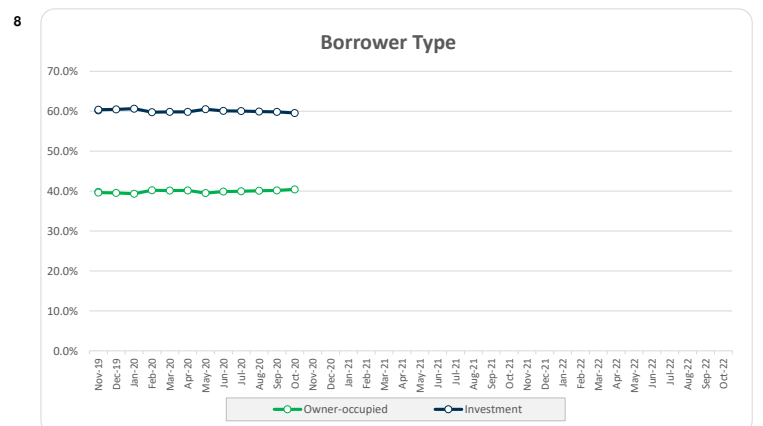
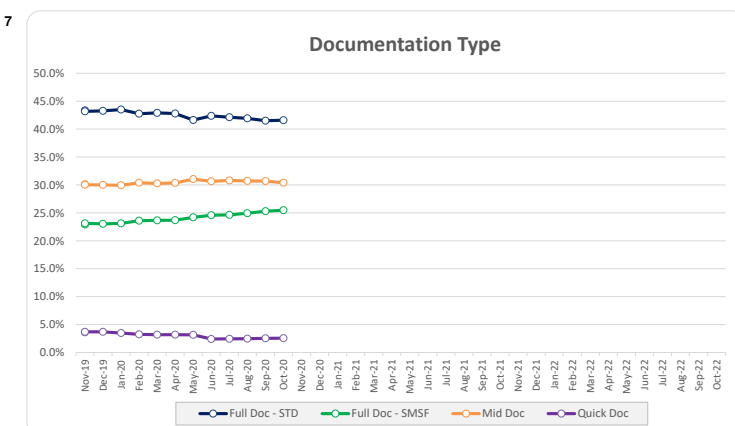
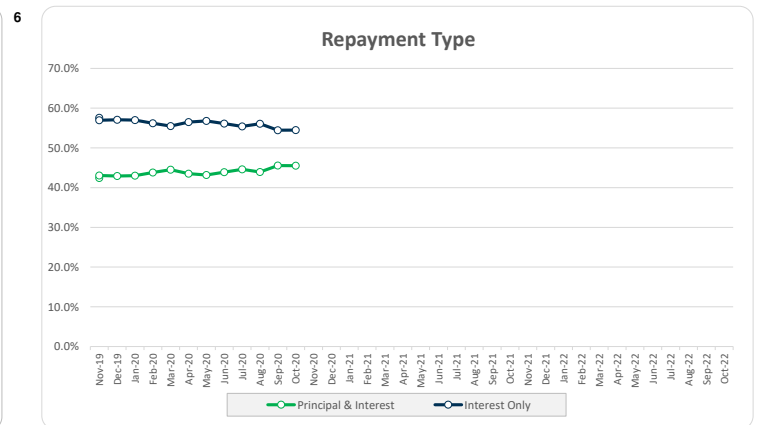
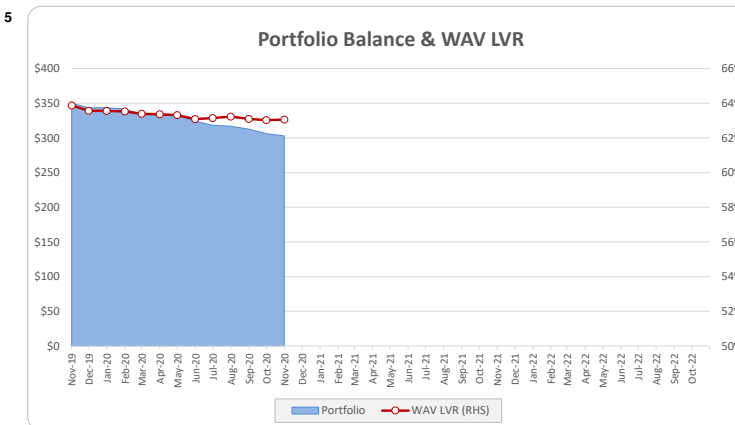
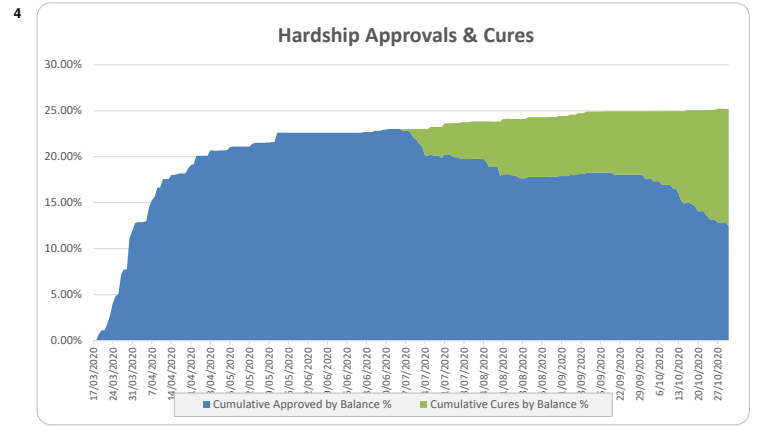
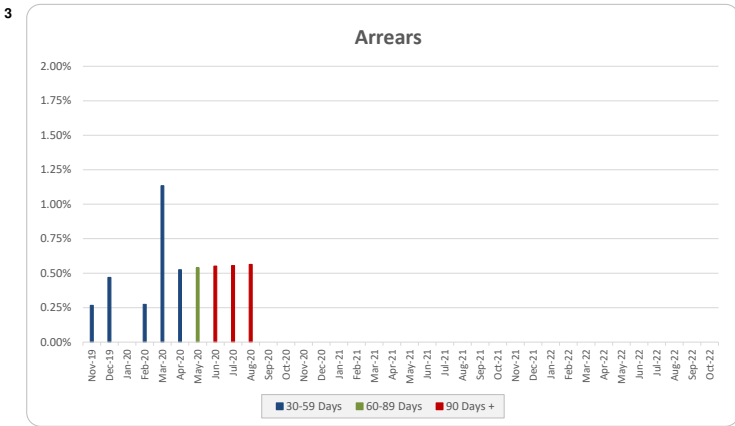
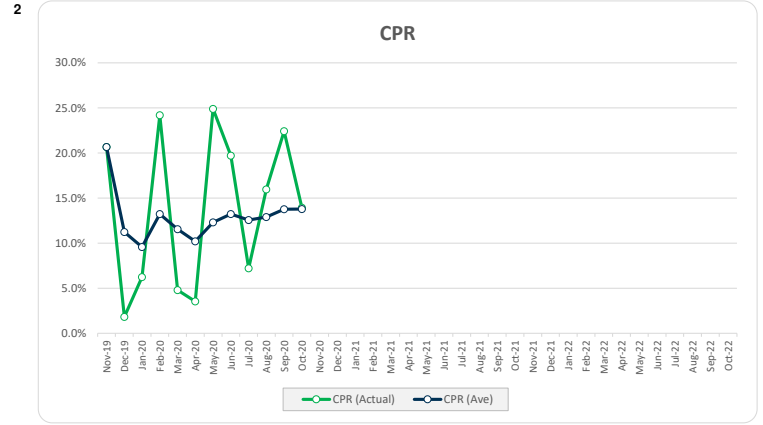
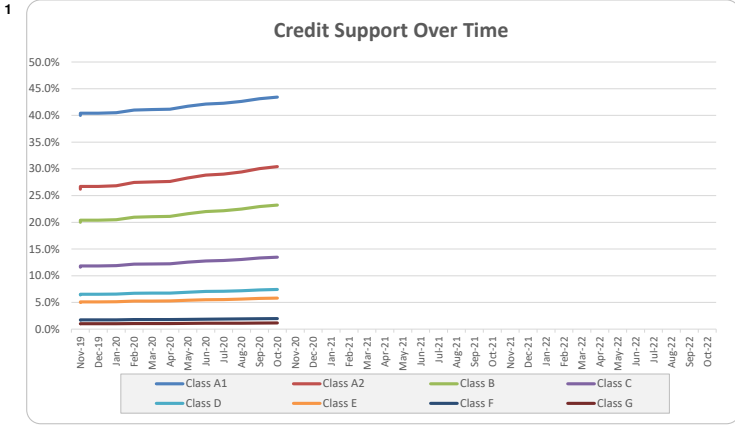
BNYTCAL ATF Think Tank series 2019-1 Trust

Hardship Breakdown	Number	% Number	% Number / Total		% Amount	% Amount / Total Portfolio
			Portfolio	Amount		
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	1	2.3%	0.2%	552,822	1.4%	0.2%
Hardship Approved	43	97.7%	9.5%	37,739,257	98.6%	12.5%
Total (no. of loans)	44	100.0%	9.8%	38,292,079	100.0%	12.6%
Hardship Approved after Notified Cures	43		9.5%	37,739,257		12.5%
Withdrawn Applications	16		3.5%	9,215,187		3.0%
	0			0		

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total Portfolio
			Portfolio	Amount			
Current Loans (<=30 days arrears)							
No hardship request	406	99.5%	90.0%	264,657,081	98.9%	87.4%	
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%	
Request Received	1	0.2%	0.2%	552,822	0.2%	0.2%	
Hardship Approved	1	0.2%	0.2%	2,291,211	0.9%	0.8%	
Total	408	100.0%	90.5%	267,501,114	100.0%	88.3%	
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	43	100.0%	9.5%	35,448,046	100.0%	11.7%	
Total	43	100.0%	9.5%	35,448,046	100.0%	11.7%	
Total (no. of loans)	451			302,949,160			

Think Tank Series 2019-1: Time Series Charts



Think Tank Series 2019-1: Current Charts

