



Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Dec-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	170,493,429.09		3,959,560.33	166,533,868.75	79.3%	0.00	0.00	191,531.85	191,531.85
Class A2	39,213,488.70		910,698.88	38,302,789.83	79.3%	0.00	0.00	55,332.92	55,332.92
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	35,970.87	35,970.87
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	72,899.11	72,899.11
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	60,086.93	60,086.93
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	23,426.56	23,426.56
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	65,662.22	65,662.22
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,157.12	18,157.12
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	33,130.52	33,130.52

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	1,436,952.83
Early Repayment Fees	16,577.92
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	87,817.57
Total Available Income	1,541,348.32

(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	4,890,259.21
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	4,890,259.21

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)	126,824.45
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	191,531.85
Class A2 Interest	55,332.92
Class B Interest	35,970.87
Class C Interest	72,899.11
Class D Interest	60,086.93
Class E Interest	23,426.56
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	65,662.22
Class G Interest	18,157.12
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	33,130.52
Other Expenses	0.00
Excess Spread	858,325.77

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	20,000.00
Class A1 Principal Payment	3,959,560.33
Class A2 Principal Payment	910,698.88
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

Think Tank Series 2019-1 Cashflow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	302,949,159.75
Plus: Capitalised Charges	251,697.92
Plus: Further Advances / Redraws	20,000.00
Less: Principal Collections	4,958,985.19
Loan Balance at End of Collection Period	298,261,872.48

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,958,985.19
CPR (%)	18.0%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.57%	5.59%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.52%	5.59%	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 30/11/2020

Summary	
Loans	446
Facilities	416
Borrower Groups	391
Balance	\$ 298,261,872
Avg Loan Balance	\$ 668,749
Max Loan Balance	\$ 3,084,588
Avg Facility Balance	\$ 716,976
Max Facility Balance	\$ 3,084,588
Avg Group Balance	\$ 762,818
Max Group Balance	\$ 3,084,588
WA Current LVR	62.9%
Max Current LVR	80.0%
WA Yield	5.59%
WA Seasoning (months)	23.4
% IO	54.6%
% Investor	59.5%
% SMSF	25.8%
WA Interest Cover (UnStressed)	2.67

Current Loan/Facility LVR				
	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	43	9.6%	16,291,213	5.5%
> 40% <= 50%	42	9.4%	27,873,551	9.3%
> 50% <= 55%	21	4.7%	11,434,997	3.8%
> 55% <= 60%	41	9.2%	34,625,514	11.6%
> 60% <= 65%	79	17.7%	60,759,559	20.4%
> 65% <= 70%	107	24.0%	66,411,193	22.3%
> 70% <= 75%	99	22.2%	70,478,314	23.6%
> 75% <= 80%	14	3.1%	10,387,531	3.5%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	446	100.0%	298,261,872	100%

Current Facility Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.0%	112,780	0.0%
> 100,000 <= 200,000	34	8.2%	5,627,442	1.9%
> 200,000 <= 300,000	66	15.9%	16,350,639	5.5%
> 300,000 <= 400,000	58	13.9%	20,369,321	6.8%
> 400,000 <= 500,000	41	9.9%	18,253,599	6.1%
> 500,000 <= 1,000,000	123	29.6%	88,510,976	29.7%
> 1,000,000 <= 1,500,000	46	11.1%	56,620,199	19.0%
> 1,500,000 <= 2,000,000	27	6.5%	48,297,695	16.2%
> 2,000,000 <= 2,500,000	6	1.4%	13,030,996	4.4%
> 2,500,000 <= 5,000,000	11	2.6%	31,088,226	10.4%
Total	416	100%	298,261,872	100%

Property State				
	Number		Balance	
	Amount	%	Amount	%
NSW	203	45.5%	153,944,543	51.6%
ACT	11	2.5%	4,889,629	1.6%
VIC	134	30.0%	84,958,414	28.5%
QLD	57	12.8%	32,322,638	10.8%
SA	13	2.9%	8,858,019	3.0%
WA	22	4.9%	10,786,264	3.6%
TAS	6	1.3%	2,502,367	0.8%
NT	0	0.0%	0	0.0%
Total	446	100%	298,261,872	100%

Property Location				
	Number		Balance	
	Amount	%	Amount	%
Metro	376	84.3%	252,501,377	84.7%
Non metro	57	12.8%	36,088,156	12.1%
Inner City	13	2.9%	9,672,339	3.2%
Total	446	100%	298,261,872	100%

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	151	33.9%	123,616,856	41.4%
Mid Doc	131	29.4%	90,110,244	30.2%
Quick Doc	19	4.3%	7,705,183	2.6%
SMSF	145	32.5%	76,829,590	25.8%
SMSF NR	0	0.0%	0	0.0%
Total	446	100%	298,261,872	100%

Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	80	17.9%	53,466,412	17.9%
Industrial	213	47.8%	129,854,174	43.5%
Office	51	11.4%	34,175,469	11.5%

Current Loan Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	14	3.1%	544,246	0.2%
> 100,000 <= 200,000	40	9.0%	6,509,113	2.2%
> 200,000 <= 300,000	72	16.1%	17,951,567	6.0%
> 300,000 <= 400,000	61	13.7%	21,268,456	7.1%
> 400,000 <= 500,000	47	10.5%	21,023,074	7.0%
> 500,000 <= 1,000,000	126	28.3%	89,204,449	29.9%
> 1,000,000 <= 1,500,000	44	9.9%	53,882,077	18.1%
> 1,500,000 <= 2,000,000	26	5.8%	46,373,483	15.5%
> 2,000,000 <= 2,500,000	5	1.1%	10,930,996	3.7%
> 2,500,000 <= 5,000,000	11	2.5%	30,574,412	10.3%
Total	446	100%	298,261,872	100%

Current Group Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.0%	112,780	0.0%
> 100,000 <= 200,000	30	7.7%	4,907,569	1.6%
> 200,000 <= 300,000	61	15.6%	15,038,041	5.0%
> 300,000 <= 400,000	54	13.8%	19,097,809	6.4%
> 400,000 <= 500,000	39	10.0%	17,436,628	5.8%
> 500,000 <= 1,000,000	107	27.4%	75,272,881	25.2%
> 1,000,000 <= 1,500,000	44	11.3%	54,048,247	18.1%
> 1,500,000 <= 2,000,000	28	7.2%	50,779,967	17.0%
> 2,000,000 <= 2,500,000	9	2.3%	19,657,365	6.6%
> 2,500,000 <= 5,000,000	15	3.8%	41,910,586	14.1%
Total	391	100%	298,261,872	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	139	31.2%	86,784,319	29.1%
> 18 <= 24	164	36.8%	114,643,430	38.4%
> 24 <= 30	108	24.2%	69,840,165	23.4%
> 30 <= 36	17	3.8%	14,900,444	5.0%
> 36 <= 42	8	1.8%	4,068,673	1.4%
> 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%	2,846,355	1.0%
Total	446	100%	298,261,872	100%

Arrears (Days Past Due)				
	Number		Balance	
	Amount	%	Amount	%
0 <= 30	446	100.0%	298,261,872	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	446	100%	298,261,872	100%

Employment Type				
	Number		Balance	
	Amount	%	Amount	%
PAYG	66	14.8%	35,406,209	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%	11,888,559	4.0%
36 <= 48	10	2.2%	4,754,288	1.6%
48 < 60	16	3.6%	11,897,556	4.0%
60	340	76.2%	234,315,260	78.6%
Total	446	100%	298,261,872	100%

Professional Suites	7	1.6%	2,613,412	0.9%
Commercial Other	12	2.7%	18,741,107	6.3%
Vacant Land	0	0.0%	0	0.0%
Rural	4	0.9%	6,260,800	2.1%
Residential	79	17.7%	53,150,498	17.8%
Total	446	100%	298,261,872	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		440	98.7%	294,429,055	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%	3,195,317	1.1%
> 4	<= 5	0	0.0%	0	0.0%
Total		446	100%	298,261,872	100%

Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	66	14.8%	50,207,735	16.8%
> 5.0%	<= 5.5%	127	28.5%	82,920,987	27.8%
> 5.5%	<= 6.0%	152	34.1%	103,891,969	34.8%
> 6.0%	<= 6.5%	89	20.0%	53,413,630	17.9%
> 6.5%	<= 7.0%	10	2.2%	6,608,812	2.2%
> 7.0%	<= 7.5%	2	0.4%	1,218,740	0.4%
> 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		446	100%	298,261,872	100%

Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.7%	2,241,322	0.8%
> 1.50	<= 1.75	78	17.5%	60,843,241	20.4%
> 1.75	<= 2.00	85	19.1%	61,177,795	20.5%
> 2.00	<= 2.25	53	11.9%	37,602,610	12.6%
> 2.25	<= 2.50	36	8.1%	21,084,337	7.1%
> 2.50	<= 2.75	39	8.7%	21,397,543	7.2%
> 2.75	<= 3.00	31	7.0%	20,763,497	7.0%
> 3.00	<= 3.25	20	4.5%	15,833,853	5.3%
> 3.25	<= 3.50	14	3.1%	8,881,518	3.0%
> 3.50	<= 3.75	9	2.0%	6,882,516	2.3%
> 3.75	<= 4.00	14	3.1%	9,491,976	3.2%
> 4.00	<= 4.25	13	2.9%	6,303,416	2.1%
> 4.25		51	11.4%	25,758,247	8.6%
Total		446	100%	298,261,872	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		11	2.5%	7,194,999	2.4%
Non NCCP loans		435	97.5%	291,066,874	97.6%
Total		446	100%	298,261,872	100%

Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	27.9%	15,649,024	28.1%
High Density Apartment		4	4.7%	2,255,866	4.0%
House		58	67.4%	37,861,203	67.9%
Total		86	100%	55,766,093	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	15	3.4%	5,751,001	1.9%
> 15	<= 20	21	4.7%	9,668,859	3.2%
> 20	<= 25	267	59.9%	195,327,795	65.5%
> 25	<= 30	143	32.1%	87,514,218	29.3%
Total		446	100%	298,261,872	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%
P&I		241	54.0%	135,293,293	45.4%
IO Term Remaining (yrs)					
0	<= 1	36	8.1%	30,801,608	10.3%
> 1	<= 2	32	7.2%	17,226,343	5.8%
> 2	<= 3	51	11.4%	39,019,672	13.1%
> 3	<= 4	86	19.3%	75,920,957	25.5%
> 4	<= 5	0	0.0%	0	0.0%
Total		446	100%	298,261,872	100%

Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		267	59.9%	155,971,232	52.3%
Refinance - no takeout		83	18.6%	77,445,905	26.0%
Refinance		55	12.3%	41,539,911	13.9%
Equity Takeout		41	9.2%	23,304,824	7.8%
Total		446	100%	298,261,872	100%

Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		56	12.6%	35,225,925	11.8%
Communications		11	2.5%	10,402,962	3.5%
Construction		122	27.4%	82,545,528	27.7%
Education		9	2.0%	9,979,861	3.3%
Engineering / Manufacturing		44	9.9%	24,431,061	8.2%
Finance & Insurance		20	4.5%	11,101,855	3.7%
Food and Beverage		37	8.3%	29,113,721	9.8%
Health		28	6.3%	13,745,043	4.6%
IT		0	0.0%	0	0.0%
Other		2	0.4%	2,666,951	0.9%
Printing & Media		6	1.3%	3,408,052	1.1%
Professional Services		63	14.1%	41,200,387	13.8%
Property Investment		1	0.2%	277,203	0.1%
Public Service		1	0.2%	273,790	0.1%
Retail		30	6.7%	23,608,419	7.9%
Sport, Leisure, Cultural & Recreational		16	3.6%	10,281,114	3.4%
Wholesale		0	0.0%	0	0.0%
Total		446	100%	298,261,872	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		444	99.6%	296,744,018	99.5%
1		2	0.4%	1,517,854	0.5%
2		0	0.0%	0	0.0%
Total		446	100%	298,261,872	100%

Hardship (COVID)					
		Number		Balance	
		Amount	%	Amount	%
COVID-19-2		3	0.7%	3,551,837	18.2%
COVID-19-3		6	1.3%	3,083,038	15.8%
COVID-19-4		16	3.6%	12,869,344	66.0%
COVID-19-5		0	0.0%	0	0.0%
Total		25	6%	19,504,219	100%

Think Tank Hardships and Arrears Summary

Date

30/11/2020

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	395	95.0%	281,048,864	94.2%
Loans in Arrears (non-hardship)	-	0.0%	-	0.0%
Payment Missed (hardship application received / approved)	21	5.0%	17,213,008	5.8%
Total (no. of obligors)	416	100.0%	298,261,872	100.0%

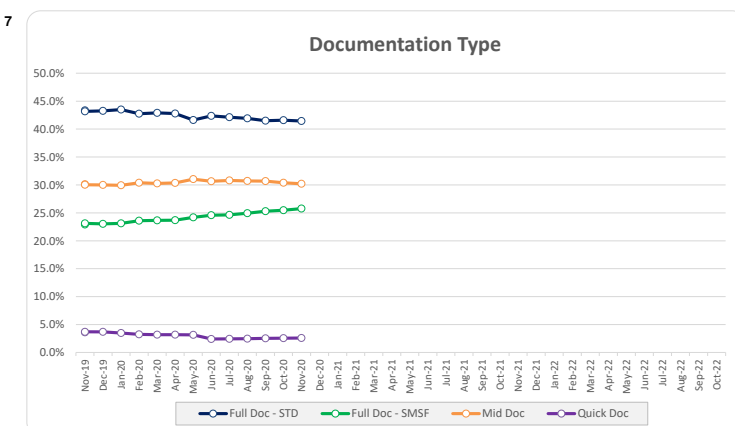
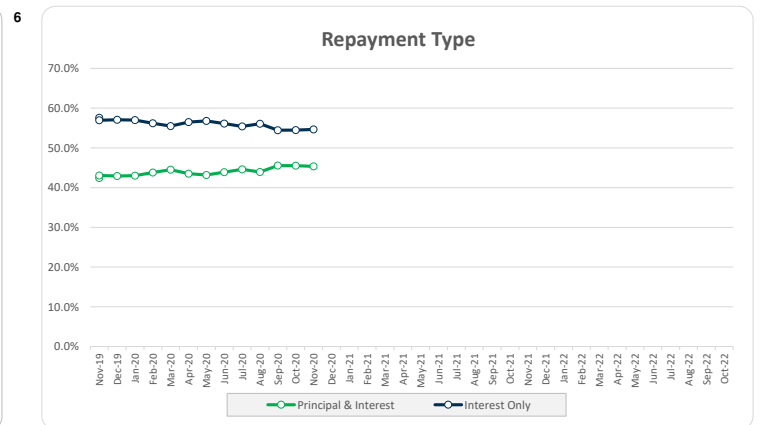
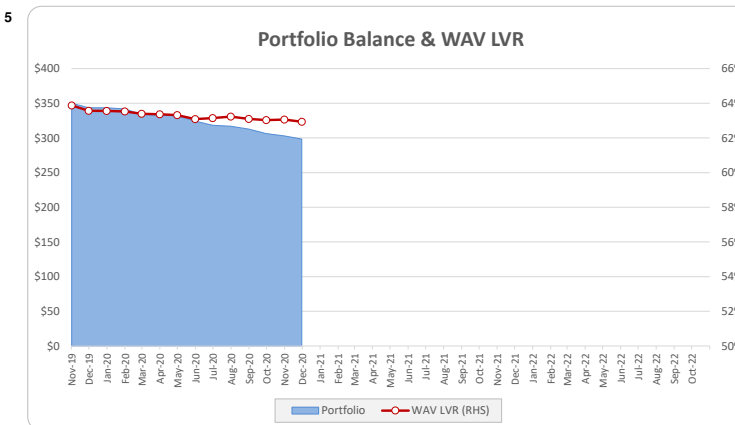
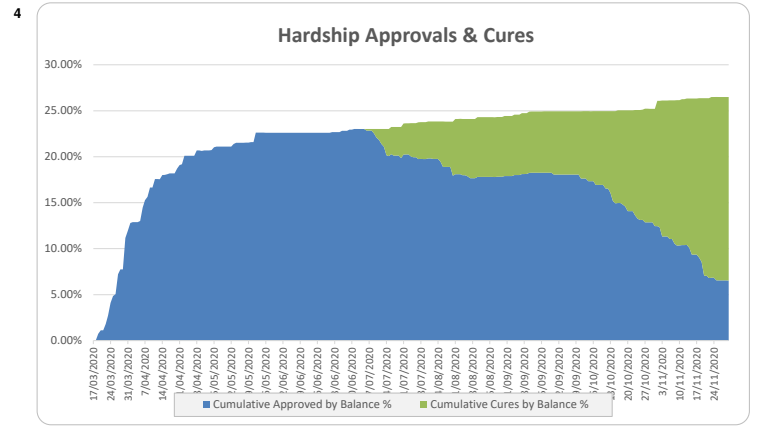
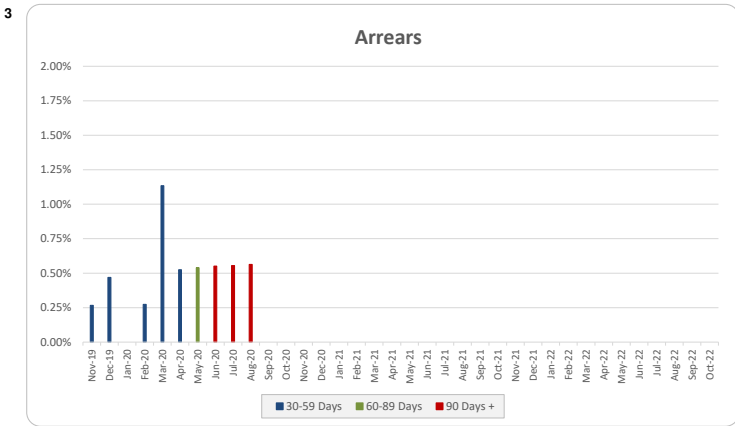
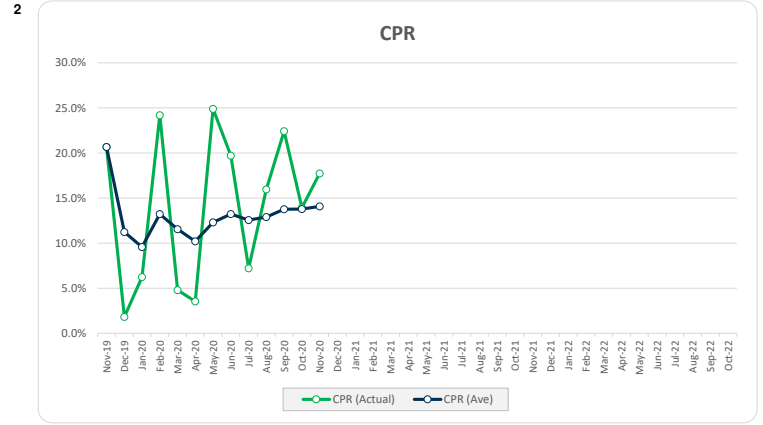
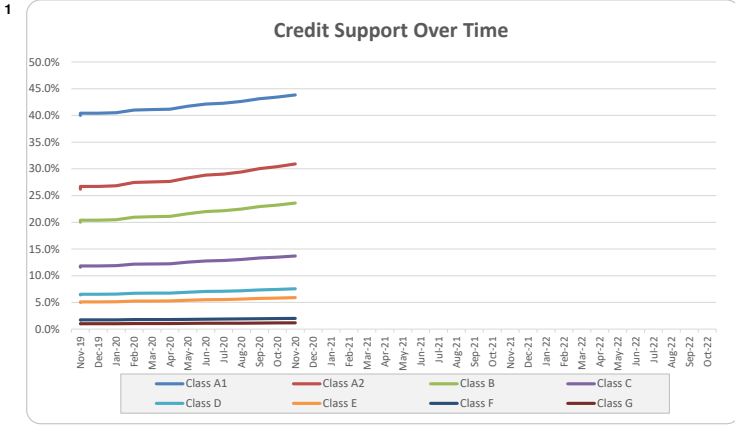
BNYTCAL ATF Think Tank series 2019-1 Trust

Hardship Breakdown (excluding Withdrawn)	Number	% Number	% Number / Total		% Amount	% Amount / Total Portfolio
			Portfolio	Amount		
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	22	100.0%	5.3%	19,504,219	100.0%	6.5%
Total (no. of obligors)	22	100.0%	5.3%	19,504,219	100.0%	6.5%
Hardship Approved after Notified Cures	22		5.3%	16,837,236		5.6%
Withdrawn Applications	13		3.1%	9,209,410		3.1%

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	% Number / Total		% Amount	% Amount / Total Portfolio
			Portfolio	Amount		
Current Loans (<=30 days arrears)						
No hardship request	394	99.7%	94.7%	278,757,653	99.2%	93.5%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	1	0.3%	0.2%	2,291,211	0.8%	0.8%
Total	395	100.0%	95.0%	281,048,864	100.0%	94.2%
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	21	100.0%	5.0%	17,213,008	100.0%	5.8%
Total	21	100.0%	5.0%	17,213,008	100.0%	5.8%
Total (no. of obligors)	416			298,261,872		

Think Tank Series 2019-1: Time Series Charts



Think Tank Series 2019-1: Current Charts

