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## Investor Report - Think Tank Series 2018-1

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

Payment Date of 11-Jan-2021

# Think Tank Series 2018-1 Cashflow Asset Report

Think Tank Series 2018-1 - NOTE BALANCES										
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	Closing Credit Support	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	0.00
Class A1	115,239,112.25		4,630,296.48	110,608,815.77	49.5%	58.5%	0.00	0.00	152,961.77	152,961.77
Class A2	26,120,865.44		1,049,533.87	25,071,331.57	38.0%	58.5%	0.00	0.00	44,976.55	44,976.55
Class B	20,160,000.00		0.00	20,160,000.00	28.8%	100.0%	0.00	0.00	41,782.57	41,782.57
Class C	26,460,000.00		0.00	26,460,000.00	16.7%	100.0%	0.00	0.00	75,717.65	75,717.65
Class D	16,380,000.00		0.00	16,380,000.00	9.2%	100.0%	0.00	0.00	61,233.38	61,233.38
Class E	4,410,000.00		0.00	4,410,000.00	7.2%	100.0%	0.00	0.00	23,251.94	23,251.94
Class F	10,390,000.00		0.00	10,390,000.00	2.4%	100.0%	0.00	0.00	62,979.91	62,979.91
Class G	2,210,000.00		0.00	2,210,000.00	1.4%	100.0%	0.00	0.00	17,464.93	17,464.93
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	31,797.57	31,797.57

## 1. GENERAL

Current Payment Date	11-Jan-21
Collection Period (start)	1-Dec-20
Collection Period (end)	31-Dec-20
Interest Period (start)	10-Dec-20
Interest Period (end)	10-Jan-21
Days in Interest Period	32
Next Payment Date	10-Feb-21

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	990,239.11
Early Repayment Fees	38,149.76
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	40,795.71
Total Available Income	1,069,184.58

*(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	5,734,830.35
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	5,734,830.35

## 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 (e) (Inclusive)	92,775.10
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	152,961.77
Class A2 Interest	44,976.55
Class B Interest	41,782.57
Class C Interest	75,717.65
Class D Interest	61,233.38
Class E Interest	23,251.94
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	62,979.91
Class G Interest	17,464.93
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	14,399.76
Class H Interest	31,797.57
Other Expenses	0.00
Excess Spread	449,843.45

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	55,000.00
Class A1 Principal Payment	4,630,296.48
Class A2 Principal Payment	1,049,533.87
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 2018-1 Cashflow Asset Report

### 6. COLLATERAL

#### a. Loan Balance

Loan Balance at Beginning of Collection Period	225,893,354.59
Plus: Capitalised Charges	44,146.69
Plus: Further Advances / Redraws	55,000.00
Less: Principal Collections	5,745,667.05
Loan Balance at End of Collection Period	220,246,834.23

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	5,745,667.05
CPR (%)	26.6%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.89%	5.66%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.66%	OK

#### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
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	1	1
Balance of Loans Foreclosed (including interest and other fees)	0	568,381	568,381
Balance of Loans Foreclosed (principal only)	0	565,999	565,999
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

Stratification Tables 31/12/2020

Summary	
Loans	351
Facilities	318
Borrower Groups	298
Balance	\$ 220,246,834
Avg Loan Balance	\$ 627,484
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 692,600
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 739,083
Max Group Balance	\$ 3,000,000
WA Current LVR	62.3%
Max Current LVR	78.1%
WA Yield	5.66%
WA Seasoning (months)	37.5
% IO	56.7%
% Investor	62.5%
% SMSF	20.9%
WA Interest Cover (UnStressed)	2.42

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	47	13.4%	14,405,808	6.5%
> 40%	<= 50%	36	10.3%	18,713,193	8.5%
> 50%	<= 55%	23	6.6%	13,833,276	6.3%
> 55%	<= 60%	38	10.8%	22,696,235	10.3%
> 60%	<= 65%	59	16.8%	41,941,037	19.0%
> 65%	<= 70%	66	18.8%	48,895,434	22.2%
> 70%	<= 75%	73	20.8%	49,383,120	22.4%
> 75%	<= 80%	9	2.6%	10,378,731	4.7%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		351	100.0%	220,246,834	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	6	1.9%	427,419	0.2%
> 100,000	<= 200,000	35	11.0%	5,602,672	2.5%
> 200,000	<= 300,000	39	12.3%	9,424,440	4.3%
> 300,000	<= 400,000	37	11.6%	12,842,652	5.8%
> 400,000	<= 500,000	44	13.8%	20,203,271	9.2%
> 500,000	<= 1,000,000	91	28.6%	64,076,734	29.1%
> 1,000,000	<= 1,500,000	30	9.4%	36,642,772	16.6%
> 1,500,000	<= 2,000,000	23	7.2%	39,200,375	17.8%
> 2,000,000	<= 2,500,000	6	1.9%	12,697,221	5.8%
> 2,500,000	<= 5,000,000	7	2.2%	19,129,279	8.7%
Total		318	100%	220,246,834	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		171	48.7%	118,990,063	54.0%
ACT		4	1.1%	1,754,855	0.8%
VIC		90	25.6%	53,526,411	24.3%
QLD		56	16.0%	31,071,556	14.1%
SA		17	4.8%	5,978,215	2.7%
WA		11	3.1%	6,861,466	3.1%
TAS		2	0.6%	2,064,270	0.9%
NT		0	0.0%	0	0.0%
Total		351	100%	220,246,834	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		276	78.6%	176,824,022	80.3%
Non metro		65	18.5%	38,013,694	17.3%
Inner City		10	2.8%	5,409,119	2.5%
Total		351	100%	220,246,834	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		168	47.9%	118,639,530	53.9%
Mid Doc		65	18.5%	44,661,805	20.3%
Quick Doc		20	5.7%	10,902,695	5.0%
SMSF		98	27.9%	46,042,804	20.9%
SMSF NR		0	0.0%	0	0.0%
Total		351	100%	220,246,834	100%

Property Type	
Number	Balance

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	16	4.6%	853,236	0.4%
> 100,000	<= 200,000	41	11.7%	6,553,334	3.0%
> 200,000	<= 300,000	51	14.5%	12,472,314	5.7%
> 300,000	<= 400,000	43	12.3%	14,880,793	6.8%
> 400,000	<= 500,000	49	14.0%	22,487,099	10.2%
> 500,000	<= 1,000,000	89	25.4%	62,161,509	28.2%
> 1,000,000	<= 1,500,000	30	8.5%	36,561,822	16.6%
> 1,500,000	<= 2,000,000	20	5.7%	34,550,226	15.7%
> 2,000,000	<= 2,500,000	5	1.4%	10,597,221	4.8%
> 2,500,000	<= 5,000,000	7	2.0%	19,129,279	8.7%
Total		351	100%	220,246,834	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.7%	340,897	0.2%
> 100,000	<= 200,000	31	10.4%	5,042,825	2.3%
> 200,000	<= 300,000	34	11.4%	8,270,429	3.8%
> 300,000	<= 400,000	32	10.7%	11,018,596	5.0%
> 400,000	<= 500,000	41	13.8%	18,791,441	8.5%
> 500,000	<= 1,000,000	89	29.9%	62,313,563	28.3%
> 1,000,000	<= 1,500,000	22	7.4%	27,275,612	12.4%
> 1,500,000	<= 2,000,000	27	9.1%	46,099,943	20.9%
> 2,000,000	<= 2,500,000	9	3.0%	19,173,873	8.7%
> 2,500,000	<= 5,000,000	8	2.7%	21,919,656	10.0%
Total		298	100%	220,246,834	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	0	0.0%	0	0.0%
> 18	<= 24	0	0.0%	0	0.0%
> 24	<= 30	30	8.5%	18,381,560	8.3%
> 30	<= 36	148	42.2%	97,451,749	44.2%
> 36	<= 42	124	35.3%	73,011,321	33.1%
> 42	<= 48	14	4.0%	11,196,879	5.1%
> 48	<= 54	18	5.1%	10,854,115	4.9%
> 54	<= 60	6	1.7%	2,903,831	1.3%
> 60	<= 300	11	3.1%	6,447,380	2.9%
Total		351	100%	220,246,834	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	351	100.0%	220,246,834	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		351	100%	220,246,834	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		72	20.5%	43,519,150	19.8%
Months Self Employed					
0	< 12	1	0.3%	209,500	0.1%
12	< 24	0	0.0%	0	0.0%
24	< 36	4	1.1%	3,397,430	1.5%
36	< 48	11	3.1%	7,996,800	3.6%
48	< 60	11	3.1%	5,201,258	2.4%
60		252	71.8%	159,922,697	72.6%

	Amount	%	Amount	%
Retail	74	21.1%	46,880,091	21.3%
Industrial	161	45.9%	97,442,834	44.2%
Office	54	15.4%	23,302,787	10.6%
Professional Suites	7	2.0%	2,282,920	1.0%
Commercial Other	14	4.0%	13,159,309	6.0%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	41	11.7%	37,178,893	16.9%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>Interest Rate Type</b>				
	Number		Balance	
	Amount	%	Amount	%
Variable	341	97.2%	214,767,539	97.5%
<b>Fixed Rate Term Remaining (yrs)</b>				
0 <= 1	4	1.1%	1,642,507	0.7%
> 1 <= 2	5	1.4%	3,262,794	1.5%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	1	0.3%	573,995	0.3%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>Interest Rates</b>				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	55	15.7%	38,304,947	17.4%
> 5.0% <= 5.5%	89	25.4%	45,954,366	20.9%
> 5.5% <= 6.0%	106	30.2%	70,462,982	32.0%
> 6.0% <= 6.5%	88	25.1%	58,578,583	26.6%
> 6.5% <= 7.0%	12	3.4%	5,774,391	2.6%
> 7.0% <= 7.5%	1	0.3%	1,171,565	0.5%
> 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%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>Interest Cover (Unstressed)</b>				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.1%	1,940,877	0.9%
> 1.50 <= 1.75	91	25.9%	74,337,732	33.8%
> 1.75 <= 2.00	50	14.2%	29,744,441	13.5%
> 2.00 <= 2.25	40	11.4%	22,500,749	10.2%
> 2.25 <= 2.50	32	9.1%	22,333,266	10.1%
> 2.50 <= 2.75	18	5.1%	8,749,697	4.0%
> 2.75 <= 3.00	32	9.1%	13,421,962	6.1%
> 3.00 <= 3.25	13	3.7%	5,794,017	2.6%
> 3.25 <= 3.50	10	2.8%	7,998,175	3.6%
> 3.50 <= 3.75	17	4.8%	10,660,907	4.8%
> 3.75 <= 4.00	7	2.0%	2,830,367	1.3%
> 4.00 <= 4.25	1	0.3%	222,000	0.1%
> 4.25	36	10.3%	19,712,644	9.0%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>NCCP Loans</b>				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	19	5.4%	9,865,995	4.5%
Non NCCP loans	332	94.6%	210,380,839	95.5%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>Residential Property Type</b>				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	22.2%	4,971,908	13.4%
High Density Apartment	2	4.4%	1,433,250	3.9%
House	33	73.3%	30,773,735	82.8%
<b>Total</b>	<b>45</b>	<b>100%</b>	<b>37,178,893</b>	<b>100%</b>

<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>
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<b>Remaining Term</b>				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	13	3.7%	4,582,334	2.1%
> 15 <= 20	36	10.3%	20,219,437	9.2%
> 20 <= 25	212	60.4%	141,296,321	64.2%
> 25 <= 30	90	25.6%	54,148,743	24.6%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>Payment Type</b>				
	Number		Balance	
	Amount	%	Amount	%
<b>P&amp;I</b>	<b>181</b>	<b>51.6%</b>	<b>95,369,876</b>	<b>43.3%</b>
<b>IO Term Remaining (yrs)</b>				
0 <= 1	51	14.5%	36,142,551	16.4%
> 1 <= 2	55	15.7%	40,940,115	18.6%
> 2 <= 3	64	18.2%	47,794,292	21.7%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>Loan Purpose</b>				
	Number		Balance	
	Amount	%	Amount	%
Purchase	195	55.6%	117,781,319	53.5%
Refinance - no takeout	81	23.1%	55,757,743	25.3%
Refinance	29	8.3%	19,148,705	8.7%
Equity Takeout	46	13.1%	27,559,068	12.5%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>Borrower Industry</b>				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	42	12.0%	23,188,753	10.5%
Communications	4	1.1%	1,810,770	0.8%
Construction	92	26.2%	70,612,513	32.1%
Education	6	1.7%	4,864,936	2.2%
Engineering / Manufacturing	23	6.6%	14,701,875	6.7%
Finance & Insurance	19	5.4%	10,996,610	5.0%
Food and Beverage	28	8.0%	26,261,406	11.9%
Health	18	5.1%	9,165,637	4.2%
IT	1	0.3%	1,387,496	0.6%
Other	2	0.6%	451,039	0.2%
Printing & Media	3	0.9%	690,000	0.3%
Professional Services	52	14.8%	26,292,669	11.9%
Property Investment	5	1.4%	3,204,907	1.5%
Public Service	0	0.0%	0	0.0%
Retail	31	8.8%	15,900,382	7.2%
Sport, Leisure, Cultural & Recreational	25	7.1%	10,717,843	4.9%
Wholesale	0	0.0%	0	0.0%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>Credit Events</b>				
	Number		Balance	
	Amount	%	Amount	%
0	334	95.2%	203,950,905	92.6%
1	16	4.6%	15,574,698	7.1%
2	1	0.3%	721,232	0.3%
<b>Total</b>	<b>351</b>	<b>100%</b>	<b>220,246,834</b>	<b>100%</b>

<b>Hardship (COVID)</b>				
	Number		Balance	
	Amount	%	Amount	%
COVID-19-1	0	0.0%	0	0.0%
COVID-19-2	1	0.3%	1,354,798	8.0%
COVID-19-3	3	0.9%	3,728,955	21.9%
COVID-19-4	14	4.0%	11,943,304	70.1%
COVID-19-5	0	0.0%	0	0.0%
<b>Total</b>	<b>18</b>	<b>5%</b>	<b>17,027,057</b>	<b>100%</b>

**Think Tank Hardships and Arrears Summary**

Date 31/12/2020

**BNYTCAL ATF Think Tank series 2018-1 Trust**

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	300	94.3%	203,219,777	92.3%
Loans in Arrears (non-hardship)	-	0.0%	-	0.0%
Payment Missed (hardship application received / approved)	18	5.7%	17,027,057	7.7%
<b>Total (no. of obligors)</b>	<b>318</b>	<b>100.0%</b>	<b>220,246,834</b>	<b>100.0%</b>

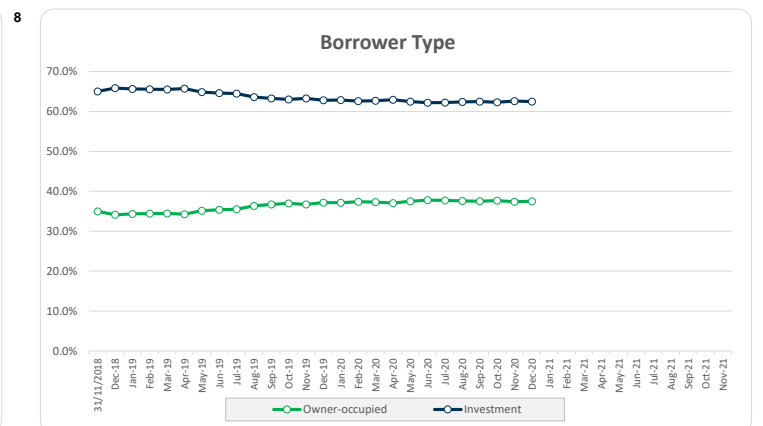
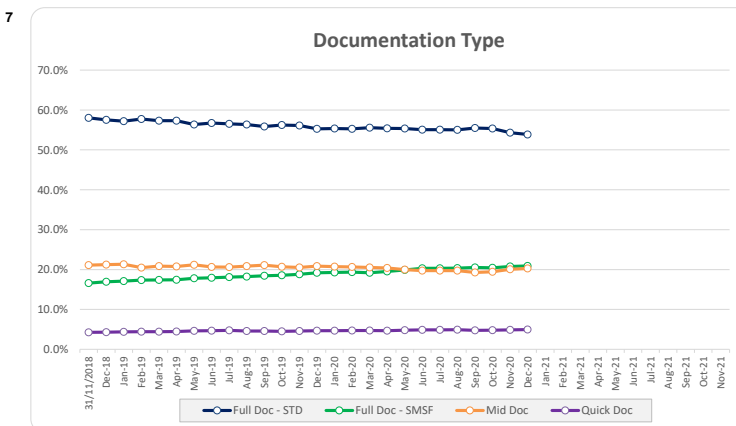
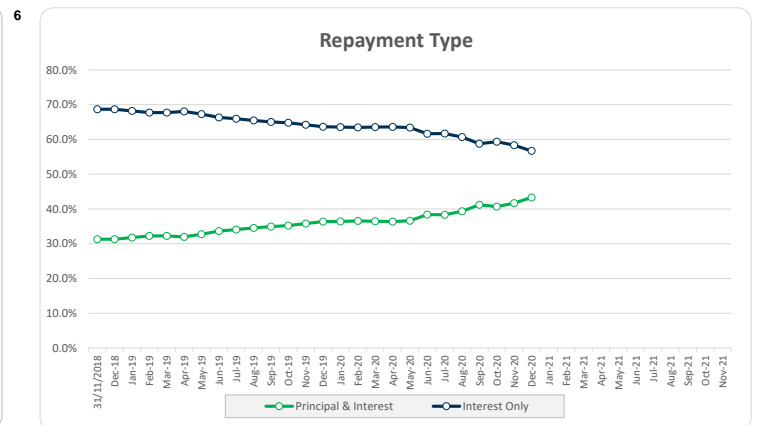
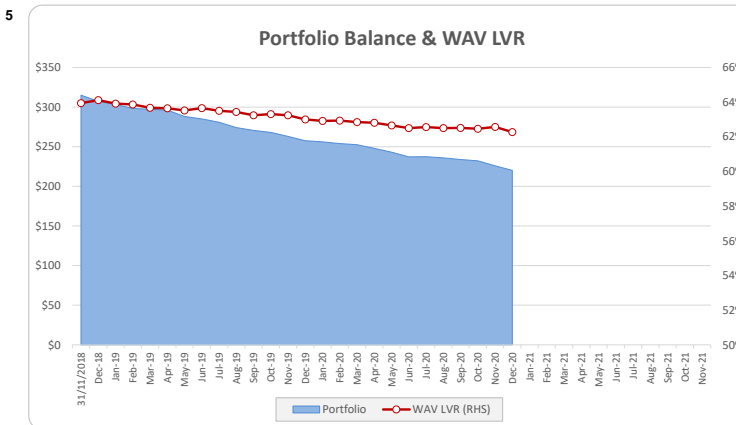
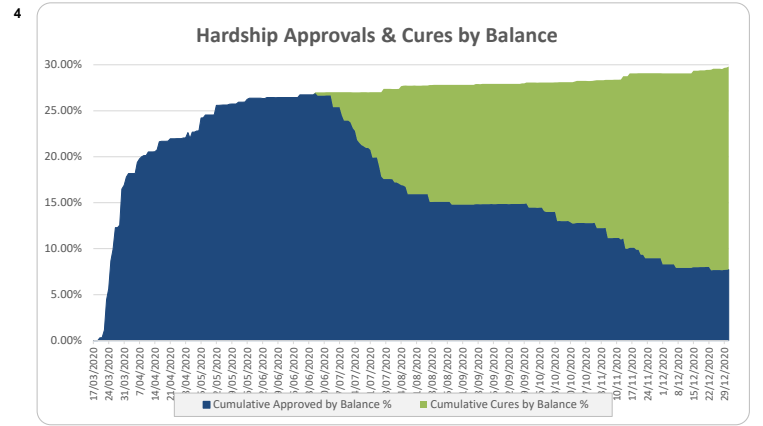
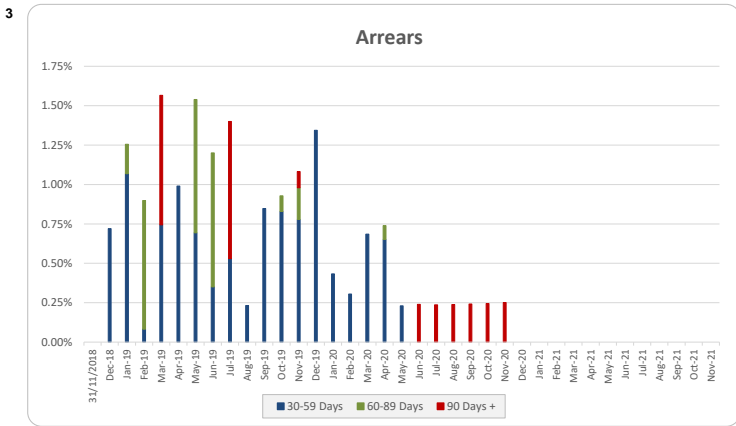
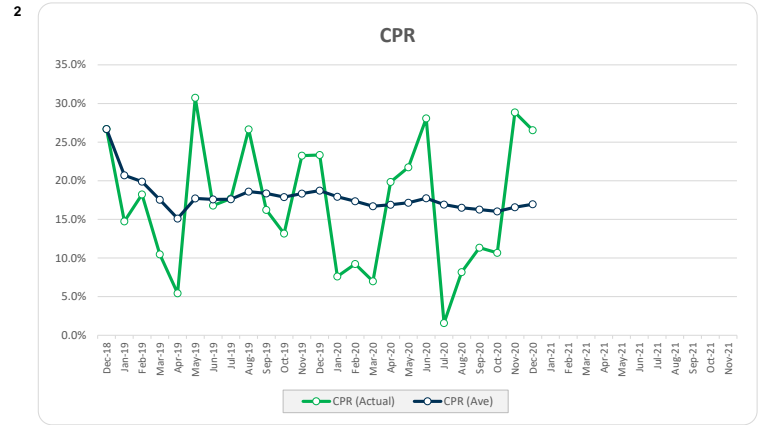
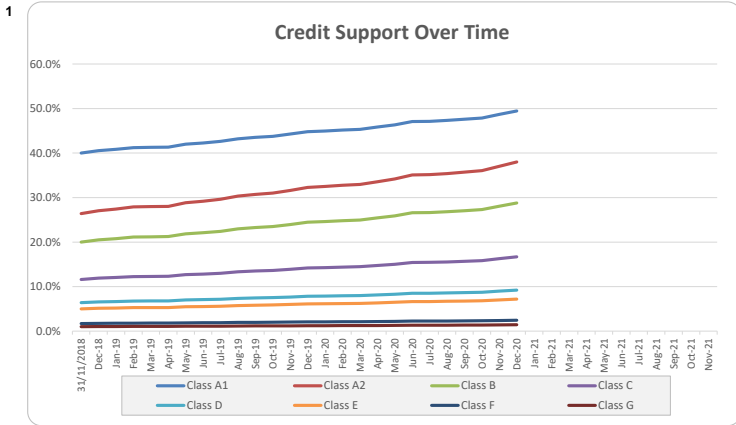
**BNYTCAL ATF Think Tank series 2018-1 Trust**

Hardship Breakdown (excluding Withdrawn)	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
Request Enquiry	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	18	100.0%	5.7%	5.7%	17,027,057	100.0%	7.7%	7.7%
<b>Total (no. of obligors)</b>	<b>18</b>	<b>100.0%</b>	<b>5.7%</b>	<b>5.7%</b>	<b>17,027,057</b>	<b>100.0%</b>	<b>7.7%</b>	<b>7.7%</b>
Hardship Approved after Notified Cures	18		5.7%		17,027,057		7.7%	
Withdrawn Applications	15		4.7%		8,364,940		3.8%	

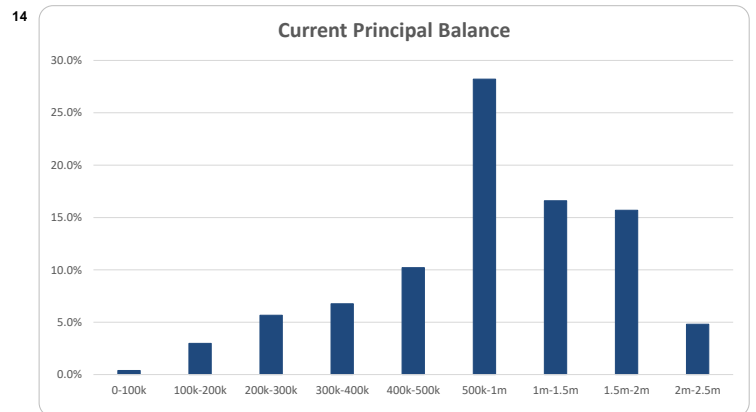
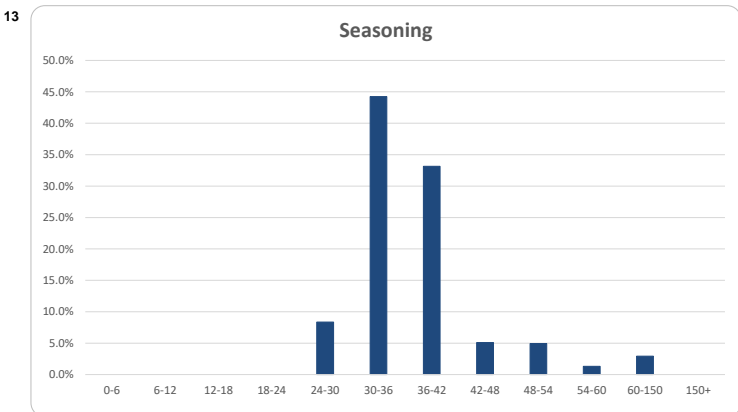
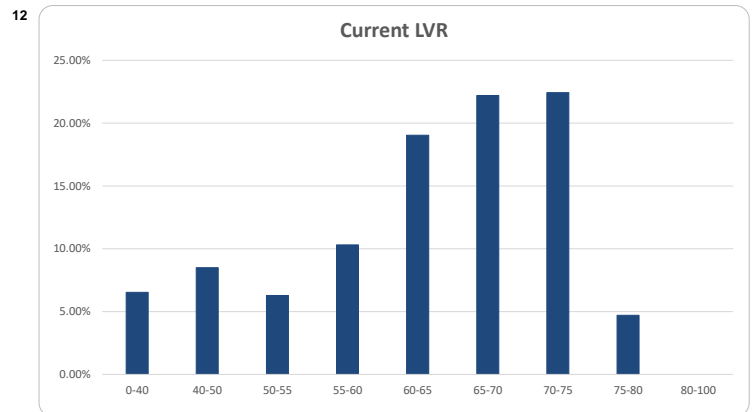
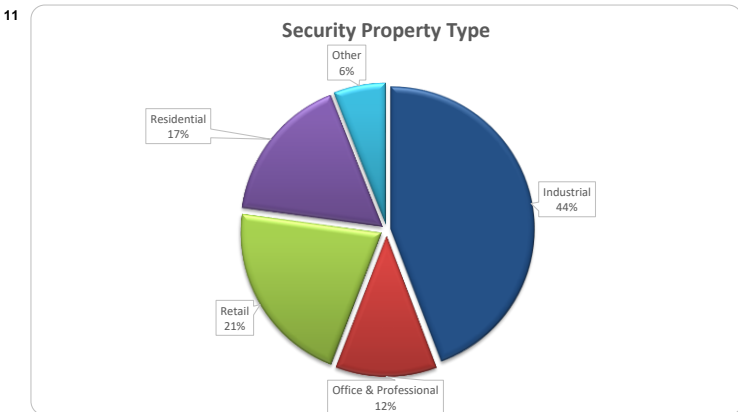
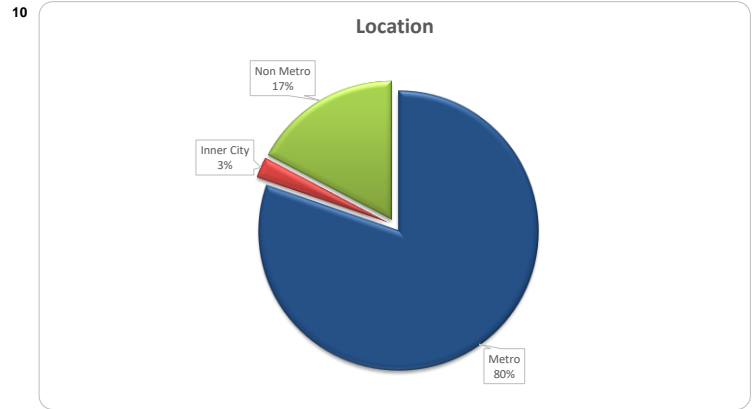
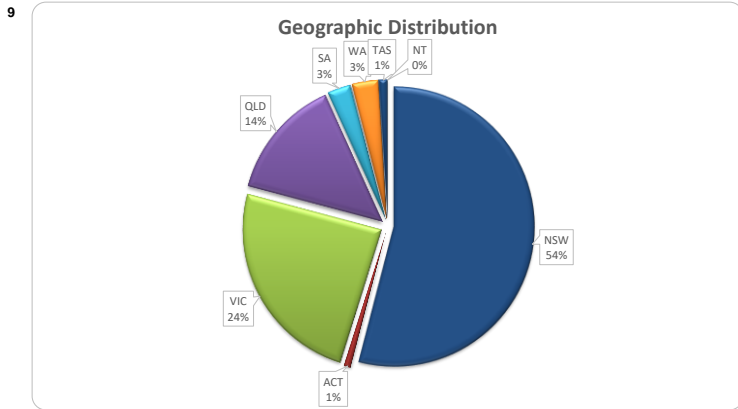
**BNYTCAL ATF Think Tank series 2018-1 Trust**

Loan Status	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
<b>Current Loans (&lt;=30 days arrears)</b>								
No hardship request	300	100.0%	94.3%	94.3%	203,219,777	100.0%	92.3%	92.3%
Request Enquiry	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
<b>Total</b>	<b>300</b>	<b>100.0%</b>	<b>94.3%</b>	<b>94.3%</b>	<b>203,219,777</b>	<b>100.0%</b>	<b>92.3%</b>	<b>92.3%</b>
<b>Loans in Arrears (non-hardship)</b>								
No hardship request	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
<b>Total</b>	<b>-</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
<b>Payment Missed (hardship application received / approved)</b>								
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	18	100.0%	5.7%	5.7%	17,027,057	100.0%	7.7%	7.7%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>5.7%</b>	<b>5.7%</b>	<b>17,027,057</b>	<b>100.0%</b>	<b>7.7%</b>	<b>7.7%</b>
<b>Total (no. of obligors)</b>	<b>318</b>				<b>220,246,834</b>			

Think Tank Series 2018-1: Time Series Charts



Think Tank Series 2018-1: Current Charts



**Note:**  
 Documentation Type Data & Chart: Investors reports provided from November 2018 to November 2019 shows % based on numbers  
 Documentation Type Data & Chart: Amended % based on numbers to % based on Balance from November 2018 to November 2019