



Investor Report - Think Tank Series 2019-1

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

Payment Date of 11-Jan-2021

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	166,533,868.76		5,012,611.55	161,521,257.20	76.9%	0.00	0.00	199,147.13	199,147.13
Class A2	38,302,789.82		1,152,900.66	37,149,889.17	76.9%	0.00	0.00	57,557.03	57,557.03
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	38,315.66	38,315.66
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	77,686.88	77,686.88
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	64,048.04	64,048.04
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	24,976.31	24,976.31
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	70,011.35	70,011.35
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	19,361.58	19,361.58
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	35,330.63	35,330.63

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	1,282,758.49
Early Repayment Fees	65,202.40
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	-11,741.04
Total Available Income	1,336,219.85

(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	6,165,512.21
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	6,165,512.21

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)	130,453.66
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	199,147.13
Class A2 Interest	57,557.03
Class B Interest	38,315.66
Class C Interest	77,686.88
Class D Interest	64,048.04
Class E Interest	24,976.31
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	70,011.35
Class G Interest	19,361.58
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	35,330.63
Other Expenses	0.00
Excess Spread	619,331.58

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	5,012,611.55
Class A2 Principal Payment	1,152,900.66
Class B Principal Payment	0.00
Class C Principal Payment	0.00

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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	298,261,872.48
Plus: Capitalised Charges	15,078.79
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	6,141,303.32
Loan Balance at End of Collection Period	292,135,647.95

b. Repayments

Principal received on Mortgage Loans during Collection Period	6,141,303.32
CPR (%)	22.1%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.58%	5.59%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.59%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	2	0	0	2
Balance Outstanding	1,020,643	0	0	1,020,643
% Portfolio Balance	0.35%	0.00%	0.00%	0.35%

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 31/12/2020

Summary	
Loans	441
Facilities	411
Borrower Groups	386
Balance	\$ 292,135,648
Avg Loan Balance	\$ 662,439
Max Loan Balance	\$ 3,069,618
Avg Facility Balance	\$ 710,792
Max Facility Balance	\$ 3,078,604
Avg Group Balance	\$ 756,828
Max Group Balance	\$ 3,078,604
WA Current LVR	63.0%
Max Current LVR	80.0%
WA Yield	5.59%
WA Seasoning (months)	24.5
% IO	53.4%
% Investor	58.7%
% SMSF	26.3%
WA Interest Cover (UnStressed)	2.67

Current Loan/Facility LVR				
	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	42	9.5%	15,193,575	5.2%
> 40% <= 50%	41	9.3%	27,459,051	9.4%
> 50% <= 55%	22	5.0%	12,734,457	4.4%
> 55% <= 60%	39	8.8%	31,264,706	10.7%
> 60% <= 65%	81	18.4%	61,160,307	20.9%
> 65% <= 70%	107	24.3%	66,373,784	22.7%
> 70% <= 75%	95	21.5%	67,565,181	23.1%
> 75% <= 80%	14	3.2%	10,384,586	3.6%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	441	100.0%	292,135,648	100%

Current Facility Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.7%	97,736	0.0%
> 100,000 <= 200,000	34	8.3%	5,608,435	1.9%
> 200,000 <= 300,000	67	16.3%	16,625,942	5.7%
> 300,000 <= 400,000	57	13.9%	20,055,428	6.9%
> 400,000 <= 500,000	41	10.0%	18,238,577	6.2%
> 500,000 <= 1,000,000	123	29.9%	88,483,431	30.3%
> 1,000,000 <= 1,500,000	43	10.5%	52,644,246	18.0%
> 1,500,000 <= 2,000,000	26	6.3%	46,297,876	15.8%
> 2,000,000 <= 2,500,000	6	1.5%	13,023,430	4.5%
> 2,500,000 <= 5,000,000	11	2.7%	31,060,547	10.6%
Total	411	100%	292,135,648	100%

Property State				
	Number		Balance	
	Amount	%	Amount	%
NSW	201	45.6%	150,365,693	51.5%
ACT	10	2.3%	3,984,071	1.4%
VIC	133	30.2%	83,427,150	28.6%
QLD	56	12.7%	32,236,829	11.0%
SA	13	2.9%	8,844,701	3.0%
WA	22	5.0%	10,778,142	3.7%
TAS	6	1.4%	2,499,062	0.9%
NT	0	0.0%	0	0.0%
Total	441	100%	292,135,648	100%

Property Location				
	Number		Balance	
	Amount	%	Amount	%
Metro	371	84.1%	246,420,781	84.4%
Non metro	57	12.9%	36,047,102	12.3%
Inner City	13	2.9%	9,667,765	3.3%
Total	441	100%	292,135,648	100%

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	148	33.6%	119,148,463	40.8%
Mid Doc	129	29.3%	88,585,352	30.3%
Quick Doc	19	4.3%	7,698,704	2.6%
SMSF	145	32.9%	76,703,129	26.3%
SMSF NR	0	0.0%	0	0.0%
Total	441	100%	292,135,648	100%

Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	80	18.1%	53,416,971	18.3%
Industrial	213	48.3%	129,703,844	44.4%
Office	51	11.6%	34,150,303	11.7%

Current Loan Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	2.9%	523,894	0.2%
> 100,000 <= 200,000	40	9.1%	6,499,504	2.2%
> 200,000 <= 300,000	73	16.6%	18,223,088	6.2%
> 300,000 <= 400,000	60	13.6%	20,947,777	7.2%
> 400,000 <= 500,000	47	10.7%	21,004,835	7.2%
> 500,000 <= 1,000,000	126	28.6%	89,179,292	30.5%
> 1,000,000 <= 1,500,000	41	9.3%	49,913,433	17.1%
> 1,500,000 <= 2,000,000	25	5.7%	44,373,663	15.2%
> 2,000,000 <= 2,500,000	5	1.1%	10,923,430	3.7%
> 2,500,000 <= 5,000,000	11	2.5%	30,546,733	10.5%
Total	441	100%	292,135,648	100%

Current Group Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.8%	97,736	0.0%
> 100,000 <= 200,000	30	7.8%	4,889,574	1.7%
> 200,000 <= 300,000	62	16.1%	15,315,133	5.2%
> 300,000 <= 400,000	53	13.7%	18,786,550	6.4%
> 400,000 <= 500,000	39	10.1%	17,422,816	6.0%
> 500,000 <= 1,000,000	107	27.7%	75,250,262	25.8%
> 1,000,000 <= 1,500,000	41	10.6%	50,070,425	17.1%
> 1,500,000 <= 2,000,000	27	7.0%	48,783,912	16.7%
> 2,000,000 <= 2,500,000	9	2.3%	19,646,200	6.7%
> 2,500,000 <= 5,000,000	15	3.9%	41,873,039	14.3%
Total	386	100%	292,135,648	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	89	20.2%	52,702,380	18.0%
> 18 <= 24	185	42.0%	124,642,882	42.7%
> 24 <= 30	129	29.3%	84,291,586	28.9%
> 30 <= 36	17	3.9%	12,247,499	4.2%
> 36 <= 42	12	2.7%	10,252,295	3.5%
> 42 <= 48	0	0.0%	0	0.0%
> 48 <= 54	3	0.7%	2,872,500	1.0%
> 54 <= 60	1	0.2%	2,291,211	0.8%
> 60 <= 300	5	1.1%	2,835,295	1.0%
Total	441	100%	292,135,648	100%

Arrears (Days Past Due)				
	Number		Balance	
	Amount	%	Amount	%
0 <= 30	439	99.5%	291,115,005	99.7%
> 30 <= 60	2	0.5%	1,020,643	0.3%
> 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	441	100%	292,135,648	100%

Employment Type				
	Number		Balance	
	Amount	%	Amount	%
PAYG	65	14.7%	33,913,876	11.6%
Months Self Employed				
0 < 12	0	0.0%	0	0.0%
12 <= 24	0	0.0%	0	0.0%
24 < 36	14	3.2%	11,875,331	4.1%
36 <= 48	10	2.3%	4,744,284	1.6%
48 < 60	16	3.6%	11,882,209	4.1%
60	336	76.2%	229,719,948	78.6%
Total	441	100%	292,135,648	100%

Professional Suites	7	1.6%	2,610,942	0.9%
Commercial Other	11	2.5%	16,720,992	5.7%
Vacant Land	0	0.0%	0	0.0%
Rural	4	0.9%	6,255,017	2.1%
Residential	75	17.0%	49,277,580	16.9%
Total	441	100%	292,135,648	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		435	98.6%	288,304,341	98.7%
Fixed Rate Term Remaining (yrs)					
0	<= 1	0	0.0%	0	0.0%
> 1	<= 2	2	0.5%	637,500	0.2%
> 2	<= 3	1	0.2%	315,360	0.1%
> 3	<= 4	3	0.7%	2,878,447	1.0%
> 4	<= 5	0	0.0%	0	0.0%
Total		441	100%	292,135,648	100%

Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	65	14.7%	48,725,758	16.7%
> 5.0%	<= 5.5%	127	28.8%	82,831,175	28.4%
> 5.5%	<= 6.0%	149	33.8%	100,320,000	34.3%
> 6.0%	<= 6.5%	88	20.0%	52,441,604	18.0%
> 6.5%	<= 7.0%	10	2.3%	6,602,770	2.3%
> 7.0%	<= 7.5%	2	0.5%	1,214,341	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		441	100%	292,135,648	100%

Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.7%	2,237,825	0.8%
> 1.50	<= 1.75	78	17.7%	60,767,644	20.8%
> 1.75	<= 2.00	84	19.0%	59,694,396	20.4%
> 2.00	<= 2.25	53	12.0%	37,551,613	12.9%
> 2.25	<= 2.50	34	7.7%	19,592,862	6.7%
> 2.50	<= 2.75	38	8.6%	20,477,229	7.0%
> 2.75	<= 3.00	31	7.0%	20,748,724	7.1%
> 3.00	<= 3.25	19	4.3%	13,827,465	4.7%
> 3.25	<= 3.50	14	3.2%	8,876,717	3.0%
> 3.50	<= 3.75	9	2.0%	6,875,501	2.4%
> 3.75	<= 4.00	14	3.2%	9,482,234	3.2%
> 4.00	<= 4.25	13	2.9%	6,270,003	2.1%
> 4.25		51	11.6%	25,733,432	8.8%
Total		441	100%	292,135,648	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		11	2.5%	7,172,289	2.5%
Non NCCP loans		430	97.5%	284,963,359	97.5%
Total		441	100%	292,135,648	100%

Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	29.3%	15,641,838	30.1%
High Density Apartment		4	4.9%	2,254,907	4.3%
House		54	65.9%	33,996,430	65.5%
Total		82	100%	51,893,175	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	15	3.4%	5,728,605	2.0%
> 15	<= 20	21	4.8%	9,650,182	3.3%
> 20	<= 25	262	59.4%	189,318,067	64.8%
> 25	<= 30	143	32.4%	87,438,793	29.9%
Total		441	100%	292,135,648	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%
P&I					
		245	55.6%	136,224,466	46.6%
IO Term Remaining (yrs)					
0	<= 1	30	6.8%	27,048,493	9.3%
> 1	<= 2	33	7.5%	21,369,896	7.3%
> 2	<= 3	56	12.7%	41,224,131	14.1%
> 3	<= 4	77	17.5%	66,268,663	22.7%
> 4	<= 5	0	0.0%	0	0.0%
Total		441	100%	292,135,648	100%

Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		265	60.1%	153,405,010	52.5%
Refinance - no takeout		82	18.6%	75,983,079	26.0%
Refinance		54	12.2%	39,505,417	13.5%
Equity Takeout		40	9.1%	23,242,142	8.0%
Total		441	100%	292,135,648	100%

Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		56	12.7%	35,176,177	12.0%
Communications		11	2.5%	10,396,122	3.6%
Construction		117	26.5%	76,640,609	26.2%
Education		9	2.0%	9,968,323	3.4%
Engineering / Manufacturing		44	10.0%	24,401,730	8.4%
Finance & Insurance		20	4.5%	11,094,844	3.8%
Food and Beverage		37	8.4%	29,062,619	9.9%
Health		28	6.3%	13,713,997	4.7%
IT		0	0.0%	0	0.0%
Other		2	0.5%	2,665,345	0.9%
Printing & Media		6	1.4%	3,405,286	1.2%
Professional Services		63	14.3%	41,178,094	14.1%
Property Investment		1	0.2%	276,661	0.1%
Public Service		1	0.2%	273,437	0.1%
Retail		30	6.8%	23,612,345	8.1%
Sport, Leisure, Cultural & Recreational		16	3.6%	10,270,059	3.5%
Wholesale		0	0.0%	0	0.0%
Total		441	100%	292,135,648	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		439	99.5%	290,620,906	99.5%
1		2	0.5%	1,514,742	0.5%
2		0	0.0%	0	0.0%
Total		441	100%	292,135,648	100%

Hardship (COVID)					
		Number		Balance	
		Amount	%	Amount	%
COVID-19-1		0	0.0%	0	0.0%
COVID-19-2		2	0.5%	2,727,228	19.6%
COVID-19-3		6	1.4%	2,930,585	21.0%
COVID-19-4		11	2.5%	8,290,546	59.4%
COVID-19-5		0	0.0%	0	0.0%
Total		19	4%	13,948,360	100%

Think Tank Hardships and Arrears Summary

Date

31/12/2020

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	394	95.9%	279,457,856	95.7%
Loans in Arrears (non-hardship)	2	0.5%	1,020,643	0.3%
Payment Missed (hardship application received / approved)	15	3.6%	11,657,149	4.0%
Total (no. of obligors)	411	100.0%	292,135,648	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	16	100.0%	3.9%	13,948,360	100.0%	4.8%
Total (no. of obligors)	16	100.0%	3.9%	13,948,360	100.0%	4.8%
Hardship Approved after Notified Cures	16		3.9%	13,948,360		4.8%
Withdrawn Applications	12		2.9%	8,304,282		2.8%

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	393	99.7%	95.6%	277,166,645	99.2%	94.9%
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	394	100.0%	95.9%	279,457,856	100.0%	95.7%
Loans in Arrears (non-hardship)						
No hardship request	2	100.0%	0.5%	1,020,643	100.0%	0.3%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	2	100.0%	0.5%	1,020,643	100.0%	0.3%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	15	100.0%	3.6%	11,657,149	100.0%	4.0%
Total	15	100.0%	3.6%	11,657,149	100.0%	4.0%
Total (no. of obligors)	411			292,135,648		

Think Tank Series 2019-1: Time Series Charts

