Thinktank...

Report 1

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 Cashfow Asset Report

			Think Tan	k Series 2019-1	- NOTE B	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	0.0
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	38,315.60
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	,	77,686.8
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	64,048.04	64,048.0
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	24,976.31	24,976.3
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	70,011.35	70,011.3
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	,	19,361.5
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	35,330.63	35,330.6
1. GENERAL	Current Payment E Collection Period (collection Period (tollection Period (tollection Period Period (tollection Period Period (tollection Period Period (tollection Period (tollection Period Perio	start) end) art) d)							11-Jan-2 1-Dec-2 31-Dec-2 10-Dec-2 10-Jan-2
	Next Payment Date								10-Feb-2
2. COLLECTIO	A. Total Available Interest on Mortga; Early Repayment F Principal Draws Liquidity Draws Other Income (1)	ge Loans							1,282,758.49 65,202.40 0.00 0.00 -11,741.04
	Total Available Inc	ome							1,336,219.8
			s, bank account intere	st, funds received from t	the Forbearance	e SPV etc			
	b. Total Principal Principal Received Principal from the s Other Principal Total Principal Coll	Principal I on the Mortgage sale of Mortgage	e Loans	st, funds received from t	the Forbearance	∍ SPV etc			0.00 0.00
3. PRINCIPAL I	b. Total Principal Principal Received Principal from the s Other Principal Total Principal Coll	Principal I on the Mortgage sale of Mortgage	e Loans	st, funds received from i	the Forbearance	∍ SPV etc			0.00 0.00
3. PRINCIPAL I	b. Total Principal Principal Received Principal from the s Other Principal Total Principal Coll DRAW Opening Balance	Principal I on the Mortgage sale of Mortgage	e Loans	t, funds received from i	the Forbearance	∍ SPV etc			0.00 0.00 6,165,512.2
3. PRINCIPAL I	b. Total Principal Principal Received Principal from the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal	Principal I on the Mortgage sale of Mortgage lections	e Loans Loans	t, funds received from i	the Forbearance	∍ SPV etc			0.00 0.00 6,165,512.21 0.00 0.00
3. PRINCIPAL I	b. Total Principal Principal Received Principal from the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Less Repayment of	Principal I on the Mortgage sale of Mortgage lections	e Loans Loans	st, funds received from i	the Forbearance	∍ SPV etc			0.00 0.00 6,165,512.21 0.00 0.00 0.00
	b. Total Principal Principal Received Principal from the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LLL Items 5.8(a) to (i	e Loans Loans	st, funds received from i	the Forbearance	∍ SPV etc			0.00 0.00 6,165,512.21 0.00 0.00 0.00 130,453.66
	b. Total Principal Principal Received Principal from the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Eas Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repart Class Redraw Inte	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LLL Items 5.8(a) to (cayments	e Loans Loans	st, funds received from t	the Forbearance	∍ SPV etc			0.00 0.00 6,165,512.2° 0.00 0.00 0.00 130,453.66 0.00 0.00
	b. Total Principal Principal Received Principal Received Principal From the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Collosing Balance NCOME WATERFA Senior Expenses Liquidity Draw repa Class Redraw Inte Class A1 Interest	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LLL Items 5.8(a) to (cayments	e Loans Loans	st, funds received from i	the Forbearance	∍ SPV etc			0.00 0.00 6,165,512.2 0.00 0.00 0.00 130,453.66 0.00 0.00 199,147.13
	b. Total Principal Principal Received Principal Received Principal Frincipal Total Principal DRAW Opening Balance Plus Additional Principal Collosing Balance NCOME WATERFA Senior Expenses - Liquidity Draw reparticles Redraw Inte Class Redraw Interest Class A2 Interest	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LLL Items 5.8(a) to (cayments	e Loans Loans	st, funds received from t	the Forbearance	∍ SPV etc			0.00 0.00 6,165,512.2 0.00 0.00 0.00 130,453.60 0.00 199,147.1: 57,557.03
	b. Total Principal Principal Received Principal Received Principal From the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Prin Less Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repa Class Redraw Inte Class A1 Interest Class B Interest Class B Interest	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LLL Items 5.8(a) to (cayments	e Loans Loans	st, funds received from t	the Forbearance	∍ SPV etc			0.00 0.00 6,165,512.2 0.00 0.00 0.00 130,453.6 0.00 0.00 199,147.1: 57,557.0: 38,315.6
	b. Total Principal Principal Received Principal Received Principal From the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Collosing Balance Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repation of Expenses - Liquidity Draw repa	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LLL Items 5.8(a) to (cayments	e Loans Loans	st, funds received from t	the Forbearance	∍ SPV etc			0.00 0.00 6,165,512.2 0.00 0.00 0.00 130,453.60 0.00 199,147.1; 57,557.0; 38,315.60 77,686.88
	b. Total Principal Principal Received Principal Received Principal From the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Prin Less Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repa Class Redraw Inte Class A1 Interest Class B Interest Class B Interest	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LLL Items 5.8(a) to (cayments	e Loans Loans	st, funds received from t	the Forbearance	∍ SPV etc			0.0 0.0 6,165,512.2 0.0 0.0 0.0 130,453.6 0.0 0.0 199,147.1 57,557.0 38,315.6 77,686.8 64,048.0
	b. Total Principal Principal Received Principal Received Principal From the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Collosing Balance Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repayment of Class Redraw Interest Class A1 Interest Class A2 Interest Class C Interest Class C Interest Class D Interest	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LLL Items 5.8(a) to (ayments rest	e Loans Loans	st, funds received from t	the Forbearance	∋ SPV etc			0.00 0.00 6,165,512.2 0.00 0.00 0.00 130,453.60 0.00 0.00 199,147.1: 57,557.0: 38,315.60 77,686.88 64,048.0 24,976.3
	b. Total Principal Principal Received Principal Received Principal From the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Collosing Balance Respayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repa Class Redraw Inte Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class D Interest Class D Interest Unreimbursed Princ Current Losses & 6	Principal I on the Mortgage sale of Mortgage lections Incipal Draws If Principal Draws ItL Items 5.8(a) to (ayments rest Incipal Draws Carryover Charge	e Loans Loans s	st, funds received from t	the Forbearance	∋ SPV etc			0.00 0.00 6,165,512.2 0.00 0.00 0.00 130,453.60 0.00 0.00 199,147.1: 57,557.0: 38,315.60 77,686.8i 64,048.0- 24,976.3: 0.00
	b. Total Principal Principal Received Principal Received Principal From the souther Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Colosing Balance Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repa Class Redraw Inte Class A1 Interest Class A1 Interest Class B Interest Class C Interest Class D Interest Class D Interest Class E Int	Principal I on the Mortgage sale of Mortgage lections Incipal Draws If Principal Draws ItL Items 5.8(a) to (ayments rest Incipal Draws Carryover Charge	e Loans Loans s	st, funds received from t	the Forbearance	∋ SPV etc			0.00 0.00 6,165,512.2 0.00 0.00 0.00 130,453.60 0.00 199,147.1: 57,557.0: 38,315.60 77,686.8i 64,048.0- 24,976.3 0.00 0.00
	b. Total Principal Principal Received Plus Additional Principal Less Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repart Class Redraw Interest Class A1 Interest Class A1 Interest Class B Interest Class C Interest Class C Interest Class D Interest Class E Interest Unreimbursed Principal Current Losses & C Amortisation Event Class F Interest	Principal I on the Mortgage sale of Mortgage lections Incipal Draws If Principal Draws ItL Items 5.8(a) to (ayments rest Incipal Draws Carryover Charge	e Loans Loans s	st, funds received from t	the Forbearance	∋ SPV etc			0.00 0.00 6,165,512.2° 0.00 0.00 0.00 130,453.66 0.00 0.00 199,147.11 57,557.03 38,315.66 77,686.81 64,048.04 24,976.3° 0.00 0.00 0.00 0.00
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	b. Total Principal Principal Received Principal Received Principal From the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Collosing Balance Respayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repart Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class E Interest Class E Interest Unreimbursed Princ Current Losses & C Amortisation Event Class G Interest Extraordinary Expet Liquidity Facility Pr Class H Interest	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LL Items 5.8(a) to (ayments rest Incipal Draws Carryover Charge t Payment ense Reserve Pa	e Loans Loans f) (Inclusive) e-Offs		the Forbearance	∋ SPV etc			0.00 0.00 6,165,512.2 0.00 0.00 0.00 0.00 130,453.66 0.00 0.00 199,147.13 57,557.03 38,315.66 77,686.88 64,048.02 24,976.3 0.00 0.00 70,011.38 19,361.58 0.00 0.00 0.00 35,330.63
	b. Total Principal Principal Received Principal Received Principal From the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Prin Less Repayment of Closing Balance NCOME WATERFA Senior Expenses Liquidity Draw repa Class Redraw Inte Class A1 Interest Class A2 Interest Class B Interest Class B Interest Class C Interest Class E Interest Unreimbursed Prin Current Losses & C Amortisation Event Class F Interest Class G Interest Extraordinary Expe Liquidity Facility Pr	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws LL Items 5.8(a) to (ayments rest Incipal Draws Carryover Charge t Payment ense Reserve Pa	e Loans Loans f) (Inclusive) e-Offs		the Forbearance	e SPV etc			0.00 0.00 0.00 0.00 0.00 0.00 0.00 130,453.66 0.00 0.00 199,147.13 57,557.03 38,315.66 77,686.88 64,048.04 24,976.31 0.00 0.00 70,011.38 19,361.58 0.00 0.00 35,330.63 0.00
4. SUMMARY II	b. Total Principal Principal Received Principal Received Principal From the souther Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Coll Less Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repa Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class B Interest Class C Interest Class C Interest Unreimbursed Principal Current Losses & C Amortisation Event Class G Interest Extraordinary Expe Liquidity Facility Pr Class H Interest Other Expenses Excess Spread	Principal I on the Mortgage sale of Mortgage lections Incipal Draws If Principal Draws ILL Items 5.8(a) to (ayments rest Incipal Draws Carryover Charge t Payment I Pa	e Loans Loans f) (Inclusive) e-Offs		the Forbearance	e SPV etc			0.00 0.00 6,165,512.2° 0.00 0.00 0.00 0.00 130,453.66 0.00 0.00 199,147.13 57,557.03 38,315.66 77,686.86 64,048.04 24,976.3° 0.00 0.00 70,011.38 19,361.58 0.00 0.00 35,330.63 0.00
4. SUMMARY II	b. Total Principal Principal Received Principal Received Principal From the s Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Less Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repa Class Redraw Inte Class A2 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class D Interest Class E Interest Class F Interest Class G	Principal I on the Mortgage sale of Mortgage lections Incipal Draws If Principal Draws ILL Items 5.8(a) to (ayments rest Incipal Draws Carryover Charge t Payment I Pa	e Loans Loans f) (Inclusive) e-Offs		the Forbearance	e SPV etc			0.00 0.00 0.00 0.00 0.00 0.00 0.00 130,453.66 0.00 0.00 199,147.13 57,557.03 38,315.66 77,686.88 64,048.04 24,976.33 0.00
4. SUMMARY II	b. Total Principal Principal Received Principal Received Principal From the so Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Coll Less Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repa Class Redraw Inte Class A2 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class E Interest Class E Interest Class F Interest Class G Interest Class H Interest Other Expenses Excess Spread PRINCIPAL WATER Principal Draws Funding Redraws	Principal I on the Mortgage sale of Mortgage lections Incipal Draws Incipal Draws Incipal Draws Items 5.8(a) to (incipal Draws Items 5.8(a) to (incipal Draws Items Draws Item	e Loans Loans f) (Inclusive) e-Offs		the Forbearance	e SPV etc			6,165,512.21 0.00 0.00 6,165,512.21 0.00 0.00 0.00 0.00 0.00 130,453.66 0.00 0.00 199,147.13 57,557.03 38,315.66 77,686.88 64,048.04 24,976.31 0.00 0.00 70,011.35 19,361.58 0.00 0.00 35,330.63 0.00 619,331.58
4. SUMMARY II	b. Total Principal Principal Received Principal Received Principal From the so Other Principal Total Principal Other Principal Total Principal Other WATERFA Senior Expenses - Liquidity Draw repa Class Redraw Inte Class A1 Interest Class A2 Interest Class A1 Interest Class B Interest Class C Interest Class C Interest Class D Interest Class E Interest Class E Interest Class G Interest Class G Interest Extraordinary Expe Liquidity Facility Pr Class H Interest Other Expenses Excess Spread PRINCIPAL WATER Principal Draws Funding Redraws Class A1 Principal	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws Items 5.8(a) to (capments rest Incipal Draws Carryover Charge t Payment	e Loans Loans f) (Inclusive) e-Offs		the Forbearance	e SPV etc			0.00 0.00 6,165,512.21 0.00 0.00 0.00 130,453.66 0.00 0.00 199,147.13 57,557.03 38,315.66 77,686.88 64,048.04 24,976.31 0.00 0.00 70,011.38 19,361.58 0.00 0.00 619,331.58
4. SUMMARY II	b. Total Principal Principal Received Principal Received Principal From the so Other Principal Total Principal Coll DRAW Opening Balance Plus Additional Principal Coll Less Repayment of Closing Balance NCOME WATERFA Senior Expenses - Liquidity Draw repa Class Redraw Inte Class A2 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class E Interest Class E Interest Class F Interest Class G Interest Class H Interest Other Expenses Excess Spread PRINCIPAL WATER Principal Draws Funding Redraws	Principal I on the Mortgage sale of Mortgage lections Incipal Draws of Principal Draws ILL Items 5.8(a) to (cayments rest Incipal Draws Carryover Charge t Payment Items Reserve Parovider, Derivative Incipal Draws Carryover Charge t Payment Items Reserve Parovider, Derivative Parovide	e Loans Loans f) (Inclusive) e-Offs		the Forbearance	e SPV etc			0.00 0.00 0.00 0.00 0.00 0.00 0.00 130,453.66 0.00 0.00 199,147.13 57,557.03 38,315.66 77,686.86 64,048.04 24,976.31 0.00 0.00 70,011.35 19,361.56 0.00 0

Think Tank Series 2019-1 Cashfow Asset Report

Class D Principal Payment	0.0
Class E Principal Payment	0.0
Class F Principal Payment	0.0
Class G Principal Payment	0.0
Class H Principal Payment	0.0

Think Tank Series 2019-1 Cashfow Asset Report

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%	6 OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.59%	6 OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
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

Total

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
VA Current LVR	63.0%
Max Current LVR	80.0%
NA Yield	5.59%
WA Seasoning (months)	24.5
% IO	53.4%
% Investor	58.7%
% SMSF	26.3%
WA Interest Cover (UnStressed)	2.67

Current L	oan/Facility LVR				
		Number	Number		
		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%				
> 85%	<= 100%	0		0	

441

292,135,648

100%

Current Facility Balance					
	Number	Number		Balance	
	Amount	%	Amount	9	
0 <= 100,000	3	0.7%	97,736	0.09	
> 100,000 <= 200,000	34	8.3%	5,608,435	1.99	
> 200,000 <= 300,000	67	16.3%	16,625,942	5.79	
> 300,000 <= 400,000	57	13.9%	20,055,428	6.99	
> 400,000 <= 500,000	41	10.0%	18,238,577	6.29	
> 500,000 <= 1,000,000	123	29.9%	88,483,431	30.39	
> 1,000,000 <= 1,500,000	43	10.5%	52,644,246	18.09	
> 1,500,000 <= 2,000,000	26	6.3%	46,297,876	15.89	
> 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	10.69	
Total	411	100%	292,135,648	1009	

	Numbe	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						

Number		Balance	
Amount	%	Amount	9
371	84.1%	246,420,781	84.49
57	12.9%	36,047,102	12.39
13	2.9%	9,667,765	3.39
	Amount 371 57	Amount % 371 84.1% 57 12.9%	Amount % Amount 371 84.1% 246,420,781 57 12.9% 36,047,102

Income Verification				
	Number		Balance	
	Amount	%	Amount	9
Full Doc	148	33.6%	119,148,463	40.89
Mid Doc	129	29.3%	88,585,352	30.39
Quick Doc	19	4.3%	7,698,704	2.69
SMSF	145	32.9%	76,703,129	26.39
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

	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%

1018	ı	441	100%	292,135,046	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 (mo	onths)				
		Number		Balance	
		Amount	%	Amount	%
0.0	<= 6				
> 6	<= 12				
> 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				
> 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 I	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%
> 90	<= 120				0.0%
> 120	<= 150				0.0%
> 150					

Total

Employn	nent Type				
		Number	Number		
		Amount	%	Amount	%
PAYG		65	14.7%	33,913,876	11.6%
Months S	Self Employed				
0	< 12		0.0%		0.0%
12	< 24				
24	< 36	14	3.2%	11,875,331	4.1%
36	< 48	10	2.3%	4,744,284	1.6%

100% 292,135,648

100%

Total		441	1000/	202 125 648	1000/
60		336	76.2%	229,719,948	78.6%
48	< 60	16	3.6%	11,882,209	4.1%

Professional Suites	7	1.6%	2,610,942	0.99
Commercial Other	11	2.5%	16,720,992	5.79
Vacant Land	0	0.0%		0.09
Rural	4	0.9%	6,255,017	2.19
Residential	75	17.0%	49,277,580	16.99
Total	441	100%	292,135,648	100%
Interest Rate Type				
	Number Amount	%	Balance Amount	9
Variable	435	98.6%	288,304,341	98.79
Fixed Rate Term Remaining (yrs)				
0 <= 1	0	0.0%	0	0.0
> 1 <= 2	2	0.5%	637,500	0.29
> 2 <= 3	1	0.2%	315,360	0.1
> 3 <= 4	3	0.7%	2,878,447	1.09
> 4 <= 5	0	0.0%	0	0.0
Total	441	100%	292,135,648	100
Interest Rates	Niverbox		Balance	
	Number 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	
> 8.5% <= 9.0%		0.0%	0	
> 9.0% <= 13.0%				
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 > 1.75 <= 2.00		17.7%	60,767,644	20.8
	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 > 3.50 <= 3.75	14	3.2% 2.0%	8,876,717 6.875,501	3.0° 2.4°
> 3.50 <= 3.75 > 3.75 <= 4.00	14	3.2%	-,,	
> 3.10 <= 4.00	14		9,482,234	3.2
- 4.00 4.2E	12		6 270 002	0.4
	13 51	2.9%	6,270,003 25,733,432	
> 4.25		2.9%	-, -,	8.8
> 4.25 Total	51	2.9%	25,733,432	8.8
> 4.25	51 441 Number	2.9% 11.6% 100%	25,733,432 292,135,648 Balance	8.8 ⁴
> 4.25 Total NCCP Loans	51 441 Number Amount	2.9% 11.6% 100%	25,733,432 292,135,648 Balance Amount	1009
> 4.25 Total NCCP Loans NCCP regulated loans	51 441 Number Amount 11	2.9% 11.6% 100%	25,733,432 292,135,648 Balance Amount 7,172,289	1004
> 4.25 Total NCCP Loans NCCP regulated loans Non NCCP loans	51 441 Number Amount 11 430	2.9% 11.6% 100% 4 2.5% 97.5%	25,733,432 292,135,648 Balance Amount 7,172,289 284,963,359	8.89 1009 2.59 97.59
> 4.25 Total NCCP Loans NCCP regulated loans Non NCCP loans Total	51 441 Number Amount 11	2.9% 11.6% 100%	25,733,432 292,135,648 Balance Amount 7,172,289	8.8° 100° 2.5° 97.5°
> 4.25 Total NCCP Loans NCCP regulated loans Non NCCP loans	51 441 Number Amount 11 430 441 Number	2.9% 11.6% 100% 4 2.5% 97.5%	25,733,432 292,135,648 Balance Amount 7,172,289 284,963,359	8.8° 100° 2.5° 97.5°
> 4.25 Total NCCP Loans NCCP regulated loans Non NCCP loans Total	51 441 Number Amount 11 430 441	2.9% 11.6% 100% % 2.5% 97.5% 100%	25,733,432 292,135,648 Balance Amount 7,172,289 284,963,359 292,135,648	2.15 8.85 1005 4 2.55 97.55
> 4.25 Total NCCP Loans NCCP regulated loans Non NCCP loans Total	51 441 Number Amount 11 430 441 Number	2.9% 11.6% 100% % 2.5% 97.5%	25,733,432 292,135,648 Balance Amount 7,172,289 284,963,359 292,135,648 Balance	8.86 1009 2.59 97.56
> 4.25 Total NCCP Loans NCCP regulated loans Non NCCP loans Total Residential Property Type Apartment High Density Apartment	51 441 Number Amount 11 430 441 Number Amount 24 4	2.9% 11.6% 100% % 2.5% 97.5% 100%	25,733,432 292,135,648 Balance Amount 7,172,289 284,963,359 292,135,648 Balance Amount 15,641,838 2,254,907	8.8° 100° 100° 2.5° 97.5° 100° 30.1° 4.3°
> 4.25 Total NCCP Loans NCCP regulated loans Non NCCP loans Total Residential Property Type Apartment	51 441 Number Amount 11 430 441 Number Amount 24	2.9% 11.6% 100% 2.5% 97.5% 100%	25,733,432 292,135,648 Balance Amount 7,172,289 284,963,359 292,135,648 Balance Amount 15,641,838	8.89 1009 2.59 97.59 1009

82

100%

51,893,175

100%

Total

	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				
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 Amount	%	Balance Amount	
	0	0.0%	0	0.0
Agriculture			35,176,177	12.0
Agriculture Automotive / Transport	56	12.7%		
Automotive / Transport	56 11	2.5%	10,396,122	3.6
Automotive / Transport Communications			10,396,122 76,640,609	
Automotive / Transport Communications Construction	11	2.5%		26.2
Automotive / Transport Communications Construction Education	11 117	2.5% 26.5%	76,640,609	26.2 3.4
Automotive / Transport Communications Construction Education Engineering / Maunfacturing	11 117 9	2.5% 26.5% 2.0%	76,640,609 9,968,323	26.2 3.4 8.4
Automotive / Transport Communications Construction Education Engineering / Maunfacturing Finance & Insurance	11 117 9 44	2.5% 26.5% 2.0% 10.0%	76,640,609 9,968,323 24,401,730	26.2 3.4 8.4 3.8
Automotive / Transport Communications Construction Education Engineering / Maunfacturing Finance & Insurance Food and Beverage	11 117 9 44 20	2.5% 26.5% 2.0% 10.0% 4.5%	76,640,609 9,968,323 24,401,730 11,094,844	26.2 3.4 8.4 3.8 9.9
Automotive / Transport Communications Construction Education Engineering / Maunfacturing Finance & Insurance Food and Beverage Health	11 117 9 44 20 37	2.5% 26.5% 2.0% 10.0% 4.5% 8.4%	76,640,609 9,968,323 24,401,730 11,094,844 29,062,619	26.2 3.4 8.4 3.8 9.9
Automotive / Transport Communications Construction Education Engineering / Maunfacturing Finance & Insurance Food and Beverage Health	11 117 9 44 20 37 28	2.5% 26.5% 2.0% 10.0% 4.5% 8.4% 6.3%	76,640,609 9,968,323 24,401,730 11,094,844 29,062,619 13,713,997	26.2 3.4 8.4 3.8 9.9 4.7
Automotive / Transport Communications Construction Education Engineering / Maunfacturing Finance & Insurance Food and Beverage Health	11 117 9 44 20 37 28	2.5% 26.5% 2.0% 10.0% 4.5% 8.4% 6.3% 0.0%	76,640,609 9,968,323 24,401,730 11,094,844 29,062,619 13,713,997	26.2 3.4 8.4 3.8 9.9 4.7 0.0
Automotive / Transport Communications Construction Education Engineering / Maunfacturing Finance & Insurance Food and Beverage Health IT Other Printing & Media	11 117 9 44 20 37 28 0	2.5% 26.5% 2.0% 10.0% 4.5% 8.4% 6.3% 0.0% 0.5%	76,640,609 9,968,323 24,401,730 11,094,844 29,062,619 13,713,997	26.2 3.4 8.4 3.8 9.9 4.7 0.0 0.9
Automotive / Transport Communications Construction Education Engineering / Maunfacturing Finance & Insurance Food and Beverage Health IIT Other Printing & Media Professional Services	11 117 9 44 20 37 28 0	2.5% 26.5% 2.0% 10.0% 4.5% 8.4% 6.3% 0.0% 0.5% 1.4%	76,640,609 9,968,323 24,401,730 11,094,844 29,062,619 13,713,997 0 2,665,345 3,405,286 41,178,094	26.2 3.4 8.4.3.8 9.9 4.7 0.0 0.9 1.2
	11 117 9 44 20 37 28 0 2 6	2.5% 26.5% 2.0% 10.0% 4.5% 8.4% 6.3% 0.0% 0.5% 1.4% 14.3%	76,640,609 9,968,323 24,401,730 11,094,844 29,062,619 13,713,997 0 2,665,345 3,405,286 41,178,094 276,661	26.2 3.4 8.4.3.8 9.9 4.7 0.0 0.9 1.2 14.1
Automotive / Transport Communications Construction Education Education Engineering / Maunfacturing Finance & Insurance Food and Beverage Health IT Other Printing & Media Professional Services Property Investment Public Service	11 117 9 44 20 37 28 0 2 6 63	2.5% 26.5% 2.0% 10.0% 4.5% 8.4% 6.3% 0.0% 0.5% 1.4% 14.3% 0.2% 0.2%	76,640,609 9,968,323 24,401,730 11,094,844 29,062,619 13,713,997 0 2,665,345 3,405,286 41,178,094 276,661 273,437	26.2 3.4 8.4 9.9 4.7 0.0 0.9 1.2 14.1 0.1
Automotive / Transport Communications Construction Education Engineering / Maunfacturing Finance & Insurance Food and Beverage Health IT Other Printing & Media Professional Services Property Investment Public Service Retail	11 117 9 44 20 37 28 0 2 6 6 63 1 1	2.5% 26.5% 2.0% 10.0% 4.5% 8.4% 6.3% 0.05% 1.4% 14.3% 0.2% 6.8%	76,640,609 9,968,323 24,401,730 11,094,844 29,062,619 13,713,997 0 2,665,345 3,405,286 41,178,094 276,661 273,437 23,612,345	3.6 26.2 3.4 8.4 3.8 9.9 9.0 0.0 0.9 1.2 14.1 0.1 0.1 3.5
Automotive / Transport Communications Construction Education Education Engineering / Maunfacturing Finance & Insurance Food and Beverage Health IT Other Printing & Media Professional Services Property Investment Public Service	11 117 9 44 20 37 28 0 2 6 63 1	2.5% 26.5% 2.0% 10.0% 4.5% 8.4% 6.3% 0.0% 0.5% 1.4% 14.3% 0.2% 0.2%	76,640,609 9,968,323 24,401,730 11,094,844 29,062,619 13,713,997 0 2,665,345 3,405,286 41,178,094 276,661 273,437	26.1 3.4 8.4 9.9 4.1 0.0 0.9 1.1 14.1 0.1

Number Amount 439

441

Number

Amount

99.5% 0.5% 0.0%

> 0.0% 0.5% 1.4% 2.5% 0.0%

Amount 290,620,906

1,514,742

2,727,228 2,930,585 8,290,546

13,948,360

100% 292,135,648

% 99.5%

0.5% 0.0%

%

0.0% 19.6% 21.0% 59.4% 0.0%

Credit Events

Total

Hardship (COVID)

COVID-19-1 COVID-19-2 COVID-19-3 COVID-19-4 COVID-19-5 Total

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%

Total (no. of obligors)

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						
			% Number / Total			% Amount /
Hardship Breakdown (excluding Withdrawn)	Number	% Number	Portfolio	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	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						
		9	% Number / Total			% Amount /
Loan Status	Number	% Number	Portfolio	Amount	% Amount	Total Portfolio
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	111	0.3%	0.2%	2,291,211	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%

292,135,648

411

Think Tank Series 2019-1: Time Series Charts















