



Investor Report - Think Tank Series 2018-1

Collection Period from 01-Jan-2021 to 31-Jan-2021

Payment Date of 10-Feb-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	110,608,815.77		2,999,879.49	107,608,936.27	50.0%	56.9%	0.00	0.00	137,276.15	137,276.15
Class A2	25,071,331.57		679,972.69	24,391,358.89	38.7%	56.9%	0.00	0.00	40,388.88	40,388.88
Class B	20,160,000.00		0.00	20,160,000.00	29.3%	100.0%	0.00	0.00	39,104.88	39,104.88
Class C	26,460,000.00		0.00	26,460,000.00	17.0%	100.0%	0.00	0.00	70,898.30	70,898.30
Class D	16,380,000.00		0.00	16,380,000.00	9.4%	100.0%	0.00	0.00	57,352.44	57,352.44
Class E	4,410,000.00		0.00	4,410,000.00	7.3%	100.0%	0.00	0.00	21,784.19	21,784.19
Class F	10,390,000.00		0.00	10,390,000.00	2.5%	100.0%	0.00	0.00	59,009.51	59,009.51
Class G	2,210,000.00		0.00	2,210,000.00	1.5%	100.0%	0.00	0.00	16,366.11	16,366.11
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	29,799.86	29,799.86

1. GENERAL

Current Payment Date	10-Feb-21
Collection Period (start)	1-Jan-21
Collection Period (end)	31-Jan-21
Interest Period (start)	11-Jan-21
Interest Period (end)	9-Feb-21
Days in Interest Period	30
Next Payment Date	10-Mar-21

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	945,157.66
Early Repayment Fees	25,979.67
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	1,168.28
Total Available Income	972,305.61

(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	3,709,852.18
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,709,852.18

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)	85,098.10
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	137,276.15
Class A2 Interest	40,388.88
Class B Interest	39,104.88
Class C Interest	70,898.30
Class D Interest	57,352.44
Class E Interest	21,784.19
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	59,009.51
Class G Interest	16,366.11
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	13,370.91
Class H Interest	29,799.86
Other Expenses	0.00
Excess Spread	401,856.28

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	30,000.00
Class A1 Principal Payment	2,999,879.49
Class A2 Principal Payment	679,972.69
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	220,246,834.23
Plus: Capitalised Charges	109,492.40
Plus: Further Advances / Redraws	30,000.00
Less: Principal Collections	3,689,626.02
Loan Balance at End of Collection Period	216,696,700.61

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,689,626.02
CPR (%)	18.4%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.88%	5.65%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.65%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	3	0	0	3
Balance Outstanding	2,220,567	0	0	2,220,567
% Portfolio Balance	1.02%	0.00%	0.00%	1.02%

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 31/01/2021

Summary	
Loans	348
Facilities	315
Borrower Groups	295
Balance	\$ 216,696,701
Avg Loan Balance	\$ 622,692
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 687,926
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 734,565
Max Group Balance	\$ 3,000,000
WA Current LVR	62.2%
Max Current LVR	78.5%
WA Yield	5.65%
WA Seasoning (months)	38.4
% IO	56.6%
% Investor	63.4%
% SMSF	21.2%
WA Interest Cover (UnStressed)	2.42

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	46	13.2%	13,855,609	6.4%
> 40%	<= 50%	39	11.2%	19,212,810	8.9%
> 50%	<= 55%	22	6.3%	13,666,814	6.3%
> 55%	<= 60%	40	11.5%	23,938,518	11.0%
> 60%	<= 65%	55	15.8%	38,367,883	17.7%
> 65%	<= 70%	65	18.7%	48,106,414	22.2%
> 70%	<= 75%	72	20.7%	49,140,620	22.7%
> 75%	<= 80%	9	2.6%	10,408,033	4.8%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		348	100.0%	216,696,701	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.6%	351,826	0.2%
> 100,000	<= 200,000	36	11.4%	5,645,382	2.6%
> 200,000	<= 300,000	40	12.7%	9,669,224	4.5%
> 300,000	<= 400,000	35	11.1%	12,187,081	5.6%
> 400,000	<= 500,000	45	14.3%	20,614,791	9.5%
> 500,000	<= 1,000,000	89	28.3%	62,566,776	28.9%
> 1,000,000	<= 1,500,000	31	9.8%	38,128,873	17.6%
> 1,500,000	<= 2,000,000	21	6.7%	35,711,367	16.5%
> 2,000,000	<= 2,500,000	6	1.9%	12,688,244	5.9%
> 2,500,000	<= 5,000,000	7	2.2%	19,133,137	8.8%
Total		315	100%	216,696,701	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		170	48.9%	116,515,510	53.8%
ACT		4	1.1%	1,754,134	0.8%
VIC		88	25.3%	52,526,796	24.2%
QLD		56	16.1%	30,980,716	14.3%
SA		17	4.9%	6,002,028	2.8%
WA		11	3.2%	6,853,247	3.2%
TAS		2	0.6%	2,064,270	1.0%
NT		0	0.0%	0	0.0%
Total		348	100%	216,696,701	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		273	78.4%	173,276,348	80.0%
Non metro		65	18.7%	37,979,100	17.5%
Inner City		10	2.9%	5,441,252	2.5%
Total		348	100%	216,696,701	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		166	47.7%	117,038,418	54.0%
Mid Doc		64	18.4%	42,822,052	19.8%
Quick Doc		20	5.7%	10,893,712	5.0%
SMSF		98	28.2%	45,942,519	21.2%
SMSF NR		0	0.0%	0	0.0%
Total		348	100%	216,696,701	100%

Property Type	
Number	Balance

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	15	4.3%	777,156	0.4%
> 100,000	<= 200,000	42	12.1%	6,594,781	3.0%
> 200,000	<= 300,000	52	14.9%	12,715,836	5.9%
> 300,000	<= 400,000	41	11.8%	14,222,361	6.6%
> 400,000	<= 500,000	52	14.9%	23,829,211	11.0%
> 500,000	<= 1,000,000	85	24.4%	59,523,692	27.5%
> 1,000,000	<= 1,500,000	31	8.9%	38,047,939	17.6%
> 1,500,000	<= 2,000,000	18	5.2%	31,264,343	14.4%
> 2,000,000	<= 2,500,000	5	1.4%	10,588,244	4.9%
> 2,500,000	<= 5,000,000	7	2.0%	19,133,137	8.8%
Total		348	100%	216,696,701	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	4	1.4%	265,528	0.1%
> 100,000	<= 200,000	32	10.8%	5,086,306	2.3%
> 200,000	<= 300,000	35	11.9%	8,516,768	3.9%
> 300,000	<= 400,000	30	10.2%	10,364,238	4.8%
> 400,000	<= 500,000	42	14.2%	19,202,508	8.9%
> 500,000	<= 1,000,000	87	29.5%	60,785,246	28.1%
> 1,000,000	<= 1,500,000	23	7.8%	28,766,860	13.3%
> 1,500,000	<= 2,000,000	25	8.5%	42,625,986	19.7%
> 2,000,000	<= 2,500,000	9	3.1%	19,164,895	8.8%
> 2,500,000	<= 5,000,000	8	2.7%	21,918,367	10.1%
Total		295	100%	216,696,701	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	10	2.9%	6,257,391	2.9%
> 30	<= 36	149	42.8%	97,687,794	45.1%
> 36	<= 42	130	37.4%	76,820,626	35.5%
> 42	<= 48	24	6.9%	16,124,334	7.4%
> 48	<= 54	18	5.2%	10,844,729	5.0%
> 54	<= 60	6	1.7%	2,902,243	1.3%
> 60	<= 300	11	3.2%	6,059,584	2.8%
Total		348	100%	216,696,701	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	345	99.1%	214,476,134	99.0%
> 30	<= 60	3	0.9%	2,220,567	1.0%
> 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		348	100%	216,696,701	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		72	20.7%	43,483,647	20.1%
<i>Months Self Employed</i>					
0	< 12	1	0.3%	209,500	0.1%
12	< 24	0	0.0%	0	0.0%
24	< 36	4	1.1%	3,392,437	1.6%
36	< 48	11	3.2%	7,988,859	3.7%
48	< 60	11	3.2%	5,203,629	2.4%
60		249	71.6%	156,418,628	72.2%

	Amount	%	Amount	%
Retail	72	20.7%	45,844,697	21.2%
Industrial	160	46.0%	95,179,245	43.9%
Office	54	15.5%	23,211,411	10.7%
Professional Suites	7	2.0%	2,081,103	1.0%
Commercial Other	14	4.0%	13,156,547	6.1%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	41	11.8%	37,223,697	17.2%
Total	348	100%	216,696,701	100%

Interest Rate Type				
	Number		Balance	
	Amount	%	Amount	%
Variable	338	97.1%	211,321,952	97.5%
Fixed Rate Term Remaining (yrs)				
0 <= 1	4	1.1%	1,642,231	0.8%
> 1 <= 2	5	1.4%	3,159,356	1.5%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	1	0.3%	573,161	0.3%
> 4 <= 5	0	0.0%	0	0.0%
Total	348	100%	216,696,701	100%

Interest Rates				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	55	15.8%	37,682,756	17.4%
> 5.0% <= 5.5%	88	25.3%	45,706,864	21.1%
> 5.5% <= 6.0%	105	30.2%	70,235,395	32.4%
> 6.0% <= 6.5%	87	25.0%	56,230,331	25.9%
> 6.5% <= 7.0%	12	3.4%	5,670,820	2.6%
> 7.0% <= 7.5%	1	0.3%	1,170,535	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%
Total	348	100%	216,696,701	100%

Interest Cover (Unstressed)				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.1%	1,950,212	0.9%
> 1.50 <= 1.75	91	26.1%	74,096,068	34.2%
> 1.75 <= 2.00	49	14.1%	29,416,575	13.6%
> 2.00 <= 2.25	39	11.2%	20,640,080	9.5%
> 2.25 <= 2.50	31	8.9%	21,620,445	10.0%
> 2.50 <= 2.75	18	5.2%	8,743,918	4.0%
> 2.75 <= 3.00	32	9.2%	13,413,965	6.2%
> 3.00 <= 3.25	13	3.7%	5,787,410	2.7%
> 3.25 <= 3.50	10	2.9%	7,990,521	3.7%
> 3.50 <= 3.75	17	4.9%	10,652,720	4.9%
> 3.75 <= 4.00	7	2.0%	2,845,972	1.3%
> 4.00 <= 4.25	1	0.3%	222,000	0.1%
> 4.25	36	10.3%	19,316,815	8.9%
Total	348	100%	216,696,701	100%

NCCP Loans				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	19	5.5%	9,810,675	4.5%
Non NCCP loans	329	94.5%	206,886,026	95.5%
Total	348	100%	216,696,701	100%

Residential Property Type				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	22.2%	4,977,110	13.4%
High Density Apartment	2	4.4%	1,433,250	3.9%
House	33	73.3%	30,813,337	82.8%
Total	45	100%	37,223,697	100%

Total	348	100%	216,696,701	100%
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Remaining Term				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	15	4.3%	5,052,481	2.3%
> 15 <= 20	34	9.8%	19,275,820	8.9%
> 20 <= 25	210	60.3%	140,275,808	64.7%
> 25 <= 30	89	25.6%	52,092,591	24.0%
Total	348	100%	216,696,701	100%

Payment Type				
	Number		Balance	
	Amount	%	Amount	%
P&I	181	52.0%	94,144,692	43.4%
IO Term Remaining (yrs)				
0 <= 1	52	14.9%	39,296,238	18.1%
> 1 <= 2	60	17.2%	41,191,887	19.0%
> 2 <= 3	55	15.8%	42,063,884	19.4%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	348	100%	216,696,701	100%

Loan Purpose				
	Number		Balance	
	Amount	%	Amount	%
Purchase	193	55.5%	115,387,718	53.2%
Refinance - no takeout	80	23.0%	54,632,844	25.2%
Refinance	29	8.3%	19,143,104	8.8%
Equity Takeout	46	13.2%	27,533,035	12.7%
Total	348	100%	216,696,701	100%

Borrower Industry				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	41	11.8%	21,384,796	9.9%
Communications	4	1.1%	1,809,786	0.8%
Construction	92	26.4%	70,154,461	32.4%
Education	6	1.7%	4,860,241	2.2%
Engineering / Manufacturing	23	6.6%	14,687,318	6.8%
Finance & Insurance	19	5.5%	10,937,403	5.0%
Food and Beverage	28	8.0%	26,252,468	12.1%
Health	18	5.2%	9,210,026	4.3%
IT	1	0.3%	1,387,496	0.6%
Other	2	0.6%	450,112	0.2%
Printing & Media	3	0.9%	690,000	0.3%
Professional Services	52	14.9%	26,278,834	12.1%
Property Investment	5	1.4%	3,204,279	1.5%
Public Service	0	0.0%	0	0.0%
Retail	29	8.3%	14,681,785	6.8%
Sport, Leisure, Cultural & Recreational	25	7.2%	10,707,697	4.9%
Wholesale	0	0.0%	0	0.0%
Total	348	100%	216,696,701	100%

Credit Events				
	Number		Balance	
	Amount	%	Amount	%
0	331	95.1%	200,416,119	92.5%
1	16	4.6%	15,561,512	7.2%
2	1	0.3%	719,070	0.3%
Total	348	100%	216,696,701	100%

Hardship (COVID)				
	Number		Balance	
	Amount	%	Amount	%
COVID-19-1	0	0.0%	0	0.0%
COVID-19-2	0	0.0%	0	0.0%
COVID-19-3	2	0.6%	3,489,368	1.6%
COVID-19-4	9	2.6%	7,553,342	3.5%
COVID-19-5	0	0.0%	0	0.0%
Total	11	3.2%	11,042,709	5.1%

Think Tank Hardships and Arrears Summary

Date

31/01/2021

BNYTCAL ATF Think Tank series 2018-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	302	95.9%	203,433,425	93.9%
Loans in Arrears (non-hardship)	2	0.6%	2,220,567	1.0%
Payment Missed (hardship application received / approved)	11	3.5%	11,042,709	5.1%
Total (no. of obligors)	315	100.0%	216,696,701	100.0%

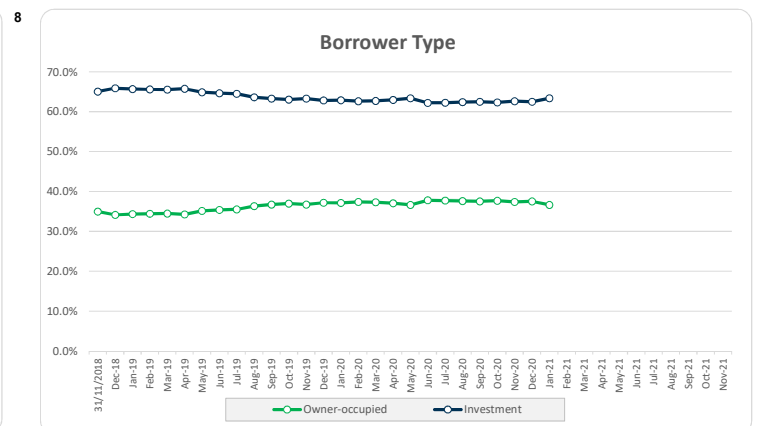
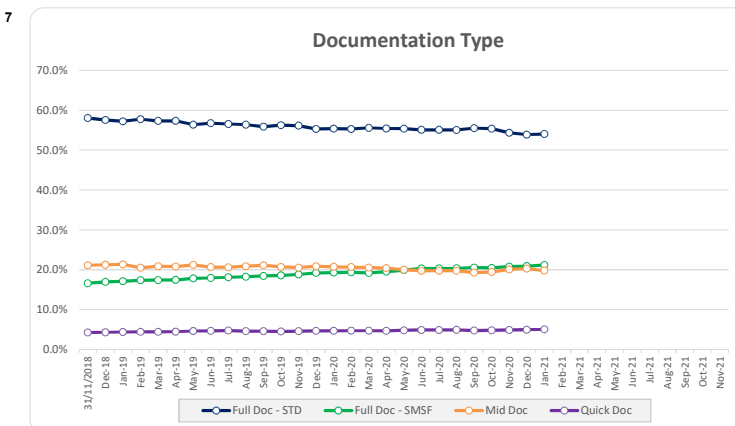
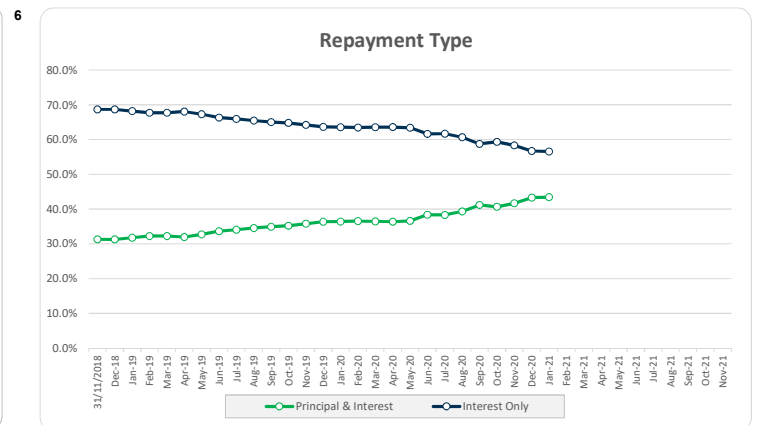
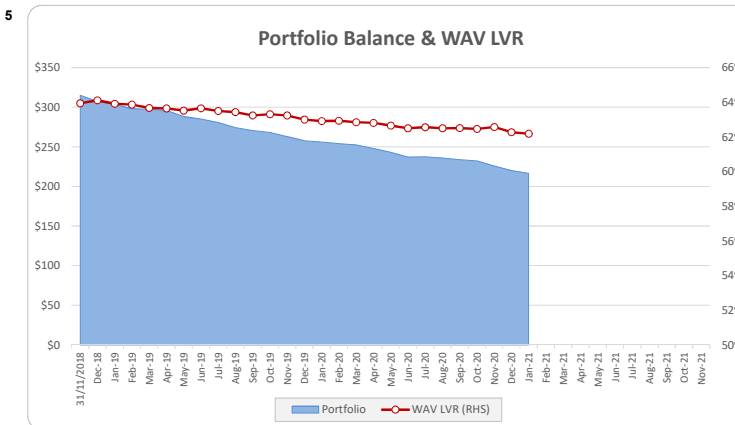
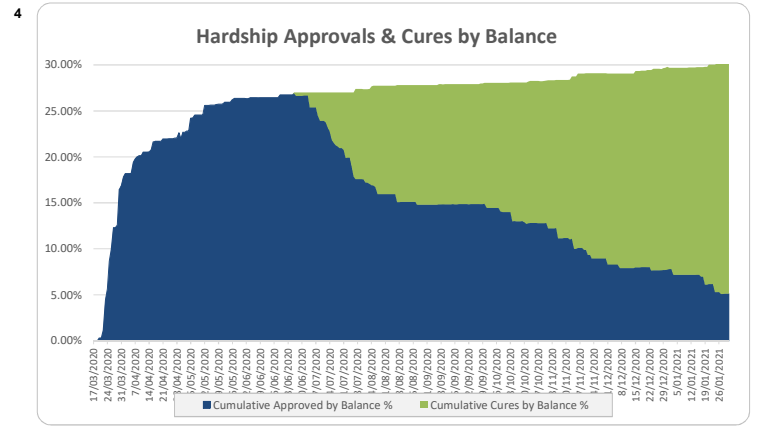
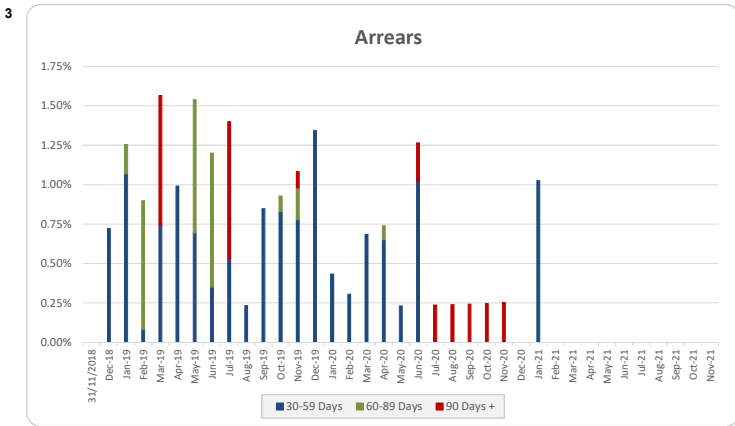
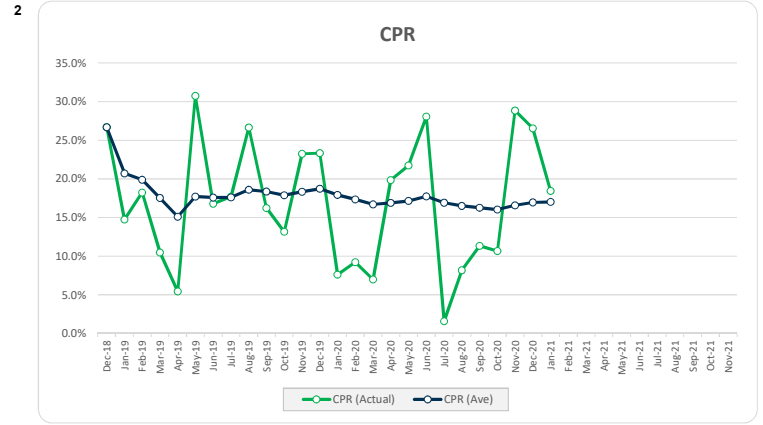
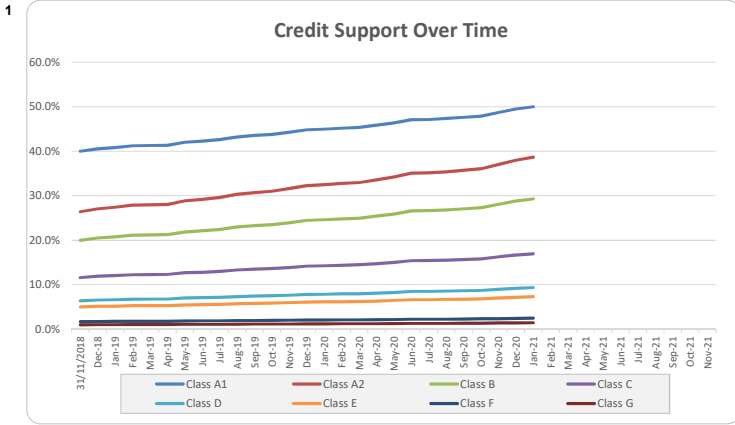
BNYTCAL ATF Think Tank series 2018-1 Trust

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	11	100.0%	3.5%	3.5%	11,042,709	100.0%	5.1%	5.1%
Total (no. of obligors)	11	100.0%	3.5%	3.5%	11,042,709	100.0%	5.1%	5.1%
Hardship Approved after Notified Cures	11		3.5%		10,368,150		4.8%	
Withdrawn Applications	14		4.4%		7,682,462		3.5%	

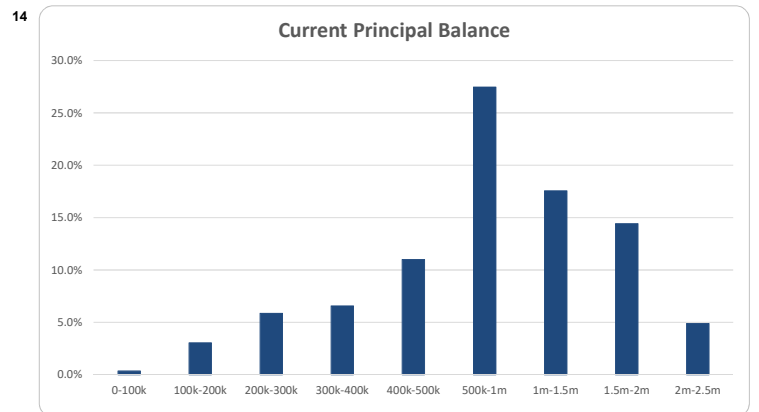
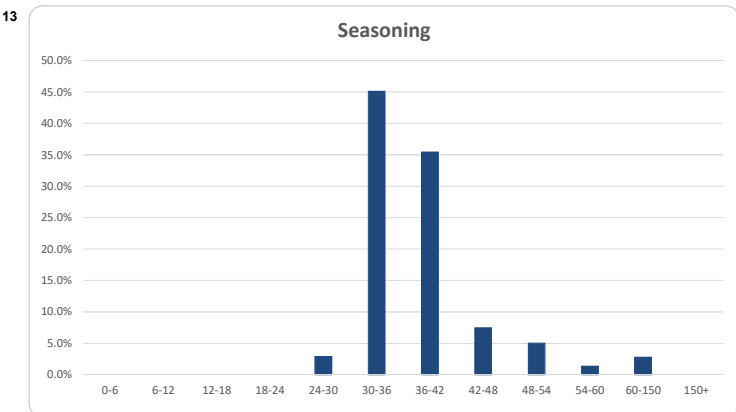
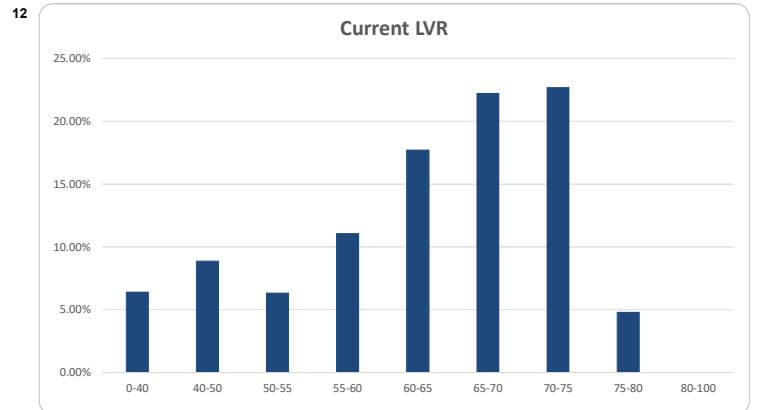
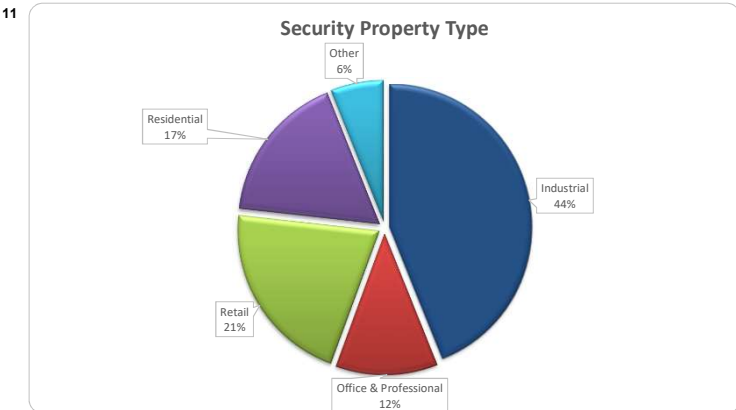
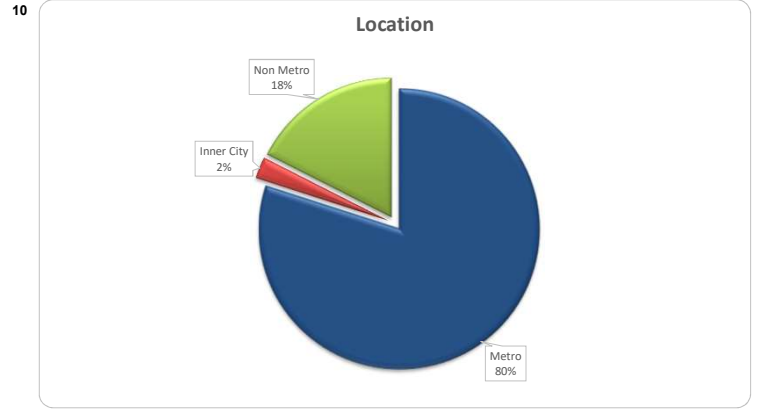
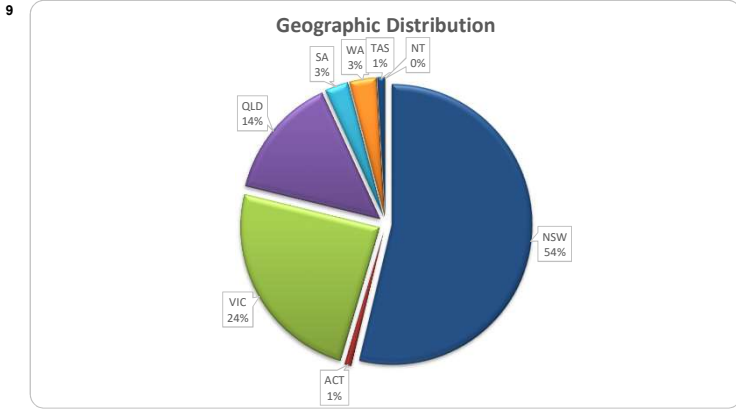
BNYTCAL ATF Think Tank series 2018-1 Trust

Loan Status	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
Current Loans (<=30 days arrears)								
No hardship request	302	100.0%	95.9%	95.9%	203,433,425	100.0%	93.9%	93.9%
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%
Total	302	100.0%	95.9%	95.9%	203,433,425	100.0%	93.9%	93.9%
Loans in Arrears (non-hardship)								
No hardship request	2	100.0%	0.6%	0.6%	2,220,567	100.0%	1.0%	1.0%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Total	2	100.0%	0.6%	0.6%	2,220,567	100.0%	1.0%	1.0%
Payment Missed (hardship application received / approved)								
Request Received	-	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	11	100.0%	3.5%	3.5%	11,042,709	100.0%	5.1%	5.1%
Total	11	100.0%	3.5%	3.5%	11,042,709	100.0%	5.1%	5.1%
Total (no. of obligors)	315				216,696,701			

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