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## Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Feb-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	161,521,257.20		2,405,635.64	159,115,621.56	75.8%	0.00	0.00	180,549.79	180,549.79
Class A2	37,149,889.17		553,296.20	36,596,592.97	75.8%	0.00	0.00	52,213.41	52,213.41
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	35,849.59	35,849.59
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	72,734.79	72,734.79
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	59,985.21	59,985.21
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	23,399.18	23,399.18
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	65,597.67	65,597.67
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,143.42	18,143.42
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	33,110.96	33,110.96

## 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	1,197,355.76
Early Repayment Fees	35,110.06
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	1,036.35
<b>Total Available Income</b>	<b>1,233,502.17</b>

*(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	2,992,931.84
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>2,992,931.84</b>

## 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
<b>Closing Balance</b>	<b>0.00</b>

## 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 5.8(a) to (f) (Inclusive)	123,853.77
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	180,549.79
Class A2 Interest	52,213.41
Class B Interest	35,849.59
Class C Interest	72,734.79
Class D Interest	59,985.21
Class E Interest	23,399.18
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	65,597.67
Class G Interest	18,143.42
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	33,110.96
Other Expenses	0.00
Excess Spread	568,064.38

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	34,000.00
Class A1 Principal Payment	2,405,635.64
Class A2 Principal Payment	553,296.20
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	292,135,647.95
Plus: Capitalised Charges	-38,917.05
Plus: Further Advances / Redraws	34,000.00
Less: Principal Collections	2,863,904.23
Loan Balance at End of Collection Period	289,266,826.67

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	2,863,904.23
CPR (%)	11.1%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.57%	5.58%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.58%	OK

#### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	4	0	0	4
Balance Outstanding	2,745,573	0	0	2,745,573
% Portfolio Balance	0.95%	0.00%	0.00%	0.95%

#### 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 31/01/2021

Summary	
Loans	439
Facilities	409
Borrower Groups	384
Balance	\$ 289,266,827
Avg Loan Balance	\$ 658,922
Max Loan Balance	\$ 3,024,618
Avg Facility Balance	\$ 707,254
Max Facility Balance	\$ 3,078,604
Avg Group Balance	\$ 753,299
Max Group Balance	\$ 3,078,604
WA Current LVR	62.9%
Max Current LVR	80.0%
WA Yield	5.58%
WA Seasoning (months)	25.5
% IO	52.7%
% Investor	58.7%
% SMSF	26.5%
WA Interest Cover (UnStressed)	2.60

Current Loan/Facility LVR				
	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	42	9.6%	15,224,461	5.3%
> 40% <= 50%	41	9.3%	27,439,891	9.5%
> 50% <= 55%	23	5.2%	12,897,920	4.5%
> 55% <= 60%	39	8.9%	30,162,680	10.4%
> 60% <= 65%	81	18.5%	60,314,196	20.9%
> 65% <= 70%	108	24.6%	68,403,890	23.6%
> 70% <= 75%	92	21.0%	65,335,643	22.6%
> 75% <= 80%	13	3.0%	9,488,145	3.3%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>439</b>	<b>100.0%</b>	<b>289,266,827</b>	<b>100%</b>

Current Facility Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.7%	97,481	0.0%
> 100,000 <= 200,000	34	8.3%	5,588,771	1.9%
> 200,000 <= 300,000	67	16.4%	16,615,490	5.7%
> 300,000 <= 400,000	58	14.2%	20,385,638	7.0%
> 400,000 <= 500,000	40	9.8%	17,807,869	6.2%
> 500,000 <= 1,000,000	122	29.8%	87,832,336	30.4%
> 1,000,000 <= 1,500,000	43	10.5%	52,502,729	18.2%
> 1,500,000 <= 2,000,000	25	6.1%	44,416,151	15.4%
> 2,000,000 <= 2,500,000	6	1.5%	13,016,435	4.5%
> 2,500,000 <= 5,000,000	11	2.7%	31,003,927	10.7%
<b>Total</b>	<b>409</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

Property State				
	Number		Balance	
	Amount	%	Amount	%
NSW	201	45.8%	150,124,308	51.9%
ACT	10	2.3%	3,979,006	1.4%
VIC	131	29.8%	80,895,037	28.0%
QLD	56	12.8%	32,175,816	11.1%
SA	13	3.0%	8,835,472	3.1%
WA	22	5.0%	10,761,233	3.7%
TAS	6	1.4%	2,495,954	0.9%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

Property Location				
	Number		Balance	
	Amount	%	Amount	%
Metro	370	84.3%	245,611,088	84.9%
Non metro	56	12.8%	34,096,561	11.8%
Inner City	13	3.0%	9,559,177	3.3%
<b>Total</b>	<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	147	33.5%	118,460,212	41.0%
Mid Doc	128	29.2%	86,581,085	29.9%
Quick Doc	19	4.3%	7,691,062	2.7%
SMSF	145	33.0%	76,534,468	26.5%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	80	18.2%	53,302,953	18.4%
Industrial	211	48.1%	127,061,081	43.9%
Office	51	11.6%	34,051,723	11.8%

Current Loan Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	3.0%	523,354	0.2%
> 100,000 <= 200,000	40	9.1%	6,479,148	2.2%
> 200,000 <= 300,000	73	16.6%	18,211,389	6.3%
> 300,000 <= 400,000	61	13.9%	21,276,397	7.4%
> 400,000 <= 500,000	46	10.5%	20,573,737	7.1%
> 500,000 <= 1,000,000	125	28.5%	88,537,412	30.6%
> 1,000,000 <= 1,500,000	41	9.3%	49,788,744	17.2%
> 1,500,000 <= 2,000,000	24	5.5%	42,470,098	14.7%
> 2,000,000 <= 2,500,000	5	1.1%	10,916,435	3.8%
> 2,500,000 <= 5,000,000	11	2.5%	30,490,113	10.5%
<b>Total</b>	<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

Current Group Balance				
	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.8%	97,481	0.0%
> 100,000 <= 200,000	30	7.8%	4,870,825	1.7%
> 200,000 <= 300,000	62	16.1%	15,306,291	5.3%
> 300,000 <= 400,000	54	14.1%	19,119,230	6.6%
> 400,000 <= 500,000	38	9.9%	16,993,883	5.9%
> 500,000 <= 1,000,000	106	27.6%	74,627,848	25.8%
> 1,000,000 <= 1,500,000	41	10.7%	49,927,326	17.3%
> 1,500,000 <= 2,000,000	26	6.8%	46,905,752	16.2%
> 2,000,000 <= 2,500,000	9	2.3%	19,635,904	6.8%
> 2,500,000 <= 5,000,000	15	3.9%	41,782,287	14.4%
<b>Total</b>	<b>384</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

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	29	6.6%	18,843,546	6.5%
> 18 <= 24	221	50.3%	140,240,565	48.5%
> 24 <= 30	137	31.2%	91,521,594	31.6%
> 30 <= 36	29	6.6%	19,300,653	6.7%
> 36 <= 42	14	3.2%	11,372,201	3.9%
> 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%	2,824,556	1.0%
<b>Total</b>	<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

Arrears (Days Past Due)				
	Number		Balance	
	Amount	%	Amount	%
0 <= 30	435	99.1%	286,521,253	99.1%
> 30 <= 60	4	0.9%	2,745,573	0.9%
> 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%
<b>Total</b>	<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

Employment Type				
	Number		Balance	
	Amount	%	Amount	%
PAYG	65	14.8%	33,815,734	11.7%
<i>Months Self Employed</i>				
0 < 12	0	0.0%	0	0.0%
12 <= 24	0	0.0%	0	0.0%
24 < 36	14	3.2%	11,863,125	4.1%
36 <= 48	10	2.3%	4,750,638	1.6%
48 < 60	16	3.6%	11,868,254	4.1%
60	334	76.1%	226,969,076	78.5%
<b>Total</b>	<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

Professional Suites	7	1.6%	2,608,624	0.9%
Commercial Other	11	2.5%	16,702,748	5.8%
Vacant Land	0	0.0%	0	0.0%
Rural	4	0.9%	6,249,472	2.2%
Residential	75	17.1%	49,290,226	17.0%
<b>Total</b>	<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>Interest Rate Type</b>					
		Number		Balance	
		Amount	%	Amount	%
Variable		433	98.6%	285,436,811	98.7%
<b>Fixed Rate Term Remaining (yrs)</b>					
0	<= 1	0	0.0%	0	0.0%
> 1	<= 2	2	0.5%	637,500	0.2%
> 2	<= 3	1	0.2%	314,962	0.1%
> 3	<= 4	3	0.7%	2,877,554	1.0%
> 4	<= 5	0	0.0%	0	0.0%
<b>Total</b>		<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>Interest Rates</b>					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	65	14.8%	48,706,481	16.8%
> 5.0%	<= 5.5%	129	29.4%	84,397,463	29.2%
> 5.5%	<= 6.0%	146	33.3%	96,689,157	33.4%
> 6.0%	<= 6.5%	87	19.8%	51,669,695	17.9%
> 6.5%	<= 7.0%	10	2.3%	6,593,968	2.3%
> 7.0%	<= 7.5%	2	0.5%	1,210,063	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%
<b>Total</b>		<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>Interest Cover (Unstressed)</b>					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.7%	2,234,667	0.8%
> 1.50	<= 1.75	78	17.8%	60,712,948	21.0%
> 1.75	<= 2.00	84	19.1%	59,677,672	20.6%
> 2.00	<= 2.25	53	12.1%	37,377,535	12.9%
> 2.25	<= 2.50	34	7.7%	19,539,217	6.8%
> 2.50	<= 2.75	38	8.7%	20,431,895	7.1%
> 2.75	<= 3.00	30	6.8%	20,188,950	7.0%
> 3.00	<= 3.25	19	4.3%	13,810,554	4.8%
> 3.25	<= 3.50	14	3.2%	8,872,262	3.1%
> 3.50	<= 3.75	9	2.1%	6,869,066	2.4%
> 3.75	<= 4.00	14	3.2%	9,476,602	3.3%
> 4.00	<= 4.25	13	3.0%	6,273,017	2.2%
> 4.25		50	11.4%	23,802,442	8.2%
<b>Total</b>		<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>NCCP Loans</b>					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		11	2.5%	7,166,645	2.5%
Non NCCP loans		428	97.5%	282,100,182	97.5%
<b>Total</b>		<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>Residential Property Type</b>					
		Number		Balance	
		Amount	%	Amount	%
Apartment		24	29.3%	15,632,612	30.1%
High Density Apartment		4	4.9%	2,259,037	4.4%
House		54	65.9%	34,014,173	65.5%
<b>Total</b>		<b>82</b>	<b>100%</b>	<b>51,905,821</b>	<b>100%</b>

<b>Remaining Term</b>					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	15	3.4%	5,706,759	2.0%
> 15	<= 20	21	4.8%	9,627,077	3.3%
> 20	<= 25	261	59.5%	187,119,097	64.7%
> 25	<= 30	142	32.3%	86,813,893	30.0%
<b>Total</b>		<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>Payment Type</b>					
		Number		Balance	
		Amount	%	Amount	%
P&I		245	55.8%	136,722,970	47.3%
<b>IO Term Remaining (yrs)</b>					
0	<= 1	31	7.1%	25,206,907	8.7%
> 1	<= 2	32	7.3%	22,661,879	7.8%
> 2	<= 3	58	13.2%	41,373,857	14.3%
> 3	<= 4	73	16.6%	63,301,213	21.9%
> 4	<= 5	0	0.0%	0	0.0%
<b>Total</b>		<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>Loan Purpose</b>					
		Number		Balance	
		Amount	%	Amount	%
Purchase		264	60.1%	152,592,387	52.8%
Refinance - no takeout		81	18.5%	73,922,095	25.6%
Refinance		54	12.3%	39,452,516	13.6%
Equity Takeout		40	9.1%	23,299,828	8.1%
<b>Total</b>		<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>Borrower Industry</b>					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		56	12.8%	35,114,661	12.1%
Communications		11	2.5%	10,389,510	3.6%
Construction		117	26.7%	76,604,570	26.5%
Education		8	1.8%	8,074,515	2.8%
Engineering / Manufacturing		43	9.8%	23,832,184	8.2%
Finance & Insurance		20	4.6%	11,084,215	3.8%
Food and Beverage		37	8.4%	29,033,286	10.0%
Health		28	6.4%	13,656,278	4.7%
IT		0	0.0%	0	0.0%
Other		2	0.5%	2,663,789	0.9%
Printing & Media		6	1.4%	3,401,116	1.2%
Professional Services		63	14.4%	41,120,590	14.2%
Property Investment		1	0.2%	276,158	0.1%
Public Service		1	0.2%	273,112	0.1%
Retail		30	6.8%	23,483,037	8.1%
Sport, Leisure, Cultural & Recreational		16	3.6%	10,259,805	3.5%
Wholesale		0	0.0%	0	0.0%
<b>Total</b>		<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>Credit Events</b>					
		Number		Balance	
		Amount	%	Amount	%
0		437	99.5%	287,754,994	99.5%
1		2	0.5%	1,511,832	0.5%
2		0	0.0%	0	0.0%
<b>Total</b>		<b>439</b>	<b>100%</b>	<b>289,266,827</b>	<b>100%</b>

<b>Hardship (COVID)</b>					
		Number		Balance	
		Amount	%	Amount	%
COVID-19-2		1	0.2%	2,291,211	0.8%
COVID-19-3		4	0.9%	2,321,858	0.8%
COVID-19-4		8	1.8%	7,701,212	2.7%
COVID-19-5		0	0.0%	0	0.0%
<b>Total</b>		<b>13</b>	<b>3%</b>	<b>12,314,281</b>	<b>4.3%</b>

## Think Tank Hardships and Arrears Summary

Date

31/01/2021

## BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	394	96.3%	276,498,183	95.6%
Loans in Arrears (non-hardship)	4	1.0%	2,745,573	0.9%
Payment Missed (hardship application received / approved)	11	2.7%	10,023,070	3.5%
<b>Total (no. of obligors)</b>	<b>409</b>	<b>100.0%</b>	<b>289,266,827</b>	<b>100.0%</b>

## 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	12	100.0%	2.9%	12,314,281	100.0%	4.26%
<b>Total (no. of obligors)</b>	<b>12</b>	<b>100.0%</b>	<b>2.9%</b>	<b>12,314,281</b>	<b>100.0%</b>	<b>4.3%</b>
Hardship Approved after Notified Cures	12		2.9%	8,770,780		3.0%
Withdrawn Applications	12		2.9%	8,299,685		2.9%

## BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	% Number / Total		% Amount	% Amount / Total Portfolio
			Portfolio	Amount		
<b>Current Loans (&lt;=30 days arrears)</b>						
No hardship request	393	99.7%	96.1%	274,206,972	99.2%	94.8%
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%
<b>Total</b>	<b>394</b>	<b>100.0%</b>	<b>96.3%</b>	<b>276,498,183</b>	<b>100.0%</b>	<b>95.6%</b>
<b>Loans in Arrears (non-hardship)</b>						
No hardship request	4	100.0%	1.0%	2,745,573	100.0%	0.9%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>1.0%</b>	<b>2,745,573</b>	<b>100.0%</b>	<b>0.9%</b>
<b>Payment Missed (hardship application received / approved)</b>						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	11	100.0%	2.7%	10,023,070	100.0%	3.5%
<b>Total</b>	<b>11</b>	<b>100.0%</b>	<b>2.7%</b>	<b>10,023,070</b>	<b>100.0%</b>	<b>3.5%</b>
<b>Total (no. of obligors)</b>	<b>409</b>			<b>289,266,827</b>		

Think Tank Series 2019-1: Time Series Charts

