



Report 3

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## Investor Report - Think Tank Series 2020-1

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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 2020-1 - 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 A1	326,694,199.75		6,721,138.26	319,973,061.49	88.9%	0.00	0.00	432,310.41	432,310.41
Class A2	100,186,221.25		2,061,149.07	98,125,072.18	88.9%	0.00	0.00	153,161.40	153,161.40
Class B	36,000,000.00		0.00	36,000,000.00	100.0%	0.00	0.00	80,186.30	80,186.30
Class C	32,400,000.00		0.00	32,400,000.00	100.0%	0.00	0.00	98,797.81	98,797.81
Class D	28,200,000.00		0.00	28,200,000.00	100.0%	0.00	0.00	111,486.58	111,486.58
Class E	13,200,000.00		0.00	13,200,000.00	100.0%	0.00	0.00	97,752.33	97,752.33
Class F	9,600,000.00		0.00	9,600,000.00	100.0%	0.00	0.00	78,983.01	78,983.01
Class G	4,200,000.00		0.00	4,200,000.00	100.0%	0.00	0.00	36,281.10	36,281.10
Class H	6,000,000.00		0.00	6,000,000.00	100.0%	0.00	0.00	56,761.64	56,761.64

## 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	2,470,676.02
Early Repayment Fees	36,322.03
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	9,705.62
Total Available Income	2,516,703.67

*(1) Includes penalty interest, dishonour fees, bank account interest, funds received from the Forbearance SPV etc*

### b. Total Principal Collections

Principal Received on the Mortgage Loans	9,231,287.33
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	9,231,287.33

## 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)	224,811.89
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	432,310.41
Class A2 Interest	153,161.40
Class B Interest	80,186.30
Class C Interest	98,797.81
Class D Interest	111,486.58
Class E Interest	97,752.33
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	78,983.01
Class G Interest	36,281.10
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	56,761.64
Other Expenses	0.00
Excess Spread	1,146,171.20

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	449,000.00
Class A1 Principal Payment	6,721,138.26
Class A2 Principal Payment	2,061,149.07
Class B Principal Payment	0.00
Class C Principal Payment	0.00
Class D Principal Payment	0.00
Class E Principal Payment	0.00

**Think Tank Series 2019-1 Cashflow Asset Report**

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	557,151,698.66
Plus: Capitalised Charges	122,819.13
Plus: Further Advances / Redraws	449,000.00
Less: Principal Collections	9,276,079.82
 Loan Balance at End of Collection Period	 548,447,437.97

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	9,276,079.82
CPR (%)	18.2%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.91%	5.24%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.24%	OK

#### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	4	0	0	4
Balance Outstanding	4,144,838	0	0	4,144,838
% Portfolio Balance	0.76%	0.00%	0.00%	0.76%

#### 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%

#### f. COVID-19

COVID-19 at Beginning of Collection Period	\$ 323,175.54
Plus: Claim	\$ -
Less: Repayments	\$ -
COVID-19 at End of Collection Period	\$ 323,175.54

Summary	
Loans	964
Facilities	931
Borrower Groups	876
Balance	\$ 548,447,438
Avg Loan Balance	\$ 568,929
Max Loan Balance	\$ 3,929,558
Avg Facility Balance	\$ 589,095
Max Facility Balance	\$ 3,929,558
Avg Group Balance	\$ 626,082
Max Group Balance	\$ 3,929,558
WA Current LVR	65.7%
Max Current LVR	82.4%
WA Yield	5.24%
WA Seasoning (months)	22.3
% IO	33.8%
% Investor	52.9%
% SMSF	29.2%
WA Interest Cover (UnStressed)	3.21

Current Loan/Facility LVR		Number		Balance	
		Amount	%	Amount	%
0% <= 40%		94	9.8%	25,316,284	4.6%
> 40% <= 50%		96	10.0%	42,507,458	7.8%
> 50% <= 55%		39	4.0%	18,012,448	3.3%
> 55% <= 60%		76	7.9%	44,464,685	8.1%
> 60% <= 65%		137	14.2%	85,347,022	15.6%
> 65% <= 70%		151	15.7%	97,028,425	17.7%
> 70% <= 75%		223	23.1%	145,737,849	26.6%
> 75% <= 80%		134	13.9%	81,919,334	14.9%
> 80% <= 85%		14	1.5%	8,113,932	1.5%
> 85% <= 100%		0	0.0%	0	0.0%
<b>Total</b>		<b>964</b>	<b>100.0%</b>	<b>548,447,438</b>	<b>100%</b>

Current Facility Balance		Number		Balance	
		Amount	%	Amount	%
0 <= 100,000		18	1.9%	914,713	0.2%
> 100,000 <= 200,000		68	7.3%	10,762,276	2.0%
> 200,000 <= 300,000		145	15.6%	37,449,640	6.8%
> 300,000 <= 400,000		141	15.1%	49,695,554	9.1%
> 400,000 <= 500,000		137	14.7%	61,508,032	11.2%
> 500,000 <= 1,000,000		303	32.5%	211,051,914	38.5%
> 1,000,000 <= 1,500,000		85	9.1%	103,905,804	18.9%
> 1,500,000 <= 2,000,000		18	1.9%	30,603,977	5.6%
> 2,000,000 <= 2,500,000		6	0.6%	12,850,771	2.3%
> 2,500,000 <= 5,000,000		10	1.1%	29,704,757	5.4%
<b>Total</b>		<b>931</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Property State		Number		Balance	
		Amount	%	Amount	%
NSW		471	48.9%	294,482,959	53.7%
ACT		14	1.5%	7,528,919	1.4%
VIC		255	26.5%	153,635,838	28.0%
QLD		152	15.8%	61,219,952	11.2%
SA		31	3.2%	12,568,863	2.3%
WA		36	3.7%	16,624,272	3.0%
TAS		5	0.5%	2,386,634	0.4%
NT		0	0.0%	0	0.0%
<b>Total</b>		<b>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Property Location		Number		Balance	
		Amount	%	Amount	%
Metro		778	80.7%	463,089,124	84.4%
Non metro		168	17.4%	75,101,581	13.7%
Inner City		18	1.9%	10,256,733	1.9%
<b>Total</b>		<b>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Income Verification		Number		Balance	
		Amount	%	Amount	%
Full Doc		183	19.0%	128,157,298	23.4%
Mid Doc		413	42.8%	251,431,439	45.8%
Quick Doc		30	3.1%	8,798,004	1.6%
SMSF		338	35.1%	160,060,697	29.2%
SMSF NR		0	0.0%	0	0.0%
<b>Total</b>		<b>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Property Type		Number		Balance	
		Amount	%	Amount	%
Retail		144	14.9%	90,118,043	16.4%
Industrial		263	27.3%	149,904,251	27.3%
Office		85	8.8%	41,959,961	7.7%
Professional Suites		9	0.9%	4,790,667	0.9%
Commercial Other		19	2.0%	19,797,683	3.6%
Vacant Land		0	0.0%	1,874,097	0.3%
Rural		1	0.1%	1,087,427	0.2%
Residential		443	46.0%	238,915,308	43.6%
<b>Total</b>		<b>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Interest Rate Type		Number		Balance	
		Amount	%	Amount	%
Variable		964	100.0%	548,447,438	100.0%
Fixed Rate Term Remaining (yrs)					
0 <= 1		0	0.0%	0	0.0%
> 1 <= 2		0	0.0%	0	0.0%
> 2 <= 3		0	0.0%	0	0.0%
> 3 <= 4		0	0.0%	0	0.0%
> 4 <= 5		0	0.0%	0	0.0%
<b>Total</b>		<b>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Current Loan Balance		Number		Balance	
		Amount	%	Amount	%
0 <= 100,000		30	3.1%	1,329,434	0.2%
> 100,000 <= 200,000		74	7.7%	11,645,465	2.1%
> 200,000 <= 300,000		154	16.0%	39,770,591	7.3%
> 300,000 <= 400,000		144	14.9%	50,701,102	9.2%
> 400,000 <= 500,000		142	14.7%	63,841,667	11.6%
> 500,000 <= 1,000,000		305	31.6%	212,949,921	38.8%
> 1,000,000 <= 1,500,000		85	8.8%	103,754,181	18.9%
> 1,500,000 <= 2,000,000		16	1.7%	27,268,431	5.0%
> 2,000,000 <= 2,500,000		6	0.6%	12,966,102	2.4%
> 2,500,000 <= 5,000,000		8	0.8%	24,220,544	4.4%
<b>Total</b>		<b>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Current Group Balance		Number		Balance	
		Amount	%	Amount	%
0 <= 100,000		17	1.9%	815,524	0.1%
> 100,000 <= 200,000		66	7.5%	10,425,993	1.9%
> 200,000 <= 300,000		114	13.0%	29,805,899	5.4%
> 300,000 <= 400,000		126	14.4%	44,458,551	8.1%
> 400,000 <= 500,000		126	14.4%	56,751,950	10.3%
> 500,000 <= 1,000,000		294	33.6%	205,861,791	37.5%
> 1,000,000 <= 1,500,000		92	10.5%	112,349,540	20.5%
> 1,500,000 <= 2,000,000		21	2.4%	35,955,437	6.6%
> 2,000,000 <= 2,500,000		9	1.0%	19,545,279	3.6%
> 2,500,000 <= 5,000,000		11	1.3%	32,477,475	5.9%
<b>Total</b>		<b>876</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Seasoning (months)		Number		Balance	
		Amount	%	Amount	%
0.0 <= 6		1	0.1%	0	0.0%
> 6 <= 12		359	37.2%	219,914,937	40.1%
> 12 <= 18		365	37.9%	197,999,731	36.1%
> 18 <= 24		41	4.3%	24,724,086	4.5%
> 24 <= 30		21	2.2%	19,993,831	3.6%
> 30 <= 36		7	0.7%	5,917,925	1.1%
> 36 <= 42		1	0.1%	971,280	0.2%
> 42 <= 48		1	0.1%	806	0.0%
> 48 <= 54		1	0.1%	700,000	0.1%
> 54 <= 60		31	3.2%	14,260,984	2.6%
> 60 <= 300		136	14.1%	63,963,858	11.7%
<b>Total</b>		<b>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Arrears (Days Past Due)		Number		Balance	
		Amount	%	Amount	%
0 <= 30		960	99.6%	544,302,600	99.2%
> 30 <= 60		4	0.4%	4,144,838	0.8%
> 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>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Employment Type		Number		Balance	
		Amount	%	Amount	%
PAYG		161	16.7%	71,876,250	13.1%
Months Self Employed					
0 <= 12		0	0.0%	0	0.0%
12 <= 24		0	0.0%	0	0.0%
24 <= 36		57	5.9%	35,413,029	6.5%
36 <= 48		49	5.1%	25,251,099	4.6%
48 <= 60		42	4.4%	27,488,185	5.0%
60		655	67.9%	388,418,875	70.8%
<b>Total</b>		<b>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Remaining Term		Number		Balance	
		Amount	%	Amount	%
0 <= 15		46	4.8%	13,002,410	2.4%
> 15 <= 20		116	12.0%	67,697,431	12.3%
> 20 <= 25		353	36.6%	209,799,291	38.3%
> 25 <= 30		449	46.6%	257,948,305	47.0%
<b>Total</b>		<b>964</b>	<b>100%</b>	<b>548,447,438</b>	<b>100%</b>

Payment Type		Number		Balance	
		Amount	%	Amount	%
P&I		715	74.2%	363,172,436	66.2%
IO Term Remaining (yrs)					
0 <= 1		35	3.6%	27,181,204	5.0%
> 1 <= 2		30	3.1%	19,639,629	3.6%
> 2 <= 3		35	3.6%	28,227,947	5.1%
> 3 <= 4		83	8.6%	57,244,259	10.4%

Interest Rates					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	373	38.7%	227,546,697	41.5%
> 5.0%	<= 5.5%	233	24.2%	126,046,381	23.0%
> 5.5%	<= 6.0%	163	16.9%	90,201,619	16.4%
> 6.0%	<= 6.5%	144	14.9%	80,503,357	14.7%
> 6.5%	<= 7.0%	45	4.7%	23,365,433	4.3%
> 7.0%	<= 7.5%	6	0.6%	783,951	0.1%
> 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		964	100%	548,447,438	100%

Interest Cover (Unstressed)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.3%	1,868,421	0.3%
> 1.50	<= 1.75	133	13.8%	81,941,237	14.9%
> 1.75	<= 2.00	115	11.9%	65,742,835	12.0%
> 2.00	<= 2.25	93	9.6%	56,506,103	10.3%
> 2.25	<= 2.50	78	8.1%	50,744,883	9.3%
> 2.50	<= 2.75	74	7.7%	40,930,360	7.5%
> 2.75	<= 3.00	52	5.4%	26,766,499	4.9%
> 3.00	<= 3.25	42	4.4%	20,554,641	3.7%
> 3.25	<= 3.50	50	5.2%	29,611,705	5.4%
> 3.50	<= 3.75	38	3.9%	16,348,788	3.0%
> 3.75	<= 4.00	37	3.8%	23,109,673	4.2%
> 4.00	<= 4.25	30	3.1%	16,836,252	3.1%
> 4.25		219	22.7%	117,486,041	21.4%
Total		964	100%	548,447,438	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		233	24.2%	143,307,143	26.1%
Non NCCP loans		731	75.8%	405,140,295	73.9%
Total		964	100%	548,447,438	100%

Residential Property Type					
		Number		Balance	
		Amount	%	Amount	%
Apartment		81	17.8%	36,453,991	15.0%
High Density Apartment		0	0.0%	0	0.0%
House		373	82.2%	206,936,065	85.0%
Total		454	100%	243,390,056	100%

> 4	<= 5	66	6.8%	52,981,963	9.7%
Total		964	100%	548,447,438	100%

Loan Purpose					
		Number		Balance	
		Amount	%	Amount	%
Purchase		632	65.6%	345,376,072	63.0%
Refinance - no takeout		168	17.4%	102,924,577	18.8%
Refinance		135	14.0%	85,320,313	15.6%
Equity Takeout		29	3.0%	14,826,476	2.7%
Total		964	100%	548,447,438	100%

Borrower Industry					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		2	0.2%	161,855	0.0%
Automotive / Transport		94	9.8%	48,260,231	8.8%
Communications		38	3.9%	21,451,293	3.9%
Construction		263	27.3%	159,949,523	29.2%
Education		19	2.0%	11,419,445	2.1%
Engineering / Manufacturing		62	6.4%	38,051,501	6.9%
Finance & Insurance		53	5.5%	22,199,788	4.0%
Food and Beverage		92	9.5%	65,002,299	11.9%
Health		55	5.7%	24,602,037	4.5%
IT		3	0.3%	960,656	0.2%
Other		0	0.0%	0	0.0%
Printing & Media		13	1.3%	7,782,243	1.4%
Professional Services		114	11.8%	63,533,654	11.6%
Property Investment		4	0.4%	1,661,313	0.3%
Public Service		13	1.3%	4,387,158	0.8%
Retail		77	8.0%	49,567,255	9.0%
Sport, Leisure, Cultural & Recreational		58	6.0%	26,606,504	4.9%
Wholesale		4	0.4%	2,850,684	0.5%
Total		964	100%	548,447,438	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		960	99.6%	545,204,927	99.4%
1		4	0.4%	3,242,511	0.6%
2		0	0.0%	0	0.0%
Total		964	100%	548,447,438	100%

Hardship (COVID)					
		Number		Balance	
		Amount	%	Amount	%
COVID-19-2		0	0.0%	0	0.0%
COVID-19-3		11	1.1%	6,983,836	1.3%
COVID-19-4		18	1.9%	16,378,207	3.0%
COVID-19-5		2	0.2%	1,730,055	0.3%
Total		32	3.3%	25,092,099	4.6%

## Think Tank Hardships and Arrears Summary

Date

31/01/2021

## BNYTCAL ATF Think Tank series 2020-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	900	96.7%	519,812,093	94.8%
Loans in Arrears (non-hardship)	4	0.4%	4,144,838	0.8%
Payment Missed (hardship application received / approved)	27	2.9%	24,490,507	4.5%
<b>Total (no. of obligors)</b>	<b>931</b>	<b>100.0%</b>	<b>548,447,438</b>	<b>100.0%</b>

## BNYTCAL ATF Think Tank series 2020-1 Trust

Hardship Breakdown (excluding Withdrawn)	Number	% Number	% Number / Total Portfolio	Amount	% 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	28	100.0%	3.0%	25,092,099	100.0%	4.58%
<b>Total (no. of obligors)</b>	<b>28</b>	<b>100.0%</b>	<b>3.0%</b>	<b>25,092,099</b>	<b>100.0%</b>	<b>4.6%</b>
Hardship Approved after Notified Cures	28		3.0%	25,092,099		4.6%
Withdrawn Applications	26		2.8%	17,113,944		3.1%

## BNYTCAL ATF Think Tank series 2020-1 Trust

Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
<b>Current Loans (&lt;=30 days arrears)</b>						
No hardship request	899	99.9%	96.6%	519,210,501	99.9%	94.7%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	1	0.1%	0.1%	601,592	0.1%	0.1%
<b>Total</b>	<b>900</b>	<b>100.0%</b>	<b>96.7%</b>	<b>519,812,093</b>	<b>100.0%</b>	<b>94.8%</b>
<b>Loans in Arrears (non-hardship)</b>						
No hardship request	4	100.0%	0.4%	4,144,838	100.0%	0.8%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>0.4%</b>	<b>4,144,838</b>	<b>100.0%</b>	<b>0.8%</b>
<b>Payment Missed (hardship application received / approved)</b>						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	27	100.0%	2.9%	24,490,507	100.0%	4.5%
<b>Total</b>	<b>27</b>	<b>100.0%</b>	<b>2.9%</b>	<b>24,490,507</b>	<b>100.0%</b>	<b>4.5%</b>
<b>Total (no. of obligors)</b>	<b>931</b>			<b>548,447,438</b>		

Think Tank Series 2020-1: Time Series Charts

