



Investor Report - Think Tank Series 2018-1

Collection Period from 01-Feb-2021 to 28-Feb-2021

Payment Date of 10-Mar-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	107,608,936.27		245,120.94	107,363,815.33	50.0%	56.8%	0.00	0.00	124,649.47	124,649.47
Class A2	24,391,358.89		55,560.75	24,335,798.14	38.7%	56.8%	0.00	0.00	36,673.91	36,673.91
Class B	20,160,000.00		0.00	20,160,000.00	29.3%	100.0%	0.00	0.00	36,497.88	36,497.88
Class C	26,460,000.00		0.00	26,460,000.00	17.0%	100.0%	0.00	0.00	66,171.75	66,171.75
Class D	16,380,000.00		0.00	16,380,000.00	9.4%	100.0%	0.00	0.00	53,528.94	53,528.94
Class E	4,410,000.00		0.00	4,410,000.00	7.3%	100.0%	0.00	0.00	20,331.91	20,331.91
Class F	10,390,000.00		0.00	10,390,000.00	2.5%	100.0%	0.00	0.00	55,075.54	55,075.54
Class G	2,210,000.00		0.00	2,210,000.00	1.5%	100.0%	0.00	0.00	15,275.04	15,275.04
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	27,813.21	27,813.21

1. GENERAL

Current Payment Date	10-Mar-21
Collection Period (start)	1-Feb-21
Collection Period (end)	28-Feb-21
Interest Period (start)	10-Feb-21
Interest Period (end)	9-Mar-21
Days in Interest Period	28
Next Payment Date	12-Apr-21

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	997,468.56
Early Repayment Fees	4,304.60
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	19,198.39
Total Available Income	1,020,971.55

(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	859,324.94
Principal from the sale of Mortgage Loans	0.00
Other Principal	-2,143.25
Total Principal Collections	857,181.69

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)	80,743.86
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	124,649.47
Class A2 Interest	36,673.91
Class B Interest	36,497.88
Class C Interest	66,171.75
Class D Interest	53,528.94
Class E Interest	20,331.91
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	55,075.54
Class G Interest	15,275.04
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	12,388.45
Class H Interest	27,813.21
Other Expenses	0.00
Excess Spread	491,821.59

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	556,500.00
Class A1 Principal Payment	245,120.94
Class A2 Principal Payment	55,560.75
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	216,696,700.61
Plus: Capitalised Charges	23,856.49
Plus: Further Advances / Redraws	556,500.00
Less: Principal Collections	859,324.94
 Loan Balance at End of Collection Period	 216,417,732.16

b. Repayments

Principal received on Mortgage Loans during Collection Period	859,324.94
CPR (%)	4.7%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.86%	5.64%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.64%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	2	0	0	2
Balance Outstanding	2,172,251	0	0	2,172,251
% Portfolio Balance	1.00%	0.00%	0.00%	1.00%

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%

Summary ●●

Loans	348
Facilities	315
Borrower Groups	295
Balance	\$ 216,417,732
Avg Loan Balance	\$ 621,890
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 687,040
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 733,619
Max Group Balance	\$ 3,000,000
WA Current LVR	62.3%
Max Current LVR	78.5%
WA Yield	5.64%
WA Seasoning (months)	39.2
% IO	55.7%
% Investor	63.5%
% SMSF	21.1%
WA Interest Cover (UnStressed)	2.42

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	46	13.2%	13,566,297	6.3%
> 40% <= 50%	37	10.6%	17,351,545	8.0%
> 50% <= 55%	22	6.3%	13,646,309	6.3%
> 55% <= 60%	42	12.1%	24,614,052	11.4%
> 60% <= 65%	59	17.0%	43,224,643	20.0%
> 65% <= 70%	62	17.8%	45,060,713	20.8%
> 70% <= 75%	70	20.1%	48,212,416	22.3%
> 75% <= 80%	10	2.9%	10,741,757	5.0%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	348	100.0%	216,417,732	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	5	1.6%	300,806	0.1%
> 100,000 <= 200,000	37	11.7%	5,829,939	2.7%
> 200,000 <= 300,000	42	13.3%	10,251,072	4.7%
> 300,000 <= 400,000	34	10.8%	11,868,581	5.5%
> 400,000 <= 500,000	44	14.0%	20,166,099	9.3%
> 500,000 <= 1,000,000	88	27.9%	61,847,107	28.6%
> 1,000,000 <= 1,500,000	31	9.8%	38,128,257	17.6%
> 1,500,000 <= 2,000,000	20	6.3%	34,221,734	15.8%
> 2,000,000 <= 2,500,000	7	2.2%	14,693,728	6.8%
> 2,500,000 <= 5,000,000	7	2.2%	19,110,408	8.8%
Total	315	100%	216,417,732	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	170	48.9%	116,755,845	53.9%
ACT	4	1.1%	1,753,409	0.8%
VIC	88	25.3%	52,383,578	24.2%
QLD	56	16.1%	30,629,289	14.2%
SA	17	4.9%	5,991,041	2.8%
WA	11	3.2%	6,840,301	3.2%
TAS	2	0.6%	2,064,270	1.0%
NT	0	0.0%	0	0.0%
Total	348	100%	216,417,732	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	273	78.4%	172,994,566	79.9%
Non metro	65	18.7%	37,988,048	17.6%
Inner City	10	2.9%	5,435,118	2.5%
Total	348	100%	216,417,732	100%

Income Verification ●●

	Number		Balance	
	Amount	%	Amount	%
Full Doc	166	47.7%	117,231,739	54.2%
Mid Doc	64	18.4%	42,539,278	19.7%
Quick Doc	20	5.7%	10,881,191	5.0%
SMSF	98	28.2%	45,765,524	21.1%
SMSF NR	0	0.0%	0	0.0%
Total	348	100%	216,417,732	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	4.3%	791,653	0.4%
> 100,000 <= 200,000	43	12.4%	6,779,804	3.1%
> 200,000 <= 300,000	54	15.5%	13,302,137	6.1%
> 300,000 <= 400,000	40	11.5%	13,900,988	6.4%
> 400,000 <= 500,000	50	14.4%	22,860,357	10.6%
> 500,000 <= 1,000,000	85	24.4%	59,799,257	27.6%
> 1,000,000 <= 1,500,000	31	8.9%	38,047,323	17.6%
> 1,500,000 <= 2,000,000	18	5.2%	31,246,577	14.4%
> 2,000,000 <= 2,500,000	5	1.4%	10,579,228	4.9%
> 2,500,000 <= 5,000,000	7	2.0%	19,110,408	8.8%
Total	348	100%	216,417,732	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.4%	214,733	0.1%
> 100,000 <= 200,000	33	11.2%	5,271,638	2.4%
> 200,000 <= 300,000	37	12.5%	9,100,180	4.2%
> 300,000 <= 400,000	29	9.8%	10,046,956	4.6%
> 400,000 <= 500,000	41	13.9%	18,753,360	8.7%
> 500,000 <= 1,000,000	86	29.2%	60,063,490	27.8%
> 1,000,000 <= 1,500,000	23	7.8%	28,771,493	13.3%
> 1,500,000 <= 2,000,000	24	8.1%	41,135,036	19.0%
> 2,000,000 <= 2,500,000	10	3.4%	21,170,380	9.8%
> 2,500,000 <= 5,000,000	8	2.7%	21,890,465	10.1%
Total	295	100%	216,417,732	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	8	2.3%	3,282,778	1.5%
> 30 <= 36	121	34.8%	82,777,785	38.2%
> 36 <= 42	144	41.4%	85,687,816	39.6%
> 42 <= 48	38	10.9%	23,315,318	10.8%
> 48 <= 54	18	5.2%	11,758,126	5.4%
> 54 <= 60	4	1.1%	2,672,966	1.2%
> 60 <= 300	15	4.3%	6,922,943	3.2%
Total	348	100%	216,417,732	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	346	99.4%	214,245,481	99.0%
> 30 <= 60	2	0.6%	2,172,251	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%	216,417,732	100%

Employment Type ●●

	Number		Balance	
	Amount	%	Amount	%
PAYG	72	20.7%	43,440,240	20.1%
Months Self Employed				
0 < 12	1	0.3%	209,500	0.1%
12 < 24	0	0.0%	0	0.0%
24 < 36	4	1.1%	3,387,419	1.6%
36 < 48	11	3.2%	7,997,145	3.7%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	72	20.7%	46,293,201	21.4%
Industrial	160	46.0%	94,544,452	43.7%
Office	54	15.5%	23,129,117	10.7%
Professional Suites	7	2.0%	2,076,947	1.0%
Commercial Other	14	4.0%	13,163,771	6.1%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	41	11.8%	37,210,245	17.2%
Total	348	100%	216,417,732	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	339	97.4%	211,454,649	97.7%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	3	0.9%	1,235,294	0.6%
> 1 <= 2	5	1.4%	3,155,464	1.5%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	1	0.3%	572,325	0.3%
> 4 <= 5	0	0.0%	0	0.0%
Total	348	100%	216,417,732	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	57	16.4%	38,529,704	17.8%
> 5.0% <= 5.5%	88	25.3%	45,986,967	21.2%
> 5.5% <= 6.0%	105	30.2%	70,114,313	32.4%
> 6.0% <= 6.5%	86	24.7%	55,357,116	25.6%
> 6.5% <= 7.0%	11	3.2%	5,260,134	2.4%
> 7.0% <= 7.5%	1	0.3%	1,169,498	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%	216,417,732	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.1%	1,947,553	0.9%
> 1.50 <= 1.75	91	26.1%	74,488,314	34.4%
> 1.75 <= 2.00	49	14.1%	29,353,451	13.6%
> 2.00 <= 2.25	39	11.2%	20,680,368	9.6%
> 2.25 <= 2.50	31	8.9%	21,615,598	10.0%
> 2.50 <= 2.75	18	5.2%	8,423,846	3.9%
> 2.75 <= 3.00	32	9.2%	13,359,414	6.2%
> 3.00 <= 3.25	13	3.7%	5,781,518	2.7%
> 3.25 <= 3.50	10	2.9%	7,983,616	3.7%
> 3.50 <= 3.75	17	4.9%	10,653,238	4.9%
> 3.75 <= 4.00	7	2.0%	2,845,290	1.3%
> 4.00 <= 4.25	1	0.3%	222,000	0.1%
> 4.25	36	10.3%	19,063,528	8.8%
Total	348	100%	216,417,732	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	19	5.5%	9,815,330	4.5%
Non NCCP loans	329	94.5%	206,602,402	95.5%
Total	348	100%	216,417,732	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	22.2%	4,986,832	13.4%
High Density Apartment	2	4.4%	1,433,250	3.9%
House	33	73.3%	30,790,163	82.7%
Total	45	100%	37,210,245	100%

48	< 60	11	3.2%	5,151,953	2.4%
60		249	71.6%	156,231,475	72.2%
Total		348	100%	216,417,732	100%

Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	15	4.3%	4,976,949	2.3%
> 15 <= 20	34	9.8%	19,026,293	8.8%
> 20 <= 25	214	61.5%	141,491,265	65.4%
> 25 <= 30	85	24.4%	50,923,226	23.5%
Total	348	100%	216,417,732	100%

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	187	53.7%	95,889,856	44.3%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	47	13.5%	37,211,033	17.2%
> 1 <= 2	67	19.3%	49,803,079	23.0%
> 2 <= 3	47	13.5%	33,513,763	15.5%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	348	100%	216,417,732	100%

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	193	55.5%	115,173,475	53.2%
Refinance - no takeout	80	23.0%	54,069,327	25.0%
Refinance	29	8.3%	19,171,447	8.9%
Equity Takeout	46	13.2%	28,003,483	12.9%
Total	348	100%	216,417,732	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	41	11.8%	21,000,610	9.7%
Communications	4	1.1%	1,808,798	0.8%
Construction	92	26.4%	69,826,358	32.3%
Education	6	1.7%	4,876,002	2.3%
Engineering / Manufacturing	23	6.6%	14,662,272	6.8%
Finance & Insurance	19	5.5%	10,924,836	5.0%
Food and Beverage	28	8.0%	26,218,060	12.1%
Health	18	5.2%	9,188,500	4.2%
IT	1	0.3%	1,387,496	0.6%
Other	2	0.6%	449,181	0.2%
Printing & Media	3	0.9%	700,000	0.3%
Professional Services	52	14.9%	26,738,439	12.4%
Property Investment	5	1.4%	3,269,576	1.5%
Public Service	0	0.0%	0	0.0%
Retail	29	8.3%	14,669,087	6.8%
Sport, Leisure, Cultural & Recreational	25	7.2%	10,698,517	4.9%
Wholesale	0	0.0%	0	0.0%
Total	348	100%	216,417,732	100%

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	331	95.1%	200,150,633	92.5%
1	16	4.6%	15,550,200	7.2%
2	1	0.3%	716,899	0.3%
Total	348	100%	216,417,732	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	1	0.3%	895,516	24.1%
COVID-19-4	4	1.1%	2,820,836	75.9%
COVID-19-5	0	0.0%	0	0.0%
Total	5	1.4%	3,716,152	100.0%

Think Tank Hardships and Arrears Summary

Date 28/02/2021

BNYTCAL ATF Think Tank series 2018-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	308	97.8%	210,529,330	97.3%
Loans in Arrears (non-hardship)	2	0.6%	2,172,251	1.0%
Payment Missed (hardship application received / approved)	5	1.6%	3,716,152	1.7%
Total (no. of obligors)	315	100.0%	216,417,732	100.0%

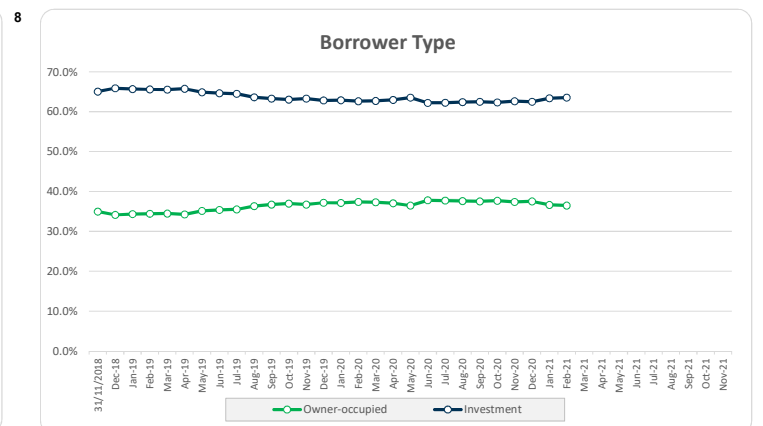
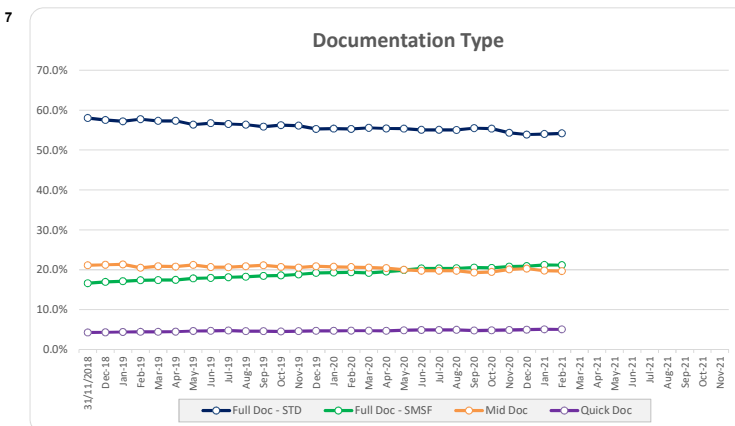
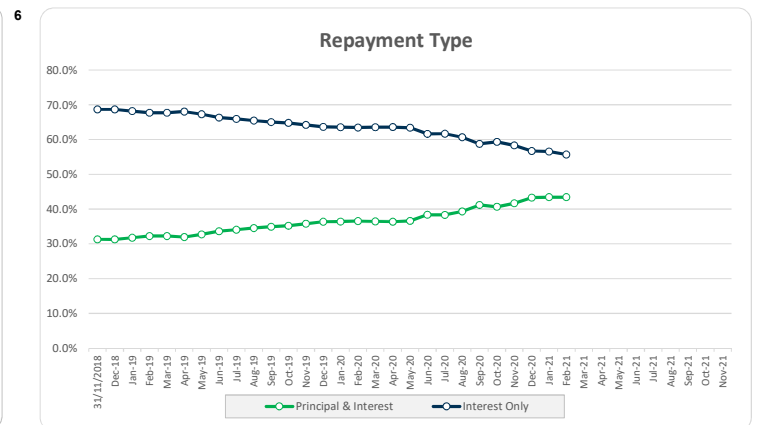
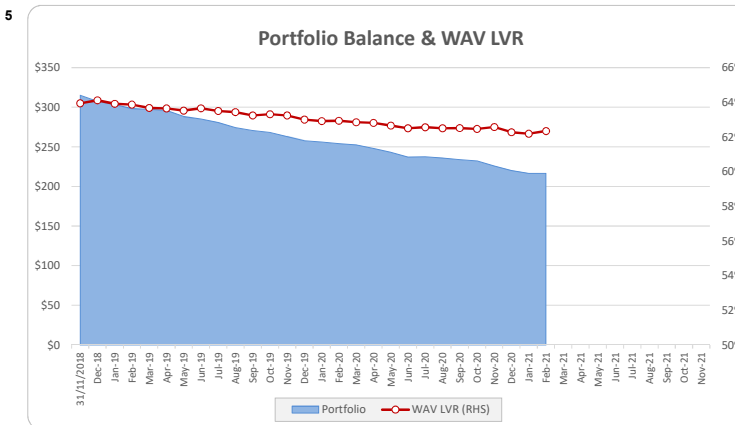
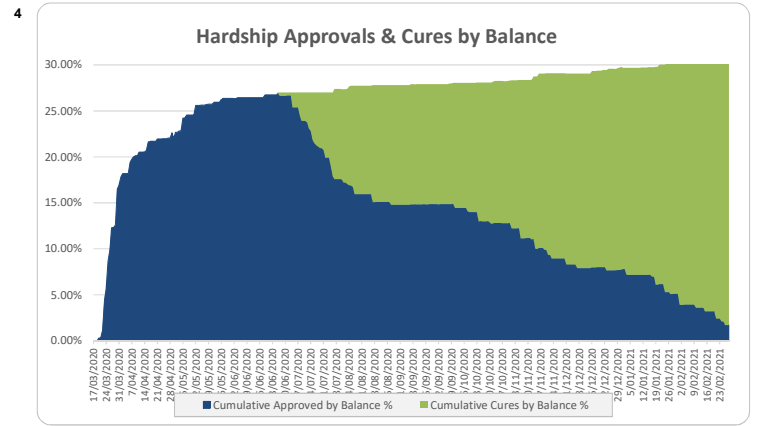
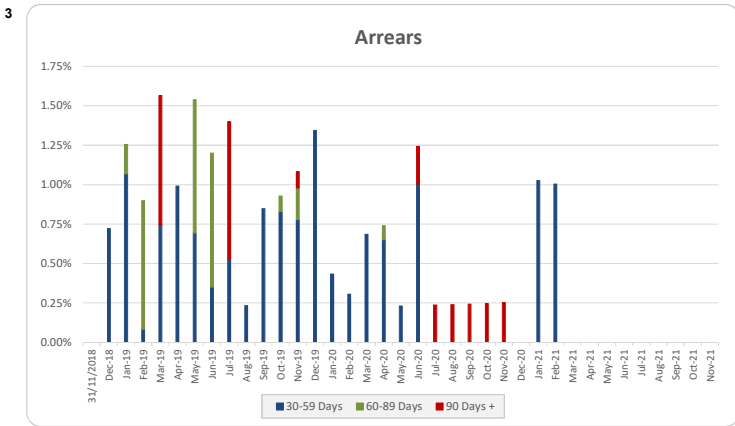
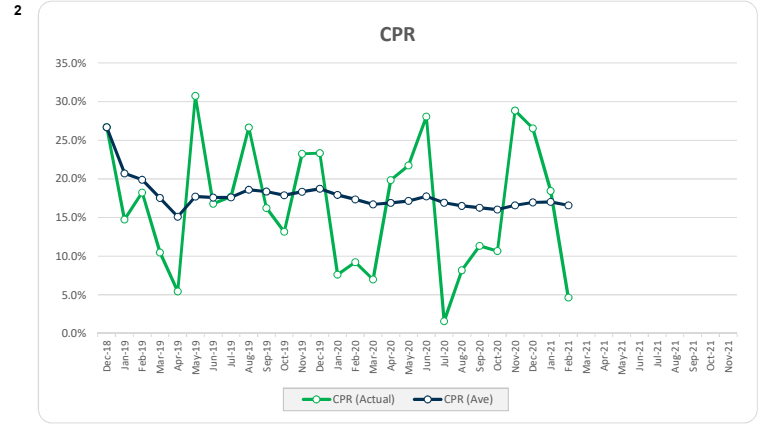
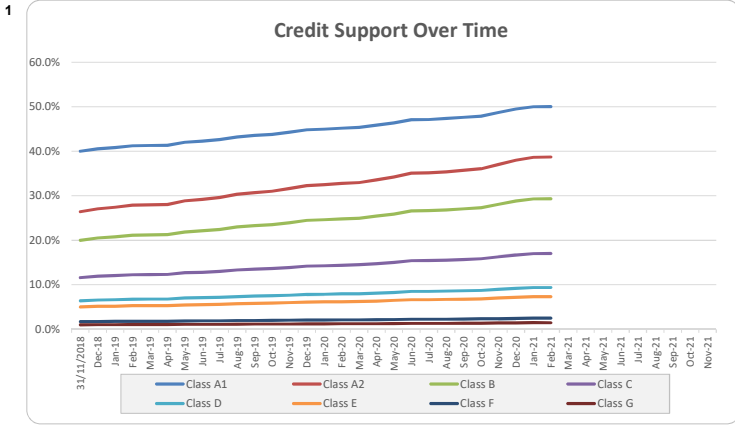
BNYTCAL ATF Think Tank series 2018-1 Trust

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	5	100.0%	1.6%	1.6%	3,716,152	100.0%	1.7%	1.7%
Total (no. of obligors)	5	100.0%	1.6%	1.6%	3,716,152	100.0%	1.7%	1.7%
Hardship Approved after Notified Cures	4		1.3%	1.3%	2,619,468		1.2%	1.2%
Withdrawn Applications	14		4.4%	4.4%	7,675,703		3.5%	3.5%

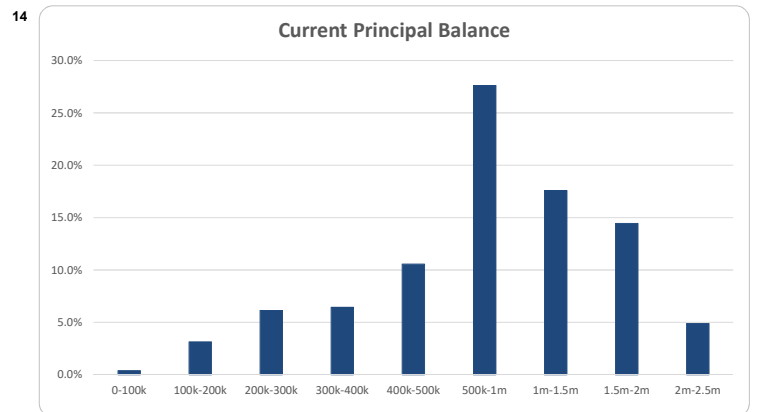
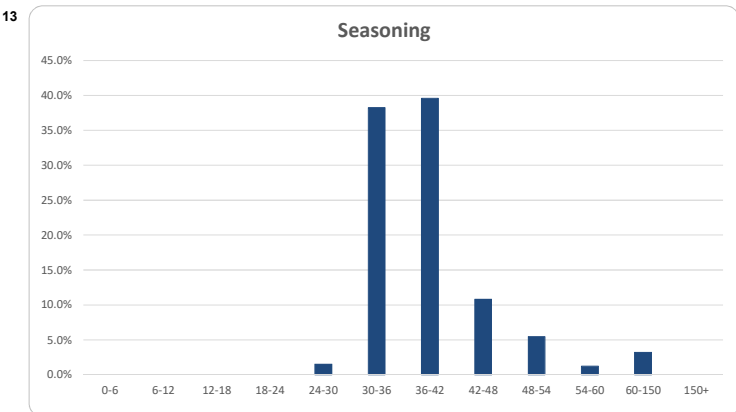
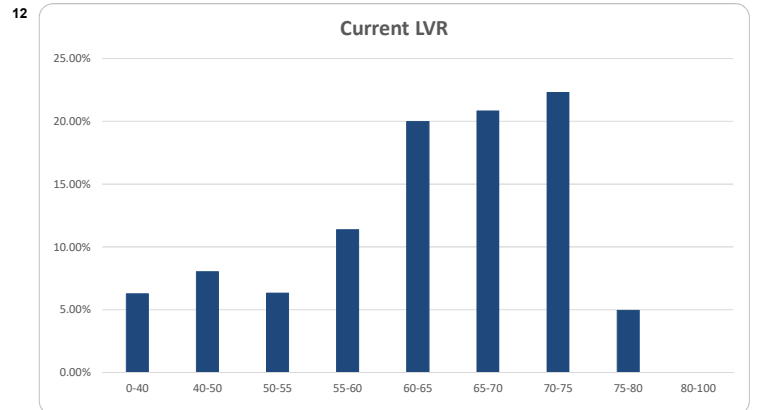
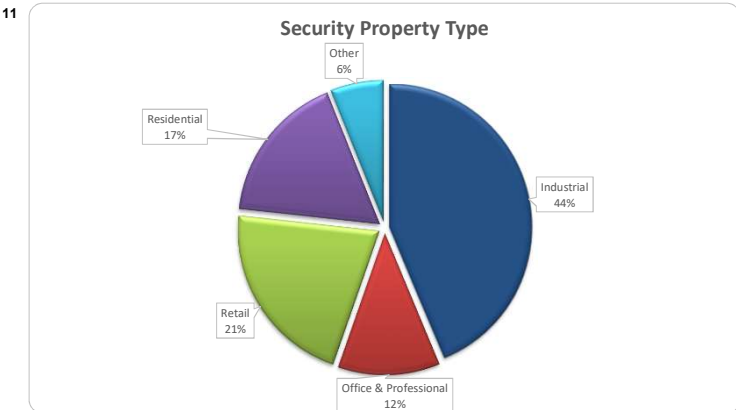
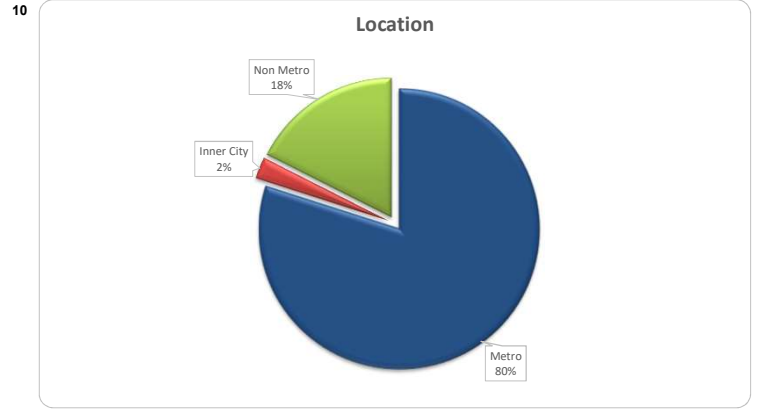
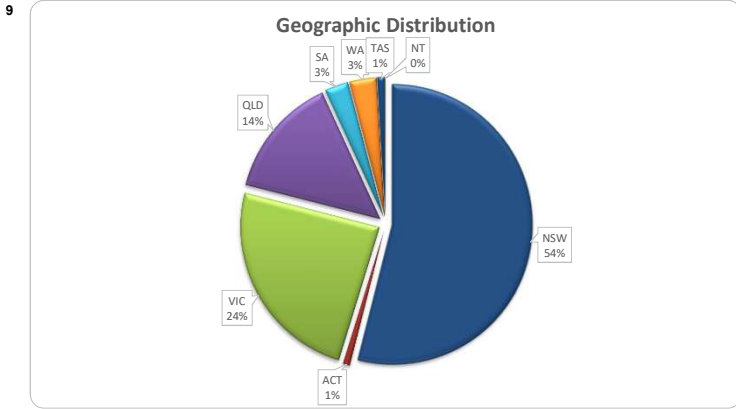
BNYTCAL ATF Think Tank series 2018-1 Trust

Loan Status	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total	
			Portfolio	Portfolio			Portfolio	Portfolio
Current Loans (<=30 days arrears)								
No hardship request	308	100.0%	97.8%	97.8%	210,529,330	100.0%	97.3%	97.3%
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	308	100.0%	97.8%	97.8%	210,529,330	100.0%	97.3%	97.3%
Loans in Arrears (non-hardship)								
No hardship request	2	100.0%	0.6%	0.6%	2,172,251	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%	2,172,251	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	5	100.0%	1.6%	1.6%	3,716,152	100.0%	1.7%	1.7%
Total	5	100.0%	1.6%	1.6%	3,716,152	100.0%	1.7%	1.7%
Total (no. of obligors)	315				216,417,732			

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