



Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Mar-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	159,115,621.56		5,883,303.06	153,232,318.50	73.0%	0.00	0.00	166,003.37	166,003.37
Class A2	36,596,592.97		1,353,159.70	35,243,433.27	73.0%	0.00	0.00	48,006.71	48,006.71
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	33,459.62	33,459.62
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	67,885.81	67,885.81
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	55,986.19	55,986.19
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	21,839.23	21,839.23
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	61,224.49	61,224.49
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	16,933.86	16,933.86
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	30,903.56	30,903.56

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	10-Mar-21

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,489,696.15
Early Repayment Fees	71,082.49
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	26,153.91
Total Available Income	1,586,932.55

(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	7,416,737.51
Principal from the sale of Mortgage Loans	0.00
Other Principal	-140,274.75
Total Principal Collections	7,276,462.76

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)	116,390.10
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	166,003.37
Class A2 Interest	48,006.71
Class B Interest	33,459.62
Class C Interest	67,885.81
Class D Interest	55,986.19
Class E Interest	21,839.23
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	61,224.49
Class G Interest	16,933.86
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	30,903.56
Other Expenses	0.00
Excess Spread	968,299.61

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	40,000.00
Class A1 Principal Payment	5,883,303.06
Class A2 Principal Payment	1,353,159.70
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

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	289,266,826.67
Plus: Capitalised Charges	149,839.59
Plus: Further Advances / Redraws	40,000.00
Less: Principal Collections	7,416,737.51
Loan Balance at End of Collection Period	282,039,928.75

b. Repayments

Principal received on Mortgage Loans during Collection Period	7,416,737.51
CPR (%)	26.8%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.62%	5.57%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.57%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	0	0	3
Balance Outstanding	1,644,655	0	0	1,644,655
% Portfolio Balance	0.58%	0.00%	0.00%	0.58%

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%

Summary ●●

Loans	431
Facilities	401
Borrower Groups	376
Balance	\$ 282,039,929
Avg Loan Balance	\$ 654,385
Max Loan Balance	\$ 3,024,618
Avg Facility Balance	\$ 703,341
Max Facility Balance	\$ 3,078,604
Avg Group Balance	\$ 750,106
Max Group Balance	\$ 3,078,604
WA Current LVR	63.0%
Max Current LVR	80.0%
WA Yield	5.57%
WA Seasoning (months)	26.4
% IO	53.4%
% Investor	59.4%
% SMSF	26.1%
WA Interest Cover (UnStressed)	2.50

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	42	9.7%	15,252,489	5.4%
> 40% <= 50%	42	9.7%	24,731,113	8.8%
> 50% <= 55%	19	4.4%	11,783,386	4.2%
> 55% <= 60%	39	9.0%	30,137,568	10.7%
> 60% <= 65%	83	19.3%	62,076,289	22.0%
> 65% <= 70%	103	23.9%	63,347,535	22.5%
> 70% <= 75%	89	20.6%	64,659,518	22.9%
> 75% <= 80%	14	3.2%	10,052,032	3.6%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	431	100.0%	282,039,929	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.0%	197,096	0.1%
> 100,000 <= 200,000	32	8.0%	5,369,364	1.9%
> 200,000 <= 300,000	67	16.7%	16,667,245	5.9%
> 300,000 <= 400,000	57	14.2%	20,057,507	7.1%
> 400,000 <= 500,000	39	9.7%	17,313,276	6.1%
> 500,000 <= 1,000,000	119	29.7%	85,581,754	30.3%
> 1,000,000 <= 1,500,000	42	10.5%	51,294,796	18.2%
> 1,500,000 <= 2,000,000	25	6.2%	44,395,091	15.7%
> 2,000,000 <= 2,500,000	6	1.5%	13,004,767	4.6%
> 2,500,000 <= 5,000,000	10	2.5%	28,159,033	10.0%
Total	401	100%	282,039,929	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	197	45.7%	144,401,703	51.2%
ACT	10	2.3%	3,973,916	1.4%
VIC	129	29.9%	80,499,525	28.5%
QLD	54	12.5%	31,102,587	11.0%
SA	13	3.0%	8,826,195	3.1%
WA	22	5.1%	10,743,171	3.8%
TAS	6	1.4%	2,492,831	0.9%
NT	0	0.0%	0	0.0%
Total	431	100%	282,039,929	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	363	84.2%	239,127,212	84.8%
Non metro	56	13.0%	34,052,396	12.1%
Inner City	12	2.8%	8,860,320	3.1%
Total	431	100%	282,039,929	100%

Income Verification ●●

	Number		Balance	
	Amount	%	Amount	%
Full Doc	146	33.9%	117,576,219	41.7%
Mid Doc	123	28.5%	83,357,927	29.6%
Quick Doc	18	4.2%	7,554,329	2.7%
SMSF	144	33.4%	73,551,454	26.1%
SMSF NR	0	0.0%	0	0.0%
Total	431	100%	282,039,929	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	14	3.2%	622,683	0.2%
> 100,000 <= 200,000	38	8.8%	6,258,085	2.2%
> 200,000 <= 300,000	73	16.9%	18,261,892	6.5%
> 300,000 <= 400,000	60	13.9%	20,946,729	7.4%
> 400,000 <= 500,000	45	10.4%	20,078,752	7.1%
> 500,000 <= 1,000,000	122	28.3%	86,288,071	30.6%
> 1,000,000 <= 1,500,000	40	9.3%	48,582,903	17.2%
> 1,500,000 <= 2,000,000	24	5.6%	42,450,827	15.1%
> 2,000,000 <= 2,500,000	5	1.2%	10,904,767	3.9%
> 2,500,000 <= 5,000,000	10	2.3%	27,645,219	9.8%
Total	431	100%	282,039,929	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.1%	197,096	0.1%
> 100,000 <= 200,000	28	7.4%	4,652,353	1.6%
> 200,000 <= 300,000	62	16.5%	15,359,663	5.4%
> 300,000 <= 400,000	53	14.1%	18,793,582	6.7%
> 400,000 <= 500,000	37	9.8%	16,500,394	5.9%
> 500,000 <= 1,000,000	103	27.4%	72,381,138	25.7%
> 1,000,000 <= 1,500,000	40	10.6%	48,718,367	17.3%
> 1,500,000 <= 2,000,000	26	6.9%	46,888,269	16.6%
> 2,000,000 <= 2,500,000	9	2.4%	19,620,919	7.0%
> 2,500,000 <= 5,000,000	14	3.7%	38,928,148	13.8%
Total	376	100%	282,039,929	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	222	51.5%	137,356,152	48.7%
> 24 <= 30	144	33.4%	99,531,829	35.3%
> 30 <= 36	44	10.2%	27,174,452	9.6%
> 36 <= 42	10	2.3%	10,003,130	3.5%
> 42 <= 48	2	0.5%	1,550	0.0%
> 48 <= 54	3	0.7%	2,872,500	1.0%
> 54 <= 60	1	0.2%	2,286,573	0.8%
> 60 <= 300	5	1.2%	2,813,743	1.0%
Total	431	100%	282,039,929	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	428	99.3%	280,395,274	99.4%
> 30 <= 60	3	0.7%	1,644,655	0.6%
> 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	431	100%	282,039,929	100%

Employment Type ●●

	Number		Balance	
	Amount	%	Amount	%
PAYG	65	15.1%	33,794,230	12.0%
Months Self Employed				
0 < 12	0	0.0%	0	0.0%
12 < 24	0	0.0%	0	0.0%
24 < 36	14	3.2%	11,850,860	4.2%
36 < 48	10	2.3%	4,742,495	1.7%
48 < 60	16	3.7%	11,824,197	4.2%
60	326	75.6%	219,828,147	77.9%
Total	431	100%	282,039,929	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	80	18.6%	53,262,199	18.9%
Industrial	207	48.0%	123,219,007	43.7%
Office	50	11.6%	33,334,657	11.8%
Professional Suites	7	1.6%	2,606,294	0.9%
Commercial Other	11	2.6%	16,686,572	5.9%
Vacant Land	0	0.0%	0	0.0%
Rural	4	0.9%	6,243,887	2.2%
Residential	72	16.7%	46,687,313	16.6%
Total	431	100%	282,039,929	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	425	98.6%	278,211,213	98.6%
Fixed Rate Term Remaining (yrs)				
0 <= 1	0	0.0%	0	0.0%
> 1 <= 2	2	0.5%	637,500	0.2%
> 2 <= 3	1	0.2%	314,561	0.1%
> 3 <= 4	3	0.7%	2,876,655	1.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	431	100%	282,039,929	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	67	15.5%	50,913,195	18.1%
> 5.0% <= 5.5%	127	29.5%	80,889,184	28.7%
> 5.5% <= 6.0%	142	32.9%	92,878,166	32.9%
> 6.0% <= 6.5%	83	19.3%	49,568,539	17.6%
> 6.5% <= 7.0%	10	2.3%	6,585,094	2.3%
> 7.0% <= 7.5%	2	0.5%	1,205,750	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%
Total	431	100%	282,039,929	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.7%	2,231,494	0.8%
> 1.50 <= 1.75	78	18.1%	60,662,051	21.5%
> 1.75 <= 2.00	84	19.5%	59,605,162	21.1%
> 2.00 <= 2.25	53	12.3%	37,451,784	13.3%
> 2.25 <= 2.50	37	7.7%	18,202,858	6.5%
> 2.50 <= 2.75	37	8.6%	19,872,850	7.0%
> 2.75 <= 3.00	30	7.0%	20,191,568	7.2%
> 3.00 <= 3.25	19	4.4%	13,803,632	4.9%
> 3.25 <= 3.50	13	3.0%	8,665,287	3.1%
> 3.50 <= 3.75	9	2.1%	6,863,276	2.4%
> 3.75 <= 4.00	13	3.0%	6,629,990	2.4%
> 4.00 <= 4.25	13	3.0%	6,269,807	2.2%
> 4.25	46	10.7%	21,590,171	7.7%
Total	431	100%	282,039,929	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	11	2.6%	7,152,387	2.5%
Non NCCP loans	420	97.4%	274,887,542	97.5%
Total	431	100%	282,039,929	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	24	30.4%	15,632,536	31.7%
High Density Apartment	4	5.1%	2,258,168	4.6%
House	51	64.6%	31,412,205	63.7%
Total	79	100%	49,302,908	100%

Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	15	3.5%	5,684,781	2.0%
> 15 <= 20	21	4.9%	9,604,724	3.4%
> 20 <= 25	254	58.9%	180,504,100	64.0%
> 25 <= 30	141	32.7%	86,246,324	30.6%
Total	431	100%	282,039,929	100%

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	242	56.1%	131,499,811	46.6%
IO Term Remaining (yrs)				
0 <= 1	31	7.2%	27,678,897	9.8%
> 1 <= 2	26	6.0%	16,109,425	5.7%
> 2 <= 3	65	15.1%	49,771,379	17.6%
> 3 <= 4	67	15.5%	56,980,416	20.2%
> 4 <= 5	0	0.0%	0	0.0%
Total	431	100%	282,039,929	100%

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	260	60.3%	150,294,272	53.3%
Refinance - no takeout	78	18.1%	69,809,824	24.8%
Refinance	54	12.5%	39,427,836	14.0%
Equity Takeout	39	9.0%	22,507,996	8.0%
Total	431	100%	282,039,929	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	56	13.0%	35,053,806	12.4%
Communications	10	2.3%	9,073,866	3.2%
Construction	115	26.7%	75,938,517	26.9%
Education	8	1.9%	8,059,235	2.9%
Engineering / Manufacturing	42	9.7%	23,272,981	8.3%
Finance & Insurance	20	4.6%	11,075,742	3.9%
Food and Beverage	36	8.4%	28,191,098	10.0%
Health	27	6.3%	12,844,313	4.6%
IT	0	0.0%	0	0.0%
Other	2	0.5%	2,657,587	0.9%
Printing & Media	6	1.4%	3,396,924	1.2%
Professional Services	62	14.4%	40,950,119	14.5%
Property Investment	1	0.2%	275,652	0.1%
Public Service	1	0.2%	272,786	0.1%
Retail	29	6.7%	20,727,804	7.3%
Sport, Leisure, Cultural & Recreational	16	3.7%	10,249,499	3.6%
Wholesale	0	0.0%	0	0.0%
Total	431	100%	282,039,929	100%

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	429	99.5%	280,531,013	99.5%
1	2	0.5%	1,508,916	0.5%
2	0	0.0%	0	0.0%
Total	431	100%	282,039,929	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	3	0.7%	1,404,568	0.5%
COVID-19-4	4	0.9%	3,162,336	1.1%
COVID-19-5	0	0.0%	0	0.0%
Total	7	1.6%	4,566,904	1.6%

Think Tank Hardships and Arrears Summary

Date

28/02/2021

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	391	97.5%	275,828,370	97.8%
Loans in Arrears (non-hardship)	3	0.7%	1,644,655	0.6%
Payment Missed (hardship application received / approved)	7	1.7%	4,566,904	1.6%
Total (no. of obligors)	401	100.0%	282,039,929	100.0%

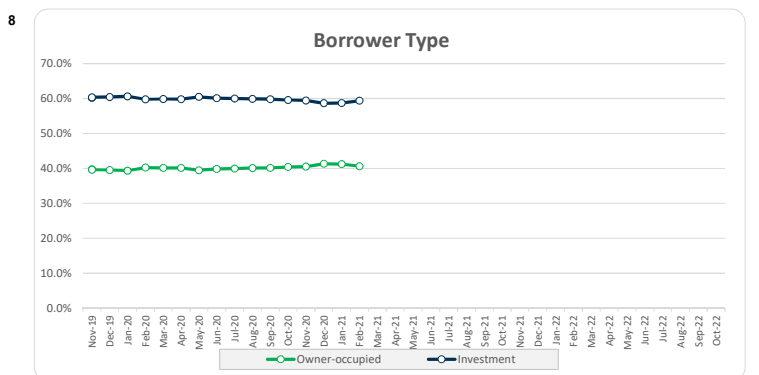
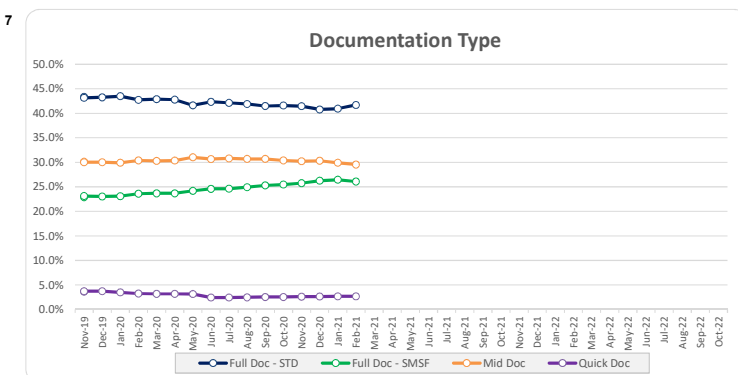
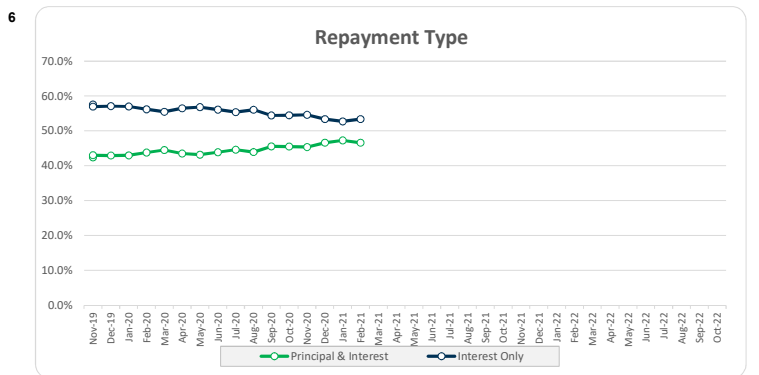
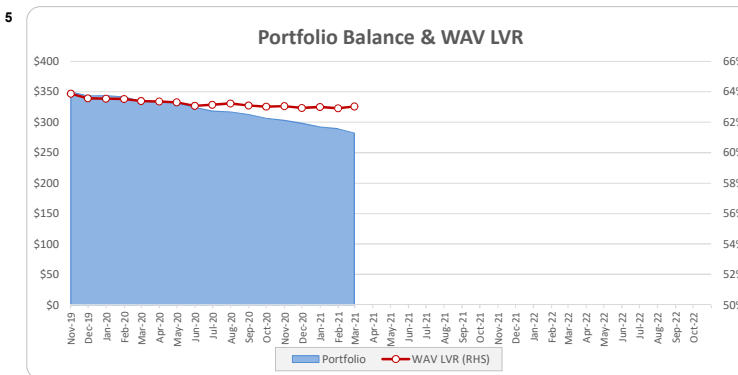
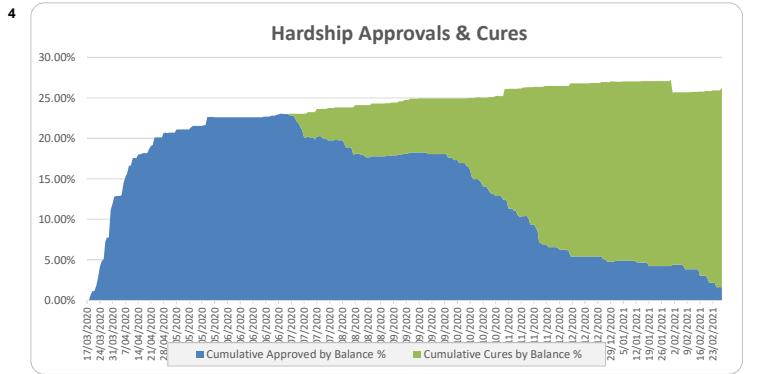
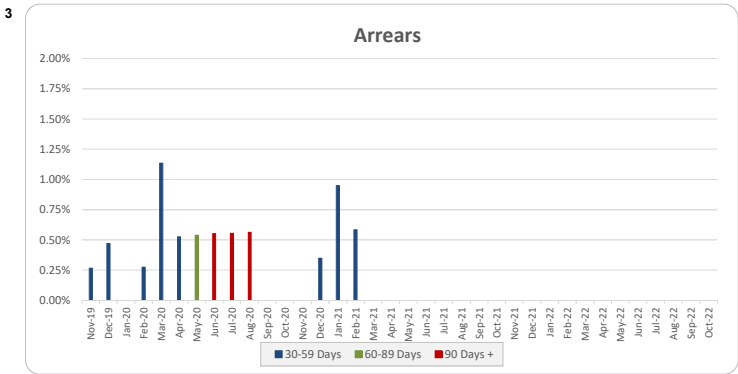
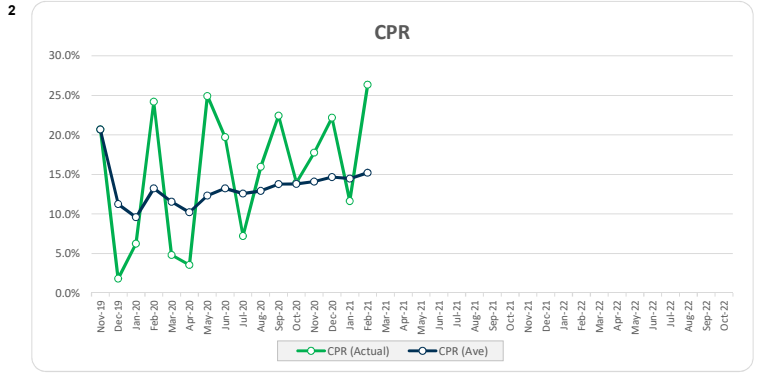
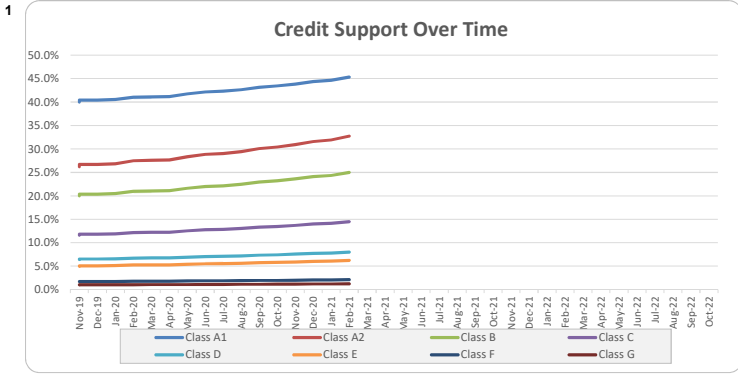
BNYTCAL ATF Think Tank series 2019-1 Trust

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	7	100.0%	1.7%	4,566,904	100.0%	1.62%
Total (no. of obligors)	7	100.0%	1.7%	4,566,904	100.0%	1.6%
Hardship Approved after Notified Cures	7		1.7%	4,566,904		1.6%
Withdrawn Applications	12		3.0%	8,293,913		2.9%

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	391	100.0%	97.5%	275,828,370	100.0%	97.8%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
Total	391	100.0%	97.5%	275,828,370	100.0%	97.8%
Loans in Arrears (non-hardship)						
No hardship request	3	100.0%	0.7%	1,644,655	100.0%	0.6%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	3	100.0%	0.7%	1,644,655	100.0%	0.6%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	7	100.0%	1.7%	4,566,904	100.0%	1.6%
Total	7	100.0%	1.7%	4,566,904	100.0%	1.6%
Total (no. of obligors)	401			282,039,929		

Think Tank Series 2019-1: Time Series Charts



Think Tank Series 2019-1: Current Charts

