
Investor Report - Think Tank Series 2020-1

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

Payment Date of 10-Mar-2021

Think Tank Series 2019-1 Cashflow Asset Report



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	319,973,061.49		6,823,803.39	313,149,258.10	87.0%	0.00	0.00	395,188.65	395,188.65
Class A2	98,125,072.18		2,092,633.04	96,032,439.14	87.0%	0.00	0.00	140,009.69	140,009.69
Class B	36,000,000.00		0.00	36,000,000.00	100.0%	0.00	0.00	74,840.55	74,840.55
Class C	32,400,000.00		0.00	32,400,000.00	100.0%	0.00	0.00	92,211.29	92,211.29
Class D	28,200,000.00		0.00	28,200,000.00	100.0%	0.00	0.00	104,054.14	104,054.14
Class E	13,200,000.00		0.00	13,200,000.00	100.0%	0.00	0.00	91,235.51	91,235.51
Class F	9,600,000.00		0.00	9,600,000.00	100.0%	0.00	0.00	73,717.48	73,717.48
Class G	4,200,000.00		0.00	4,200,000.00	100.0%	0.00	0.00	33,862.36	33,862.36
Class H	6,000,000.00		0.00	6,000,000.00	100.0%	0.00	0.00	52,977.53	52,977.53

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	2,406,085.85
Early Repayment Fees	21,899.27
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	51,047.66
Total Available Income	2,479,032.78

(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	9,017,489.91
Principal from the sale of Mortgage Loans	0.00
Other Principal	-56,053.48
Total Principal Collections	8,961,436.43

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)	211,201.04
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	395,188.65
Class A2 Interest	140,009.69
Class B Interest	74,840.55
Class C Interest	92,211.29
Class D Interest	104,054.14
Class E Interest	91,235.51
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	73,717.48
Class G Interest	33,862.36
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	52,977.53
Other Expenses	0.00
Excess Spread	1,209,734.54

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	45,000.00
Class A1 Principal Payment	6,823,803.39
Class A2 Principal Payment	2,092,633.04
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	548,447,437.97
Plus: Capitalised Charges	90,864.59
Plus: Further Advances / Redraws	45,000.00
Less: Principal Collections	9,017,489.91
Loan Balance at End of Collection Period	539,565,812.65

b. Repayments

Principal received on Mortgage Loans during Collection Period	9,017,489.91
CPR (%)	18.0%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.93%	5.24%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.24%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	7	0	0	7
Balance Outstanding	5,150,952	0	0	5,150,952
% 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%

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	953
Facilities	920
Borrower Groups	866
Balance	\$ 539,565,813
Avg Loan Balance	\$ 566,176
Max Loan Balance	\$ 3,929,558
Avg Facility Balance	\$ 586,485
Max Facility Balance	\$ 3,929,558
Avg Group Balance	\$ 623,055
Max Group Balance	\$ 3,929,558
WA Current LVR	65.6%
Max Current LVR	82.4%
WA Yield	5.24%
WA Seasoning (months)	23.3
% IO	33.8%
% Investor	53.2%
% SMSF	29.6%
WA Interest Cover (UnStressed)	3.20

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	94	9.9%	26,114,038	4.8%
> 40% <= 50%	92	9.7%	39,361,785	7.3%
> 50% <= 55%	40	4.2%	18,217,641	3.4%
> 55% <= 60%	78	8.2%	45,422,065	8.4%
> 60% <= 65%	134	14.1%	84,052,861	15.6%
> 65% <= 70%	149	15.6%	95,592,054	17.7%
> 70% <= 75%	223	23.4%	144,311,696	26.7%
> 75% <= 80%	130	13.6%	79,156,669	14.7%
> 80% <= 85%	13	1.4%	7,337,002	1.4%
> 85% <= 100%	0	0.0%	0	0.0%
Total	953	100.0%	539,565,813	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	17	1.8%	893,794	0.2%
> 100,000 <= 200,000	68	7.4%	10,710,089	2.0%
> 200,000 <= 300,000	144	15.7%	37,142,405	6.9%
> 300,000 <= 400,000	141	15.3%	49,628,602	9.2%
> 400,000 <= 500,000	137	14.9%	61,467,725	11.4%
> 500,000 <= 1,000,000	298	32.4%	207,489,251	38.5%
> 1,000,000 <= 1,500,000	83	9.0%	102,095,217	18.9%
> 1,500,000 <= 2,000,000	16	1.7%	27,554,991	5.1%
> 2,000,000 <= 2,500,000	6	0.7%	12,887,569	2.4%
> 2,500,000 <= 5,000,000	10	1.1%	29,696,171	5.5%
Total	920	100%	539,565,813	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	462	48.5%	287,454,290	53.3%
ACT	14	1.5%	7,516,688	1.4%
VIC	254	26.7%	152,070,924	28.2%
QLD	152	15.9%	61,012,966	11.3%
SA	30	3.1%	12,528,659	2.3%
WA	36	3.8%	16,597,667	3.1%
TAS	5	0.5%	2,384,459	0.4%
NT	0	0.0%	0	0.0%
Total	953	100%	539,565,813	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	767	80.5%	454,357,058	84.2%
Non metro	168	17.6%	74,965,843	13.9%
Inner City	18	1.9%	10,242,912	1.9%
Total	953	100%	539,565,813	100%

Income Verification ●●

	Number		Balance	
	Amount	%	Amount	%
Full Doc	183	19.2%	128,027,345	23.7%
Mid Doc	403	42.3%	243,087,793	45.1%
Quick Doc	29	3.0%	8,722,426	1.6%
SMSF	338	35.5%	159,728,248	29.6%
SMSF NR	0	0.0%	0	0.0%
Total	953	100%	539,565,813	100%

Property Type ●●

	Number		Balance	
	Amount	%	Amount	%
Retail	144	15.1%	90,120,969	16.7%
Industrial	259	27.2%	147,920,045	27.4%
Office	85	8.9%	41,675,342	7.7%
Professional Suites	9	0.9%	4,783,560	0.9%
Commercial Other	19	2.0%	19,773,083	3.7%
Vacant Land	0	0.0%	1,874,097	0.3%
Rural	1	0.1%	1,085,498	0.2%
Residential	436	45.8%	232,333,219	43.1%
Total	953	100%	539,565,813	100%

Interest Rate Type ●●

	Number		Balance	
	Amount	%	Amount	%
Variable	953	100.0%	539,565,813	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%
Total	953	100%	539,565,813	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	29	3.0%	1,307,151	0.2%
> 100,000 <= 200,000	74	7.8%	11,591,549	2.1%
> 200,000 <= 300,000	153	16.1%	39,461,352	7.3%
> 300,000 <= 400,000	144	15.1%	50,635,156	9.4%
> 400,000 <= 500,000	142	14.9%	63,797,734	11.8%
> 500,000 <= 1,000,000	300	31.5%	209,400,215	38.8%
> 1,000,000 <= 1,500,000	83	8.7%	101,948,295	18.9%
> 1,500,000 <= 2,000,000	14	1.5%	24,219,446	4.5%
> 2,000,000 <= 2,500,000	6	0.6%	12,990,098	2.4%
> 2,500,000 <= 5,000,000	8	0.8%	24,214,819	4.5%
Total	953	100%	539,565,813	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	16	1.8%	794,719	0.1%
> 100,000 <= 200,000	66	7.6%	10,375,846	1.9%
> 200,000 <= 300,000	115	13.3%	30,024,309	5.6%
> 300,000 <= 400,000	125	14.4%	43,999,520	8.2%
> 400,000 <= 500,000	127	14.7%	57,144,008	10.6%
> 500,000 <= 1,000,000	288	33.3%	201,746,274	37.4%
> 1,000,000 <= 1,500,000	90	10.4%	110,532,989	20.5%
> 1,500,000 <= 2,000,000	19	2.2%	32,906,377	6.1%
> 2,000,000 <= 2,500,000	9	1.0%	19,589,432	3.6%
> 2,500,000 <= 5,000,000	11	1.3%	32,452,328	6.0%
Total	866	100%	539,565,813	100%

Seasoning (months) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 6	1	0.1%	0	0.0%
> 6 <= 12	294	30.8%	177,463,654	32.9%
> 12 <= 18	390	40.9%	215,017,953	39.9%
> 18 <= 24	68	7.1%	38,696,557	7.2%
> 24 <= 30	24	2.5%	21,910,175	4.1%
> 30 <= 36	8	0.8%	6,836,121	1.3%
> 36 <= 42	1	0.1%	971,280	0.2%
> 42 <= 48	0	0.0%	0	0.0%
> 48 <= 54	2	0.2%	700,806	0.1%
> 54 <= 60	26	2.7%	11,695,180	2.2%
> 60 <= 300	140	14.7%	66,274,088	12.3%
Total	953	100%	539,565,813	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	946	99.3%	534,414,861	99.0%
> 30 <= 60	7	0.7%	5,150,952	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	953	100%	539,565,813	100%

Employment Type ●●

	Number		Balance	
	Amount	%	Amount	%
PAYG	161	16.9%	71,783,323	13.3%
Months Self Employed				
0 <= 12	0	0.0%	0	0.0%
12 <= 24	0	0.0%	0	0.0%
24 <= 36	57	6.0%	35,300,432	6.5%
36 <= 48	49	5.1%	25,219,461	4.7%
48 <= 60	41	4.3%	26,300,005	4.9%
60	645	67.7%	360,962,592	70.6%
Total	953	100%	539,565,813	100%

Remaining Term ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 15	47	4.9%	13,153,373	2.4%
> 15 <= 20	119	12.5%	69,825,836	12.9%
> 20 <= 25	348	36.5%	207,085,535	38.4%
> 25 <= 30	439	46.1%	249,501,069	46.2%
Total	953	100%	539,565,813	100%

Payment Type ●●

	Number		Balance	
	Amount	%	Amount	%
P&I	709	74.4%	357,048,720	66.2%
IO Term Remaining (yrs)				
0 <= 1	34	3.6%	27,675,098	5.1%
> 1 <= 2	29	3.0%	17,884,668	3.3%
> 2 <= 3	32	3.4%	26,844,542	5.0%
> 3 <= 4	99	10.4%	68,702,268	12.7%
> 4 <= 5	50	5.2%	41,410,517	7.7%
Total	953	100%	539,565,813	100%

Interest Rates ●●					
		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	367	38.5%	223,099,309	41.3%
> 5.0%	<= 5.5%	230	24.1%	123,272,542	22.8%
> 5.5%	<= 6.0%	162	17.0%	88,870,106	16.5%
> 6.0%	<= 6.5%	144	15.1%	80,274,234	14.9%
> 6.5%	<= 7.0%	44	4.6%	23,269,994	4.3%
> 7.0%	<= 7.5%	6	0.6%	779,628	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		953	100%	539,565,813	100%

Interest Cover (Unstressed) ●●					
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.3%	1,866,626	0.3%
> 1.50	<= 1.75	133	14.0%	81,815,214	15.2%
> 1.75	<= 2.00	115	12.1%	65,674,498	12.2%
> 2.00	<= 2.25	92	9.7%	56,415,866	10.5%
> 2.25	<= 2.50	77	8.1%	49,562,285	9.2%
> 2.50	<= 2.75	74	7.8%	40,948,152	7.6%
> 2.75	<= 3.00	52	5.5%	26,711,408	5.0%
> 3.00	<= 3.25	41	4.3%	19,400,848	3.6%
> 3.25	<= 3.50	49	5.1%	28,628,545	5.3%
> 3.50	<= 3.75	38	4.0%	16,334,216	3.0%
> 3.75	<= 4.00	35	3.7%	21,260,308	3.9%
> 4.00	<= 4.25	30	3.1%	16,791,714	3.1%
> 4.25		214	22.5%	114,156,133	21.2%
Total		953	100%	539,565,813	100%

NCCP Loans ●●					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		228	23.7%	137,105,391	25.4%
Non NCCP loans		727	76.3%	402,460,422	74.6%
Total		953	100%	539,565,813	100%

Residential Property Type ●●					
		Number		Balance	
		Amount	%	Amount	%
Apartment		80	17.9%	35,518,814	15.0%
High Density Apartment		0	0.0%	0	0.0%
House		367	82.1%	201,286,658	85.0%
Total		447	100%	236,805,472	100%

Loan Purpose ●●					
		Number		Balance	
		Amount	%	Amount	%
Purchase		625	65.6%	338,280,782	62.7%
Refinance - no takeout		166	17.4%	102,024,548	18.9%
Refinance		133	14.0%	84,418,469	15.6%
Equity Takeout		29	3.0%	14,842,013	2.8%
Total		953	100%	539,565,813	100%

Borrower Industry ●●					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		2	0.2%	161,684	0.0%
Automotive / Transport		91	9.5%	47,277,457	8.8%
Communications		38	4.0%	21,432,442	4.0%
Construction		258	27.1%	156,135,101	28.9%
Education		19	2.0%	11,401,912	2.1%
Engineering / Manufacturing		61	6.4%	37,052,081	6.9%
Finance & Insurance		53	5.6%	22,123,322	4.1%
Food and Beverage		92	9.7%	64,947,298	12.0%
Health		55	5.8%	24,588,868	4.6%
IT		3	0.3%	959,267	0.2%
Other		0	0.0%	0	0.0%
Printing & Media		13	1.4%	7,774,614	1.4%
Professional Services		113	11.9%	62,331,658	11.6%
Property Investment		4	0.4%	1,658,075	0.3%
Public Service		13	1.4%	4,380,741	0.8%
Retail		77	8.1%	49,462,805	9.2%
Sport, Leisure, Cultural & Recreational		57	6.0%	25,031,745	4.6%
Wholesale		4	0.4%	2,846,741	0.5%
Total		953	100%	539,565,813	100%

Residential Property Type ●●					
		Number		Balance	
		Amount	%	Amount	%
0		949	99.6%	537,027,515	99.5%
1		4	0.4%	2,538,298	0.5%
2		0	0.0%	0	0.0%
Total		953	100%	539,565,813	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		6	0.6%	2,950,186	29.7%
COVID-19-4		7	0.7%	6,653,535	67.1%
COVID-19-5		1	0.1%	313,451	3.2%
Total		14	1%	9,917,172	100%

BNYTAL ATF Think Tank series 2020-1 Trust

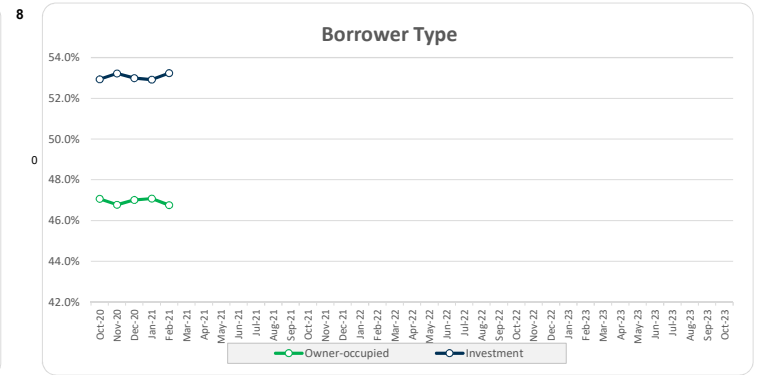
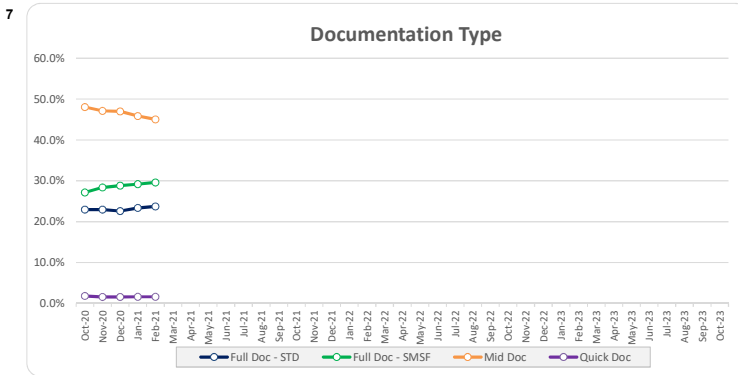
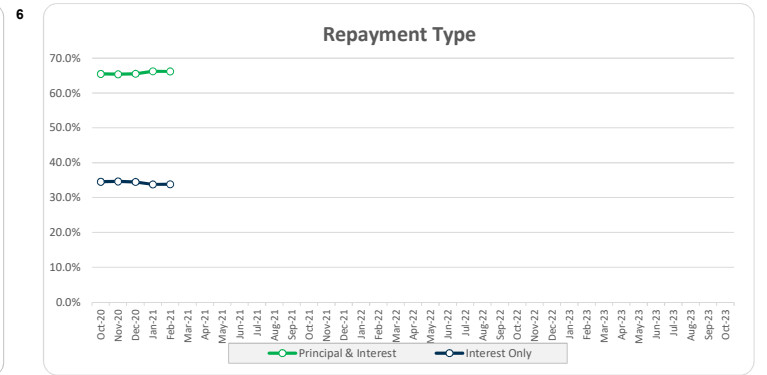
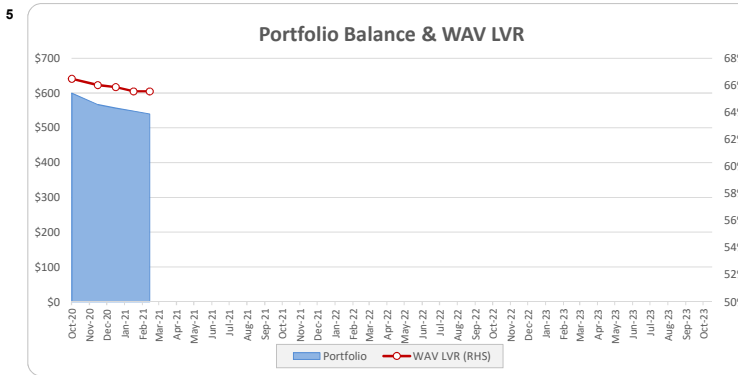
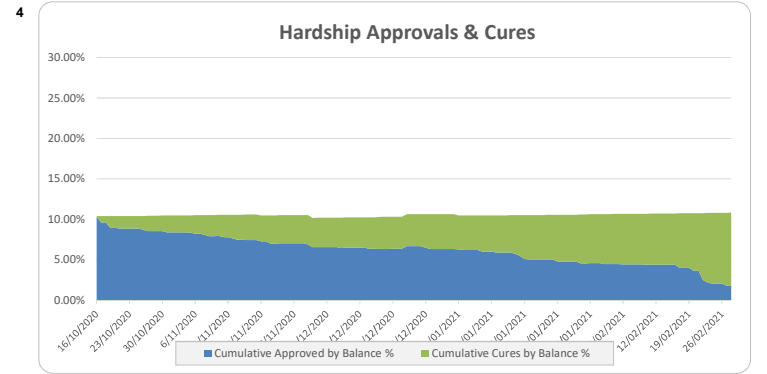
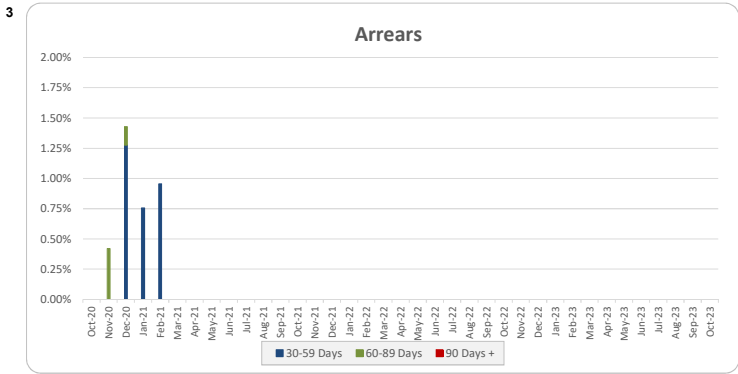
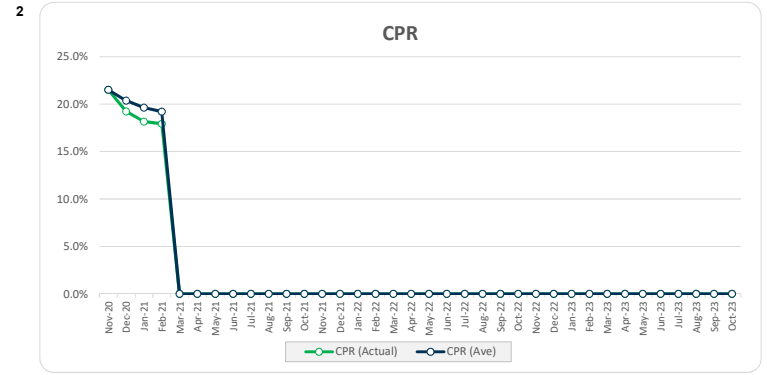
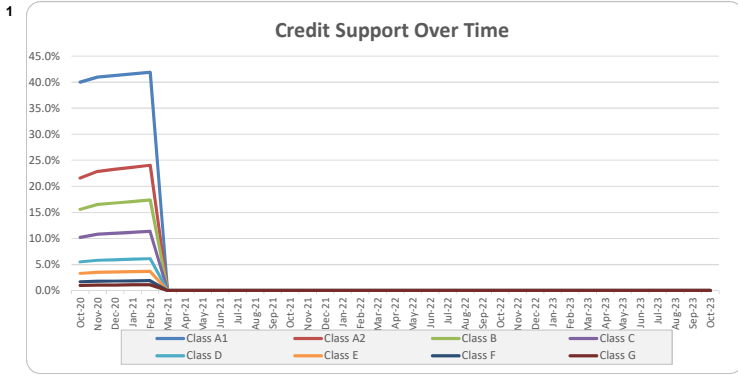
Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	903	98.2%	525,099,106	97.3%
Loans in Arrears (non-hardship)	5	0.5%	5,150,952	1.0%
Payment Missed (hardship application received / approved)	12	1.3%	9,315,755	1.7%
Total (no. of obligors)	920	100.0%	539,565,813	100.0%

BNYTAL 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	13	100.0%	1.4%	9,917,172	100.0%	1.84%
Total (no. of obligors)	13	100.0%	1.4%	9,917,172	100.0%	1.8%
Hardship Approved after Notified Cures	13		1.4%	8,545,761		1.6%
Withdrawn Applications	26		2.8%	16,936,991		3.1%

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Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	902	99.9%	98.0%	524,497,689	99.9%	97.2%
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%	601,416	0.1%	0.1%
Total	903	100.0%	98.2%	525,099,106	100.0%	97.3%
Loans in Arrears (non-hardship)						
No hardship request	5	100.0%	0.5%	5,150,952	100.0%	1.0%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	5	100.0%	0.5%	5,150,952	100.0%	1.0%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	12	100.0%	1.3%	9,315,755	100.0%	1.7%
Total	12	100.0%	1.3%	9,315,755	100.0%	1.7%
Total (no. of obligors)	920			539,565,813		



Think Tank Series 2020-1: Current Charts

