



Investor Report - Think Tank Series 2019-1

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

Payment Date of 12-Apr-2021

Think Tank Series 2019-1 Cashflow Asset Report



Think Tank Series 2018-1 - 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	153,232,318.50		3,531,588.04	149,700,730.46	71.3%	0.00	0.00	188,412.78	188,412.78
Class A2	35,243,433.27		812,265.25	34,431,168.02	71.3%	0.00	0.00	54,487.31	54,487.31
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	39,434.55	39,434.55
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	80,008.27	80,008.27
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	65,983.73	65,983.73
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	25,739.10	25,739.10
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	72,157.44	72,157.44
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	19,957.77	19,957.77
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	36,422.05	36,422.05

1. GENERAL

Current Payment Date	12-Apr-21
Collection Period (start)	1-Mar-21
Collection Period (end)	31-Mar-21
Interest Period (start)	10-Mar-21
Interest Period (end)	11-Apr-21
Days in Interest Period	33
Next Payment Date	0-Jan-00

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,219,674.93
Early Repayment Fees	39,065.51
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	-17,942.18
Total Available Income	1,240,798.26

(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	4,351,186.67
Principal from the sale of Mortgage Loans	0.00
Other Principal	-7,333.38
Total Principal Collections	4,343,853.29

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)	125,545.43
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	188,412.78
Class A2 Interest	54,487.31
Class B Interest	39,434.55
Class C Interest	80,008.27
Class D Interest	65,983.73
Class E Interest	25,739.10
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	72,157.44
Class G Interest	19,957.77
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	36,422.05
Other Expenses	0.00
Excess Spread	532,649.83

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	3,531,588.04
Class A2 Principal Payment	812,265.25
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	282,039,928.75
Plus: Capitalised Charges	25,693.59
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	4,351,186.67
Loan Balance at End of Collection Period	277,714,435.67

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,351,186.67
CPR (%)	17.0%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.57%	5.54%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.54%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	2	0	0	2
Balance Outstanding	1,175,651	0	0	1,175,651
% Portfolio Balance	0.42%	0.00%	0.00%	0.42%

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	425
Facilities	395
Borrower Groups	371
Balance	\$ 277,714,436
Avg Loan Balance	\$ 653,446
Max Loan Balance	\$ 3,024,618
Avg Facility Balance	\$ 703,075
Max Facility Balance	\$ 3,078,604
Avg Group Balance	\$ 748,556
Max Group Balance	\$ 3,078,604
WA Current LVR	62.9%
Max Current LVR	80.0%
WA Yield	5.54%
WA Seasoning (months)	27.4
% IO	53.0%
% Investor	59.0%
% SMSF	26.0%
WA Interest Cover (UnStressed)	2.50

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	41	9.6%	15,097,836	5.4%
> 40% <= 50%	43	10.1%	25,583,396	9.2%
> 50% <= 55%	20	4.7%	11,702,981	4.2%
> 55% <= 60%	42	9.9%	30,200,036	10.9%
> 60% <= 65%	78	18.4%	59,122,423	21.3%
> 65% <= 70%	100	23.5%	62,354,928	22.5%
> 70% <= 75%	87	20.5%	63,964,197	23.0%
> 75% <= 80%	14	3.3%	9,688,739	3.5%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	425	100.0%	277,714,436	100%

Current Facility Balance ●●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.8%	96,929	0.0%
> 100,000 <= 200,000	32	8.1%	5,358,390	1.9%
> 200,000 <= 300,000	66	16.7%	16,377,518	5.9%
> 300,000 <= 400,000	58	14.7%	20,439,237	7.4%
> 400,000 <= 500,000	37	9.4%	16,394,182	5.9%
> 500,000 <= 1,000,000	117	29.6%	84,122,478	30.3%
> 1,000,000 <= 1,500,000	42	10.6%	51,251,394	18.5%
> 1,500,000 <= 2,000,000	24	6.1%	42,534,208	15.3%
> 2,000,000 <= 2,500,000	7	1.8%	15,488,689	5.6%
> 2,500,000 <= 5,000,000	9	2.3%	25,651,410	9.2%
Total	395	100%	277,714,436	100%

Property State ●●●

	Number		Balance	
	Amount	%	Amount	%
NSW	193	45.4%	141,391,162	50.9%
ACT	10	2.4%	3,967,224	1.4%
VIC	127	29.9%	79,364,698	28.6%
QLD	54	12.7%	30,959,029	11.1%
SA	13	3.1%	8,813,422	3.2%
WA	22	5.2%	10,729,952	3.9%
TAS	6	1.4%	2,488,949	0.9%
NT	0	0.0%	0	0.0%
Total	425	100%	277,714,436	100%

Property Location ●●●

	Number		Balance	
	Amount	%	Amount	%
Metro	358	84.2%	236,688,795	85.2%
Non metro	55	12.9%	32,166,453	11.6%
Inner City	12	2.8%	8,859,187	3.2%
Total	425	100%	277,714,436	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	3.1%	522,153	0.2%
> 100,000 <= 200,000	38	8.9%	6,245,845	2.2%
> 200,000 <= 300,000	72	16.9%	17,970,547	6.5%
> 300,000 <= 400,000	61	14.4%	21,326,714	7.7%
> 400,000 <= 500,000	43	10.1%	19,159,197	6.9%
> 500,000 <= 1,000,000	120	28.2%	84,832,122	30.5%
> 1,000,000 <= 1,500,000	40	9.4%	48,548,326	17.5%
> 1,500,000 <= 2,000,000	23	5.4%	40,563,246	14.6%
> 2,000,000 <= 2,500,000	6	1.4%	13,388,689	4.8%
> 2,500,000 <= 5,000,000	9	2.1%	25,137,596	9.1%
Total	425	100%	277,714,436	100%

Current Group Balance ●●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.8%	96,929	0.0%
> 100,000 <= 200,000	28	7.5%	4,642,636	1.7%
> 200,000 <= 300,000	61	16.4%	15,072,175	5.4%
> 300,000 <= 400,000	54	14.6%	19,178,430	6.9%
> 400,000 <= 500,000	35	9.4%	15,582,773	5.6%
> 500,000 <= 1,000,000	102	27.5%	71,716,905	25.8%
> 1,000,000 <= 1,500,000	41	11.1%	49,815,367	17.9%
> 1,500,000 <= 2,000,000	24	6.5%	43,100,052	15.5%
> 2,000,000 <= 2,500,000	10	2.7%	22,100,180	8.0%
> 2,500,000 <= 5,000,000	13	3.5%	36,408,988	13.1%
Total	371	100%	277,714,436	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	188	44.2%	115,544,970	41.6%
> 24 <= 30	153	36.0%	102,024,437	36.7%
> 30 <= 36	64	15.1%	42,432,786	15.3%
> 36 <= 42	8	1.9%	8,364,625	3.0%
> 42 <= 48	3	0.7%	1,388,194	0.5%
> 48 <= 54	1	0.2%	1,072,500	0.4%
> 54 <= 60	2	0.5%	1,800,000	0.6%
> 60 <= 300	6	1.4%	5,086,925	1.8%
Total	425	100%	277,714,436	100%

Arrears (Days Past Due) ●●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	423	99.5%	276,538,784	99.6%
> 30 <= 60	2	0.5%	1,175,651	0.4%
> 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	425	100%	277,714,436	100%

Income Verification ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
Full Doc	146	34.4%	117,477,067	42.3%	
Mid Doc	119	28.0%	80,357,052	28.9%	
Quick Doc	18	4.2%	7,544,976	2.7%	
SMSF	142	33.4%	72,335,341	26.0%	
SMSF NR	0	0.0%	0	0.0%	
Total	425	100%	277,714,436	100%	

Property Type ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
Retail	78	18.4%	51,138,462	18.4%	
Industrial	206	48.5%	122,855,040	44.2%	
Office	49	11.5%	32,973,686	11.9%	
Professional Suites	7	1.6%	2,600,418	0.9%	
Commercial Other	11	2.6%	16,662,877	6.0%	
Vacant Land	0	0.0%	0	0.0%	
Rural	4	0.9%	6,237,177	2.2%	
Residential	70	16.5%	45,246,775	16.3%	
Total	425	100%	277,714,436	100%	

Interest Rate Type ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
Variable	419	98.6%	273,887,706	98.6%	
<i>Fixed Rate Term Remaining (yrs)</i>					
0 <= 1	0	0.0%	0	0.0%	
> 1 <= 2	2	0.5%	637,500	0.2%	
> 2 <= 3	2	0.5%	862,174	0.3%	
> 3 <= 4	2	0.5%	2,327,055	0.8%	
> 4 <= 5	0	0.0%	0	0.0%	
Total	425	100%	277,714,436	100%	

Interest Rates ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
0 <= 5.0%	72	16.9%	58,997,933	21.2%	
> 5.0% <= 5.5%	124	29.2%	77,714,198	28.0%	
> 5.5% <= 6.0%	136	32.0%	84,739,570	30.5%	
> 6.0% <= 6.5%	81	19.1%	48,488,538	17.5%	
> 6.5% <= 7.0%	10	2.4%	6,573,516	2.4%	
> 7.0% <= 7.5%	2	0.5%	1,200,680	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	425	100%	277,714,436	100%	

Interest Cover (Unstressed) ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
0 <= 1.50	3	0.7%	2,227,223	0.8%	
> 1.50 <= 1.75	77	18.1%	59,960,441	21.6%	
> 1.75 <= 2.00	83	19.5%	59,154,489	21.3%	
> 2.00 <= 2.25	52	12.2%	37,182,318	13.4%	
> 2.25 <= 2.50	32	7.5%	16,348,329	5.9%	
> 2.50 <= 2.75	37	8.7%	19,801,940	7.1%	
> 2.75 <= 3.00	29	6.8%	19,384,818	7.0%	
> 3.00 <= 3.25	19	4.5%	13,794,636	5.0%	
> 3.25 <= 3.50	13	3.1%	8,659,671	3.1%	
> 3.50 <= 3.75	9	2.1%	6,855,137	2.5%	
> 3.75 <= 4.00	13	3.1%	6,622,265	2.4%	
> 4.00 <= 4.25	13	3.1%	6,263,907	2.3%	
> 4.25	45	10.6%	21,459,262	7.7%	
Total	425	100%	277,714,436	100%	

NCCP Loans ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
NCCP regulated loans	11	2.6%	7,133,658	2.6%	
Non NCCP loans	414	97.4%	270,580,777	97.4%	
Total	425	100%	277,714,436	100%	

Residential Property Type ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
Apartment	23	29.9%	15,008,826	31.4%	
High Density Apartment	4	5.2%	2,254,613	4.7%	
House	50	64.9%	30,538,931	63.9%	
Total	77	100%	47,862,371	100%	

Employment Type ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
PAYG	64	15.1%	33,201,458	12.0%	
<i>Months Self Employed</i>					
0 < 12	0	0.0%	0	0.0%	
12 < 24	0	0.0%	0	0.0%	
24 < 36	14	3.3%	11,835,286	4.3%	
36 < 48	10	2.4%	4,732,325	1.7%	
48 < 60	16	3.8%	11,805,528	4.3%	
60 < 75	321	75.5%	216,139,840	77.8%	
Total	425	100%	277,714,436	100%	

Remaining Term ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
0 <= 15	15	3.5%	5,664,920	2.0%	
> 15 <= 20	22	5.2%	11,799,194	4.2%	
> 20 <= 25	249	58.6%	175,068,081	63.0%	
> 25 <= 30	139	32.7%	85,182,241	30.7%	
Total	425	100%	277,714,436	100%	

Payment Type ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
P&I	240	56.5%	130,627,164	47.0%	
<i>IO Term Remaining (yrs)</i>					
0 <= 1	34	8.0%	29,790,957	10.7%	
> 1 <= 2	20	4.7%	12,424,740	4.5%	
> 2 <= 3	74	17.4%	54,149,782	19.5%	
> 3 <= 4	57	13.4%	50,721,793	18.3%	
> 4 <= 5	0	0.0%	0	0.0%	
Total	425	100%	277,714,436	100%	

Loan Purpose ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
Purchase	255	60.0%	147,862,421	53.2%	
Refinance - no takeout	77	18.1%	67,939,119	24.5%	
Refinance	54	12.7%	39,412,013	14.2%	
Equity Takeout	39	9.2%	22,500,883	8.1%	
Total	425	100%	277,714,436	100%	

Borrower Industry ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
Agriculture	0	0.0%	0	0.0%	
Automotive / Transport	56	13.2%	35,002,550	12.6%	
Communications	10	2.4%	9,065,805	3.3%	
Construction	113	26.6%	74,981,469	27.0%	
Education	8	1.9%	8,045,911	2.9%	
Engineering / Manufacturing	42	9.9%	23,189,749	8.4%	
Finance & Insurance	19	4.5%	10,726,800	3.9%	
Food and Beverage	36	8.5%	28,164,021	10.1%	
Health	27	6.4%	12,775,006	4.6%	
IT	0	0.0%	0	0.0%	
Other	2	0.5%	2,650,049	1.0%	
Printing & Media	6	1.4%	3,393,472	1.2%	
Professional Services	60	14.1%	38,461,222	13.8%	
Property Investment	1	0.2%	275,022	0.1%	
Public Service	1	0.2%	272,340	0.1%	
Retail	29	6.8%	20,719,963	7.5%	
Sport, Leisure, Cultural & Recreational	15	3.5%	9,991,055	3.6%	
Wholesale	0	0.0%	0	0.0%	
Total	425	100%	277,714,436	100%	

Credit Events ●●●					
	Number		Balance		%
	Amount	%	Amount	%	
0	423	99.5%	276,209,143	99.5%	
1	2	0.5%	1,505,293	0.5%	
2	0	0.0%	0	0.0%	
Total	425	100%	277,714,436	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	0.2%	252,560	100.0%	
COVID-19-4	0	0.0%	0	0.0%	
COVID-19-5	0	0.0%	0	0.0%	
Total	1	0%	252,560	100%	

Think Tank Hardships and Arrears Summary

Date

31/03/2021

BNYTCAL ATF Think Tank series 2019-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	392	99.2%	276,286,224	99.5%
Loans in Arrears (non-hardship)	2	0.5%	1,175,651	0.4%
Payment Missed (hardship application received / approved)	1	0.3%	252,560	0.1%
Total (no. of obligors)	395	100.0%	277,714,436	100.0%

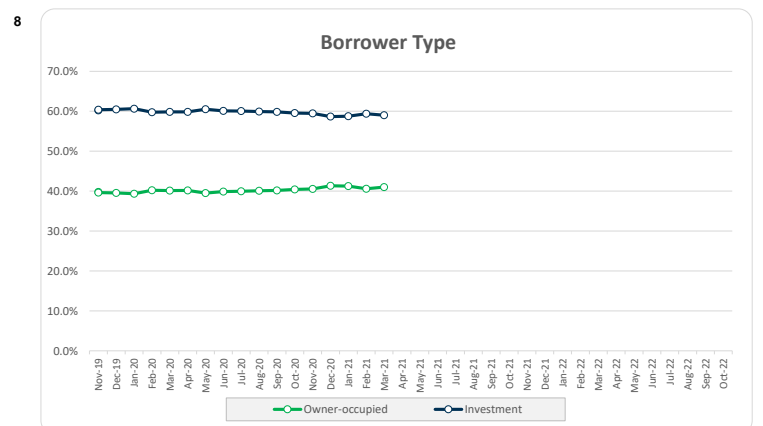
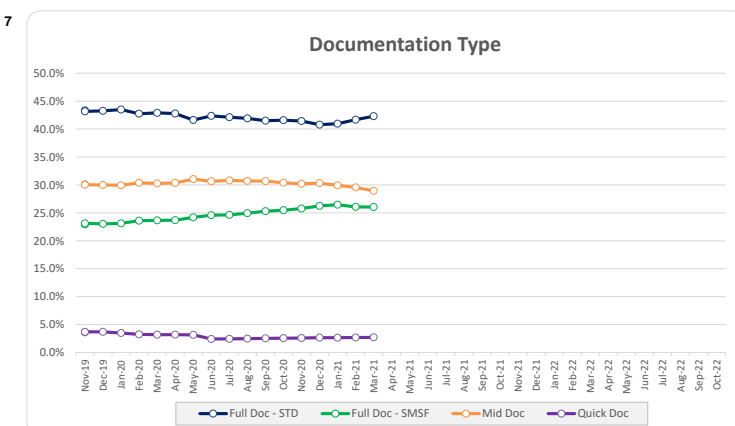
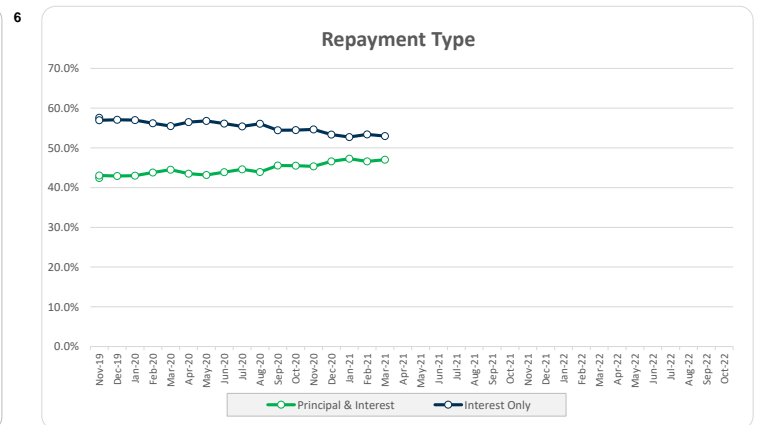
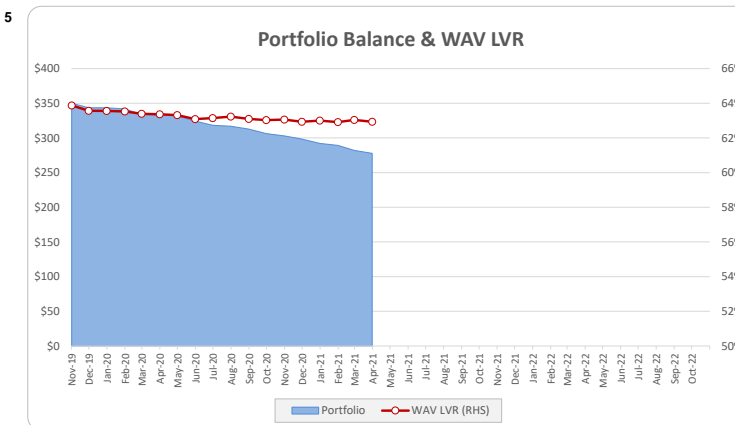
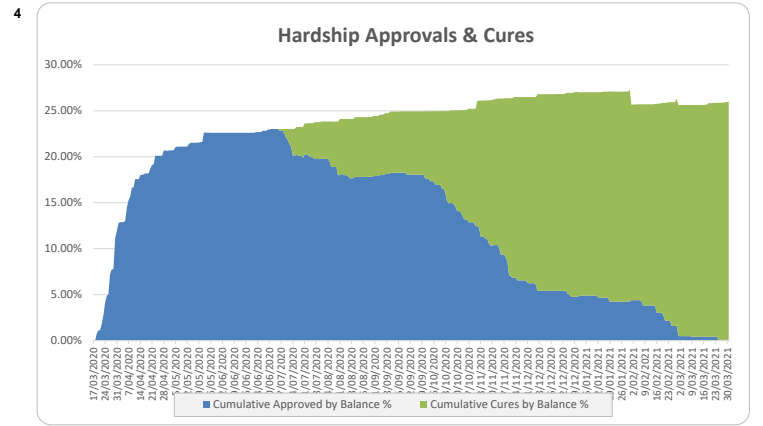
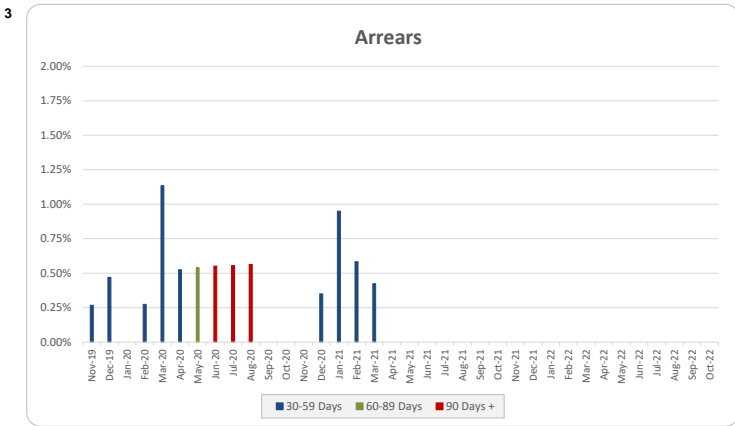
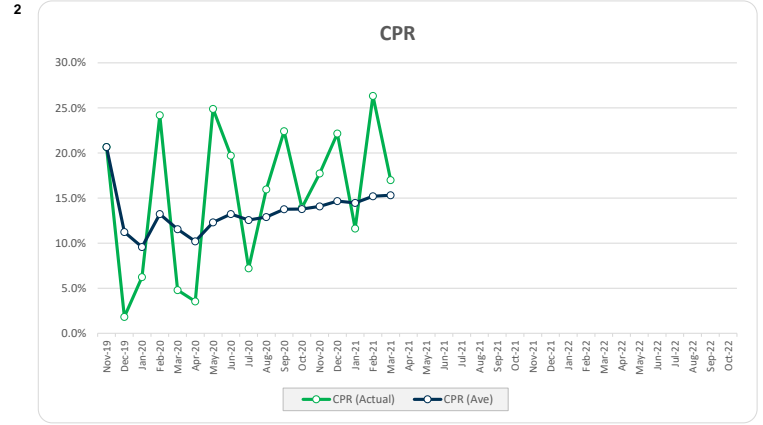
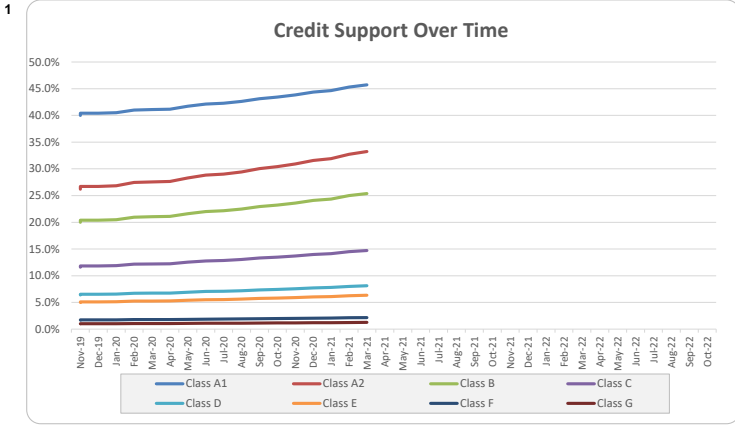
BNYTCAL ATF Think Tank series 2019-1 Trust

Hardship Breakdown (excluding Withdrawn)	Number	% Number	% Number / Total		% Amount	% Amount / Total Portfolio	
			Portfolio	Amount		Total Portfolio	Total Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%	0.0%
Hardship Approved	1	100.0%	0.3%	252,560	100.0%	0.1%	0.1%
Total (no. of obligors)	1	100.0%	0.3%	252,560	100.0%	0.1%	0.1%
Hardship Approved after Notified Cures	1		0.3%	252,560		0.1%	0.1%
Withdrawn Applications	12		3.0%	8,235,117		3.0%	3.0%

BNYTCAL ATF Think Tank series 2019-1 Trust

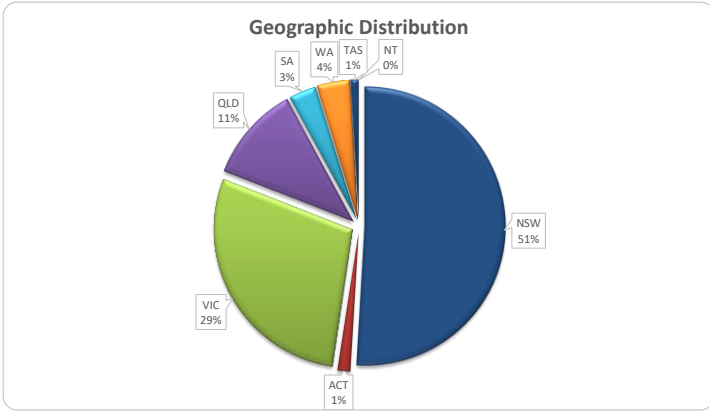
Loan Status	Number	% Number	% Number / Total		Amount	% Amount	% Amount / Total Portfolio	
			Portfolio	Amount			Total Portfolio	Total Portfolio
Current Loans (<=30 days arrears)								
No hardship request	392	100.0%	99.2%	276,286,224	100.0%	99.5%		
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%		
Request Received	-	0.0%	0.0%	-	0.0%	0.0%		
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%		
Total	392	100.0%	99.2%	276,286,224	100.0%	99.5%		
Loans in Arrears (non-hardship)								
No hardship request	2	100.0%	0.5%	1,175,651	100.0%	0.4%		
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%		
Total	2	100.0%	0.5%	1,175,651	100.0%	0.4%		
Payment Missed (hardship application received / approved)								
Request Received	-	0.0%	0.0%	-	0.0%	0.0%		
Hardship Approved	1	100.0%	0.3%	252,560	100.0%	0.1%		
Total	1	100.0%	0.3%	252,560	100.0%	0.1%		
Total (no. of obligors)	395			277,714,436				

Think Tank Series 2019-1: Time Series Charts

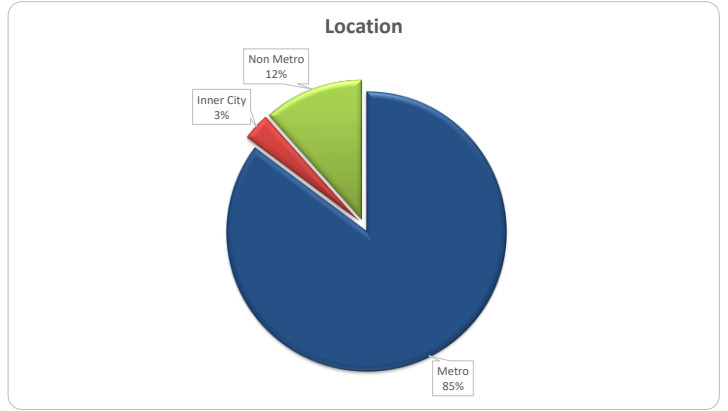


Think Tank Series 2019-1: Current Charts

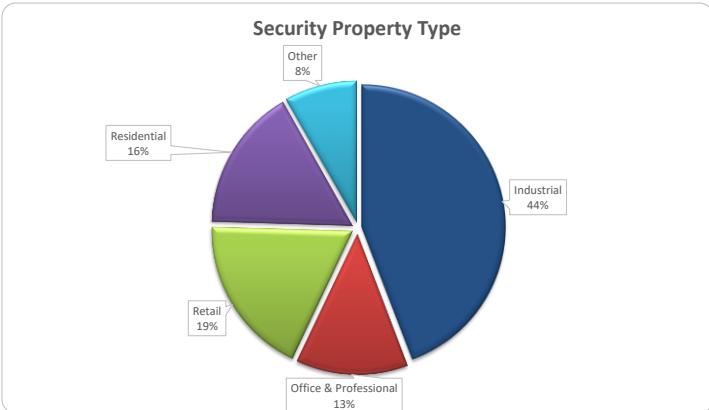
9



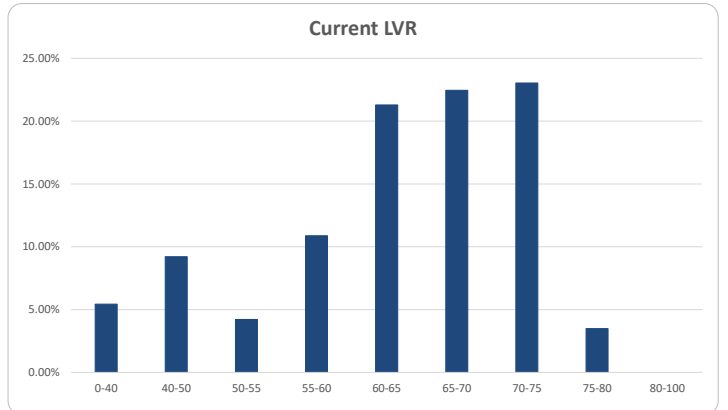
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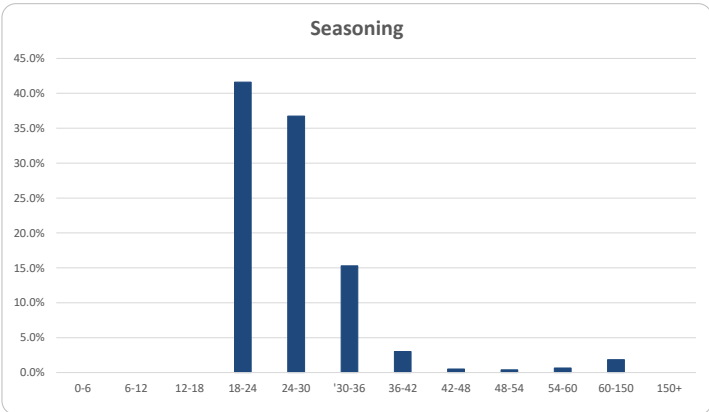
11



12



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