
Investor Report - Think Tank Series 2020-1

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

Payment Date of 12-Apr-2021

Think Tank Series 2020-1 Cashflow Asset Report

Thinktank.

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	313,149,258.10		8,104,399.80	305,044,858.30	84.7%	0.00	0.00	455,825.21	455,825.21
Class A2	96,032,439.14		2,485,349.27	93,547,089.87	84.7%	0.00	0.00	161,492.36	161,492.36
Class B	36,000,000.00		0.00	36,000,000.00	100.0%	0.00	0.00	88,204.93	88,204.93
Class C	32,400,000.00		0.00	32,400,000.00	100.0%	0.00	0.00	108,677.59	108,677.59
Class D	28,200,000.00		0.00	28,200,000.00	100.0%	0.00	0.00	122,635.23	122,635.23
Class E	13,200,000.00		0.00	13,200,000.00	100.0%	0.00	0.00	107,527.56	107,527.56
Class F	9,600,000.00		0.00	9,600,000.00	100.0%	0.00	0.00	86,881.32	86,881.32
Class G	4,200,000.00		0.00	4,200,000.00	100.0%	0.00	0.00	39,909.21	39,909.21
Class H	6,000,000.00		0.00	6,000,000.00	100.0%	0.00	0.00	62,437.81	62,437.81

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	2,143,797.07
Early Repayment Fees	49,024.92
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	10,430.62
Total Available Income	2,203,252.61

(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	10,838,508.23
Principal from the sale of Mortgage Loans	0.00
Other Principal	11,240.84
Total Principal Collections	10,849,749.07

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)	229,140.97
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	455,825.21
Class A2 Interest	161,492.36
Class B Interest	88,204.93
Class C Interest	108,677.59
Class D Interest	122,635.23
Class E Interest	107,527.56
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	86,881.32
Class G Interest	39,909.21
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	62,437.81
Other Expenses	0.00
Excess Spread	740,520.42

Think Tank Series 2020-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	260,000.00
Class A1 Principal Payment	8,104,399.80
Class A2 Principal Payment	2,485,349.27
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	539,565,812.65
Plus: Capitalised Charges	66,722.50
Plus: Further Advances / Redraws	260,000.00
Less: Principal Collections	10,838,508.23
Loan Balance at End of Collection Period	529,054,026.92

b. Repayments

Principal received on Mortgage Loans during Collection Period	10,838,508.23
CPR (%)	21.6%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.92%	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	6	2	0	8
Balance Outstanding	4,789,355	1,059,327	0	5,848,682
% Portfolio Balance	0.91%	0.20%	0.00%	1.11%

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	-\$ 4,727.89
COVID-19 at End of Collection Period	\$ 318,447.65

Summary ●●

Loans	936
Facilities	903
Borrower Groups	851
Balance	\$ 529,054,027
Avg Loan Balance	\$ 565,229
Max Loan Balance	\$ 3,929,558
Avg Facility Balance	\$ 585,885
Max Facility Balance	\$ 3,929,558
Avg Group Balance	\$ 621,689
Max Group Balance	\$ 3,929,558
WA Current LVR	65.3%
Max Current LVR	82.7%
WA Yield	5.24%
WA Seasoning (months)	24.4
% IO	32.4%
% Investor	53.1%
% SMSF	29.9%
WA Interest Cover (UnStressed)	3.19

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	97	10.4%	27,072,606	5.1%
> 40% <= 50%	91	9.7%	39,032,299	7.4%
> 50% <= 55%	38	4.1%	16,389,236	3.5%
> 55% <= 60%	76	8.1%	44,809,335	8.5%
> 60% <= 65%	130	13.9%	81,055,456	15.3%
> 65% <= 70%	151	16.1%	96,193,408	18.2%
> 70% <= 75%	220	23.5%	142,087,286	26.9%
> 75% <= 80%	121	12.9%	73,609,139	13.9%
> 80% <= 85%	12	1.3%	6,805,263	1.3%
> 85% <= 100%	0	0.0%	0	0.0%
Total	936	100.0%	529,054,027	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	18	2.0%	974,896	0.2%
> 100,000 <= 200,000	66	7.3%	10,497,574	2.0%
> 200,000 <= 300,000	141	15.6%	36,374,526	6.9%
> 300,000 <= 400,000	142	15.7%	49,920,976	9.4%
> 400,000 <= 500,000	133	14.7%	59,480,732	11.2%
> 500,000 <= 1,000,000	289	32.0%	200,842,268	38.0%
> 1,000,000 <= 1,500,000	82	9.1%	100,819,241	19.1%
> 1,500,000 <= 2,000,000	16	1.8%	27,563,824	5.2%
> 2,000,000 <= 2,500,000	6	0.7%	12,894,374	2.4%
> 2,500,000 <= 5,000,000	10	1.1%	29,685,617	5.6%
Total	903	100%	529,054,027	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	453	48.4%	282,540,578	53.4%
ACT	14	1.5%	7,502,064	1.4%
VIC	249	26.6%	148,935,080	28.2%
QLD	149	15.9%	58,961,514	11.1%
SA	30	3.2%	12,505,651	2.4%
WA	36	3.8%	16,227,336	3.1%
TAS	5	0.5%	2,381,804	0.5%
NT	0	0.0%	0	0.0%
Total	936	100%	529,054,027	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	752	80.3%	444,131,820	83.9%
Non metro	166	17.7%	74,697,724	14.1%
Inner City	18	1.9%	10,224,483	1.9%
Total	936	100%	529,054,027	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	30	3.2%	1,437,625	0.3%
> 100,000 <= 200,000	72	7.7%	11,376,901	2.2%
> 200,000 <= 300,000	150	16.0%	36,690,614	7.3%
> 300,000 <= 400,000	146	15.6%	50,927,856	9.6%
> 400,000 <= 500,000	138	14.7%	61,806,279	11.7%
> 500,000 <= 1,000,000	291	31.1%	202,718,034	38.3%
> 1,000,000 <= 1,500,000	82	8.8%	100,677,513	19.0%
> 1,500,000 <= 2,000,000	14	1.5%	24,228,279	4.6%
> 2,000,000 <= 2,500,000	6	0.6%	12,982,923	2.5%
> 2,500,000 <= 5,000,000	8	0.9%	24,208,003	4.6%
Total	936	100%	529,054,027	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	17	2.0%	675,977	0.2%
> 100,000 <= 200,000	64	7.5%	10,165,535	1.9%
> 200,000 <= 300,000	113	13.3%	29,492,538	5.6%
> 300,000 <= 400,000	125	14.7%	43,938,828	8.3%
> 400,000 <= 500,000	122	14.3%	54,666,733	10.3%
> 500,000 <= 1,000,000	283	33.3%	197,370,617	37.3%
> 1,000,000 <= 1,500,000	89	10.5%	109,592,420	20.7%
> 1,500,000 <= 2,000,000	18	2.1%	30,915,196	5.8%
> 2,000,000 <= 2,500,000	9	1.1%	19,602,689	3.7%
> 2,500,000 <= 5,000,000	11	1.3%	32,433,495	6.1%
Total	851	100%	529,054,027	100%

Seasoning (months) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 6	0	0.0%	0	0.0%
> 6 <= 12	242	25.9%	144,851,150	27.4%
> 12 <= 18	376	40.2%	205,306,452	38.8%
> 18 <= 24	111	11.9%	66,857,940	12.6%
> 24 <= 30	28	3.0%	20,702,723	3.9%
> 30 <= 36	13	1.4%	12,941,689	2.4%
> 36 <= 42	2	0.2%	1,129,356	0.2%
> 42 <= 48	0	0.0%	0	0.0%
> 48 <= 54	1	0.1%	700,000	0.1%
> 54 <= 60	19	2.0%	7,014,470	1.3%
> 60 <= 300	144	15.4%	69,550,248	13.1%
Total	936	100%	529,054,027	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	928	99.1%	523,205,345	98.9%
> 30 <= 60	6	0.6%	4,769,355	0.9%
> 60 <= 90	2	0.2%	1,059,327	0.2%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	0	0.0%	0	0.0%
> 150	0	0.0%	0	0.0%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
Full Doc	178	19.0%	124,893,952	23.6%
Mid Doc	394	42.1%	237,536,359	44.9%
Quick Doc	29	3.1%	8,601,494	1.6%
SMSF	335	35.8%	158,022,222	29.9%
SMSF NR	0	0.0%	0	0.0%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
Retail	142	15.2%	89,531,210	16.9%
Industrial	254	27.1%	144,302,352	27.3%
Office	84	9.0%	41,078,651	7.8%
Professional Suites	9	1.0%	4,772,032	0.9%
Commercial Other	19	2.0%	19,745,123	3.7%
Vacant Land	0	0.0%	1,874,097	0.4%
Rural	1	0.1%	1,083,133	0.2%
Residential	427	45.6%	226,667,430	42.8%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
Variable	936	100.0%	529,054,027	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	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	357	38.1%	216,250,548	40.9%
> 5.0% <= 5.5%	232	24.8%	123,972,209	23.4%
> 5.5% <= 6.0%	163	17.4%	89,058,029	16.8%
> 6.0% <= 6.5%	135	14.4%	76,365,977	14.4%
> 6.5% <= 7.0%	43	4.6%	22,632,749	4.3%
> 7.0% <= 7.5%	6	0.6%	774,515	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	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.3%	1,864,087	0.4%
> 1.50 <= 1.75	131	14.0%	80,506,897	15.2%
> 1.75 <= 2.00	115	12.3%	65,568,260	12.4%
> 2.00 <= 2.25	91	9.7%	54,975,920	10.4%
> 2.25 <= 2.50	74	7.9%	48,245,447	9.1%
> 2.50 <= 2.75	74	7.9%	40,900,414	7.7%
> 2.75 <= 3.00	51	5.4%	26,105,068	4.9%
> 3.00 <= 3.25	38	4.1%	17,323,147	3.3%
> 3.25 <= 3.50	48	5.1%	28,309,777	5.4%
> 3.50 <= 3.75	37	4.0%	16,313,103	3.1%
> 3.75 <= 4.00	34	3.6%	20,353,510	3.8%
> 4.00 <= 4.25	30	3.2%	16,856,851	3.2%
> 4.25	210	22.4%	111,731,546	21.1%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	221	23.6%	134,056,528	25.3%
Non NCCP loans	715	76.4%	394,997,499	74.7%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
Apartment	78	17.8%	34,541,182	14.9%
High Density Apartment	0	0.0%	0	0.0%
House	360	82.2%	196,595,652	85.1%
Total	438	100%	231,136,835	100%

	Number		Balance	
	Amount	%	Amount	%
PAYG	161	17.2%	71,675,098	13.5%
Months Self Employed				
< 12	0	0.0%	0	0.0%
12 <= 24	0	0.0%	0	0.0%
24 <= 36	55	5.9%	34,030,990	6.4%
36 <= 48	49	5.2%	25,177,304	4.8%
48 <= 60	41	4.4%	26,231,538	5.0%
60	630	67.3%	371,939,098	70.3%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
0 <= 15	46	4.9%	12,947,580	2.4%
> 15 <= 20	120	12.8%	70,337,156	13.3%
> 20 <= 25	344	36.8%	204,265,896	38.6%
> 25 <= 30	426	45.5%	241,503,395	45.6%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
P&I	704	75.2%	357,472,322	67.6%
JO Term Remaining (yrs)				
0 <= 1	32	3.4%	22,811,060	4.3%
> 1 <= 2	29	3.1%	20,252,214	3.8%
> 2 <= 3	31	3.3%	24,873,515	4.7%
> 3 <= 4	99	10.6%	69,608,548	13.2%
> 4 <= 5	41	4.4%	34,036,366	6.4%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
Purchase	615	65.7%	331,979,674	62.7%
Refinance - no takeout	161	17.2%	98,967,180	18.7%
Refinance	132	14.1%	83,289,337	15.7%
Equity Takeout	28	3.0%	14,817,836	2.8%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
Agriculture	2	0.2%	161,370	0.0%
Automotive / Transport	91	9.7%	47,158,072	8.9%
Communications	35	3.7%	19,830,907	3.7%
Construction	251	26.8%	151,935,224	28.7%
Education	19	2.0%	11,384,968	2.2%
Engineering / Manufacturing	61	6.5%	36,989,489	7.0%
Finance & Insurance	53	5.7%	22,154,855	4.2%
Food and Beverage	90	9.6%	63,216,884	11.9%
Health	55	5.9%	24,564,195	4.6%
IT	3	0.3%	947,391	0.2%
Other	0	0.0%	0	0.0%
Printing & Media	13	1.4%	7,763,704	1.5%
Professional Services	110	11.8%	61,139,393	11.6%
Property Investment	4	0.4%	1,954,475	0.3%
Public Service	13	1.4%	4,372,642	0.8%
Retail	77	8.2%	49,374,941	9.3%
Sport, Leisure, Cultural & Recreational	55	5.9%	23,564,967	4.5%
Wholesale	4	0.4%	2,840,559	0.5%
Total	936	100%	529,054,027	100%

	Number		Balance	
	Amount	%	Amount	%
0	932	99.6%	526,516,607	99.5%
1	4	0.4%	2,537,420	0.5%
2	0	0.0%	0	0.0%
Total	936	100%	529,054,027	100%

	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	0	0.0%	0	0.0%
COVID-19-4	1	0.1%	478,226.61	100.0%
COVID-19-5	0	0.0%	0	0.0%
Total	1	0%	478,227	100%

BNYTCAL ATF Think Tank series 2020-1 Trust

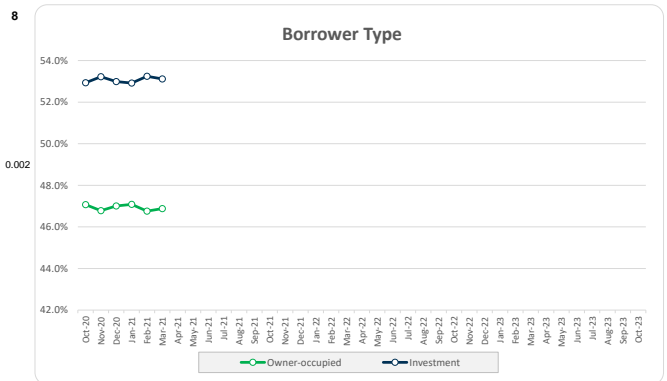
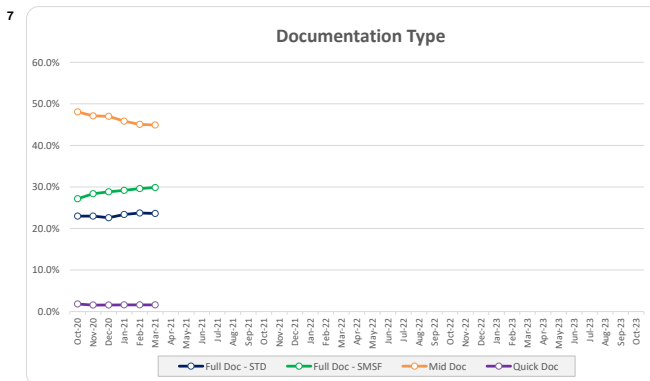
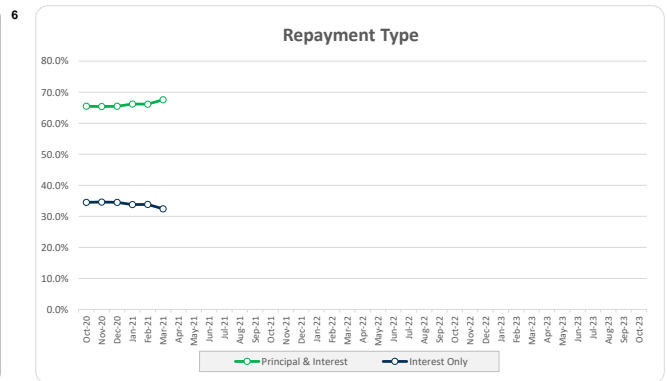
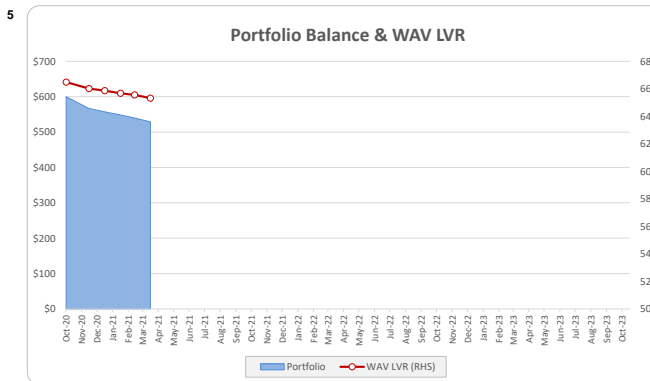
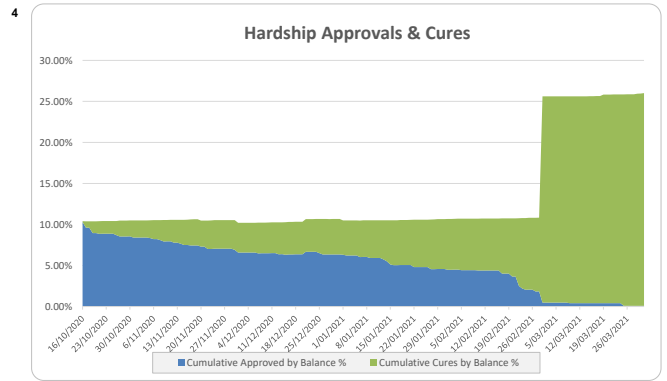
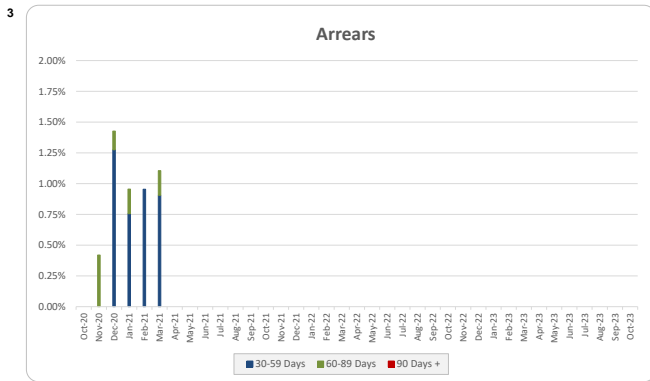
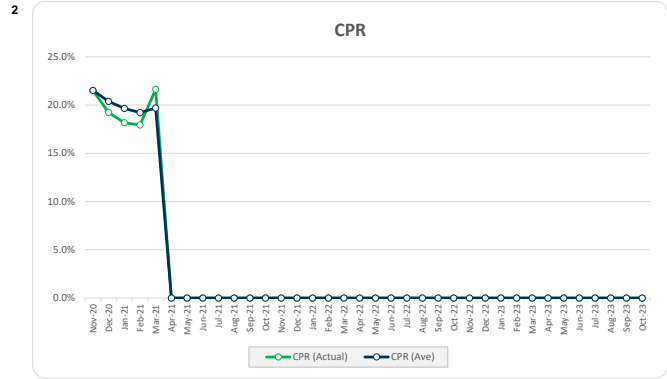
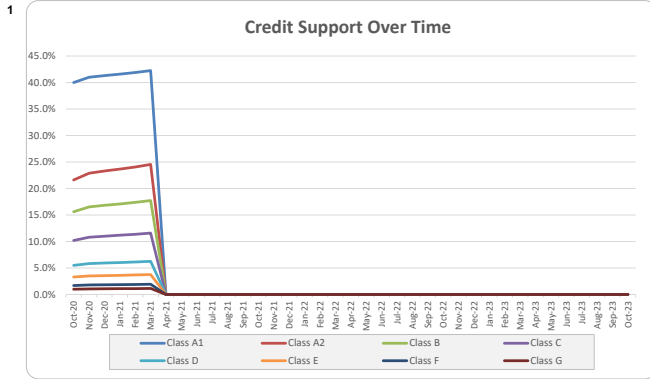
Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	896	99.2%	522,727,118	98.8%
Loans in Arrears (non-hardship)	6	0.7%	5,848,682	1.1%
Payment Missed (hardship application received / approved)	1	0.1%	478,227	0.1%
Total (no. of obligors)	903	100.0%	529,054,027	100.0%

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	1	100.0%	0.1%	478,227	100.0%	0.09%
Total (no. of obligors)	1	100.0%	0.1%	478,227	100.0%	0.1%
Hardship Approved after Notified Cures	1		0.1%	478,227		0.1%
Withdrawn Applications	26		2.9%	16,886,622		3.2%

BNYTCAL ATF Think Tank series 2020-1 Trust

Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	896	100.0%	99.2%	522,727,118	100.0%	98.8%
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	896	100.0%	99.2%	522,727,118	100.0%	98.8%
Loans in Arrears (non-hardship)						
No hardship request	6	100.0%	0.7%	5,848,682	100.0%	1.1%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	6	100.0%	0.7%	5,848,682	100.0%	1.1%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	1	100.0%	0.1%	478,227	100.0%	0.1%
Total	1	100.0%	0.1%	478,227	100.0%	0.1%
Total (no. of obligors)	903			529,054,027		



Think Tank Series 2020-1: Current Charts

