



Investor Report - Think Tank Series 2019-1

Collection Period from 01-Apr-2021 to 30-Apr-2021

Payment Date of 10-May-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	149,700,730.46		3,288,297.82	146,412,432.64	69.7%	0.00	0.00	157,225.96	157,225.96
Class A2	34,431,168.02		756,308.50	33,674,859.52	69.7%	0.00	0.00	45,406.50	45,406.50
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	33,611.10	33,611.10
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	68,091.04	68,091.04
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	56,113.24	56,113.24
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	21,873.44	21,873.44
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	61,305.12	61,305.12
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	16,950.97	16,950.97
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	30,927.99	30,927.99

1. GENERAL

Current Payment Date	10-May-21
Collection Period (start)	1-Apr-21
Collection Period (end)	30-Apr-21
Interest Period (start)	12-Apr-21
Interest Period (end)	9-May-21
Days in Interest Period	28
Next Payment Date	10-Jun-21

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,258,559.07
Early Repayment Fees	39,863.36
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	3,563.93
Total Available Income	1,301,986.36

(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	4,109,294.95
Principal from the sale of Mortgage Loans	0.00
Other Principal	2,211.37
Total Principal Collections	4,111,506.32

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)	115,261.36
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	157,225.96
Class A2 Interest	45,406.50
Class B Interest	33,611.10
Class C Interest	68,091.04
Class D Interest	56,113.24
Class E Interest	21,873.44
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	61,305.12
Class G Interest	16,950.97
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	30,927.99
Other Expenses	0.00
Excess Spread	695,219.64

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	66,900.00
Class A1 Principal Payment	3,288,297.82
Class A2 Principal Payment	756,308.50
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	277,714,435.67
Plus: Capitalised Charges	36,175.68
Plus: Further Advances / Redraws	66,900.00
Less: Principal Collections	4,109,294.95
Loan Balance at End of Collection Period	273,708,216.40

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,109,294.95
CPR (%)	16.4%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.64%	5.53%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.52%	5.53%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	5	1	0	6
Balance Outstanding	4,030,326	975,195	0	5,005,521
% Portfolio Balance	1.47%	0.36%	0.00%	1.83%

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	422
Facilities	392
Borrower Groups	368
Balance	273,708,216.40
Avg Loan Balance	648,597.67
Max Loan Balance	3,024,618.00
Avg Facility Balance	698,235.25
Max Facility Balance	3,078,603.64
Avg Group Balance	743,772.33
Max Group Balance	3,078,603.64
WA Current LVR	62.8%
Max Current LVR	80.0%
WA Yield	5.53%
WA Seasoning (months)	28.4
% IO	53.8%
% Investor	58.9%
% SMSF	26.3%
WA Interest Cover (UnStressed)	2.50

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	41	9.7%	15,095,195	5.5%
> 40% <= 50%	42	10.0%	25,368,669	9.3%
> 50% <= 55%	22	5.2%	12,837,057	4.7%
> 55% <= 60%	43	10.2%	30,576,454	11.2%
> 60% <= 65%	75	17.8%	55,168,979	20.2%
> 65% <= 70%	99	23.5%	62,110,467	22.7%
> 70% <= 75%	85	20.1%	61,105,287	22.3%
> 75% <= 80%	15	3.6%	11,446,109	4.2%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	422	100.0%	273,708,216	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.8%	96,671	0.0%
> 100,000 <= 200,000	31	7.9%	5,154,377	1.9%
> 200,000 <= 300,000	67	17.1%	16,659,169	6.1%
> 300,000 <= 400,000	57	14.5%	20,074,547	7.3%
> 400,000 <= 500,000	36	9.2%	15,877,437	5.8%
> 500,000 <= 1,000,000	118	30.1%	84,524,948	30.9%
> 1,000,000 <= 1,500,000	41	10.5%	50,173,096	18.3%
> 1,500,000 <= 2,000,000	24	6.1%	42,521,993	15.5%
> 2,000,000 <= 2,500,000	6	1.5%	12,978,049	4.7%
> 2,500,000 <= 5,000,000	9	2.3%	25,647,930	9.4%
Total	392	100%	273,708,216	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	190	45.0%	137,570,156	50.3%
ACT	10	2.4%	3,962,078	1.4%
VIC	127	30.1%	79,326,532	29.0%
QLD	54	12.8%	30,905,768	11.3%
SA	13	3.1%	8,804,207	3.2%
WA	22	5.2%	10,653,685	3.9%
TAS	6	1.4%	2,485,790	0.9%
NT	0	0.0%	0	0.0%
Total	422	100%	273,708,216	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	355	84.1%	232,679,490	85.0%
Non metro	55	13.0%	32,157,890	11.7%
Inner City	12	2.8%	8,870,837	3.2%
Total	422	100%	273,708,216	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	3.1%	521,606	0.2%
> 100,000 <= 200,000	37	8.8%	6,040,842	2.2%
> 200,000 <= 300,000	74	17.5%	18,550,387	6.8%
> 300,000 <= 400,000	59	14.0%	20,661,015	7.5%
> 400,000 <= 500,000	42	10.0%	18,642,057	6.8%
> 500,000 <= 1,000,000	121	28.7%	85,238,192	31.1%
> 1,000,000 <= 1,500,000	39	9.2%	47,478,367	17.3%
> 1,500,000 <= 2,000,000	23	5.5%	40,563,585	14.8%
> 2,000,000 <= 2,500,000	5	1.2%	10,878,049	4.0%
> 2,500,000 <= 5,000,000	9	2.1%	25,134,116	9.2%
Total	422	100%	273,708,216	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	3	0.8%	96,671	0.0%
> 100,000 <= 200,000	27	7.3%	4,439,576	1.6%
> 200,000 <= 300,000	62	16.8%	15,355,462	5.6%
> 300,000 <= 400,000	53	14.4%	18,816,250	6.9%
> 400,000 <= 500,000	34	9.2%	15,067,732	5.5%
> 500,000 <= 1,000,000	103	28.0%	72,123,531	26.4%
> 1,000,000 <= 1,500,000	40	10.9%	48,735,646	17.8%
> 1,500,000 <= 2,000,000	24	6.5%	43,091,803	15.7%
> 2,000,000 <= 2,500,000	9	2.4%	19,585,537	7.2%
> 2,500,000 <= 5,000,000	13	3.5%	36,396,007	13.3%
Total	368	100%	273,708,216	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	163	38.6%	98,228,721	35.9%
> 24 <= 30	151	35.8%	99,780,356	36.5%
> 30 <= 36	85	20.1%	57,257,597	20.9%
> 36 <= 42	10	2.4%	8,252,117	3.0%
> 42 <= 48	5	1.2%	2,439,031	0.9%
> 48 <= 54	1	0.2%	1,072,500	0.4%
> 54 <= 60	2	0.5%	1,800,000	0.7%
> 60 <= 300	5	1.2%	4,877,895	1.8%
Total	422	100%	273,708,216	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	416	98.6%	268,702,695	98.2%
> 30 <= 60	5	1.2%	4,030,326	1.5%
> 60 <= 90	1	0.2%	975,195	0.4%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	0	0.0%	0	0.0%
> 150	0	0.0%	0	0.0%
Total	422	100%	273,708,216	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	144	34.1%	113,910,925	41.6%
Mid Doc	118	28.0%	80,162,870	29.3%
Quick Doc	18	4.3%	7,536,027	2.8%
SMSF	142	33.6%	72,098,395	26.3%
SMSF NR	0	0.0%	0	0.0%
Total	422	100%	273,708,216	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	77	18.2%	48,614,215	17.8%
Industrial	204	48.3%	121,363,086	44.3%
Office	49	11.6%	33,002,801	12.1%
Professional Suites	7	1.7%	2,597,262	0.9%
Commercial Other	11	2.6%	16,671,597	6.1%
Vacant Land	0	0.0%	0	0.0%
Rural	4	0.9%	6,231,522	2.3%
Residential	70	16.6%	45,227,734	16.5%
Total	422	100%	273,708,216	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	416	98.6%	269,882,806	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	3	0.7%	2,861,295	1.0%
> 3 <= 4	1	0.2%	326,616	0.1%
> 4 <= 5	0	0.0%	0	0.0%
Total	422	100%	273,708,216	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	79	18.7%	59,671,365	21.8%
> 5.0% <= 5.5%	123	29.1%	78,539,054	28.7%
> 5.5% <= 6.0%	130	30.8%	80,972,550	29.6%
> 6.0% <= 6.5%	78	18.5%	46,764,414	17.1%
> 6.5% <= 7.0%	10	2.4%	6,564,526	2.4%
> 7.0% <= 7.5%	2	0.5%	1,196,308	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	422	100%	273,708,216	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.7%	2,224,014	0.8%
> 1.50 <= 1.75	77	18.2%	59,879,271	21.9%
> 1.75 <= 2.00	83	19.7%	59,118,650	21.6%
> 2.00 <= 2.25	50	11.8%	34,469,678	12.6%
> 2.25 <= 2.50	32	7.6%	16,331,982	6.0%
> 2.50 <= 2.75	37	8.8%	19,780,352	7.2%
> 2.75 <= 3.00	29	6.9%	19,370,209	7.1%
> 3.00 <= 3.25	19	4.5%	13,787,631	5.0%
> 3.25 <= 3.50	13	3.1%	8,657,528	3.2%
> 3.50 <= 3.75	8	1.9%	5,797,962	2.1%
> 3.75 <= 4.00	13	3.1%	6,620,616	2.4%
> 4.00 <= 4.25	13	3.1%	6,267,165	2.3%
> 4.25	45	10.7%	21,403,160	7.8%
Total	422	100%	273,708,216	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	11	2.6%	7,149,848	2.6%
Non NCCP loans	411	97.4%	266,558,369	97.4%
Total	422	100%	273,708,216	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	23	29.9%	15,000,819	31.4%
High Density Apartment	4	5.2%	2,259,564	4.7%
House	50	64.9%	30,582,946	63.9%
Total	77	100%	47,843,329	100%

Employment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
PAYG	63	14.9%	33,209,767	12.1%
<i>Months Self Employed</i>				
0 < 12	1	0.2%	548	0.0%
12 <= 24	0	0.0%	0	0.0%
24 <= 36	13	3.1%	9,327,071	3.4%
36 <= 48	10	2.4%	4,732,327	1.7%
48 <= 60	16	3.8%	11,791,222	4.3%
60	319	75.6%	214,647,281	78.4%
Total	422	100%	273,708,216	100%

Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	14	3.3%	5,449,314	2.0%
> 15 <= 20	22	5.2%	11,778,781	4.3%
> 20 <= 25	248	58.8%	173,933,679	63.5%
> 25 <= 30	138	32.7%	82,546,442	30.2%
Total	422	100%	273,708,216	100%

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	237	56.2%	126,550,958	46.2%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	34	8.1%	29,814,077	10.9%
> 1 <= 2	24	5.7%	13,499,743	4.9%
> 2 <= 3	76	18.0%	60,190,311	22.0%
> 3 <= 4	51	12.1%	43,653,127	15.9%
> 4 <= 5	0	0.0%	0	0.0%
Total	422	100%	273,708,216	100%

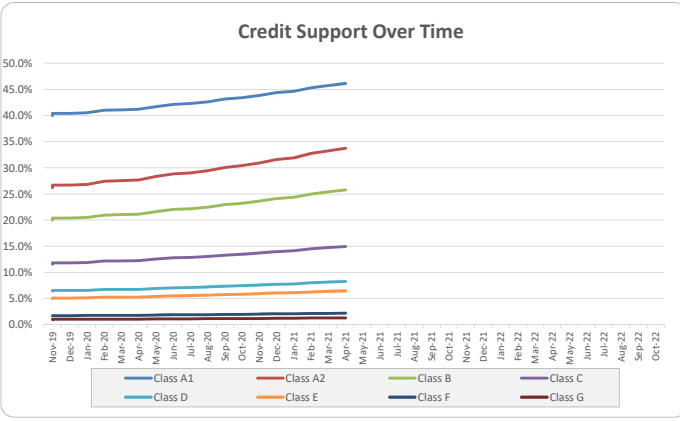
Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	252	59.7%	143,828,774	52.5%
Refinance - no takeout	77	18.2%	67,926,267	24.8%
Refinance	54	12.8%	39,398,801	14.4%
Equity Takeout	39	9.2%	22,554,375	8.2%
Total	422	100%	273,708,216	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	55	13.0%	34,758,823	12.7%
Communications	10	2.4%	9,059,090	3.3%
Construction	113	26.8%	74,883,110	27.4%
Education	8	1.9%	8,065,064	2.9%
Engineering / Manufacturing	42	10.0%	23,165,510	8.5%
Finance & Insurance	19	4.5%	10,720,702	3.9%
Food and Beverage	36	8.5%	28,118,562	10.3%
Health	27	6.4%	12,761,625	4.7%
IT	0	0.0%	0	0.0%
Other	2	0.5%	2,643,778	1.0%
Printing & Media	5	1.2%	2,338,591	0.9%
Professional Services	60	14.2%	38,451,435	14.0%
Property Investment	1	0.2%	274,511	0.1%
Public Service	1	0.2%	272,010	0.1%
Retail	28	6.6%	18,214,770	6.7%
Sport, Leisure, Cultural & Recreational	15	3.6%	9,980,634	3.6%
Wholesale	0	0.0%	0	0.0%
Total	422	100%	273,708,216	100%

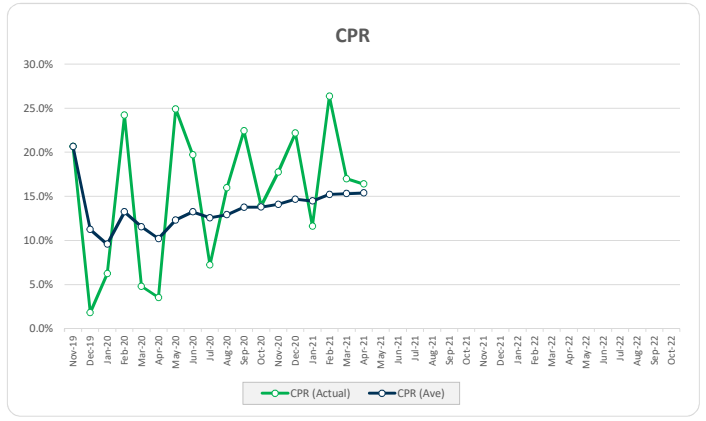
Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	420	99.5%	272,205,877	99.5%
1	2	0.5%	1,502,340	0.5%
2	0	0.0%	0	0.0%
Total	422	100%	273,708,216	100%

Think Tank Series 2019-1: Time Series Charts

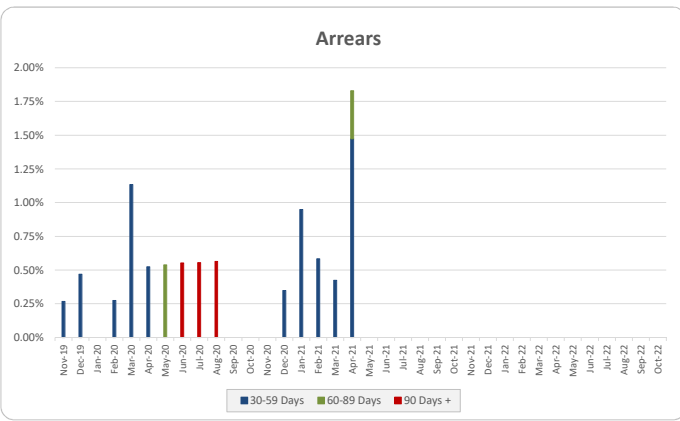
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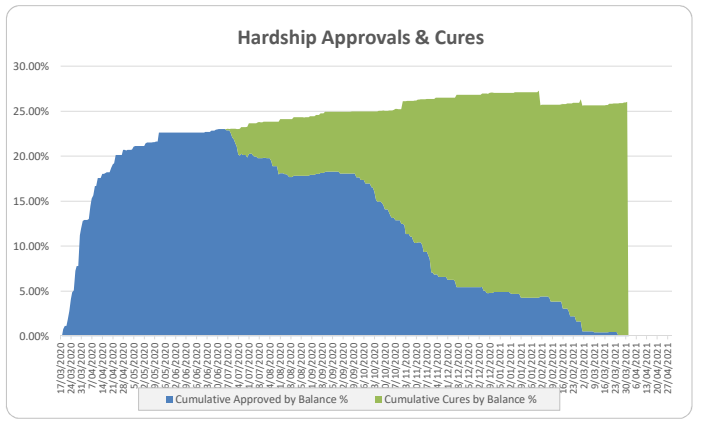
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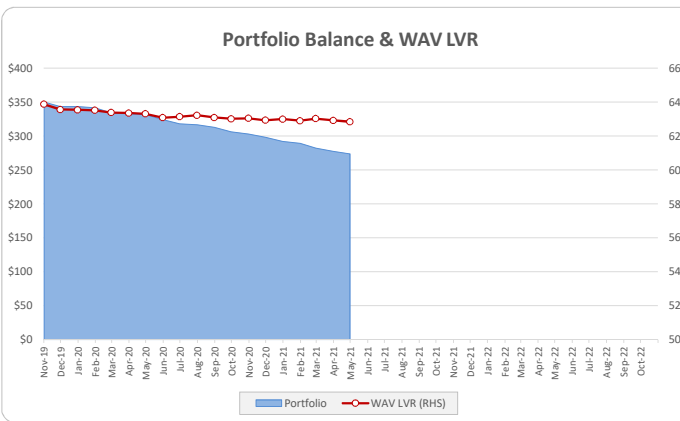
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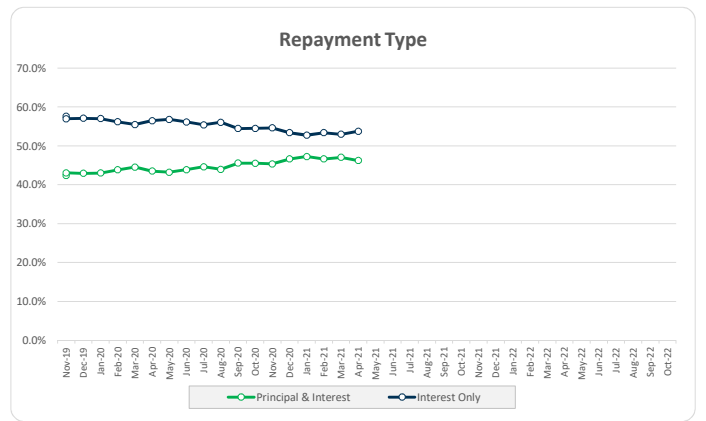
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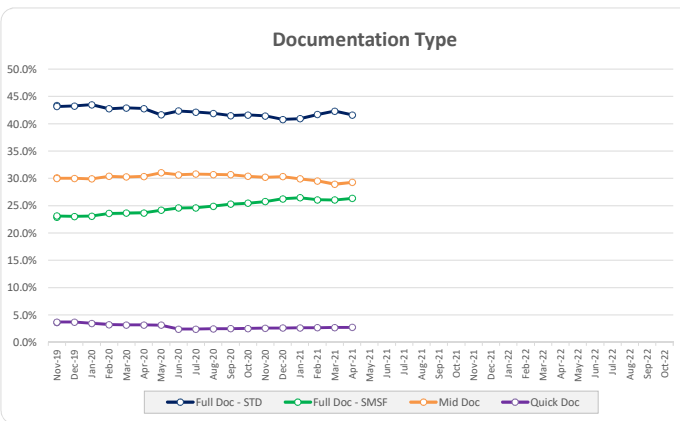
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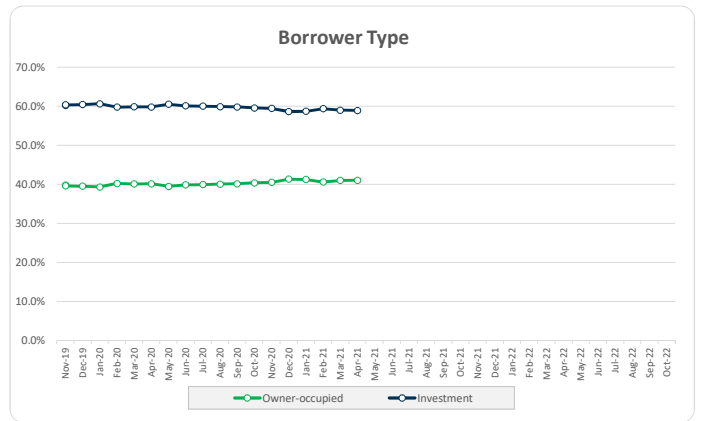
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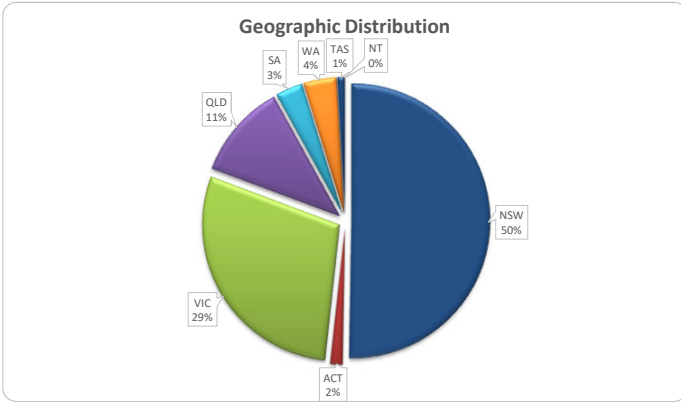


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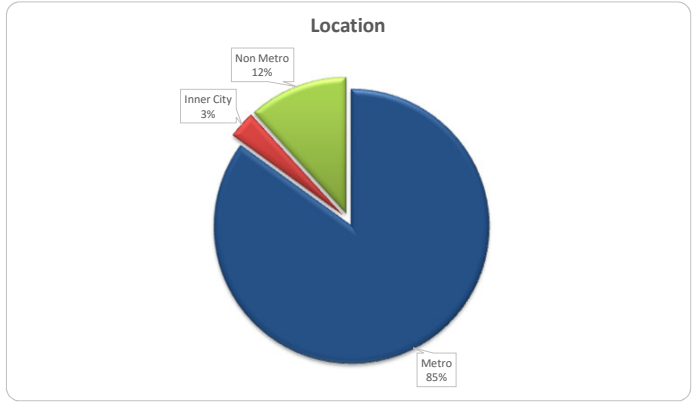


Think Tank Series 2019-1: Current Charts

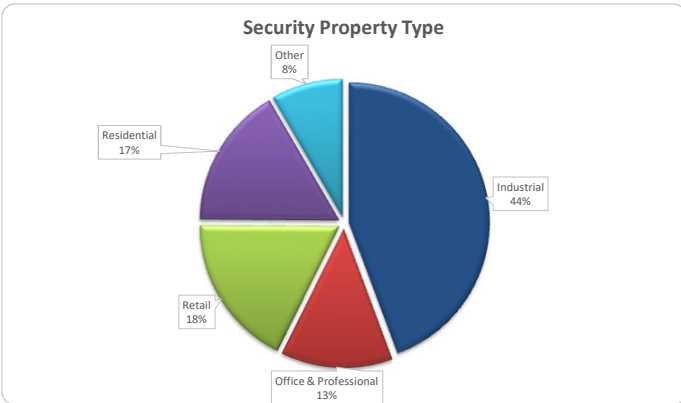
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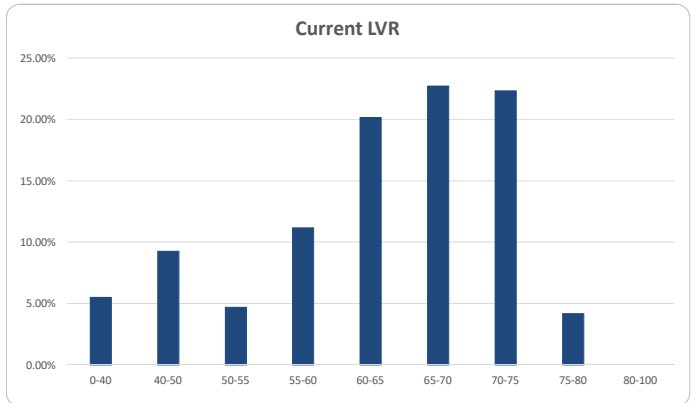
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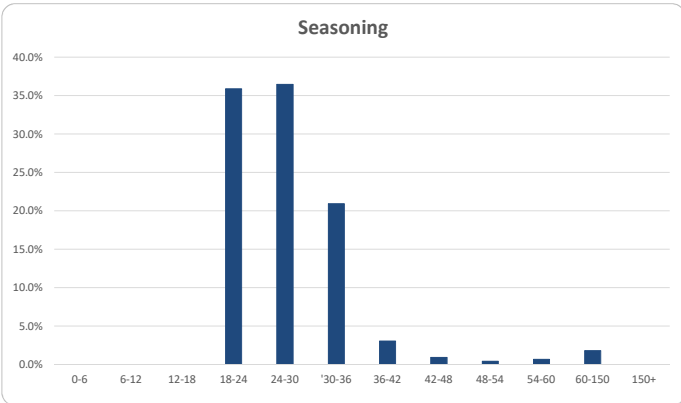
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