



Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Jun-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	146,412,432.64		4,810,068.61	141,602,364.03	67.4%	0.00	0.00	169,116.39	169,116.39
Class A2	33,674,859.52		1,106,315.78	32,568,543.74	67.4%	0.00	0.00	48,906.97	48,906.97
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	37,044.58	37,044.58
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	75,159.29	75,159.29
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	61,984.71	61,984.71
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	24,179.15	24,179.15
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	67,784.26	67,784.26
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,748.21	18,748.21
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	34,214.66	34,214.66

1. GENERAL

Current Payment Date	10-Jun-21
Collection Period (start)	1-May-21
Collection Period (end)	31-May-21
Interest Period (start)	10-May-21
Interest Period (end)	9-Jun-21
Days in Interest Period	31
Next Payment Date	12-Jul-21

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,252,009.32
Early Repayment Fees	24,258.56
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	1,976.82
Total Available Income	1,278,244.70

(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	5,938,388.13
Principal from the sale of Mortgage Loans	0.00
Other Principal	-22,003.74
Total Principal Collections	5,916,384.39

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)	117,664.26
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	169,116.39
Class A2 Interest	48,906.97
Class B Interest	37,044.58
Class C Interest	75,159.29
Class D Interest	61,984.71
Class E Interest	24,179.15
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	67,784.26
Class G Interest	18,748.21
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,214.66
Other Expenses	0.00
Excess Spread	623,442.22

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	4,810,068.61
Class A2 Principal Payment	1,106,315.78
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	273,708,216.40
Plus: Capitalised Charges	16,665.14
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	5,938,388.13
 Loan Balance at End of Collection Period	 267,786,493.41

b. Repayments

Principal received on Mortgage Loans during Collection Period	5,938,388.13
CPR (%)	23.1%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.62%	5.50%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.50%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	2	1	1	4
Balance Outstanding	924,896	1,185,294	980,356	3,090,546
% Portfolio Balance	0.35%	0.44%	0.37%	1.15%

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	416
Facilities	386
Borrower Groups	362
Balance	267,786,493.41
Avg Loan Balance	643,717.53
Max Loan Balance	3,024,618.00
Avg Facility Balance	693,747.39
Max Facility Balance	3,078,603.64
Avg Group Balance	739,741.69
Max Group Balance	3,078,603.64
WA Current LVR	62.7%
Max Current LVR	80.0%
WA Yield	5.50%
WA Seasoning (months)	29.3
% IO	53.3%
% Investor	58.5%
% SMSF	26.7%
WA Interest Cover (UnStressed)	2.51

Current Loan/Facility LVR

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	41	9.9%	14,944,827	5.6%
> 40% <= 50%	44	10.6%	25,749,962	9.6%
> 50% <= 55%	23	5.5%	12,739,924	4.8%
> 55% <= 60%	42	10.1%	29,485,423	11.0%
> 60% <= 65%	75	18.0%	55,032,523	20.6%
> 65% <= 70%	94	22.6%	60,435,857	22.6%
> 70% <= 75%	83	20.0%	58,939,914	22.0%
> 75% <= 80%	14	3.4%	10,458,064	3.9%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	416	100.0%	267,786,493	100%

Current Facility Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	5	1.3%	189,728	0.1%
> 100,000 <= 200,000	31	8.0%	5,280,484	2.0%
> 200,000 <= 300,000	66	17.1%	16,410,159	6.1%
> 300,000 <= 400,000	54	14.0%	19,029,462	7.1%
> 400,000 <= 500,000	36	9.3%	15,862,123	5.9%
> 500,000 <= 1,000,000	116	30.1%	82,874,968	30.9%
> 1,000,000 <= 1,500,000	40	10.4%	48,846,393	18.2%
> 1,500,000 <= 2,000,000	23	6.0%	40,684,014	15.2%
> 2,000,000 <= 2,500,000	6	1.6%	12,965,130	4.8%
> 2,500,000 <= 5,000,000	9	2.3%	25,644,031	9.6%
Total	386	100%	267,786,493	100%

Property State

	Number		Balance	
	Amount	%	Amount	%
NSW	188	45.2%	135,623,967	50.6%
ACT	9	2.2%	3,665,774	1.4%
VIC	126	30.3%	78,182,350	29.2%
QLD	53	12.7%	30,270,797	11.3%
SA	12	2.9%	6,968,899	2.6%
WA	22	5.3%	10,592,337	4.0%
TAS	6	1.4%	2,482,369	0.9%
NT	0	0.0%	0	0.0%
Total	416	100%	267,786,493	100%

Property Location

	Number		Balance	
	Amount	%	Amount	%
Metro	350	84.1%	227,338,744	84.9%
Non metro	54	13.0%	31,567,925	11.8%
Inner City	12	2.9%	8,879,824	3.3%
Total	416	100%	267,786,493	100%

Current Loan Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	3.6%	614,348	0.2%
> 100,000 <= 200,000	37	8.9%	6,165,861	2.3%
> 200,000 <= 300,000	74	17.8%	18,598,482	6.9%
> 300,000 <= 400,000	55	13.2%	19,315,808	7.2%
> 400,000 <= 500,000	42	10.1%	18,626,325	7.0%
> 500,000 <= 1,000,000	119	28.6%	83,588,790	31.2%
> 1,000,000 <= 1,500,000	38	9.1%	46,154,024	17.2%
> 1,500,000 <= 2,000,000	22	5.3%	38,727,510	14.5%
> 2,000,000 <= 2,500,000	5	1.2%	10,865,130	4.1%
> 2,500,000 <= 5,000,000	9	2.2%	25,130,217	9.4%
Total	416	100%	267,786,493	100%

Current Group Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	5	1.4%	189,728	0.1%
> 100,000 <= 200,000	25	6.9%	4,186,601	1.6%
> 200,000 <= 300,000	63	17.4%	15,588,557	5.8%
> 300,000 <= 400,000	51	14.1%	18,154,039	6.8%
> 400,000 <= 500,000	33	9.1%	14,573,516	5.4%
> 500,000 <= 1,000,000	101	27.9%	70,478,245	26.3%
> 1,000,000 <= 1,500,000	39	10.8%	47,408,037	17.7%
> 1,500,000 <= 2,000,000	23	6.4%	41,257,623	15.4%
> 2,000,000 <= 2,500,000	9	2.5%	19,568,325	7.3%
> 2,500,000 <= 5,000,000	13	3.6%	36,381,823	13.6%
Total	362	100%	267,786,493	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	132	31.7%	81,480,849	30.4%
> 24 <= 30	159	38.2%	103,872,632	38.8%
> 30 <= 36	100	24.0%	61,546,364	23.0%
> 36 <= 42	12	2.9%	10,716,545	4.0%
> 42 <= 48	5	1.2%	2,435,424	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%	4,862,178	1.8%
Total	416	100%	267,786,493	100%

Arrears (Days Past Due)

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	412	99.0%	264,695,947	98.8%
> 30 <= 60	2	0.5%	924,896	0.3%
> 60 <= 90	1	0.2%	1,185,294	0.4%
> 90 <= 120	1	0.2%	980,356	0.4%
> 120 <= 150	0	0.0%	0	0.0%
> 150	0	0.0%	0	0.0%
Total	416	100%	267,786,493	100%

Income Verification ●●	Number		Balance	
	Amount	%	Amount	%
	Full Doc	141	33.9%	111,243,670
Mid Doc	115	27.6%	77,452,602	28.9%
Quick Doc	18	4.3%	7,526,339	2.8%
SMSF	142	34.1%	71,563,883	26.7%
SMSF NR	0	0.0%	0	0.0%
Total	416	100%	267,786,493	100%

Property Type ●●	Number		Balance	
	Amount	%	Amount	%
	Retail	76	18.3%	47,284,174
Industrial	200	48.1%	117,344,938	43.8%
Office	49	11.8%	32,976,793	12.3%
Professional Suites	7	1.7%	2,593,762	1.0%
Commercial Other	11	2.6%	16,650,884	6.2%
Vacant Land	0	0.0%	0	0.0%
Rural	4	1.0%	6,225,473	2.3%
Residential	69	16.6%	44,710,469	16.7%
Total	416	100%	267,786,493	100%

Interest Rate Type ●●	Number		Balance	
	Amount	%	Amount	%
	Variable	410	98.6%	263,962,635
<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%	2,860,242	1.1%
> 3 <= 4	1	0.2%	326,116	0.1%
> 4 <= 5	0	0.0%	0	0.0%
Total	416	100%	267,786,493	100%

Interest Rates ●●	Number		Balance	
	Amount	%	Amount	%
	0 <= 5.0%	87	20.9%	64,956,546
> 5.0% <= 5.5%	118	28.4%	73,214,982	27.3%
> 5.5% <= 6.0%	124	29.8%	76,911,409	28.7%
> 6.0% <= 6.5%	76	18.3%	45,564,143	17.0%
> 6.5% <= 7.0%	9	2.2%	5,947,746	2.2%
> 7.0% <= 7.5%	2	0.5%	1,191,667	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	416	100%	267,786,493	100%

Interest Cover (Unstressed) ●●	Number		Balance	
	Amount	%	Amount	%
	0 <= 1.50	3	0.7%	2,220,429
> 1.50 <= 1.75	77	18.5%	59,804,934	22.3%
> 1.75 <= 2.00	81	19.5%	56,212,141	21.0%
> 2.00 <= 2.25	50	12.0%	34,425,114	12.9%
> 2.25 <= 2.50	32	7.7%	16,248,870	6.1%
> 2.50 <= 2.75	35	8.4%	17,806,205	6.6%
> 2.75 <= 3.00	29	7.0%	19,354,516	7.2%
> 3.00 <= 3.25	18	4.3%	13,489,388	5.0%
> 3.25 <= 3.50	13	3.1%	8,652,615	3.2%
> 3.50 <= 3.75	8	1.9%	5,793,891	2.2%
> 3.75 <= 4.00	13	3.1%	6,611,871	2.5%
> 4.00 <= 4.25	13	3.1%	6,260,112	2.3%
> 4.25	44	10.6%	20,906,406	7.8%
Total	416	100%	267,786,493	100%

NCCP Loans ●●	Number		Balance	
	Amount	%	Amount	%
	NCCP regulated loans	11	2.6%	7,132,181
Non NCCP loans	405	97.4%	260,654,312	97.3%
Total	416	100%	267,786,493	100%

Residential Property Type ●●	Number		Balance	
	Amount	%	Amount	%
	Apartment	22	29.3%	14,624,225
High Density Apartment	4	5.3%	2,266,855	4.8%
House	49	65.3%	30,434,985	64.3%
Total	75	100%	47,326,065	100%

Employment Type ●●	Number		Balance	
	Amount	%	Amount	%
	PAYG	61	14.7%	30,770,299
<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%	9,316,937	3.5%
36 < 48	10	2.4%	4,724,459	1.8%
48 < 60	15	3.6%	9,960,850	3.7%
60	316	76.0%	213,013,401	79.5%
Total	416	100%	267,786,493	100%

Remaining Term ●●	Number		Balance	
	Amount	%	Amount	%
	0 <= 15	14	3.4%	5,406,993
> 15 <= 20	22	5.3%	11,650,820	4.4%
> 20 <= 25	244	58.7%	170,286,260	63.6%
> 25 <= 30	136	32.7%	80,442,420	30.0%
Total	416	100%	267,786,493	100%

Payment Type ●●	Number		Balance	
	Amount	%	Amount	%
	P&I	235	56.5%	125,186,383
<i>IO Term Remaining (yrs)</i>				
0 <= 1	36	8.7%	28,250,414	10.5%
> 1 <= 2	22	5.3%	13,982,870	5.2%
> 2 <= 3	84	20.2%	63,959,906	23.9%
> 3 <= 4	39	9.4%	36,406,921	13.6%
> 4 <= 5	0	0.0%	0	0.0%
Total	416	100%	267,786,493	100%

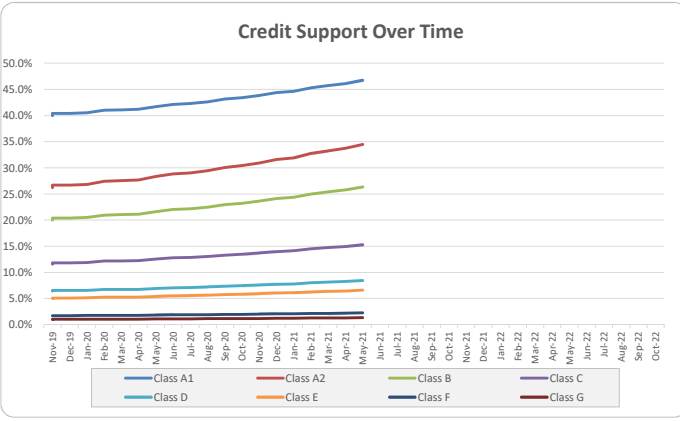
Loan Purpose ●●	Number		Balance	
	Amount	%	Amount	%
	Purchase	248	59.6%	138,622,084
Refinance - no takeout	76	18.3%	67,538,345	25.2%
Refinance	53	12.7%	39,086,279	14.6%
Equity Takeout	39	9.4%	22,539,786	8.4%
Total	416	100%	267,786,493	100%

Borrower Industry ●●	Number		Balance	
	Amount	%	Amount	%
	Agriculture	0	0.0%	0
Automotive / Transport	55	13.2%	34,661,656	12.9%
Communications	10	2.4%	9,036,964	3.4%
Construction	109	26.2%	72,513,816	27.1%
Education	8	1.9%	8,053,316	3.0%
Engineering / Manufacturing	42	10.1%	23,137,933	8.6%
Finance & Insurance	19	4.6%	10,606,110	4.0%
Food and Beverage	35	8.4%	26,260,931	9.8%
Health	27	6.5%	12,686,222	4.7%
IT	0	0.0%	0	0.0%
Other	2	0.5%	2,637,043	1.0%
Printing & Media	5	1.2%	2,336,315	0.9%
Professional Services	60	14.4%	38,432,128	14.4%
Property Investment	1	0.2%	273,958	0.1%
Public Service	1	0.2%	271,640	0.1%
Retail	27	6.5%	16,909,660	6.3%
Sport, Leisure, Cultural & Recreational	15	3.6%	9,968,802	3.7%
Wholesale	0	0.0%	0	0.0%
Total	416	100%	267,786,493	100%

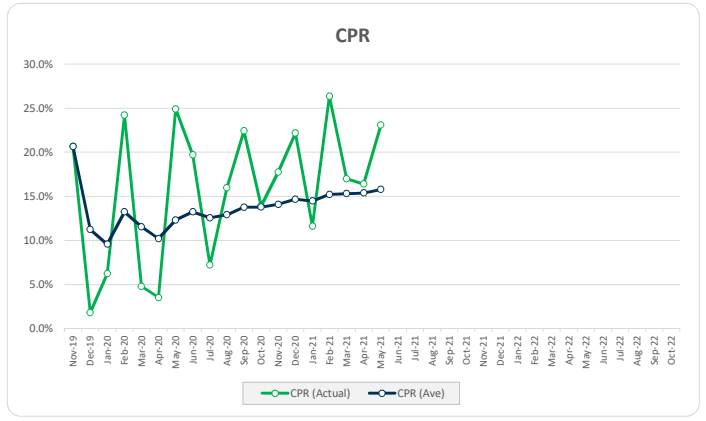
Credit Events ●●	Number		Balance	
	Amount	%	Amount	%
	0	414	99.5%	266,287,166
1	2	0.5%	1,499,328	0.6%
2	0	0.0%	0	0.0%
Total	416	100%	267,786,493	100%

Think Tank Series 2019-1: Time Series Charts

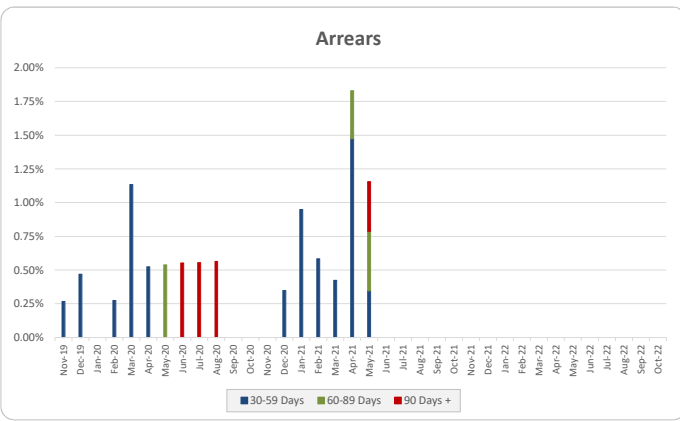
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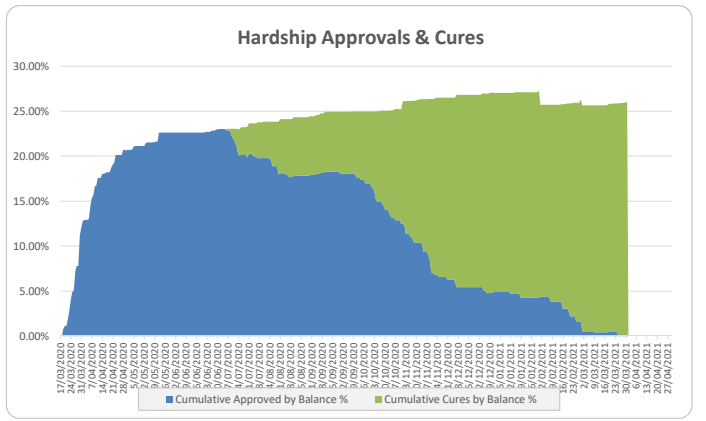
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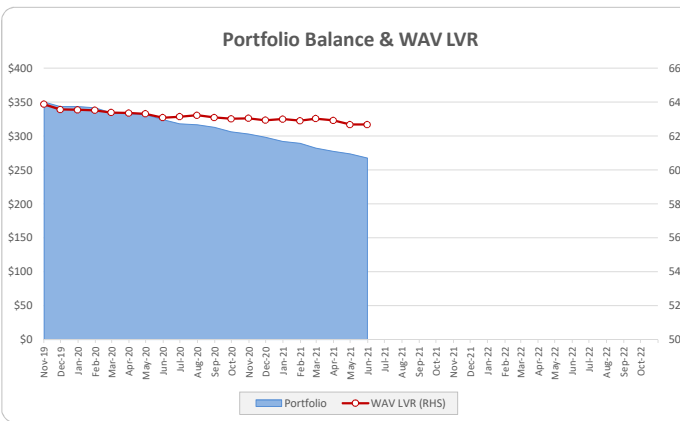
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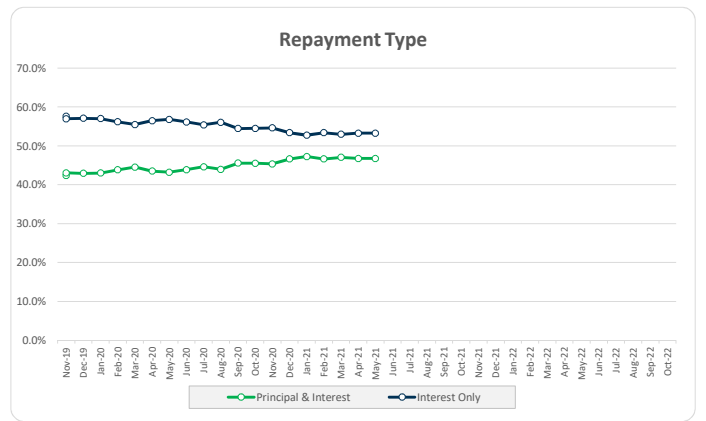
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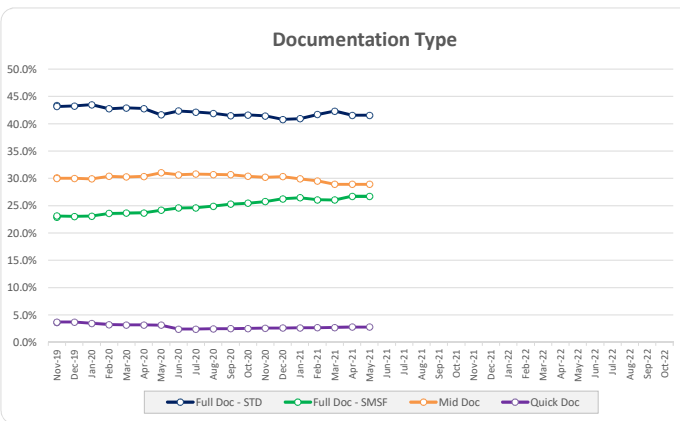
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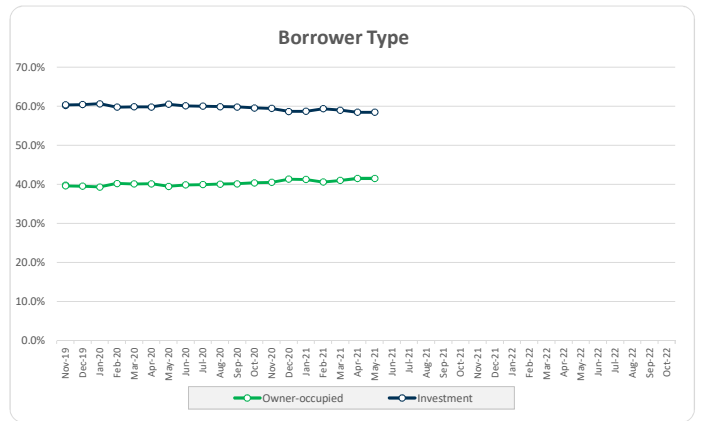
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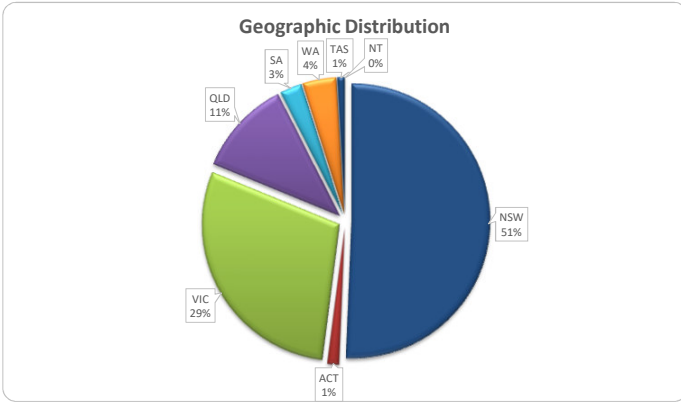


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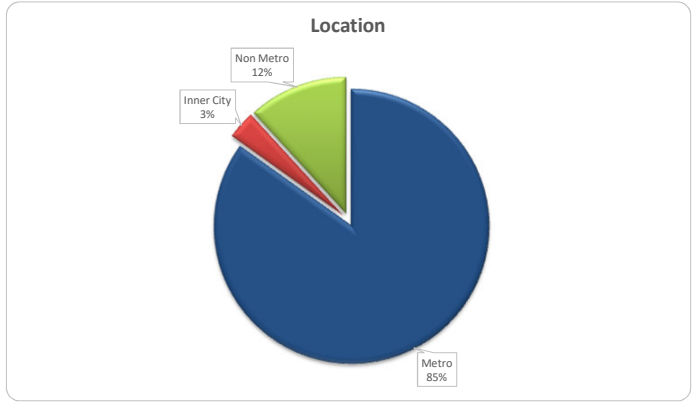


Think Tank Series 2019-1: Current Charts

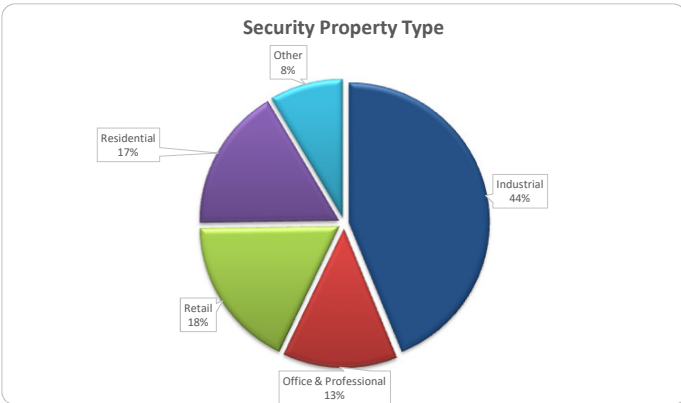
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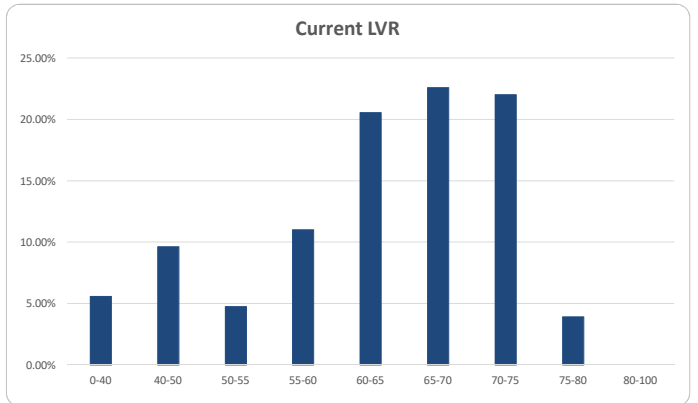
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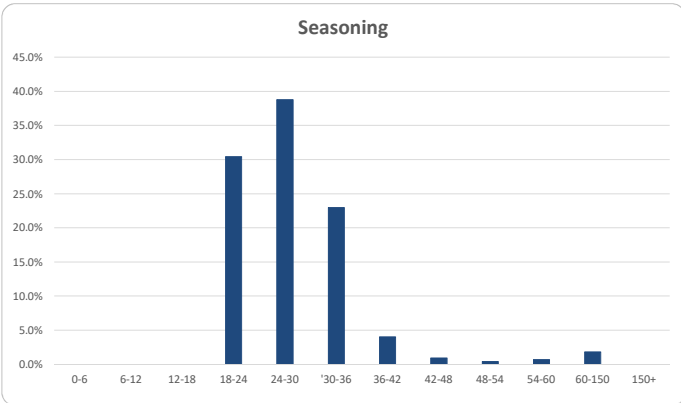
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