



Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Sep-2021

Think Tank Series 2019-1 Cashflow Asset Report



Think Tank Series 2019-1 - 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	129,031,065.50		5,992,607.94	123,038,457.56	58.6%	0.00	0.00	148,239.73	148,239.73
Class A2	29,677,145.08		1,378,299.83	28,298,845.25	58.6%	0.00	0.00	42,916.97	42,916.97
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	36,910.04	36,910.04
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	74,977.01	74,977.01
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	61,871.87	61,871.87
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	24,148.77	24,148.77
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	67,712.65	67,712.65
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,733.02	18,733.02
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	34,192.96	34,192.96

1. GENERAL

Current Payment Date	10-Sep-21
Collection Period (start)	1-Aug-21
Collection Period (end)	31-Aug-21
Interest Period (start)	10-Aug-21
Interest Period (end)	9-Sep-21
Days in Interest Period	31
Next Payment Date	11-Oct-21

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,107,266.71
Early Repayment Fees	34,863.87
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	4,373.79
Total Available Income	1,146,504.37

(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	7,413,630.32
Principal from the sale of Mortgage Loans	0.00
Other Principal	-12,722.55
Total Principal Collections	7,400,907.77

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)	109,920.13
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	148,239.73
Class A2 Interest	42,916.97
Class B Interest	36,910.04
Class C Interest	74,977.01
Class D Interest	61,871.87
Class E Interest	24,148.77
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	67,712.65
Class G Interest	18,733.02
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,192.96
Other Expenses	0.00
Excess Spread	526,881.22

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	30,000.00
Class A1 Principal Payment	5,992,607.94
Class A2 Principal Payment	1,378,299.83
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	252,278,502.59
Plus: Capitalised Charges	49,291.76
Plus: Further Advances / Redraws	30,000.00
Less: Principal Collections	7,413,630.32
Loan Balance at End of Collection Period	244,944,164.03

b. Repayments

Principal received on Mortgage Loans during Collection Period	7,413,630.32
CPR (%)	30.1%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.67%	5.45%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.50%	5.45%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	4	2	2	8
Balance Outstanding	1,287,076	1,352,325	2,199,285	4,838,686
% Portfolio Balance	0.53%	0.55%	0.90%	1.98%

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	392
Facilities	366
Borrower Groups	341
Balance	244,944,164
Avg Loan Balance	624,858
Max Loan Balance	3,038,385
Avg Facility Balance	669,246
Max Facility Balance	3,078,604
Avg Group Balance	718,311
Max Group Balance	3,078,604
WA Current LVR	62.3%
Max Current LVR	80.0%
WA Yield	5.45%
WA Seasoning (months)	32.4
% IO	50.4%
% Investor	59.8%
% SMSF	27.8%
WA Interest Cover (UnStressed)	2.48

Current Loan/Facility LVR

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	39	9.9%	13,138,825	5.4%
> 40% <= 50%	41	10.5%	23,494,365	9.6%
> 50% <= 55%	28	7.1%	14,574,430	6.0%
> 55% <= 60%	40	10.2%	28,160,153	11.5%
> 60% <= 65%	73	18.6%	51,268,971	20.9%
> 65% <= 70%	84	21.4%	53,980,191	22.0%
> 70% <= 75%	74	18.9%	51,678,322	21.1%
> 75% <= 80%	13	3.3%	8,648,907	3.5%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	392	100.0%	244,944,164	100%

Current Facility Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.1%	182,675	0.1%
> 100,000 <= 200,000	33	9.0%	5,511,095	2.2%
> 200,000 <= 300,000	63	17.2%	15,635,148	6.4%
> 300,000 <= 400,000	52	14.2%	18,130,531	7.4%
> 400,000 <= 500,000	36	9.8%	15,965,307	6.5%
> 500,000 <= 1,000,000	108	29.5%	76,814,153	31.4%
> 1,000,000 <= 1,500,000	39	10.7%	47,516,410	19.4%
> 1,500,000 <= 2,000,000	18	4.9%	32,040,660	13.1%
> 2,000,000 <= 2,500,000	6	1.6%	12,928,118	5.3%
> 2,500,000 <= 5,000,000	7	1.9%	20,220,066	8.3%
Total	366	100%	244,944,164	100%

Property State

	Number		Balance	
	Amount	%	Amount	%
NSW	172	43.9%	119,860,752	48.9%
ACT	9	2.3%	3,651,039	1.5%
VIC	122	31.1%	73,663,483	30.1%
QLD	50	12.8%	28,509,925	11.6%
SA	12	3.1%	6,941,163	2.8%
WA	22	5.6%	10,503,104	4.3%
TAS	5	1.3%	1,814,698	0.7%
NT	0	0.0%	0	0.0%
Total	392	100%	244,944,164	100%

Property Location

	Number		Balance	
	Amount	%	Amount	%
Metro	328	83.7%	205,899,024	84.1%
Non metro	52	13.3%	30,434,555	12.4%
Inner City	12	3.1%	8,610,585	3.5%
Total	392	100%	244,944,164	100%

Current Loan Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	12	3.1%	420,049	0.2%
> 100,000 <= 200,000	39	9.9%	6,340,560	2.6%
> 200,000 <= 300,000	71	18.1%	17,815,098	7.3%
> 300,000 <= 400,000	53	13.5%	18,415,897	7.5%
> 400,000 <= 500,000	41	10.5%	18,230,750	7.4%
> 500,000 <= 1,000,000	109	27.8%	76,364,295	31.2%
> 1,000,000 <= 1,500,000	37	9.4%	45,072,485	18.4%
> 1,500,000 <= 2,000,000	18	4.6%	31,750,660	13.0%
> 2,000,000 <= 2,500,000	5	1.3%	10,628,118	4.4%
> 2,500,000 <= 5,000,000	7	1.8%	19,706,252	8.0%
Total	392	100%	244,944,164	100%

Current Group Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.2%	182,675	0.1%
> 100,000 <= 200,000	27	7.9%	4,423,547	1.8%
> 200,000 <= 300,000	58	17.0%	14,351,941	5.9%
> 300,000 <= 400,000	49	14.4%	17,259,632	7.0%
> 400,000 <= 500,000	34	10.0%	15,148,319	6.2%
> 500,000 <= 1,000,000	94	27.6%	65,491,788	26.7%
> 1,000,000 <= 1,500,000	37	10.9%	45,077,676	18.4%
> 1,500,000 <= 2,000,000	18	5.3%	32,662,543	13.3%
> 2,000,000 <= 2,500,000	10	2.9%	21,975,709	9.0%
> 2,500,000 <= 5,000,000	10	2.9%	28,370,334	11.6%
Total	341	100%	244,944,164	100%

Seasoning (months)

	Number		Balance	
	Amount	%	Amount	%
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	0	0.0%	0	0.0%
> 24 <= 30	197	50.3%	117,319,726	47.9%
> 30 <= 36	134	34.2%	87,358,002	35.7%
> 36 <= 42	45	11.5%	24,889,430	10.2%
> 42 <= 48	6	1.5%	7,686,761	3.1%
> 48 <= 54	2	0.5%	1,550	0.0%
> 54 <= 60	3	0.8%	2,872,500	1.2%
> 60 <= 300	5	1.3%	4,816,195	2.0%
Total	392	100%	244,944,164	100%

Arrears (Days Past Due)

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	384	98.0%	240,105,478	98.0%
> 30 <= 60	4	1.0%	1,287,076	0.5%
> 60 <= 90	2	0.5%	1,352,325	0.6%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	2	0.5%	2,199,285	0.9%
Total	392	100%	244,944,164	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	135	34.4%	101,972,253	41.6%
Mid Doc	102	26.0%	69,091,448	28.2%
Quick Doc	15	3.8%	5,743,622	2.3%
SMSF	140	35.7%	68,136,841	27.8%
SMSF NR	0	0.0%	0	0.0%
Total	392	100%	244,944,164	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	74	18.9%	46,025,523	18.8%
Industrial	189	48.2%	105,723,491	43.2%
Office	47	12.0%	29,685,792	12.1%
Professional Suites	7	1.8%	2,584,680	1.1%
Commercial Other	11	2.8%	16,513,630	6.7%
Vacant Land	0	0.0%	0	0.0%
Rural	3	0.8%	4,257,851	1.7%
Residential	61	15.6%	40,153,197	16.4%
Total	392	100%	244,944,164	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	386	98.5%	241,124,563	98.4%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	2	0.5%	637,500	0.3%
> 1 <= 2	0	0.0%	0	0.0%
> 2 <= 3	4	1.0%	3,182,101	1.3%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	392	100%	244,944,164	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	93	23.7%	67,354,695	27.5%
> 5.0% <= 5.5%	111	28.3%	62,250,210	25.4%
> 5.5% <= 6.0%	109	27.8%	70,254,883	28.7%
> 6.0% <= 6.5%	70	17.9%	40,141,725	16.4%
> 6.5% <= 7.0%	7	1.8%	3,764,593	1.5%
> 7.0% <= 7.5%	2	0.5%	1,178,058	0.5%
> 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	392	100%	244,944,164	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.8%	2,210,293	0.9%
> 1.50 <= 1.75	76	19.4%	58,926,601	24.1%
> 1.75 <= 2.00	74	18.9%	48,151,198	19.7%
> 2.00 <= 2.25	49	12.5%	33,487,347	13.7%
> 2.25 <= 2.50	30	7.7%	13,835,675	5.6%
> 2.50 <= 2.75	35	8.9%	17,748,371	7.2%
> 2.75 <= 3.00	28	7.1%	16,814,496	6.9%
> 3.00 <= 3.25	17	4.3%	10,476,477	4.3%
> 3.25 <= 3.50	13	3.3%	8,636,121	3.5%
> 3.50 <= 3.75	7	1.8%	5,292,553	2.2%
> 3.75 <= 4.00	9	2.3%	4,377,744	1.8%
> 4.00 <= 4.25	13	3.3%	6,267,163	2.6%
> 4.25 <= 100	38	9.7%	18,720,127	7.6%
Total	392	100%	244,944,164	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	9	2.3%	6,229,142	2.5%
Non NCCP loans	383	97.7%	238,715,022	97.5%
Total	392	100%	244,944,164	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	16	23.9%	12,308,552	28.9%
High Density Apartment	4	6.0%	2,278,599	5.3%
House	47	70.1%	28,121,641	65.8%
Total	67	100%	42,768,792	100%

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	59	15.1%	30,021,694	12.3%	
<i>Months Self Employed</i>					
0 < 12	12	1	0.3%	1,002	0.0%
12 <= 24	24	0	0.0%	0	0.0%
24 <= 36	36	12	3.1%	9,044,758	3.7%
36 <= 48	48	9	2.3%	4,196,985	1.7%
48 <= 60	60	13	3.3%	9,137,763	3.7%
60 <= 700	700	298	76.0%	192,541,982	78.6%
Total	392	100%	244,944,164	100%	

Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	14	3.6%	5,290,437	2.2%
> 15 <= 20	240	22	5.6%	11,535,145	4.7%
> 20 <= 25	300	227	57.9%	150,620,988	61.5%
> 25 <= 30	360	129	32.9%	77,497,595	31.6%
Total	392	100%	244,944,164	100%	

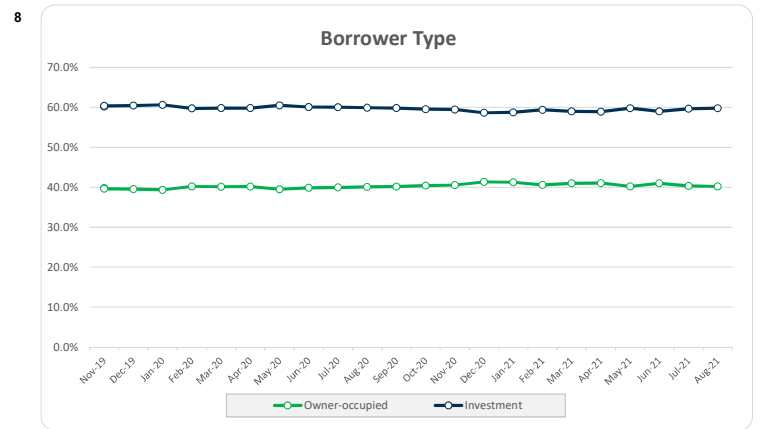
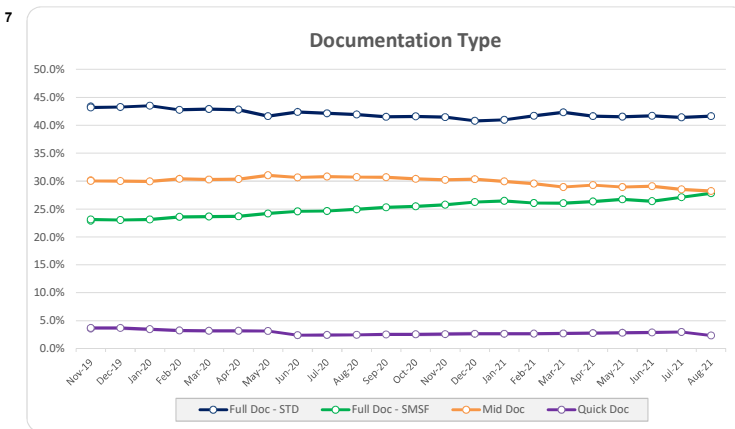
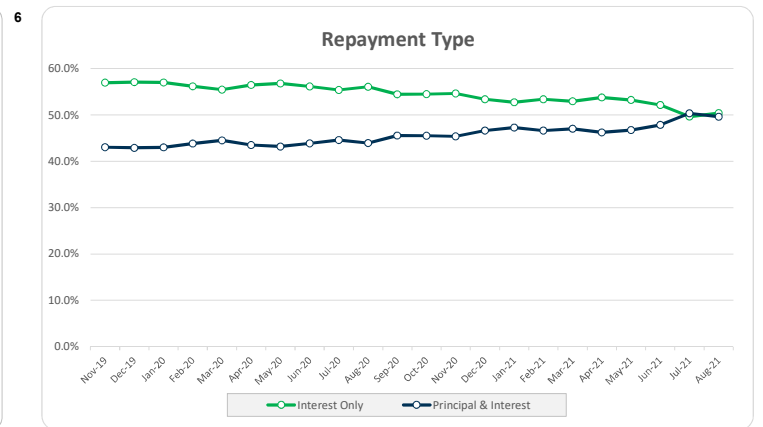
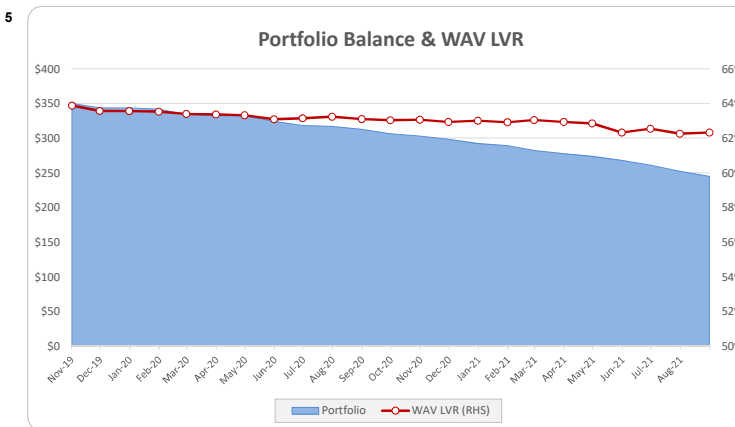
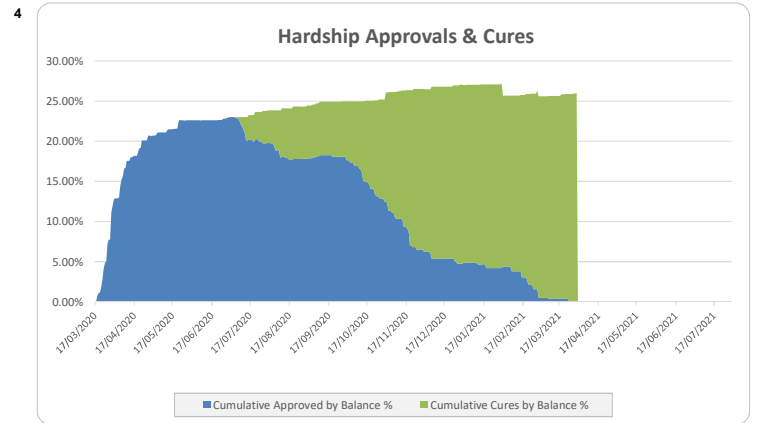
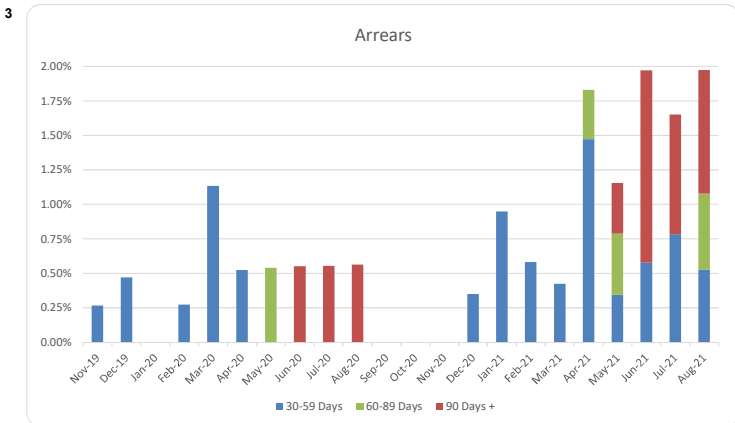
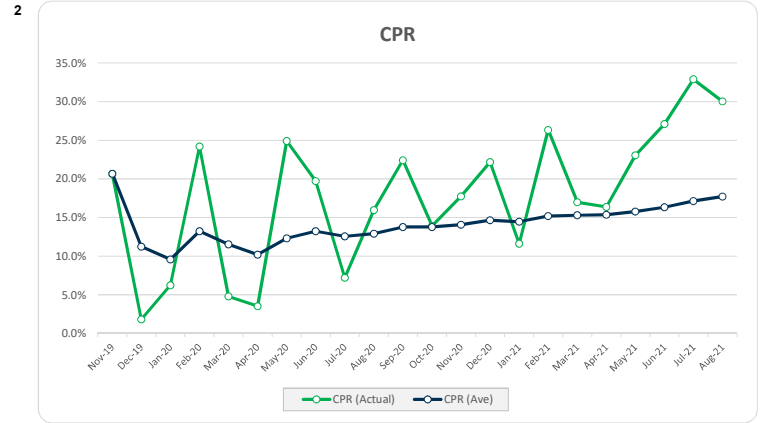
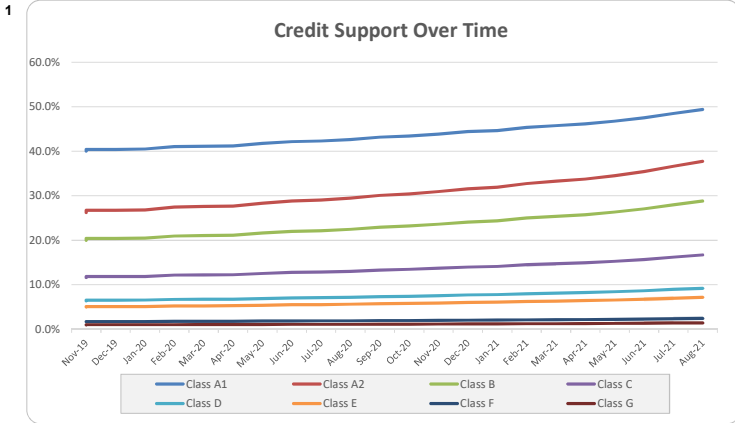
Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	229	58.4%	121,513,228	49.6%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	39	9.9%	25,613,194	10.5%
> 1 <= 2	29	7.4%	23,330,883	9.5%
> 2 <= 3	95	24.2%	74,486,859	30.4%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	392	100%	244,944,164	100%

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	242	61.7%	135,587,267	55.4%
Refinance - no takeout	68	17.3%	58,247,626	23.8%
Refinance	47	12.0%	34,911,495	14.3%
Equity Takeout	35	8.9%	16,197,776	6.6%
Total	392	100%	244,944,164	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	52	13.3%	31,528,038	12.9%
Communications	9	2.3%	7,044,980	2.9%
Construction	100	25.5%	62,928,637	25.7%
Education	8	2.0%	7,973,218	3.3%
Engineering / Manufacturing	41	10.5%	22,530,071	9.2%
Finance & Insurance	17	4.3%	10,027,814	4.1%
Food and Beverage	34	8.7%	25,958,360	10.6%
Health	27	6.9%	12,595,972	5.1%
IT	0	0.0%	0	0.0%
Other	2	0.5%	2,617,505	1.1%
Printing & Media	5	1.3%	2,333,442	1.0%
Professional Services	55	14.0%	35,778,246	14.6%
Property Investment	1	0.3%	272,363	0.1%
Public Service	1	0.3%	270,598	0.1%
Retail	25	6.4%	13,146,170	5.4%
Sport, Leisure, Cultural & Recreational	15	3.8%	9,938,749	4.1%
Wholesale	0	0.0%	0	0.0%
Total	392	100%	244,944,164	100%

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	390	99.5%	243,443,372	99.4%
1	2	0.5%	1,500,792	0.6%
2	0	0.0%	0	0.0%
Total	392	100%	244,944,164	100%

Think Tank Series 2019-1: Time Series Charts



Think Tank Series 2019-1: Current Charts

