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# Investor Report - Think Tank Series 2020-1

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

Payment Date of 10-Sep-2021

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	270,518,057.71		5,288,774.16	265,229,283.55	73.7%	0.00	0.00	368,228.44	368,228.44
Class A2	82,958,871.02		1,621,890.74	81,336,980.28	73.7%	0.00	0.00	130,537.94	130,537.94
Class B	36,000,000.00		0.00	36,000,000.00	100.0%	0.00	0.00	82,635.98	82,635.98
Class C	32,400,000.00		0.00	32,400,000.00	100.0%	0.00	0.00	101,890.19	101,890.19
Class D	28,200,000.00		0.00	28,200,000.00	100.0%	0.00	0.00	115,027.95	115,027.95
Class E	13,200,000.00		0.00	13,200,000.00	100.0%	0.00	0.00	100,928.90	100,928.90
Class F	9,600,000.00		0.00	9,600,000.00	100.0%	0.00	0.00	81,556.26	81,556.26
Class G	4,200,000.00		0.00	4,200,000.00	100.0%	0.00	0.00	37,464.43	37,464.43
Class H	6,000,000.00		0.00	6,000,000.00	100.0%	0.00	0.00	58,616.50	58,616.50

### 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	2,107,149.06
Early Repayment Fees	52,006.95
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	4,084.08
<b>Total Available Income</b>	<b>2,163,240.09</b>

(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	6,987,730.28
Principal from the sale of Mortgage Loans	0.00
Other Principal	-22,154.38
<b>Total Principal Collections</b>	<b>6,965,575.90</b>

### 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
<b>Closing Balance</b>	<b>0.00</b>

### 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 5.8(a) to (f) (Inclusive)	199,965.25
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	368,228.44
Class A2 Interest	130,537.94
Class B Interest	82,635.98
Class C Interest	101,890.19
Class D Interest	115,027.95
Class E Interest	100,928.90
Class F Interest	81,556.26
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class G Interest	37,464.43
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	58,616.50
Other Expenses	0.00
Excess Spread	886,388.25

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	54,911.00
Class A1 Principal Payment	5,288,774.16
Class A2 Principal Payment	1,621,890.74
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	484,060,906.64
Plus: Capitalised Charges	43,054.77
Plus: Further Advances / Redraws	54,911.00
Less: Principal Collections	6,987,730.28
Loan Balance at End of Collection Period	477,171,142.13

### b. Repayments

Principal received on Mortgage Loans during Collection Period	6,987,730.28
CPR (%)	16.0%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.17%	5.19%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.50%	5.19%	OK

### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	9	1	2	12
Balance Outstanding	6,765,632	252,127	1,705,666	8,723,425
% Portfolio Balance	1.42%	0.05%	0.36%	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%

### f. COVID-19

COVID-19 at Beginning of Collection Period	\$	-
Plus: Claim	\$	-
Less: Repayments	\$	-
COVID-19 at End of Collection Period	\$	-

## Summary ●●

Loans	871
Facilities	840
Borrower Groups	789
Balance	477,171,142
Avg Loan Balance	547,843
Max Loan Balance	3,868,630
Avg Facility Balance	568,061
Max Facility Balance	3,868,630
Avg Group Balance	604,780
Max Group Balance	3,868,630
WA Current LVR	64.5%
Max Current LVR	82.7%
WA Yield	5.19%
WA Seasoning (months)	29.5
% IO	32.2%
% Investor	54.0%
% SMSF	32.0%
WA Interest Cover (UnStressed)	3.10

## Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	100	11.5%	26,094,269	5.5%
> 40% <= 50%	85	9.8%	37,042,598	7.8%
> 50% <= 55%	52	6.0%	25,016,097	5.2%
> 55% <= 60%	70	8.0%	42,371,836	8.9%
> 60% <= 65%	115	13.2%	69,610,811	14.6%
> 65% <= 70%	142	16.3%	89,275,460	18.7%
> 70% <= 75%	191	21.9%	118,967,022	24.9%
> 75% <= 80%	110	12.6%	65,578,897	13.7%
> 80% <= 85%	6	0.7%	3,214,153	0.7%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>871</b>	<b>100.0%</b>	<b>477,171,142</b>	<b>100%</b>

## Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	18	2.1%	861,852	0.2%
> 100,000 <= 200,000	66	7.9%	10,260,903	2.2%
> 200,000 <= 300,000	142	16.9%	36,462,106	7.6%
> 300,000 <= 400,000	138	16.4%	48,588,425	10.2%
> 400,000 <= 500,000	122	14.5%	54,667,446	11.5%
> 500,000 <= 1,000,000	254	30.2%	175,333,662	36.7%
> 1,000,000 <= 1,500,000	70	8.3%	85,592,330	17.9%
> 1,500,000 <= 2,000,000	15	1.8%	25,961,198	5.4%
> 2,000,000 <= 2,500,000	7	0.8%	15,380,273	3.2%
> 2,500,000 <= 5,000,000	8	1.0%	24,062,948	5.0%
<b>Total</b>	<b>840</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

## Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	415	47.6%	249,954,689	52.4%
ACT	12	1.4%	7,090,060	1.5%
VIC	225	27.0%	136,879,116	28.7%
QLD	143	16.4%	55,487,228	11.6%
SA	29	3.3%	11,560,886	2.4%
WA	34	3.9%	15,095,869	3.2%
TAS	3	0.3%	1,103,293	0.2%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

## Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	703	80.7%	403,714,044	84.6%
Non metro	151	17.3%	64,907,041	13.6%
Inner City	17	2.0%	8,550,056	1.8%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

## Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	28	3.2%	1,304,078	0.3%
> 100,000 <= 200,000	73	8.4%	11,277,920	2.4%
> 200,000 <= 300,000	149	17.1%	38,237,839	8.0%
> 300,000 <= 400,000	143	16.4%	50,328,096	10.5%
> 400,000 <= 500,000	127	14.6%	56,973,954	11.9%
> 500,000 <= 1,000,000	255	29.3%	176,959,083	37.1%
> 1,000,000 <= 1,500,000	70	8.0%	85,420,616	17.9%
> 1,500,000 <= 2,000,000	13	1.5%	22,625,682	4.7%
> 2,000,000 <= 2,500,000	6	0.7%	12,955,926	2.7%
> 2,500,000 <= 5,000,000	7	0.8%	21,087,948	4.4%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

## Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	17	2.2%	763,544	0.2%
> 100,000 <= 200,000	64	8.1%	9,941,399	2.1%
> 200,000 <= 300,000	114	14.4%	29,511,321	6.2%
> 300,000 <= 400,000	121	15.3%	42,636,067	8.9%
> 400,000 <= 500,000	110	13.9%	49,447,925	10.4%
> 500,000 <= 1,000,000	251	31.8%	174,179,506	36.5%
> 1,000,000 <= 1,500,000	77	9.8%	94,443,563	19.8%
> 1,500,000 <= 2,000,000	16	2.0%	27,408,272	5.7%
> 2,000,000 <= 2,500,000	10	1.3%	22,064,736	4.6%
> 2,500,000 <= 5,000,000	9	1.1%	26,774,807	5.6%
<b>Total</b>	<b>789</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

## Seasoning (months) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 6	0	0.0%	0	0.0%
> 6 <= 12	0	0.0%	0	0.0%
> 12 <= 18	271	31.1%	157,090,273	32.9%
> 18 <= 24	352	40.4%	188,027,620	39.4%
> 24 <= 30	64	7.3%	34,235,175	7.2%
> 30 <= 36	23	2.6%	21,797,591	4.6%
> 36 <= 42	9	1.0%	5,463,446	1.1%
> 42 <= 48	0	0.0%	0	0.0%
> 48 <= 54	0	0.0%	0	0.0%
> 54 <= 60	1	0.1%	700,000	0.1%
> 60 <= 300	151	17.3%	69,857,037	14.6%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	859	98.6%	468,447,717	98.2%
> 30 <= 60	9	1.0%	6,765,632	1.4%
> 60 <= 90	1	0.1%	252,127	0.1%
> 90 <= 120	2	0.2%	1,705,666	0.4%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	0	0.0%	0	0.0%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	168	19.3%	113,100,781	23.7%
Mid Doc	348	40.0%	203,079,607	42.6%
Quick Doc	28	3.2%	8,452,841	1.8%
SMSF	327	37.5%	152,537,914	32.0%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	135	15.5%	82,436,338	17.3%
Industrial	240	27.6%	131,011,350	27.5%
Office	82	9.4%	39,350,434	8.2%
Professional Suites	8	0.9%	4,388,143	0.9%
Commercial Other	18	2.1%	19,615,028	4.1%
Vacant Land	0	0.0%	1,845,039	0.4%
Rural	1	0.1%	1,073,032	0.2%
Residential	387	44.4%	197,451,778	41.4%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	871	100.0%	477,171,142	100.0%
<i>Fixed Rate Term Remaining (yrs)</i>				
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%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	350	40.2%	204,371,636	42.8%
> 5.0% <= 5.5%	210	24.1%	106,584,754	22.3%
> 5.5% <= 6.0%	158	18.1%	88,083,682	18.5%
> 6.0% <= 6.5%	109	12.5%	56,559,788	11.9%
> 6.5% <= 7.0%	38	4.4%	20,819,850	4.4%
> 7.0% <= 7.5%	6	0.7%	751,432	0.2%
> 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%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.3%	1,854,108	0.4%
> 1.50 <= 1.75	127	14.6%	76,564,556	16.0%
> 1.75 <= 2.00	115	13.2%	62,819,849	13.2%
> 2.00 <= 2.25	90	10.3%	53,618,252	11.2%
> 2.25 <= 2.50	73	8.4%	46,088,830	9.7%
> 2.50 <= 2.75	71	8.2%	40,031,138	8.4%
> 2.75 <= 3.00	48	5.5%	23,837,237	5.0%
> 3.00 <= 3.25	33	3.8%	16,206,614	3.4%
> 3.25 <= 3.50	41	4.7%	21,013,416	4.4%
> 3.50 <= 3.75	31	3.6%	11,899,511	2.5%
> 3.75 <= 4.00	30	3.4%	16,358,403	3.4%
> 4.00 <= 4.25	25	2.9%	14,824,104	3.1%
> 4.25 <= 100	184	21.1%	92,055,123	19.3%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	189	21.7%	110,563,944	23.2%
Non NCCP loans	682	78.3%	366,607,198	76.8%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	76	19.0%	33,499,085	16.5%
High Density Apartment	0	0.0%	0	0.0%
House	323	81.0%	169,011,575	83.5%
<b>Total</b>	<b>399</b>	<b>100%</b>	<b>202,510,660</b>	<b>100%</b>

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	157	18.0%	68,754,593	14.4%	
<i>Months Self Employed</i>					
0 < 12	12	0	0.0%	0	0.0%
12 <= 24	24	0	0.0%	0	0.0%
24 < 36	36	44	5.1%	25,630,582	5.4%
36 <= 48	48	44	5.1%	21,256,193	4.5%
48 < 60	60	39	4.5%	23,734,186	5.0%
60 <= 700	700	587	67.4%	337,795,588	70.8%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>	

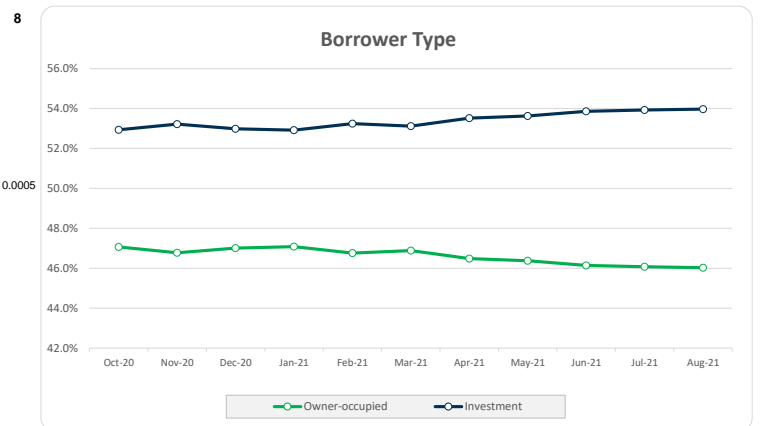
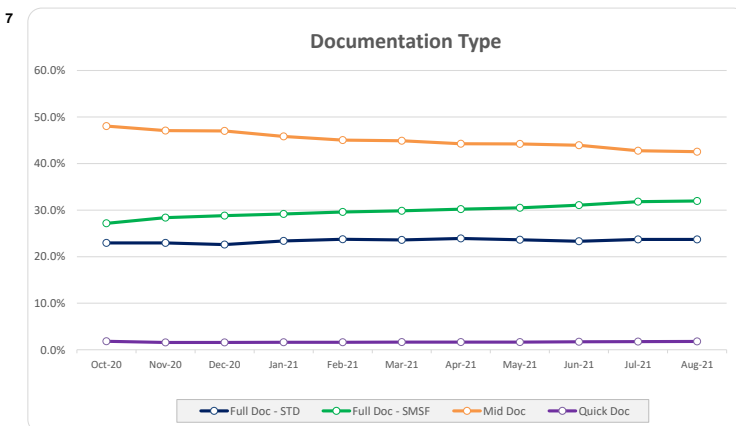
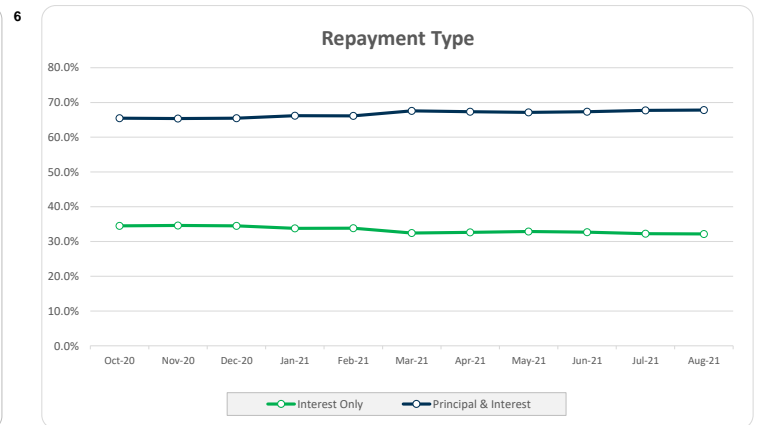
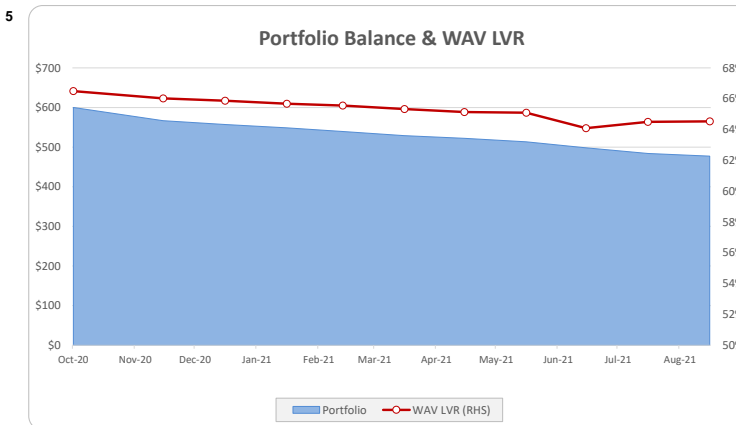
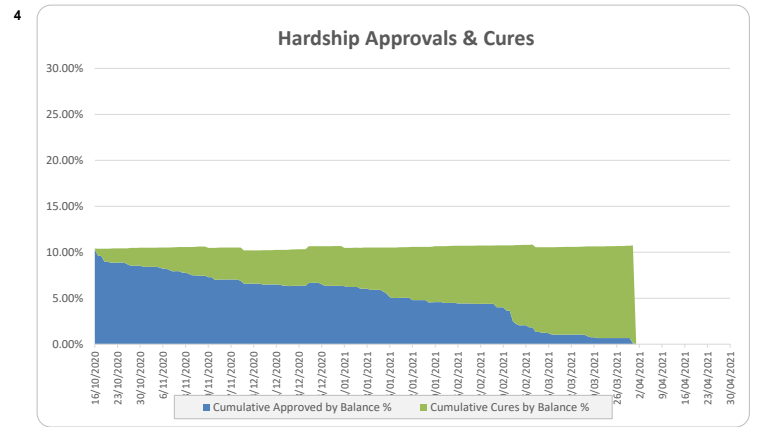
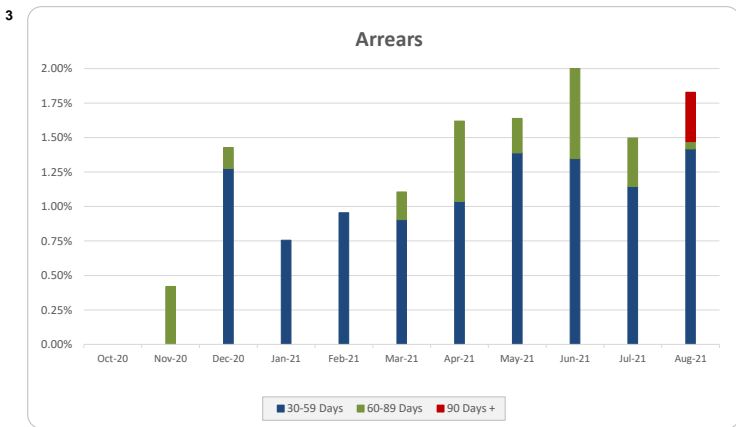
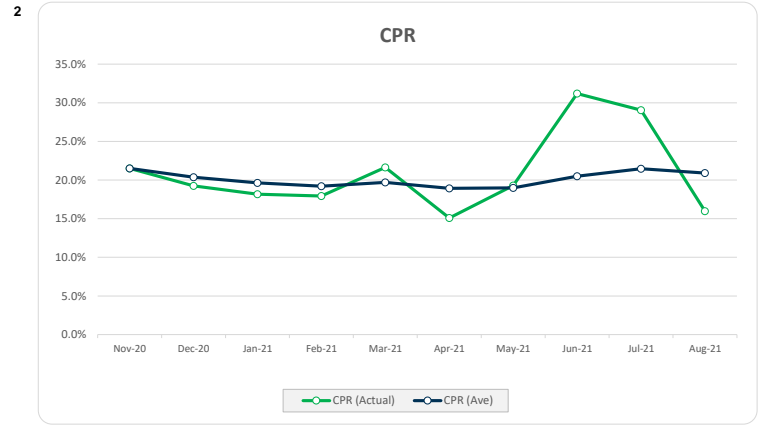
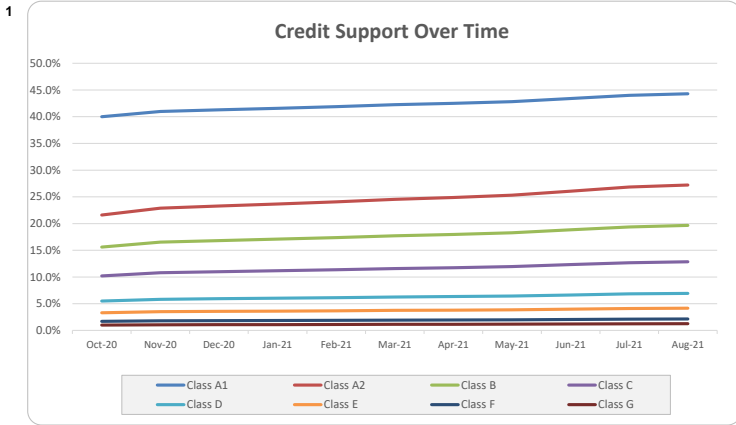
Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	43	4.9%	12,460,172	2.6%
> 15 <= 20	240	118	13.5%	63,948,749	13.4%
> 20 <= 25	300	337	38.7%	194,197,116	40.7%
> 25 <= 30	360	373	42.8%	206,565,106	43.3%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>	

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	657	75.4%	323,598,213	67.8%
<i>JO Term Remaining (yrs)</i>				
0 <= 1	37	4.2%	26,657,856	5.6%
> 1 <= 2	32	3.7%	22,586,235	4.7%
> 2 <= 3	24	2.8%	18,999,082	4.0%
> 3 <= 4	121	13.9%	85,329,956	17.9%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	569	65.3%	296,508,924	62.1%
Refinance - no takeout	152	17.5%	88,049,427	18.5%
Refinance	122	14.0%	77,794,028	16.3%
Equity Takeout	28	3.2%	14,818,762	3.1%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	2	0.2%	194,801	0.0%
Automotive / Transport	80	9.2%	38,302,670	8.0%
Communications	33	3.8%	17,307,820	3.6%
Construction	232	26.6%	136,377,795	28.6%
Education	18	2.1%	10,555,564	2.3%
Engineering / Manufacturing	59	6.8%	35,552,703	7.5%
Finance & Insurance	50	5.7%	20,481,419	4.3%
Food and Beverage	83	9.5%	56,836,748	11.9%
Health	54	6.2%	23,617,608	4.9%
IT	3	0.3%	939,780	0.2%
Other	0	0.0%	0	0.0%
Printing & Media	12	1.4%	7,080,704	1.5%
Professional Services	103	11.8%	54,945,602	11.5%
Property Investment	3	0.3%	637,687	0.1%
Public Service	13	1.5%	4,337,563	0.9%
Retail	72	8.3%	45,755,935	9.6%
Sport, Leisure, Cultural & Recreational	51	5.9%	21,504,710	4.5%
Wholesale	3	0.3%	2,342,034	0.5%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	869	99.8%	475,948,172	99.7%
1	2	0.2%	1,222,970	0.3%
2	0	0.0%	0	0.0%
<b>Total</b>	<b>871</b>	<b>100%</b>	<b>477,171,142</b>	<b>100%</b>





Think Tank Series 2020-1: Current Charts

