Thinktank.

Report 10

Investor Report - Think Tank Series 2020-1

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

Payment Date of 10-Sep-2021

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	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

1. GENERA		
	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. COLLEC	TIONS	
	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 ⁽¹⁾	4,084.08
	Total Available Income	2,163,240.09
	(1) Includes penalty interest, dishonour fees, bank account interest, funds received from the Forbearance SPV etc	2,105,240.09
	(1) includes penalty interest, dishonour rees, bank account interest, runus received from the Forbearance SF v 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
	Total Principal Collections	6,965,575.90
3. PRINCIP		
J. FRINCIP		0.00
J. FRINCIP	Opening Balance	0.00
J. FRINCIP	Opening Balance Plus Additional Principal Draws	0.00
J. FRINGIP	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws	0.00 0.00
J. FRINCIF	Opening Balance Plus Additional Principal Draws	0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws	0.00 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL	0.00 0.00 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive)	0.00 0.00 0.00 199,965.25
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments	0.00 0.00 0.00 199,965.25 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest	0.00 0.00 199,965.25 0.00 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class A1 Interest	0.00 0.00 199,965.25 0.00 0.00 368,228.44
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class A1 Interest Class A2 Interest	0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest	0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class C Interest	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class D Interest	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class D Interest Class E Interest Class E Interest	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class A1 Interest Class A1 Interest Class B Interest Class C Interest Class C Interest Class D Interest Class E Interest Class F Interest	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class D Interest Class E Interest Class F Interest Class F Interest Unreimbursed Principal Draws	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class Redraw Interest Class A1 Interest Class A1 Interest Class B Interest Class B Interest Class C Interest Class C Interest Class E Interest Class F Interest Class F Interest Unreimbursed Principal Draws Current Losses & Carryover Charge-Offs	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26 0.00 0.00 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class B Interest Class C Interest Class D Interest Class E Interest Class F Interest Class F Interest Unreimbursed Principal Draws Current Losses & Carryover Charge-Offs Amortisation Event Payment	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26 0.00 0.00 0.00 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class C Interest Class E Interest Class F Interest Class F Interest Unreimbursed Principal Draws Current Losses & Carryover Charge-Offs Amortisation Event Payment Class G Interest	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26 0.00 0.
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class D Interest Class E Interest Class F Interest Class F Interest Class F Interest Class F Interest Class S Curryover Charge-Offs Amortisation Event Payment Class G Interest Class G Interest Extraordinary Expense Reserve Payment	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26 0.00 0.00 0.00 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class C Interest Class E Interest Class F Interest Class F Interest Unreimbursed Principal Draws Current Losses & Carryover Charge-Offs Amortisation Event Payment Class G Interest	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26 0.00 0.
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance RY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class Redraw Interest Class A1 Interest Class A2 Interest Class B Interest Class C Interest Class C Interest Class D Interest Class E Interest Class F Interest Class F Interest Class F Interest Class F Interest Class S Curryover Charge-Offs Amortisation Event Payment Class G Interest Class G Interest Extraordinary Expense Reserve Payment	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26 0.00 0.00 0.00 0.00 37,464.43 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance XY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class A1 Interest Class A2 Interest Class D Interest Class E Interest Class F Interest Class G Current Losses & Carryover Charge-Offs Amortisation Event Payment Class G Interest Class G Interest Liguidity Facility Provider, Derivative Couterparty & Dealer Payments	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26 0.00 0.00 0.00 37,464.43 0.00 0.00 0.00
	Opening Balance Plus Additional Principal Draws Less Repayment of Principal Draws Closing Balance XY INCOME WATERFALL Senior Expenses - Items 5.8(a) to (f) (Inclusive) Liquidity Draw repayments Class Redraw Interest Class Redraw Interest Class A1 Interest Class A2 Interest Class A2 Interest Class B Interest Class C Interest Class D Interest Class F Interest Class F Interest Class F Interest Unreimbursed Principal Draws Current Losses & Carryover Charge-Offs Amortisation Event Payment Class G Interest Extraordinary Expense Reserve Payment Liquidity Facility Provider, Derivative Couterparty & Dealer Payments Class H Interest	0.00 0.00 0.00 199,965.25 0.00 0.00 368,228.44 130,537.94 82,635.98 101,890.19 115,027.95 100,928.90 81,556.26 0.00 0.00 0.00 37,464.43 0.00 0.00 58,616.50

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 Plus: Further Advances / Redraws Less: Principal Collections	43,054.77 54,911.00 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%

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

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		\$	-

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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

Summary

			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	18.79	
> 70%	<= 75%	191	21.9%	118,967,022	24.9%	
> 75%	<= 80%	110	12.6%	65,578,897	13.79	
> 80%	<= 85%	6	0.7%	3,214,153	0.7%	
> 85%	<= 100%					
Total		871	100.0%	477.171.142	100	

		Numb	er	Balance		Balance	
		Amount	%	Amount	9		
0	<= 100,000	18	2.1%	861,852	0.25		
> 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		
Total		840	100%	477,171,142	100		

	Number		Balance	
	Amount	%	Amount	%
NSW	415	47.6%	249,954,689	52.49
ACT	12	1.4%	7,090,060	1.5%
VIC	235	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%
Total	871	100%	477,171,142	100%

roperty Location ••					
	Number	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%	
Total	871	100%	477,171,142	100%	

		Number	Number		
		Amount	%	Amount	%
)	<= 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	0 <= 5,000,000	7	0.8%	21,087,948	4.4%
Total		871	100%	477,171,142	100%

		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%
Total		789	100%	477.171.142	100%

		Number	Number		
		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	0.19
> 60	<= 300	151	17.3%	69,857,037	14.6%
Total		871	100%	477,171,142	100%

		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%
Total		871	100%	477,171,142	100%

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Total

100%

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		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%
Total	••	871	100%	477,171,142	100%
	••	871 Numbe		477,171,142 Balance	
	••	-			
		Numbe	er	Balance	
CP Loans		Numbe Amount	er %	Balance Amount	%
CP Loans		Numbe Amount 189	er % 21.7%	Balance Amount 110,563,944	% 23.2%
CP Loans		Numbe Amount 189 682 871	er 21.7% 78.3% 100%	Balance Amount 110,563,944 366,607,198 477,171,142	% 23.2% 76.8% 100%
CP Loans	cans	Numbe Amount 189 682 871 Numbe	er % 21.7% 78.3% 100%	Balance Amount 110,563,944 366,607,198 477,171,142 Balance	% 23.2% 76.8% 100%
CP Loans	cans	Number Amount 189 682 871 Number Amount	21 7% 21.7% 78.3% 100% er %	Balance Amount 110,563,944 366,607,198 477,171,142 Balance Amount	9 <u>/</u> 23.2% 76.8% 100%
CP Loans	cans	Number Amount 189 682 871 871 Amount 76	er % 21.7% 78.3% 100%	Balance Amount 110,563,944 366,607,198 477,171,142 Balance	% 23.2% 76.8% 100%
CP Loans	oans roperty Type ••	Number Amount 189 682 871 Number Amount	21 21.7% 78.3% 100% er %	Balance Amount 110,563,944 366,607,198 477,171,142 Balance Amount	9 <u>/</u> 23.2% 76.8% 100%

100%

202,510,660

399

	ates ••	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%	
Total		871	100%	477,171,142	100%	
erest C	over (Unstressed) 🐽					
		N	lumber	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	10.2%	E2 619 2E2	11 29/	

			Number		Balance	
			Amount	%	Amount	
Variable			871	100.0%	477,171,142	100.
Fixed Ra	te Term Remaining (yr	rs)				
0	<= 1		0	0.0%	0	0.
> 1	<= 2		0	0.0%	0	0.
> 2	<= 3		0	0.0%	0	0.
> 3	<= 4		0	0.0%	0	0.
> 4	<= 5		0	0.0%	0	0.

	Number		Balance		
	Amount	%	Amount	9	
Full Doc	168	19.3%	113,100,781	23.75	
Vid Doc	348	40.0%	203,079,607	42.65	
Quick Doc	28	3.2%	8,452,841	1.85	
SMSF	327	37.5%	152,537,914	32.05	
SMSF NR	0	0.0%	0	0.05	
	871	100%	477,171,142	1005	
	0/1		,		
pperty Type ••	Number		Balance		
		% 15.5%		q	
pperty Type ••	Amount	%	Balance Amount		
pperty Type •• Retail Industrial	Number Amount 135	% 15.5%	Balance Amount 82,436,338	17.39	
Pperty Type •• Retail Industrial Office	Number Amount 135 240	% 15.5% 27.6%	Balance Amount 82,436,338 131,011,350	17.3ª 27.5	
pperty Type ●●	Number Amount 135 240 82	% 15.5% 27.6% 9.4%	Balance Amount 82,436,338 131,011,350 39,350,434	17.3 27.5 8.2 0.9	
Pperty Type Retal Industrial Office Professional Suites	Number 135 240 82 8	% 15.5% 27.6% 9.4% 0.9%	Balance Amount 82,436,338 131,011,350 39,350,434 4,388,143	17.3 27.5 8.2 0.9 4.1	
Pperty Type •• Retail Industrial Office Professional Suites Commercial Other	Number Amount 135 240 82 8 18	% 15.5% 27.6% 9.4% 0.9% 2.1%	Balance Amount 82,436,338 131,011,350 39,350,434 4,388,143 19,615,028	17.3 27.5 8.2	

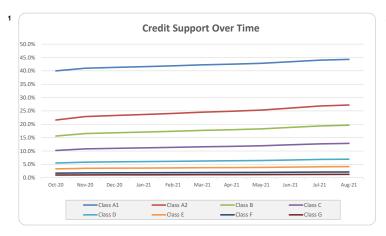
Income Verification ••

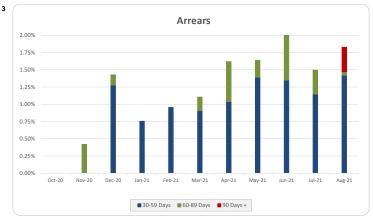
			Number		Balance	
			Amount	%	Amount	%
PAYG			157	18.0%	68,754,593	14.4%
Months 3	Self Employed					
0	< 12	12	0	0.0%	0	0.0%
12	< 24	24	0	0.0%	0	0.0%
24	< 36	36	44	5.1%	25,630,582	5.4%
36	< 48	48	44	5.1%	21,256,193	4.5%
48	< 60	60	39	4.5%	23,734,186	5.0%
60	700	700	587	67.4%	337,795,588	70.8%
Total			871	100%	477,171,142	100%

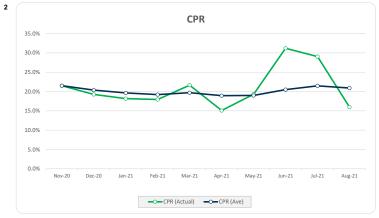
			Number		Balance	
			Amount	%	Amount	
0	<= 15	180	43	4.9%	12,460,172	2.6
> 15	<= 20	240	118	13.5%	63,948,749	13.4
> 20	<= 25	300	337	38.7%	194,197,116	40.7
> 25	<= 30	360	373	42.8%	206,565,106	43.3
Total			871	100%	477,171,142	100
ayment	Туре ••		Number		Balance	
			Amount	%	Amount	
P&I			657	75.4%	323,598,213	67.8
	Remaining (yrs)					
0	<= 1		37	4.2%	26,657,656	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
Total			871	100%	477,171,142	100
oan Pur	pose ••					
			Number	%	Balance	
			Amount		Amount	
Purchase	and the second		569	65.3%	296,508,924	62.1
	- no takeout		152	17.5% 14.0%	88,049,427 77,794,028	18.5
Refinance Equity Takeout			122	14.0%	14,818,762	16.3
	Reput		20	3.276	14,010,702	3.1
Total			871			100
1 Otda			0/1	100%	477,171,142	100
	r Industry 🐽		-	100%		100
	r Industry ••		Number	100%	Balance	
orrower			-	%	Balance Amount	
Agriculture	e	-	Number Amount		Balance	0.0
Agriculture	e e / Transport	-	Number Amount 2	% 0.2%	Balance Amount 194,801	0.0
Agriculture	e e / Transport cations	-	Number Amount 2 80	% 0.2% 9.2%	Balance Amount 194,801 38,302,670	0.0 8.0 3.6
Agriculture Automotiv Communic	e e / Transport cations ion		Number Amount 2 80 33	% 0.2% 9.2% 3.8%	Balance Amount 194,801 38,302,670 17,307,820	0.0 8.0 3.6 28.6
Agriculture Automotiv Communic Constructi Education	e e / Transport cations ion		Number Amount 2 80 33 232	% 0.2% 9.2% 3.8% 26.6%	Balance Amount 194,801 38,302,670 17,307,820 136,377,795	0.0 8.0 3.6 28.6 2.3
Agriculture Automotiv Communic Constructi Education Engineerin	e / Transport cations		Number Amount 2 80 33 232 18	% 0.2% 9.2% 3.8% 26.6% 2.1%	Balance Amount 194,801 38,302,670 17,307,820 136,377,795 10,955,564	0.0 8.0 3.6 28.6 2.3 7.5 4.3
Agriculture Automotiv Communic Constructi Education Engineerin	e e / Transport cations ion g / Manufacturing Insurance		Number Amount 2 80 33 232 18 59	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8%	Balance Amount 194,801 38,302,670 17,307,820 136,377,795 10,955,564 35,552,703	0.0 8.0 3.6 28.6 2.3 7.5 4.3
Agriculture Automotiv Communit Construct Education Engineerir Finance & Food and Health	e e / Transport cations ion g / Manufacturing Insurance		Number Amount 2 80 33 232 18 59 50	9/6 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 9.5% 6.2%	Balance Amount 194,801 38,302,670 17,307,820 136,377,795 10,955,564 35,552,703 20,481,419 56,836,748 22,617,608	0.0 8.0 28.6 2.3 7.5 4.3 11.9 4.9
Agriculturi Automotiv Communia Constructi Education Engineerir Finance & Food and Health IT	e e / Transport cations ion g / Manufacturing Insurance		Number Amount 2 80 33 232 18 59 50 83 54 3	% 0.2% 9.2% 3.8% 26.6% 6.8% 6.8% 5.7% 9.5% 6.2% 0.3%	Balance Amount 194,801 38,302,670 17,307,820 136,377,795 10,955,564 35,552,703 20,481,419 56,836,748 23,617,608 939,780	0.0 8.0 28.6 2.3 7.5 4.3 11.9 4.9 0.2
Agriculturi Automotiv Communia Constructi Education Engineerir Finance & Food and Health IT Other	e / Transport e / Transport cations ion g / Manufacturing Insurance Beverage		Number Amount 2 80 33 2222 18 59 50 50 83 54 3 0	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 9.5% 6.2% 0.3% 0.0%	Balance Amount 194,801 38,302,670 17,307,785 10,355,554 35,552,703 20,481,419 56,836,748 23,617,608 939,780 0	0.0 8.0 28.6 2.3 7.5 4.3 11.9 4.9 0.2 0.0
Agriculture Automotiv Communic Construct Education Engineerir Finance & Food and Health IT Other Printing &	e e / Transport cations ion gr (Manufacturing Insurance Beverage Media		Number Amount 2 80 33 222 18 59 50 83 54 53 54 3 0 0 12	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 9.5% 6.2% 0.3% 0.0% 1.4%	Balance Amount 194,801 38,932,670 17,307,820 136,377,785 10,955,564 35,555,703 20,481,419 56,638,748 23,617,608 939,780 0 7,080,704	0.0 8.0 28.6 2.3 7.5 4.3 11.9 4.9 0.2 0.0 0.0
Agriculturn Automotiv Comstructi Education Engineerir Finance & Food and Health IT Other Printing & Professior	e / Transport e / Transport cations ion g / Manufacturing Insurance Beverage Media tal Services		Number Amount 2 80 33 33 232 18 59 50 63 54 54 3 3 0 12 103	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 9.5% 0.3% 0.3% 0.3% 1.4%	Balance Amount 194,801 38,302,670 17,307,820 10,955,584 35,552,703 20,481,419 56,836,748 23,417,608 933,780 0 7,080,704 54,945,602	0.0 8.0 28.6 2.3 7.5 4.3 11.9 4.9 0.2 0.0 0.0 1.5 5 11.5
Agriculture Automotiv Communii Constructi Education Engineerir Finance & Food and Health IT Other Printing & Profession Property In	e / Transport cations on g / Manufacturing Insurance Beverage Media Media Media		Number Amount 2 80 33 222 18 59 50 83 54 3 0 0 12 103 3 3	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 9.5% 6.2% 0.3%	Balance Amount 194,801 38,302,670 17,307,820 138,377,785 10,355,584 10,355,584 10,355,584 10,355,584 20,481,419 56,330,748 23,817,608 0 7,080,704 54,945,602 637,687	0.0 8.0 2.3 7.5 4.3 11.9 4.9 0.2 0.0 1.5 11.5 0.1
Agriculturi Automotiv Communii Construct Education Engineerir Finance & Food and Health IT Other Profession Property In Property In Proper	e / Transport cations on g / Manufacturing Insurance Beverage Media Media Media		Number Amount 2 80 33 232 18 59 50 83 54 3 6 4 3 0 12 103 3 3 13	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 9.5% 0.3% 0.0% 1.4% 1.5%	Balance Amount 194,801 38,302,670 17,307,820 136,377,795 10,355,564 35,552,703 20,481,419 56,830,748 23,617,608 939,780 0 7,080,704 54,345,602 637,687	0.0 8.0 3.6 2.3 4.3 11.9 4.9 0.2 0.0 0.0 1.5 11.5 0.1 1.5 0.1 1.5 0.1
Agriculturi Automotiv Communii Construct Education Engineerir Finance & Food and Health IT Other Printing & Profession Property In Problic Sei Retail	e (/ Transport cations ion g / Manufacturing Insurance Beverage Media hal Services nivestment vice		Number Amount 2 80 33 232 18 59 50 50 63 54 3 0 12 103 3 13 13 72 2	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 6.2% 0.3% 0.3% 1.4% 1.8% 8.3%	Balance Amount 194,801 136,377,785 10,955,584 35,552,703 20,481,419 56,638,748 23,617,608 939,780 0 7,7080,704 54,945,602 637,687 4,337,563	0.0 8.0 28.6 2.3 7.5 4.3 11.9 4.9 0.2 0.0 0.0 1.5 11.5 0.1 0.9 9.6
Agricultur Automotiv Communi Construct Education Engineerir Finance & Food and Health IT Other Printing & Printing & Printing Soperty In Public See Retail	e e / Transport cations ion ing / Manufacturing Insurance Beverage Media hal Services rwostment rvice		Number Amount 2 80 33 222 18 59 50 83 3 0 50 83 3 0 12 103 3 13 13 72 51	% 0.2% 9.2% 9.2% 2.6% 2.1% 6.8% 5.7% 0.3% 0.0% 1.4% 1.1.8% 0.3% 0.3% 5.5%	Balance Amount 194,801 38,902,670 17,307,820 136,977,785 10,955,564 35,555,703 20,481,419 56,638,748 23,617,608 939,780 0 7,080,704 54,945,602 637,687 4,337,563 45,755,935 21,504,710	0.0 8.0 28.6 2.3 7.5 4.3 11.9 0.2 0.0 0.1 1.5 11.5 0.1 0.1 0.9 9.6 6 4.5
Agriculturi Automotiv Communi Construct Education Engineerir Finance & Food and Health IT Other Printing & Profession Property In Public See Retail Sport, Leis Wholesale	e e / Transport cations ion ing / Manufacturing Insurance Beverage Media hal Services rwostment rvice		Number Amount 2 80 33 222 18 59 50 54 3 0 12 103 3 13 72 51 3	 % 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 5.7% 5.7% 6.2% 0.3% 0.3% 5.9% 0.3% 	Balance Amount 194,801 38,302,670 17,307,820 136,377,795 10,955,554 335,552,703 20,481,419 56,336,748 23,817,608 939,780 0 7,080,704 4,337,563 44,546,602 637,687 4,337,563 21,504,710 2,342,034	0.0 8.0 3.6 28.6 2.3 7.5 4.3 11.5 0.2 0.0 0.0 1.5 11.5 0.1 0.1 0.5 9.6 9.6 9.6
Agricultur Automotiv Communi Construct Education Engineerir Finance & Food and Health IT Other Printing & Printing & Printing Soperty In Public See Retail	e e / Transport cations ion ing / Manufacturing Insurance Beverage Media hal Services rwostment rvice		Number Amount 2 80 33 222 18 59 50 83 3 0 50 83 3 0 12 103 3 13 13 72 51	% 0.2% 9.2% 9.2% 2.6% 2.1% 6.8% 5.7% 0.3% 0.0% 1.4% 1.1.8% 0.3% 0.3% 5.5%	Balance Amount 194,801 38,902,670 17,307,820 136,977,785 10,955,564 35,555,703 20,481,419 56,638,748 23,617,608 939,780 0 7,080,704 54,945,602 637,687 4,337,563 45,755,935 21,504,710	0.0 8.0 3.6 2.8.6 2.3 7.5 4.3 11.9 4.9 0.2 0.0 0 1.5 11.5 0.1 0.9 9.6 4.5 0.5
Agriculturi Automotiv Communia Constructi Education Engineerir Finance & Food and Health IT Other Printing & Profession Property In Proble See Retail Sport, Leit Wholesale	e e / Transport cations ion ing / Manufacturing Insurance Beverage Media hal Services rwostment rvice		Number Amount 2 80 33 222 18 59 50 83 54 3 0 12 103 13 13 13 3 13 3 671	 % 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 5.7% 5.7% 6.2% 0.3% 0.3% 5.9% 0.3% 	Balance Amount 194,801 38,902,670 17,307,820 136,377,795 10,355,554 35,552,703 20,481,419 56,330,748 23,817,608 939,780 0 7,080,704 54,945,602 637,687 21,504,710 2,342,034 477,171,142	0.0 8.0 3.6 28.6 2.3 7.5 4.3 11.5 0.2 0.0 0.0 1.5 11.5 0.1 0.1 0.5 9.6 9.6 9.6
Agriculturi Automotiv Communia Constructi Education Engineerir Finance & Food and Health IT Other Printing & Profession Property In Proble See Retail Sport, Leit Wholesale	e (/ Transport cations ion g / Manufacturing Insurance Beverage Media hal Services nivestment vice sure, Cultural & Recreational e		Number Amount 2 80 33 232 18 59 50 83 54 3 0 12 103 3 13 72 51 3 871 Number	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 0.3% 0.3% 0.3% 1.4% 1.5% 8.3% 5.9% 0.3%	Balance 194,801 38,302,670 17,307,820 136,377,705 10,355,564 336,355,413 20,481,419 56,339,748 23,617,608 939,780 0 7,080,704 54,494,5602 21,504,710 2,342,034 477,171,142 Balance	0.0 8.0 3.6 2.3.7,5 4.3 11.9 0.2 0.0 0.1 5 11.5 0.1 1.5 0.1 1.5 0.1 1.5 0.1 1.5 0.5 0.5 0.5
Agriculturi Agriculturi Communia Education Finance & Food and Health IT Professio Printing & Professio Uther Printing & Sport, Lei- Wholesale Total	e (/ Transport cations ion g / Manufacturing Insurance Beverage Media hal Services nivestment vice sure, Cultural & Recreational e		Number Amount 2 80 33 222 18 59 50 83 54 3 0 12 103 13 13 13 3 13 3 671	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 5.7% 9.5% 6.2% 0.3% 0.3% 1.5% 8.3% 5.9% 0.3% 100% 3%	Balance Anount 194,801 38,302,670 17,307,820 10,355,564 35,552,703 20,481,419 56,363,748 23,617,608 33,37,803 0 7,089,704 633,687 445,755,935 21,504,710 2,342,034 477,171,142 Balance Amount	0.0.0 8.8.0 8.8.0 8.8.0 8.8.0 8.0 8.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9
Agriculturi Automotiv Communia Constructi Education Engineerir Finance & Food and Health IT Other Printing & Profession Property In Proble See Retail Sport, Leit Wholesale	e (/ Transport cations ion g / Manufacturing Insurance Beverage Media hal Services nivestment vice sure, Cultural & Recreational e		Number Amount 2 80 33 222 18 59 50 50 63 54 3 0 12 103 3 13 13 72 51 3 871 Number Amount	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 0.3% 0.3% 0.3% 1.4% 1.5% 8.3% 5.9% 0.3%	Balance 194,801 38,302,670 17,307,820 136,377,705 10,355,564 336,355,413 20,481,419 56,339,748 23,617,608 939,780 0 7,080,704 54,494,5602 21,504,710 2,342,034 477,171,142 Balance	0.0.0.0 8.6 (a) 8.6 (a) 9.6 (b) 9.6 (c) 9.6 (c
Agriculture Agriculture Communi Construct Education Engineerin Frinance & Codd and Health Other Profession Profession Profession Profession Profession Total Codd Codd Codd Codd	e (/ Transport cations ion g / Manufacturing Insurance Beverage Media hal Services nivestment vice sure, Cultural & Recreational e		Number Amount 2 80 33 322 18 59 50 83 50 54 3 103 3 112 103 13 72 51 3 871 871 Number Number 869 869	% 0.2% 9.2% 3.8% 26.6% 2.1% 6.8% 5.7% 6.2% 0.3% 0.3% 0.3% 0.3% 0.3% 1.5% 5.9% 0.3% 100% % 93.8%	Balance 194,801 38,932,670 17,307,820 136,377,785 10,955,564 335,652,703 20,481,419 56,633,748 23,817,608 939,780 0 7,080,704 54,945,602 637,687 43,756,335 21,504,710 2,342,034 477,171,142 Balance Amount 475,943,172	0.0 8.0 3.6 2.3 4.3 11.9 4.9 0.2 0.0 0.0 1.5 11.5 0.1 1.5 0.1 1.5 0.1 1.5 0.9

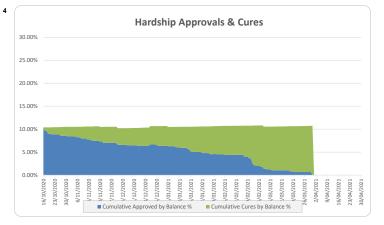
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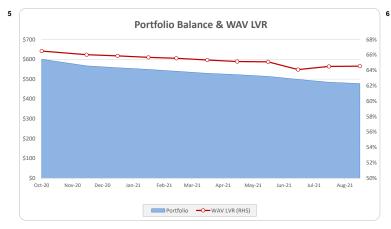
Series 2020-1: Time Series Charts

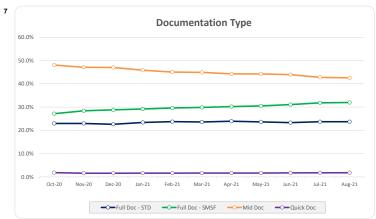


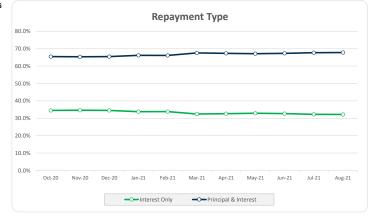


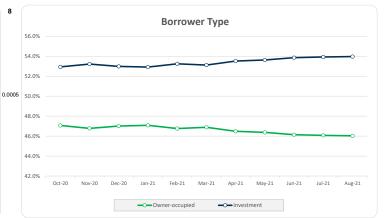




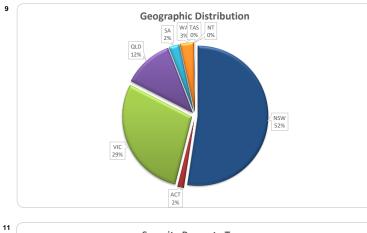


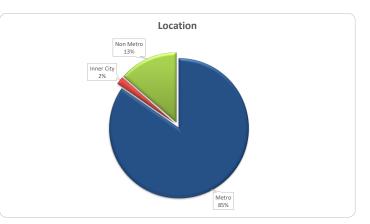


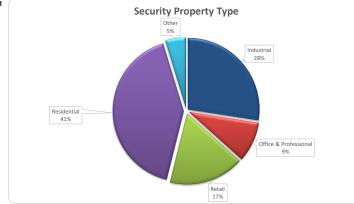


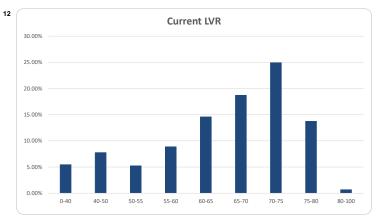


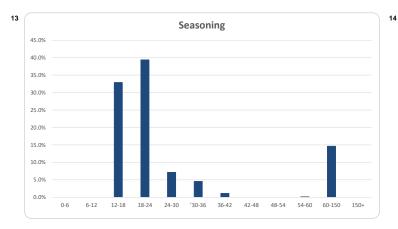
Think Tank Series 2020-1: Current Charts

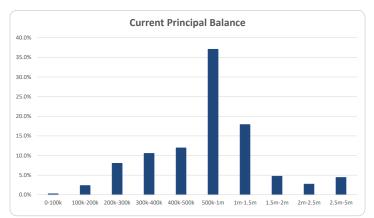












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