



Investor Report - Think Tank Series 2019-1

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

Payment Date of 11-Oct-2021

Think Tank Series 2019-1 Cashflow Asset Report

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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	123,038,457.56		6,922,945.35	116,115,512.21	55.3%	0.00	0.00	142,117.85	142,117.85
Class A2	28,298,845.25		1,592,277.43	26,706,567.82	55.3%	0.00	0.00	41,099.23	41,099.23
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	11-Oct-21
Collection Period (start)	1-Sep-21
Collection Period (end)	30-Sep-21
Interest Period (start)	10-Sep-21
Interest Period (end)	10-Oct-21
Days in Interest Period	31
Next Payment Date	10-Nov-21

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	1,094,139.75
Early Repayment Fees	41,958.80
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	2,380.83
Total Available Income	1,138,479.38

(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	8,616,204.87
Principal from the sale of Mortgage Loans	0.00
Other Principal	-15,982.09
Total Principal Collections	8,600,222.78

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)	105,291.02
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	142,117.85
Class A2 Interest	41,099.23
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	530,856.42

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	85,000.00
Class A1 Principal Payment	6,922,945.35
Class A2 Principal Payment	1,592,277.43
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	244,944,164.03
Plus: Capitalised Charges	31,344.94
Plus: Further Advances / Redraws	85,000.00
Less: Principal Collections	8,616,204.87
Loan Balance at End of Collection Period	236,444,304.10

b. Repayments

Principal received on Mortgage Loans during Collection Period	8,616,204.87
CPR (%)	34.9%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.69%	5.44%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.44%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	4	3	8
Balance Outstanding	1,174,089	1,565,008	3,192,571	5,931,668
% Portfolio Balance	0.50%	0.66%	1.35%	2.51%

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	386
Facilities	360
Borrower Groups	335
Balance	236,444,304
Avg Loan Balance	612,550
Max Loan Balance	3,000,000
Avg Facility Balance	656,790
Max Facility Balance	3,078,604
Avg Group Balance	705,804
Max Group Balance	3,078,604
WA Current LVR	62.1%
Max Current LVR	80.0%
WA Yield	5.44%
WA Seasoning (months)	33.4
% IO	48.3%
% Investor	59.9%
% SMSF	28.4%
WA Interest Cover (UnStressed)	2.49

Current Loan/Facility LVR

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	41	10.6%	13,320,916	5.6%
> 40% <= 50%	43	11.1%	23,724,595	10.0%
> 50% <= 55%	29	7.5%	12,474,841	5.3%
> 55% <= 60%	40	10.4%	29,251,581	12.4%
> 60% <= 65%	67	17.4%	47,644,896	20.2%
> 65% <= 70%	83	21.5%	53,270,221	22.5%
> 70% <= 75%	71	18.4%	48,375,884	20.5%
> 75% <= 80%	12	3.1%	8,381,370	3.5%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	386	100.0%	236,444,304	100%

Current Facility Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.1%	180,300	0.1%
> 100,000 <= 200,000	36	10.0%	5,872,902	2.5%
> 200,000 <= 300,000	61	16.9%	15,123,436	6.4%
> 300,000 <= 400,000	52	14.4%	18,104,105	7.7%
> 400,000 <= 500,000	34	9.4%	15,101,969	6.4%
> 500,000 <= 1,000,000	104	28.9%	73,867,090	31.2%
> 1,000,000 <= 1,500,000	41	11.4%	49,907,067	21.1%
> 1,500,000 <= 2,000,000	16	4.4%	28,193,307	11.9%
> 2,000,000 <= 2,500,000	6	1.7%	12,916,010	5.5%
> 2,500,000 <= 5,000,000	6	1.7%	17,178,118	7.3%
Total	360	100%	236,444,304	100%

Property State

	Number		Balance	
	Amount	%	Amount	%
NSW	170	44.0%	118,638,261	50.2%
ACT	8	2.1%	3,462,957	1.5%
VIC	119	30.8%	67,625,679	28.6%
QLD	50	13.0%	28,338,010	12.0%
SA	12	3.1%	6,084,116	2.6%
WA	22	5.7%	10,483,825	4.4%
TAS	5	1.3%	1,811,456	0.8%
NT	0	0.0%	0	0.0%
Total	386	100%	236,444,304	100%

Property Location

	Number		Balance	
	Amount	%	Amount	%
Metro	322	83.4%	197,448,717	83.5%
Non metro	52	13.5%	30,386,038	12.9%
Inner City	12	3.1%	8,609,549	3.6%
Total	386	100%	236,444,304	100%

Current Loan Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	3.4%	516,932	0.2%
> 100,000 <= 200,000	41	10.6%	6,602,100	2.8%
> 200,000 <= 300,000	69	17.9%	17,300,202	7.3%
> 300,000 <= 400,000	53	13.7%	18,389,765	7.8%
> 400,000 <= 500,000	39	10.1%	17,367,103	7.3%
> 500,000 <= 1,000,000	105	27.2%	73,418,623	31.1%
> 1,000,000 <= 1,500,000	39	10.1%	47,465,957	20.1%
> 1,500,000 <= 2,000,000	16	4.1%	27,903,307	11.8%
> 2,000,000 <= 2,500,000	5	1.3%	10,816,010	4.6%
> 2,500,000 <= 5,000,000	6	1.6%	16,664,304	7.0%
Total	386	100%	236,444,304	100%

Current Group Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.2%	180,300	0.1%
> 100,000 <= 200,000	26	7.8%	4,131,923	1.7%
> 200,000 <= 300,000	58	17.3%	14,306,643	6.1%
> 300,000 <= 400,000	50	14.9%	17,599,298	7.4%
> 400,000 <= 500,000	32	9.6%	14,198,711	6.0%
> 500,000 <= 1,000,000	92	27.5%	64,087,238	27.1%
> 1,000,000 <= 1,500,000	39	11.6%	47,468,723	20.1%
> 1,500,000 <= 2,000,000	15	4.5%	27,193,803	11.5%
> 2,000,000 <= 2,500,000	10	3.0%	21,954,653	9.3%
> 2,500,000 <= 5,000,000	9	2.7%	25,323,012	10.7%
Total	335	100%	236,444,304	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	173	44.8%	103,958,082	44.0%
> 30 <= 36	138	35.8%	81,927,425	34.6%
> 36 <= 42	59	15.3%	35,191,560	14.9%
> 42 <= 48	5	1.3%	6,312,132	2.7%
> 48 <= 54	3	0.8%	1,372,128	0.6%
> 54 <= 60	1	0.3%	1,072,500	0.5%
> 60 <= 300	7	1.8%	6,610,477	2.8%
Total	386	100%	236,444,304	100%

Arrears (Days Past Due)

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	378	97.9%	230,512,636	97.5%
> 30 <= 60	1	0.3%	1,174,089	0.5%
> 60 <= 90	4	1.0%	1,565,008	0.7%
> 90 <= 120	1	0.3%	983,009	0.4%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	2	0.5%	2,209,562	0.9%
Total	386	100%	236,444,304	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	131	33.9%	97,485,518	41.2%
Mid Doc	100	25.9%	66,160,677	28.0%
Quick Doc	15	3.9%	5,745,649	2.4%
SMSF	140	36.3%	67,052,461	28.4%
SMSF NR	0	0.0%	0	0.0%
Total	386	100%	236,444,304	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	72	18.7%	41,506,380	17.6%
Industrial	187	48.4%	102,570,730	43.4%
Office	46	11.9%	29,478,168	12.5%
Professional Suites	7	1.8%	2,580,428	1.1%
Commercial Other	11	2.8%	16,500,684	7.0%
Vacant Land	0	0.0%	0	0.0%
Rural	3	0.8%	4,261,531	1.8%
Residential	60	15.5%	39,546,384	16.7%
Total	386	100%	236,444,304	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	380	98.4%	232,626,064	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%	3,180,740	1.3%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	386	100%	236,444,304	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	94	24.4%	67,076,595	28.4%
> 5.0% <= 5.5%	110	28.5%	57,656,049	24.4%
> 5.5% <= 6.0%	106	27.5%	68,494,800	29.0%
> 6.0% <= 6.5%	68	17.6%	38,863,409	16.4%
> 6.5% <= 7.0%	6	1.6%	3,170,407	1.3%
> 7.0% <= 7.5%	2	0.5%	1,183,044	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	386	100%	236,444,304	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.8%	2,207,001	0.9%
> 1.50 <= 1.75	76	19.7%	58,004,404	24.5%
> 1.75 <= 2.00	73	18.9%	45,621,260	19.3%
> 2.00 <= 2.25	48	12.4%	30,403,301	12.9%
> 2.25 <= 2.50	30	7.8%	13,714,317	5.8%
> 2.50 <= 2.75	35	9.1%	17,729,293	7.5%
> 2.75 <= 3.00	27	7.0%	16,183,133	6.8%
> 3.00 <= 3.25	16	4.1%	9,893,668	4.2%
> 3.25 <= 3.50	13	3.4%	8,631,496	3.7%
> 3.50 <= 3.75	7	1.8%	5,289,271	2.2%
> 3.75 <= 4.00	9	2.3%	4,373,906	1.8%
> 4.00 <= 4.25	13	3.4%	6,355,115	2.7%
> 4.25 <= 100	36	9.3%	18,038,139	7.6%
Total	386	100%	236,444,304	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	2.1%	5,666,294	2.4%
Non NCCP loans	378	97.9%	230,778,010	97.6%
Total	386	100%	236,444,304	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	15	22.7%	11,888,199	28.2%
High Density Apartment	4	6.1%	2,284,207	5.4%
House	47	71.2%	27,989,573	66.4%
Total	66	100%	42,161,979	100%

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	58	15.0%	26,958,331	11.4%	
<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%	9,035,136	3.8%
36 <= 48	48	9	2.3%	4,181,382	1.8%
48 <= 60	60	13	3.4%	9,117,902	3.9%
60 <= 700	700	293	75.9%	187,150,550	79.2%
Total	386	100%	236,444,304	100%	

Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	14	3.6%	5,274,830	2.2%
> 15 <= 20	240	24	6.2%	13,308,320	5.6%
> 20 <= 25	300	222	57.5%	141,777,156	60.0%
> 25 <= 30	360	126	32.6%	76,083,997	32.2%
Total	386	100%	236,444,304	100%	

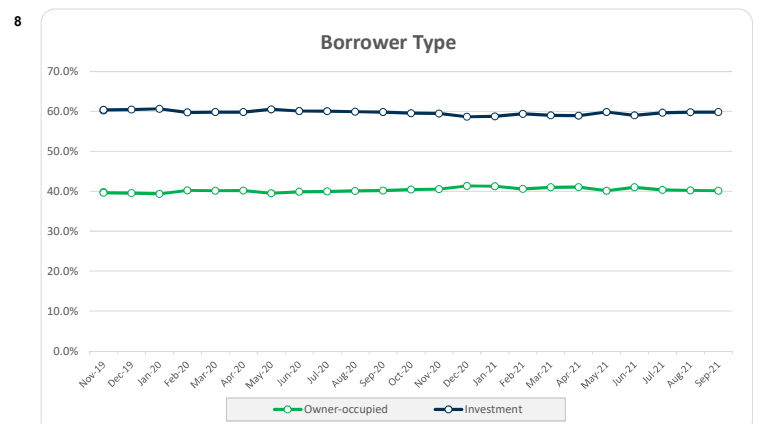
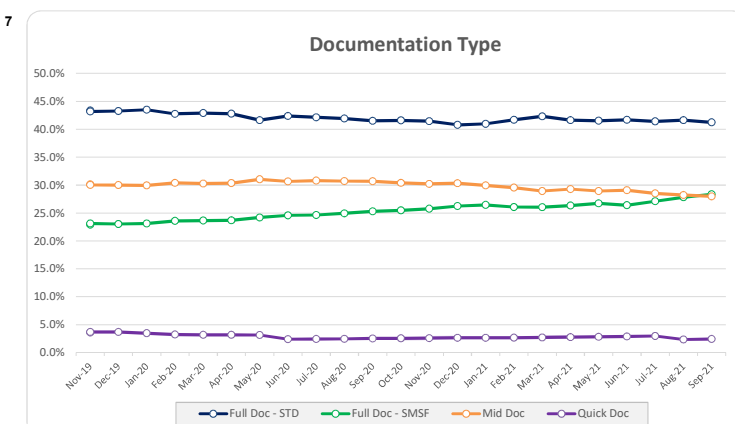
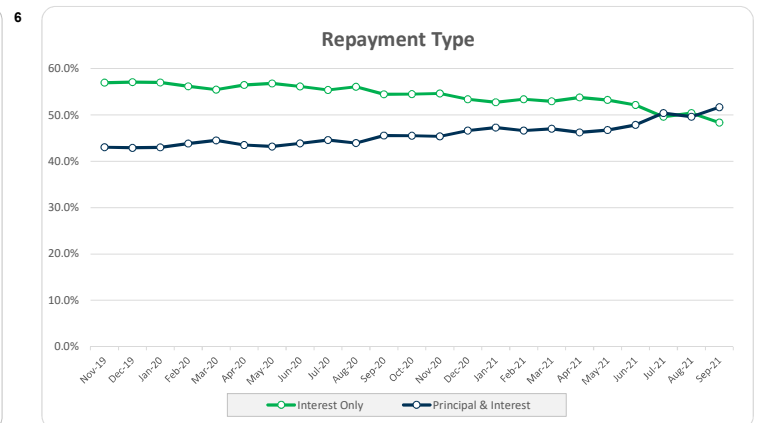
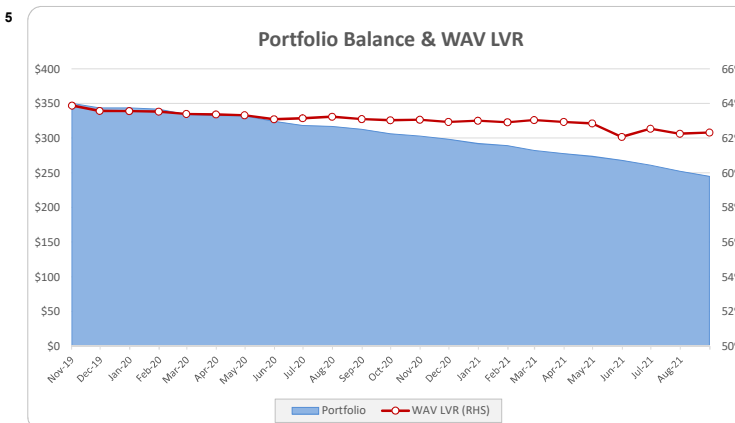
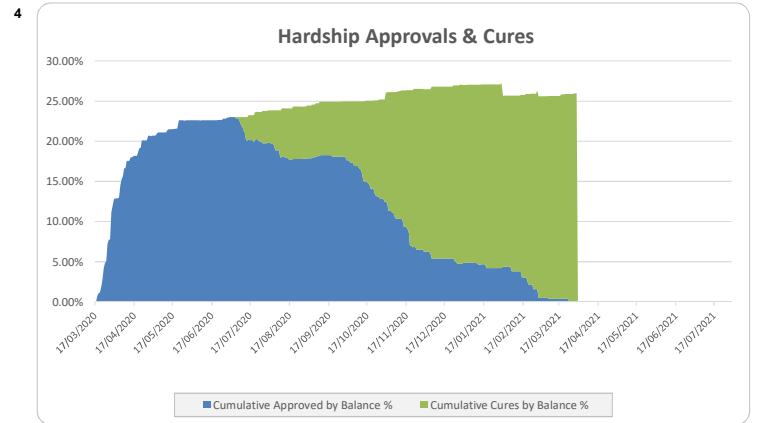
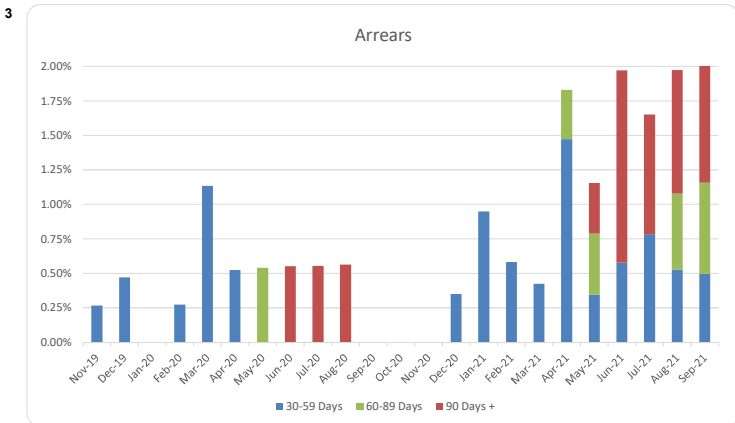
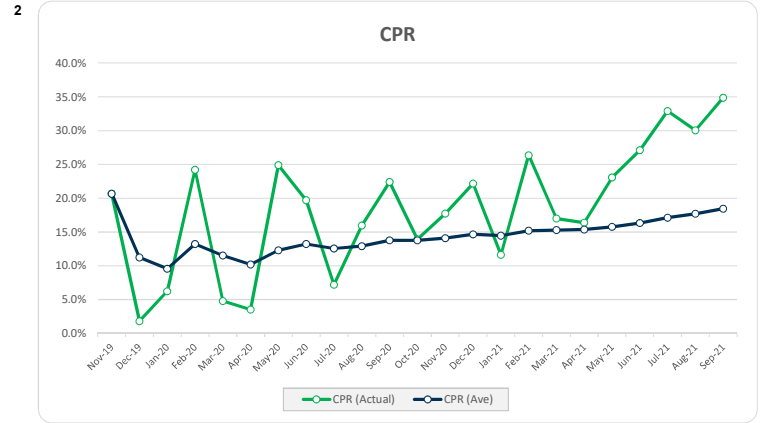
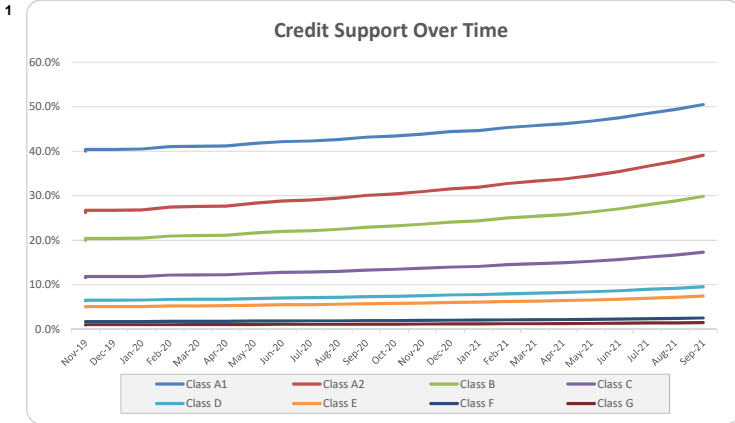
Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	229	59.3%	122,157,575	51.7%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	36	9.3%	19,230,411	8.1%
> 1 <= 2	32	8.3%	24,154,668	10.2%
> 2 <= 3	89	23.1%	70,901,650	30.0%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	386	100%	236,444,304	100%

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	237	61.4%	130,595,098	55.2%
Refinance - no takeout	68	17.6%	57,811,010	24.5%
Refinance	46	11.9%	31,861,281	13.5%
Equity Takeout	35	9.1%	16,176,916	6.8%
Total	386	100%	236,444,304	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	51	13.2%	31,011,420	13.1%
Communications	9	2.3%	7,037,652	3.0%
Construction	100	25.9%	62,374,942	26.4%
Education	8	2.1%	7,966,032	3.4%
Engineering / Manufacturing	40	10.4%	21,883,900	9.3%
Finance & Insurance	17	4.4%	9,999,566	4.2%
Food and Beverage	32	8.3%	23,455,136	9.9%
Health	26	6.7%	8,690,526	3.7%
IT	0	0.0%	0	0.0%
Other	2	0.5%	2,611,071	1.1%
Printing & Media	5	1.3%	2,331,317	1.0%
Professional Services	54	14.0%	35,489,417	15.0%
Property Investment	1	0.3%	271,840	0.1%
Public Service	1	0.3%	270,261	0.1%
Retail	25	6.5%	13,123,157	5.6%
Sport, Leisure, Cultural & Recreational	15	3.9%	9,928,066	4.2%
Wholesale	0	0.0%	0	0.0%
Total	386	100%	236,444,304	100%

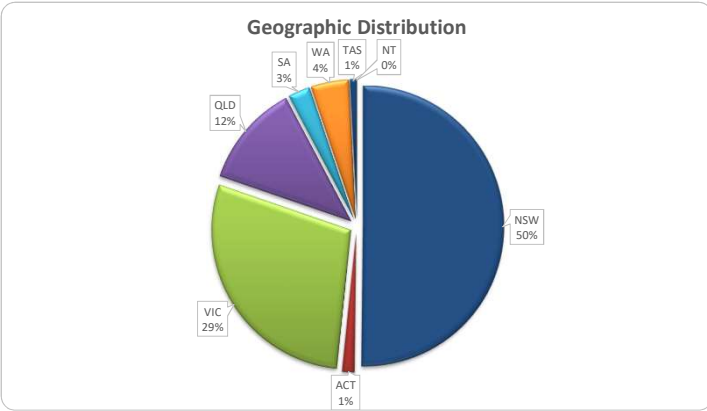
Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	384	99.5%	234,941,050	99.4%
1	2	0.5%	1,503,254	0.6%
2	0	0.0%	0	0.0%
Total	386	100%	236,444,304	100%

Think Tank Series 2019-1: Time Series Charts

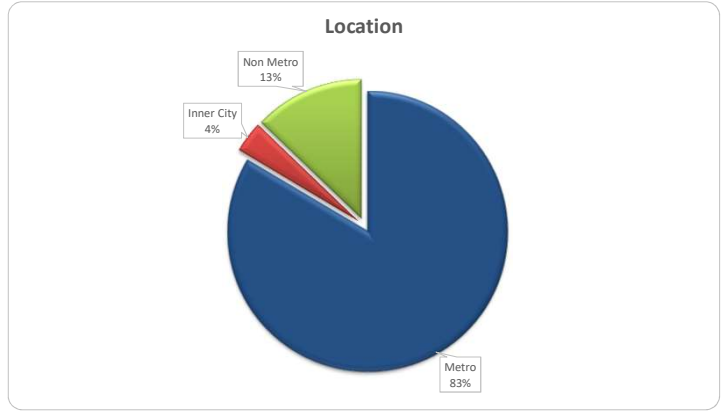


Think Tank Series 2019-1: Current Charts

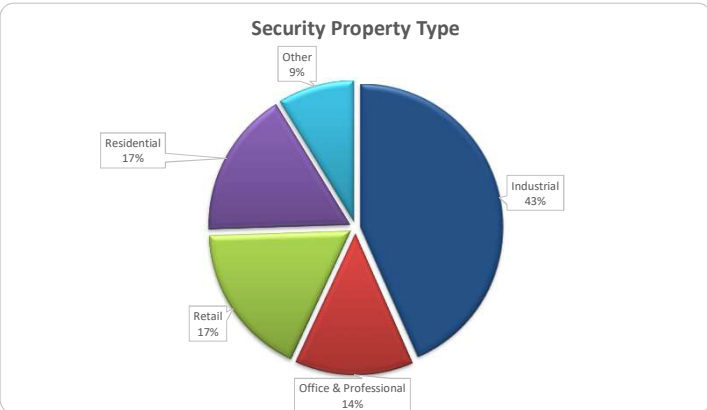
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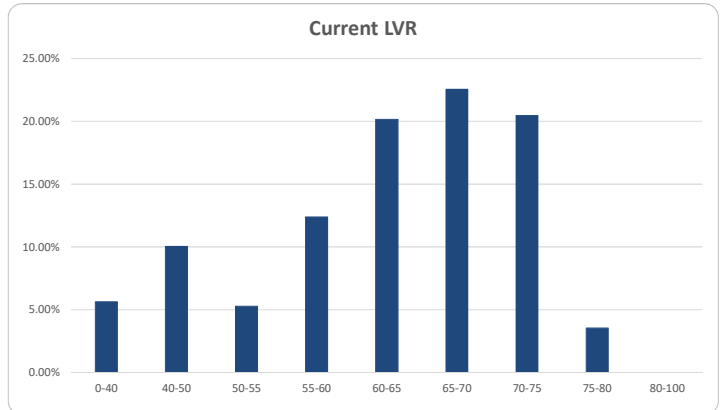
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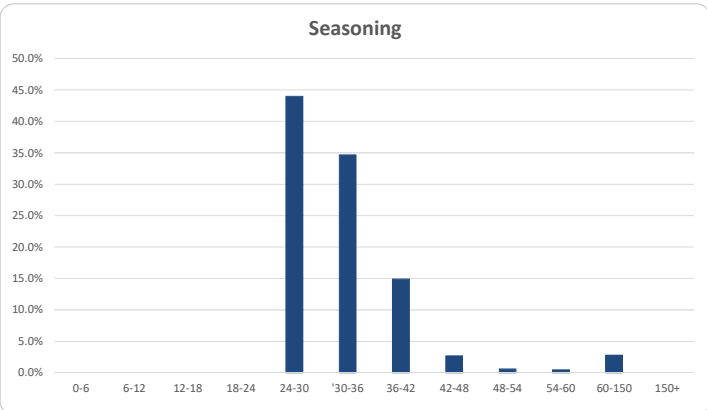
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