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# Investor Report - Think Tank Series 2020-1

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

Payment Date of 11-Oct-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	265,229,283.55		8,550,388.78	256,678,894.76	71.3%	0.00	0.00	362,673.80	362,673.80
Class A2	81,336,980.28		2,622,119.23	78,714,861.06	71.3%	0.00	0.00	128,490.14	128,490.14
Class B	36,000,000.00		0.00	36,000,000.00	100.0%	0.00	0.00	82,859.18	82,859.18
Class C	32,400,000.00		0.00	32,400,000.00	100.0%	0.00	0.00	102,091.07	102,091.07
Class D	28,200,000.00		0.00	28,200,000.00	100.0%	0.00	0.00	115,202.79	115,202.79
Class E	13,200,000.00		0.00	13,200,000.00	100.0%	0.00	0.00	101,010.74	101,010.74
Class F	9,600,000.00		0.00	9,600,000.00	100.0%	0.00	0.00	81,615.78	81,615.78
Class G	4,200,000.00		0.00	4,200,000.00	100.0%	0.00	0.00	37,490.47	37,490.47
Class H	6,000,000.00		0.00	6,000,000.00	100.0%	0.00	0.00	58,653.70	58,653.70

### 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	2,015,774.59
Early Repayment Fees	70,723.78
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	8,272.03
<b>Total Available Income</b>	<b>2,094,770.40</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	11,492,451.78
Principal from the sale of Mortgage Loans	0.00
Other Principal	-14,943.77
<b>Total Principal Collections</b>	<b>11,477,508.01</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)	196,955.97
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	362,673.80
Class A2 Interest	128,490.14
Class B Interest	82,859.18
Class C Interest	102,091.07
Class D Interest	115,202.79
Class E Interest	101,010.74
Class F Interest	81,615.78
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class G Interest	37,490.47
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	58,653.70
Other Expenses	0.00
Excess Spread	827,726.76

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	305,000.00
Class A1 Principal Payment	8,550,388.78
Class A2 Principal Payment	2,622,119.23
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	477,171,142.13
Plus: Capitalised Charges	77,842.46
Plus: Further Advances / Redraws	305,000.00
Less: Principal Collections	11,492,451.78
Loan Balance at End of Collection Period	466,061,532.81

### b. Repayments

Principal received on Mortgage Loans during Collection Period	11,492,451.78
CPR (%)	25.4%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.21%	5.18%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.18%	OK

### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	9	5	3	17
Balance Outstanding	5,691,653	5,037,754	1,562,229	12,291,635
% Portfolio Balance	1.22%	1.08%	0.34%	2.64%

### 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	854
Facilities	823
Borrower Groups	773
Balance	466,061,533
Avg Loan Balance	545,739
Max Loan Balance	3,856,514
Avg Facility Balance	566,296
Max Facility Balance	3,856,514
Avg Group Balance	602,926
Max Group Balance	3,856,514
WA Current LVR	64.3%
Max Current LVR	83.1%
WA Yield	5.18%
WA Seasoning (months)	30.6
% IO	32.0%
% Investor	54.0%
% SMSF	32.2%
WA Interest Cover (UnStressed)	3.10

## Current Loan/Facility LVR ●●

		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	104	12.2%	27,541,286	5.9%
> 40%	<= 50%	79	9.3%	34,331,299	7.4%
> 50%	<= 55%	61	7.1%	27,429,424	5.9%
> 55%	<= 60%	59	6.9%	38,396,679	8.2%
> 60%	<= 65%	115	13.5%	69,079,474	14.8%
> 65%	<= 70%	143	16.7%	90,002,381	19.3%
> 70%	<= 75%	184	21.5%	116,344,876	25.0%
> 75%	<= 80%	103	12.1%	59,718,636	12.8%
> 80%	<= 85%	6	0.7%	3,217,479	0.7%
> 85%	<= 100%	0	0.0%	0	0.0%
<b>Total</b>		<b>854</b>	<b>100.0%</b>	<b>466,061,533</b>	<b>100%</b>

## Current Facility Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	18	2.2%	829,185	0.2%
> 100,000	<= 200,000	63	7.7%	9,783,107	2.1%
> 200,000	<= 300,000	143	17.4%	36,604,757	7.9%
> 300,000	<= 400,000	135	16.4%	47,479,081	10.2%
> 400,000	<= 500,000	122	14.8%	54,778,229	11.8%
> 500,000	<= 1,000,000	245	29.8%	169,142,819	36.3%
> 1,000,000	<= 1,500,000	67	8.1%	82,053,196	17.6%
> 1,500,000	<= 2,000,000	15	1.8%	25,956,107	5.6%
> 2,000,000	<= 2,500,000	7	0.9%	15,375,082	3.3%
> 2,500,000	<= 5,000,000	8	1.0%	24,059,969	5.2%
<b>Total</b>		<b>823</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>

## Property State ●●

		Number		Balance	
		Amount	%	Amount	%
NSW		407	47.7%	243,778,414	52.3%
ACT		12	1.4%	7,077,170	1.5%
VIC		232	27.2%	134,817,570	28.9%
QLD		137	16.0%	52,679,372	11.3%
SA		29	3.4%	11,544,011	2.5%
WA		34	4.0%	15,063,587	3.2%
TAS		3	0.4%	1,101,409	0.2%
NT		0	0.0%	0	0.0%
<b>Total</b>		<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>

## Property Location ●●

		Number		Balance	
		Amount	%	Amount	%
Metro		689	80.7%	394,471,944	84.6%
Non metro		148	17.3%	63,053,777	13.5%
Inner City		17	2.0%	8,535,812	1.8%
<b>Total</b>		<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>

## Current Loan Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	28	3.3%	1,270,492	0.3%
> 100,000	<= 200,000	70	8.2%	10,797,416	2.3%
> 200,000	<= 300,000	150	17.6%	38,379,156	8.2%
> 300,000	<= 400,000	140	16.4%	49,215,475	10.6%
> 400,000	<= 500,000	127	14.9%	57,080,984	12.2%
> 500,000	<= 1,000,000	246	28.8%	170,780,232	36.6%
> 1,000,000	<= 1,500,000	67	7.8%	81,881,483	17.6%
> 1,500,000	<= 2,000,000	13	1.5%	22,620,592	4.9%
> 2,000,000	<= 2,500,000	6	0.7%	12,950,735	2.8%
> 2,500,000	<= 5,000,000	7	0.8%	21,084,969	4.5%
<b>Total</b>		<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>

## Current Group Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	17	2.2%	730,996	0.2%
> 100,000	<= 200,000	61	7.9%	9,465,358	2.0%
> 200,000	<= 300,000	115	14.9%	29,660,859	6.4%
> 300,000	<= 400,000	119	15.4%	41,923,548	9.0%
> 400,000	<= 500,000	110	14.2%	49,561,015	10.6%
> 500,000	<= 1,000,000	243	31.4%	168,808,855	36.2%
> 1,000,000	<= 1,500,000	73	9.4%	89,688,252	19.2%
> 1,500,000	<= 2,000,000	16	2.1%	27,403,119	5.9%
> 2,000,000	<= 2,500,000	10	1.3%	22,054,843	4.7%
> 2,500,000	<= 5,000,000	9	1.2%	26,764,688	5.7%
<b>Total</b>		<b>773</b>	<b>100%</b>	<b>466,061,533</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	212	24.8%	120,794,873	25.9%
> 18	<= 24	350	41.0%	184,780,183	39.6%
> 24	<= 30	106	12.4%	62,069,126	13.3%
> 30	<= 36	24	2.8%	17,934,026	3.8%
> 36	<= 42	11	1.3%	10,783,300	2.3%
> 42	<= 48	1	0.1%	156,146	0.0%
> 48	<= 54	0	0.0%	0	0.0%
> 54	<= 60	1	0.1%	700,000	0.2%
> 60	<= 300	149	17.4%	68,843,878	14.8%
<b>Total</b>		<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 30	837	98.0%	453,769,897	97.4%
> 30	<= 60	9	1.1%	5,691,653	1.2%
> 60	<= 90	5	0.6%	5,037,754	1.1%
> 90	<= 120	2	0.2%	766,939	0.2%
> 120	<= 150	1	0.1%	795,290	0.2%
> 150	<= 1000	0	0.0%	0	0.0%
<b>Total</b>		<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>

Income Verification ●●					
	Number		Balance		
	Amount	%	Amount	%	
Full Doc	163	19.1%	108,857,116	23.4%	
Mid Doc	342	40.0%	198,915,027	42.7%	
Quick Doc	28	3.3%	8,412,875	1.8%	
SMSF	321	37.6%	149,876,515	32.2%	
SMSF NR	0	0.0%	0	0.0%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

Property Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
Retail	134	15.7%	81,922,216	17.6%	
Industrial	234	27.4%	128,404,929	27.6%	
Office	80	9.4%	38,000,184	8.2%	
Professional Suites	8	0.9%	4,368,182	0.9%	
Commercial Other	17	2.0%	18,838,010	4.0%	
Vacant Land	0	0.0%	1,839,261	0.4%	
Rural	1	0.1%	1,071,044	0.2%	
Residential	380	44.5%	191,617,707	41.1%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

Interest Rate Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
Variable	854	100.0%	466,061,533	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>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

Interest Rates ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 5.0%	351	41.1%	203,945,032	43.8%	
> 5.0% <= 5.5%	205	24.0%	105,675,840	22.7%	
> 5.5% <= 6.0%	149	17.4%	80,548,153	17.3%	
> 6.0% <= 6.5%	106	12.4%	54,839,680	11.8%	
> 6.5% <= 7.0%	37	4.3%	20,305,914	4.4%	
> 7.0% <= 7.5%	6	0.7%	746,914	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>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

Interest Cover (Unstressed) ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 1.50	3	0.4%	1,852,170	0.4%	
> 1.50 <= 1.75	126	14.8%	76,353,605	16.4%	
> 1.75 <= 2.00	109	12.8%	60,681,529	13.0%	
> 2.00 <= 2.25	88	10.3%	52,603,923	11.3%	
> 2.25 <= 2.50	72	8.4%	45,266,820	9.7%	
> 2.50 <= 2.75	70	8.2%	37,842,451	8.1%	
> 2.75 <= 3.00	48	5.6%	23,806,541	5.1%	
> 3.00 <= 3.25	31	3.6%	15,600,510	3.3%	
> 3.25 <= 3.50	40	4.7%	19,613,731	4.2%	
> 3.50 <= 3.75	31	3.6%	11,926,075	2.6%	
> 3.75 <= 4.00	30	3.5%	16,340,730	3.5%	
> 4.00 <= 4.25	25	2.9%	14,759,319	3.2%	
> 4.25 <= 100	181	21.2%	89,414,128	19.2%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

NCCP Loans ●●					
	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	185	21.7%	106,872,983	22.9%	
Non NCCP loans	669	78.3%	359,188,550	77.1%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

Residential Property Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
Apartment	75	19.1%	33,116,852	16.8%	
High Density Apartment	0	0.0%	0	0.0%	
House	317	80.9%	163,556,310	83.2%	
<b>Total</b>	<b>392</b>	<b>100%</b>	<b>196,673,162</b>	<b>100%</b>	

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	155	18.1%	67,051,294	14.4%	
<i>Months Self Employed</i>					
0 < 12	12	0.0%	0	0.0%	
12 < 24	24	0.0%	0	0.0%	
24 < 36	36	4.2%	24,566,750	5.3%	
36 < 48	48	5.2%	21,229,834	4.6%	
48 < 60	60	4.3%	22,785,452	4.9%	
60 < 700	700	67.4%	330,428,203	70.9%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

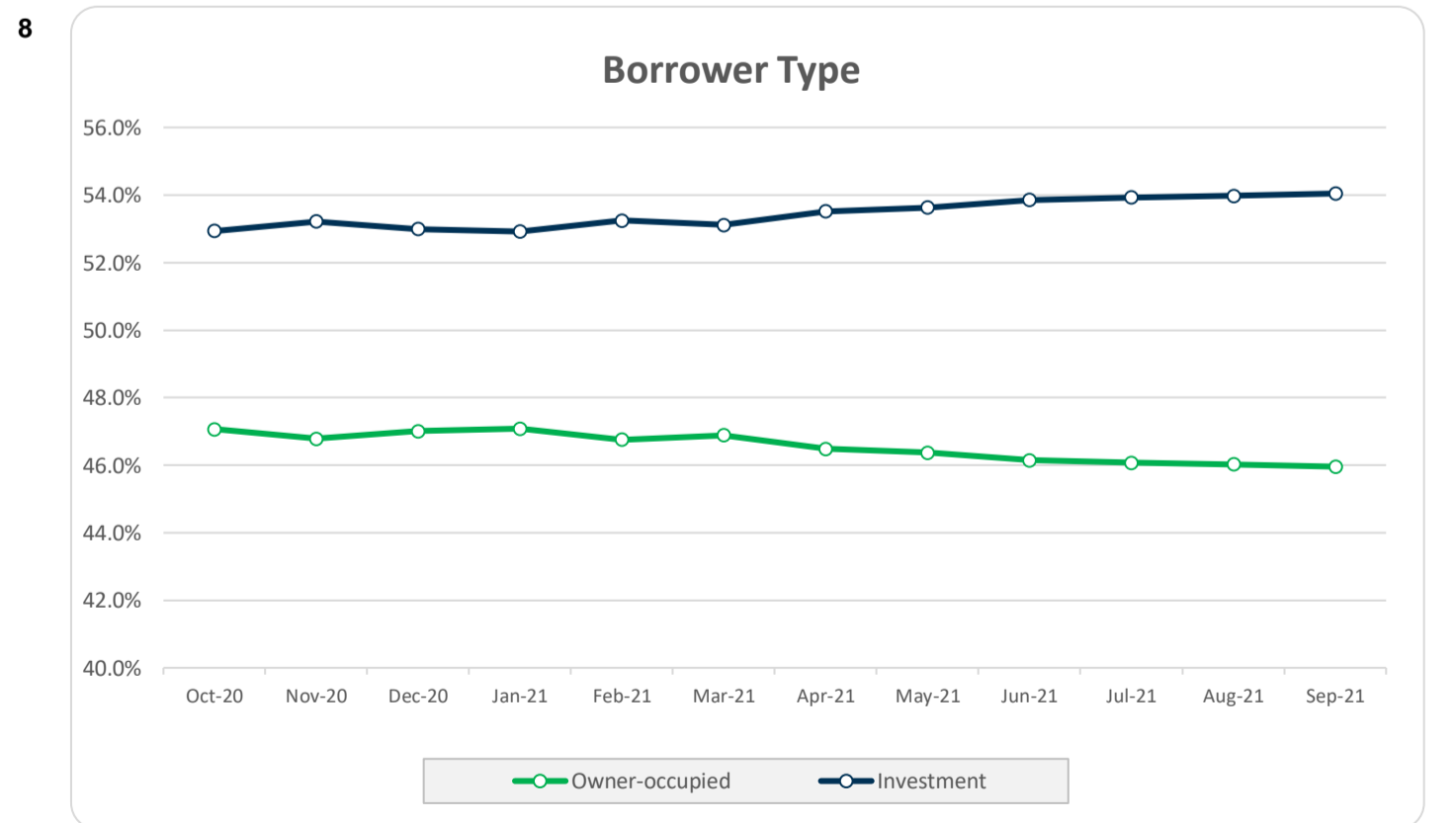
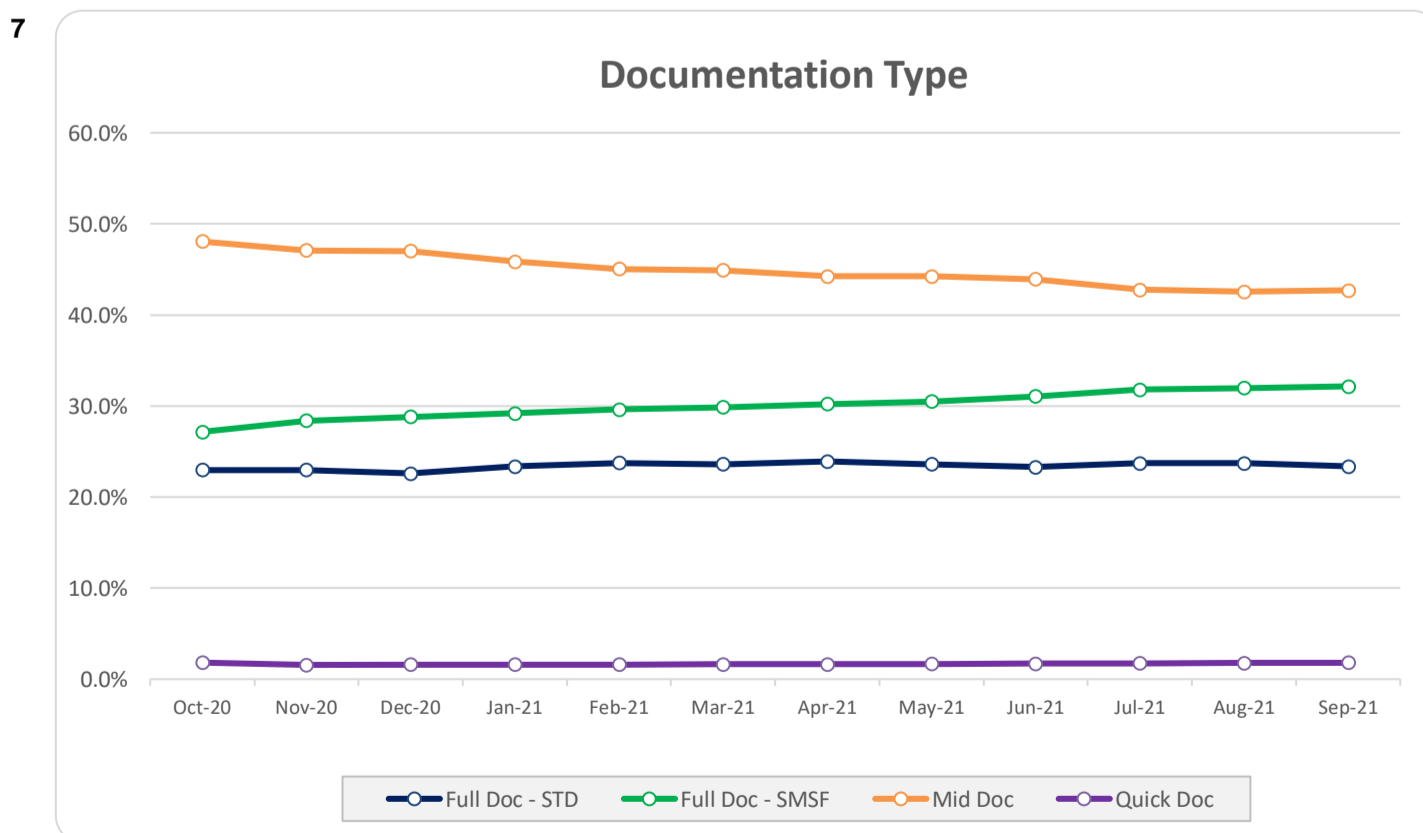
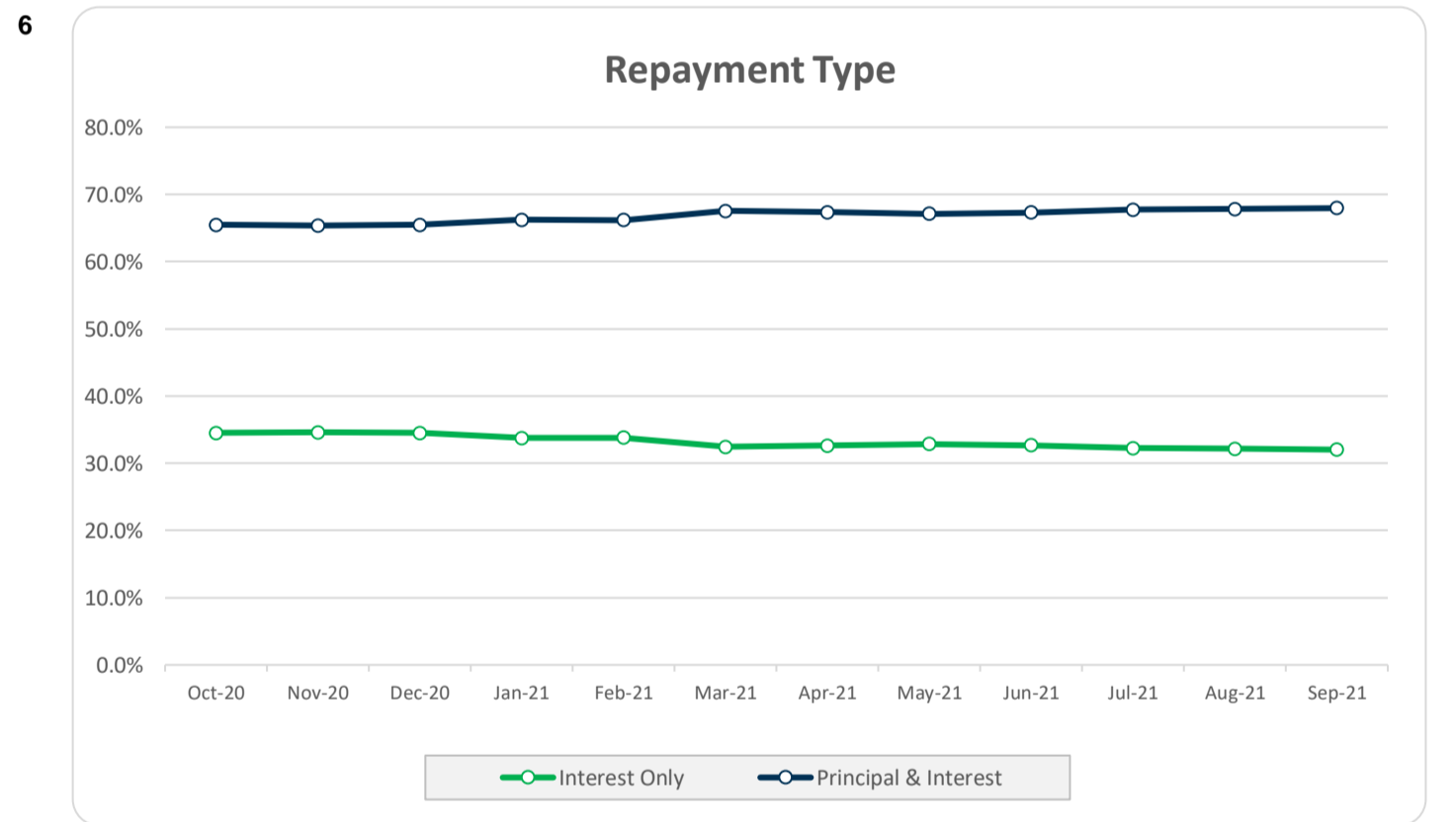
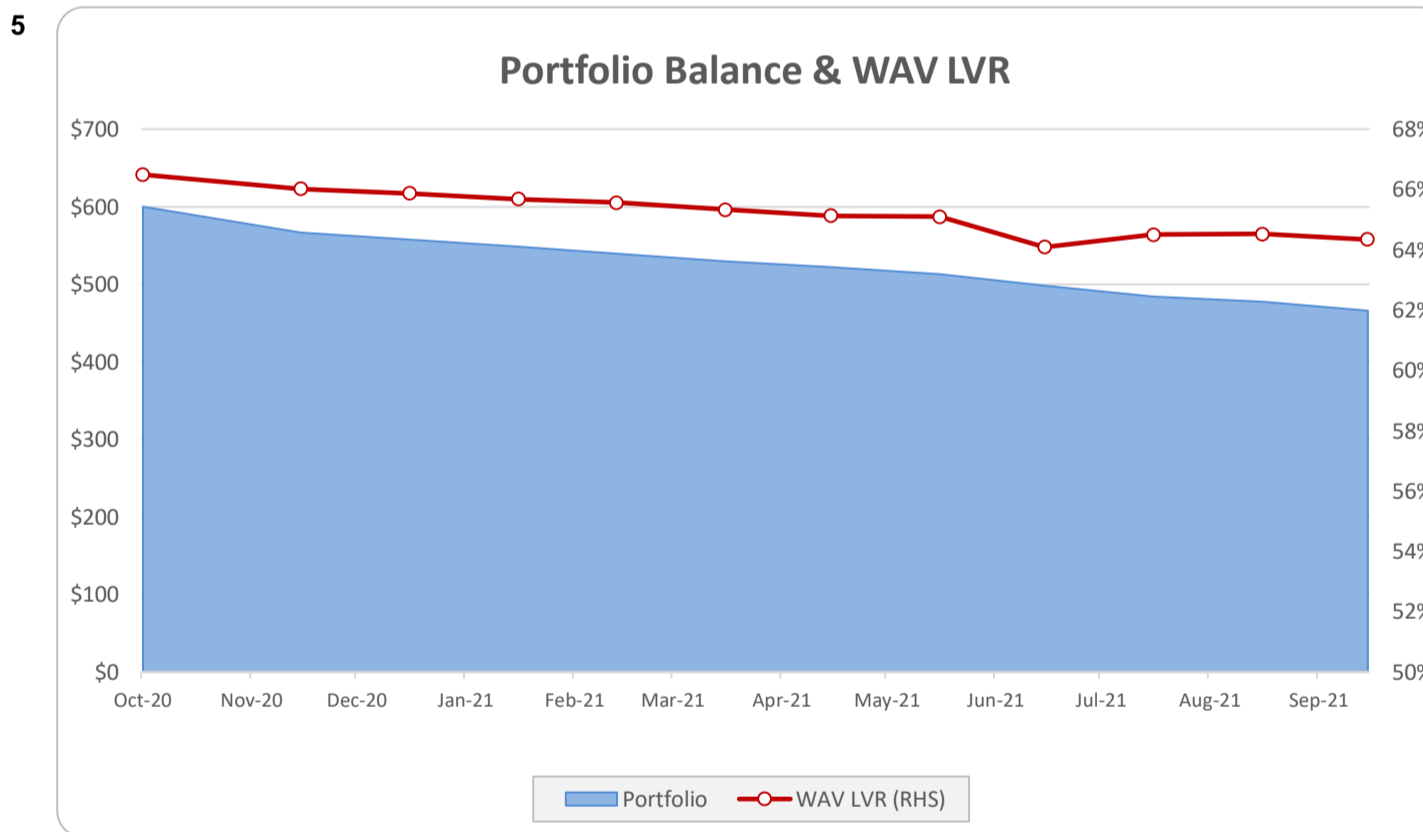
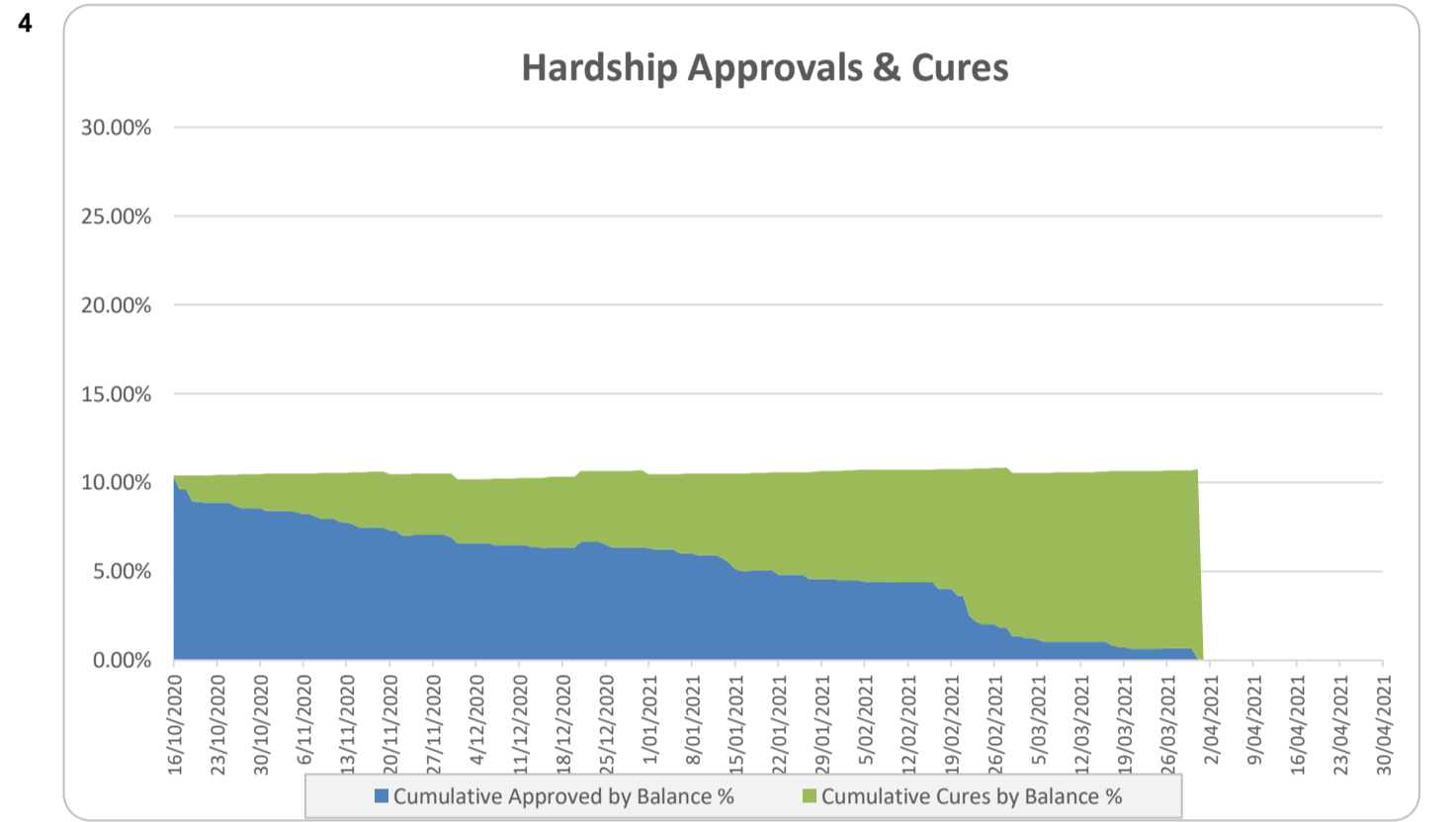
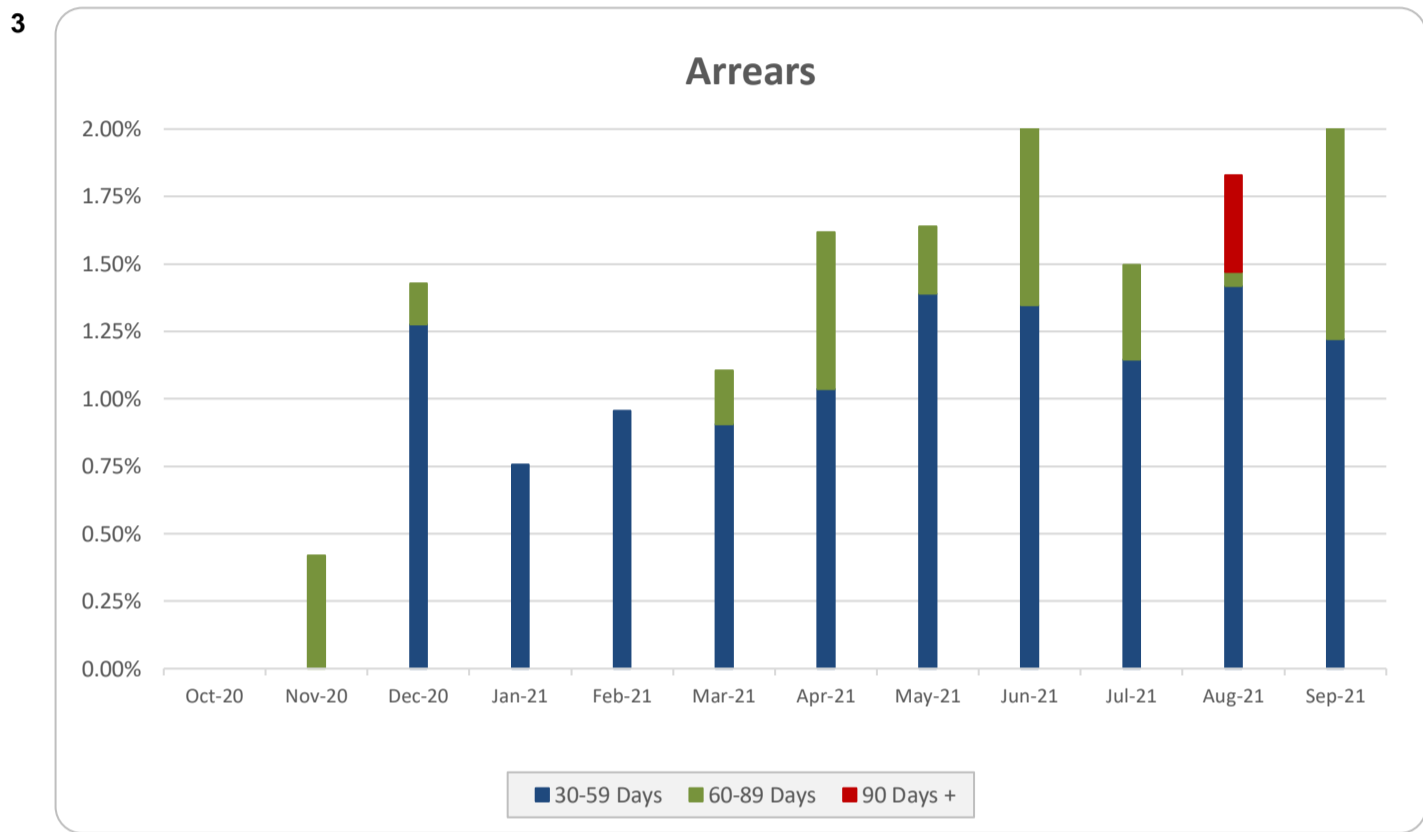
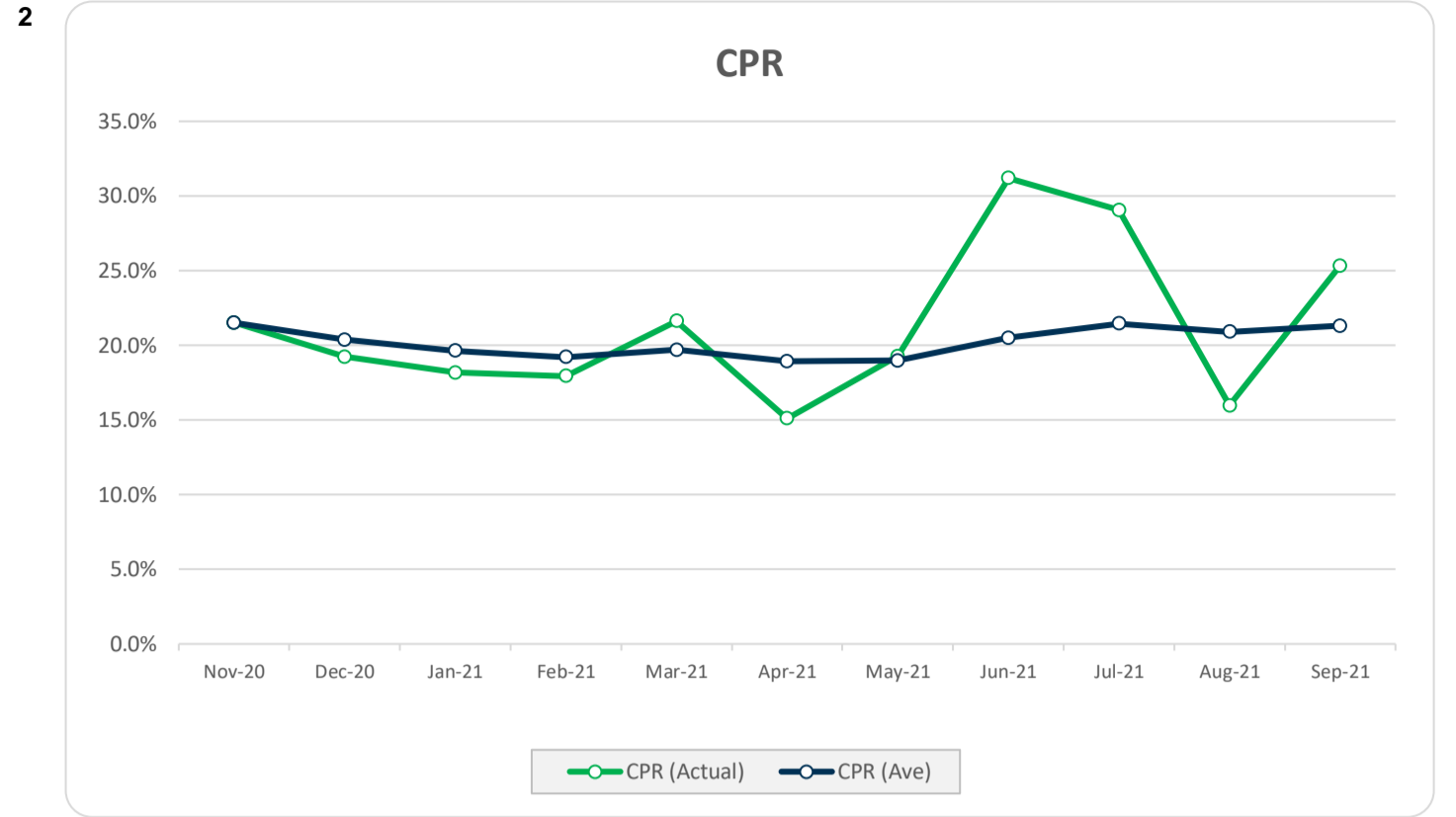
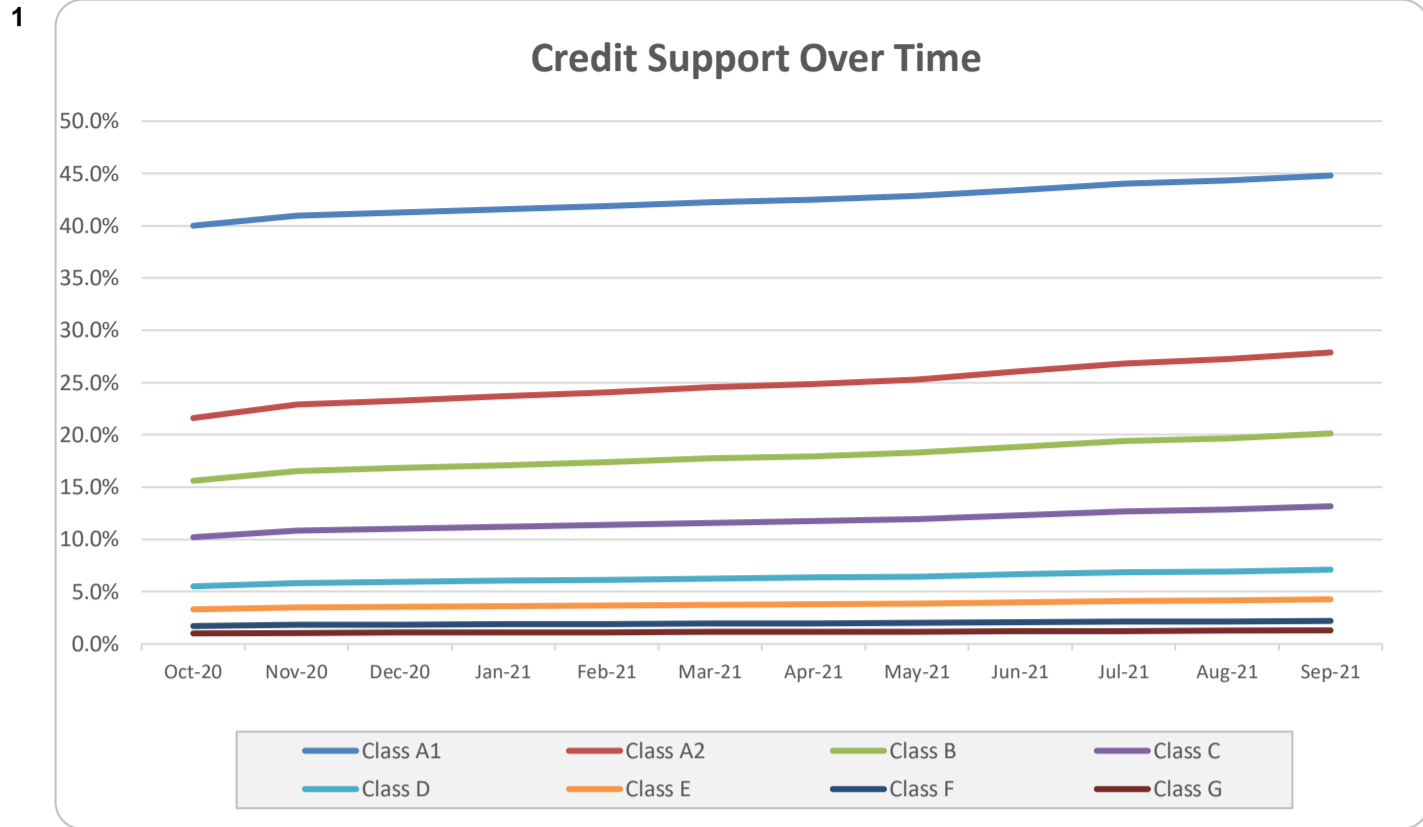
Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	5.0%	12,368,494	2.7%	
> 15 <= 20	240	11.7%	63,068,697	13.5%	
> 20 <= 25	300	38.6%	190,477,479	40.9%	
> 25 <= 30	360	42.6%	200,146,863	42.9%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

Payment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
P&I	645	75.5%	316,779,365	68.0%	
<i>IO Term Remaining (yrs)</i>					
0 <= 1	38	4.4%	26,812,411	5.8%	
> 1 <= 2	29	3.4%	21,463,954	4.6%	
> 2 <= 3	38	4.4%	29,004,824	6.2%	
> 4 <= 5	0	0.0%	0	0.0%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

Loan Purpose ●●					
	Number		Balance		
	Amount	%	Amount	%	
Purchase	557	65.2%	288,337,449	61.9%	
Refinance - no takeout	151	17.7%	88,178,698	18.9%	
Refinance	118	13.8%	74,733,732	16.0%	
Equity Takeout	28	3.3%	14,811,653	3.2%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

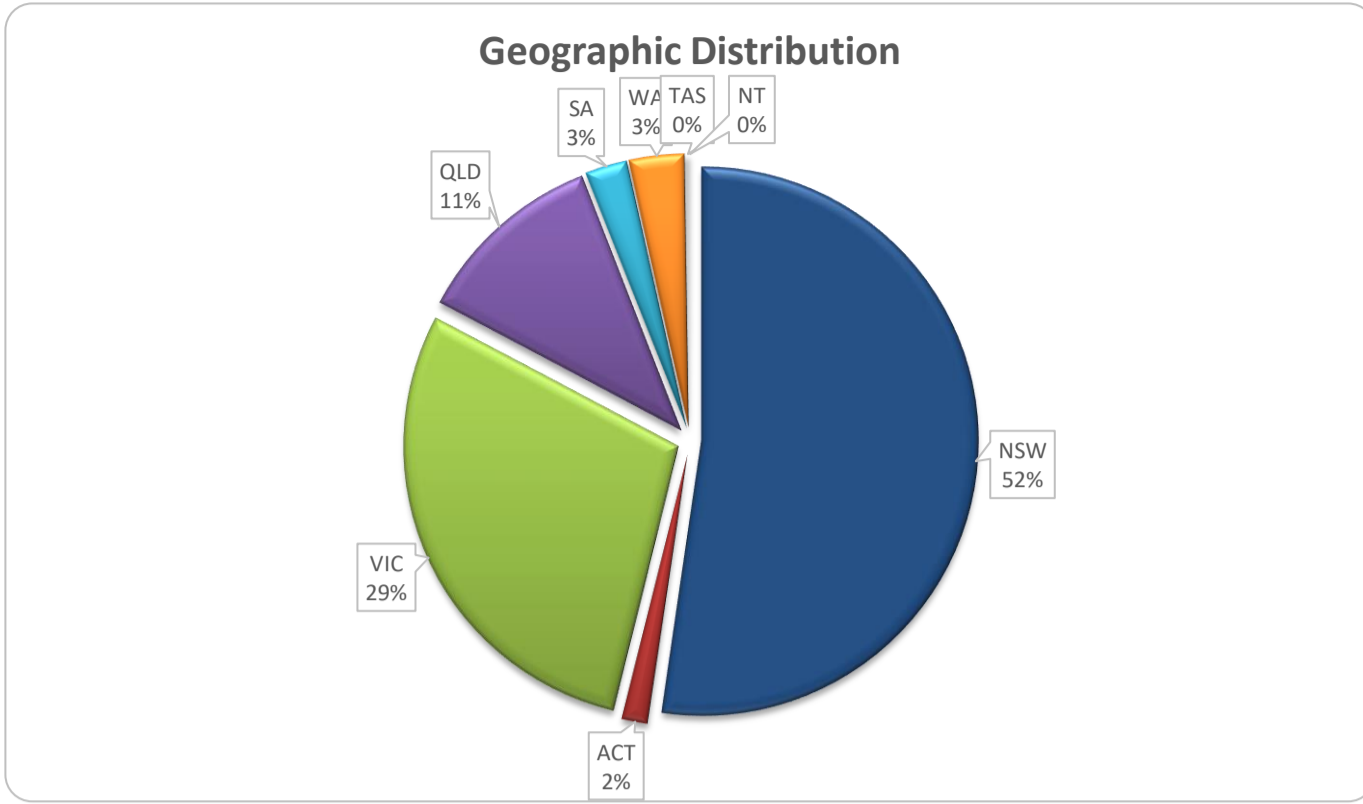
Borrower Industry ●●					
	Number		Balance		
	Amount	%	Amount	%	
Agriculture	2	0.2%	224,475	0.0%	
Automotive / Transport	78	9.1%	36,458,413	7.8%	
Communications	33	3.9%	17,351,737	3.7%	
Construction	225	26.3%	133,560,666	28.7%	
Education	18	2.1%	10,949,580	2.3%	
Engineering / Manufacturing	57	6.7%	33,374,892	7.2%	
Finance & Insurance	49	5.7%	19,178,693	4.1%	
Food and Beverage	82	9.6%	56,359,025	12.1%	
Health	54	6.3%	23,202,027	5.0%	
IT	3	0.4%	938,296	0.2%	
Other	0	0.0%	0	0.0%	
Printing & Media	12	1.4%	7,065,435	1.5%	
Professional Services	102	11.9%	54,506,305	11.7%	
Property Investment	3	0.4%	634,318	0.1%	
Public Service	13	1.5%	4,330,163	0.9%	
Retail	71	8.3%	45,248,798	9.7%	
Sport, Leisure, Cultural & Recreational	49	5.7%	20,341,290	4.4%	
Wholesale	3	0.4%	2,337,419	0.5%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

Credit Events ●●					
	Number		Balance		
	Amount	%	Amount	%	
0	852	99.8%	464,835,302	99.7%	
1	2	0.2%	1,226,231	0.3%	
2	0	0.0%	0	0.0%	
<b>Total</b>	<b>854</b>	<b>100%</b>	<b>466,061,533</b>	<b>100%</b>	

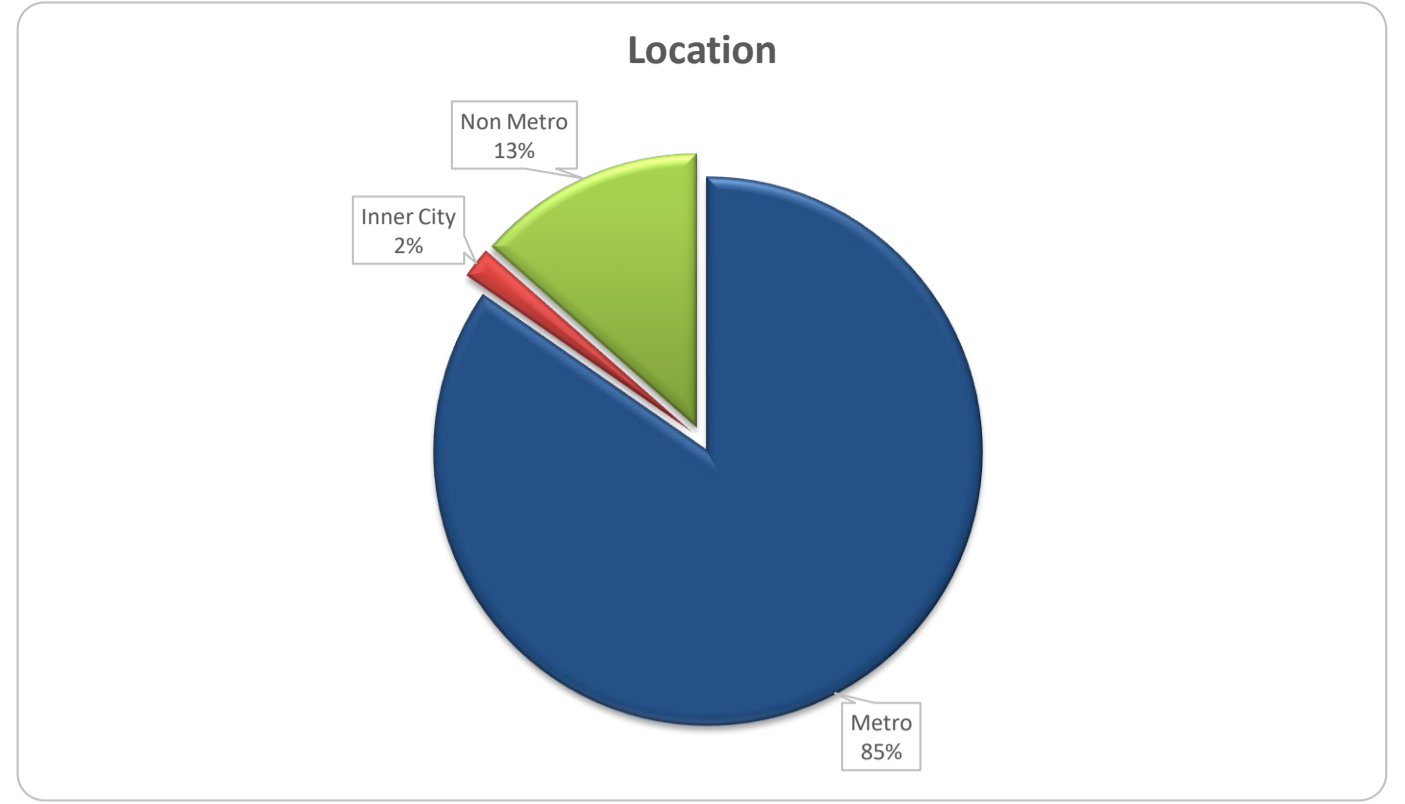


Think Tank Series 2020-1: Current Charts

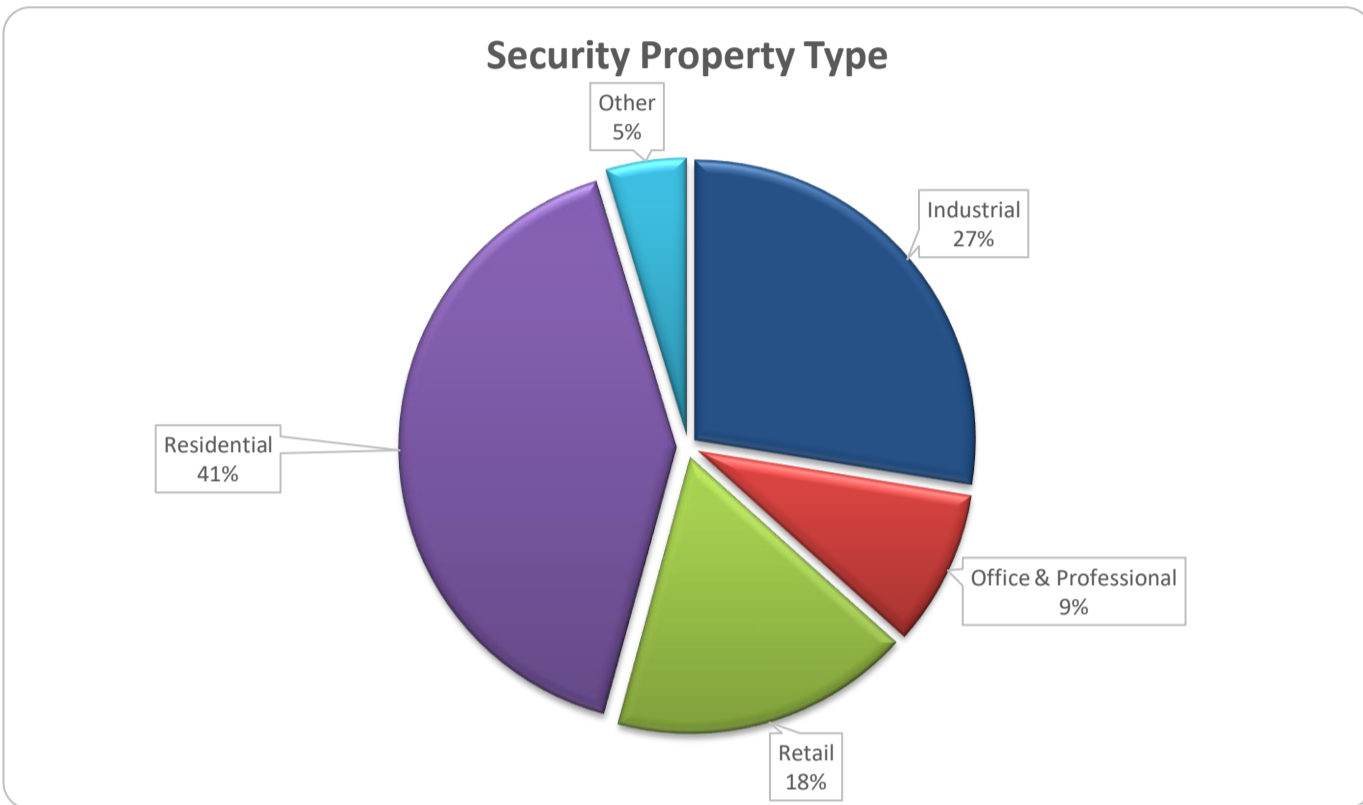
9



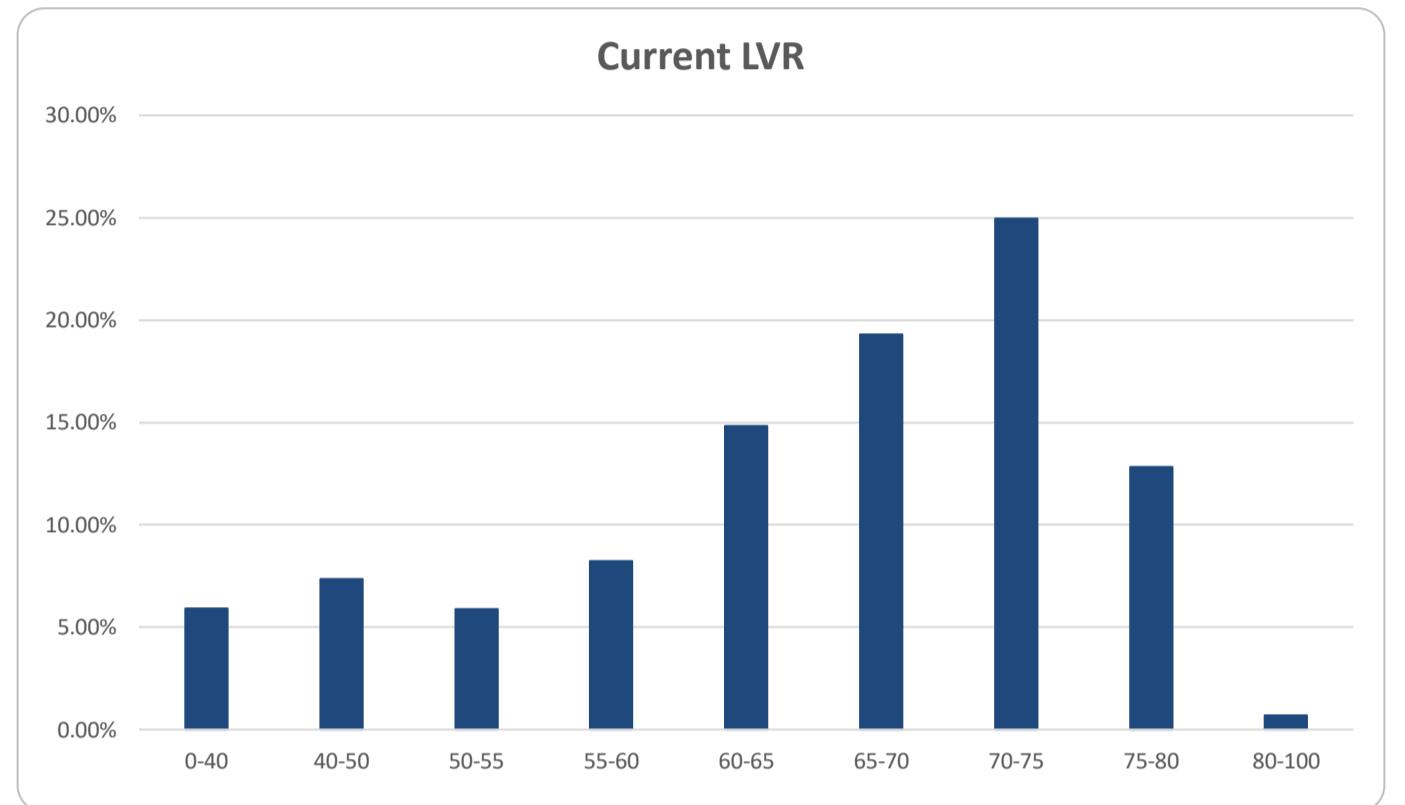
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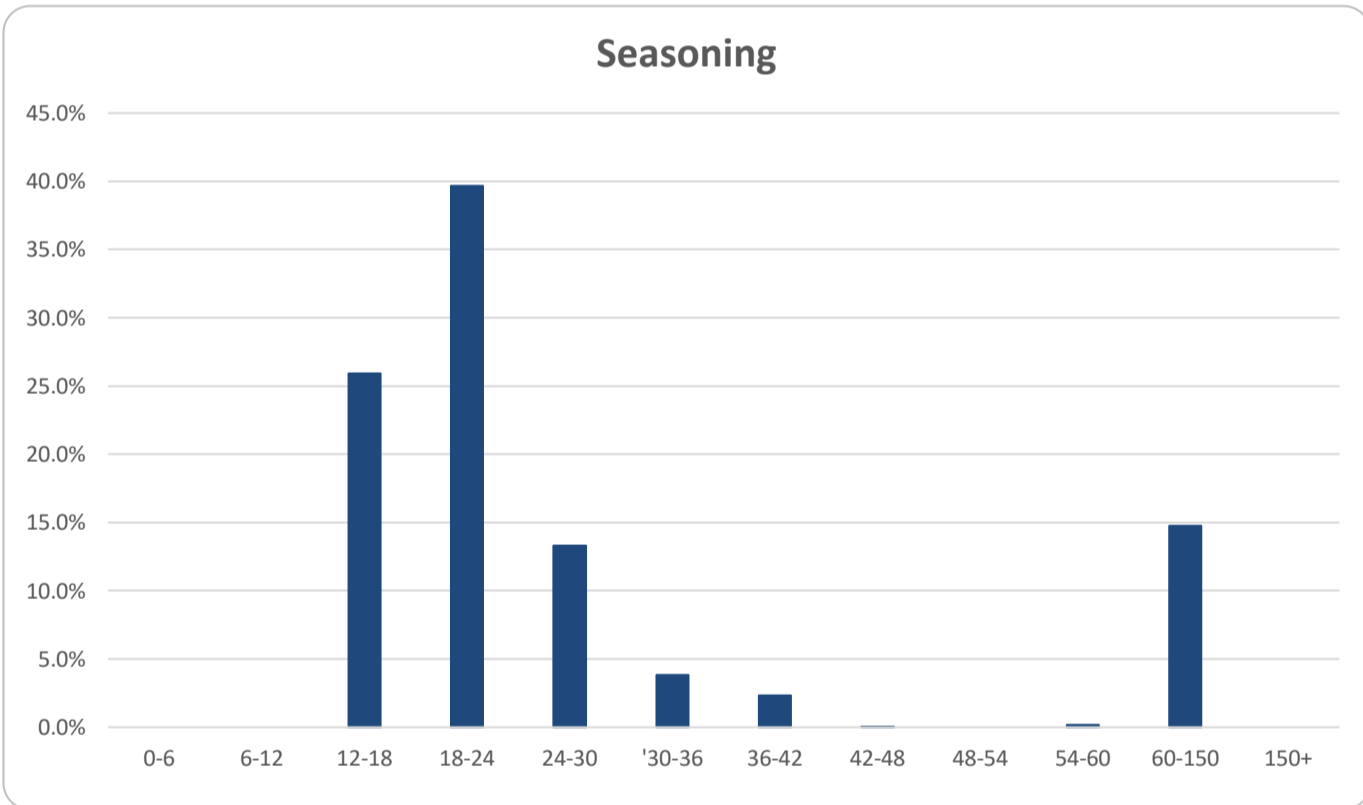
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