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## Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Nov-2021

## Think Tank Series 2019-1 Cashflow Asset Report

# Thinktank..

### 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	116,115,512.21		6,893,541.34	109,221,970.87	52.0%	0.00	0.00	129,794.87	129,794.87
Class A2	26,706,567.82		1,585,514.51	25,121,053.31	52.0%	0.00	0.00	37,535.53	37,535.53
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	35,849.59	35,849.59
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	72,734.79	72,734.79
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	59,985.21	59,985.21
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	23,399.18	23,399.18
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	65,597.67	65,597.67
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,143.42	18,143.42
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	33,110.96	33,110.96

#### 1. GENERAL

Current Payment Date	10-Nov-21
Collection Period (start)	1-Oct-21
Collection Period (end)	31-Oct-21
Interest Period (start)	11-Oct-21
Interest Period (end)	9-Nov-21
Days in Interest Period	30
Next Payment Date	10-Dec-21

#### 2. COLLECTIONS

<b>a. Total Available Income</b>	
Interest on Mortgage Loans	1,092,395.79
Early Repayment Fees	51,243.07
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	23,522.44
<b>Total Available Income</b>	<b>1,167,161.30</b>

*(1) Includes penalty interest, dishonour fees, bank account interest, funds received from the Forbearance SPV etc*

<b>b. Total Principal Principal</b>	
Principal Received on the Mortgage Loans	8,886,587.68
Principal from the sale of Mortgage Loans	0.00
Other Principal	-77,531.83
<b>Total Principal Collections</b>	<b>8,809,055.85</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)	101,170.88
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	129,794.87
Class A2 Interest	37,535.53
Class B Interest	35,849.59
Class C Interest	72,734.79
Class D Interest	59,985.21
Class E Interest	23,399.18
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	65,597.67
Class G Interest	18,143.42
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	33,110.96
Other Expenses	0.00
Excess Spread	589,839.20

## Think Tank Series 2019-1 Cashflow Asset Report

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	330,000.00
Class A1 Principal Payment	6,893,541.34
Class A2 Principal Payment	1,585,514.51
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	236,444,304.10
Plus: Capitalised Charges	30,538.68
Plus: Further Advances / Redraws	330,000.00
Less: Principal Collections	8,886,587.68
Loan Balance at End of Collection Period	227,918,255.10

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	8,886,587.68
CPR (%)	36.9%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.73%	5.43%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.43%	OK

#### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	1	2	4
Balance Outstanding	1,655,956	239,746	1,991,362	3,887,065
% Portfolio Balance	0.73%	0.11%	0.87%	1.71%

#### 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	379
Facilities	353
Borrower Groups	328
Balance	227,918,255
Avg Loan Balance	601,367
Max Loan Balance	2,925,000
Avg Facility Balance	645,661
Max Facility Balance	3,078,604
Avg Group Balance	694,873
Max Group Balance	3,078,604
WA Current LVR	61.8%
Max Current LVR	80.0%
WA Yield	5.43%
WA Seasoning (months)	34.0
% IO	47.8%
% Investor	59.3%
% SMSF	29.1%
WA Interest Cover (UnStressed)	2.51

## Current Loan/Facility LVR ••

	Number		Balance		
	Amount	%	Amount	%	
0% <= 40%	40	10.6%	12,956,913	5.7%	
> 40% <= 50%	48	12.7%	25,568,588	11.2%	
> 50% <= 55%	23	6.1%	10,389,800	4.6%	
> 55% <= 60%	42	11.1%	28,617,141	12.6%	
> 60% <= 65%	69	18.2%	47,116,235	20.7%	
> 65% <= 70%	81	21.4%	52,406,938	23.0%	
> 70% <= 75%	65	17.2%	43,281,542	19.0%	
> 75% <= 80%	11	2.9%	7,581,098	3.3%	
> 80% <= 85%	0	0.0%	0	0.0%	
> 85% <= 100%	0	0.0%	0	0.0%	
Total	379	100.0%	227,918,255	100%	

## Current Facility Balance ••

	Number		Balance		
	Amount	%	Amount	%	
0 <= 100,000	4	1.1%	177,883	0.1%	
> 100,000 <= 200,000	35	9.9%	5,660,967	2.5%	
> 200,000 <= 300,000	61	17.3%	15,075,002	6.6%	
> 300,000 <= 400,000	52	14.7%	18,071,582	7.9%	
> 400,000 <= 500,000	33	9.3%	14,651,854	6.4%	
> 500,000 <= 1,000,000	102	28.9%	72,640,886	31.9%	
> 1,000,000 <= 1,500,000	40	11.3%	48,690,209	21.4%	
> 1,500,000 <= 2,000,000	16	4.5%	28,119,223	12.3%	
> 2,000,000 <= 2,500,000	5	1.4%	10,656,510	4.7%	
> 2,500,000 <= 5,000,000	5	1.4%	14,174,138	6.2%	
Total	353	100%	227,918,255	100%	

## Property State ••

	Number		Balance		
	Amount	%	Amount	%	
NSW	167	44.1%	113,478,376	49.8%	
ACT	8	2.1%	3,457,755	1.5%	
VIC	117	30.9%	67,187,154	29.5%	
QLD	48	12.7%	25,470,887	11.2%	
SA	12	3.2%	6,084,253	2.7%	
WA	22	5.8%	10,431,923	4.6%	
TAS	5	1.3%	1,807,907	0.8%	
NT	0	0.0%	0	0.0%	
Total	379	100%	227,918,255	100%	

## Property Location ••

	Number		Balance		
	Amount	%	Amount	%	
Metro	315	83.1%	188,946,370	82.9%	
Non metro	52	13.7%	30,366,643	13.3%	
Inner City	12	3.2%	8,605,242	3.8%	
Total	379	100%	227,918,255	100%	

## Current Loan Balance ••

	Number		Balance		
	Amount	%	Amount	%	
0 <= 100,000	12	3.2%	514,311	0.2%	
> 100,000 <= 200,000	40	10.6%	6,389,275	2.8%	
> 200,000 <= 300,000	70	18.5%	17,545,350	7.7%	
> 300,000 <= 400,000	53	14.0%	18,357,569	8.1%	
> 400,000 <= 500,000	39	10.3%	17,373,279	7.6%	
> 500,000 <= 1,000,000	102	26.9%	71,438,635	31.3%	
> 1,000,000 <= 1,500,000	38	10.0%	46,252,109	20.3%	
> 1,500,000 <= 2,000,000	16	4.2%	27,830,894	12.2%	
> 2,000,000 <= 2,500,000	4	1.1%	8,556,510	3.8%	
> 2,500,000 <= 5,000,000	5	1.3%	13,660,324	6.0%	
Total	379	100%	227,918,255	100%	

## Current Group Balance ••

	Number		Balance		
	Amount	%	Amount	%	
0 <= 100,000	4	1.2%	177,883	0.1%	
> 100,000 <= 200,000	25	7.6%	3,919,540	1.7%	
> 200,000 <= 300,000	58	17.7%	14,259,540	6.3%	
> 300,000 <= 400,000	50	15.2%	17,567,338	7.7%	
> 400,000 <= 500,000	31	9.5%	13,748,538	6.0%	
> 500,000 <= 1,000,000	90	27.4%	62,926,387	27.6%	
> 1,000,000 <= 1,500,000	38	11.6%	46,247,263	20.3%	
> 1,500,000 <= 2,000,000	15	4.6%	27,172,953	11.9%	
> 2,000,000 <= 2,500,000	10	3.0%	22,113,332	9.7%	
> 2,500,000 <= 5,000,000	7	2.1%	19,785,481	8.7%	
Total	328	100%	227,918,255	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	152	40.1%	87,137,858	38.2%	
> 30 <= 36	135	35.6%	84,061,306	36.9%	
> 36 <= 42	75	19.8%	45,884,093	20.1%	
> 42 <= 48	7	1.8%	4,035,608	1.8%	
> 48 <= 54	3	0.8%	1,369,256	0.6%	
> 54 <= 60	1	0.3%	1,072,500	0.5%	
> 60 <= 300	6	1.6%	4,357,634	1.9%	
Total	379	100%	227,918,255	100%	

## Arrears (Days Past Due) ••

	Number		Balance		
	Amount	%	Amount	%	
0 <= 30	375	98.9%	224,031,191	98.3%	
> 30 <= 60	1	0.3%	1,655,956	0.7%	
> 60 <= 90	1	0.3%	239,746	0.1%	
> 90 <= 120	0	0.0%	0	0.0%	
> 120 <= 150	1	0.3%	986,645	0.4%	
> 150 <= 1000	1	0.3%	1,004,717	0.4%	
Total	379	100%	227,918,255	100%	

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	128	33.8%	91,597,521	40.2%
Mid Doc	97	25.6%	64,243,845	28.2%
Quick Doc	15	4.0%	5,747,223	2.5%
SMSF	139	36.7%	66,329,665	29.1%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	70	18.5%	39,164,253	17.2%
Industrial	185	48.8%	101,573,064	44.6%
Office	45	11.9%	28,957,290	12.7%
Professional Suites	7	1.8%	2,576,870	1.1%
Commercial Other	10	2.6%	13,494,729	5.9%
Vacant Land	0	0.0%	0	0.0%
Rural	3	0.8%	4,264,878	1.9%
Residential	59	15.6%	37,887,171	16.6%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	373	98.4%	224,101,609	98.3%
<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	1.1%	3,179,147	1.4%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	97	25.6%	67,447,306	29.6%
> 5.0% <= 5.5%	108	28.5%	54,064,320	23.7%
> 5.5% <= 6.0%	101	26.6%	66,171,841	29.0%
> 6.0% <= 6.5%	65	17.2%	35,884,554	15.7%
> 6.5% <= 7.0%	6	1.6%	3,162,411	1.4%
> 7.0% <= 7.5%	2	0.5%	1,187,823	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%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.8%	2,203,337	1.0%
> 1.50 <= 1.75	75	19.8%	54,973,211	24.1%
> 1.75 <= 2.00	70	18.5%	42,289,319	18.6%
> 2.00 <= 2.25	47	12.4%	29,179,069	12.8%
> 2.25 <= 2.50	30	7.9%	13,663,914	6.0%
> 2.50 <= 2.75	35	9.2%	17,606,050	7.7%
> 2.75 <= 3.00	26	6.9%	15,653,125	6.9%
> 3.00 <= 3.25	16	4.2%	9,886,895	4.3%
> 3.25 <= 3.50	12	3.2%	8,444,296	3.7%
> 3.50 <= 3.75	7	1.8%	5,285,030	2.3%
> 3.75 <= 4.00	9	2.4%	4,369,678	1.9%
> 4.00 <= 4.25	13	3.4%	6,348,201	2.8%
> 4.25 <= 100	36	9.5%	18,016,132	7.9%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	2.1%	5,662,677	2.5%
Non NCCP loans	371	97.9%	222,255,579	97.5%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	15	23.4%	11,876,748	29.3%
High Density Apartment	4	6.3%	2,283,591	5.6%
House	45	70.3%	26,342,427	65.0%
<b>Total</b>	<b>64</b>	<b>100%</b>	<b>40,502,766</b>	<b>100%</b>

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	59	15.6%	26,960,866	11.8%	
<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	11	2.9%	8,518,511	3.7%
36 <= 48	48	9	2.4%	4,172,401	1.8%
48 < 60	60	13	3.4%	9,105,409	4.0%
60 <= 700	700	287	75.7%	179,161,068	78.6%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>	

Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	14	3.7%	5,257,438	2.3%
> 15 <= 20	240	22	5.8%	9,854,788	4.3%
> 20 <= 25	300	219	57.8%	137,552,453	60.4%
> 25 <= 30	360	124	32.7%	75,253,575	33.0%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>	

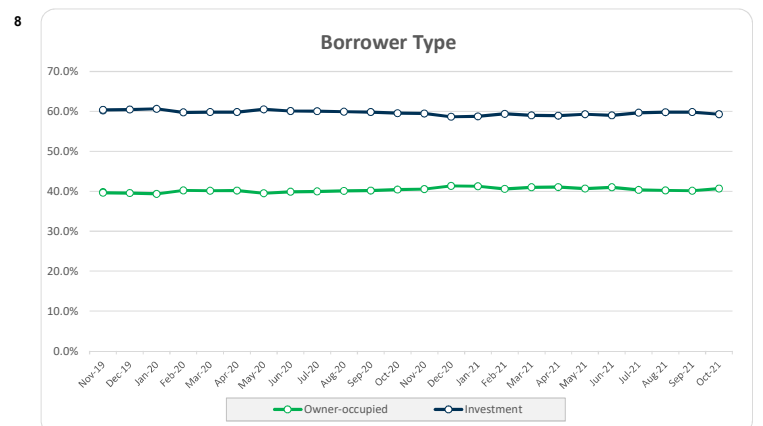
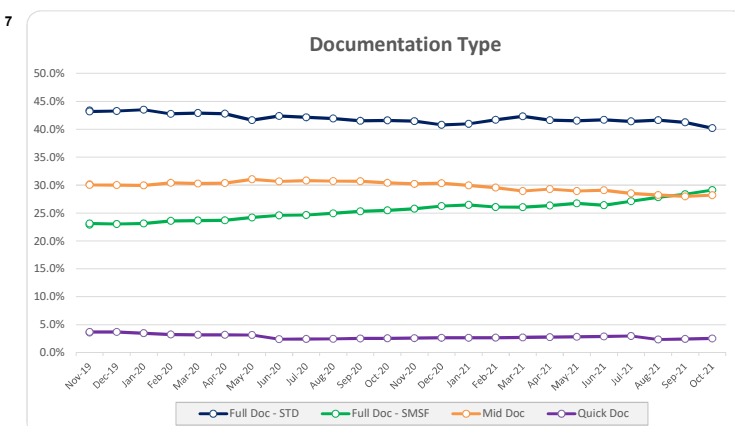
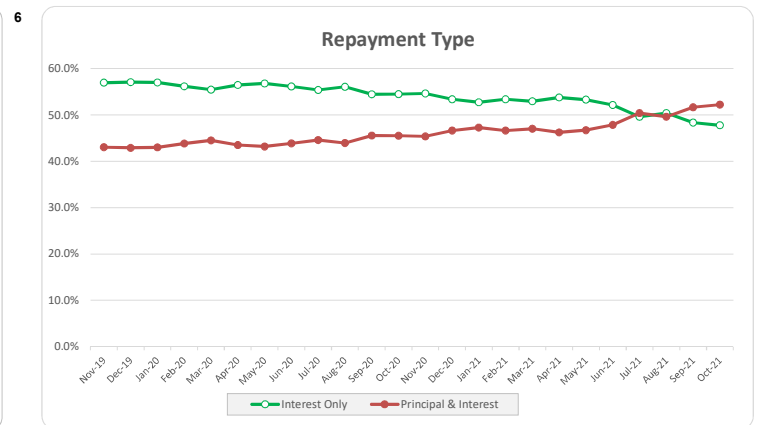
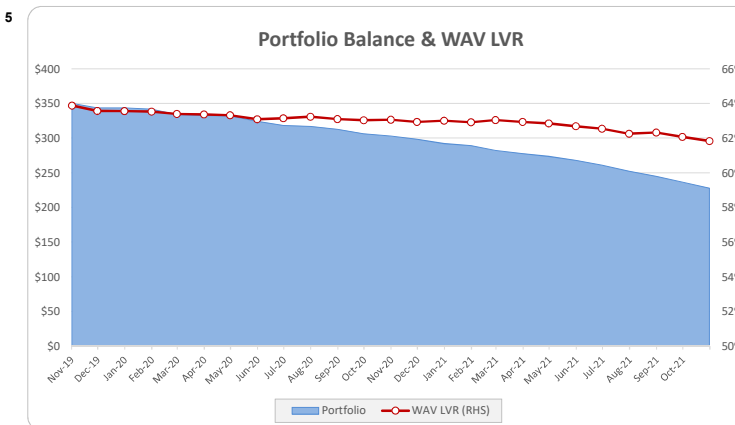
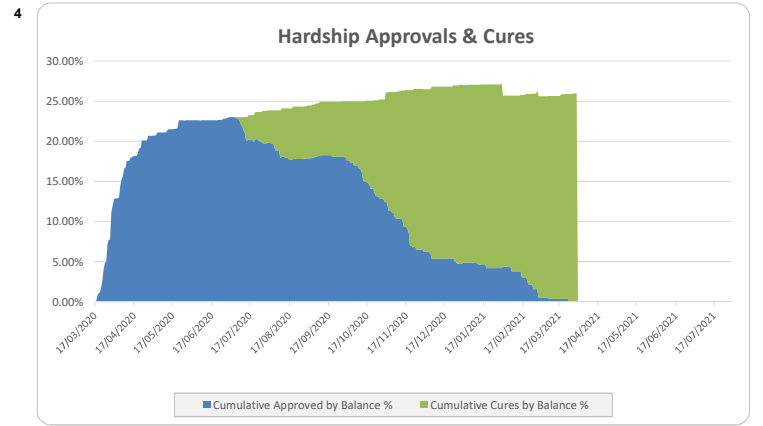
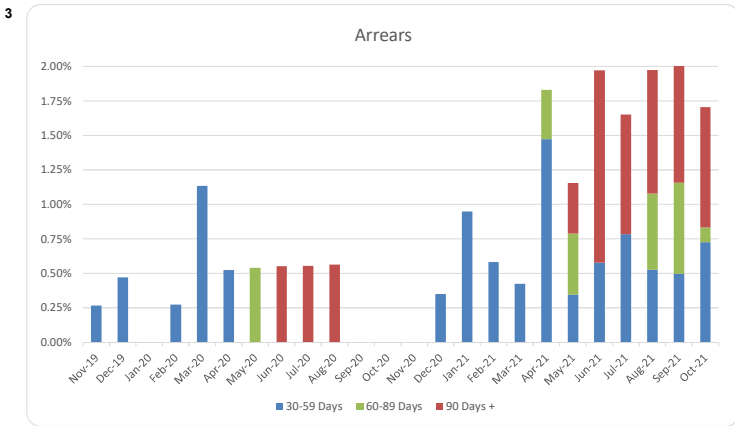
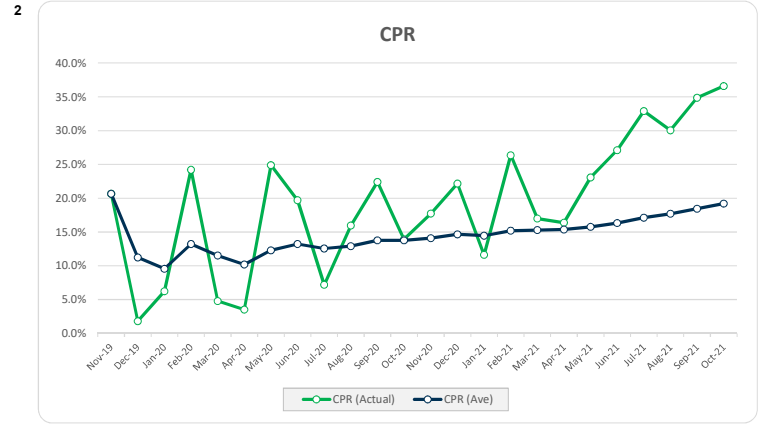
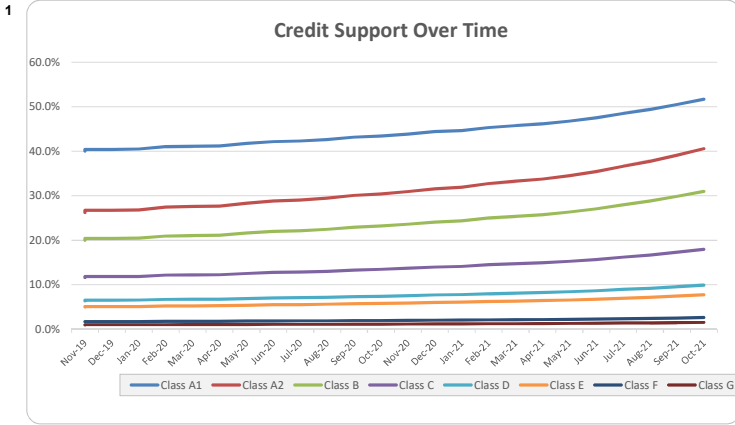
Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	227	59.9%	119,015,907	52.2%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	34	9.0%	18,494,601	8.1%
> 1 <= 2	35	9.2%	23,591,338	10.4%
> 2 <= 3	83	21.9%	66,816,409	29.3%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	234	61.7%	129,081,855	56.6%
Refinance - no takeout	65	17.2%	53,500,704	23.5%
Refinance	46	12.1%	31,834,704	14.0%
Equity Takeout	34	9.0%	13,500,992	5.9%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	51	13.5%	31,135,254	13.7%
Communications	9	2.4%	7,014,820	3.1%
Construction	98	25.9%	60,970,445	26.8%
Education	7	1.8%	6,809,302	3.0%
Engineering / Manufacturing	40	10.6%	21,848,446	9.6%
Finance & Insurance	17	4.5%	9,990,369	4.4%
Food and Beverage	31	8.2%	22,930,225	10.1%
Health	26	6.9%	8,680,422	3.8%
IT	0	0.0%	0	0.0%
Other	1	0.3%	357,896	0.2%
Printing & Media	5	1.3%	2,325,307	1.0%
Professional Services	53	14.0%	32,473,211	14.2%
Property Investment	1	0.3%	271,274	0.1%
Public Service	1	0.3%	269,883	0.1%
Retail	24	6.3%	12,927,976	5.7%
Sport, Leisure, Cultural & Recreational	15	4.0%	9,913,426	4.3%
Wholesale	0	0.0%	0	0.0%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	377	99.5%	226,412,728	99.3%
1	2	0.5%	1,505,527	0.7%
2	0	0.0%	0	0.0%
<b>Total</b>	<b>379</b>	<b>100%</b>	<b>227,918,255</b>	<b>100%</b>

Think Tank Series 2019-1: Time Series Charts



Think Tank Series 2019-1: Current Charts

