
Investor Report - Think Tank Series 2020-1

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

Payment Date of 10-Nov-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	256,678,894.76		7,379,398.21	249,299,496.55	69.2%	0.00	0.00	339,660.02	339,660.02
Class A2	78,714,861.06		2,263,015.45	76,451,845.61	69.2%	0.00	0.00	120,336.69	120,336.69
Class B	36,000,000.00		0.00	36,000,000.00	100.0%	0.00	0.00	80,186.30	80,186.30
Class C	32,400,000.00		0.00	32,400,000.00	100.0%	0.00	0.00	98,797.81	98,797.81
Class D	28,200,000.00		0.00	28,200,000.00	100.0%	0.00	0.00	111,486.58	111,486.58
Class E	13,200,000.00		0.00	13,200,000.00	100.0%	0.00	0.00	97,752.33	97,752.33
Class F	9,600,000.00		0.00	9,600,000.00	100.0%	0.00	0.00	78,983.01	78,983.01
Class G	4,200,000.00		0.00	4,200,000.00	100.0%	0.00	0.00	36,281.10	36,281.10
Class H	6,000,000.00		0.00	6,000,000.00	100.0%	0.00	0.00	56,761.64	56,761.64

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

a. Total Available Income

Interest on Mortgage Loans	1,913,974.14
Early Repayment Fees	57,432.68
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	47,535.80
Total Available Income	2,018,942.62

(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	10,025,837.40
Principal from the sale of Mortgage Loans	0.00
Other Principal	-8,423.74
Total Principal Collections	10,017,413.66

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)	192,254.70
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	339,660.02
Class A2 Interest	120,336.69
Class B Interest	80,186.30
Class C Interest	98,797.81
Class D Interest	111,486.58
Class E Interest	97,752.33
Class F Interest	78,983.01
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class G Interest	36,281.10
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	56,761.64
Other Expenses	0.00
Excess Spread	806,442.44

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	375,000.00
Class A1 Principal Payment	7,379,398.21
Class A2 Principal Payment	2,263,015.45
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	466,061,532.81
Plus: Capitalised Charges	37,632.99
Plus: Further Advances / Redraws	375,000.00
Less: Principal Collections	10,025,837.40
Loan Balance at End of Collection Period	456,448,328.40

b. Repayments

Principal received on Mortgage Loans during Collection Period	10,025,837.40
CPR (%)	23.0%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.24%	5.17%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.17%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	6	5	6	17
Balance Outstanding	4,531,019	3,510,175	5,314,129	13,355,323
% Portfolio Balance	0.99%	0.77%	1.16%	2.93%

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	838
Facilities	808
Borrower Groups	760
Balance	456,448,328
Avg Loan Balance	544,688
Max Loan Balance	3,843,698
Avg Facility Balance	564,911
Max Facility Balance	3,843,698
Avg Group Balance	600,590
Max Group Balance	3,843,698
WA Current LVR	64.2%
Max Current LVR	83.3%
WA Yield	5.17%
WA Seasoning (months)	31.7
% IO	30.9%
% Investor	53.6%
% SMSF	32.7%
WA Interest Cover (UnStressed)	3.09

Current Loan/Facility LVR ●●

		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	100	11.9%	26,426,959	5.8%
> 40%	<= 50%	85	10.1%	36,239,280	7.9%
> 50%	<= 55%	56	6.7%	26,066,194	5.7%
> 55%	<= 60%	59	7.0%	38,321,846	8.4%
> 60%	<= 65%	116	13.8%	69,819,469	15.3%
> 65%	<= 70%	134	16.0%	83,446,836	18.3%
> 70%	<= 75%	181	21.6%	114,330,978	25.0%
> 75%	<= 80%	101	12.1%	58,574,901	12.8%
> 80%	<= 85%	6	0.7%	3,221,865	0.7%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		838	100.0%	456,448,328	100%

Current Facility Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	18	2.2%	797,200	0.2%
> 100,000	<= 200,000	63	7.8%	9,762,913	2.1%
> 200,000	<= 300,000	141	17.5%	36,113,295	7.9%
> 300,000	<= 400,000	133	16.5%	46,707,193	10.2%
> 400,000	<= 500,000	121	15.0%	54,367,396	11.9%
> 500,000	<= 1,000,000	235	29.1%	162,051,780	35.5%
> 1,000,000	<= 1,500,000	68	8.4%	82,957,037	18.2%
> 1,500,000	<= 2,000,000	14	1.7%	24,266,365	5.3%
> 2,000,000	<= 2,500,000	7	0.9%	15,369,159	3.4%
> 2,500,000	<= 5,000,000	8	1.0%	24,055,990	5.3%
Total		808	100%	456,448,328	100%

Property State ●●

		Number		Balance	
		Amount	%	Amount	%
NSW		403	48.1%	241,552,204	52.9%
ACT		12	1.4%	7,063,447	1.5%
VIC		224	26.7%	129,335,230	28.3%
QLD		135	16.1%	51,491,080	11.3%
SA		27	3.2%	10,911,002	2.4%
WA		34	4.1%	14,985,362	3.3%
TAS		3	0.4%	1,099,403	0.2%
NT		0	0.0%	0	0.0%
Total		838	100%	456,448,328	100%

Property Location ●●

		Number		Balance	
		Amount	%	Amount	%
Metro		674	80.4%	386,094,431	84.6%
Non metro		147	17.5%	61,834,173	13.5%
Inner City		17	2.0%	8,519,725	1.9%
Total		838	100%	456,448,328	100%

Current Loan Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	26	3.1%	1,052,064	0.2%
> 100,000	<= 200,000	70	8.4%	10,796,462	2.4%
> 200,000	<= 300,000	147	17.5%	37,599,378	8.2%
> 300,000	<= 400,000	140	16.7%	49,182,310	10.8%
> 400,000	<= 500,000	126	15.0%	56,866,105	12.4%
> 500,000	<= 1,000,000	237	28.3%	164,441,117	36.0%
> 1,000,000	<= 1,500,000	67	8.0%	81,754,211	17.9%
> 1,500,000	<= 2,000,000	12	1.4%	20,930,879	4.6%
> 2,000,000	<= 2,500,000	6	0.7%	12,944,812	2.8%
> 2,500,000	<= 5,000,000	7	0.8%	21,080,990	4.6%
Total		838	100%	456,448,328	100%

Current Group Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	17	2.2%	699,143	0.2%
> 100,000	<= 200,000	61	8.0%	9,446,975	2.1%
> 200,000	<= 300,000	113	14.9%	29,180,094	6.4%
> 300,000	<= 400,000	118	15.5%	41,545,674	9.1%
> 400,000	<= 500,000	109	14.3%	49,153,253	10.8%
> 500,000	<= 1,000,000	236	31.1%	163,891,088	35.9%
> 1,000,000	<= 1,500,000	72	9.5%	88,025,828	19.3%
> 1,500,000	<= 2,000,000	15	2.0%	25,709,312	5.6%
> 2,000,000	<= 2,500,000	10	1.3%	22,043,878	4.8%
> 2,500,000	<= 5,000,000	9	1.2%	26,753,084	5.9%
Total		760	100%	456,448,328	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	135	16.1%	74,950,855	16.4%
> 18	<= 24	364	43.4%	198,982,654	43.6%
> 24	<= 30	148	17.7%	78,866,542	17.3%
> 30	<= 36	27	3.2%	41,140,653	9.0%
> 36	<= 42	13	1.6%	13,151,796	2.9%
> 42	<= 48	1	0.1%	155,805	0.0%
> 48	<= 54	0	0.0%	0	0.0%
> 54	<= 60	1	0.1%	700,000	0.2%
> 60	<= 300	149	17.8%	68,520,183	15.0%
Total		838	100%	456,448,328	100%

Arrears (Days Past Due) ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 30	821	98.0%	443,093,005	97.1%
> 30	<= 60	6	0.7%	4,531,019	1.0%
> 60	<= 90	5	0.6%	3,510,175	0.8%
> 90	<= 120	5	0.6%	5,059,616	1.1%
> 120	<= 150	1	0.1%	254,514	0.1%
> 150	<= 1000	0	0.0%	0	0.0%
Total		838	100%	456,448,328	100%

Income Verification ●●					
	Number		Balance		
	Amount	%	Amount	%	
Full Doc	161	19.2%	107,803,630	23.6%	
Mid Doc	331	39.5%	191,670,990	42.0%	
Quick Doc	25	3.0%	7,654,124	1.7%	
SMSF	321	38.3%	149,319,584	32.7%	
SMSF NR	0	0.0%	0	0.0%	
Total	838	100%	456,448,328	100%	

Property Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
Retail	133	15.9%	81,297,651	17.6%	
Industrial	226	27.0%	124,285,370	27.2%	
Office	80	9.5%	37,688,714	8.3%	
Professional Suites	8	1.0%	4,362,687	1.0%	
Commercial Other	17	2.0%	18,825,552	4.1%	
Vacant Land	0	0.0%	1,833,148	0.4%	
Rural	1	0.1%	1,068,907	0.2%	
Residential	373	44.5%	187,086,299	41.0%	
Total	838	100%	456,448,328	100%	

Interest Rate Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
Variable	838	100.0%	456,448,328	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%	
Total	838	100%	456,448,328	100%	

Interest Rates ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 5.0%	349	41.6%	202,992,071	44.4%	
> 5.0% <= 5.5%	204	24.3%	103,824,625	22.7%	
> 5.5% <= 6.0%	141	16.8%	75,548,358	16.6%	
> 6.0% <= 6.5%	101	12.1%	53,507,861	11.7%	
> 6.5% <= 7.0%	37	4.4%	20,233,197	4.4%	
> 7.0% <= 7.5%	6	0.7%	742,216	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	838	100%	456,448,328	100%	

Interest Cover (Unstressed) ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 1.50	3	0.4%	1,850,004	0.4%	
> 1.50 <= 1.75	125	14.9%	75,726,066	16.6%	
> 1.75 <= 2.00	108	12.9%	60,279,089	13.2%	
> 2.00 <= 2.25	87	10.4%	51,605,047	11.3%	
> 2.25 <= 2.50	70	8.4%	42,888,063	9.4%	
> 2.50 <= 2.75	70	8.4%	37,623,011	8.2%	
> 2.75 <= 3.00	47	5.6%	23,773,717	5.2%	
> 3.00 <= 3.25	29	3.5%	14,250,461	3.1%	
> 3.25 <= 3.50	39	4.7%	19,383,203	4.2%	
> 3.50 <= 3.75	30	3.6%	11,633,987	2.5%	
> 3.75 <= 4.00	30	3.6%	16,326,159	3.6%	
> 4.00 <= 4.25	25	3.0%	14,636,395	3.2%	
> 4.25 <= 100	175	20.9%	86,473,127	18.9%	
Total	838	100%	456,448,328	100%	

NCCP Loans ●●					
	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	180	21.5%	103,909,260	22.8%	
Non NCCP loans	658	78.5%	352,539,068	77.2%	
Total	838	100%	456,448,328	100%	

Residential Property Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
Apartment	74	19.3%	33,035,895	17.2%	
High Density Apartment	0	0.0%	0	0.0%	
House	309	80.7%	159,102,234	82.8%	
Total	383	100%	192,138,129	100%	

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	155	18.5%	66,830,713	14.6%	
<i>Months Self Employed</i>					
0 < 12	12	0.0%	0	0.0%	
12 < 24	24	0.0%	0	0.0%	
24 < 36	36	4.1%	24,163,860	5.3%	
36 < 48	48	5.3%	21,150,608	4.6%	
48 < 60	60	4.4%	22,703,105	5.0%	
60 < 700	700	66.9%	321,600,043	70.5%	
Total	838	100%	456,448,328	100%	

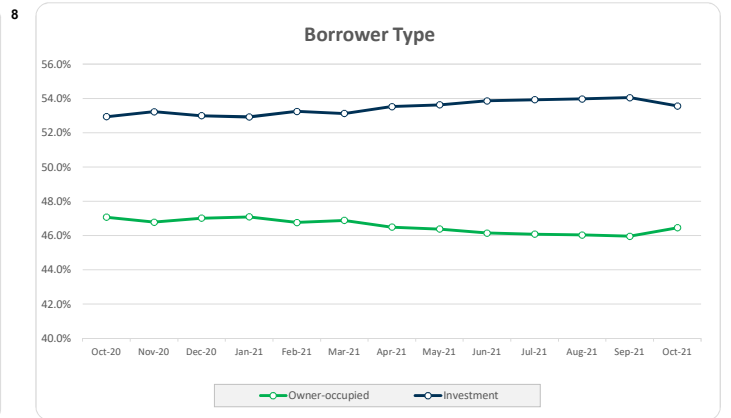
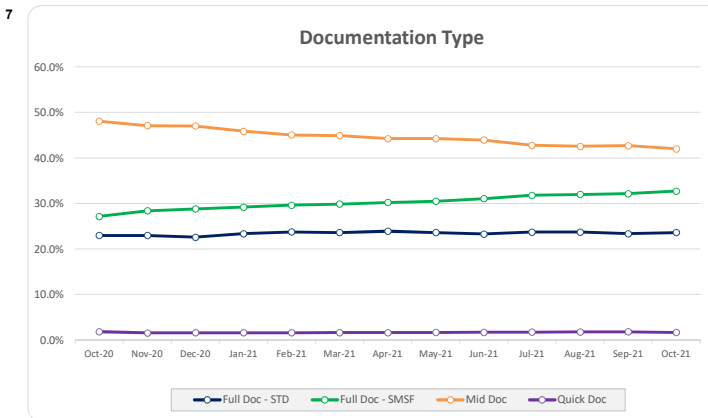
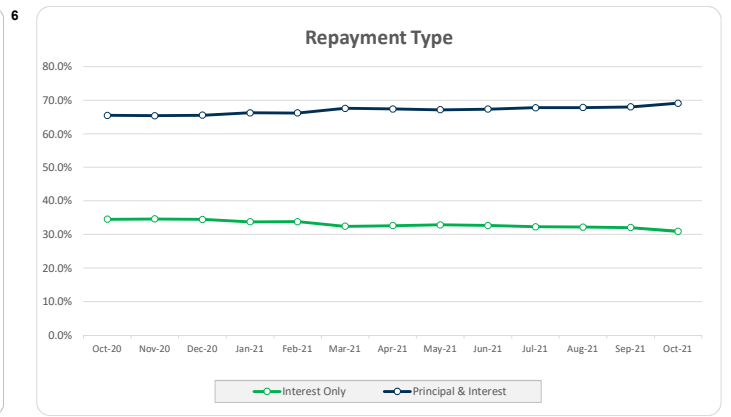
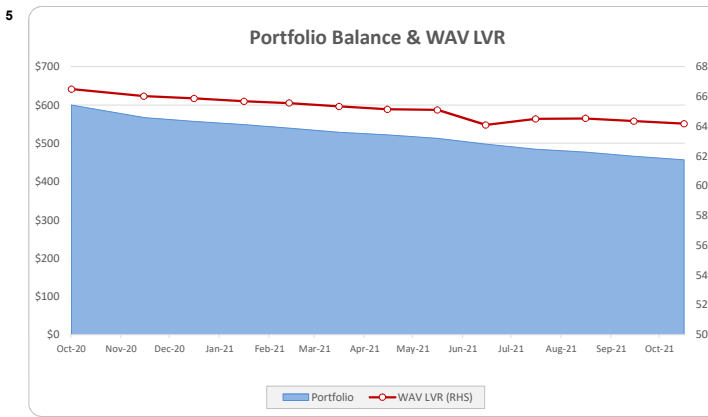
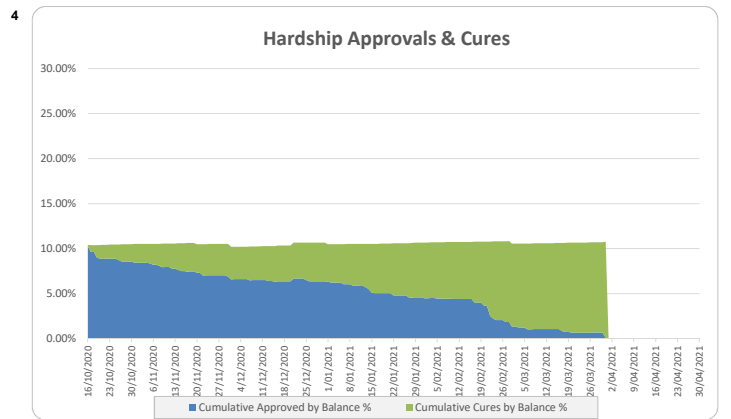
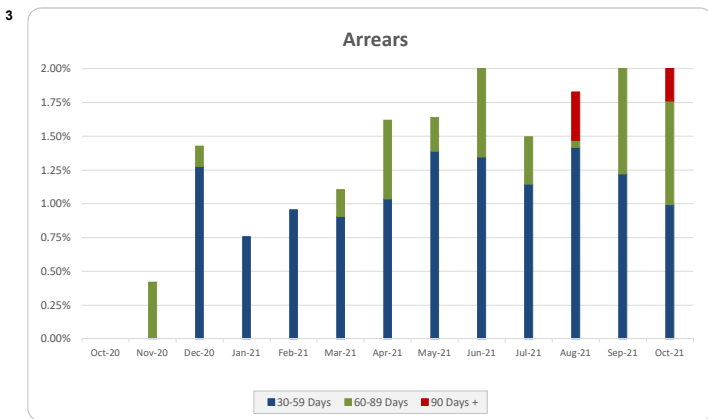
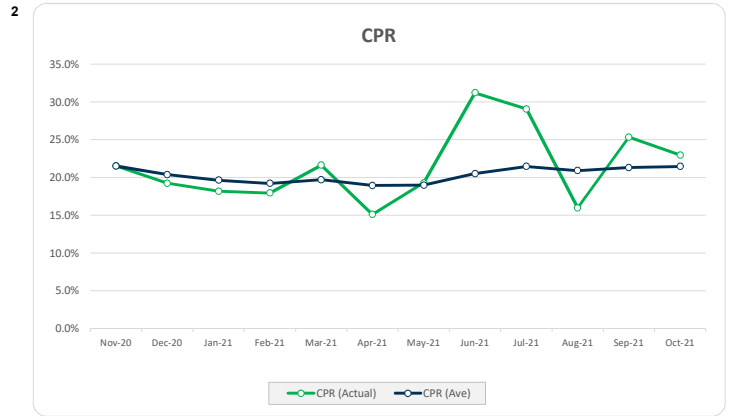
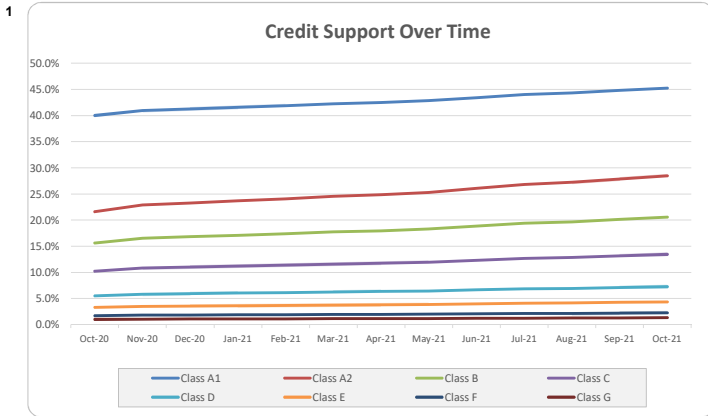
Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	4.3%	12,306,385	2.7%	
> 15 <= 20	240	11.6%	62,015,148	13.6%	
> 20 <= 25	300	32.3%	186,261,124	40.8%	
> 25 <= 30	360	35.6%	195,865,671	42.9%	
Total	838	100%	456,448,328	100%	

Payment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
P&I	640	76.4%	315,320,764	69.1%	
<i>IO Term Remaining (yrs)</i>					
0 <= 1	39	4.7%	25,994,763	5.7%	
> 1 <= 2	41	4.9%	23,659,199	5.2%	
> 2 <= 3	34	4.1%	27,489,517	6.0%	
> 3 <= 4	0	0.0%	0	0.0%	
Total	838	100%	456,448,328	100%	

Loan Purpose ●●					
	Number		Balance		
	Amount	%	Amount	%	
Purchase	552	65.9%	284,386,380	62.3%	
Refinance - no takeout	143	17.1%	82,765,689	18.1%	
Refinance	115	13.7%	74,480,142	16.3%	
Equity Takeout	28	3.3%	14,816,117	3.2%	
Total	838	100%	456,448,328	100%	

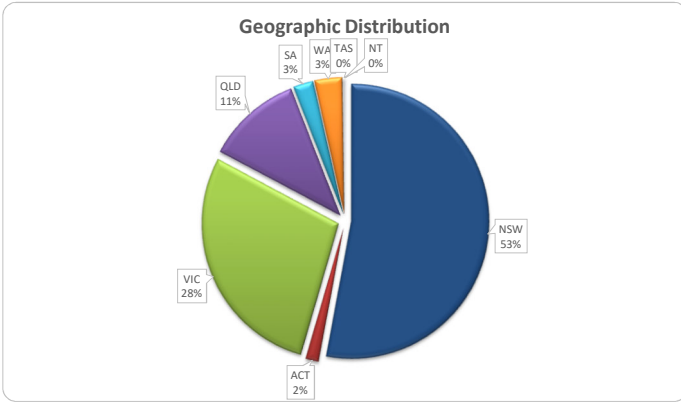
Borrower Industry ●●					
	Number		Balance		
	Amount	%	Amount	%	
Agriculture	2	0.2%	224,044	0.0%	
Automotive / Transport	78	9.3%	36,322,304	8.0%	
Communications	32	3.8%	17,195,698	3.8%	
Construction	218	26.0%	130,779,929	28.7%	
Education	17	2.0%	10,013,480	2.2%	
Engineering / Manufacturing	57	6.8%	33,314,287	7.3%	
Finance & Insurance	48	5.7%	17,668,270	3.9%	
Food and Beverage	82	9.8%	55,802,148	12.2%	
Health	53	6.3%	22,885,359	5.0%	
IT	3	0.4%	936,657	0.2%	
Other	0	0.0%	0	0.0%	
Printing & Media	12	1.4%	7,048,254	1.5%	
Professional Services	99	11.8%	52,768,323	11.6%	
Property Investment	3	0.4%	630,821	0.1%	
Public Service	13	1.6%	4,322,800	0.9%	
Retail	69	8.2%	44,018,422	9.6%	
Sport, Leisure, Cultural & Recreational	49	5.8%	20,188,026	4.4%	
Wholesale	3	0.4%	2,332,507	0.5%	
Total	838	100%	456,448,328	100%	

Credit Events ●●					
	Number		Balance		
	Amount	%	Amount	%	
0	836	99.8%	455,221,316	99.7%	
1	2	0.2%	1,227,012	0.3%	
2	0	0.0%	0	0.0%	
Total	838	100%	456,448,328	100%	

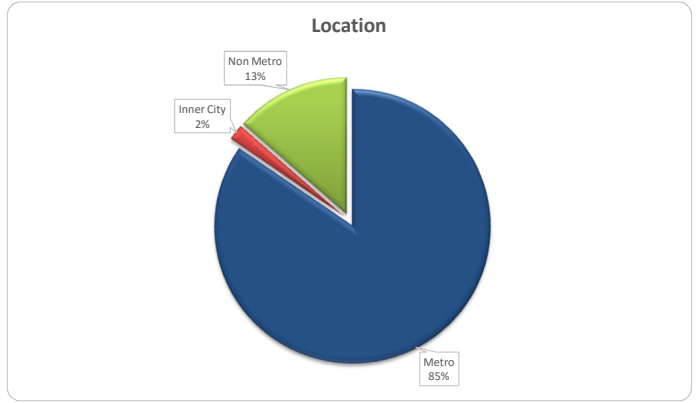


Think Tank Series 2020-1: Current Charts

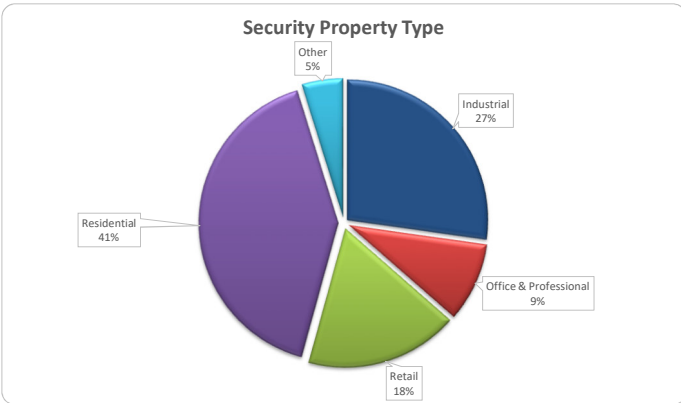
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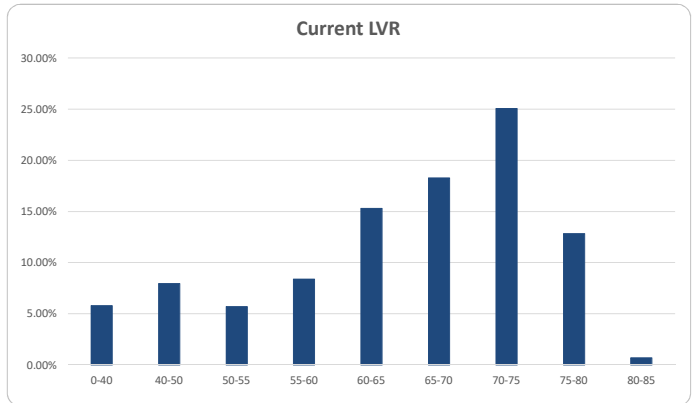
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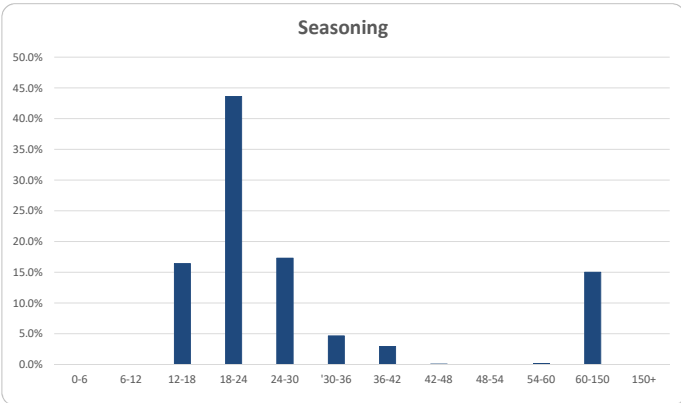
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