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# Investor Report - Think Tank Residential Series 2021-1

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Collection Period from 25-Aug-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	400,000,000.00		27,506,997.19	372,493,002.81	93.1%	0.00	0.00	466,549.04	466,549.04
Class A2	60,000,000.00		4,126,049.58	55,873,950.42	93.1%	0.00	0.00	81,571.40	81,571.40
Class B	16,000,000.00		0.00	16,000,000.00	100.0%	0.00	0.00	28,963.33	28,963.33
Class C	9,000,000.00		0.00	9,000,000.00	100.0%	0.00	0.00	20,348.04	20,348.04
Class D	6,500,000.00		0.00	6,500,000.00	100.0%	0.00	0.00	21,810.19	21,810.19
Class E	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	22,335.04	22,335.04
Class F	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	20,299.49	20,299.49
Class G	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	35,429.63	35,429.63

### 1. GENERAL

Current Payment Date	11-Oct-21
Collection Period (start)	25-Aug-21
Collection Period (end)	30-Sep-21
Interest Period (start)	25-Aug-21
Interest Period (end)	10-Oct-21
Days in Interest Period	47
Next Payment Date	10-Nov-21

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	1,810,289.14
Early Repayment Fees	7,500.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	13,227.42
<b>Total Available Income</b>	<b>1,831,016.56</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	31,785,256.56
Principal from the sale of Mortgage Loans	533,391.30
Other Principal	40,087.14
<b>Total Principal Collections</b>	<b>32,358,735.00</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)	1,045,859.82
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	466,549.04
Class A2 Interest	81,571.40
Class B Interest	28,963.33
Class C Interest	20,348.04
Class D Interest	21,810.19
Class E Interest	22,335.04
Class F Interest	20,299.49
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class G Interest	35,429.63
Other Expenses	0.00
Excess Spread	87,850.58

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	725,688.23
Class A1 Principal Payment	27,506,997.19
Class A2 Principal Payment	4,126,049.58
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

## 6. COLLATERAL

### a. Loan Balance

Loan Balance at Beginning of Collection Period	500,000,000.00
Plus: Capitalised Charges	88,711.18
Plus: Further Advances / Redraws	725,688.23
Less: Principal Collections	32,358,735.00
Loan Balance at End of Collection Period	468,455,664.41

### b. Repayments

Principal received on Mortgage Loans during Collection Period	32,358,735.00
CPR (%)	55.2%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.08%	3.93%	OK
Test (b)			
Bank Bill Rate plus 3.00%	3.01%	3.93%	OK

### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	11	2	0	13
Balance Outstanding	7,445,088	1,406,542	0	8,851,631
% Portfolio Balance	1.59%	0.30%	0.00%	1.89%

### 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	794
Facilities	769
Borrower Groups	722
Balance	468,455,664
Avg Loan Balance	589,995
Max Loan Balance	1,918,000
Max Facility Balance	609,175
Max Group Balance	1,999,496
Avg Group Balance	648,831
Max Current LVR	2,000,000
WA Current LVR	67.0%
Max Current LVR	80.6%
WA Yield	3.93%
WA Seasoning (months)	7.2
% IO	17.2%
% Investor	46.4%
% SMSF	15.2%
WA Interest Cover (UnStressed)	5.08

## Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	81	10.2%	26,485,823	5.7%
> 40% <= 50%	62	7.8%	34,568,387	7.4%
> 50% <= 55%	23	2.9%	13,243,258	2.8%
> 55% <= 60%	56	7.1%	34,740,802	7.4%
> 60% <= 65%	83	10.5%	49,509,094	10.6%
> 65% <= 70%	106	13.4%	62,252,699	13.3%
> 70% <= 75%	168	21.2%	116,075,956	24.8%
> 75% <= 80%	214	27.0%	130,846,246	27.9%
> 80% <= 85%	1	0.1%	733,399	0.2%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>794</b>	<b>100.0%</b>	<b>468,455,664</b>	<b>100%</b>

## Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	18	2.3%	674,161	0.1%
> 100,000 <= 200,000	22	2.9%	3,763,530	0.8%
> 200,000 <= 300,000	75	9.8%	19,165,583	4.1%
> 300,000 <= 400,000	97	12.6%	34,114,606	7.3%
> 400,000 <= 500,000	133	17.3%	59,466,774	12.7%
> 500,000 <= 1,000,000	338	44.0%	241,661,929	51.6%
> 1,000,000 <= 1,500,000	84	10.9%	105,691,586	22.6%
> 1,500,000 <= 2,000,000	2	0.3%	3,917,496	0.8%
> 2,000,000 <= 2,500,000	0	0.0%	0	0.0%
> 2,500,000 <= 5,000,000	0	0.0%	0	0.0%
<b>Total</b>	<b>769</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

## Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	400	50.4%	268,378,315	57.3%
ACT	7	0.9%	3,326,223	0.7%
VIC	226	28.5%	135,175,261	28.9%
QLD	110	13.9%	43,484,514	9.3%
SA	15	1.9%	4,986,378	1.1%
WA	25	3.1%	9,814,512	2.1%
TAS	11	1.4%	3,290,463	0.7%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

## Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	672	84.6%	409,378,326	87.4%
Non metro	120	15.1%	58,060,895	12.4%
Inner City	2	0.3%	1,016,444	0.2%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

## Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	27	3.4%	1,222,220	0.3%
> 100,000 <= 200,000	26	3.3%	4,314,076	0.9%
> 200,000 <= 300,000	81	10.2%	20,753,954	4.4%
> 300,000 <= 400,000	103	13.0%	36,203,218	7.7%
> 400,000 <= 500,000	139	17.5%	62,195,551	13.3%
> 500,000 <= 1,000,000	337	42.4%	240,390,160	51.3%
> 1,000,000 <= 1,500,000	79	9.9%	99,865,239	21.3%
> 1,500,000 <= 2,000,000	2	0.3%	3,511,246	0.7%
> 2,000,000 <= 2,500,000	0	0.0%	0	0.0%
> 2,500,000 <= 5,000,000	0	0.0%	0	0.0%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

## Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	18	2.5%	674,161	0.1%
> 100,000 <= 200,000	18	2.5%	3,062,303	0.7%
> 200,000 <= 300,000	62	8.6%	16,012,931	3.4%
> 300,000 <= 400,000	82	11.4%	28,843,716	6.2%
> 400,000 <= 500,000	127	17.6%	56,923,635	12.2%
> 500,000 <= 1,000,000	308	42.7%	221,280,574	47.2%
> 1,000,000 <= 1,500,000	96	13.3%	121,384,498	25.9%
> 1,500,000 <= 2,000,000	11	1.5%	20,273,846	4.3%
> 2,000,000 <= 2,500,000	0	0.0%	0	0.0%
> 2,500,000 <= 5,000,000	0	0.0%	0	0.0%
<b>Total</b>	<b>722</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

## Seasoning (months) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 6	386	48.6%	247,340,697	52.8%
> 6 <= 12	250	31.5%	134,683,400	28.8%
> 12 <= 18	151	19.0%	82,290,238	17.6%
> 18 <= 24	6	0.8%	3,597,827	0.8%
> 24 <= 30	1	0.1%	543,502	0.1%
> 30 <= 36	0	0.0%	0	0.0%
> 36 <= 42	0	0.0%	0	0.0%
> 42 <= 48	0	0.0%	0	0.0%
> 48 <= 54	0	0.0%	0	0.0%
> 54 <= 60	0	0.0%	0	0.0%
> 60 <= 300	0	0.0%	0	0.0%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	781	98.4%	459,604,034	98.1%
> 30 <= 60	11	1.4%	7,445,088	1.6%
> 60 <= 90	2	0.3%	1,406,542	0.3%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	0	0.0%	0	0.0%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	115	14.5%	72,442,916	15.5%
Mid Doc	506	63.7%	324,849,897	69.3%
Quick Doc	0	0.0%	0	0.0%
SMSF	173	21.8%	71,162,851	15.2%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	0	0.0%	0	0.0%
Industrial	0	0.0%	0	0.0%
Office	0	0.0%	0	0.0%
Professional Suites	0	0.0%	0	0.0%
Commercial Other	0	0.0%	0	0.0%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	794	100.0%	468,455,664	100.0%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	794	100.0%	468,455,664	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>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	711	89.5%	431,816,814	92.2%
> 5.0% <= 5.5%	63	7.9%	28,807,351	6.1%
> 5.5% <= 6.0%	19	2.4%	7,230,639	1.5%
> 6.0% <= 6.5%	0	0.0%	0	0.0%
> 6.5% <= 7.0%	1	0.1%	600,861	0.1%
> 7.0% <= 7.5%	0	0.0%	0	0.0%
> 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>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	0	0.0%	0	0.0%
> 1.50 <= 1.75	6	0.8%	2,743,948	0.6%
> 1.75 <= 2.00	57	7.2%	26,236,839	5.6%
> 2.00 <= 2.25	42	5.3%	19,659,152	4.2%
> 2.25 <= 2.50	29	3.7%	15,498,570	3.3%
> 2.50 <= 2.75	30	3.8%	16,060,779	3.4%
> 2.75 <= 3.00	10	1.3%	5,001,742	1.1%
> 3.00 <= 3.25	15	1.9%	6,831,393	1.5%
> 3.25 <= 3.50	20	2.5%	14,423,123	3.1%
> 3.50 <= 3.75	20	2.5%	11,993,699	2.6%
> 3.75 <= 4.00	23	2.9%	17,404,819	3.7%
> 4.00 <= 4.25	36	4.5%	23,151,534	4.9%
> 4.25 <= 100	506	63.7%	309,450,068	66.1%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	504	63.5%	322,032,967	68.7%
Non NCCP loans	290	36.5%	146,422,697	31.3%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	118	14.8%	53,717,965	11.5%
High Density Apartment	0	0.0%	0	0.0%
House	682	85.3%	414,737,680	88.5%
<b>Total</b>	<b>800</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Employment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
PAYG	120	15.1%	52,917,816	11.3%
<i>Months Self Employed</i>				
0 < 12	12	0.0%	0	0.0%
12 <= 24	24	0.0%	0	0.0%
24 < 36	36	7.5%	44,709,814	9.5%
36 <= 48	48	8.4%	50,449,184	10.8%
48 < 60	60	5.8%	36,882,583	7.9%
60 <= 700	700	45.7%	283,496,267	60.5%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

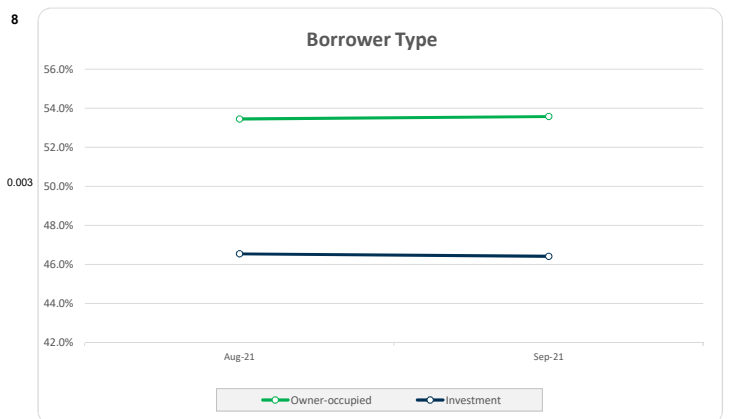
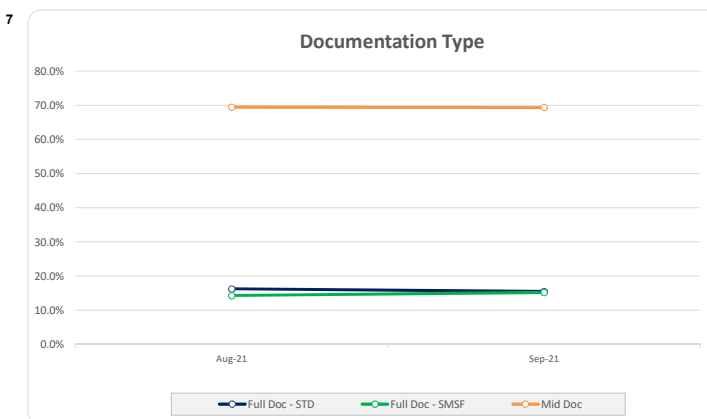
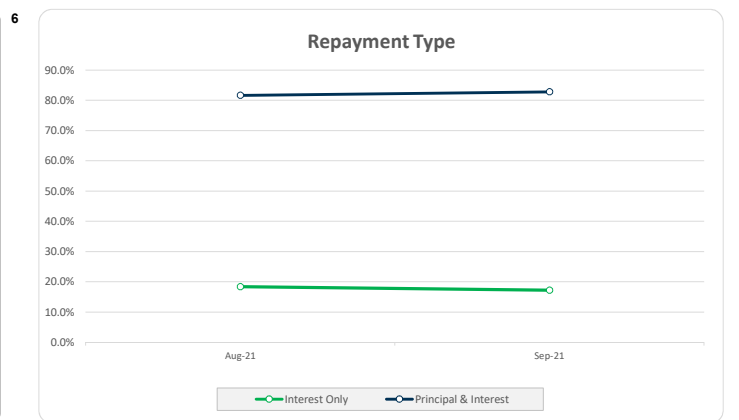
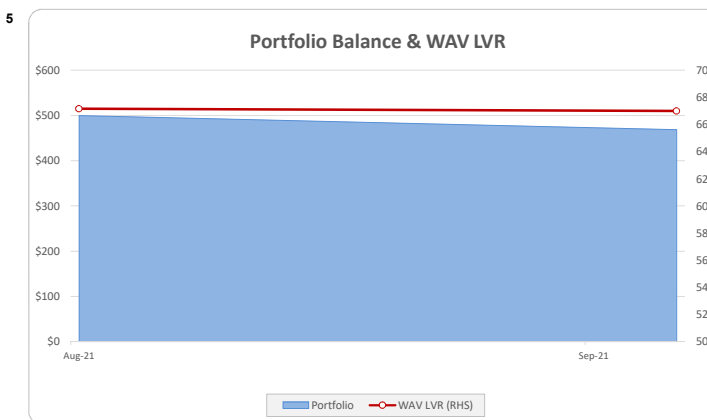
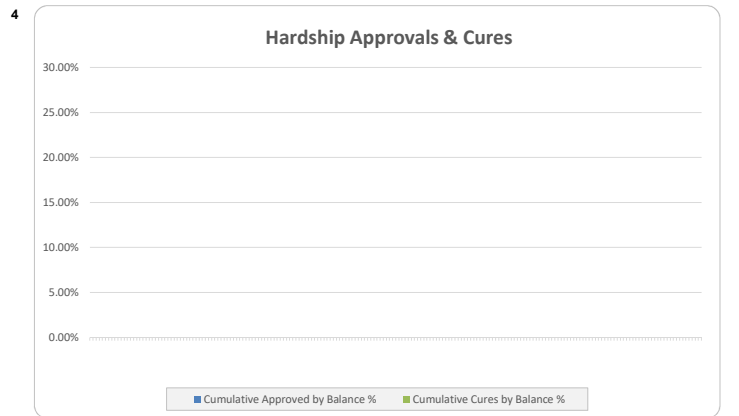
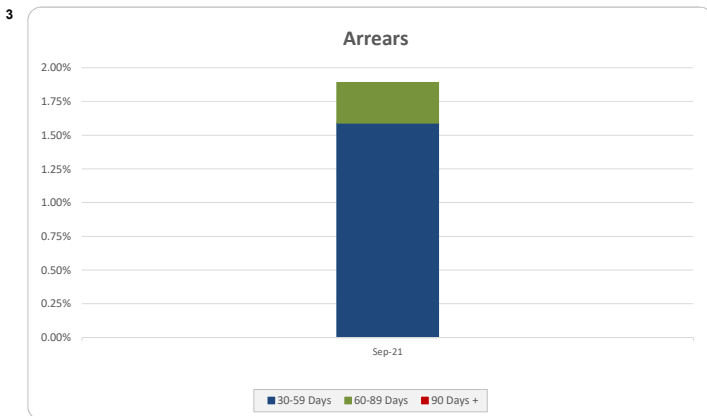
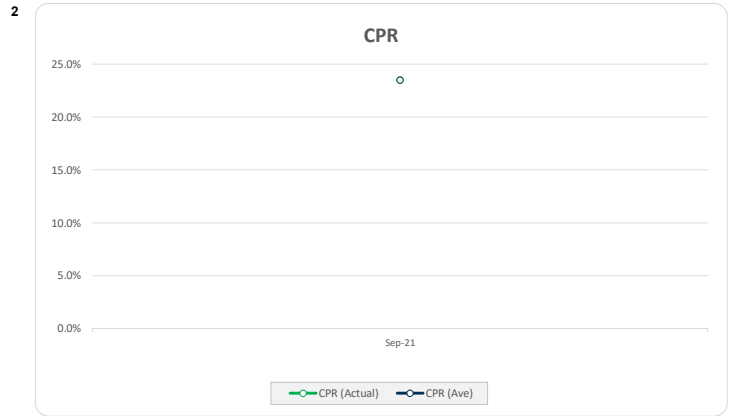
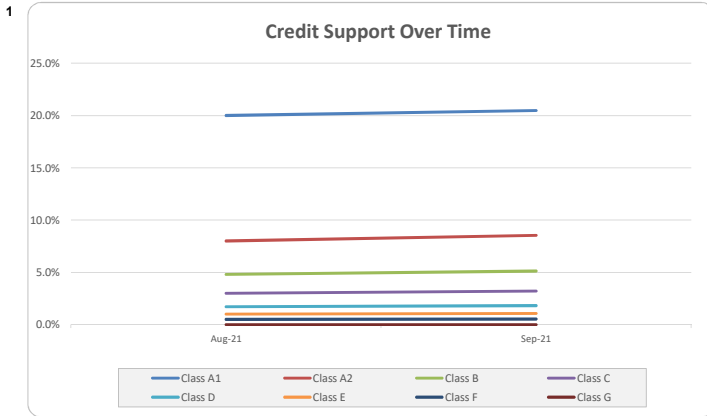
Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	180	1.3%	3,542,016	0.8%
> 15 <= 20	240	4.0%	17,612,410	3.8%
> 20 <= 25	300	4.9%	25,692,760	5.5%
> 25 <= 30	360	70.3%	421,608,478	90.0%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	683	86.0%	387,973,437	82.8%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	6	0.8%	4,778,000	1.0%
> 1 <= 2	16	2.0%	10,607,634	2.3%
> 2 <= 3	7	0.9%	5,503,165	1.2%
> 3 <= 4	17	2.1%	10,515,978	2.2%
> 4 <= 5	65	8.2%	49,077,450	10.5%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	518	65.2%	305,392,575	65.2%
Refinance - no takeout	113	14.2%	67,281,609	14.4%
Refinance	147	18.5%	89,370,764	19.1%
Equity Takeout	16	2.0%	6,410,717	1.4%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

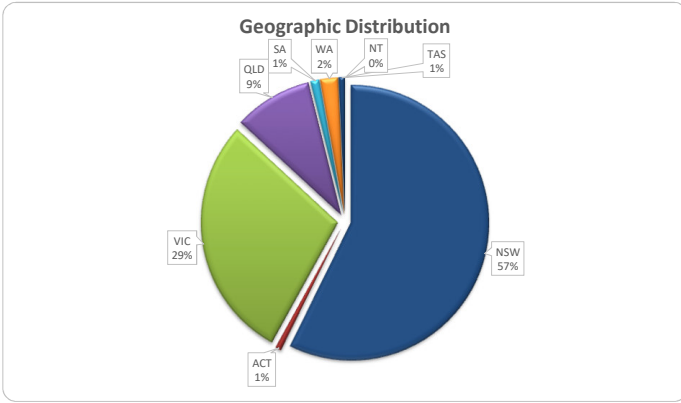
Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	1	0.1%	232,822	0.0%
Automotive / Transport	93	11.7%	53,616,357	11.4%
Communications	34	4.3%	23,653,024	5.0%
Construction	271	34.1%	173,979,398	37.1%
Education	32	4.0%	14,475,922	3.1%
Engineering / Manufacturing	41	5.2%	21,471,880	4.6%
Finance & Insurance	28	3.5%	14,204,578	3.0%
Food and Beverage	70	8.8%	42,671,881	9.1%
Health	41	5.2%	18,489,588	3.9%
IT	0	0.0%	0	0.0%
Other	0	0.0%	0	0.0%
Printing & Media	6	0.8%	3,831,941	0.8%
Professional Services	75	9.4%	42,998,826	9.2%
Property Investment	3	0.4%	1,381,264	0.3%
Public Service	7	0.9%	3,459,471	0.7%
Retail	45	5.7%	26,702,195	5.7%
Sport, Leisure, Cultural & Recreational	47	5.9%	27,286,518	5.8%
Wholesale	0	0.0%	0	0.0%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	794	100.0%	468,455,664	100.0%
1	0	0.0%	0	0.0%
2	0	0.0%	0	0.0%
<b>Total</b>	<b>794</b>	<b>100%</b>	<b>468,455,664</b>	<b>100%</b>

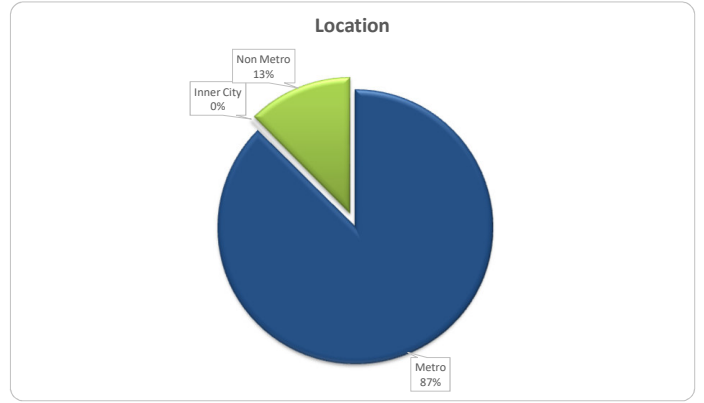


Think Tank Residential Series 2021-1: Current Charts

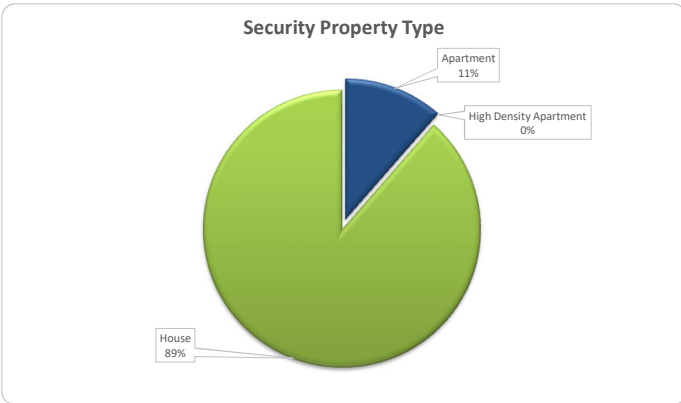
9



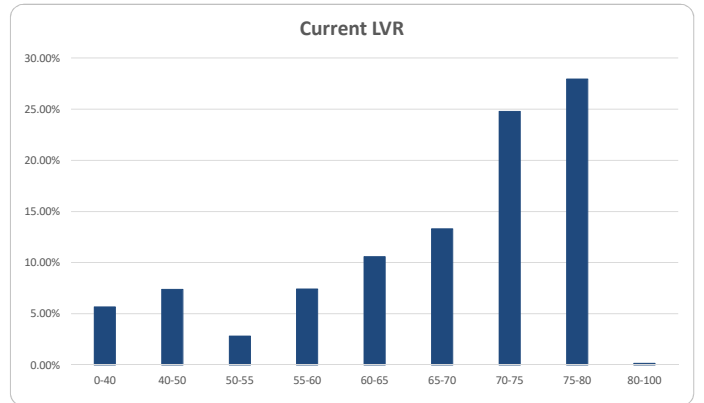
10



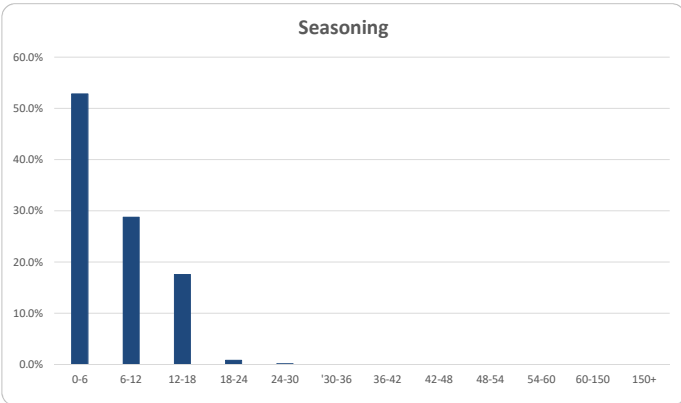
11



12



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14

