
Investor Report - Think Tank Residential Series 2021-1

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	372,493,002.81		7,776,237.05	364,716,765.76	91.2%	0.00	0.00	278,604.36	278,604.36
Class A2	55,873,950.42		1,166,435.56	54,707,514.86	91.2%	0.00	0.00	48,679.22	48,679.22
Class B	16,000,000.00		0.00	16,000,000.00	100.0%	0.00	0.00	18,542.47	18,542.47
Class C	9,000,000.00		0.00	9,000,000.00	100.0%	0.00	0.00	13,019.18	13,019.18
Class D	6,500,000.00		0.00	6,500,000.00	100.0%	0.00	0.00	13,943.84	13,943.84
Class E	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	14,268.49	14,268.49
Class F	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	12,965.75	12,965.75
Class G	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	22,623.29	22,623.29

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	1,530,422.37
Early Repayment Fees	3,900.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	22,030.07
Total Available Income	1,556,352.44

(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	11,185,503.56
Principal from the sale of Mortgage Loans	0.00
Other Principal	-47,830.95
Total Principal Collections	11,137,672.61

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)	185,331.61
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	278,604.36
Class A2 Interest	48,679.22
Class B Interest	18,542.47
Class C Interest	13,019.18
Class D Interest	13,943.84
Class E Interest	14,268.49
Class F Interest	12,965.75
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	22,623.29
Other Expenses	0.00
Excess Spread	948,374.24

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	2,195,000.00
Class A1 Principal Payment	7,776,237.05
Class A2 Principal Payment	1,166,435.56
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	468,455,664.41
Plus: Capitalised Charges	-24,499.10
Plus: Further Advances / Redraws	2,195,000.00
Less: Principal Collections	11,137,672.61
Loan Balance at End of Collection Period	459,488,492.70

b. Repayments

Principal received on Mortgage Loans during Collection Period	11,137,672.61
CPR (%)	25.1%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	1.80%	3.92%	OK
Test (b)			
Bank Bill Rate plus 3.00%	3.01%	3.92%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	7	4	4	15
Balance Outstanding	4,246,173	3,030,224	2,378,440	9,654,836
% Portfolio Balance	0.92%	0.66%	0.52%	2.10%

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	777
Facilities	752
Borrower Groups	707
Balance	459,488,493
Avg Loan Balance	591,362
Max Loan Balance	1,918,000
Max Facility Balance	611,022
Max Group Balance	1,999,496
Avg Group Balance	649,913
Max Group Balance	2,000,000
WA Current LVR	66.8%
Max Current LVR	80.9%
WA Yield	3.92%
WA Seasoning (months)	8.1
% IO	17.4%
% Investor	47.1%
% SMSF	15.4%
WA Interest Cover (UnStressed)	5.03

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	79	10.2%	26,374,712	5.7%
> 40% <= 50%	62	8.0%	33,944,757	7.4%
> 50% <= 55%	25	3.2%	14,234,486	3.1%
> 55% <= 60%	51	6.6%	32,401,643	7.1%
> 60% <= 65%	85	10.9%	50,011,645	10.9%
> 65% <= 70%	106	13.6%	63,614,476	13.8%
> 70% <= 75%	160	20.6%	111,329,692	24.2%
> 75% <= 80%	207	26.6%	126,087,146	27.4%
> 80% <= 85%	2	0.3%	1,489,934	0.3%
> 85% <= 100%	0	0.0%	0	0.0%
Total	777	100.0%	459,488,493	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	2.0%	644,512	0.1%
> 100,000 <= 200,000	21	2.8%	3,586,703	0.8%
> 200,000 <= 300,000	77	10.2%	19,750,770	4.3%
> 300,000 <= 400,000	96	12.8%	33,825,038	7.4%
> 400,000 <= 500,000	129	17.2%	57,658,264	12.5%
> 500,000 <= 1,000,000	328	43.6%	234,429,396	51.0%
> 1,000,000 <= 1,500,000	84	11.2%	105,676,314	23.0%
> 1,500,000 <= 2,000,000	2	0.3%	3,917,496	0.9%
> 2,000,000 <= 2,500,000	0	0.0%	0	0.0%
> 2,500,000 <= 5,000,000	0	0.0%	0	0.0%
Total	752	100%	459,488,493	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	394	50.7%	264,315,052	57.5%
ACT	6	0.8%	2,766,706	0.6%
VIC	221	28.4%	134,231,645	29.2%
QLD	106	13.6%	40,373,023	8.8%
SA	14	1.8%	4,788,413	1.0%
WA	25	3.2%	9,800,069	2.1%
TAS	11	1.4%	3,213,585	0.7%
NT	0	0.0%	0	0.0%
Total	777	100%	459,488,493	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	656	84.4%	401,058,944	87.3%
Non metro	119	15.3%	57,417,511	12.5%
Inner City	2	0.3%	1,012,037	0.2%
Total	777	100%	459,488,493	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	24	3.1%	1,189,346	0.3%
> 100,000 <= 200,000	25	3.2%	4,135,932	0.9%
> 200,000 <= 300,000	83	10.7%	21,334,621	4.6%
> 300,000 <= 400,000	102	13.1%	35,910,811	7.8%
> 400,000 <= 500,000	135	17.4%	60,385,384	13.1%
> 500,000 <= 1,000,000	327	42.1%	233,163,564	50.7%
> 1,000,000 <= 1,500,000	79	10.2%	99,857,588	21.7%
> 1,500,000 <= 2,000,000	2	0.3%	3,511,246	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%
Total	777	100%	459,488,493	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	2.1%	644,512	0.1%
> 100,000 <= 200,000	18	2.5%	3,076,388	0.7%
> 200,000 <= 300,000	65	9.2%	16,805,999	3.7%
> 300,000 <= 400,000	80	11.3%	28,169,968	6.1%
> 400,000 <= 500,000	123	17.4%	55,117,810	12.0%
> 500,000 <= 1,000,000	299	42.3%	214,722,571	46.7%
> 1,000,000 <= 1,500,000	97	13.7%	122,383,370	26.6%
> 1,500,000 <= 2,000,000	10	1.4%	18,567,875	4.0%
> 2,000,000 <= 2,500,000	0	0.0%	0	0.0%
> 2,500,000 <= 5,000,000	0	0.0%	0	0.0%
Total	707	100%	459,488,493	100%

Seasoning (months) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 6	316	40.7%	201,740,049	43.9%
> 6 <= 12	269	34.6%	156,139,888	34.0%
> 12 <= 18	184	23.7%	97,225,812	21.2%
> 18 <= 24	7	0.9%	3,840,095	0.8%
> 24 <= 30	1	0.1%	542,649	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%
Total	777	100%	459,488,493	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	762	98.1%	449,833,657	97.9%
> 30 <= 60	7	0.9%	4,246,173	0.9%
> 60 <= 90	4	0.5%	3,030,224	0.7%
> 90 <= 120	4	0.5%	2,378,440	0.5%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	0	0.0%	0	0.0%
Total	777	100%	459,488,493	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	114	14.7%	73,156,597	15.9%
Mid Doc	492	63.3%	315,798,545	68.7%
Quick Doc	0	0.0%	0	0.0%
SMSF	171	22.0%	70,533,350	15.4%
SMSF NR	0	0.0%	0	0.0%
Total	777	100%	459,488,493	100%

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	777	100.0%	459,488,493	100.0%
Total	777	100%	459,488,493	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	777	100.0%	459,488,493	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	777	100%	459,488,493	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	699	90.0%	424,212,186	92.3%
> 5.0% <= 5.5%	58	7.5%	27,454,011	6.0%
> 5.5% <= 6.0%	19	2.4%	7,222,056	1.6%
> 6.0% <= 6.5%	0	0.0%	0	0.0%
> 6.5% <= 7.0%	1	0.1%	600,239	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%
Total	777	100%	459,488,493	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	0	0.0%	0	0.0%
> 1.50 <= 1.75	6	0.8%	2,740,613	0.6%
> 1.75 <= 2.00	57	7.3%	26,202,561	5.7%
> 2.00 <= 2.25	42	5.4%	19,638,759	4.3%
> 2.25 <= 2.50	27	3.5%	14,487,363	3.2%
> 2.50 <= 2.75	28	3.6%	15,265,540	3.3%
> 2.75 <= 3.00	10	1.3%	4,993,109	1.1%
> 3.00 <= 3.25	15	1.9%	6,824,379	1.5%
> 3.25 <= 3.50	20	2.6%	14,408,241	3.1%
> 3.50 <= 3.75	20	2.6%	11,989,888	2.6%
> 3.75 <= 4.00	23	3.0%	17,350,329	3.8%
> 4.00 <= 4.25	36	4.6%	23,069,601	5.0%
> 4.25 <= 100	493	63.4%	302,518,112	65.8%
Total	777	100%	459,488,493	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	493	63.4%	315,636,832	68.7%
Non NCCP loans	284	36.6%	143,851,661	31.3%
Total	777	100%	459,488,493	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	117	14.9%	52,767,379	11.5%
High Density Apartment	0	0.0%	0	0.0%
House	667	85.1%	406,721,114	88.5%
Total	784	100%	459,488,493	100%

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	119	15.3%	52,503,748	11.4%	
<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	72	9.3%	42,883,219	9.3%
36 <= 48	48	80	10.3%	49,495,654	10.8%
48 < 60	60	57	7.3%	35,744,070	7.8%
60 <= 700	700	449	57.8%	278,861,802	60.7%
Total	777	100%	459,488,493	100%	

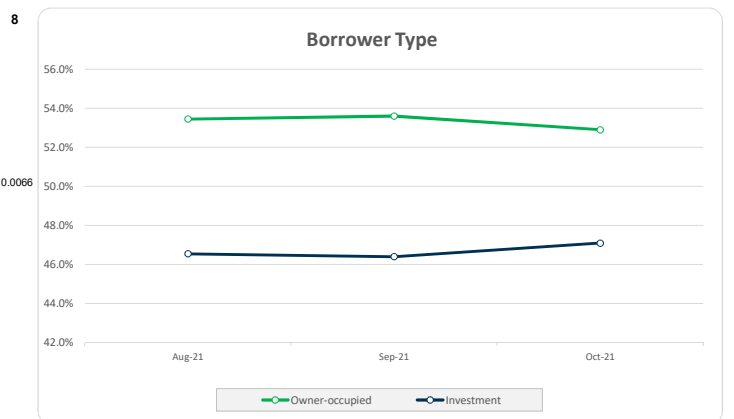
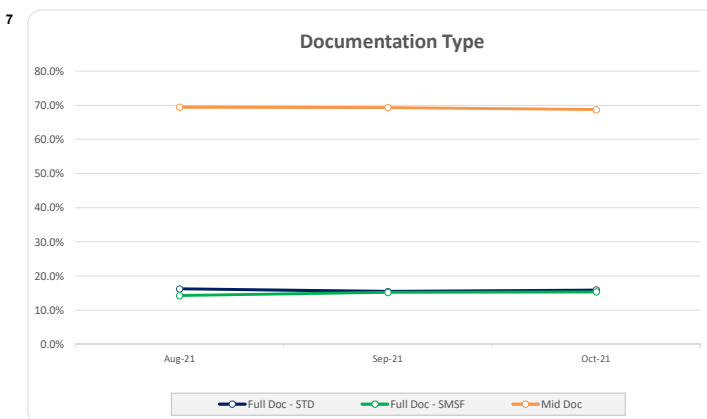
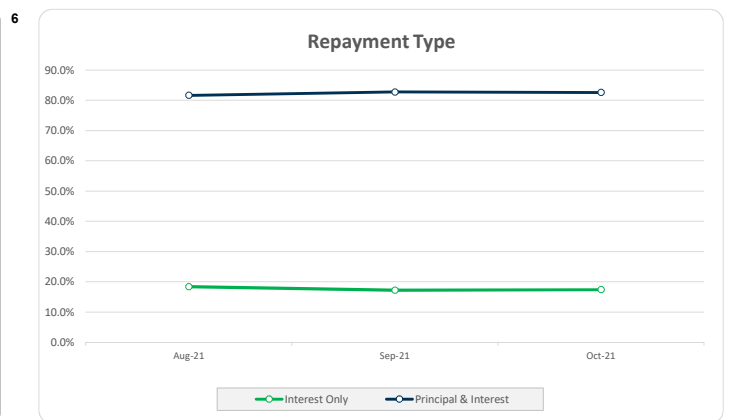
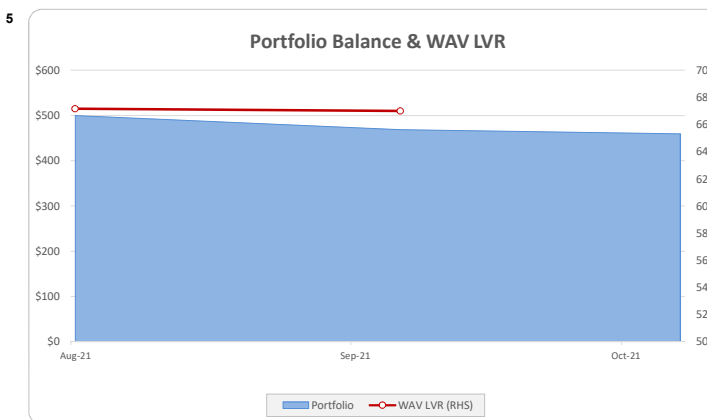
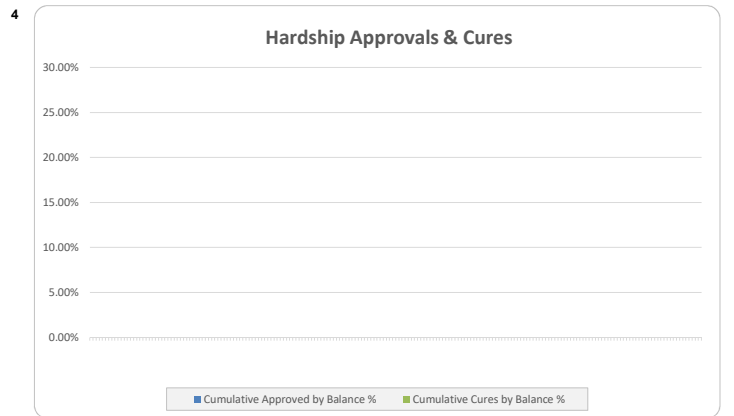
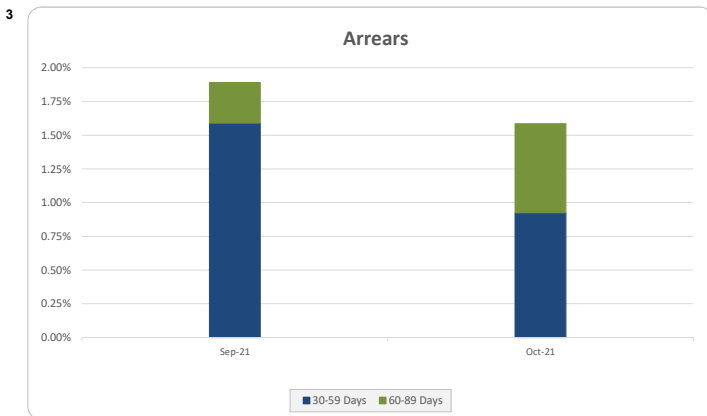
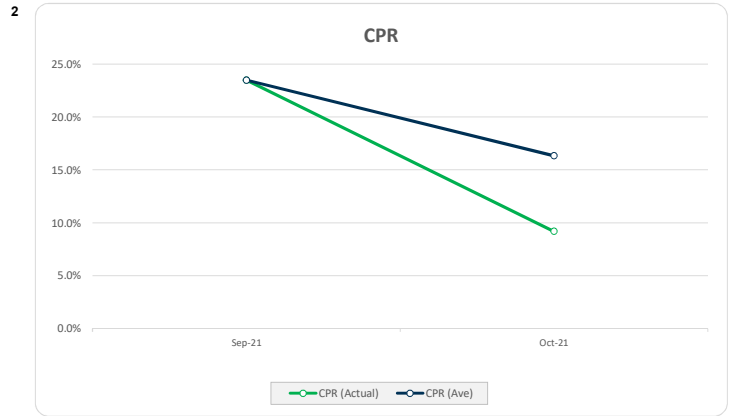
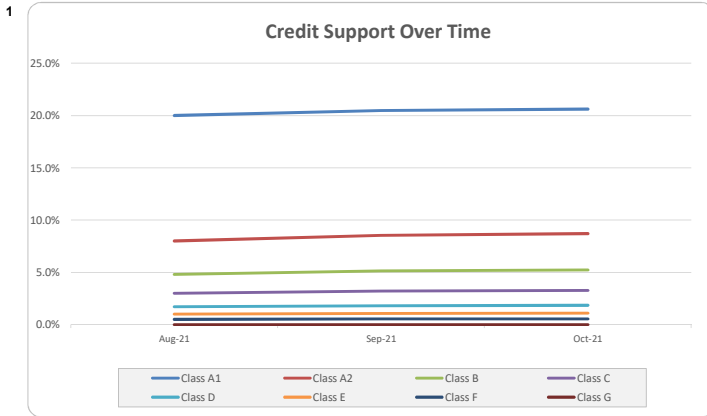
Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	10	1.3%	3,517,328	0.8%
> 15 <= 20	240	32	4.1%	17,271,941	3.8%
> 20 <= 25	300	49	6.3%	25,499,264	5.5%
> 25 <= 30	360	686	88.3%	413,199,960	89.9%
Total	777	100%	459,488,493	100%	

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	670	86.2%	379,640,801	82.6%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	5	0.6%	4,102,000	0.9%
> 1 <= 2	17	2.2%	12,456,848	2.7%
> 2 <= 3	5	0.6%	4,438,165	1.0%
> 3 <= 4	18	2.3%	11,448,414	2.5%
> 4 <= 5	62	8.0%	47,402,265	10.3%
Total	777	100%	459,488,493	100%

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	506	65.1%	299,075,612	65.1%
Refinance - no takeout	111	14.3%	66,404,752	14.5%
Refinance	144	18.5%	87,609,486	19.1%
Equity Takeout	16	2.1%	6,398,633	1.4%
Total	777	100%	459,488,493	100%

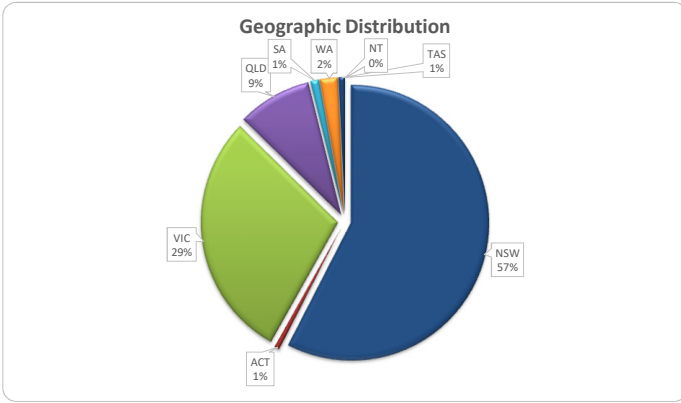
Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	1	0.1%	229,355	0.0%
Automotive / Transport	92	11.8%	53,104,785	11.6%
Communications	31	4.0%	21,747,817	4.7%
Construction	265	34.1%	169,968,128	37.0%
Education	31	4.0%	15,401,079	3.4%
Engineering / Manufacturing	40	5.1%	21,241,041	4.6%
Finance & Insurance	26	3.3%	13,183,835	2.9%
Food and Beverage	70	9.0%	42,365,762	9.2%
Health	39	5.0%	17,854,323	3.9%
IT	0	0.0%	0	0.0%
Other	0	0.0%	0	0.0%
Printing & Media	6	0.8%	3,826,051	0.8%
Professional Services	74	9.5%	41,683,913	9.1%
Property Investment	3	0.4%	1,380,667	0.3%
Public Service	7	0.9%	3,457,973	0.8%
Retail	45	5.8%	26,790,786	5.8%
Sport, Leisure, Cultural & Recreational	47	6.0%	27,252,979	5.9%
Wholesale	0	0.0%	0	0.0%
Total	777	100%	459,488,493	100%

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	777	100.0%	459,488,493	100.0%
1	0	0.0%	0	0.0%
2	0	0.0%	0	0.0%
Total	777	100%	459,488,493	100%

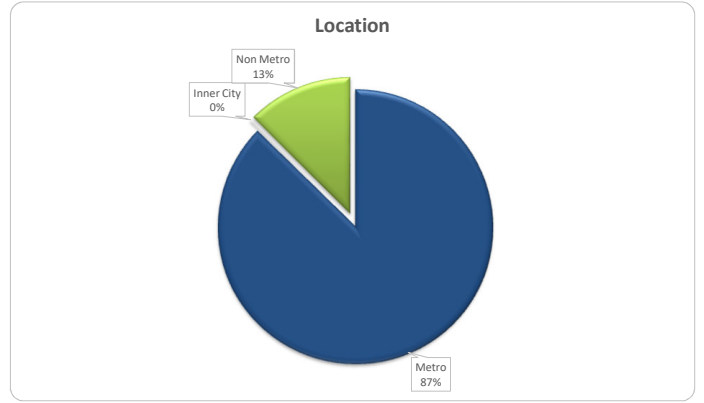


Think Tank Residential Series 2021-1: Current Charts

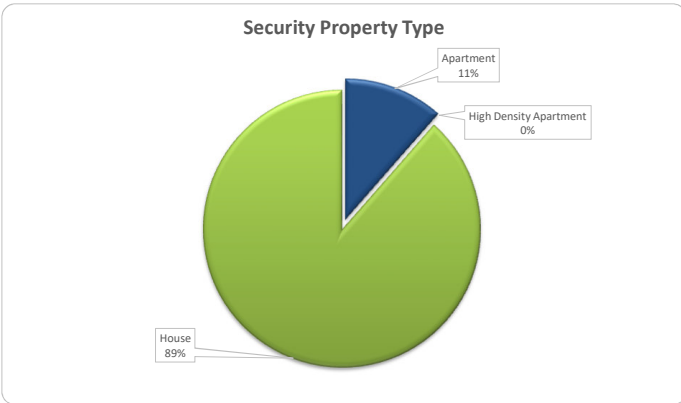
9



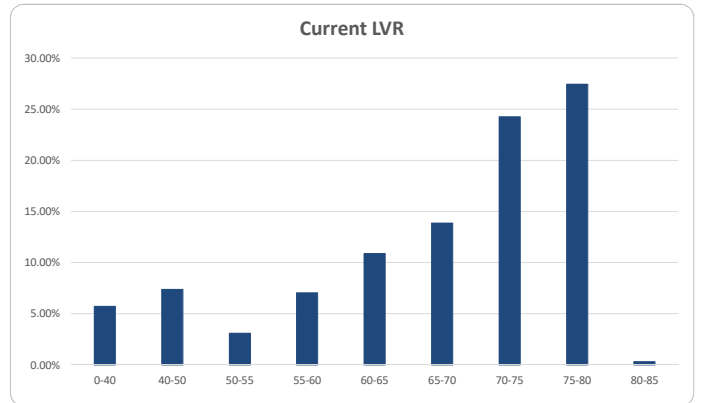
10



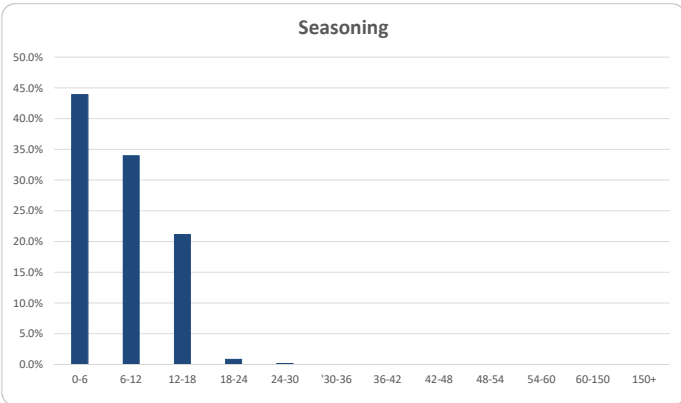
11



12



13



14

