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## Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Dec-2021

### Counterparty Information ●●

<b>Issuer/Trustee</b>	BNY Trust Company of Australia Limited in its capacity atf the Think Tank Series 2019-1 Trust ("Trustee" or "BNY")
<b>Security Trustee</b>	BNY Trust (Australia) Registry Limited in its capacity atf the Think Tank Series 2019-1 Trust Security Trust
<b>Trust Manager, Originator, and Originator Servicer</b>	Think Tank Group Pty Limited ("Think Tank")
<b>Master Servicer, Standby Originator Servicer and Standby Trust Manager</b>	
<b>Custodian</b>	AMAL Asset Management Limited
<b>Arranger</b>	BNY
<b>Joint Lead Managers</b>	Commonwealth Bank of Australia ("CBA")
<b>Liquidity Facility Provider</b>	CBA, Deutsche Bank AG, Westpac Banking Corporation
<b>Interest Rate Swap Provider</b>	CBA
<b>Designated Rating Agency</b>	CBA
	Standard & Poor's (Australia) Pty Limited

# Think Tank Series 2019-1 Cashflow Asset Report



## 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	109,221,970.87		2,475,532.50	106,746,438.37	50.8%	0.00	0.00	121,936.61	121,936.61
Class A2	25,121,053.31		569,372.48	24,551,680.83	50.8%	0.00	0.00	35,272.02	35,272.02
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	35,819.27	35,819.27
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	72,693.72	72,693.72
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	59,959.78	59,959.78
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	23,392.33	23,392.33
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	65,581.53	65,581.53
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,140.00	18,140.00
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	33,106.07	33,106.07

### 1. GENERAL

Current Payment Date	10-Dec-21
Collection Period (start)	1-Nov-21
Collection Period (end)	30-Nov-21
Interest Period (start)	10-Nov-21
Interest Period (end)	9-Dec-21
Days in Interest Period	30
Next Payment Date	10-Jan-22

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	983,608.30
Early Repayment Fees	21,578.35
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	1,601.10
<b>Total Available Income</b>	<b>1,006,787.75</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	3,305,306.53
Principal from the sale of Mortgage Loans	0.00
Other Principal	22,665.07
<b>Total Principal Collections</b>	<b>3,327,971.60</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)	100,652.98
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	121,936.61
Class A2 Interest	35,272.02
Class B Interest	35,819.27
Class C Interest	72,693.72
Class D Interest	59,959.78
Class E Interest	23,392.33
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	65,581.53
Class G Interest	18,140.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	33,106.07
Other Expenses	0.00
Excess Spread	440,233.44

## Think Tank Series 2019-1 Cashflow Asset Report

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	283,066.62
Class A1 Principal Payment	2,475,532.50
Class A2 Principal Payment	569,372.48
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	227,918,255.10
Plus: Capitalised Charges	34,848.84
Plus: Further Advances / Redraws	283,066.62
Less: Principal Collections	3,305,306.53
Loan Balance at End of Collection Period	224,930,864.03

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	3,305,306.53
CPR (%)	16.1%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.70%	5.41%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.41%	OK

#### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	8	0	2	10
Balance Outstanding	5,776,112	0	1,994,752	7,770,864
% Portfolio Balance	2.57%	0.00%	0.89%	3.45%

#### 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	375
Facilities	349
Borrower Groups	325
Balance	224,930,864
Avg Loan Balance	599,816
Max Loan Balance	2,925,000
Avg Facility Balance	644,501
Max Facility Balance	3,078,604
Avg Group Balance	692,095
Max Group Balance	3,078,604
WA Current LVR	61.7%
Max Current LVR	80.0%
WA Yield	5.41%
WA Seasoning (months)	35.0
% IO	47.0%
% Investor	59.0%
% SMSF	29.2%
WA Interest Cover (UnStressed)	2.50

## Current Loan/Facility LVR

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	40	10.7%	12,939,980	5.8%
> 40% <= 50%	46	12.3%	24,919,203	11.1%
> 50% <= 55%	25	6.7%	11,085,876	4.9%
> 55% <= 60%	42	11.2%	29,108,485	12.9%
> 60% <= 65%	63	16.8%	43,862,841	19.5%
> 65% <= 70%	86	22.9%	52,394,688	23.3%
> 70% <= 75%	62	16.5%	44,156,374	19.6%
> 75% <= 80%	11	2.9%	6,463,418	2.9%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>375</b>	<b>100.0%</b>	<b>224,930,864</b>	<b>100%</b>

## Current Facility Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.1%	175,482	0.1%
> 100,000 <= 200,000	36	10.3%	5,843,815	2.6%
> 200,000 <= 300,000	58	16.6%	14,341,708	6.4%
> 300,000 <= 400,000	54	15.5%	18,682,333	8.3%
> 400,000 <= 500,000	32	9.2%	14,238,297	6.3%
> 500,000 <= 1,000,000	100	28.7%	71,435,420	31.8%
> 1,000,000 <= 1,500,000	39	11.2%	47,281,549	21.0%
> 1,500,000 <= 2,000,000	16	4.6%	28,102,271	12.5%
> 2,000,000 <= 2,500,000	5	1.4%	10,649,143	4.7%
> 2,500,000 <= 5,000,000	5	1.4%	14,180,846	6.3%
<b>Total</b>	<b>349</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

## Property State

	Number		Balance	
	Amount	%	Amount	%
NSW	165	44.0%	111,100,987	49.4%
ACT	8	2.1%	3,452,958	1.5%
VIC	116	30.9%	66,969,768	29.8%
QLD	48	12.8%	25,384,077	11.3%
SA	12	3.2%	6,072,827	2.7%
WA	21	5.6%	10,145,721	4.5%
TAS	5	1.3%	1,804,526	0.8%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

## Property Location

	Number		Balance	
	Amount	%	Amount	%
Metro	311	82.9%	186,058,545	82.7%
Non metro	52	13.9%	30,266,735	13.5%
Inner City	12	3.2%	8,605,584	3.8%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

## Current Loan Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	12	3.2%	511,716	0.2%
> 100,000 <= 200,000	41	10.9%	6,571,299	2.9%
> 200,000 <= 300,000	66	17.6%	16,508,375	7.3%
> 300,000 <= 400,000	55	14.7%	18,968,617	8.4%
> 400,000 <= 500,000	39	10.4%	17,451,398	7.8%
> 500,000 <= 1,000,000	100	26.7%	70,042,591	31.1%
> 1,000,000 <= 1,500,000	37	9.9%	44,846,293	19.9%
> 1,500,000 <= 2,000,000	16	4.3%	27,814,401	12.4%
> 2,000,000 <= 2,500,000	4	1.1%	8,549,143	3.8%
> 2,500,000 <= 5,000,000	5	1.3%	13,667,032	6.1%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

## Current Group Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.2%	175,482	0.1%
> 100,000 <= 200,000	26	8.0%	4,109,760	1.8%
> 200,000 <= 300,000	55	16.9%	13,527,467	6.0%
> 300,000 <= 400,000	52	16.0%	18,178,558	8.1%
> 400,000 <= 500,000	29	8.9%	12,888,167	5.7%
> 500,000 <= 1,000,000	90	27.7%	63,040,690	28.0%
> 1,000,000 <= 1,500,000	38	11.7%	46,061,782	20.5%
> 1,500,000 <= 2,000,000	15	4.6%	27,158,954	12.1%
> 2,000,000 <= 2,500,000	9	2.8%	19,997,815	8.9%
> 2,500,000 <= 5,000,000	7	2.2%	19,792,189	8.8%
<b>Total</b>	<b>325</b>	<b>100%</b>	<b>224,930,864</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	0	0.0%	0	0.0%
> 18 <= 24	0	0.0%	0	0.0%
> 24 <= 30	118	31.5%	74,110,151	32.9%
> 30 <= 36	138	36.8%	79,827,929	35.5%
> 36 <= 42	99	26.4%	58,262,650	25.9%
> 42 <= 48	10	2.7%	5,934,828	2.6%
> 48 <= 54	3	0.8%	1,366,592	0.6%
> 54 <= 60	1	0.3%	1,072,500	0.5%
> 60 <= 300	6	1.6%	4,356,215	1.9%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

## Arrears (Days Past Due)

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	365	97.3%	217,160,000	96.5%
> 30 <= 60	8	2.1%	5,776,112	2.6%
> 60 <= 90	0	0.0%	0	0.0%
> 90 <= 120	1	0.3%	984,688	0.4%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	1	0.3%	1,010,064	0.4%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	126	33.6%	89,626,343	39.8%
Mid Doc	96	25.6%	63,767,109	28.3%
Quick Doc	15	4.0%	5,747,720	2.6%
SMSF	138	36.8%	65,789,692	29.2%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	69	18.4%	37,757,123	16.8%
Industrial	183	48.8%	100,869,582	44.8%
Office	45	12.0%	28,940,303	12.9%
Professional Suites	7	1.9%	2,573,411	1.1%
Commercial Other	10	2.7%	13,474,929	6.0%
Vacant Land	0	0.0%	0	0.0%
Rural	3	0.8%	4,268,608	1.9%
Residential	58	15.5%	37,046,308	16.5%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	369	98.4%	221,115,596	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%	3,177,768	1.4%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	99	26.4%	68,814,194	30.6%
> 5.0% <= 5.5%	107	28.5%	53,328,183	23.7%
> 5.5% <= 6.0%	98	26.1%	63,558,604	28.3%
> 6.0% <= 6.5%	63	16.8%	34,882,083	15.5%
> 6.5% <= 7.0%	6	1.6%	3,154,930	1.4%
> 7.0% <= 7.5%	2	0.5%	1,192,871	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>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.8%	2,200,011	1.0%
> 1.50 <= 1.75	74	19.7%	54,636,440	24.3%
> 1.75 <= 2.00	69	18.4%	40,974,480	18.2%
> 2.00 <= 2.25	47	12.5%	29,137,470	13.0%
> 2.25 <= 2.50	30	8.0%	13,522,185	6.0%
> 2.50 <= 2.75	35	9.3%	17,587,165	7.8%
> 2.75 <= 3.00	26	6.9%	15,643,573	7.0%
> 3.00 <= 3.25	16	4.3%	9,880,287	4.4%
> 3.25 <= 3.50	12	3.2%	8,439,989	3.8%
> 3.50 <= 3.75	7	1.9%	5,280,850	2.3%
> 3.75 <= 4.00	9	2.4%	4,364,276	1.9%
> 4.00 <= 4.25	13	3.5%	6,345,286	2.8%
> 4.25 <= 100	34	9.1%	16,918,853	7.5%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	2.1%	5,660,306	2.5%
Non NCCP loans	367	97.9%	219,270,558	97.5%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	14	22.2%	11,059,168	27.9%
High Density Apartment	4	6.3%	2,282,654	5.8%
House	45	71.4%	26,320,080	66.4%
<b>Total</b>	<b>63</b>	<b>100%</b>	<b>39,661,903</b>	<b>100%</b>

Employment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
PAYG	59	15.7%	26,895,261	12.0%
<i>Months Self Employed</i>				
0 < 12	12	0	0.0%	0
12 <= 24	24	0	0.0%	0
24 <= 36	36	10	2.7%	7,180,870
36 <= 48	48	9	2.4%	4,166,890
48 <= 60	60	13	3.5%	9,184,965
60 <= 700	700	284	75.7%	177,502,879
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	180	14	3.7%	5,240,228
> 15 <= 20	240	22	5.9%	9,830,251
> 20 <= 25	300	216	57.6%	135,324,351
> 25 <= 30	360	123	32.8%	74,536,034
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

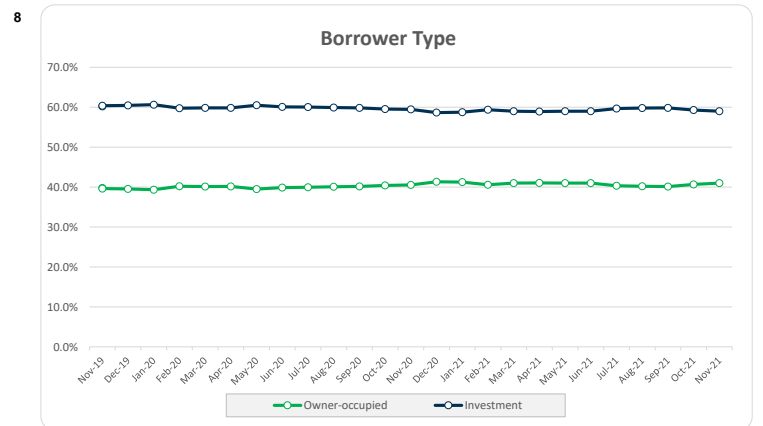
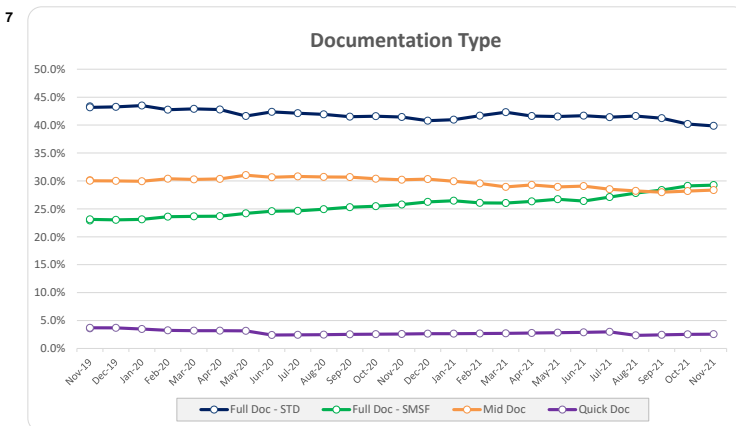
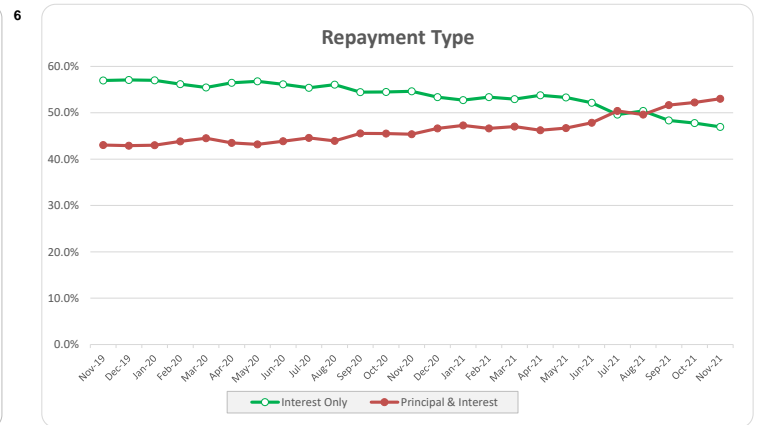
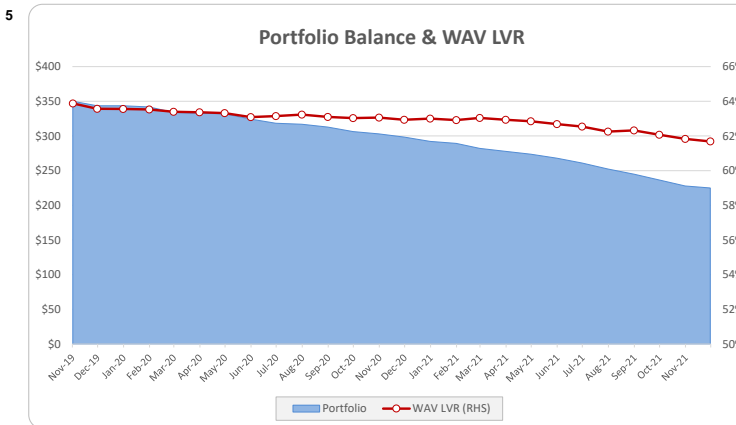
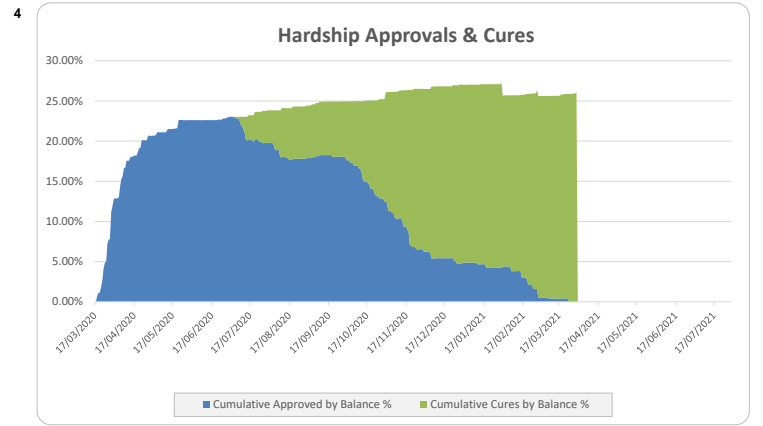
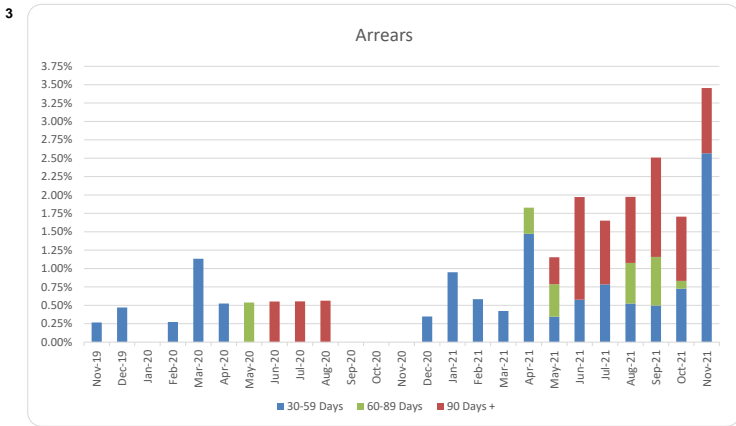
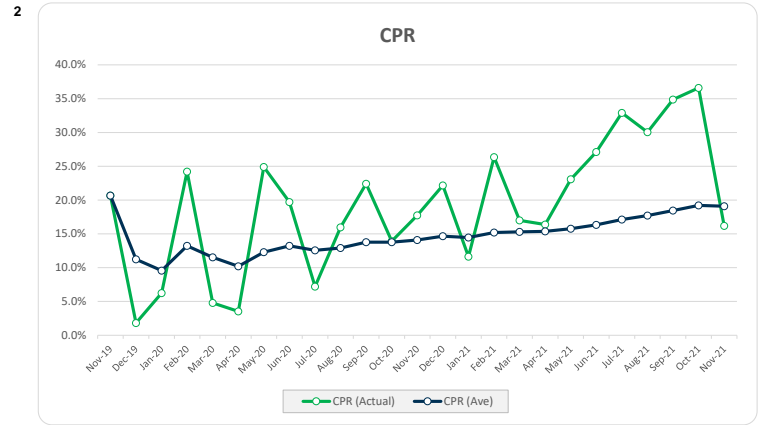
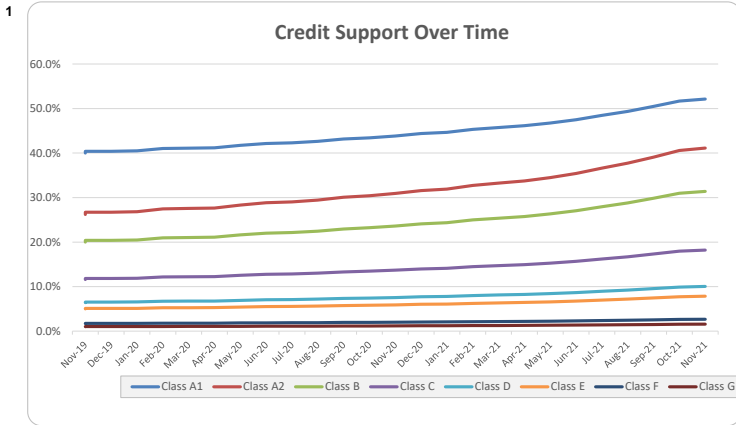
Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	227	60.5%	119,295,289	53.0%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	33	8.8%	17,481,843	7.8%
> 1 <= 2	45	12.0%	30,585,235	13.6%
> 2 <= 3	70	18.7%	57,568,497	25.6%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	232	61.9%	126,938,878	56.4%
Refinance - no takeout	64	17.1%	52,929,506	23.5%
Refinance	45	12.0%	31,366,361	13.9%
Equity Takeout	34	9.1%	13,696,119	6.1%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	50	13.3%	31,013,630	13.8%
Communications	9	2.4%	6,995,394	3.1%
Construction	96	25.6%	59,582,247	26.5%
Education	7	1.9%	6,797,400	3.0%
Engineering / Manufacturing	40	10.7%	21,770,591	9.7%
Finance & Insurance	16	4.3%	8,648,921	3.8%
Food and Beverage	31	8.3%	22,914,330	10.2%
Health	26	6.9%	8,659,043	3.8%
IT	0	0.0%	0	0.0%
Other	1	0.3%	356,263	0.2%
Printing & Media	5	1.3%	2,323,143	1.0%
Professional Services	53	14.1%	32,411,538	14.4%
Property Investment	1	0.3%	270,746	0.1%
Public Service	1	0.3%	269,542	0.1%
Retail	24	6.4%	13,014,413	5.8%
Sport, Leisure, Cultural & Recreational	15	4.0%	9,903,662	4.4%
Wholesale	0	0.0%	0	0.0%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

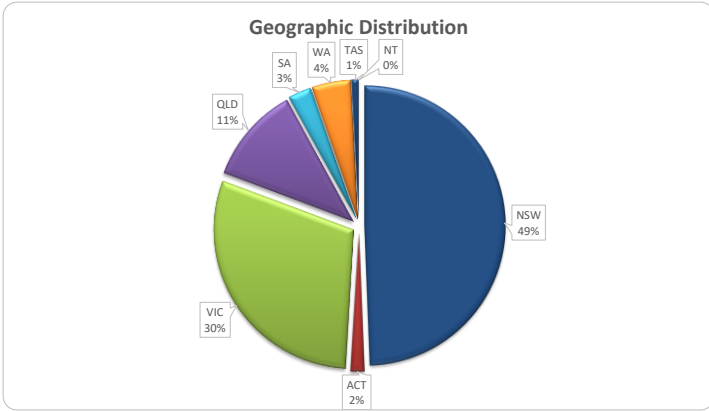
Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	373	99.5%	223,428,587	99.3%
1	2	0.5%	1,502,277	0.7%
2	0	0.0%	0	0.0%
<b>Total</b>	<b>375</b>	<b>100%</b>	<b>224,930,864</b>	<b>100%</b>

Think Tank Series 2019-1: Time Series Charts

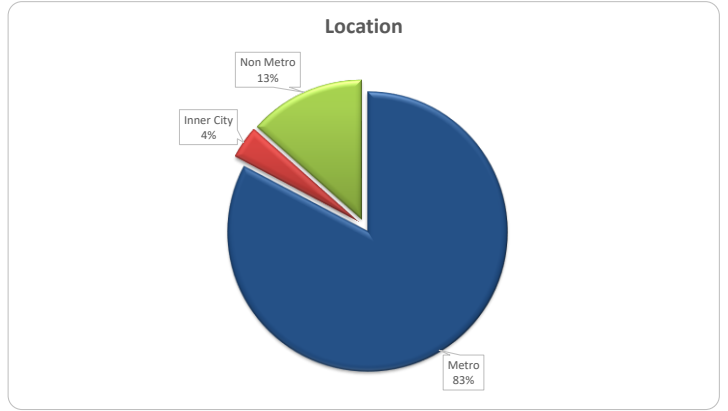


Think Tank Series 2019-1: Current Charts

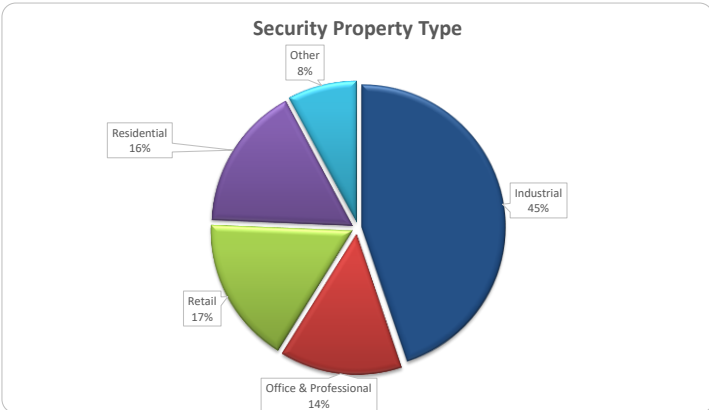
9



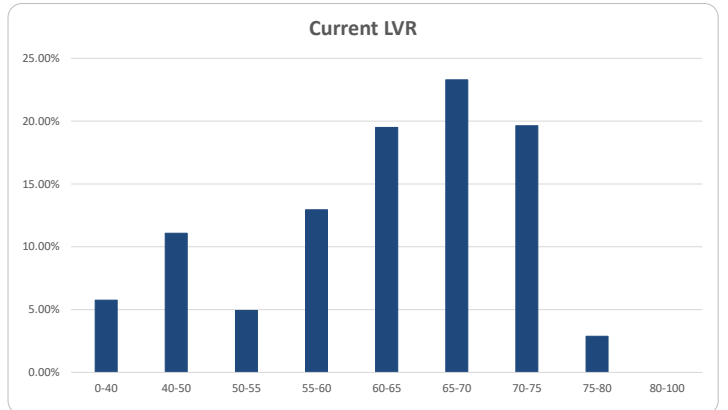
10



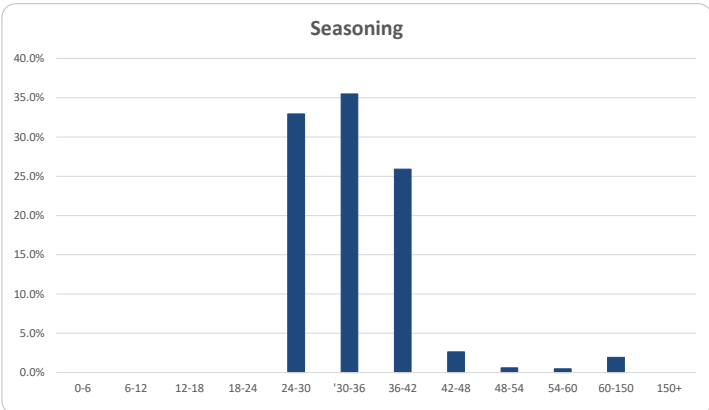
11



12



13



14

