
Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Jan-2022

Counterparty Information ●●

Issuer/Trustee	BNY Trust Company of Australia Limited in its capacity atf the Think Tank Series 2019-1 Trust ("Trustee" or "BNY")
Security Trustee	BNY Trust (Australia) Registry Limited in its capacity atf the Think Tank Series 2019-1 Trust Security Trust
Trust Manager, Originator, and Originator Servicer	Think Tank Group Pty Limited ("Think Tank")
Master Servicer, Standby Originator Servicer and Standby Trust Manager	AMAL Asset Management Limited
Custodian	BNY
Arranger	Commonwealth Bank of Australia ("CBA")
Joint Lead Managers	CBA, Deutsche Bank AG, Westpac Banking Corporation
Liquidity Facility Provider	CBA
Interest Rate Swap Provider	CBA
Designated Rating Agency	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	106,746,438.37		2,567,472.80	104,178,965.57	49.6%	0.00	0.00	123,752.75	123,752.75
Class A2	24,551,680.83		590,518.74	23,961,162.09	49.6%	0.00	0.00	35,761.37	35,761.37
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	37,136.73	37,136.73
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	75,284.14	75,284.14
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	62,062.00	62,062.00
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	24,199.96	24,199.96
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	67,833.31	67,833.31
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	18,758.61	18,758.61
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	34,229.52	34,229.52

1. GENERAL

Current Payment Date	10-Jan-22
Collection Period (start)	1-Dec-21
Collection Period (end)	31-Dec-21
Interest Period (start)	10-Dec-21
Interest Period (end)	9-Jan-22
Days in Interest Period	31
Next Payment Date	10-Feb-22

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	1,050,418.44
Early Repayment Fees	24,733.04
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	-11,343.98
Total Available Income	1,063,807.50

(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	3,210,190.13
Principal from the sale of Mortgage Loans	0.00
Other Principal	-52,198.59
Total Principal Collections	3,157,991.54

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)	143,700.38
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	123,752.75
Class A2 Interest	35,761.37
Class B Interest	37,136.73
Class C Interest	75,284.14
Class D Interest	62,062.00
Class E Interest	24,199.96
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	67,833.31
Class G Interest	18,758.61
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,229.52
Other Expenses	0.00
Excess Spread	441,088.73

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	2,567,472.80
Class A2 Principal Payment	590,518.74
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	224,930,864.03
Plus: Capitalised Charges	-15,043.68
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	3,210,190.13
Loan Balance at End of Collection Period	221,705,630.22

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,210,190.13
CPR (%)	15.8%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.94%	5.41%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.52%	5.41%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	4	1	1	6
Balance Outstanding	2,260,957	1,832,933	1,014,409	5,108,299
% Portfolio Balance	1.02%	0.83%	0.46%	2.30%

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	369
Facilities	343
Borrower Groups	319
Balance	221,705,630
Avg Loan Balance	600,828
Max Loan Balance	2,925,000
Avg Facility Balance	646,372
Max Facility Balance	3,078,604
Avg Group Balance	695,002
Max Group Balance	3,078,604
WA Current LVR	61.7%
Max Current LVR	80.0%
WA Yield	5.41%
WA Seasoning (months)	36.0
% IO	46.6%
% Investor	58.5%
% SMSF	29.5%
WA Interest Cover (UnStressed)	2.50

Current Loan/Facility LVR

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	40	10.8%	13,331,821	6.0%
> 40% <= 50%	46	12.5%	24,497,700	11.0%
> 50% <= 55%	26	7.0%	12,059,237	5.4%
> 55% <= 60%	40	10.8%	26,510,161	12.0%
> 60% <= 65%	61	16.5%	43,285,990	19.5%
> 65% <= 70%	85	23.0%	54,175,070	24.4%
> 70% <= 75%	60	16.3%	41,378,960	18.7%
> 75% <= 80%	11	3.0%	6,466,691	2.9%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	369	100.0%	221,705,630	100%

Current Facility Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.2%	173,041	0.1%
> 100,000 <= 200,000	37	10.8%	6,004,727	2.7%
> 200,000 <= 300,000	55	16.0%	13,647,564	6.2%
> 300,000 <= 400,000	52	15.2%	18,021,633	8.1%
> 400,000 <= 500,000	33	9.6%	14,716,620	6.6%
> 500,000 <= 1,000,000	98	28.6%	70,218,675	31.7%
> 1,000,000 <= 1,500,000	38	11.1%	46,026,105	20.8%
> 1,500,000 <= 2,000,000	16	4.7%	28,089,672	12.7%
> 2,000,000 <= 2,500,000	5	1.5%	10,641,067	4.8%
> 2,500,000 <= 5,000,000	5	1.5%	14,166,527	6.4%
Total	343	100%	221,705,630	100%

Property State

	Number		Balance	
	Amount	%	Amount	%
NSW	162	43.9%	109,251,627	49.3%
ACT	8	2.2%	3,447,712	1.6%
VIC	113	30.6%	65,737,052	29.7%
QLD	48	13.0%	25,284,083	11.4%
SA	12	3.3%	6,055,077	2.7%
WA	21	5.7%	10,129,182	4.6%
TAS	5	1.4%	1,800,898	0.8%
NT	0	0.0%	0	0.0%
Total	369	100%	221,705,630	100%

Property Location

	Number		Balance	
	Amount	%	Amount	%
Metro	309	83.7%	185,225,755	83.5%
Non metro	49	13.3%	29,091,299	13.1%
Inner City	11	3.0%	7,388,577	3.3%
Total	369	100%	221,705,630	100%

Current Loan Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	11	3.0%	409,543	0.2%
> 100,000 <= 200,000	43	11.7%	6,830,838	3.1%
> 200,000 <= 300,000	63	17.1%	15,810,279	7.1%
> 300,000 <= 400,000	53	14.4%	18,308,246	8.3%
> 400,000 <= 500,000	40	10.8%	17,929,366	8.1%
> 500,000 <= 1,000,000	98	26.6%	68,827,389	31.0%
> 1,000,000 <= 1,500,000	36	9.8%	43,593,887	19.7%
> 1,500,000 <= 2,000,000	16	4.3%	27,802,301	12.5%
> 2,000,000 <= 2,500,000	4	1.1%	6,541,067	3.9%
> 2,500,000 <= 5,000,000	5	1.4%	13,652,713	6.2%
Total	369	100%	221,705,630	100%

Current Group Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.3%	173,041	0.1%
> 100,000 <= 200,000	27	8.5%	4,278,334	1.9%
> 200,000 <= 300,000	52	16.3%	12,834,665	5.8%
> 300,000 <= 400,000	50	15.7%	17,518,428	7.9%
> 400,000 <= 500,000	30	9.4%	13,370,485	6.0%
> 500,000 <= 1,000,000	88	27.6%	61,822,651	27.9%
> 1,000,000 <= 1,500,000	37	11.6%	44,806,739	20.2%
> 1,500,000 <= 2,000,000	15	4.7%	27,149,798	12.2%
> 2,000,000 <= 2,500,000	9	2.8%	19,973,620	9.0%
> 2,500,000 <= 5,000,000	7	2.2%	19,777,870	8.9%
Total	319	100%	221,705,630	100%

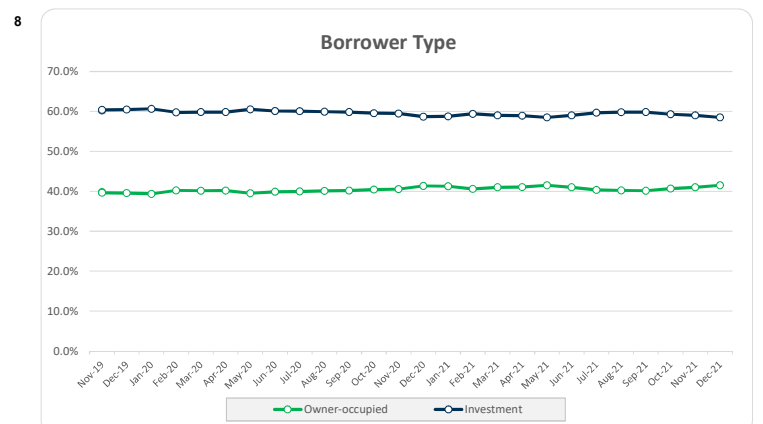
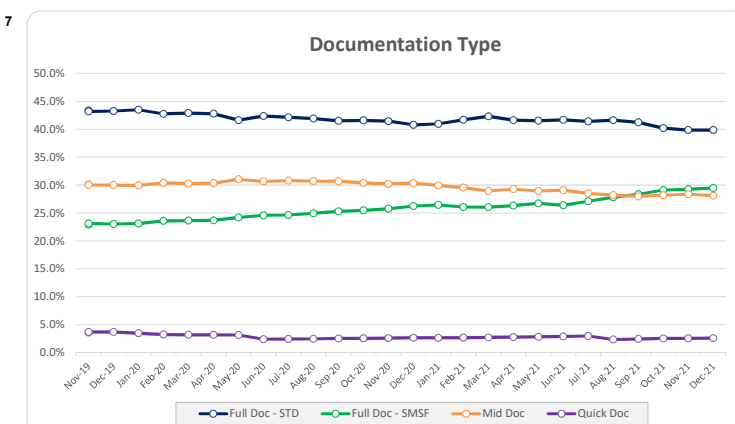
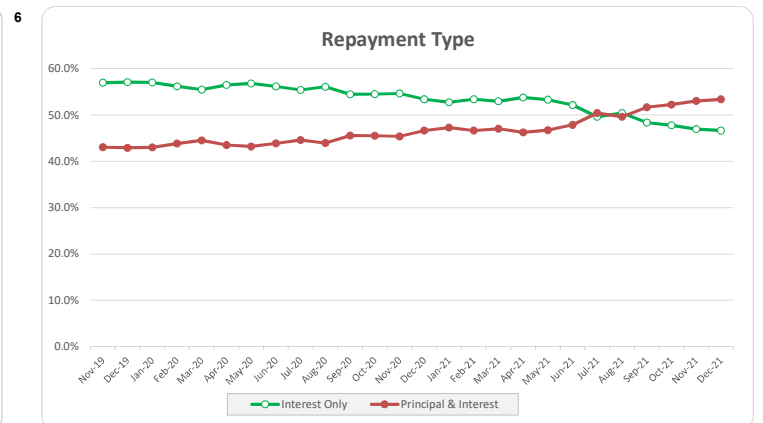
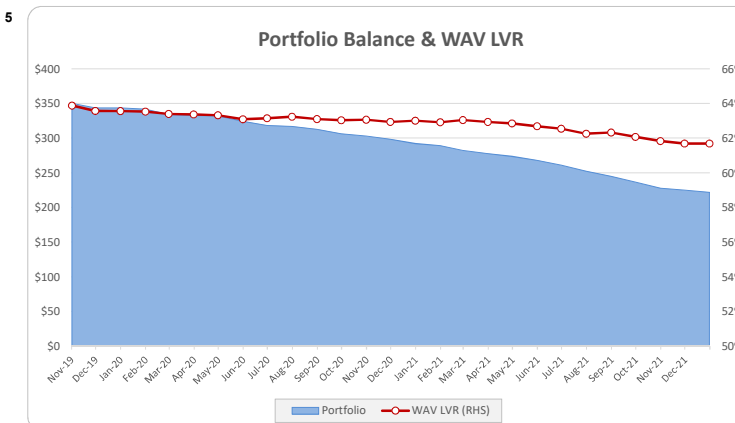
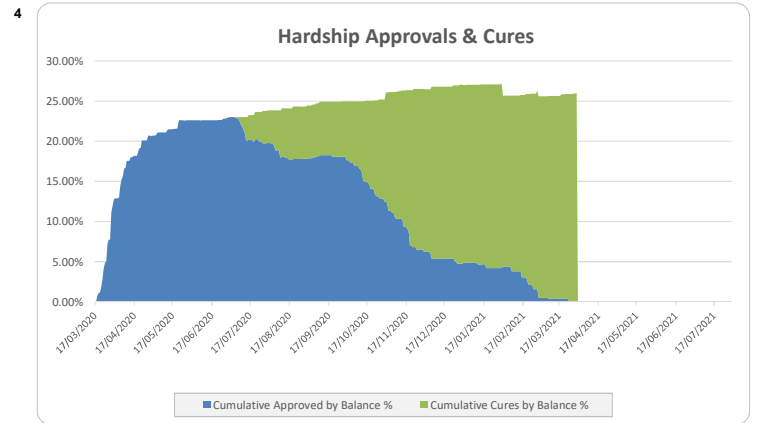
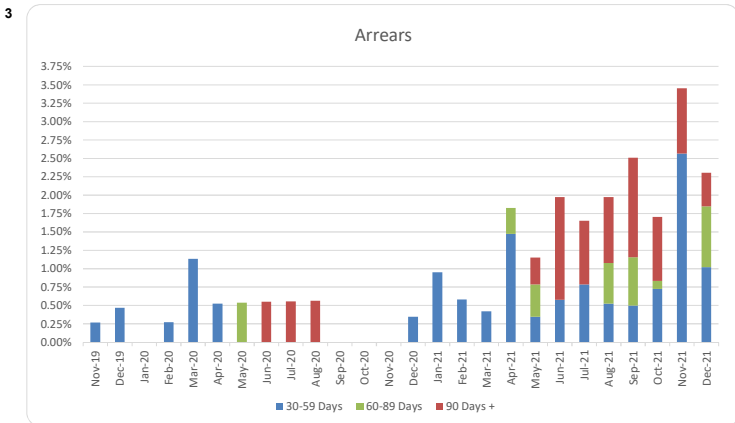
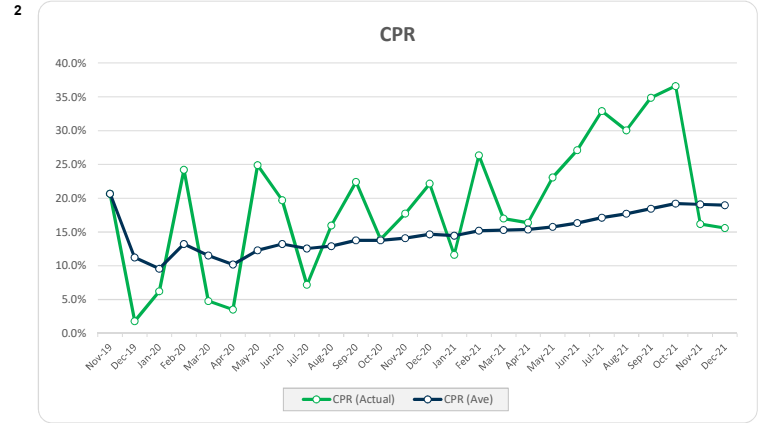
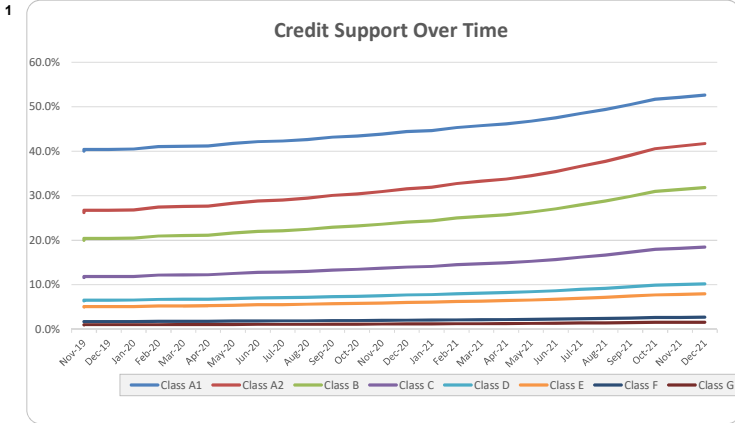
Seasoning (months)

	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	73	19.8%	42,256,909	19.1%
> 30 <= 36	158	42.8%	96,259,614	43.4%
> 36 <= 42	114	30.9%	66,943,505	30.2%
> 42 <= 48	11	3.0%	6,293,950	2.8%
> 48 <= 54	6	1.6%	4,533,783	2.0%
> 54 <= 60	0	0.0%	0	0.0%
> 60 <= 300	7	1.9%	5,417,869	2.4%
Total	369	100%	221,705,630	100%

Arrears (Days Past Due)

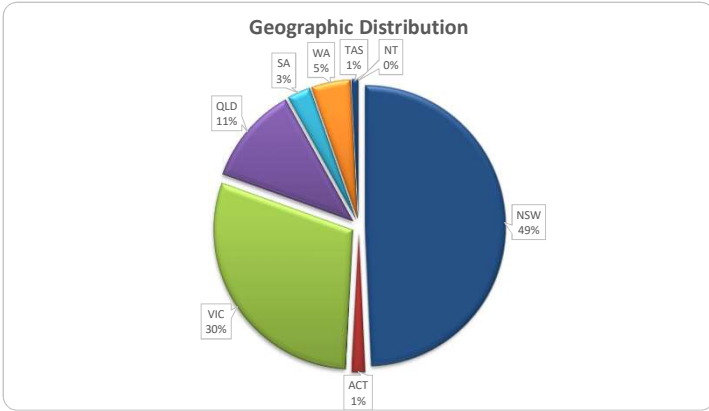
	Number		Balance	
	Amount	%	Amount	%
0 <= 30	363	98.4%	216,597,331	97.7%
> 30 <= 60	4	1.1%	2,260,957	1.0%
> 60 <= 90	1	0.3%	1,832,933	0.8%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	1	0.3%	1,014,409	0.5%
Total	369	100%	221,705,630	100%

Think Tank Series 2019-1: Time Series Charts

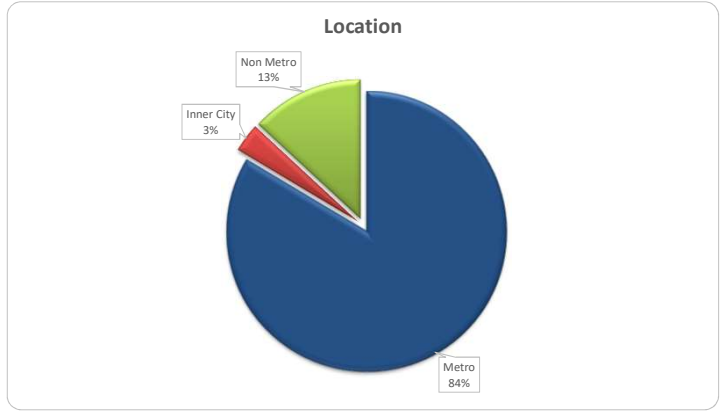


Think Tank Series 2019-1: Current Charts

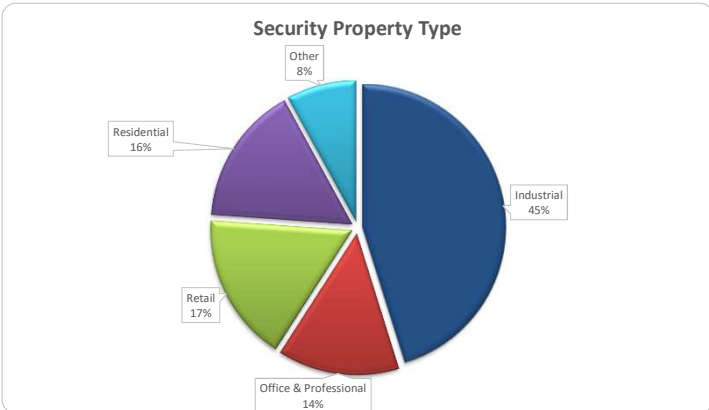
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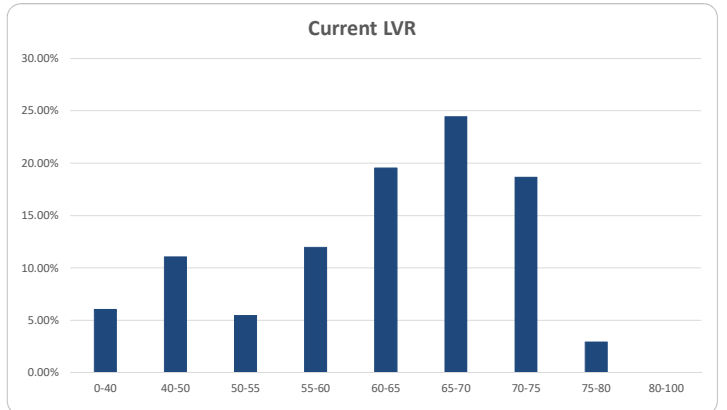
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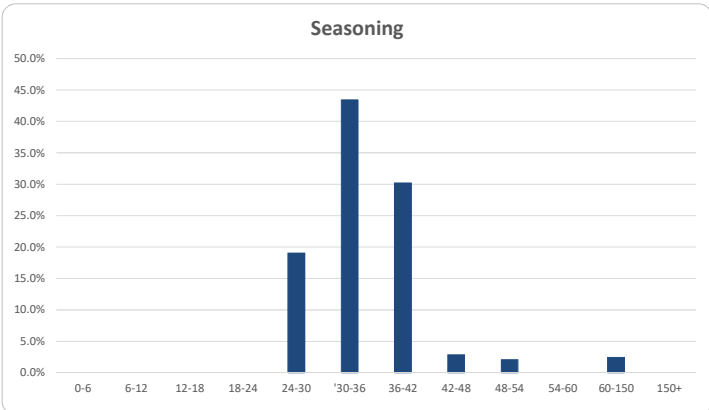
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