

---

## Investor Report - Think Tank Series 2020-1

---

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

Payment Date of 10-Jan-2022

### Counterparty Information ●●

<b>Issuer/Trustee</b>	BNY Trust Company of Australia Limited in its capacity atf the Think Tank Series 2020-1 Trust ("Trustee" or "BNY")
<b>Security Trustee</b>	BNY Trust (Australia) Registry Limited in its capacity atf the Think Tank Series 2020-1 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 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 Sydney Branch, Westpac Banking Corporation
<b>Designated Rating Agency</b>	CBA S&P Global Ratings Australia Pty Ltd

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	241,569,528.91		10,881,574.14	230,687,954.77	64.1%	0.00	0.00	331,347.36	331,347.36
Class A2	74,081,322.20		3,337,016.07	70,744,306.13	64.1%	0.00	0.00	117,342.78	117,342.78
Class B	36,000,000.00		0.00	36,000,000.00	100.0%	0.00	0.00	83,012.05	83,012.05
Class C	32,400,000.00		0.00	32,400,000.00	100.0%	0.00	0.00	102,228.66	102,228.66
Class D	28,200,000.00		0.00	28,200,000.00	100.0%	0.00	0.00	115,322.55	115,322.55
Class E	13,200,000.00		0.00	13,200,000.00	100.0%	0.00	0.00	101,066.79	101,066.79
Class F	9,600,000.00		0.00	9,600,000.00	100.0%	0.00	0.00	81,656.55	81,656.55
Class G	4,200,000.00		0.00	4,200,000.00	100.0%	0.00	0.00	37,508.30	37,508.30
Class H	6,000,000.00		0.00	6,000,000.00	100.0%	0.00	0.00	58,679.18	58,679.18

### 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	1,884,731.01
Early Repayment Fees	48,091.60
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	11,174.48
<b>Total Available Income</b>	<b>1,943,997.09</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	14,373,719.79
Principal from the sale of Mortgage Loans	0.00
Other Principal	-51,649.58
<b>Total Principal Collections</b>	<b>14,322,070.21</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)	186,806.09
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	331,347.36
Class A2 Interest	117,342.78
Class B Interest	83,012.05
Class C Interest	102,228.66
Class D Interest	115,322.55
Class E Interest	101,066.79
Class F Interest	81,656.55
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class G Interest	37,508.30
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	58,679.18
Other Expenses	0.00
Excess Spread	729,026.78

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	103,480.00
Class A1 Principal Payment	10,881,574.14
Class A2 Principal Payment	3,337,016.07
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	446,319,978.06
Plus: Capitalised Charges	46,021.53
Plus: Further Advances / Redraws	103,480.00
Less: Principal Collections	14,373,719.79
Loan Balance at End of Collection Period	432,095,759.80

### b. Repayments

Principal received on Mortgage Loans during Collection Period	14,373,719.79
CPR (%)	32.5%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.31%	5.16%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.52%	5.16%	OK

### d. Arrears

#### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	10	8	1	19
Balance Outstanding	6,284,130	5,228,277	3,090,425	14,602,832
% Portfolio Balance	1.45%	1.21%	0.72%	3.38%

### 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	\$	-

## 7. LIQUIDITY FACILITY

Limit available_Current Payment Date	\$ 13,051,525.53
Limit available_Next Payment Date	\$ 12,624,967.83
Outstanding Liquidity draws	\$ -

## Summary ●●

Loans	803
Facilities	775
Borrower Groups	730
Balance	432,095,760
Avg Loan Balance	538,102
Max Loan Balance	3,818,513
Avg Facility Balance	557,543
Max Facility Balance	3,818,513
Avg Group Balance	591,912
Max Group Balance	3,818,513
WA Current LVR	63.9%
Max Current LVR	83.8%
WA Yield	5.16%
WA Seasoning (months)	33.7
% IO	29.5%
% Investor	53.7%
% SMSF	34.0%
WA Interest Cover (UnStressed)	3.09

## Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	97	12.1%	25,491,054	5.9%
> 40% <= 50%	87	10.8%	35,089,989	8.1%
> 50% <= 55%	55	6.8%	25,638,686	5.9%
> 55% <= 60%	60	7.5%	37,007,604	8.6%
> 60% <= 65%	109	13.6%	69,268,138	16.0%
> 65% <= 70%	128	15.9%	78,394,783	18.1%
> 70% <= 75%	165	20.5%	103,121,514	23.9%
> 75% <= 80%	97	12.1%	55,437,051	12.8%
> 80% <= 85%	5	0.6%	2,646,941	0.6%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>803</b>	<b>100.0%</b>	<b>432,095,760</b>	<b>100%</b>

## Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	20	2.6%	1,045,380	0.2%
> 100,000 <= 200,000	59	7.6%	9,232,970	2.1%
> 200,000 <= 300,000	139	17.9%	35,416,681	8.2%
> 300,000 <= 400,000	127	16.4%	44,730,105	10.4%
> 400,000 <= 500,000	116	15.0%	51,875,586	12.0%
> 500,000 <= 1,000,000	227	29.3%	156,560,068	36.2%
> 1,000,000 <= 1,500,000	61	7.9%	74,900,535	17.3%
> 1,500,000 <= 2,000,000	12	1.5%	20,997,742	4.9%
> 2,000,000 <= 2,500,000	6	0.8%	13,276,319	3.1%
> 2,500,000 <= 5,000,000	8	1.0%	24,060,372	5.6%
<b>Total</b>	<b>775</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

## Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	383	47.7%	228,337,333	52.8%
ACT	12	1.5%	7,036,579	1.6%
VIC	214	26.7%	120,967,785	28.0%
QLD	132	16.4%	50,081,652	11.6%
SA	27	3.4%	10,796,908	2.5%
WA	32	4.0%	13,778,752	3.2%
TAS	3	0.4%	1,096,750	0.3%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

## Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	647	80.6%	365,394,604	84.6%
Non metro	140	17.4%	59,092,681	13.7%
Inner City	16	2.0%	7,608,475	1.8%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

## Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	27	3.4%	1,299,994	0.3%
> 100,000 <= 200,000	66	8.2%	10,261,017	2.4%
> 200,000 <= 300,000	145	18.1%	36,901,066	8.5%
> 300,000 <= 400,000	133	16.6%	46,836,920	10.8%
> 400,000 <= 500,000	121	15.1%	54,075,454	12.5%
> 500,000 <= 1,000,000	228	28.4%	157,811,089	36.5%
> 1,000,000 <= 1,500,000	60	7.5%	73,652,803	17.0%
> 1,500,000 <= 2,000,000	11	1.4%	19,320,072	4.5%
> 2,000,000 <= 2,500,000	5	0.6%	10,851,972	2.5%
> 2,500,000 <= 5,000,000	7	0.9%	21,085,372	4.9%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

## Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	19	2.6%	947,577	0.2%
> 100,000 <= 200,000	57	7.8%	8,920,630	2.1%
> 200,000 <= 300,000	110	15.1%	28,201,850	6.5%
> 300,000 <= 400,000	117	16.0%	41,190,389	9.5%
> 400,000 <= 500,000	104	14.2%	46,667,343	10.8%
> 500,000 <= 1,000,000	227	31.1%	157,064,440	36.3%
> 1,000,000 <= 1,500,000	65	8.9%	79,967,729	18.5%
> 1,500,000 <= 2,000,000	13	1.8%	22,440,593	5.2%
> 2,000,000 <= 2,500,000	9	1.2%	19,941,212	4.6%
> 2,500,000 <= 5,000,000	9	1.2%	26,753,995	6.2%
<b>Total</b>	<b>730</b>	<b>100%</b>	<b>432,095,760</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	5	0.6%	4,038,688	0.9%
> 18 <= 24	354	44.1%	196,330,918	45.4%
> 24 <= 30	256	31.9%	133,321,270	30.9%
> 30 <= 36	24	3.0%	13,993,355	3.2%
> 36 <= 42	19	2.4%	20,539,119	4.8%
> 42 <= 48	1	0.1%	155,140	0.0%
> 48 <= 54	0	0.0%	0	0.0%
> 54 <= 60	0	0.0%	0	0.0%
> 60 <= 300	144	17.9%	63,717,270	14.7%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	784	97.6%	417,492,928	96.6%
> 30 <= 60	10	1.2%	6,284,130	1.5%
> 60 <= 90	8	1.0%	5,228,277	1.2%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1600	1	0.1%	3,090,425	0.7%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	155	19.3%	105,268,119	24.4%
Mid Doc	304	37.9%	172,206,498	39.9%
Quick Doc	25	3.1%	7,601,316	1.8%
SMSF	319	39.7%	147,019,827	34.0%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	127	15.8%	76,732,335	17.8%
Industrial	218	27.1%	119,461,808	27.6%
Office	79	9.8%	36,713,023	8.5%
Professional Suites	8	1.0%	4,333,797	1.0%
Commercial Other	16	2.0%	18,369,220	4.3%
Vacant Land	0	0.0%	1,821,137	0.4%
Rural	1	0.1%	1,064,749	0.2%
Residential	354	44.1%	173,599,691	40.2%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	803	100.0%	432,095,760	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>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	336	41.8%	191,278,022	44.3%
> 5.0% <= 5.5%	199	24.8%	103,067,335	23.9%
> 5.5% <= 6.0%	132	16.4%	69,612,810	16.1%
> 6.0% <= 6.5%	94	11.7%	48,548,535	11.2%
> 6.5% <= 7.0%	36	4.5%	18,556,474	4.4%
> 7.0% <= 7.5%	6	0.7%	732,583	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%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.4%	1,845,038	0.4%
> 1.50 <= 1.75	124	15.4%	74,476,561	17.2%
> 1.75 <= 2.00	103	12.8%	55,896,919	12.9%
> 2.00 <= 2.25	85	10.6%	50,640,894	11.7%
> 2.25 <= 2.50	68	8.5%	41,410,897	9.6%
> 2.50 <= 2.75	63	7.8%	32,008,751	7.4%
> 2.75 <= 3.00	45	5.6%	21,766,083	5.0%
> 3.00 <= 3.25	29	3.6%	14,216,769	3.3%
> 3.25 <= 3.50	38	4.7%	18,894,321	4.4%
> 3.50 <= 3.75	29	3.6%	11,367,623	2.6%
> 3.75 <= 4.00	25	3.1%	13,659,154	3.2%
> 4.00 <= 4.25	24	3.0%	13,798,633	3.2%
> 4.25 <= 100	167	20.8%	82,114,116	19.0%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	161	20.0%	90,659,993	21.0%
Non NCCP loans	642	80.0%	341,435,766	79.0%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	72	19.8%	31,814,530	17.8%
High Density Apartment	0	0.0%	0	0.0%
House	292	80.2%	146,829,877	82.2%
<b>Total</b>	<b>364</b>	<b>100%</b>	<b>178,644,406</b>	<b>100%</b>

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	152	18.9%	65,518,245	15.2%	
<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	37	4.6%	20,933,168	4.8%
36 < 48	48	44	5.5%	21,090,514	4.9%
48 < 60	60	34	4.2%	19,722,952	4.6%
60 < 700	700	536	66.7%	304,830,881	70.5%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>	

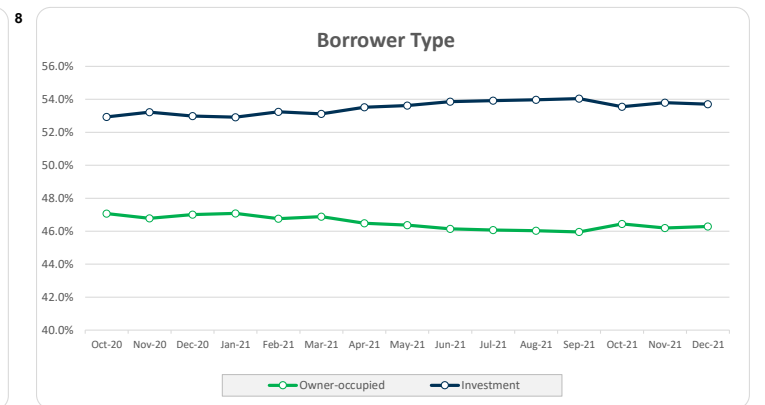
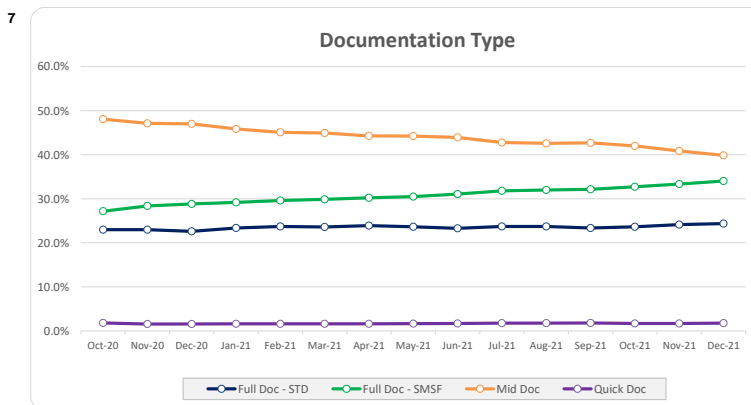
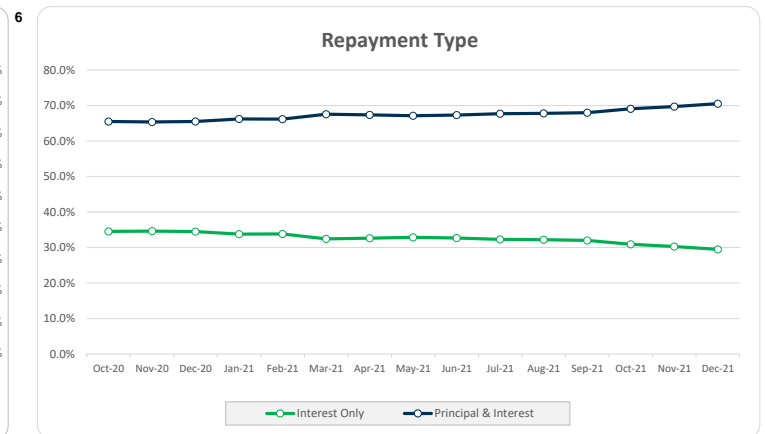
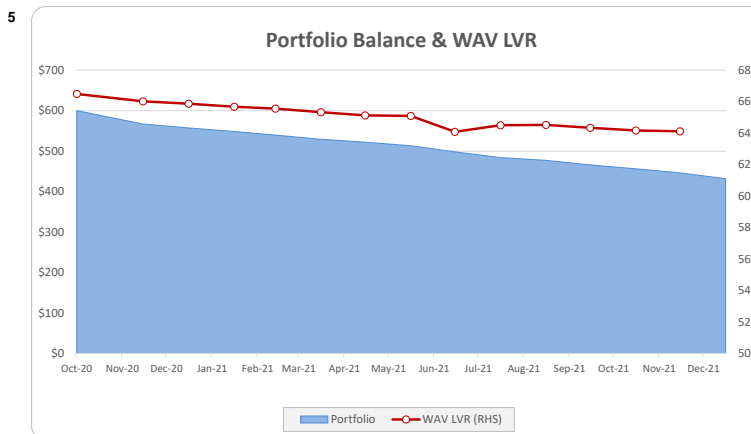
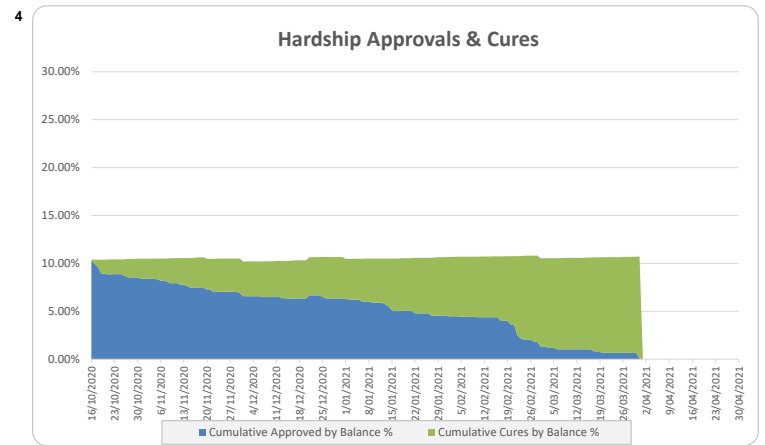
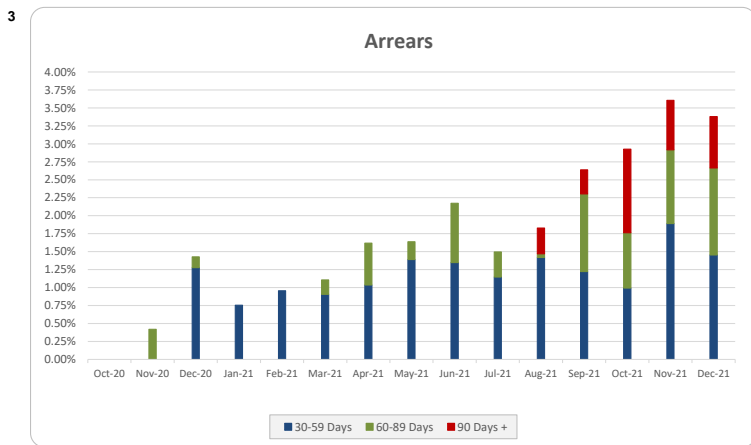
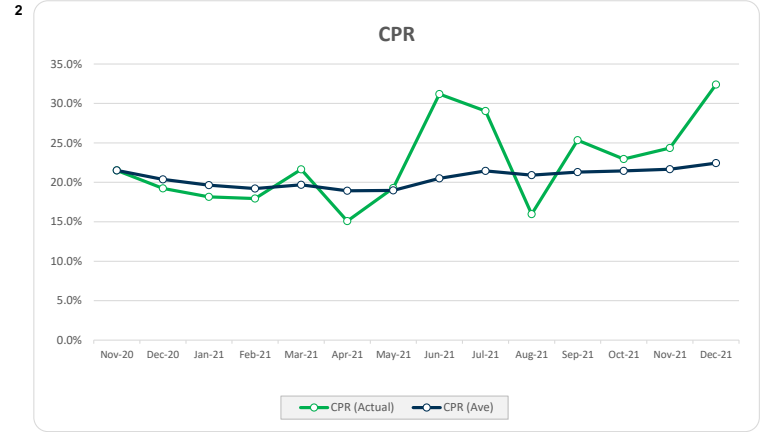
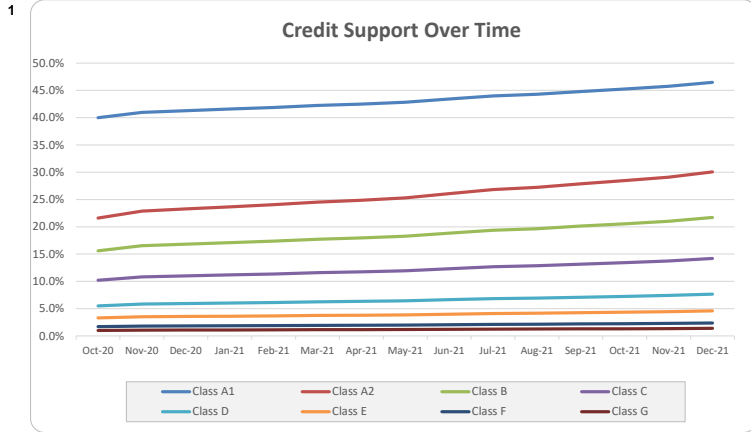
Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	43	5.4%	12,182,334	2.8%
> 15 <= 20	240	113	14.1%	58,865,508	13.6%
> 20 <= 25	300	305	38.0%	177,489,506	41.1%
> 25 <= 30	360	342	42.6%	183,558,412	42.5%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>	

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	624	77.7%	304,748,740	70.5%
<i>JO Term Remaining (yrs)</i>				
0 <= 1	30	3.7%	19,084,944	4.4%
> 1 <= 2	28	3.5%	24,698,446	5.7%
> 2 <= 3	48	6.0%	31,061,799	7.2%
> 3 <= 4	73	9.1%	52,501,831	12.2%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase - no takeout	535	66.6%	271,841,164	62.9%
Refinance - no takeout	133	16.6%	76,463,915	17.7%
Refinance	107	13.3%	69,082,671	16.0%
Equity Takeout	28	3.5%	14,708,009	3.4%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	2	0.2%	223,268	0.1%
Automotive / Transport	75	9.3%	34,739,181	8.0%
Communications	32	4.0%	17,561,082	4.1%
Construction	207	25.8%	122,465,811	28.3%
Education	17	2.1%	9,986,742	2.3%
Engineering / Manufacturing	57	7.1%	33,136,215	7.7%
Finance & Insurance	46	5.7%	16,839,981	3.9%
Food and Beverage	76	9.5%	52,958,391	12.3%
Health	52	6.5%	22,188,397	5.1%
IT	3	0.4%	933,506	0.2%
Other	0	0.0%	0	0.0%
Printing & Media	12	1.5%	7,019,708	1.6%
Professional Services	90	11.2%	44,811,078	10.4%
Property Investment	3	0.4%	623,880	0.1%
Public Service	12	1.5%	3,988,258	0.9%
Retail	68	8.5%	42,912,855	9.9%
Sport, Leisure, Cultural & Recreational	48	6.0%	19,384,501	4.5%
Wholesale	3	0.4%	2,322,904	0.5%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	801	99.8%	430,867,134	99.7%
1	2	0.2%	1,228,626	0.3%
2	0	0.0%	0	0.0%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>432,095,760</b>	<b>100%</b>



Think Tank Series 2020-1: Current Charts

