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# Investor Report - Think Tank Residential Series 2021-1

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Collection Period from 01-Feb-2022 to 28-Feb-2022

Payment Date of 10-Mar-2022

## Counterparty Information ●●

<b>Issuer/Trustee</b>	BNY Trust Company of Australia Limited in its capacity atf the Think Tank Residential Series 2021-1 Trust ("Trustee" or "BNY")
<b>Security Trustee</b>	BNY Trust (Australia) Registry Limited in its capacity atf the Think Tank Residential Series 2021-1 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>	National Australia Bank ("NAB")
<b>Liquidity Facility Provider</b>	CBA, Deutsche Bank AG Sydney Branch, NAB, Westpac Banking Corporation
<b>Designated Rating Agency</b>	NAB S&P Global Ratings Australia Pty Ltd Fitch 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	336,803,577.88		8,916,609.24	327,886,968.63	82.0%	0.00	0.00	235,478.30	235,478.30
Class A2	50,520,536.68		1,337,491.39	49,183,045.30	82.0%	0.00	0.00	41,135.07	41,135.07
Class B	16,000,000.00		0.00	16,000,000.00	100.0%	0.00	0.00	17,323.48	17,323.48
Class C	9,000,000.00		0.00	9,000,000.00	100.0%	0.00	0.00	12,160.90	12,160.90
Class D	6,500,000.00		0.00	6,500,000.00	100.0%	0.00	0.00	13,021.23	13,021.23
Class E	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	13,321.02	13,321.02
Class F	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	12,104.05	12,104.05
Class G	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	21,117.75	21,117.75

### 1. GENERAL

Current Payment Date	10-Mar-22
Collection Period (start)	1-Feb-22
Collection Period (end)	28-Feb-22
Interest Period (start)	10-Feb-22
Interest Period (end)	9-Mar-22
Days in Interest Period	28
Next Payment Date	11-Apr-22

### 2. COLLECTIONS

<b>a. Total Available Income</b>	
Interest on Mortgage Loans	1,407,897.51
Early Repayment Fees	4,800.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	49,650.49
<b>Total Available Income</b>	<b>1,462,348.00</b>

(1) Includes penalty interest, dishonour fees, bank account interest, funds received from the Forbearance SPV etc

<b>b. Total Principal Principal</b>	
Principal Received on the Mortgage Loans	10,617,313.82
Principal from the sale of Mortgage Loans	0.00
Other Principal	-3,213.19
<b>Total Principal Collections</b>	<b>10,614,100.63</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)	162,630.19
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	235,478.30
Class A2 Interest	41,135.07
Class B Interest	17,323.48
Class C Interest	12,160.90
Class D Interest	13,021.23
Class E Interest	13,321.02
Class F Interest	12,104.05
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	21,117.75
Other Expenses	0.00
Excess Spread	934,056.01

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	360,000.00
Class A1 Principal Payment	8,916,609.24
Class A2 Principal Payment	1,337,491.39
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	427,337,727.31
Plus: Capitalised Charges	4,632.99
Plus: Further Advances / Redraws	360,000.00
Less: Principal Collections	10,614,100.63
Loan Balance at End of Collection Period	417,088,259.67

### b. Repayments

Principal received on Mortgage Loans during Collection Period	10,614,100.63
CPR (%)	26.1%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	1.84%	3.90%	OK
Test (b)			
Bank Bill Rate plus 3.00%	3.01%	3.90%	OK

### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	5	0	1	6
Balance Outstanding	3,993,956	0	316,857	4,310,813
% Portfolio Balance	0.96%	0.00%	0.08%	1.03%

### 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%

## 7. LIQUIDITY FACILITY

Limit available_Current Payment Date	6,372,361.72
Limit available_Next Payment Date	6,218,550.21
Outstanding Liquidity draws	0.00

## Summary ●●

Loans	724
Facilities	701
Borrower Groups	661
Balance	417,088,260
Avg Loan Balance	576,089
Max Loan Balance	1,918,000
Avg Facility Balance	594,990
Max Facility Balance	1,999,496
Avg Group Balance	630,996
Max Group Balance	2,000,000
WA Current LVR	65.7%
Max Current LVR	80.1%
WA Yield	3.90%
WA Seasoning (months)	12.1
% IO	17.5%
% Investor	47.8%
% SMSF	16.5%
WA Interest Cover (UnStressed)	4.99

## Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	89	12.3%	29,746,013	7.1%
> 40% <= 50%	58	8.0%	31,626,071	7.6%
> 50% <= 55%	23	3.2%	13,072,320	3.1%
> 55% <= 60%	59	8.1%	36,586,694	8.8%
> 60% <= 65%	75	10.4%	42,884,101	10.3%
> 65% <= 70%	96	13.3%	57,623,800	13.8%
> 70% <= 75%	139	19.2%	93,895,845	22.5%
> 75% <= 80%	184	25.4%	110,900,492	26.6%
> 80% <= 85%	1	0.1%	752,924	0.2%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>724</b>	<b>100.0%</b>	<b>417,088,260</b>	<b>100%</b>

## Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	17	2.4%	691,944	0.2%
> 100,000 <= 200,000	26	3.7%	4,372,787	1.0%
> 200,000 <= 300,000	74	10.6%	19,030,243	4.6%
> 300,000 <= 400,000	85	12.1%	29,659,925	7.1%
> 400,000 <= 500,000	128	18.3%	57,196,252	13.7%
> 500,000 <= 1,000,000	298	42.5%	212,463,181	50.9%
> 1,000,000 <= 1,500,000	71	10.1%	89,756,432	21.5%
> 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%
<b>Total</b>	<b>701</b>	<b>100%</b>	<b>417,088,260</b>	<b>100%</b>

## Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	364	50.3%	239,108,479	57.3%
ACT	5	0.7%	2,100,397	0.5%
VIC	210	29.0%	123,016,199	29.5%
QLD	99	13.7%	36,750,783	8.8%
SA	13	1.8%	4,411,237	1.1%
WA	23	3.2%	8,938,491	2.1%
TAS	10	1.4%	2,762,674	0.7%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>724</b>	<b>100%</b>	<b>417,088,260</b>	<b>100%</b>

## Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	615	84.9%	366,547,459	87.9%
Non metro	107	14.8%	49,546,220	11.9%
Inner City	2	0.3%	994,581	0.2%
<b>Total</b>	<b>724</b>	<b>100%</b>	<b>417,088,260</b>	<b>100%</b>

## Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	26	3.6%	1,319,446	0.3%
> 100,000 <= 200,000	29	4.0%	4,808,211	1.2%
> 200,000 <= 300,000	79	10.9%	20,295,463	4.9%
> 300,000 <= 400,000	91	12.6%	31,706,721	7.6%
> 400,000 <= 500,000	133	18.4%	59,465,326	14.3%
> 500,000 <= 1,000,000	298	41.2%	211,970,009	50.8%
> 1,000,000 <= 1,500,000	66	9.1%	84,011,839	20.1%
> 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%
<b>Total</b>	<b>724</b>	<b>100%</b>	<b>417,088,260</b>	<b>100%</b>

## Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	17	2.6%	691,944	0.2%
> 100,000 <= 200,000	25	3.8%	4,226,681	1.0%
> 200,000 <= 300,000	63	9.5%	16,309,275	3.9%
> 300,000 <= 400,000	70	10.6%	24,427,790	5.9%
> 400,000 <= 500,000	123	18.6%	55,069,329	13.2%
> 500,000 <= 1,000,000	272	41.1%	195,993,277	46.8%
> 1,000,000 <= 1,500,000	82	12.4%	104,113,583	25.0%
> 1,500,000 <= 2,000,000	9	1.4%	16,856,380	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%
<b>Total</b>	<b>661</b>	<b>100%</b>	<b>417,088,260</b>	<b>100%</b>

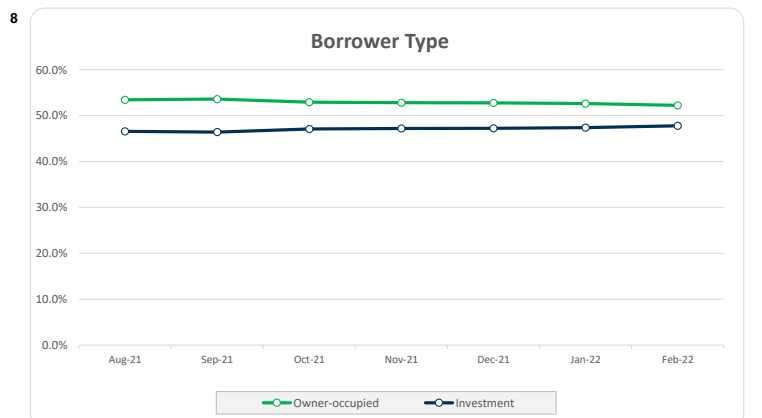
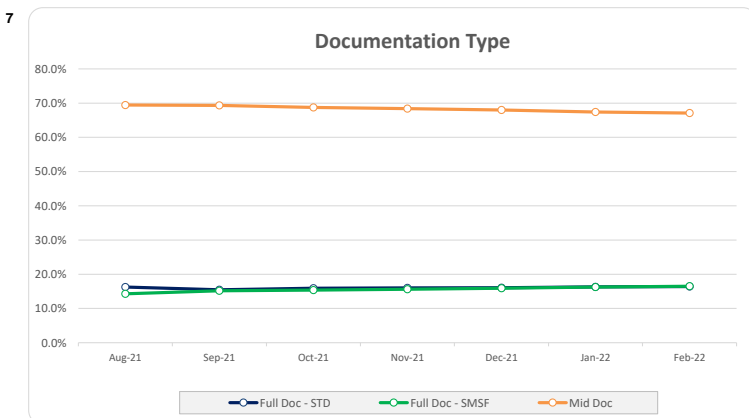
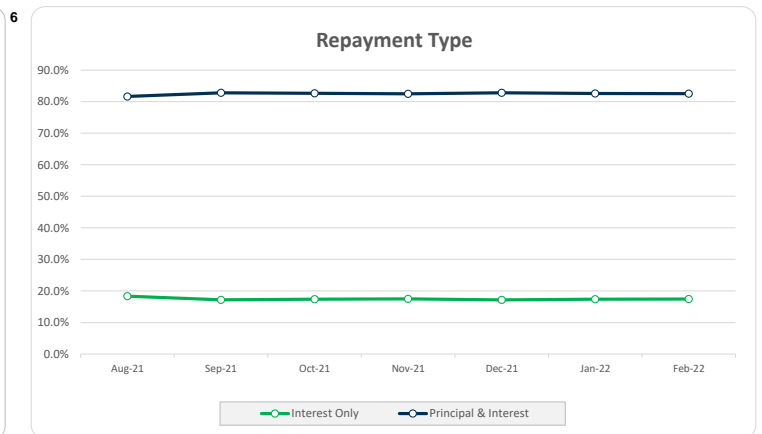
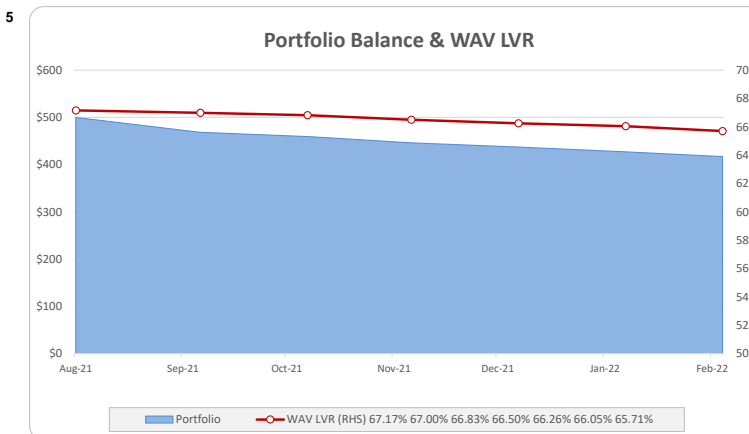
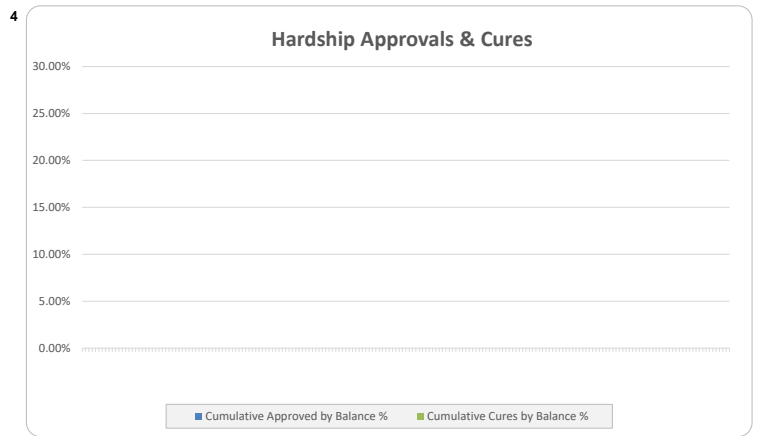
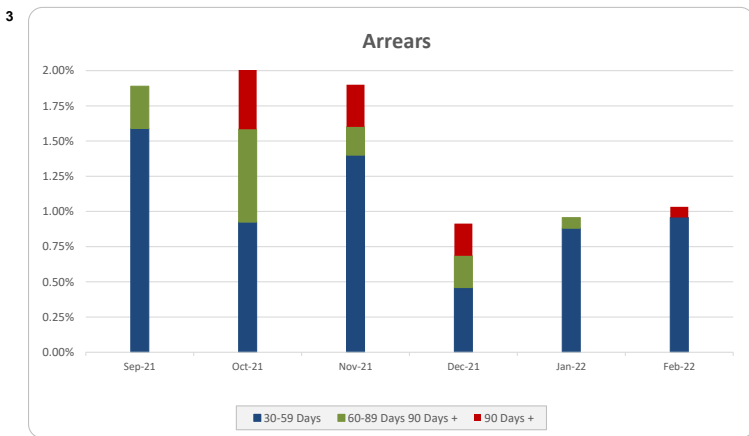
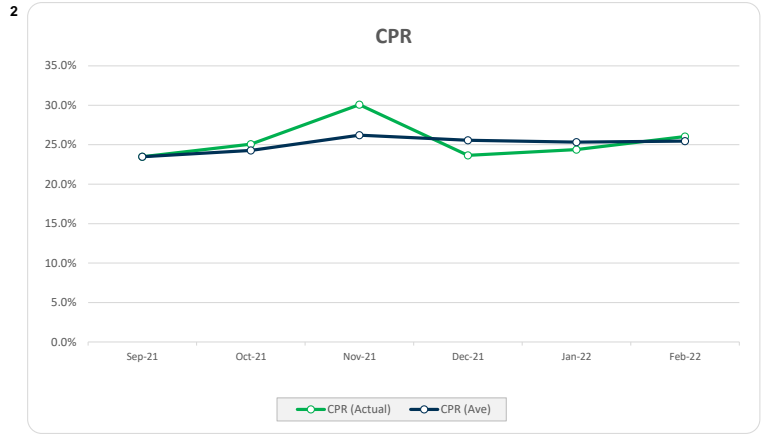
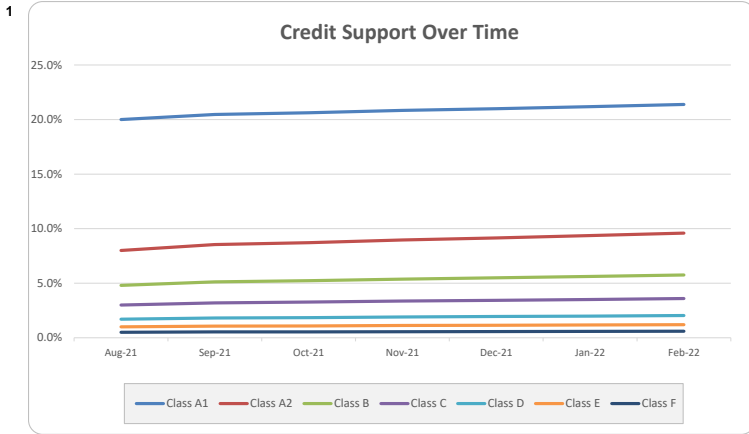
## Seasoning (months) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 6	0	0.0%	0	0.0%
> 6 <= 12	405	55.9%	245,199,203	58.8%
> 12 <= 18	228	31.5%	120,456,602	28.9%
> 18 <= 24	84	11.6%	47,327,337	11.3%
> 24 <= 30	6	0.8%	3,565,708	0.9%
> 30 <= 36	1	0.1%	539,411	0.1%
> 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>724</b>	<b>100%</b>	<b>417,088,260</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	718	99.2%	412,777,447	99.0%
> 30 <= 60	5	0.7%	3,993,956	1.0%
> 60 <= 90	0	0.0%	0	0.0%
> 90 <= 120	1	0.1%	316,857	0.1%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	0	0.0%	0	0.0%
<b>Total</b>	<b>724</b>	<b>100%</b>	<b>417,088,260</b>	<b>100%</b>





Think Tank Residential Series 2021-1: Current Charts

