

Investor Report - Think Tank Series 2019-1

Collection Period from 01-Mar-2022 to 31-Mar-2022

Payment Date of 11-Apr-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	
Custodian	AMAL Asset Management Limited
Arranger	BNY
Joint Lead Managers	Commonwealth Bank of Australia ("CBA")
Liquidity Facility Provider	CBA, Deutsche Bank AG, Westpac Banking Corporation
Interest Rate Swap Provider	CBA
Designated Rating Agency	CBA
	Standard & Poor's (Australia) Pty Limited

Think Tank Series 2019-1 Cashflow Asset Report

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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	97,578,198.74		6,449,563.54	91,128,635.20	43.4%	0.00	0.00	117,081.01	117,081.01
Class A2	22,442,985.72		1,483,399.62	20,959,586.10	43.4%	0.00	0.00	33,815.25	33,815.25
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	38,403.17	38,403.17
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	77,805.45	77,805.45
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	64,121.44	64,121.44
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	24,996.07	24,996.07
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	70,057.93	70,057.93
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	19,371.46	19,371.46
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	35,344.75	35,344.75

1. GENERAL

Current Payment Date	11-Apr-22
Collection Period (start)	1-Mar-22
Collection Period (end)	31-Mar-22
Interest Period (start)	10-Mar-22
Interest Period (end)	10-Apr-22
Days in Interest Period	32
Next Payment Date	10-May-22

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	848,096.20
Early Repayment Fees	58,958.15
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	2,400.69
Total Available Income	909,455.04

(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	7,874,578.31
Principal from the sale of Mortgage Loans	0.00
Other Principal	58,384.85
Total Principal Collections	7,932,963.16

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)	96,715.43
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	117,081.01
Class A2 Interest	33,815.25
Class B Interest	38,403.17
Class C Interest	77,805.45
Class D Interest	64,121.44
Class E Interest	24,996.07
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	70,057.93
Class G Interest	19,371.46
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	35,344.75
Other Expenses	0.00
Excess Spread	331,743.08

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	6,449,563.54
Class A2 Principal Payment	1,483,399.62
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	213,486,506.39
Plus: Capitalised Charges	-82,014.59
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	7,874,578.31
Loan Balance at End of Collection Period	205,529,913.49

b. Repayments

Principal received on Mortgage Loans during Collection Period	7,932,963.16
Scheduled Principal Payments received	269,151.54
Unscheduled Principal Payments received	7,663,811.62
CPR (%) - Total Repayment	36.5%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.79%	5.37%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.52%	5.37%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	3	0	0	3
Balance Outstanding	2,686,030	0	0	2,686,030
% Portfolio Balance	1.31%	0.00%	0.00%	1.31%

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	5,826,635.53
Limit available_Next Payment Date	5,588,646.64
Outstanding Liquidity draws	0.00

Summary

Loans	354
Facilities	329
Borrower Groups	305
Balance	205,529,913
Avg Loan Balance	580,593
Max Loan Balance	2,925,000
Avg Facility Balance	624,711
Max Facility Balance	3,078,604
Avg Group Balance	673,869
Max Group Balance	3,078,604
WA Current LVR	61.4%
Max Current LVR	80.0%
WA Yield	5.37%
WA Seasoning (months)	38.9
% IO	44.0%
% Investor	57.8%
% SMSF	31.3%
WA Interest Cover (UnStressed)	2.50

Current Loan/Facility LVR

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	39	11.0%	11,187,715	5.4%
> 40% <= 50%	49	13.8%	25,100,574	12.2%
> 50% <= 55%	23	6.5%	10,381,441	5.1%
> 55% <= 60%	38	10.7%	24,086,551	11.7%
> 60% <= 65%	59	16.7%	41,898,469	20.4%
> 65% <= 70%	80	22.6%	49,040,203	23.9%
> 70% <= 75%	59	16.7%	38,918,332	18.9%
> 75% <= 80%	7	2.0%	4,916,628	2.4%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	354	100.0%	205,529,913	100%

Current Facility Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.2%	145,451	0.1%
> 100,000 <= 200,000	38	11.6%	6,108,196	3.0%
> 200,000 <= 300,000	57	17.3%	14,092,732	6.9%
> 300,000 <= 400,000	49	14.9%	16,829,162	8.2%
> 400,000 <= 500,000	29	8.8%	12,909,337	6.3%
> 500,000 <= 1,000,000	97	29.5%	68,745,374	33.4%
> 1,000,000 <= 1,500,000	31	9.4%	37,556,217	18.3%
> 1,500,000 <= 2,000,000	14	4.3%	24,372,436	11.9%
> 2,000,000 <= 2,500,000	5	1.5%	10,616,620	5.2%
> 2,500,000 <= 5,000,000	5	1.5%	14,154,388	6.9%
Total	329	100%	205,529,913	100%

Property State

	Number		Balance	
	Amount	%	Amount	%
NSW	156	44.1%	101,395,608	49.3%
ACT	8	2.3%	3,431,731	1.7%
VIC	106	29.9%	60,006,165	29.2%
QLD	48	13.6%	24,988,450	12.2%
SA	12	3.4%	6,013,363	2.9%
WA	19	5.4%	7,915,682	3.9%
TAS	5	1.4%	1,778,914	0.9%
NT	0	0.0%	0	0.0%
Total	354	100%	205,529,913	100%

Property Location

	Number		Balance	
	Amount	%	Amount	%
Metro	296	83.6%	173,137,479	84.2%
Non metro	48	13.6%	26,262,066	12.8%
Inner City	10	2.8%	6,130,368	3.0%
Total	354	100%	205,529,913	100%

Current Loan Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	12	3.4%	480,620	0.2%
> 100,000 <= 200,000	43	12.1%	6,832,188	3.3%
> 200,000 <= 300,000	67	18.9%	16,724,124	8.1%
> 300,000 <= 400,000	49	13.8%	16,806,774	8.2%
> 400,000 <= 500,000	34	9.6%	15,289,549	7.4%
> 500,000 <= 1,000,000	96	27.1%	66,476,980	32.3%
> 1,000,000 <= 1,500,000	30	8.5%	36,430,049	17.7%
> 1,500,000 <= 2,000,000	14	4.0%	24,332,436	11.8%
> 2,000,000 <= 2,500,000	4	1.1%	8,516,620	4.1%
> 2,500,000 <= 5,000,000	5	1.4%	13,640,573	6.6%
Total	354	100%	205,529,913	100%

Current Group Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	4	1.3%	145,451	0.1%
> 100,000 <= 200,000	28	9.2%	4,404,994	2.1%
> 200,000 <= 300,000	53	17.4%	13,013,681	6.3%
> 300,000 <= 400,000	47	15.4%	16,327,694	7.9%
> 400,000 <= 500,000	26	8.5%	11,573,252	5.6%
> 500,000 <= 1,000,000	87	28.5%	60,347,918	29.4%
> 1,000,000 <= 1,500,000	31	10.2%	37,379,475	18.2%
> 1,500,000 <= 2,000,000	14	4.6%	25,118,995	12.2%
> 2,000,000 <= 2,500,000	8	2.6%	17,452,723	8.5%
> 2,500,000 <= 5,000,000	7	2.3%	19,765,730	9.6%
Total	305	100%	205,529,913	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	0	0.0%	0	0.0%
> 30 <= 36	161	45.5%	94,751,805	46.1%
> 36 <= 42	126	35.6%	70,901,068	34.5%
> 42 <= 48	54	15.3%	30,916,690	15.0%
> 48 <= 54	4	1.1%	3,292,934	1.6%
> 54 <= 60	3	0.8%	1,354,917	0.7%
> 60 <= 300	6	1.7%	4,312,499	2.1%
Total	354	100%	205,529,913	100%

Arrears (Days Past Due)

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	351	99.2%	202,843,883	98.7%
> 30 <= 60	3	0.8%	2,686,030	1.3%
> 60 <= 90	0	0.0%	0	0.0%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	0	0.0%	0	0.0%
Total	354	100%	205,529,913	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	119	33.6%	82,484,348	40.1%
Mid Doc	84	23.7%	53,402,474	26.0%
Quick Doc	14	4.0%	5,293,378	2.6%
SMSF	137	38.7%	64,349,714	31.3%
SMSF NR	0	0.0%	0	0.0%
Total	354	100%	205,529,913	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	62	17.5%	31,294,358	15.2%
Industrial	176	49.7%	94,241,078	45.9%
Office	43	12.1%	27,384,839	13.3%
Professional Suites	6	1.7%	2,269,727	1.1%
Commercial Other	10	2.8%	13,329,596	6.5%
Vacant Land	0	0.0%	0	0.0%
Rural	3	0.8%	4,244,002	2.1%
Residential	54	15.3%	32,767,314	15.9%
Total	354	100%	205,529,913	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	348	98.3%	201,721,137	98.1%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	2	0.6%	637,500	0.3%
> 1 <= 2	2	0.6%	850,071	0.4%
> 2 <= 3	2	0.6%	2,321,206	1.1%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	354	100%	205,529,913	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	101	28.5%	68,214,114	33.2%
> 5.0% <= 5.5%	99	28.0%	47,390,929	23.1%
> 5.5% <= 6.0%	89	25.1%	54,897,676	26.7%
> 6.0% <= 6.5%	57	16.1%	30,730,797	15.0%
> 6.5% <= 7.0%	6	1.7%	3,122,337	1.5%
> 7.0% <= 7.5%	2	0.6%	1,174,062	0.6%
> 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	354	100%	205,529,913	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.8%	2,185,123	1.1%
> 1.50 <= 1.75	70	19.8%	50,494,237	24.6%
> 1.75 <= 2.00	67	18.9%	39,126,325	19.0%
> 2.00 <= 2.25	46	13.0%	28,374,614	13.8%
> 2.25 <= 2.50	27	7.6%	10,631,489	5.2%
> 2.50 <= 2.75	34	9.6%	15,659,097	7.6%
> 2.75 <= 3.00	21	5.9%	10,698,309	5.2%
> 3.00 <= 3.25	15	4.2%	9,455,251	4.6%
> 3.25 <= 3.50	12	3.4%	8,413,134	4.1%
> 3.50 <= 3.75	7	2.0%	5,264,807	2.6%
> 3.75 <= 4.00	9	2.5%	4,345,326	2.1%
> 4.00 <= 4.25	11	3.1%	4,761,401	2.3%
> 4.25 <= 100	32	9.0%	16,120,800	7.8%
Total	354	100%	205,529,913	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	2.3%	5,655,674	2.8%
Non NCCP loans	346	97.7%	199,874,240	97.2%
Total	354	100%	205,529,913	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	13	22.0%	10,670,843	30.2%
High Density Apartment	3	5.1%	1,068,509	3.0%
House	43	72.9%	23,644,213	66.8%
Total	59	100%	35,383,564	100%

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	55	15.5%	24,757,380	12.0%	
<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	9	2.5%	5,951,932	2.9%
36 <= 48	48	8	2.3%	3,708,368	1.8%
48 < 60	60	12	3.4%	8,831,024	4.3%
60 <= 700	700	270	76.3%	162,281,210	79.0%
Total	354	100%	205,529,913	100%	

Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	14	4.0%	5,141,801	2.5%
> 15 <= 20	240	22	6.2%	9,595,368	4.7%
> 20 <= 25	300	198	55.9%	118,550,583	57.7%
> 25 <= 30	360	120	33.9%	72,242,162	35.1%
Total	354	100%	205,529,913	100%	

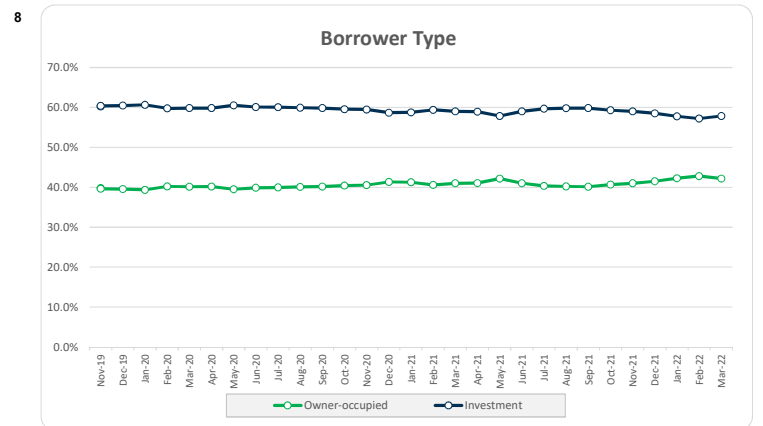
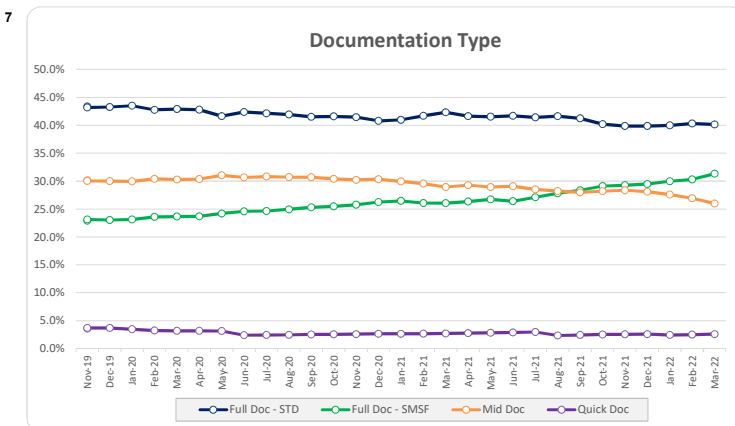
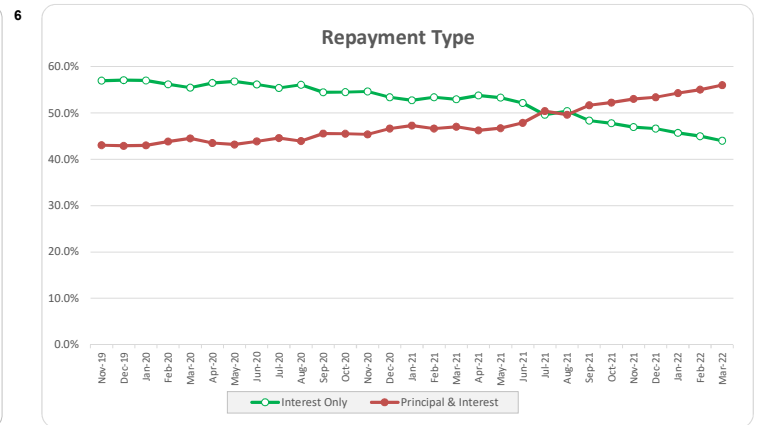
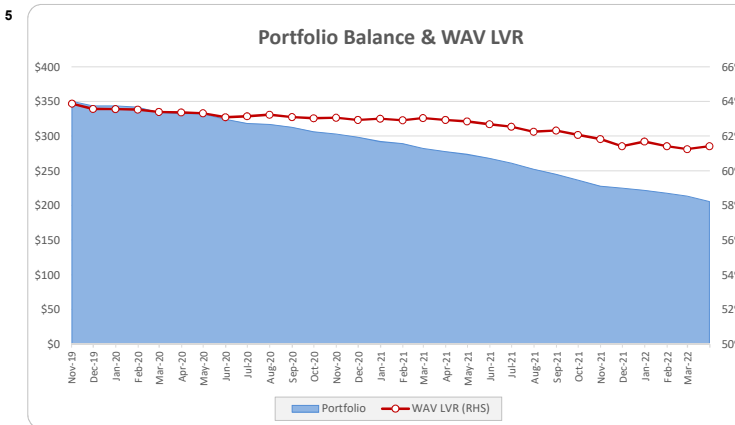
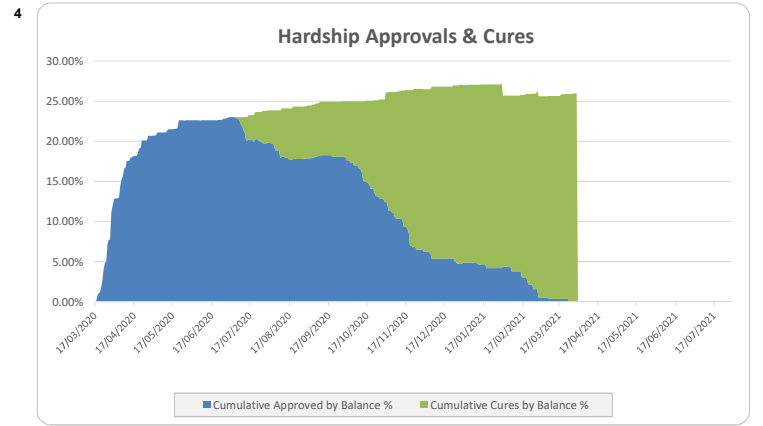
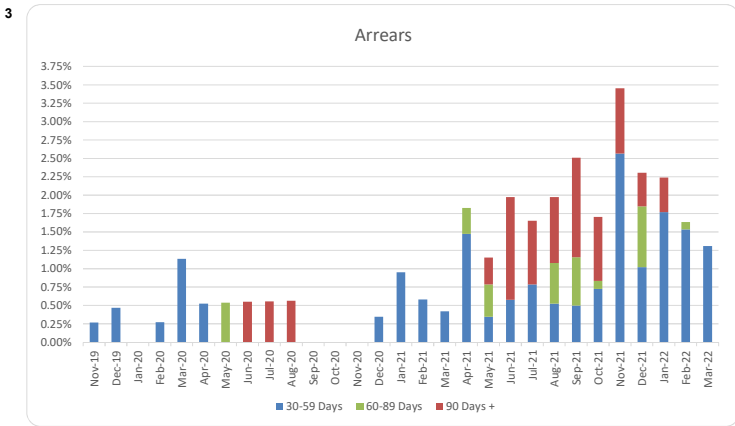
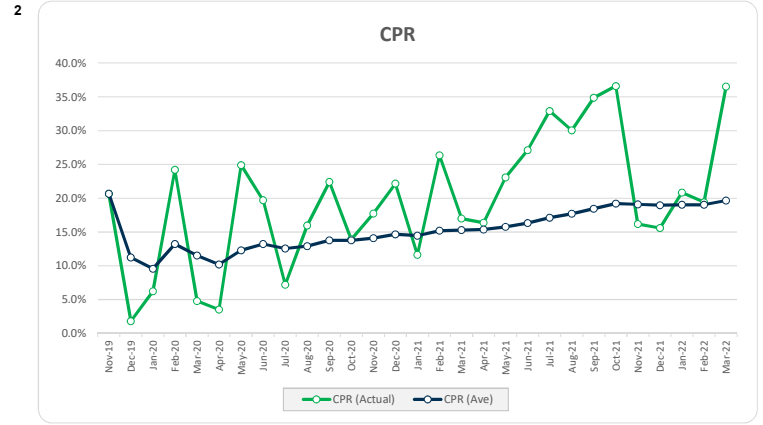
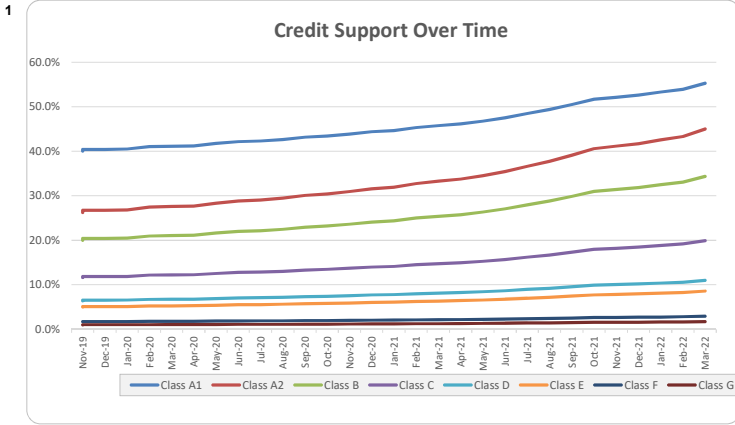
Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	225	63.6%	115,095,181	56.0%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	25	7.1%	13,625,198	6.6%
> 1 <= 2	55	15.5%	33,970,245	16.5%
> 2 <= 3	49	13.8%	42,839,289	20.8%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	354	100%	205,529,913	100%

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	222	62.7%	117,785,559	57.3%
Refinance - no takeout	58	16.4%	48,394,398	23.5%
Refinance	41	11.6%	26,074,807	12.7%
Equity Takeout	33	9.3%	13,275,150	6.5%
Total	354	100%	205,529,913	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	48	13.6%	26,488,671	12.9%
Communications	9	2.5%	6,932,580	3.4%
Construction	93	26.3%	57,377,911	27.9%
Education	7	2.0%	6,772,015	3.3%
Engineering / Manufacturing	38	10.7%	20,292,437	9.9%
Finance & Insurance	14	4.0%	7,199,454	3.5%
Food and Beverage	27	7.6%	19,903,746	9.7%
Health	26	7.3%	8,570,885	4.2%
IT	0	0.0%	0	0.0%
Other	1	0.3%	349,443	0.2%
Printing & Media	5	1.4%	2,262,956	1.1%
Professional Services	49	13.8%	29,167,017	14.2%
Property Investment	1	0.3%	268,451	0.1%
Public Service	1	0.3%	268,008	0.1%
Retail	20	5.6%	9,822,175	4.8%
Sport, Leisure, Cultural & Recreational	15	4.2%	9,854,164	4.8%
Wholesale	0	0.0%	0	0.0%
Total	354	100%	205,529,913	100%

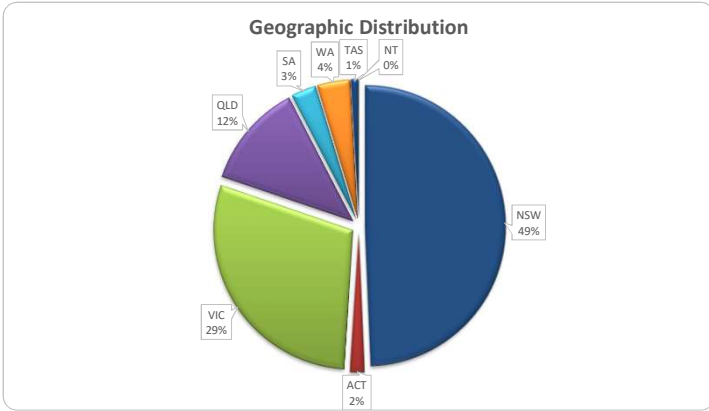
Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	352	99.4%	204,041,554	99.3%
1	2	0.6%	1,488,360	0.7%
2	0	0.0%	0	0.0%
Total	354	100%	205,529,913	100%

Think Tank Series 2019-1: Time Series Charts

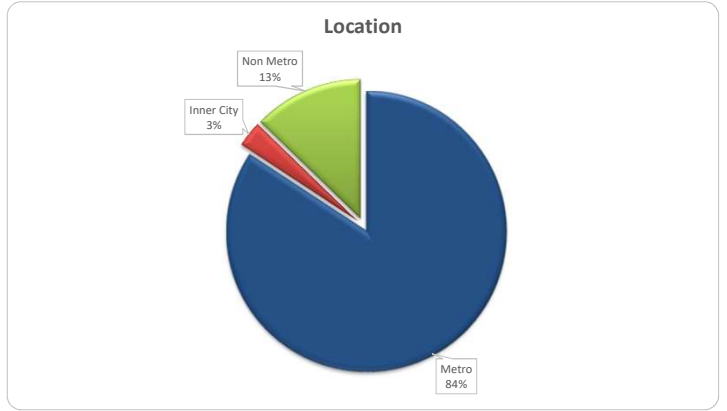


Think Tank Series 2019-1: Current Charts

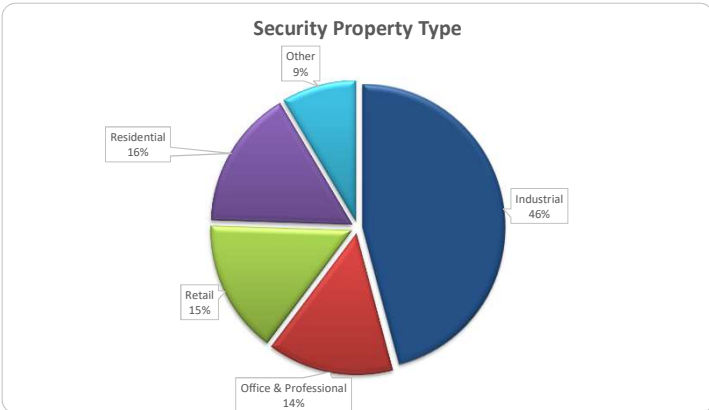
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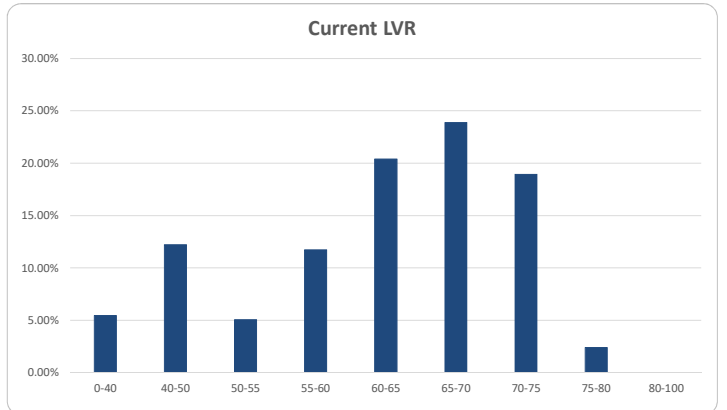
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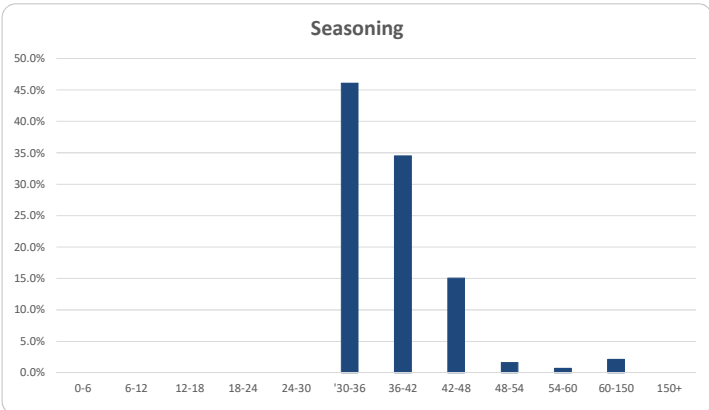
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