

---

## Investor Report - Think Tank Series 2019-1

---

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

Payment Date of 10-Jun-2022

### Counterparty Information ●●

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

## Think Tank Series 2019-1 Cashflow Asset Report

# Thinktank..

### 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	88,175,005.51		4,936,145.41	83,238,860.11	39.6%	0.00	0.00	123,693.11	123,693.11
Class A2	20,280,251.28		1,135,313.44	19,144,937.83	39.6%	0.00	0.00	34,477.93	34,477.93
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	42,420.65	42,420.65
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	82,443.00	82,443.00
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	66,493.68	66,493.68
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	25,393.10	25,393.10
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	70,645.72	70,645.72
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	19,355.18	19,355.18
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	35,081.77	35,081.77

#### 1. GENERAL

Current Payment Date	10-Jun-22
Collection Period (start)	1-May-22
Collection Period (end)	31-May-22
Interest Period (start)	10-May-22
Interest Period (end)	9-Jun-22
Days in Interest Period	31
Next Payment Date	11-Jul-22

#### 2. COLLECTIONS

<b>a. Total Available Income</b>	
Interest on Mortgage Loans	887,440.66
Early Repayment Fees	53,489.87
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	20,350.76
<b>Total Available Income</b>	<b>961,281.29</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	6,108,479.56
Principal from the sale of Mortgage Loans	0.00
Other Principal	-12,020.71
<b>Total Principal Collections</b>	<b>6,096,458.85</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)	100,921.64
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	123,693.11
Class A2 Interest	34,477.93
Class B Interest	42,420.65
Class C Interest	82,443.00
Class D Interest	66,493.68
Class E Interest	25,393.10
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	70,645.72
Class G Interest	19,355.18
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	35,081.77
Other Expenses	0.00
Excess Spread	360,355.51

## Think Tank Series 2019-1 Cashflow Asset Report

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	25,000.00
Class A1 Principal Payment	4,936,145.41
Class A2 Principal Payment	1,135,313.44
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	201,883,140.27
Plus: Capitalised Charges	17,252.57
Plus: Further Advances / Redraws	25,000.00
Less: Principal Collections	6,108,479.56
Loan Balance at End of Collection Period	195,816,913.28

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	6,096,458.85
Scheduled Principal Payments received	266,762.80
Unscheduled Principal Payments received	7,595,794.80
CPR (%) - Total Repayment	30.8%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.14%	5.54%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.80%	5.54%	OK

#### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	0	0	0	0
Balance Outstanding	0	0	0	0
% Portfolio Balance	0.00%	0.00%	0.00%	0.00%

#### 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	5,479,657.70
Limit available_Next Payment Date	5,297,513.94
Outstanding Liquidity draws	0.00

## Summary ●●

Loans	336
Facilities	312
Borrower Groups	289
Balance	195,816,913
Avg Loan Balance	582,788
Max Loan Balance	2,925,000
Avg Facility Balance	627,618
Max Facility Balance	3,078,604
Avg Group Balance	677,567
Max Group Balance	3,078,604
WA Current LVR	61.1%
Max Current LVR	80.0%
WA Yield	5.54%
WA Seasoning (months)	40.9
% IO	44.7%
% Investor	57.5%
% SMSF	32.3%
WA Interest Cover (UnStressed)	2.49

## Current Loan/Facility LVR ●●

	Number		Balance		
	Amount	%	Amount	%	
0% <= 40%	41	12.2%	11,775,623	6.0%	
> 40% <= 50%	43	12.8%	23,107,381	11.8%	
> 50% <= 55%	22	6.5%	9,997,136	5.1%	
> 55% <= 60%	34	10.1%	23,351,222	11.9%	
> 60% <= 65%	66	19.6%	45,111,282	23.0%	
> 65% <= 70%	71	21.1%	43,165,142	22.0%	
> 70% <= 75%	53	15.8%	35,822,302	18.3%	
> 75% <= 80%	6	1.8%	3,486,826	1.8%	
> 80% <= 85%	0	0.0%	0	0.0%	
> 85% <= 100%	0	0.0%	0	0.0%	
<b>Total</b>	<b>336</b>	<b>100.0%</b>	<b>195,816,913</b>	<b>100%</b>	

## Current Facility Balance ●●

	Number		Balance		
	Amount	%	Amount	%	
0 <= 100,000	5	1.6%	238,775	0.1%	
> 100,000 <= 200,000	35	11.2%	5,730,288	2.9%	
> 200,000 <= 300,000	55	17.6%	13,667,178	7.0%	
> 300,000 <= 400,000	44	14.1%	15,106,035	7.7%	
> 400,000 <= 500,000	31	9.9%	13,858,695	7.1%	
> 500,000 <= 1,000,000	88	28.2%	62,074,242	31.7%	
> 1,000,000 <= 1,500,000	32	10.3%	39,054,932	19.9%	
> 1,500,000 <= 2,000,000	12	3.8%	21,340,156	10.9%	
> 2,000,000 <= 2,500,000	5	1.6%	10,600,087	5.4%	
> 2,500,000 <= 5,000,000	5	1.6%	14,146,525	7.2%	
<b>Total</b>	<b>312</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>	

## Property State ●●

	Number		Balance		
	Amount	%	Amount	%	
NSW	150	44.6%	98,675,243	50.4%	
ACT	8	2.4%	3,421,145	1.7%	
VIC	100	29.8%	57,410,509	29.3%	
QLD	43	12.8%	21,570,926	11.0%	
SA	11	3.3%	5,169,414	2.6%	
WA	19	5.7%	7,810,988	4.0%	
TAS	5	1.5%	1,758,690	0.9%	
NT	0	0.0%	0	0.0%	
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>	

## Property Location ●●

	Number		Balance		
	Amount	%	Amount	%	
Metro	279	83.0%	164,019,284	83.8%	
Non metro	47	14.0%	25,678,115	13.1%	
Inner City	10	3.0%	6,119,515	3.1%	
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>	

## Current Loan Balance ●●

	Number		Balance		
	Amount	%	Amount	%	
0 <= 100,000	12	3.6%	483,483	0.2%	
> 100,000 <= 200,000	41	12.2%	6,625,803	3.4%	
> 200,000 <= 300,000	64	19.0%	16,063,883	8.2%	
> 300,000 <= 400,000	44	13.1%	15,084,289	7.7%	
> 400,000 <= 500,000	36	10.7%	16,238,216	8.3%	
> 500,000 <= 1,000,000	87	25.9%	59,940,422	30.6%	
> 1,000,000 <= 1,500,000	31	9.2%	37,947,863	19.4%	
> 1,500,000 <= 2,000,000	12	3.6%	21,300,156	10.9%	
> 2,000,000 <= 2,500,000	4	1.2%	8,500,087	4.3%	
> 2,500,000 <= 5,000,000	5	1.5%	13,632,711	7.0%	
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>	

## Current Group Balance ●●

	Number		Balance		
	Amount	%	Amount	%	
0 <= 100,000	5	1.7%	238,775	0.1%	
> 100,000 <= 200,000	25	8.7%	4,041,347	2.1%	
> 200,000 <= 300,000	51	17.6%	12,592,091	6.4%	
> 300,000 <= 400,000	42	14.5%	14,606,850	7.5%	
> 400,000 <= 500,000	28	9.7%	12,529,953	6.4%	
> 500,000 <= 1,000,000	79	27.3%	54,538,792	27.9%	
> 1,000,000 <= 1,500,000	32	11.1%	38,549,699	19.7%	
> 1,500,000 <= 2,000,000	13	4.5%	23,582,723	12.0%	
> 2,000,000 <= 2,500,000	7	2.4%	15,378,816	7.9%	
> 2,500,000 <= 5,000,000	7	2.4%	19,757,868	10.1%	
<b>Total</b>	<b>289</b>	<b>100%</b>	<b>195,816,913</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	0	0.0%	0	0.0%	
> 30 <= 36	113	33.6%	69,157,774	35.3%	
> 36 <= 42	122	36.3%	69,734,201	35.6%	
> 42 <= 48	83	24.7%	45,524,418	23.2%	
> 48 <= 54	9	2.7%	5,760,632	2.9%	
> 54 <= 60	3	0.9%	1,349,166	0.7%	
> 60 <= 300	6	1.8%	4,290,721	2.2%	
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>	

## Arrears (Days Past Due) ●●

	Number		Balance		
	Amount	%	Amount	%	
0 <= 30	336	100.0%	195,816,913	100.0%	
> 30 <= 60	0	0.0%	0	0.0%	
> 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%	
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>	

	Number		Balance	
	Amount	%	Amount	%
Full Doc	110	32.7%	77,620,613	39.6%
Mid Doc	80	23.8%	50,739,915	25.9%
Quick Doc	12	3.6%	4,295,405	2.2%
SMSF	134	39.9%	63,160,980	32.3%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

	Number		Balance	
	Amount	%	Amount	%
Retail	61	18.2%	31,062,988	15.9%
Industrial	163	48.5%	86,886,825	44.4%
Office	40	11.9%	25,628,178	13.1%
Professional Suites	6	1.8%	2,288,217	1.2%
Commercial Other	11	3.3%	15,110,856	7.7%
Vacant Land	0	0.0%	0	0.0%
Rural	3	0.9%	4,231,735	2.2%
Residential	52	15.5%	30,608,114	15.6%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

	Number		Balance	
	Amount	%	Amount	%
Variable	330	98.2%	192,011,217	98.1%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	2	0.6%	637,500	0.3%
> 1 <= 2	3	0.9%	2,847,994	1.5%
> 2 <= 3	1	0.3%	320,202	0.2%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	74	22.0%	51,164,477	26.1%
> 5.0% <= 5.5%	71	21.1%	35,409,727	18.1%
> 5.5% <= 6.0%	88	26.2%	53,233,421	27.2%
> 6.0% <= 6.5%	76	22.6%	42,374,140	21.6%
> 6.5% <= 7.0%	24	7.1%	11,680,557	6.0%
> 7.0% <= 7.5%	2	0.6%	1,097,375	0.6%
> 7.5% <= 8.0%	1	0.3%	857,217	0.4%
> 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>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.9%	2,177,800	1.1%
> 1.50 <= 1.75	68	20.2%	48,922,295	25.0%
> 1.75 <= 2.00	63	18.8%	36,804,932	18.8%
> 2.00 <= 2.25	45	13.4%	27,422,390	14.0%
> 2.25 <= 2.50	25	7.4%	9,449,265	4.8%
> 2.50 <= 2.75	31	9.2%	14,272,606	7.3%
> 2.75 <= 3.00	21	6.3%	10,656,796	5.4%
> 3.00 <= 3.25	15	4.5%	9,442,873	4.8%
> 3.25 <= 3.50	12	3.6%	8,397,354	4.3%
> 3.50 <= 3.75	6	1.8%	5,036,497	2.6%
> 3.75 <= 4.00	8	2.4%	4,200,075	2.1%
> 4.00 <= 4.25	8	2.4%	3,083,528	1.6%
> 4.25 <= 100	31	9.2%	15,950,503	8.1%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	2.4%	5,625,074	2.9%
Non NCCP loans	328	97.6%	190,191,839	97.1%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

	Number		Balance	
	Amount	%	Amount	%
Apartment	13	22.4%	9,416,070	27.9%
High Density Apartment	3	5.2%	1,066,481	3.2%
House	42	72.4%	23,322,905	69.0%
<b>Total</b>	<b>58</b>	<b>100%</b>	<b>33,805,457</b>	<b>100%</b>

	Number		Balance		
	Amount	%	Amount	%	
PAYG	49	14.6%	20,751,703	10.6%	
<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	2.7%	5,931,051	3.0%
36 < 48	48	8	2.4%	3,679,511	1.9%
48 < 60	60	12	3.6%	8,808,201	4.5%
60 < 700	700	258	76.8%	156,646,446	80.0%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>	

	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	13	3.9%	4,875,994	2.5%
> 15 <= 20	240	19	5.7%	8,281,190	4.2%
> 20 <= 25	300	188	56.0%	113,004,493	57.7%
> 25 <= 30	360	116	34.5%	69,655,237	35.6%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>	

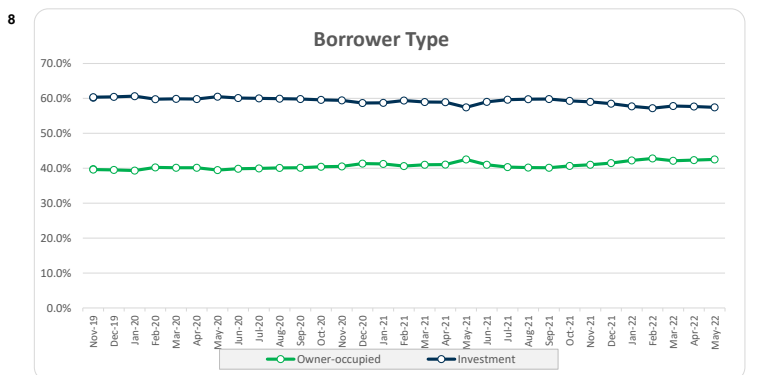
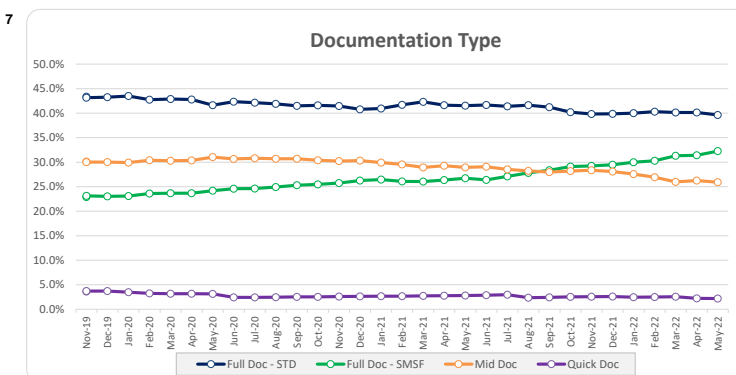
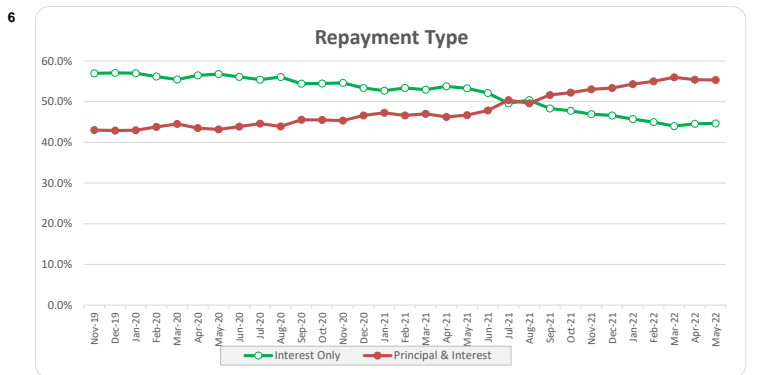
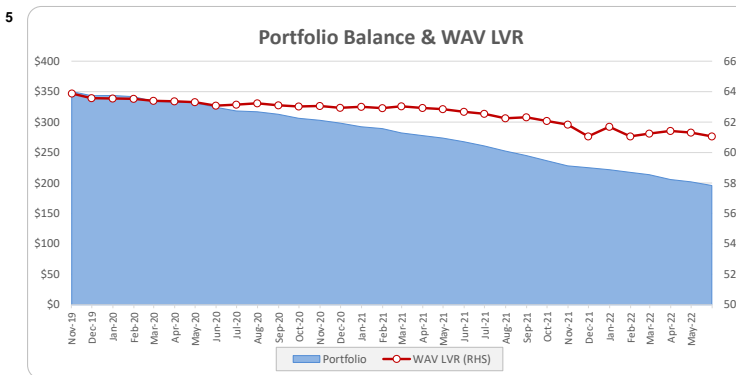
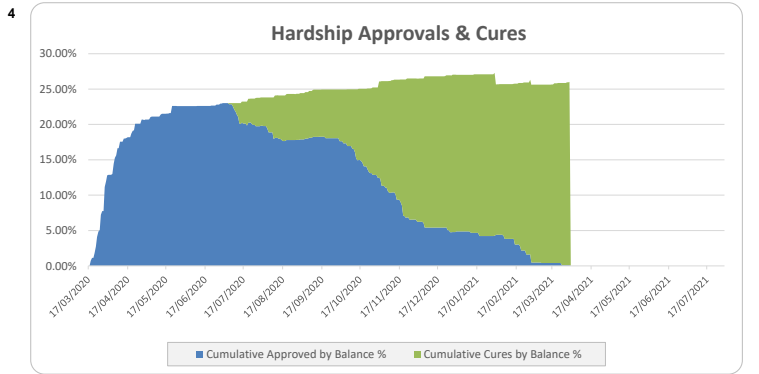
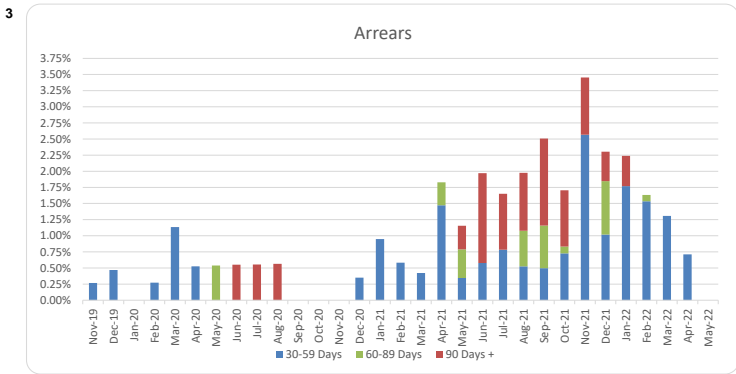
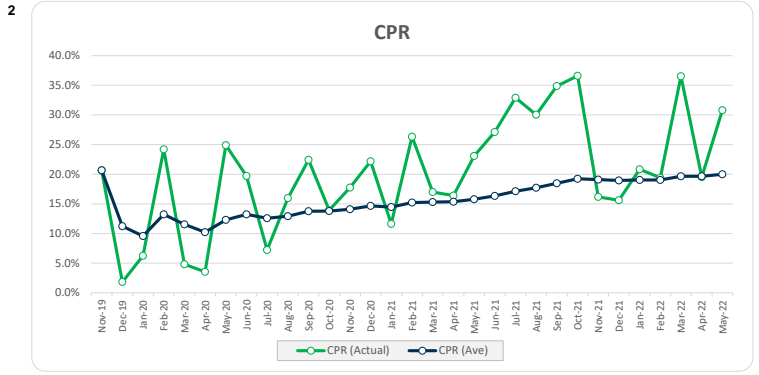
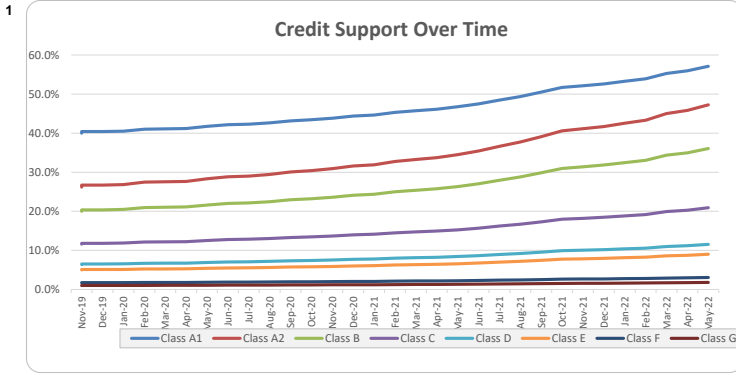
	Number		Balance	
	Amount	%	Amount	%
P&I	212	63.1%	108,361,096	55.3%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	28	8.3%	14,878,596	7.6%
> 1 <= 2	60	17.9%	38,658,410	19.7%
> 2 <= 3	36	10.7%	33,918,810	17.3%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

	Number		Balance	
	Amount	%	Amount	%
Purchase	212	63.1%	112,539,473	57.5%
Refinance - no takeout	56	16.7%	46,360,852	23.7%
Refinance	39	11.6%	25,137,224	12.8%
Equity Takeout	29	8.6%	11,779,364	6.0%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	47	14.0%	25,677,505	13.1%
Communications	9	2.7%	6,915,888	3.5%
Construction	89	26.5%	54,877,763	28.0%
Education	6	1.8%	6,247,349	3.2%
Engineering / Manufacturing	35	10.4%	18,822,951	9.6%
Finance & Insurance	12	3.6%	6,690,557	3.4%
Food and Beverage	25	7.4%	19,090,068	9.7%
Health	23	6.8%	6,267,721	3.2%
IT	0	0.0%	0	0.0%
Other	1	0.3%	346,039	0.2%
Printing & Media	5	1.5%	2,254,657	1.2%
Professional Services	48	14.3%	28,783,294	14.7%
Property Investment	1	0.3%	267,302	0.1%
Public Service	1	0.3%	267,269	0.1%
Retail	19	5.7%	9,478,694	4.8%
Sport, Leisure, Cultural & Recreational	15	4.5%	9,829,857	5.0%
Wholesale	0	0.0%	0	0.0%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

	Number		Balance	
	Amount	%	Amount	%
0	334	99.4%	194,335,668	99.2%
1	2	0.6%	1,481,245	0.8%
2	0	0.0%	0	0.0%
<b>Total</b>	<b>336</b>	<b>100%</b>	<b>195,816,913</b>	<b>100%</b>

Think Tank Series 2019-1: Time Series Charts



Think Tank Series 2019-1: Current Charts

