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# Investor Report - Think Tank Series 2020-1

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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 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	203,430,065.96		12,983,200.47	190,446,865.50	52.9%	0.00	0.00	328,568.54	328,568.54
Class A2	62,385,220.23		3,981,514.81	58,403,705.41	52.9%	0.00	0.00	114,007.20	114,007.20
Class B	36,000,000.00		0.00	36,000,000.00	100.0%	0.00	0.00	91,778.01	91,778.01
Class C	32,400,000.00		0.00	32,400,000.00	100.0%	0.00	0.00	110,118.01	110,118.01
Class D	28,200,000.00		0.00	28,200,000.00	100.0%	0.00	0.00	122,189.21	122,189.21
Class E	13,200,000.00		0.00	13,200,000.00	100.0%	0.00	0.00	104,280.98	104,280.98
Class F	9,600,000.00		0.00	9,600,000.00	100.0%	0.00	0.00	83,994.13	83,994.13
Class G	4,200,000.00		0.00	4,200,000.00	100.0%	0.00	0.00	38,531.00	38,531.00
Class H	6,000,000.00		0.00	6,000,000.00	100.0%	0.00	0.00	60,140.17	60,140.17

### 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

#### a. Total Available Income

Interest on Mortgage Loans	1,678,587.17
Early Repayment Fees	91,411.54
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	47,752.76
<b>Total Available Income</b>	<b>1,817,751.47</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	17,141,307.33
Principal from the sale of Mortgage Loans	0.00
Other Principal	-37,592.05
<b>Total Principal Collections</b>	<b>17,103,715.28</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)	169,021.83
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	328,568.54
Class A2 Interest	114,007.20
Class B Interest	91,778.01
Class C Interest	110,118.01
Class D Interest	122,189.21
Class E Interest	104,280.98
Class F Interest	83,994.13
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class G Interest	38,531.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	60,140.17
Other Expenses	0.00
Excess Spread	595,122.39

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	139,000.00
Class A1 Principal Payment	12,983,200.47
Class A2 Principal Payment	3,981,514.81
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	396,342,554.72
Plus: Capitalised Charges	15,218.63
Plus: Further Advances / Redraws	139,000.00
Less: Principal Collections	17,141,307.33
Loan Balance at End of Collection Period	379,355,466.02

### b. Repayments

Principal received on Mortgage Loans during Collection Period	17,103,715.28
Scheduled Principal Payments received	558,220.49
Unscheduled Principal Payments received	16,545,494.79
CPR (%) - Total Repayments	41.1%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.75%	5.37%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.80%	5.37%	OK

### d. Arrears

#### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	10	1	1	12
Balance Outstanding	6,735,301	1,485,882	453,447	8,674,631
% Portfolio Balance	1.78%	0.39%	0.12%	2.29%

### 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	\$ 11,556,458.59
Limit available_Next Payment Date	\$ 11,047,517.13
Outstanding Liquidity draws	\$ -

## Summary ●●

Loans	734
Facilities	710
Borrower Groups	669
Balance	379,355,466
Avg Loan Balance	516,833
Max Loan Balance	3,753,113
Avg Facility Balance	534,303
Max Facility Balance	3,753,113
Avg Group Balance	567,049
Max Group Balance	3,753,113
WA Current LVR	63.0%
Max Current LVR	84.0%
WA Yield	5.37%
WA Seasoning (months)	38.2
% IO	27.3%
% Investor	53.5%
% SMSF	37.0%
WA Interest Cover (UnStressed)	3.06

## Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	104	14.2%	26,016,985	6.9%
> 40% <= 50%	78	10.6%	33,290,635	8.8%
> 50% <= 55%	52	7.1%	22,885,043	6.0%
> 55% <= 60%	58	7.9%	37,613,880	9.9%
> 60% <= 65%	105	14.3%	58,671,878	15.5%
> 65% <= 70%	116	15.8%	69,616,078	18.4%
> 70% <= 75%	142	19.3%	86,599,760	22.8%
> 75% <= 80%	75	10.2%	42,571,589	11.2%
> 80% <= 85%	4	0.5%	2,089,618	0.6%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>734</b>	<b>100.0%</b>	<b>379,355,466</b>	<b>100%</b>

## Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	21	3.0%	886,108	0.2%
> 100,000 <= 200,000	59	8.3%	9,032,252	2.4%
> 200,000 <= 300,000	134	18.9%	34,057,388	9.0%
> 300,000 <= 400,000	112	15.8%	39,443,369	10.4%
> 400,000 <= 500,000	107	15.1%	47,476,965	12.5%
> 500,000 <= 1,000,000	205	28.9%	141,130,820	37.2%
> 1,000,000 <= 1,500,000	52	7.3%	63,683,954	16.8%
> 1,500,000 <= 2,000,000	10	1.4%	17,202,654	4.5%
> 2,000,000 <= 2,500,000	5	0.7%	11,112,233	2.9%
> 2,500,000 <= 5,000,000	5	0.7%	15,329,724	4.0%
<b>Total</b>	<b>710</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>

## Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	344	46.9%	198,849,092	52.4%
ACT	11	1.5%	5,924,266	1.6%
VIC	195	26.6%	103,864,361	27.4%
QLD	126	17.2%	47,105,503	12.4%
SA	26	3.5%	9,885,417	2.6%
WA	29	4.0%	12,693,924	3.3%
TAS	3	0.4%	1,032,904	0.3%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>

## Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	593	80.8%	321,747,061	84.8%
Non metro	125	17.0%	50,073,830	13.2%
Inner City	16	2.2%	7,534,576	2.0%
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>

## Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	27	3.7%	1,055,071	0.3%
> 100,000 <= 200,000	66	9.0%	10,047,994	2.6%
> 200,000 <= 300,000	140	19.1%	35,536,048	9.4%
> 300,000 <= 400,000	116	15.8%	40,828,362	10.8%
> 400,000 <= 500,000	109	14.9%	48,364,112	12.7%
> 500,000 <= 1,000,000	208	28.3%	143,632,134	37.9%
> 1,000,000 <= 1,500,000	50	6.8%	61,094,835	16.1%
> 1,500,000 <= 2,000,000	9	1.2%	15,624,984	4.1%
> 2,000,000 <= 2,500,000	5	0.7%	10,817,201	2.9%
> 2,500,000 <= 5,000,000	4	0.5%	12,354,724	3.3%
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>

## Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	20	3.0%	788,967	0.2%
> 100,000 <= 200,000	56	8.4%	8,570,871	2.3%
> 200,000 <= 300,000	109	16.3%	27,868,863	7.3%
> 300,000 <= 400,000	104	15.5%	36,641,147	9.7%
> 400,000 <= 500,000	95	14.2%	42,243,401	11.1%
> 500,000 <= 1,000,000	205	30.6%	141,544,986	37.3%
> 1,000,000 <= 1,500,000	55	8.2%	67,306,760	17.7%
> 1,500,000 <= 2,000,000	11	1.6%	18,644,092	4.9%
> 2,000,000 <= 2,500,000	8	1.2%	17,751,541	4.7%
> 2,500,000 <= 5,000,000	6	0.9%	17,994,838	4.7%
<b>Total</b>	<b>669</b>	<b>100%</b>	<b>379,355,466</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	59	8.0%	27,832,706	7.3%
> 24 <= 30	332	45.2%	185,891,387	49.0%
> 30 <= 36	175	23.8%	85,233,201	22.5%
> 36 <= 42	27	3.7%	18,019,145	4.7%
> 42 <= 48	12	1.6%	10,102,991	2.7%
> 48 <= 54	0	0.0%	0	0.0%
> 54 <= 60	0	0.0%	0	0.0%
> 60 <= 300	129	17.6%	52,276,036	13.8%
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	722	98.4%	370,680,835	97.7%
> 30 <= 60	10	1.4%	6,735,301	1.8%
> 60 <= 90	1	0.1%	1,485,882	0.4%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	1	0.1%	453,447	0.1%
> 150 <= 1000	0	0.0%	0	0.0%
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>

Income Verification ●●					
	Number		Balance		
	Amount	%	Amount	%	%
Full Doc	138	18.8%	86,587,427	22.8%	
Mid Doc	262	35.7%	144,816,190	38.2%	
Quick Doc	25	3.4%	7,498,580	2.0%	
SMSF	309	42.1%	140,453,269	37.0%	
SMSF NR	0	0.0%	0	0.0%	
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

Property Type ●●					
	Number		Balance		
	Amount	%	Amount	%	%
Retail	113	15.4%	62,924,132	16.6%	
Industrial	203	27.7%	106,017,547	27.9%	
Office	73	9.9%	34,728,744	9.2%	
Professional Suites	8	1.1%	4,220,055	1.1%	
Commercial Other	15	2.0%	15,364,170	4.1%	
Vacant Land	0	0.0%	1,789,946	0.5%	
Rural	1	0.1%	1,053,874	0.3%	
Residential	321	43.7%	153,256,998	40.4%	
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

Interest Rate Type ●●					
	Number		Balance		
	Amount	%	Amount	%	%
Variable	734	100.0%	379,355,466	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>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

Interest Rates ●●					
	Number		Balance		
	Amount	%	Amount	%	%
0 <= 5.0%	221	30.1%	117,388,986	30.9%	
> 5.0% <= 5.5%	183	24.9%	101,962,459	26.9%	
> 5.5% <= 6.0%	144	19.6%	70,049,711	18.5%	
> 6.0% <= 6.5%	103	14.0%	51,841,027	13.7%	
> 6.5% <= 7.0%	74	10.1%	36,716,467	9.7%	
> 7.0% <= 7.5%	7	1.0%	1,061,062	0.3%	
> 7.5% <= 8.0%	2	0.3%	335,754	0.1%	
> 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>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

Interest Cover (Unstressed) ●●					
	Number		Balance		
	Amount	%	Amount	%	%
0 <= 1.50	3	0.4%	1,827,375	0.5%	
> 1.50 <= 1.75	120	16.3%	68,250,591	18.0%	
> 1.75 <= 2.00	99	13.5%	50,046,792	13.2%	
> 2.00 <= 2.25	80	10.9%	45,420,614	12.0%	
> 2.25 <= 2.50	62	8.4%	38,919,210	10.3%	
> 2.50 <= 2.75	54	7.4%	23,524,629	6.2%	
> 2.75 <= 3.00	41	5.6%	19,650,715	5.2%	
> 3.00 <= 3.25	26	3.5%	12,243,468	3.2%	
> 3.25 <= 3.50	31	4.2%	15,113,303	4.0%	
> 3.50 <= 3.75	25	3.4%	9,698,894	2.6%	
> 3.75 <= 4.00	19	2.6%	11,049,439	2.9%	
> 4.00 <= 4.25	23	3.1%	13,114,066	3.5%	
> 4.25 <= 100	151	20.6%	70,496,369	18.6%	
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

NCCP Loans ●●					
	Number		Balance		
	Amount	%	Amount	%	%
NCCP regulated loans	138	18.8%	72,653,464	19.2%	
Non NCCP loans	596	81.2%	306,702,002	80.8%	
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

Residential Property Type ●●					
	Number		Balance		
	Amount	%	Amount	%	%
Apartment	65	19.7%	28,159,260	17.8%	
High Density Apartment	0	0.0%	0	0.0%	
House	265	80.3%	130,124,064	82.2%	
<b>Total</b>	<b>330</b>	<b>100%</b>	<b>158,283,324</b>	<b>100%</b>	

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	%
PAYG	142	19.3%	57,053,926	15.0%	
<i>Months Self Employed</i>					
0 < 12	12	0	0	0.0%	0
12 <= 24	24	0	0	0.0%	0
24 < 36	36	32	4.4%	18,097,207	4.8%
36 <= 48	48	36	4.9%	16,662,787	4.4%
48 < 60	60	30	4.1%	16,910,765	4.5%
60 <= 700	700	494	67.3%	270,630,780	71.3%
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

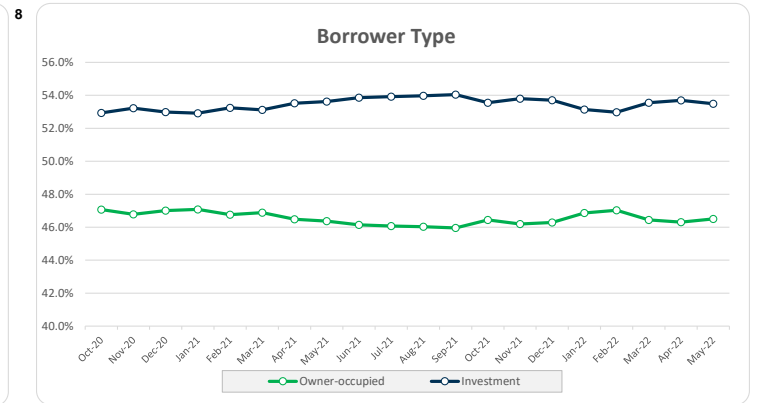
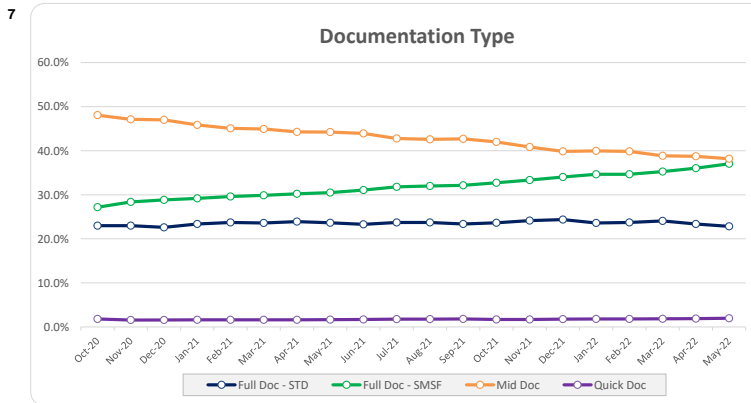
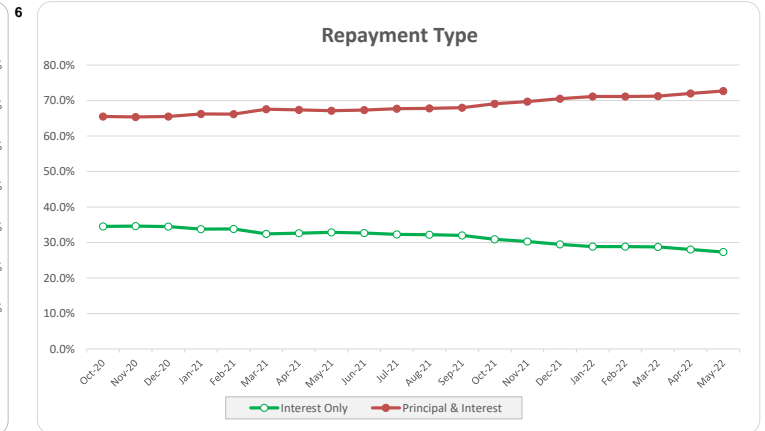
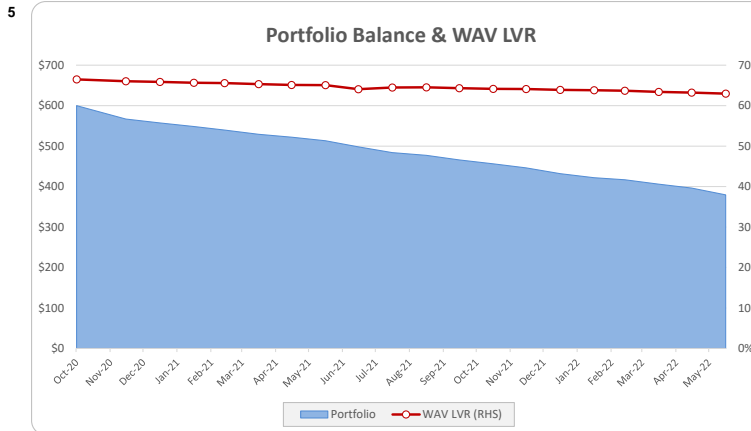
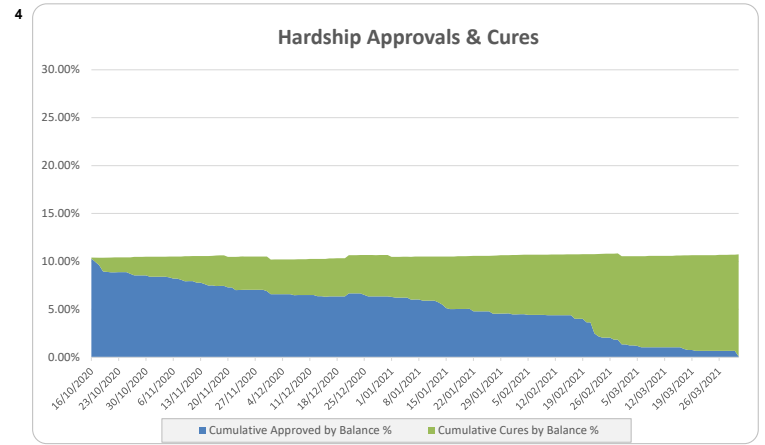
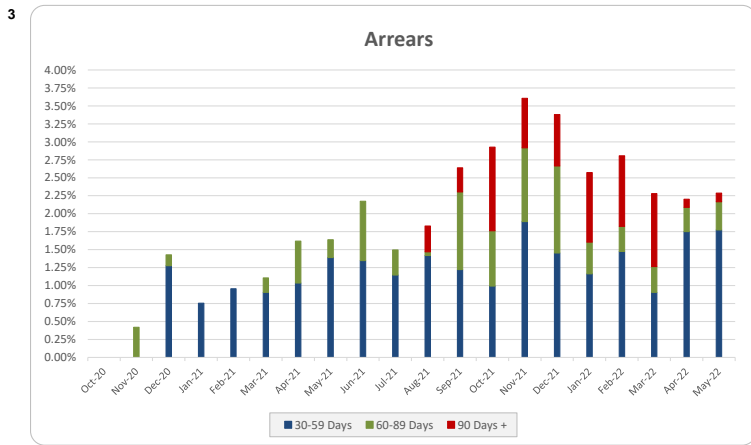
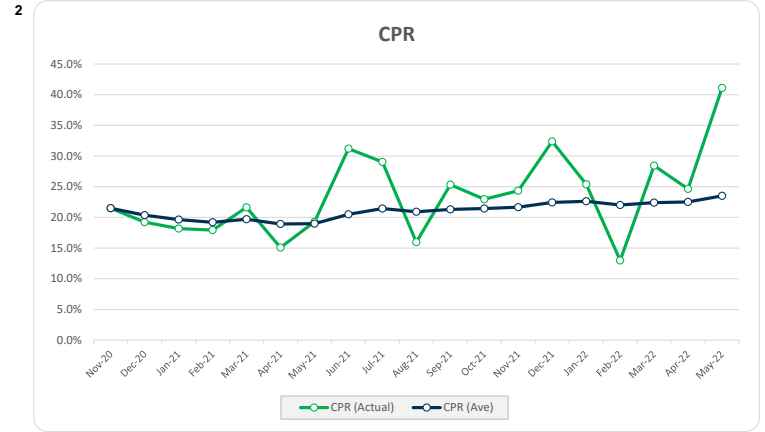
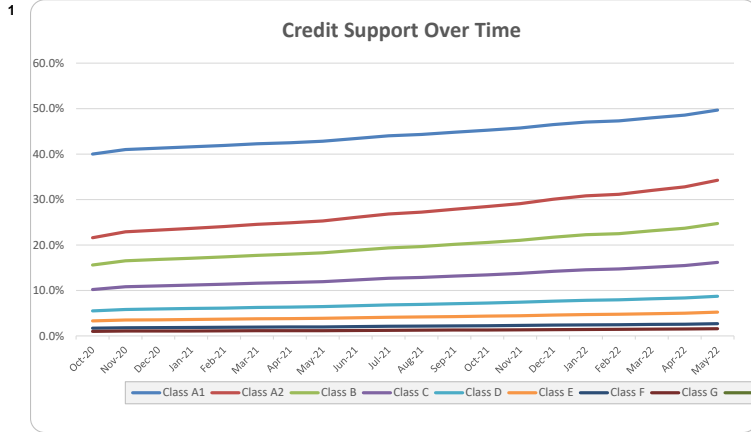
Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	%
0 <= 15	180	46	6.3%	16,665,498	4.4%
> 15 <= 20	240	100	13.6%	45,054,422	11.9%
> 20 <= 25	300	273	37.2%	152,324,845	40.2%
> 25 <= 30	360	315	42.9%	165,310,701	43.6%
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

Payment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	%
P&I	586	79.8%	275,732,879	72.7%	
<i>IO Term Remaining (yrs)</i>					
0 <= 1	34	4.6%	23,950,669	6.3%	
> 1 <= 2	14	1.9%	9,944,535	2.6%	
> 2 <= 3	96	13.1%	67,652,883	17.8%	
> 3 <= 4	4	0.5%	2,074,500	0.5%	
> 4 <= 5	0	0.0%	0	0.0%	
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

Loan Purpose ●●					
	Number		Balance		
	Amount	%	Amount	%	%
Purchase	496	67.6%	241,638,480	63.7%	
Refinance - no takeout	123	16.8%	69,503,664	18.3%	
Refinance	90	12.3%	54,988,145	14.5%	
Equity Takeout	25	3.4%	13,225,177	3.5%	
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

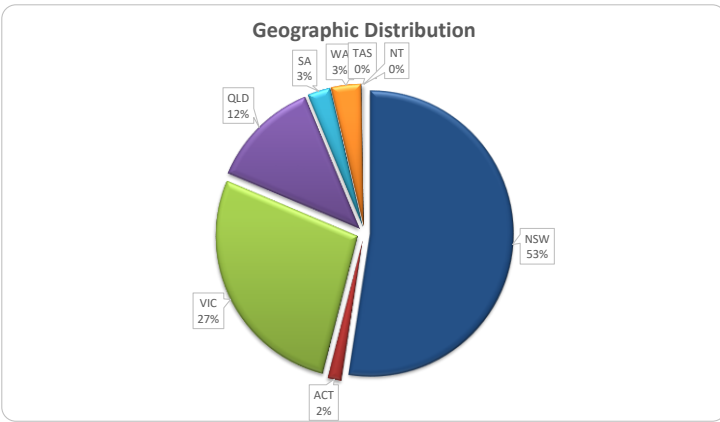
Borrower Industry ●●					
	Number		Balance		
	Amount	%	Amount	%	%
Agriculture	2	0.3%	221,245	0.1%	
Automotive / Transport	71	9.7%	32,451,117	8.6%	
Communications	30	4.1%	13,536,725	3.6%	
Construction	187	25.5%	107,279,258	28.3%	
Education	12	1.6%	8,075,309	2.1%	
Engineering / Manufacturing	55	7.5%	31,509,384	8.3%	
Finance & Insurance	46	6.3%	16,780,136	4.4%	
Food and Beverage	64	8.7%	42,816,106	11.3%	
Health	48	6.5%	18,085,873	4.8%	
IT	3	0.4%	925,264	0.2%	
Other	0	0.0%	0	0.0%	
Printing & Media	9	1.2%	3,805,672	1.0%	
Professional Services	83	11.3%	39,997,051	10.5%	
Property Investment	3	0.4%	606,004	0.2%	
Public Service	11	1.5%	3,579,047	0.9%	
Retail	65	8.9%	40,798,230	10.7%	
Sport, Leisure, Cultural & Recreational	43	5.9%	16,964,616	4.5%	
Wholesale	2	0.3%	2,014,429	0.5%	
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

Credit Events ●●					
	Number		Balance		
	Amount	%	Amount	%	%
0	732	99.7%	378,128,132	99.7%	
1	2	0.3%	1,227,334	0.3%	
2	0	0.0%	0	0.0%	
<b>Total</b>	<b>734</b>	<b>100%</b>	<b>379,355,466</b>	<b>100%</b>	

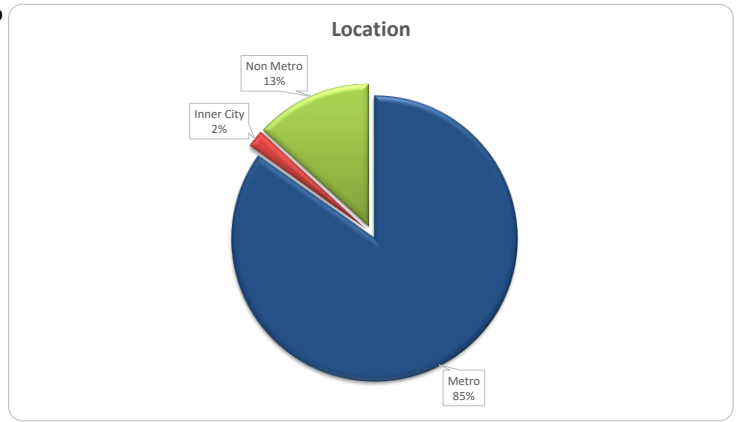


Think Tank Series 2020-1: Current Charts

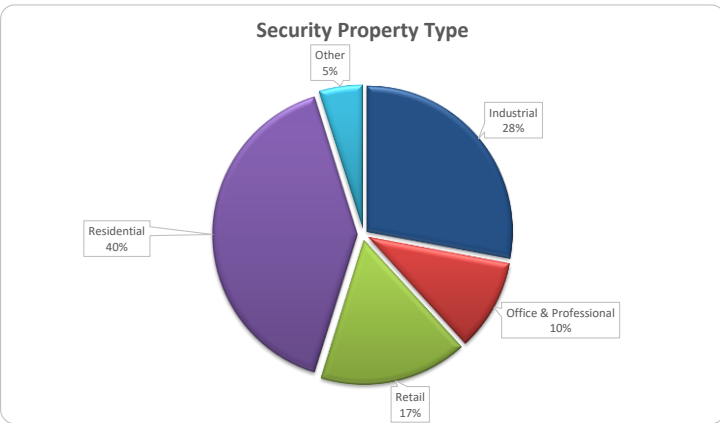
9



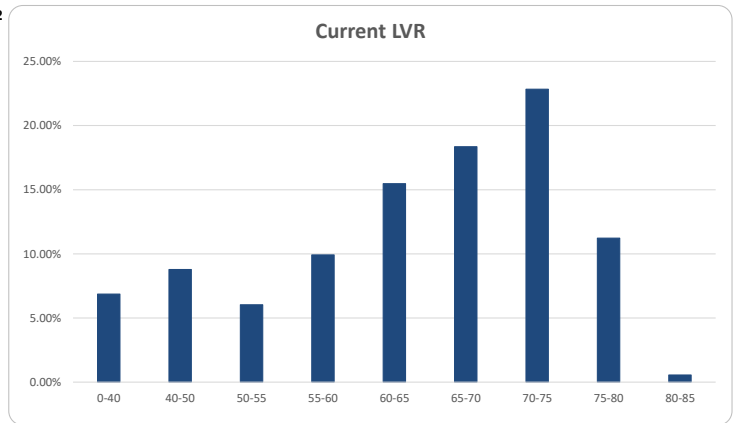
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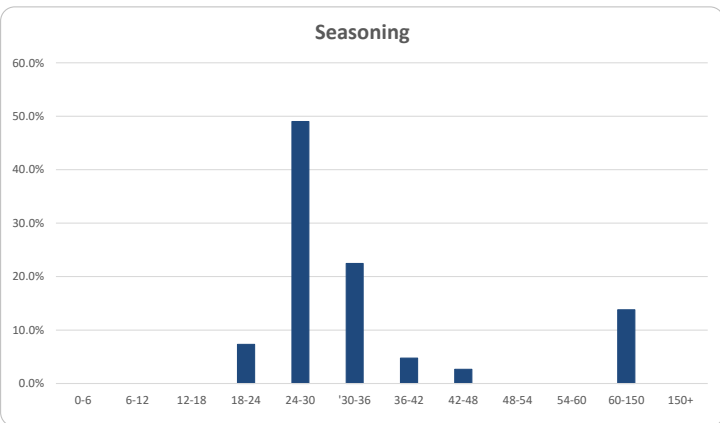
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