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# Investor Report - Think Tank Residential Series 2021-1

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Collection Period from 01-Jun-2022 to 30-Jun-2022

Payment Date of 11-Jul-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 | 298,686,009.83              |          | 10,860,483.62    | 287,825,526.21           | 72.0%               | 0.00                | 0.00                | 443,633.01                 | 443,633.01    |
| Class A2 | 44,802,901.47               |          | 1,629,072.54     | 43,173,828.93            | 72.0%               | 0.00                | 0.00                | 72,252.72                  | 72,252.72     |
| Class B  | 16,000,000.00               |          | 0.00             | 16,000,000.00            | 100.0%              | 0.00                | 0.00                | 30,559.04                  | 30,559.04     |
| Class C  | 9,000,000.00                |          | 0.00             | 9,000,000.00             | 100.0%              | 0.00                | 0.00                | 19,864.80                  | 19,864.80     |
| Class D  | 6,500,000.00                |          | 0.00             | 6,500,000.00             | 100.0%              | 0.00                | 0.00                | 19,039.27                  | 19,039.27     |
| Class E  | 3,500,000.00                |          | 0.00             | 3,500,000.00             | 100.0%              | 0.00                | 0.00                | 17,237.53                  | 17,237.53     |
| Class F  | 2,500,000.00                |          | 0.00             | 2,500,000.00             | 100.0%              | 0.00                | 0.00                | 15,178.96                  | 15,178.96     |
| Class G  | 2,500,000.00                |          | 0.00             | 2,500,000.00             | 100.0%              | 0.00                | 0.00                | 25,158.41                  | 25,158.41     |

### 1. GENERAL

|                           |           |
|---------------------------|-----------|
| Current Payment Date      | 11-Jul-22 |
| Collection Period (start) | 1-Jun-22  |
| Collection Period (end)   | 30-Jun-22 |
| Interest Period (start)   | 10-Jun-22 |
| Interest Period (end)     | 10-Jul-22 |
| Days in Interest Period   | 31        |
| Next Payment Date         | 10-Aug-22 |

### 2. COLLECTIONS

#### a. Total Available Income

|                               |                     |
|-------------------------------|---------------------|
| Interest on Mortgage Loans    | 1,365,253.99        |
| Early Repayment Fees          | 3,300.00            |
| Principal Draws               | 0.00                |
| Liquidity Draws               | 0.00                |
| Other Income <sup>(1)</sup>   | 28,124.19           |
| <b>Total Available Income</b> | <b>1,396,678.18</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  | 12,582,204.71        |
| Principal from the sale of Mortgage Loans | 0.00                 |
| Other Principal                           | 22,351.45            |
| <b>Total Principal Collections</b>        | <b>12,604,556.16</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)                      | 154,477.48 |
| Liquidity Draw repayments  | 0.00       |
| Class Redraw Interest  | 0.00       |
| Class A1 Interest  | 443,633.01 |
| Class A2 Interest  | 72,252.72  |
| Class B Interest   | 30,559.04  |
| Class C Interest   | 19,864.80  |
| Class D Interest   | 19,039.27  |
| Class E Interest   | 17,237.53  |
| Class F Interest   | 15,178.96  |
| 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   | 25,158.41  |
| Other Expenses   | 0.00       |
| Excess Spread  | 599,276.97 |

## 5. SUMMARY PRINCIPAL WATERFALL

|                            |               |
|----------------------------|---------------|
| Principal Draws            | 0.00          |
| Funding Redraws            | 115,000.00    |
| Class A1 Principal Payment | 10,860,483.62 |
| Class A2 Principal Payment | 1,629,072.54  |
| 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 | 383,509,753.75 |
| Plus: Capitalised Charges                      | 14,422.31      |
| Plus: Further Advances / Redraws               | 115,000.00     |
| Less: Principal Collections                    | 12,604,556.16  |
| Loan Balance at End of Collection Period       | 371,034,619.90 |

### b. Repayments

|   |               |
|---|---------------|
| Principal received on Mortgage Loans during Collection Period | 12,604,556.16 |
| Scheduled Principal Payments received                         | 508,718.66    |
| Unscheduled Principal Payments received                       | 12,095,837.50 |
| CPR (%) - Total Repayments                                    | 33.037%       |

### c. Threshold Rate

|  | Required | Current | Test |
|--|----------|---------|------|
| Test (a)   |          |         |      |
| WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25% | 2.70%    | 4.63%   | OK   |
| Test (b)   |          |         |      |
| Bank Bill Rate plus 3.00%  | 3.85%    | 4.63%   | OK   |

### d. Arrears

| Current Period      | 30 - 59 Days | 60 - 89 Days | 90 + Days | Total     |
|---------------------|--------------|--------------|-----------|-----------|
| No. of Loans        | 8            | 1            | 1         | 10        |
| Balance Outstanding | 4,476,340    | 659,537      | 321,431   | 5,457,308 |
| % Portfolio Balance | 1.21%        | 0.18%        | 0.09%     | 1.47%     |

### 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 | 5,714,833.67 |
| Limit available_Next Payment Date    | 5,527,490.33 |
| Outstanding Liquidity draws          | 0.00         |

## Summary ●●

|                                |             |
|--------------------------------|-------------|
| Loans                          | 653         |
| Facilities                     | 631         |
| Borrower Groups                | 596         |
| Balance                        | 371,034,620 |
| Avg Loan Balance               | 568,200     |
| Max Loan Balance               | 1,918,000   |
| Avg Facility Balance           | 588,010     |
| Max Facility Balance           | 1,999,496   |
| Avg Group Balance              | 622,541     |
| Max Group Balance              | 2,000,000   |
| WA Current LVR                 | 65.2%       |
| Max Current LVR                | 80.0%       |
| WA Yield                       | 4.63%       |
| WA Seasoning (months)          | 15.9        |
| % IO                           | 18.1%       |
| % Investor                     | 50.0%       |
| % SMSF                         | 18.1%       |
| WA Interest Cover (UnStressed) | 4.96        |

## Current Loan/Facility LVR ●●

|               | Number     |               | Balance            |             |
|---------------|------------|---------------|--------------------|-------------|
|               | Amount     | %             | Amount             | %           |
| 0% <= 40%     | 77         | 11.8%         | 24,593,808         | 6.6%        |
| > 40% <= 50%  | 59         | 9.0%          | 32,941,775         | 8.9%        |
| > 50% <= 55%  | 29         | 4.4%          | 15,797,746         | 4.3%        |
| > 55% <= 60%  | 49         | 7.5%          | 30,636,986         | 8.3%        |
| > 60% <= 65%  | 67         | 10.3%         | 36,887,789         | 9.9%        |
| > 65% <= 70%  | 85         | 13.0%         | 51,396,573         | 13.9%       |
| > 70% <= 75%  | 129        | 19.8%         | 84,323,147         | 22.7%       |
| > 75% <= 80%  | 158        | 24.2%         | 94,456,796         | 25.5%       |
| > 80% <= 85%  | 0          | 0.0%          | 0                  | 0.0%        |
| > 85% <= 100% | 0          | 0.0%          | 0                  | 0.0%        |
| <b>Total</b>  | <b>653</b> | <b>100.0%</b> | <b>371,034,620</b> | <b>100%</b> |

## Current Facility Balance ●●

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 14         | 2.2%        | 679,678            | 0.2%        |
| > 100,000 <= 200,000     | 26         | 4.1%        | 4,296,428          | 1.2%        |
| > 200,000 <= 300,000     | 73         | 11.6%       | 18,742,128         | 5.1%        |
| > 300,000 <= 400,000     | 79         | 12.5%       | 27,607,249         | 7.4%        |
| > 400,000 <= 500,000     | 112        | 17.7%       | 50,273,443         | 13.5%       |
| > 500,000 <= 1,000,000   | 262        | 41.5%       | 186,991,901        | 50.4%       |
| > 1,000,000 <= 1,500,000 | 63         | 10.0%       | 78,526,297         | 21.2%       |
| > 1,500,000 <= 2,000,000 | 2          | 0.3%        | 3,917,496          | 1.1%        |
| > 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>631</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

## Property State ●●

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| NSW          | 329        | 50.4%       | 211,135,712        | 56.9%       |
| ACT          | 4          | 0.6%        | 1,390,783          | 0.4%        |
| VIC          | 190        | 29.1%       | 112,213,677        | 30.2%       |
| QLD          | 91         | 13.9%       | 32,530,614         | 8.8%        |
| SA           | 11         | 1.7%        | 3,937,980          | 1.1%        |
| WA           | 20         | 3.1%        | 7,485,531          | 2.0%        |
| TAS          | 8          | 1.2%        | 2,340,323          | 0.6%        |
| NT           | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b> | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

## Property Location ●●

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| Metro        | 551        | 84.4%       | 324,100,414        | 87.4%       |
| Non metro    | 101        | 15.5%       | 46,321,092         | 12.5%       |
| Inner City   | 1          | 0.2%        | 613,114            | 0.2%        |
| <b>Total</b> | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

## Current Loan Balance ●●

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 22         | 3.4%        | 1,296,893          | 0.3%        |
| > 100,000 <= 200,000     | 28         | 4.3%        | 4,622,611          | 1.2%        |
| > 200,000 <= 300,000     | 78         | 11.9%       | 19,986,295         | 5.4%        |
| > 300,000 <= 400,000     | 85         | 13.0%       | 29,579,173         | 8.0%        |
| > 400,000 <= 500,000     | 119        | 18.2%       | 53,365,214         | 14.4%       |
| > 500,000 <= 1,000,000   | 261        | 40.0%       | 185,859,737        | 50.1%       |
| > 1,000,000 <= 1,500,000 | 58         | 8.9%        | 72,813,451         | 19.6%       |
| > 1,500,000 <= 2,000,000 | 2          | 0.3%        | 3,511,246          | 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>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

## Current Group Balance ●●

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 14         | 2.3%        | 679,678            | 0.2%        |
| > 100,000 <= 200,000     | 25         | 4.2%        | 4,151,627          | 1.1%        |
| > 200,000 <= 300,000     | 62         | 10.4%       | 16,037,996         | 4.3%        |
| > 300,000 <= 400,000     | 66         | 11.1%       | 23,142,840         | 6.2%        |
| > 400,000 <= 500,000     | 111        | 18.6%       | 49,944,907         | 13.5%       |
| > 500,000 <= 1,000,000   | 237        | 39.8%       | 170,252,019        | 45.9%       |
| > 1,000,000 <= 1,500,000 | 72         | 12.1%       | 89,992,771         | 24.3%       |
| > 1,500,000 <= 2,000,000 | 9          | 1.5%        | 16,832,782         | 4.5%        |
| > 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>596</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

## Seasoning (months) ●●

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| 0 <= 6       | 0          | 0.0%        | 0                  | 0.0%        |
| > 6 <= 12    | 107        | 16.4%       | 68,747,259         | 18.5%       |
| > 12 <= 18   | 319        | 48.9%       | 183,402,427        | 49.4%       |
| > 18 <= 24   | 214        | 32.8%       | 111,538,339        | 30.1%       |
| > 24 <= 30   | 12         | 1.8%        | 6,810,744          | 1.8%        |
| > 30 <= 36   | 1          | 0.2%        | 535,851            | 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>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

## Arrears (Days Past Due) ●●

|               | Number     |             | Balance            |             |
|---------------|------------|-------------|--------------------|-------------|
|               | Amount     | %           | Amount             | %           |
| 0 <= 30       | 643        | 98.5%       | 365,577,311        | 98.5%       |
| > 30 <= 60    | 8          | 1.2%        | 4,476,340          | 1.2%        |
| > 60 <= 90    | 1          | 0.2%        | 659,537            | 0.2%        |
| > 90 <= 120   | 0          | 0.0%        | 0                  | 0.0%        |
| > 120 <= 150  | 0          | 0.0%        | 0                  | 0.0%        |
| > 150 <= 1000 | 1          | 0.2%        | 321,431            | 0.1%        |
| <b>Total</b>  | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Income Verification ●●**

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| Full Doc     | 94         | 14.4%       | 59,613,280         | 16.1%       |
| Mid Doc      | 395        | 60.5%       | 244,406,206        | 65.9%       |
| Quick Doc    | 0          | 0.0%        | 0                  | 0.0%        |
| SMSF         | 164        | 25.1%       | 67,015,134         | 18.1%       |
| SMSF NR      | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b> | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Property Type ●●**

|                     | Number     |             | Balance            |             |
|---------------------|------------|-------------|--------------------|-------------|
|                     | Amount     | %           | Amount             | %           |
| Retail              | 0          | 0.0%        | 0                  | 0.0%        |
| Industrial          | 0          | 0.0%        | 0                  | 0.0%        |
| Office              | 0          | 0.0%        | 0                  | 0.0%        |
| Professional Suites | 0          | 0.0%        | 0                  | 0.0%        |
| Commercial Other    | 0          | 0.0%        | 0                  | 0.0%        |
| Vacant Land         | 0          | 0.0%        | 0                  | 0.0%        |
| Rural               | 0          | 0.0%        | 0                  | 0.0%        |
| Residential         | 653        | 100.0%      | 371,034,620        | 100.0%      |
| <b>Total</b>        | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Interest Rate Type ●●**

|  | Number     |             | Balance            |             |
|--|------------|-------------|--------------------|-------------|
|  | Amount     | %           | Amount             | %           |
| Variable                               | 653        | 100.0%      | 371,034,620        | 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>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Interest Rates ●●**

|                 | Number     |             | Balance            |             |
|-----------------|------------|-------------|--------------------|-------------|
|                 | Amount     | %           | Amount             | %           |
| 0 <= 5.0%       | 428        | 65.5%       | 263,432,701        | 71.0%       |
| > 5.0% <= 5.5%  | 85         | 13.0%       | 44,562,693         | 12.0%       |
| > 5.5% <= 6.0%  | 105        | 16.1%       | 49,514,971         | 13.3%       |
| > 6.0% <= 6.5%  | 33         | 5.1%        | 12,739,539         | 3.4%        |
| > 6.5% <= 7.0%  | 1          | 0.2%        | 189,219            | 0.1%        |
| > 7.0% <= 7.5%  | 1          | 0.2%        | 595,496            | 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>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Interest Cover (Unstressed) ●●**

|                | Number     |             | Balance            |             |
|----------------|------------|-------------|--------------------|-------------|
|                | Amount     | %           | Amount             | %           |
| 0 <= 1.50      | 0          | 0.0%        | 0                  | 0.0%        |
| > 1.50 <= 1.75 | 6          | 0.9%        | 2,714,257          | 0.7%        |
| > 1.75 <= 2.00 | 56         | 8.6%        | 25,475,662         | 6.9%        |
| > 2.00 <= 2.25 | 40         | 6.1%        | 18,691,968         | 5.0%        |
| > 2.25 <= 2.50 | 26         | 4.0%        | 13,500,813         | 3.6%        |
| > 2.50 <= 2.75 | 24         | 3.7%        | 13,350,180         | 3.6%        |
| > 2.75 <= 3.00 | 8          | 1.2%        | 4,247,384          | 1.1%        |
| > 3.00 <= 3.25 | 14         | 2.1%        | 6,370,383          | 1.7%        |
| > 3.25 <= 3.50 | 18         | 2.8%        | 12,522,759         | 3.4%        |
| > 3.50 <= 3.75 | 15         | 2.3%        | 9,934,751          | 2.7%        |
| > 3.75 <= 4.00 | 16         | 2.5%        | 10,524,363         | 2.8%        |
| > 4.00 <= 4.25 | 29         | 4.4%        | 16,832,633         | 4.5%        |
| > 4.25 <= 100  | 401        | 61.4%       | 236,869,468        | 63.8%       |
| <b>Total</b>   | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**NCCP Loans ●●**

|                      | Number     |             | Balance            |             |
|----------------------|------------|-------------|--------------------|-------------|
|                      | Amount     | %           | Amount             | %           |
| NCCP regulated loans | 395        | 60.5%       | 242,691,065        | 65.4%       |
| Non NCCP loans       | 258        | 39.5%       | 128,343,555        | 34.6%       |
| <b>Total</b>         | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Residential Property Type ●●**

|                        | Number     |             | Balance            |             |
|------------------------|------------|-------------|--------------------|-------------|
|                        | Amount     | %           | Amount             | %           |
| Apartment              | 104        | 15.8%       | 47,026,621         | 12.7%       |
| High Density Apartment | 0          | 0.0%        | 0                  | 0.0%        |
| House                  | 553        | 84.2%       | 324,007,999        | 87.3%       |
| <b>Total</b>           | <b>657</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Employment Type ●●**

|                             | Number     |             | Balance            |             |
|-----------------------------|------------|-------------|--------------------|-------------|
|                             | Amount     | %           | Amount             | %           |
| PAYG                        | 113        | 17.3%       | 49,012,350         | 13.2%       |
| <i>Months Self Employed</i> |            |             |                    |             |
| 0 <= 12                     | 12         | 0.0%        | 0                  | 0.0%        |
| 12 <= 24                    | 24         | 0.0%        | 0                  | 0.0%        |
| 24 <= 36                    | 36         | 5.5%        | 30,206,975         | 8.1%        |
| 36 <= 48                    | 48         | 6.9%        | 40,451,059         | 10.9%       |
| 48 <= 60                    | 60         | 4.3%        | 25,303,176         | 6.8%        |
| 60 <= 700                   | 700        | 37.3%       | 226,061,060        | 60.9%       |
| <b>Total</b>                | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Remaining Term ●●**

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| 0 <= 15      | 180        | 1.5%        | 3,343,888          | 0.9%        |
| > 15 <= 20   | 240        | 4.6%        | 14,873,649         | 4.0%        |
| > 20 <= 25   | 300        | 6.6%        | 21,245,658         | 5.7%        |
| > 25 <= 30   | 360        | 87.3%       | 331,571,425        | 89.4%       |
| <b>Total</b> | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Payment Type ●●**

|                                | Number     |             | Balance            |             |
|--------------------------------|------------|-------------|--------------------|-------------|
|                                | Amount     | %           | Amount             | %           |
| P&I                            | 563        | 86.2%       | 303,906,585        | 81.9%       |
| <i>IO Term Remaining (yrs)</i> |            |             |                    |             |
| 0 <= 1                         | 16         | 2.5%        | 10,440,552         | 2.8%        |
| > 1 <= 2                       | 7          | 1.1%        | 5,387,246          | 1.5%        |
| > 2 <= 3                       | 3          | 0.5%        | 3,095,415          | 0.8%        |
| > 3 <= 4                       | 55         | 8.4%        | 41,181,822         | 11.1%       |
| > 4 <= 5                       | 9          | 1.4%        | 7,023,000          | 1.9%        |
| <b>Total</b>                   | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Loan Purpose ●●**

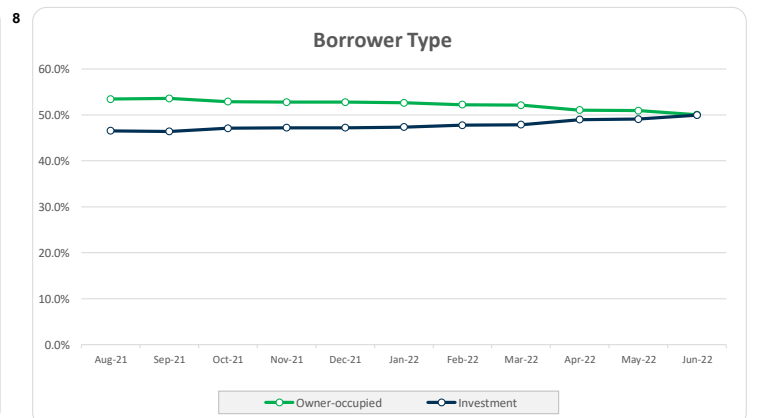
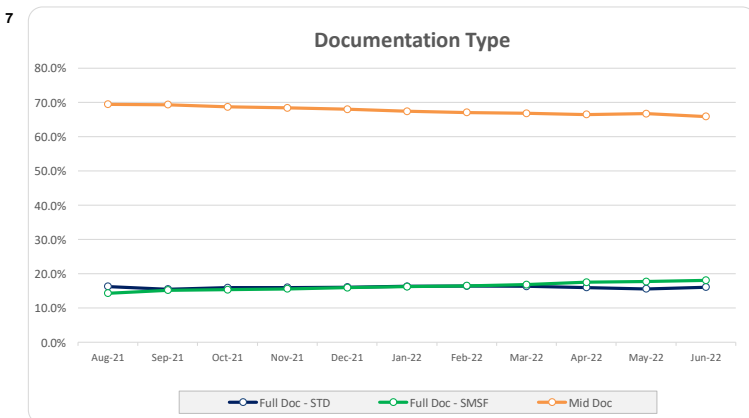
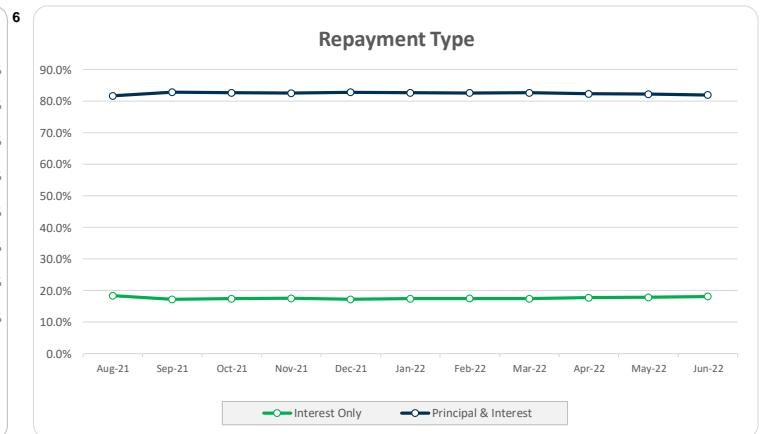
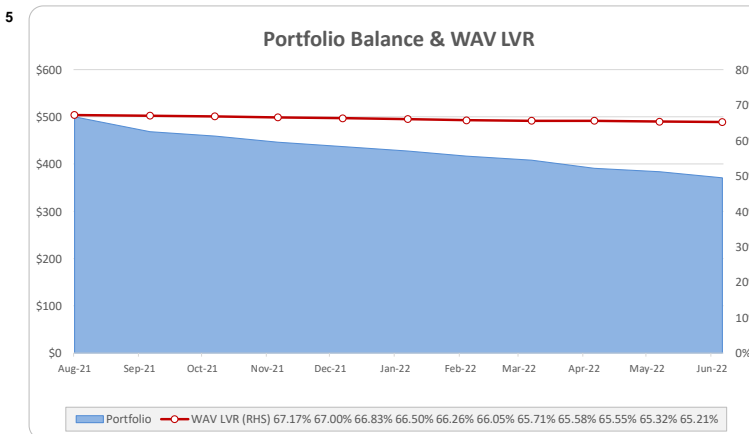
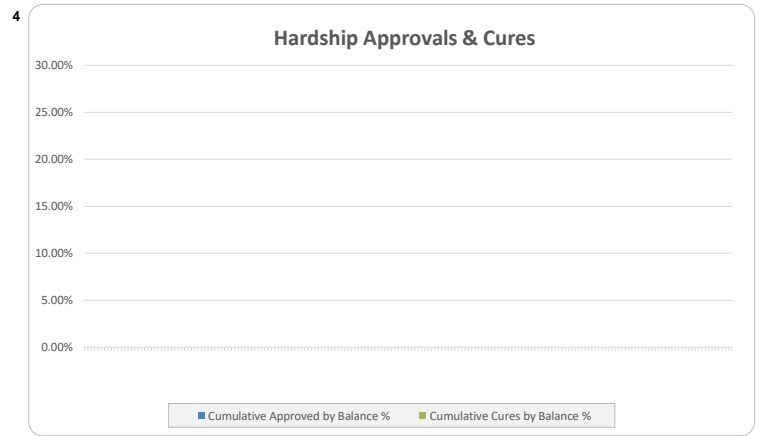
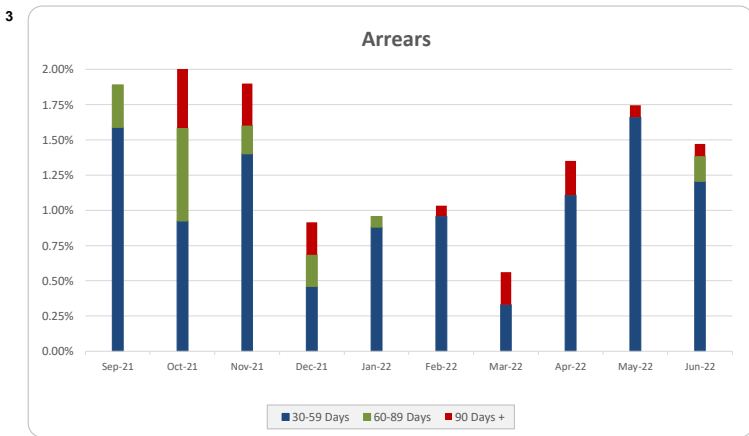
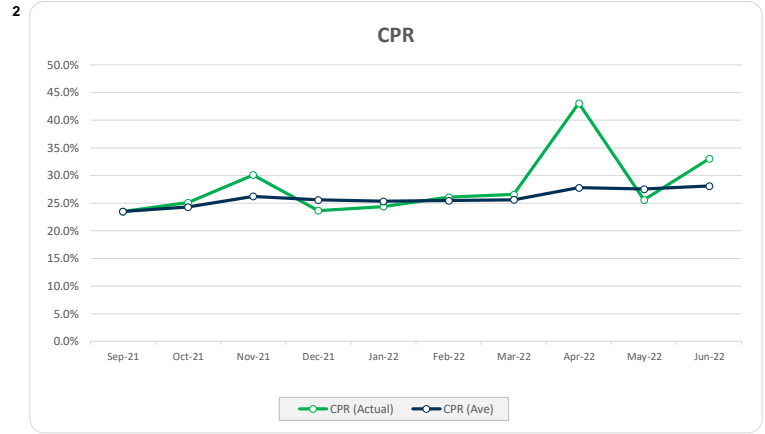
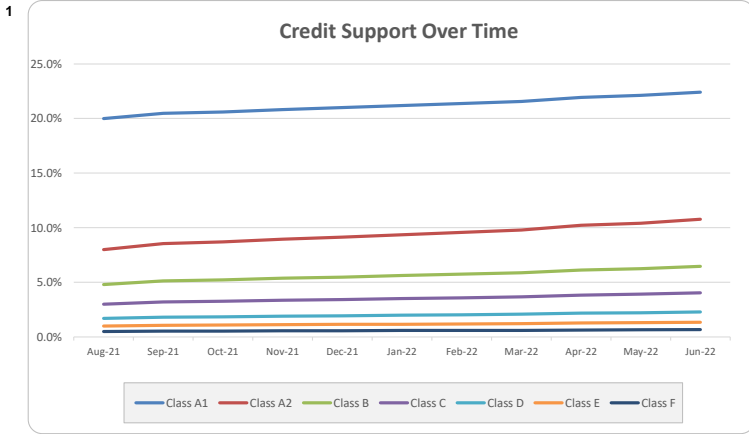
|                        | Number     |             | Balance            |             |
|------------------------|------------|-------------|--------------------|-------------|
|                        | Amount     | %           | Amount             | %           |
| Purchase - no takeout  | 432        | 66.2%       | 245,392,108        | 66.1%       |
| Refinance - no takeout | 93         | 14.2%       | 55,229,190         | 14.9%       |
| Refinance              | 113        | 17.3%       | 65,450,693         | 17.6%       |
| Equity Takeout         | 15         | 2.3%        | 4,962,629          | 1.3%        |
| <b>Total</b>           | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

**Borrower Industry ●●**

|   | Number     |             | Balance            |             |
|---|------------|-------------|--------------------|-------------|
|   | Amount     | %           | Amount             | %           |
| Agriculture                             | 1          | 0.2%        | 201,811            | 0.1%        |
| Automotive / Transport                  | 80         | 12.3%       | 45,224,910         | 12.2%       |
| Communications                          | 28         | 4.3%        | 18,032,622         | 4.9%        |
| Construction                            | 216        | 33.1%       | 139,214,215        | 37.5%       |
| Education                               | 28         | 4.3%        | 12,366,913         | 3.3%        |
| Engineering / Manufacturing             | 34         | 5.2%        | 16,250,515         | 4.4%        |
| Finance & Insurance                     | 22         | 3.4%        | 11,389,803         | 3.1%        |
| Food and Beverage                       | 54         | 8.3%        | 30,972,261         | 8.3%        |
| Health                                  | 35         | 5.4%        | 15,911,774         | 4.3%        |
| IT                                      | 0          | 0.0%        | 0                  | 0.0%        |
| Other                                   | 0          | 0.0%        | 0                  | 0.0%        |
| Printing & Media                        | 6          | 0.9%        | 2,876,820          | 0.8%        |
| Professional Services                   | 64         | 9.8%        | 32,235,536         | 8.7%        |
| Property Investment                     | 3          | 0.5%        | 1,375,899          | 0.4%        |
| Public Service                          | 7          | 1.1%        | 3,430,427          | 0.9%        |
| Retail                                  | 37         | 5.7%        | 21,353,242         | 5.8%        |
| Sport, Leisure, Cultural & Recreational | 38         | 5.8%        | 20,197,872         | 5.4%        |
| Wholesale                               | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b>                            | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

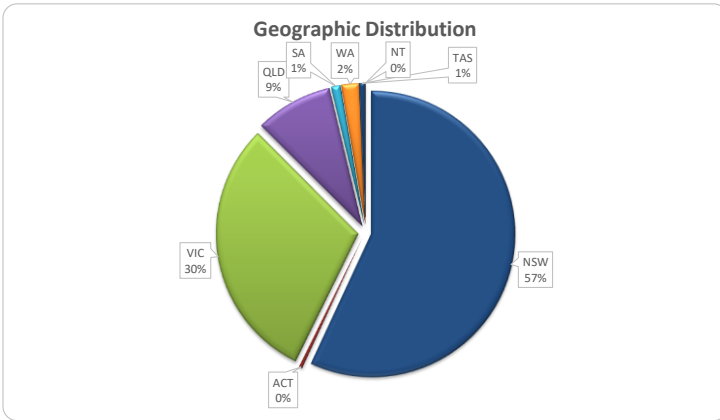
**Credit Events ●●**

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| 0            | 653        | 100.0%      | 371,034,620        | 100.0%      |
| 1            | 0          | 0.0%        | 0                  | 0.0%        |
| 2            | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b> | <b>653</b> | <b>100%</b> | <b>371,034,620</b> | <b>100%</b> |

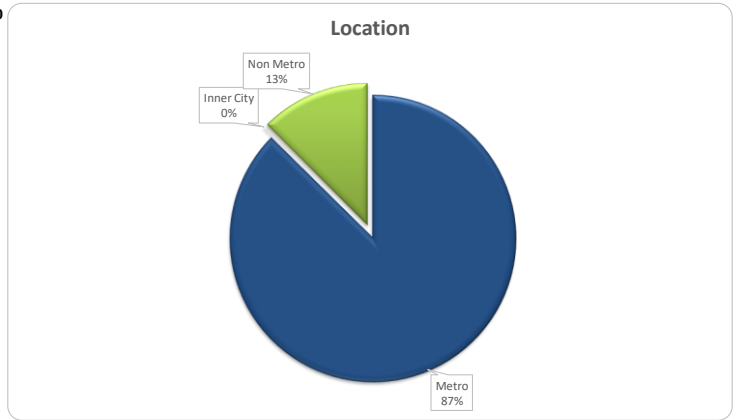


Think Tank Residential Series 2021-1: Current Charts

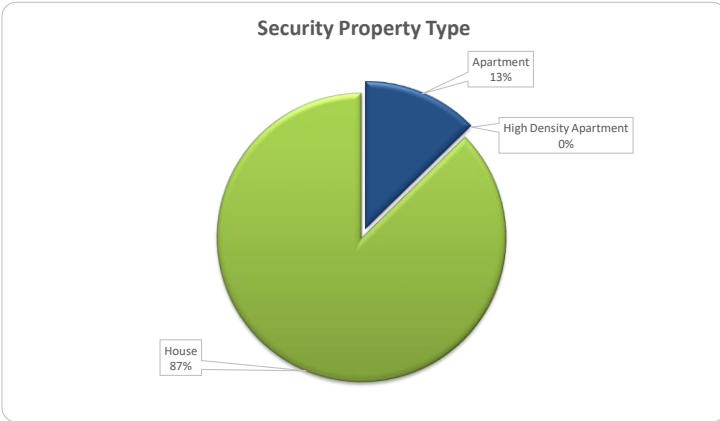
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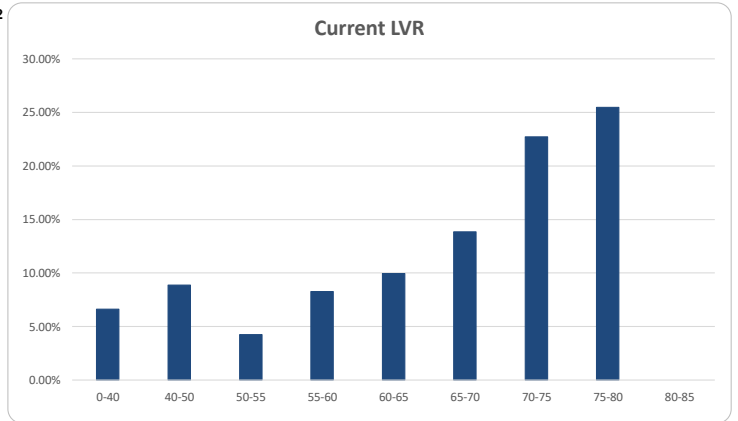
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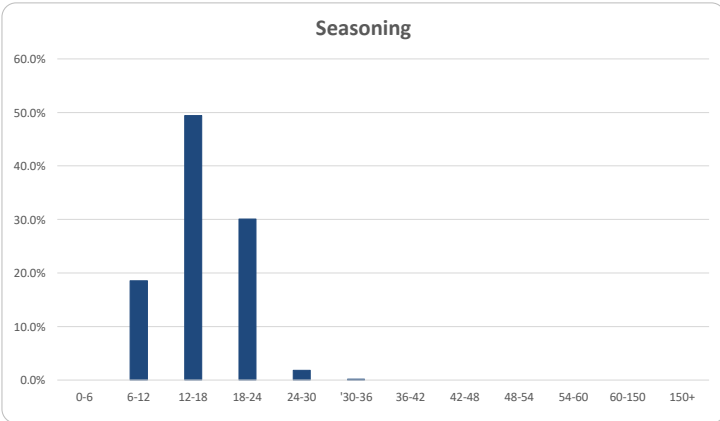
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