
Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Aug-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	79,911,853.14		2,928,902.24	76,982,950.90	36.7%	0.00	0.00	180,622.68	180,622.68
Class A2	18,379,726.23		673,647.52	17,706,078.71	36.7%	0.00	0.00	46,830.54	46,830.54
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	60,641.10	60,641.10
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	106,323.29	106,323.29
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	80,778.08	80,778.08
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	28,997.26	28,997.26
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	78,793.15	78,793.15
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	20,942.47	20,942.47
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	37,109.59	37,109.59

1. GENERAL

Current Payment Date	10-Aug-22
Collection Period (start)	1-Jul-22
Collection Period (end)	31-Jul-22
Interest Period (start)	11-Jul-22
Interest Period (end)	9-Aug-22
Days in Interest Period	30
Next Payment Date	12-Sep-22

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	977,100.86
Early Repayment Fees	29,239.89
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	19,548.92
Total Available Income	1,025,889.67

(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	3,606,672.07
Principal from the sale of Mortgage Loans	0.00
Other Principal	-4,122.31
Total Principal Collections	3,602,549.76

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)	86,228.68
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	180,622.68
Class A2 Interest	46,830.54
Class B Interest	60,641.10
Class C Interest	106,323.29
Class D Interest	80,778.08
Class E Interest	28,997.26
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	78,793.15
Class G Interest	20,942.47
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	37,109.59
Other Expenses	0.00
Excess Spread	298,622.83

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	2,928,902.24
Class A2 Principal Payment	673,647.52
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	191,721,629.65
Plus: Capitalised Charges	2,757.72
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	3,606,672.07
Loan Balance at End of Collection Period	188,117,715.30

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,602,549.76
Scheduled Principal Payments received	219,330.99
Unscheduled Principal Payments received	3,383,218.77
CPR (%) - Total Repayment	20.4%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.10%	6.67%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.90%	6.67%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	2	1	0	3
Balance Outstanding	2,603,036	1,186,561	0	3,789,597
% Portfolio Balance	1.38%	0.63%	0.00%	2.01%

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	5,174,747.38
Limit available_Next Payment Date	5,066,670.89
Outstanding Liquidity draws	0.00

Summary

Loans	329
Facilities	305
Borrower Groups	282
Balance	188,117,715
Avg Loan Balance	571,788
Max Loan Balance	2,925,000
Avg Facility Balance	616,779
Max Facility Balance	3,078,604
Avg Group Balance	667,084
Max Group Balance	3,078,604
WA Current LVR	60.6%
Max Current LVR	80.0%
WA Yield	6.67%
WA Seasoning (months)	43.0
% IO	42.6%
% Investor	57.2%
% SMSF	33.1%
WA Interest Cover (UnStressed)	2.50

Current Loan/Facility LVR

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	47	14.3%	12,282,860	6.5%
> 40% <= 50%	42	12.8%	23,742,798	12.6%
> 50% <= 55%	22	6.7%	9,238,330	4.9%
> 55% <= 60%	37	11.2%	23,531,559	12.5%
> 60% <= 65%	60	18.2%	41,391,454	22.0%
> 65% <= 70%	63	19.1%	39,587,941	21.0%
> 70% <= 75%	53	16.1%	35,767,971	19.0%
> 75% <= 80%	5	1.5%	2,574,803	1.4%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	329	100.0%	188,117,715	100%

Current Facility Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	6	2.0%	215,372	0.1%
> 100,000 <= 200,000	37	12.1%	5,822,870	3.1%
> 200,000 <= 300,000	53	17.4%	13,307,137	7.1%
> 300,000 <= 400,000	40	13.1%	13,708,923	7.3%
> 400,000 <= 500,000	32	10.5%	14,364,439	7.6%
> 500,000 <= 1,000,000	86	28.2%	60,486,298	32.2%
> 1,000,000 <= 1,500,000	31	10.2%	37,691,470	20.0%
> 1,500,000 <= 2,000,000	11	3.6%	19,899,385	10.6%
> 2,000,000 <= 2,500,000	4	1.3%	8,483,060	4.5%
> 2,500,000 <= 5,000,000	5	1.6%	14,138,762	7.5%
Total	305	100%	188,117,715	100%

Property State

	Number		Balance	
	Amount	%	Amount	%
NSW	149	45.3%	96,348,581	51.2%
ACT	7	2.1%	3,120,403	1.7%
VIC	98	29.8%	54,720,909	29.1%
QLD	42	12.8%	20,495,291	10.9%
SA	9	2.7%	3,973,720	2.1%
WA	19	5.8%	7,720,901	4.1%
TAS	5	1.5%	1,737,911	0.9%
NT	0	0.0%	0	0.0%
Total	329	100%	188,117,715	100%

Property Location

	Number		Balance	
	Amount	%	Amount	%
Metro	273	83.0%	157,090,624	83.5%
Non metro	46	14.0%	24,904,895	13.2%
Inner City	10	3.0%	6,122,196	3.3%
Total	329	100%	188,117,715	100%

Current Loan Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	4.0%	459,491	0.2%
> 100,000 <= 200,000	43	13.1%	6,717,109	3.6%
> 200,000 <= 300,000	62	18.8%	15,683,461	8.3%
> 300,000 <= 400,000	41	12.5%	14,087,827	7.5%
> 400,000 <= 500,000	36	10.9%	16,293,344	8.7%
> 500,000 <= 1,000,000	85	25.8%	58,355,108	31.0%
> 1,000,000 <= 1,500,000	30	9.1%	36,603,985	19.5%
> 1,500,000 <= 2,000,000	10	3.0%	17,809,385	9.5%
> 2,000,000 <= 2,500,000	4	1.2%	8,483,060	4.5%
> 2,500,000 <= 5,000,000	5	1.5%	13,624,948	7.2%
Total	329	100%	188,117,715	100%

Current Group Balance

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	6	2.1%	215,372	0.1%
> 100,000 <= 200,000	27	9.6%	4,243,344	2.3%
> 200,000 <= 300,000	50	17.7%	12,491,471	6.6%
> 300,000 <= 400,000	37	13.1%	12,857,746	6.8%
> 400,000 <= 500,000	29	10.3%	13,041,241	6.9%
> 500,000 <= 1,000,000	77	27.3%	52,948,474	28.1%
> 1,000,000 <= 1,500,000	31	11.0%	37,182,490	19.8%
> 1,500,000 <= 2,000,000	12	4.3%	22,134,349	11.8%
> 2,000,000 <= 2,500,000	6	2.1%	13,253,122	7.0%
> 2,500,000 <= 5,000,000	7	2.5%	19,750,105	10.5%
Total	282	100%	188,117,715	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	30	9.1%	20,246,993	10.8%
> 36 <= 42	168	51.1%	92,505,882	49.2%
> 42 <= 48	99	30.1%	52,309,578	27.8%
> 48 <= 54	20	6.1%	14,305,692	7.6%
> 54 <= 60	6	1.8%	4,479,724	2.4%
> 60 <= 300	6	1.8%	4,269,846	2.3%
Total	329	100%	188,117,715	100%

Arrears (Days Past Due)

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	326	99.1%	184,328,118	98.0%
> 30 <= 60	2	0.6%	2,603,036	1.4%
> 60 <= 90	1	0.3%	1,186,561	0.6%
> 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	329	100%	188,117,715	100%

Income Verification ●●	Number		Balance		%
	Amount	%	Amount	%	
	Full Doc	105	31.9%	72,203,914	
Mid Doc	79	24.0%	49,445,166	26.3%	
Quick Doc	12	3.6%	4,274,932	2.3%	
SMSF	133	40.4%	62,193,703	33.1%	
SMSF NR	0	0.0%	0	0.0%	
Total	329	100%	188,117,715	100%	

Property Type ●●	Number		Balance		%
	Amount	%	Amount	%	
	Retail	61	18.5%	30,720,704	
Industrial	157	47.7%	81,852,517	43.5%	
Office	40	12.2%	25,602,517	13.6%	
Professional Suites	6	1.8%	2,281,697	1.2%	
Commercial Other	10	3.0%	13,421,007	7.1%	
Vacant Land	0	0.0%	0	0.0%	
Rural	3	0.9%	4,219,709	2.2%	
Residential	52	15.8%	30,019,564	16.0%	
Total	329	100%	188,117,715	100%	

Interest Rate Type ●●	Number		Balance		%
	Amount	%	Amount	%	
	Variable	323	98.2%	184,315,135	
Fixed Rate Term Remaining (yrs)					
0 <= 1	2	0.6%	637,500	0.3%	
> 1 <= 2	4	1.2%	3,165,081	1.7%	
> 2 <= 3	0	0.0%	0	0.0%	
> 3 <= 4	0	0.0%	0	0.0%	
> 4 <= 5	0	0.0%	0	0.0%	
Total	329	100%	188,117,715	100%	

Interest Rates ●●	Number		Balance		%
	Amount	%	Amount	%	
	0 <= 5.0%	4	1.2%	4,955,898	
> 5.0% <= 5.5%	15	4.6%	9,171,924	4.9%	
> 5.5% <= 6.0%	32	9.7%	18,628,021	9.9%	
> 6.0% <= 6.5%	81	24.6%	47,299,811	25.1%	
> 6.5% <= 7.0%	87	26.4%	45,552,652	24.2%	
> 7.0% <= 7.5%	70	21.3%	43,145,754	22.9%	
> 7.5% <= 8.0%	37	11.2%	16,852,829	9.0%	
> 8.0% <= 8.5%	2	0.6%	1,661,501	0.9%	
> 8.5% <= 9.0%	1	0.3%	849,325	0.5%	
> 9.0% <= 13.0%	0	0.0%	0	0.0%	
Total	329	100%	188,117,715	100%	

Interest Cover (Unstressed) ●●	Number		Balance		%
	Amount	%	Amount	%	
	0 <= 1.50	3	0.9%	2,170,316	
> 1.50 <= 1.75	67	20.4%	47,130,744	25.1%	
> 1.75 <= 2.00	60	18.2%	33,726,448	17.9%	
> 2.00 <= 2.25	44	13.4%	26,872,415	14.3%	
> 2.25 <= 2.50	25	7.6%	9,092,728	4.8%	
> 2.50 <= 2.75	31	9.4%	14,105,212	7.5%	
> 2.75 <= 3.00	20	6.1%	9,808,835	5.2%	
> 3.00 <= 3.25	15	4.6%	9,387,935	5.0%	
> 3.25 <= 3.50	12	3.6%	8,253,416	4.4%	
> 3.50 <= 3.75	6	1.8%	5,031,185	2.7%	
> 3.75 <= 4.00	8	2.4%	4,191,415	2.2%	
> 4.00 <= 4.25	8	2.4%	3,079,358	1.6%	
> 4.25 <= 100	30	9.1%	15,267,707	8.1%	
Total	329	100%	188,117,715	100%	

NCCP Loans ●●	Number		Balance		%
	Amount	%	Amount	%	
	NCCP regulated loans	21	6.4%	10,871,100	
Non NCCP loans	308	93.6%	177,246,616	94.2%	
Total	329	100%	188,117,715	100%	

Residential Property Type ●●	Number		Balance		%
	Amount	%	Amount	%	
	Apartment	13	22.4%	9,383,487	
High Density Apartment	3	5.2%	1,063,537	3.2%	
House	42	72.4%	22,771,922	68.6%	
Total	58	100%	33,218,946	100%	

Employment Type ●●	Number		Balance		%
	Amount	%	Amount	%	
	PAYG	47	14.3%	19,971,523	
Months Self Employed					
0 < 12	12	0	0.0%	0	0.0%
12 < 24	24	0	0.0%	0	0.0%
24 < 36	36	9	2.7%	5,781,156	3.1%
36 < 48	48	8	2.4%	3,666,317	1.9%
48 < 60	60	12	3.6%	8,786,055	4.7%
60 < 700	700	253	76.9%	149,912,665	79.7%
Total	329	100%	188,117,715	100%	

Remaining Term ●●	Number		Balance		%
	Amount	%	Amount	%	
	0 <= 15	180	13	4.0%	
> 15 <= 20	240	18	5.5%	7,887,574	4.2%
> 20 <= 25	300	182	55.3%	106,810,138	56.8%
> 25 <= 30	360	116	35.3%	68,640,835	36.5%
Total	329	100%	188,117,715	100%	

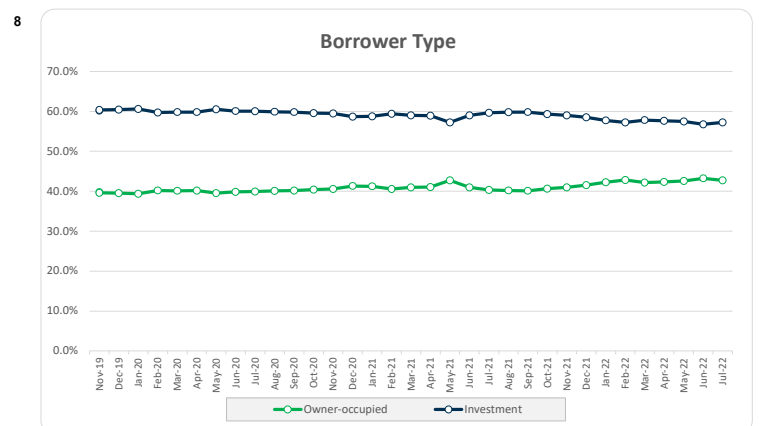
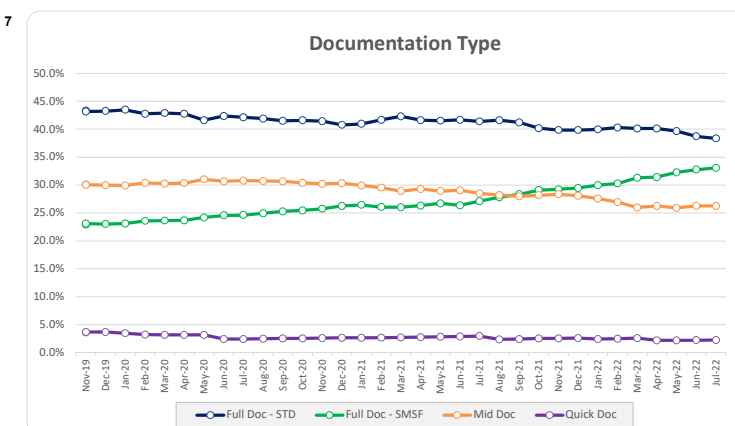
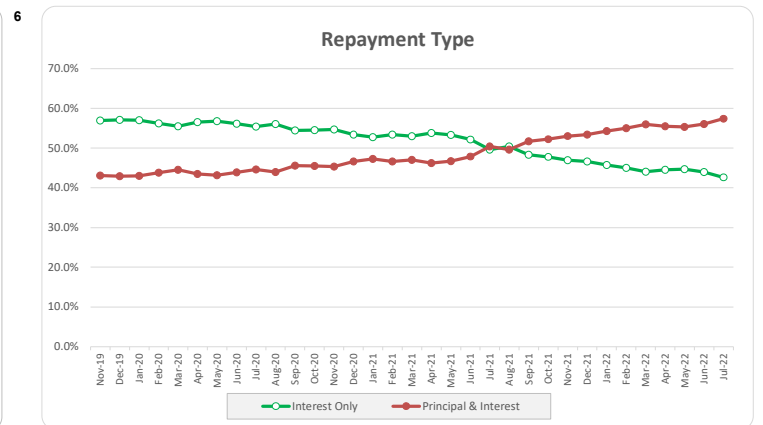
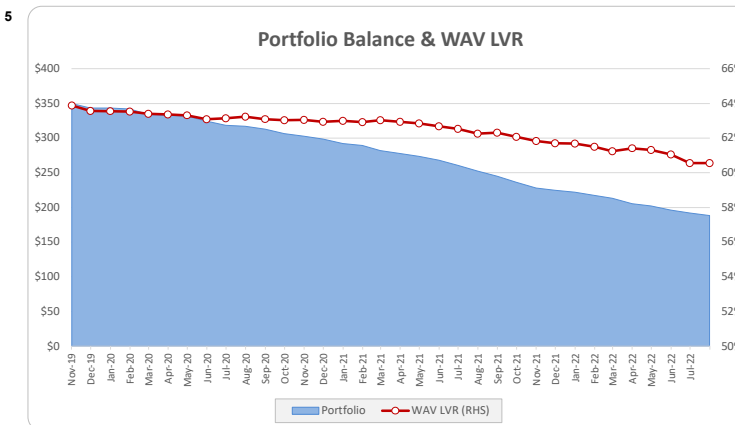
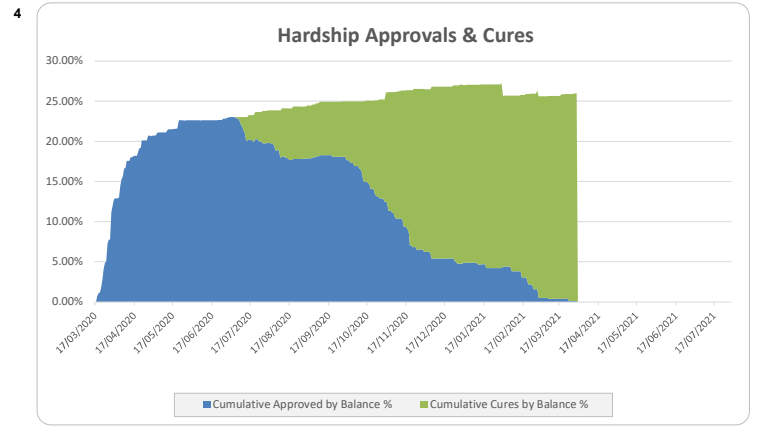
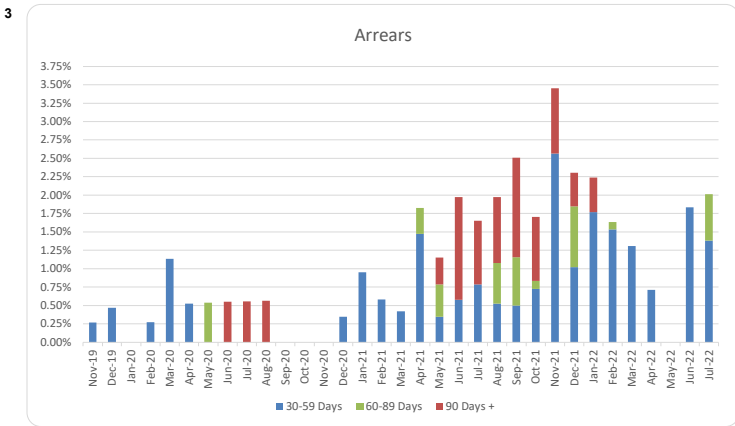
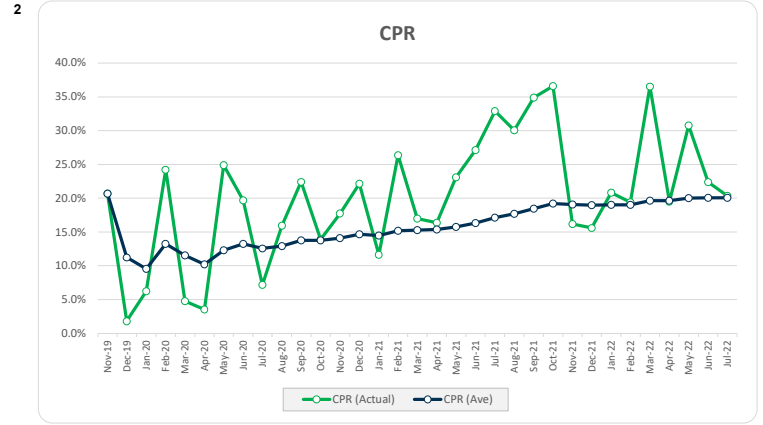
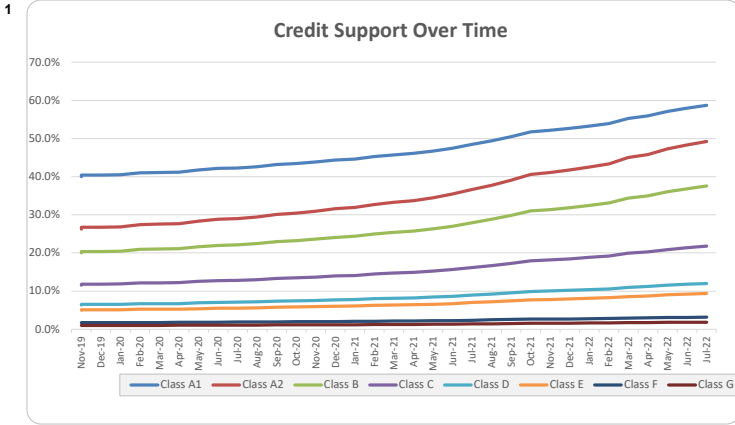
Payment Type ●●	Number		Balance		%
	Amount	%	Amount	%	
	P&I	213	64.7%	107,947,012	
IO Term Remaining (yrs)					
0 <= 1	30	9.1%	19,766,660	10.5%	
> 1 <= 2	75	22.8%	50,348,850	26.8%	
> 2 <= 3	11	3.3%	10,055,193	5.3%	
> 3 <= 4	0	0.0%	0	0.0%	
> 4 <= 5	0	0.0%	0	0.0%	
Total	329	100%	188,117,715	100%	

Loan Purpose ●●	Number		Balance		%
	Amount	%	Amount	%	
	Purchase	207	62.9%	108,817,576	
Refinance - no takeout	54	16.4%	42,443,625	22.6%	
Refinance incl takeout	68	20.7%	36,856,514	19.6%	
Total	329	100%	188,117,715	100%	

Borrower Industry ●●	Number		Balance		%
	Amount	%	Amount	%	
	Agriculture	0	0.0%	0	
Automotive / Transport	47	14.3%	25,441,657	13.5%	
Communications	9	2.7%	6,849,970	3.6%	
Construction	84	25.5%	50,174,181	26.7%	
Education	6	1.8%	6,216,456	3.3%	
Engineering / Manufacturing	35	10.6%	18,766,024	10.0%	
Finance & Insurance	12	3.6%	6,523,056	3.5%	
Food and Beverage	25	7.6%	18,958,511	10.1%	
Health	22	6.7%	5,970,950	3.2%	
IT	0	0.0%	0	0.0%	
Other	1	0.3%	342,534	0.2%	
Printing & Media	5	1.5%	2,250,082	1.2%	
Professional Services	48	14.6%	28,600,229	15.2%	
Property Investment	1	0.3%	266,098	0.1%	
Public Service	1	0.3%	266,539	0.1%	
Retail	18	5.5%	7,684,517	4.1%	
Sport, Leisure, Cultural & Recreational	15	4.6%	9,806,912	5.2%	
Wholesale	0	0.0%	0	0.0%	
Total	329	100%	188,117,715	100%	

Credit Events ●●	Number		Balance		%
	Amount	%	Amount	%	
	0	327	99.4%	186,643,901	
1	2	0.6%	1,473,814	0.8%	
2	0	0.0%	0	0.0%	
Total	329	100%	188,117,715	100%	

Think Tank Series 2019-1: Time Series Charts



Think Tank Series 2019-1: Current Charts

