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## Investor Report - Think Tank Series 2019-1

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

Payment Date of 12-Sep-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



## 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	76,982,950.90		6,208,000.89	70,774,950.00	33.7%	0.00	0.00	220,635.25	220,635.25
Class A2	17,706,078.71		1,427,840.21	16,278,238.51	33.7%	0.00	0.00	56,348.99	56,348.99
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	74,945.26	74,945.26
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	128,119.56	128,119.56
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	95,766.90	95,766.90
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	33,757.64	33,757.64
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	91,058.30	91,058.30
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	23,967.04	23,967.04
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	42,149.59	42,149.59

### 1. GENERAL

Current Payment Date	12-Sep-22
Collection Period (start)	1-Aug-22
Collection Period (end)	31-Aug-22
Interest Period (start)	10-Aug-22
Interest Period (end)	11-Sep-22
Days in Interest Period	33
Next Payment Date	10-Oct-22

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	1,117,180.42
Early Repayment Fees	59,721.08
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	1,169.24
<b>Total Available Income</b>	<b>1,178,070.74</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	7,661,454.57
Principal from the sale of Mortgage Loans	0.00
Other Principal	-25,613.47
<b>Total Principal Collections</b>	<b>7,635,841.10</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)	87,545.42
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	220,635.25
Class A2 Interest	56,348.99
Class B Interest	74,945.26
Class C Interest	128,119.56
Class D Interest	95,766.90
Class E Interest	33,757.64
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	91,058.30
Class G Interest	23,967.04
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	42,149.59
Other Expenses	0.00
Excess Spread	323,776.79

# Think Tank Series 2019-1 Cashflow Asset Report

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	6,208,000.89
Class A2 Principal Payment	1,427,840.21
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	188,117,715.30
Plus: Capitalised Charges	48,139.58
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	7,661,454.57
Loan Balance at End of Collection Period	180,504,400.31

### b. Repayments

Principal received on Mortgage Loans during Collection Period	7,635,841.10
Scheduled Principal Payments received	150,702.60
Unscheduled Principal Payments received	7,485,138.50
Total Repayment Rate	39.2%
CPR%	38.6%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.56%	7.39%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.32%	7.39%	OK

### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	4	2	0	6
Balance Outstanding	1,988,613	3,022,056	0	5,010,669
% Portfolio Balance	1.10%	1.67%	0.00%	2.78%

### 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	5,066,670.89
Limit available_Next Payment Date	4,837,595.66
Outstanding Liquidity draws	0.00

## Summary ●●

Loans	320
Facilities	296
Borrower Groups	273
Balance	180,504,400
Avg Loan Balance	564,076
Max Loan Balance	2,925,000
Avg Facility Balance	609,812
Max Facility Balance	3,078,604
Avg Group Balance	661,188
Max Group Balance	3,078,604
WA Current LVR	60.5%
Max Current LVR	80.0%
WA Yield	7.39%
WA Seasoning (months)	44.0
% IO	41.1%
% Investor	57.1%
% SMSF	33.8%
WA Interest Cover (UnStressed)	2.51

## Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	50	15.6%	12,079,142	6.7%
> 40% <= 50%	40	12.5%	22,389,856	12.4%
> 50% <= 55%	23	7.2%	9,616,214	5.3%
> 55% <= 60%	36	11.3%	23,918,072	13.3%
> 60% <= 65%	53	16.6%	35,517,769	19.7%
> 65% <= 70%	64	20.0%	40,422,441	22.4%
> 70% <= 75%	49	15.3%	33,980,067	18.8%
> 75% <= 80%	5	1.6%	2,580,840	1.4%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>320</b>	<b>100.0%</b>	<b>180,504,400</b>	<b>100%</b>

## Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	8	2.7%	218,079	0.1%
> 100,000 <= 200,000	37	12.5%	5,779,404	3.2%
> 200,000 <= 300,000	49	16.6%	12,229,082	6.8%
> 300,000 <= 400,000	37	12.5%	12,616,020	7.0%
> 400,000 <= 500,000	31	10.5%	13,849,177	7.7%
> 500,000 <= 1,000,000	86	29.1%	60,277,396	33.4%
> 1,000,000 <= 1,500,000	30	10.1%	36,409,420	20.2%
> 1,500,000 <= 2,000,000	9	3.0%	16,514,470	9.1%
> 2,000,000 <= 2,500,000	4	1.4%	8,475,674	4.7%
> 2,500,000 <= 5,000,000	5	1.7%	14,135,678	7.8%
<b>Total</b>	<b>296</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

## Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	144	45.0%	92,467,234	51.2%
ACT	7	2.2%	3,116,188	1.7%
VIC	94	29.4%	51,113,135	28.3%
QLD	42	13.1%	20,386,131	11.3%
SA	9	2.8%	3,969,236	2.2%
WA	19	5.9%	7,724,968	4.3%
TAS	5	1.6%	1,727,508	1.0%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

## Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	265	82.8%	151,352,219	83.8%
Non metro	45	14.1%	23,057,245	12.8%
Inner City	10	3.1%	6,094,936	3.4%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

## Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	4.7%	461,947	0.3%
> 100,000 <= 200,000	43	13.4%	6,671,641	3.7%
> 200,000 <= 300,000	59	18.4%	14,894,717	8.3%
> 300,000 <= 400,000	37	11.6%	12,695,464	7.0%
> 400,000 <= 500,000	35	10.9%	15,777,828	8.7%
> 500,000 <= 1,000,000	85	26.6%	58,148,917	32.2%
> 1,000,000 <= 1,500,000	29	9.1%	35,331,878	19.6%
> 1,500,000 <= 2,000,000	8	2.5%	14,424,470	8.0%
> 2,000,000 <= 2,500,000	4	1.3%	8,475,674	4.7%
> 2,500,000 <= 5,000,000	5	1.6%	13,621,864	7.5%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

## Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	8	2.9%	218,079	0.1%
> 100,000 <= 200,000	27	9.9%	4,201,326	2.3%
> 200,000 <= 300,000	46	16.8%	11,414,832	6.3%
> 300,000 <= 400,000	34	12.5%	11,766,571	6.5%
> 400,000 <= 500,000	28	10.3%	12,527,160	6.9%
> 500,000 <= 1,000,000	77	28.2%	52,742,347	29.2%
> 1,000,000 <= 1,500,000	30	11.0%	35,898,678	19.9%
> 1,500,000 <= 2,000,000	10	3.7%	18,746,249	10.4%
> 2,000,000 <= 2,500,000	6	2.2%	13,242,136	7.3%
> 2,500,000 <= 5,000,000	7	2.6%	19,747,021	10.9%
<b>Total</b>	<b>273</b>	<b>100%</b>	<b>180,504,400</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	0	0.0%	0	0.0%
> 36 <= 42	170	53.1%	94,395,767	52.3%
> 42 <= 48	105	32.8%	59,702,712	33.1%
> 48 <= 54	33	10.3%	18,310,645	10.1%
> 54 <= 60	4	1.3%	4,474,662	2.5%
> 60 <= 300	8	2.5%	3,620,614	2.0%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	314	98.1%	175,493,731	97.2%
> 30 <= 60	4	1.3%	1,988,613	1.1%
> 60 <= 90	2	0.6%	3,022,056	1.7%
> 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>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	101	31.6%	70,736,663	39.2%
Mid Doc	75	23.4%	44,444,416	24.6%
Quick Doc	12	3.8%	4,265,335	2.4%
SMSF	132	41.3%	61,057,986	33.8%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	59	18.4%	29,492,993	16.3%
Industrial	153	47.8%	78,117,376	43.3%
Office	38	11.9%	23,983,518	13.3%
Professional Suites	6	1.9%	2,279,314	1.3%
Commercial Other	10	3.1%	13,415,795	7.4%
Vacant Land	0	0.0%	0	0.0%
Rural	3	0.9%	4,214,795	2.3%
Residential	51	15.9%	29,000,609	16.1%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	316	98.8%	177,340,781	98.2%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	0	0.0%	0	0.0%
> 1 <= 2	4	1.3%	3,163,620	1.8%
> 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>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	0	0.0%	0	0.0%
> 5.0% <= 5.5%	1	0.3%	1,338,054	0.7%
> 5.5% <= 6.0%	4	1.3%	3,098,458	1.7%
> 6.0% <= 6.5%	31	9.7%	23,819,830	13.2%
> 6.5% <= 7.0%	48	15.0%	29,846,319	16.5%
> 7.0% <= 7.5%	72	22.5%	35,411,517	19.6%
> 7.5% <= 8.0%	88	27.5%	46,386,077	25.7%
> 8.0% <= 8.5%	61	19.1%	33,408,297	18.5%
> 8.5% <= 9.0%	14	4.4%	6,349,762	3.5%
> 9.0% <= 13.0%	1	0.3%	846,086	0.5%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	0.9%	1,810,075	1.0%
> 1.50 <= 1.75	67	20.9%	47,002,257	26.0%
> 1.75 <= 2.00	58	18.1%	31,539,276	17.5%
> 2.00 <= 2.25	42	13.1%	25,037,695	13.9%
> 2.25 <= 2.50	25	7.8%	9,040,273	5.0%
> 2.50 <= 2.75	30	9.4%	13,819,663	7.7%
> 2.75 <= 3.00	19	5.9%	9,026,046	5.0%
> 3.00 <= 3.25	15	4.7%	9,346,722	5.2%
> 3.25 <= 3.50	10	3.1%	6,582,973	3.6%
> 3.50 <= 3.75	6	1.9%	5,028,488	2.8%
> 3.75 <= 4.00	8	2.5%	4,189,563	2.3%
> 4.00 <= 4.25	8	2.5%	3,078,066	1.7%
> 4.25 <= 100	29	9.1%	15,003,305	8.3%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	21	6.6%	10,810,701	6.0%
Non NCCP loans	299	93.4%	169,693,699	94.0%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	12	21.4%	8,936,081	27.7%
High Density Apartment	3	5.4%	1,065,375	3.3%
House	41	73.2%	22,201,973	68.9%
<b>Total</b>	<b>56</b>	<b>100%</b>	<b>32,203,430</b>	<b>100%</b>

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	43	13.4%	18,764,989	10.4%	
<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	8	2.5%	4,930,639	2.7%
36 <= 48	48	7	2.2%	3,415,209	1.9%
48 < 60	60	11	3.4%	8,446,423	4.7%
60 <= 700	700	251	78.4%	144,947,140	80.3%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>	

Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	13	4.1%	4,765,824	2.6%
> 15 <= 20	240	20	6.3%	6,734,600	3.7%
> 20 <= 25	300	175	54.7%	102,068,146	56.5%
> 25 <= 30	360	112	35.0%	66,935,831	37.1%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>	

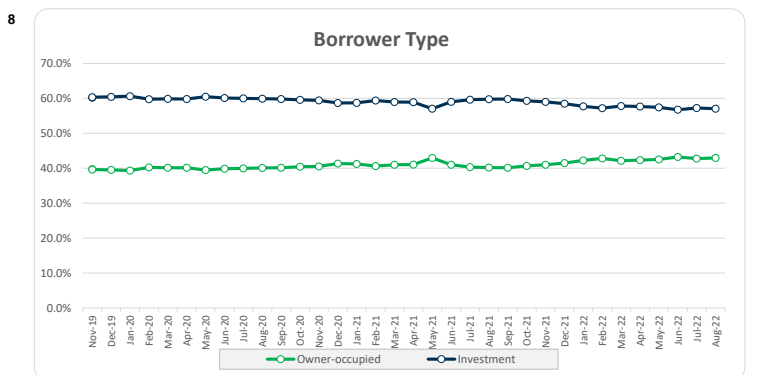
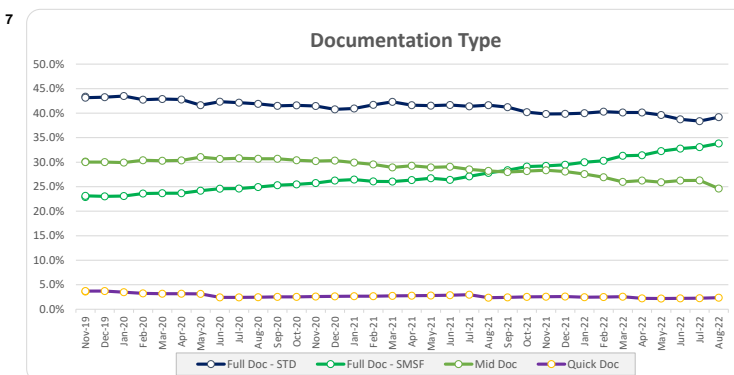
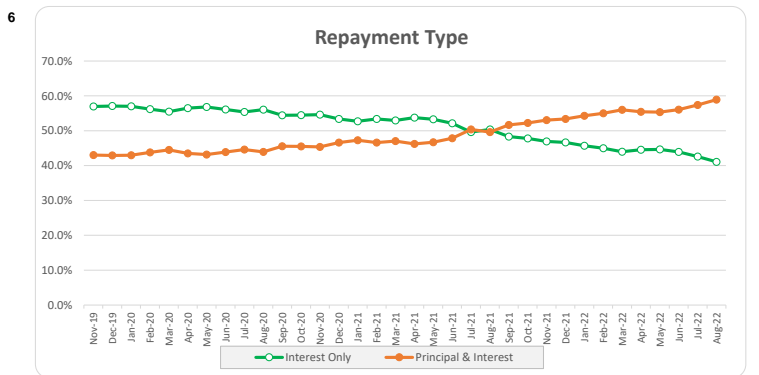
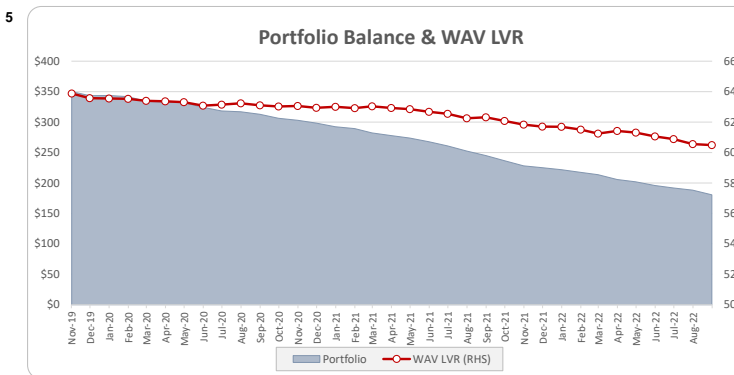
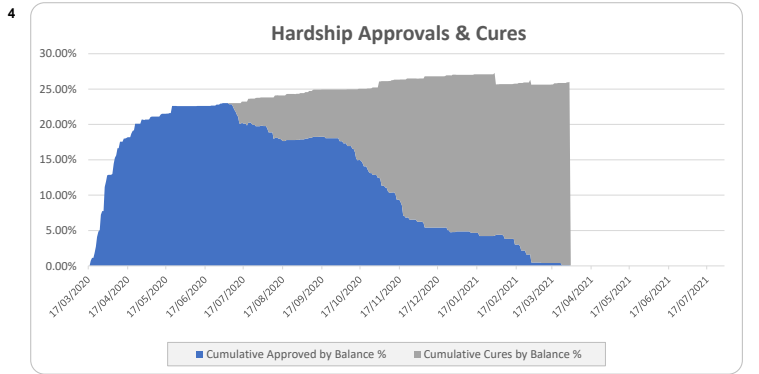
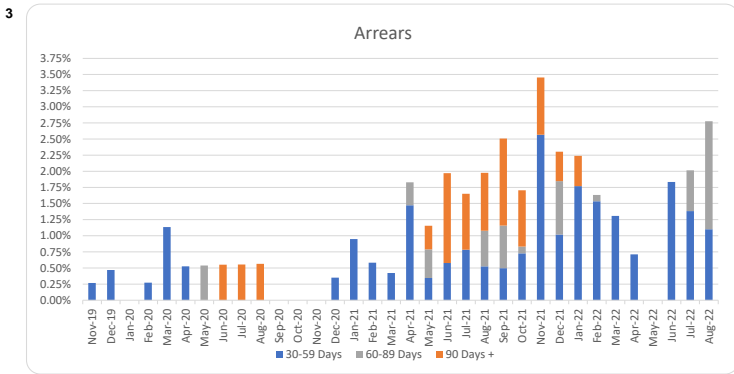
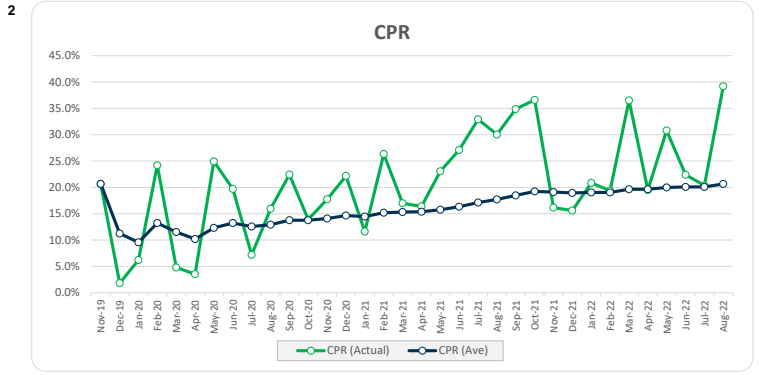
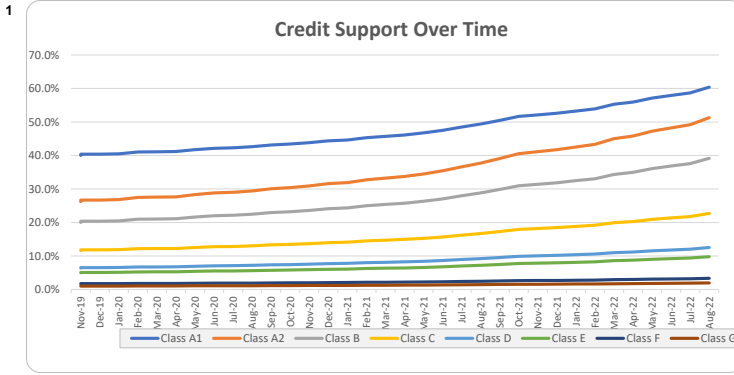
Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	214	66.9%	106,346,516	58.9%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	35	10.9%	21,335,096	11.8%
> 1 <= 2	71	22.2%	52,822,788	29.3%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	199	62.2%	102,359,701	56.7%
Refinance - no takeout	53	16.6%	41,294,808	22.9%
Refinance incl takeout	68	21.3%	36,849,891	20.4%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	46	14.4%	23,816,083	13.2%
Communications	9	2.8%	6,768,887	3.7%
Construction	84	26.3%	49,501,400	27.4%
Education	6	1.9%	6,205,944	3.4%
Engineering / Manufacturing	34	10.6%	18,498,971	10.2%
Finance & Insurance	12	3.8%	6,514,691	3.6%
Food and Beverage	23	7.2%	16,734,870	9.3%
Health	22	6.9%	5,916,478	3.3%
IT	0	0.0%	0	0.0%
Other	1	0.3%	341,331	0.2%
Printing & Media	5	1.6%	1,808,093	1.0%
Professional Services	45	14.1%	27,752,632	15.4%
Property Investment	1	0.3%	265,585	0.1%
Public Service	1	0.3%	266,024	0.1%
Retail	16	5.0%	6,964,361	3.9%
Sport, Leisure, Cultural & Recreational	15	4.7%	9,149,049	5.1%
Wholesale	0	0.0%	0	0.0%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	318	99.4%	179,033,619	99.2%
1	2	0.6%	1,470,581	0.8%
2	0	0.0%	0	0.0%
<b>Total</b>	<b>320</b>	<b>100%</b>	<b>180,504,400</b>	<b>100%</b>

Think Tank Series 2019-1: Time Series Charts



Think Tank Series 2019-1: Current Charts

