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# Investor Report - Think Tank Series 2020-1

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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 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<br>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 | 175,861,793.24              |          | 10,871,394.51    | 164,990,398.72           | 45.8%               | 0.00                | 0.00                | 543,774.30                 | 543,774.30    |
| Class A2 | 53,930,949.92               |          | 3,333,894.32     | 50,597,055.61            | 45.8%               | 0.00                | 0.00                | 178,947.32                 | 178,947.32    |
| Class B  | 36,000,000.00               |          | 0.00             | 36,000,000.00            | 100.0%              | 0.00                | 0.00                | 147,116.71                 | 147,116.71    |
| Class C  | 32,400,000.00               |          | 0.00             | 32,400,000.00            | 100.0%              | 0.00                | 0.00                | 161,698.19                 | 161,698.19    |
| Class D  | 28,200,000.00               |          | 0.00             | 28,200,000.00            | 100.0%              | 0.00                | 0.00                | 168,782.79                 | 168,782.79    |
| Class E  | 13,200,000.00               |          | 0.00             | 13,200,000.00            | 100.0%              | 0.00                | 0.00                | 129,128.55                 | 129,128.55    |
| Class F  | 9,600,000.00                |          | 0.00             | 9,600,000.00             | 100.0%              | 0.00                | 0.00                | 102,591.12                 | 102,591.12    |
| Class G  | 4,200,000.00                |          | 0.00             | 4,200,000.00             | 100.0%              | 0.00                | 0.00                | 46,782.25                  | 46,782.25     |
| Class H  | 6,000,000.00                |          | 0.00             | 6,000,000.00             | 100.0%              | 0.00                | 0.00                | 72,256.44                  | 72,256.44     |

### 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    | 2,010,748.94        |
| Early Repayment Fees          | 116,320.00          |
| Principal Draws               | 0.00                |
| Liquidity Draws               | 0.00                |
| Other Income <sup>(1)</sup>   | 10,749.13           |
| <b>Total Available Income</b> | <b>2,137,818.07</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  | 14,365,694.29        |
| Principal from the sale of Mortgage Loans | 0.00                 |
| Other Principal                           | -405.46              |
| <b>Total Principal Collections</b>        | <b>14,365,288.83</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)                      | 157,254.35 |
| Liquidity Draw repayments  | 0.00       |
| Class Redraw Interest  | 0.00       |
| Class A1 Interest  | 543,774.30 |
| Class A2 Interest  | 178,947.32 |
| Class B Interest   | 147,116.71 |
| Class C Interest   | 161,698.19 |
| Class D Interest   | 168,782.79 |
| Class E Interest   | 129,128.55 |
| Class F Interest   | 102,591.12 |
| Unreimbursed Principal Draws   | 0.00       |
| Current Losses & Carryover Charge-Offs                                 | 0.00       |
| Amortisation Event Payment   | 0.00       |
| Class G Interest   | 46,782.25  |
| Extraordinary Expense Reserve Payment                                  | 0.00       |
| Liquidity Facility Provider, Derivative Counterparty & Dealer Payments | 0.00       |
| Class H Interest   | 72,256.44  |
| Other Expenses   | 0.00       |
| Excess Spread  | 429,486.05 |

## 5. SUMMARY PRINCIPAL WATERFALL

|                            |               |
|----------------------------|---------------|
| Principal Draws            | 0.00          |
| Funding Redraws            | 160,000.00    |
| Class A1 Principal Payment | 10,871,394.51 |
| Class A2 Principal Payment | 3,333,894.32  |
| 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 | 360,257,609.83 |
| Plus: Capitalised Charges                      | 4,654.35       |
| Plus: Further Advances / Redraws               | 160,000.00     |
| Less: Principal Collections                    | 14,365,694.29  |
| Loan Balance at End of Collection Period       | 346,056,569.89 |

### b. Repayments

|   |               |
|---|---------------|
| Principal received on Mortgage Loans during Collection Period | 14,365,288.83 |
| Scheduled Principal Payments received                         | 438,475.31    |
| Unscheduled Principal Payments received                       | 13,926,813.52 |
| Total Repayment Rate (%)                                      | 38.6%         |
| CPR%  | 37.7%         |

### c. Threshold Rate

|  | Required | Current | Test |
|--|----------|---------|------|
| Test (a)   |          |         |      |
| WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25% | 5.34%    | 7.17%   | OK   |
| Test (b)   |          |         |      |
| Bank Bill Rate plus 4.50%  | 6.32%    | 7.17%   | OK   |

### d. Arrears

#### Current Period

|                     | 30 - 59 Days | 60 - 89 Days | 90 + Days | Total     |
|---------------------|--------------|--------------|-----------|-----------|
| No. of Loans        | 7            | 0            | 0         | 7         |
| Balance Outstanding | 5,129,723    | 0            | 0         | 5,129,723 |
| % Portfolio Balance | 1.48%        | 0.00%        | 0.00%     | 1.48%     |

### e. Foreclosures

|   | Current Period | Last 3 Months | Cumulative |
|---|----------------|---------------|------------|
| Number of Facilities Foreclosed                                       | 0              | 1             | 1          |
| Balance of Facilities Foreclosed (Principal, interest and other fees) | 0              | 3,232,607     | 3,232,607  |
| Balance of Facilities Foreclosed (Principal only)                     | 0              | 3,029,884     | 3,029,884  |
| 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 | \$ 10,475,782.29 |
| Limit available_Next Payment Date    | \$ 10,049,623.63 |
| Outstanding Liquidity draws          | \$ -             |

## Summary ●●

|                                |             |
|--------------------------------|-------------|
| Loans                          | 686         |
| Facilities                     | 663         |
| Borrower Groups                | 628         |
| Balance                        | 346,056,570 |
| Avg Loan Balance               | 504,456     |
| Max Loan Balance               | 3,714,503   |
| Avg Facility Balance           | 521,956     |
| Max Facility Balance           | 3,714,503   |
| Avg Group Balance              | 551,045     |
| Max Group Balance              | 3,714,503   |
| WA Current LVR                 | 62.1%       |
| Max Current LVR                | 83.8%       |
| WA Yield                       | 7.17%       |
| WA Seasoning (months)          | 41.8        |
| % IO                           | 25.5%       |
| % Investor                     | 54.9%       |
| % SMSF                         | 38.5%       |
| WA Interest Cover (UnStressed) | 3.04        |

## Current Loan/Facility LVR ●●

|               | Number     |               | Balance            |             |
|---------------|------------|---------------|--------------------|-------------|
|               | Amount     | %             | Amount             | %           |
| 0% <= 40%     | 108        | 15.7%         | 26,887,175         | 7.8%        |
| > 40% <= 50%  | 73         | 10.6%         | 32,052,907         | 9.3%        |
| > 50% <= 55%  | 49         | 7.1%          | 24,240,835         | 7.0%        |
| > 55% <= 60%  | 61         | 8.9%          | 36,224,495         | 10.5%       |
| > 60% <= 65%  | 101        | 14.7%         | 54,973,226         | 15.9%       |
| > 65% <= 70%  | 105        | 15.3%         | 62,704,003         | 18.1%       |
| > 70% <= 75%  | 123        | 17.9%         | 71,660,746         | 20.7%       |
| > 75% <= 80%  | 61         | 8.9%          | 34,696,322         | 10.0%       |
| > 80% <= 85%  | 5          | 0.7%          | 2,616,861          | 0.8%        |
| > 85% <= 100% | 0          | 0.0%          | 0                  | 0.0%        |
| <b>Total</b>  | <b>686</b> | <b>100.0%</b> | <b>346,056,570</b> | <b>100%</b> |

## Current Facility Balance ●●

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 19         | 2.9%        | 846,094            | 0.2%        |
| > 100,000 <= 200,000     | 62         | 9.4%        | 9,382,223          | 2.7%        |
| > 200,000 <= 300,000     | 125        | 18.9%       | 31,784,238         | 9.2%        |
| > 300,000 <= 400,000     | 109        | 16.4%       | 38,410,986         | 11.1%       |
| > 400,000 <= 500,000     | 100        | 15.1%       | 44,532,150         | 12.9%       |
| > 500,000 <= 1,000,000   | 184        | 27.8%       | 126,566,612        | 36.6%       |
| > 1,000,000 <= 1,500,000 | 48         | 7.2%        | 59,176,255         | 17.1%       |
| > 1,500,000 <= 2,000,000 | 7          | 1.1%        | 12,119,767         | 3.5%        |
| > 2,000,000 <= 2,500,000 | 5          | 0.8%        | 11,092,825         | 3.2%        |
| > 2,500,000 <= 5,000,000 | 4          | 0.6%        | 12,145,419         | 3.5%        |
| <b>Total</b>             | <b>663</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |

## Property State ●●

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| NSW          | 323        | 47.1%       | 183,679,217        | 53.1%       |
| ACT          | 11         | 1.6%        | 5,193,276          | 1.5%        |
| VIC          | 177        | 25.8%       | 93,475,800         | 27.0%       |
| QLD          | 120        | 17.5%       | 42,227,957         | 12.2%       |
| SA           | 23         | 3.4%        | 7,861,169          | 2.3%        |
| WA           | 29         | 4.2%        | 12,593,228         | 3.6%        |
| TAS          | 3          | 0.4%        | 1,025,923          | 0.3%        |
| NT           | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b> | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |

## Property Location ●●

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| Metro        | 554        | 80.8%       | 293,006,173        | 84.7%       |
| Non metro    | 117        | 17.1%       | 45,714,291         | 13.2%       |
| Inner City   | 15         | 2.2%        | 7,336,106          | 2.1%        |
| <b>Total</b> | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |

## Current Loan Balance ●●

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 25         | 3.6%        | 1,014,702          | 0.3%        |
| > 100,000 <= 200,000     | 69         | 10.1%       | 10,421,491         | 3.0%        |
| > 200,000 <= 300,000     | 130        | 19.0%       | 33,061,340         | 9.6%        |
| > 300,000 <= 400,000     | 113        | 16.5%       | 39,788,530         | 11.5%       |
| > 400,000 <= 500,000     | 101        | 14.7%       | 44,947,343         | 13.0%       |
| > 500,000 <= 1,000,000   | 188        | 27.4%       | 129,754,439        | 37.5%       |
| > 1,000,000 <= 1,500,000 | 46         | 6.7%        | 56,558,416         | 16.3%       |
| > 1,500,000 <= 2,000,000 | 6          | 0.9%        | 10,542,096         | 3.0%        |
| > 2,000,000 <= 2,500,000 | 5          | 0.7%        | 10,797,794         | 3.1%        |
| > 2,500,000 <= 5,000,000 | 3          | 0.4%        | 9,170,419          | 2.6%        |
| <b>Total</b>             | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |

## Current Group Balance ●●

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 18         | 2.9%        | 749,306            | 0.2%        |
| > 100,000 <= 200,000     | 59         | 9.4%        | 8,954,445          | 2.6%        |
| > 200,000 <= 300,000     | 102        | 16.2%       | 26,093,111         | 7.5%        |
| > 300,000 <= 400,000     | 103        | 16.4%       | 36,238,875         | 10.5%       |
| > 400,000 <= 500,000     | 91         | 14.5%       | 40,589,532         | 11.7%       |
| > 500,000 <= 1,000,000   | 184        | 29.3%       | 127,139,916        | 36.7%       |
| > 1,000,000 <= 1,500,000 | 51         | 8.1%        | 62,535,781         | 18.1%       |
| > 1,500,000 <= 2,000,000 | 8          | 1.3%        | 13,560,180         | 3.9%        |
| > 2,000,000 <= 2,500,000 | 7          | 1.1%        | 15,415,559         | 4.5%        |
| > 2,500,000 <= 5,000,000 | 5          | 0.8%        | 14,779,866         | 4.3%        |
| <b>Total</b>             | <b>628</b> | <b>100%</b> | <b>346,056,570</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   | 212        | 30.9%       | 111,823,335        | 32.3%       |
| > 30 <= 36   | 282        | 41.1%       | 141,613,801        | 40.9%       |
| > 36 <= 42   | 46         | 6.7%        | 24,331,847         | 7.0%        |
| > 42 <= 48   | 18         | 2.6%        | 17,240,852         | 5.0%        |
| > 48 <= 54   | 4          | 0.6%        | 1,370,884          | 0.4%        |
| > 54 <= 60   | 0          | 0.0%        | 0                  | 0.0%        |
| > 60 <= 300  | 124        | 18.1%       | 49,676,050         | 14.4%       |
| <b>Total</b> | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |

## Arrears (Days Past Due) ●●

|               | Number     |             | Balance            |             |
|---------------|------------|-------------|--------------------|-------------|
|               | Amount     | %           | Amount             | %           |
| 0 <= 30       | 679        | 99.0%       | 340,926,847        | 98.5%       |
| > 30 <= 60    | 7          | 1.0%        | 5,129,723          | 1.5%        |
| > 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>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |

| Income Verification ●● |            |             |                    |             |   |
|------------------------|------------|-------------|--------------------|-------------|---|
|                        | Number     |             | Balance            |             |   |
|                        | Amount     | %           | Amount             | %           | % |
| Full Doc               | 128        | 18.7%       | 80,903,502         | 23.4%       |   |
| Mid Doc                | 231        | 33.7%       | 124,587,461        | 36.0%       |   |
| Quick Doc              | 25         | 3.6%        | 7,413,971          | 2.1%        |   |
| SMSF                   | 302        | 44.0%       | 133,151,636        | 38.5%       |   |
| SMSF NR                | 0          | 0.0%        | 0                  | 0.0%        |   |
| <b>Total</b>           | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |

| Property Type ●●    |            |             |                    |             |   |
|---------------------|------------|-------------|--------------------|-------------|---|
|                     | Number     |             | Balance            |             |   |
|                     | Amount     | %           | Amount             | %           | % |
| Retail              | 108        | 15.7%       | 57,037,335         | 16.5%       |   |
| Industrial          | 195        | 28.4%       | 98,096,613         | 28.3%       |   |
| Office              | 68         | 9.9%        | 32,730,064         | 9.5%        |   |
| Professional Suites | 8          | 1.2%        | 4,157,714          | 1.2%        |   |
| Commercial Other    | 13         | 1.9%        | 12,743,856         | 3.7%        |   |
| Vacant Land         | 0          | 0.0%        | 1,771,532          | 0.5%        |   |
| Rural               | 1          | 0.1%        | 1,047,303          | 0.3%        |   |
| Residential         | 293        | 42.7%       | 138,472,151        | 40.0%       |   |
| <b>Total</b>        | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |

| Interest Rate Type ●●                  |            |             |                    |             |   |
|--|------------|-------------|--------------------|-------------|---|
|  | Number     |             | Balance            |             |   |
|  | Amount     | %           | Amount             | %           | % |
| Variable                               | 686        | 100.0%      | 346,056,570        | 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>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |

| Interest Rates ●● |            |             |                    |             |   |
|-------------------|------------|-------------|--------------------|-------------|---|
|                   | Number     |             | Balance            |             |   |
|                   | Amount     | %           | Amount             | %           | % |
| 0 <= 5.0%         | 1          | 0.1%        | 214,833            | 0.1%        |   |
| > 5.0% <= 5.5%    | 20         | 2.9%        | 9,215,424          | 2.7%        |   |
| > 5.5% <= 6.0%    | 54         | 7.9%        | 26,941,990         | 7.8%        |   |
| > 6.0% <= 6.5%    | 97         | 14.1%       | 54,274,844         | 15.7%       |   |
| > 6.5% <= 7.0%    | 83         | 12.1%       | 50,355,527         | 14.6%       |   |
| > 7.0% <= 7.5%    | 167        | 24.3%       | 82,445,508         | 23.8%       |   |
| > 7.5% <= 8.0%    | 120        | 17.5%       | 58,620,867         | 16.9%       |   |
| > 8.0% <= 8.5%    | 84         | 12.2%       | 39,164,871         | 11.3%       |   |
| > 8.5% <= 9.0%    | 52         | 7.6%        | 23,561,717         | 6.8%        |   |
| > 9.0% <= 13.0%   | 8          | 1.2%        | 1,261,289          | 0.4%        |   |
| <b>Total</b>      | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |

| Interest Cover (Unstressed) ●● |            |             |                    |             |   |
|--------------------------------|------------|-------------|--------------------|-------------|---|
|                                | Number     |             | Balance            |             |   |
|                                | Amount     | %           | Amount             | %           | % |
| 0 <= 1.50                      | 3          | 0.4%        | 1,818,748          | 0.5%        |   |
| > 1.50 <= 1.75                 | 116        | 16.9%       | 63,499,184         | 18.3%       |   |
| > 1.75 <= 2.00                 | 96         | 14.0%       | 47,920,248         | 13.8%       |   |
| > 2.00 <= 2.25                 | 74         | 10.8%       | 41,320,631         | 11.9%       |   |
| > 2.25 <= 2.50                 | 59         | 8.6%        | 34,275,308         | 9.9%        |   |
| > 2.50 <= 2.75                 | 51         | 7.4%        | 20,973,750         | 6.1%        |   |
| > 2.75 <= 3.00                 | 40         | 5.8%        | 18,988,448         | 5.5%        |   |
| > 3.00 <= 3.25                 | 23         | 3.4%        | 10,217,567         | 3.0%        |   |
| > 3.25 <= 3.50                 | 28         | 4.1%        | 14,384,242         | 4.2%        |   |
| > 3.50 <= 3.75                 | 23         | 3.4%        | 8,951,849          | 2.6%        |   |
| > 3.75 <= 4.00                 | 16         | 2.3%        | 9,083,239          | 2.6%        |   |
| > 4.00 <= 4.25                 | 23         | 3.4%        | 12,858,966         | 3.7%        |   |
| > 4.25 <= 100                  | 134        | 19.5%       | 61,734,391         | 17.8%       |   |
| <b>Total</b>                   | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |

| NCCP Loans ●●        |            |             |                    |             |   |
|----------------------|------------|-------------|--------------------|-------------|---|
|                      | Number     |             | Balance            |             |   |
|                      | Amount     | %           | Amount             | %           | % |
| NCCP regulated loans | 120        | 17.5%       | 64,098,063         | 18.5%       |   |
| Non NCCP loans       | 566        | 82.5%       | 281,958,506        | 81.5%       |   |
| <b>Total</b>         | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |

| Residential Property Type ●● |            |             |                    |             |   |
|------------------------------|------------|-------------|--------------------|-------------|---|
|                              | Number     |             | Balance            |             |   |
|                              | Amount     | %           | Amount             | %           | % |
| Apartment                    | 61         | 20.3%       | 25,081,325         | 17.8%       |   |
| High Density Apartment       | 0          | 0.0%        | 0                  | 0.0%        |   |
| House                        | 239        | 79.7%       | 116,032,252        | 82.2%       |   |
| <b>Total</b>                 | <b>300</b> | <b>100%</b> | <b>141,113,577</b> | <b>100%</b> |   |

| Employment Type ●●          |            |             |                    |             |       |
|-----------------------------|------------|-------------|--------------------|-------------|-------|
|                             | Number     |             | Balance            |             |       |
|                             | Amount     | %           | Amount             | %           | %     |
| PAYG                        | 135        | 19.7%       | 53,922,913         | 15.6%       |       |
| <i>Months Self Employed</i> |            |             |                    |             |       |
| 0 < 12                      | 12         | 0           | 0                  | 0.0%        | 0     |
| 12 <= 24                    | 24         | 0           | 0                  | 0.0%        | 0     |
| 24 < 36                     | 36         | 30          | 4.4%               | 16,807,169  | 4.9%  |
| 36 <= 48                    | 48         | 30          | 4.4%               | 14,151,911  | 4.1%  |
| 48 < 60                     | 60         | 27          | 3.9%               | 15,075,997  | 4.4%  |
| 60 <= 700                   | 700        | 464         | 67.6%              | 246,098,579 | 71.1% |
| <b>Total</b>                | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |       |

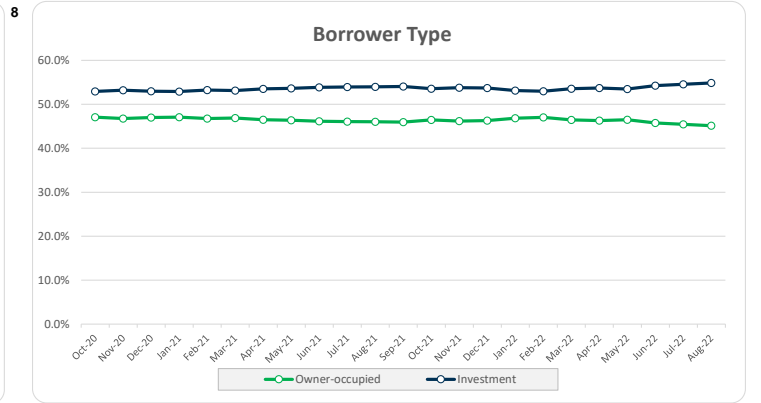
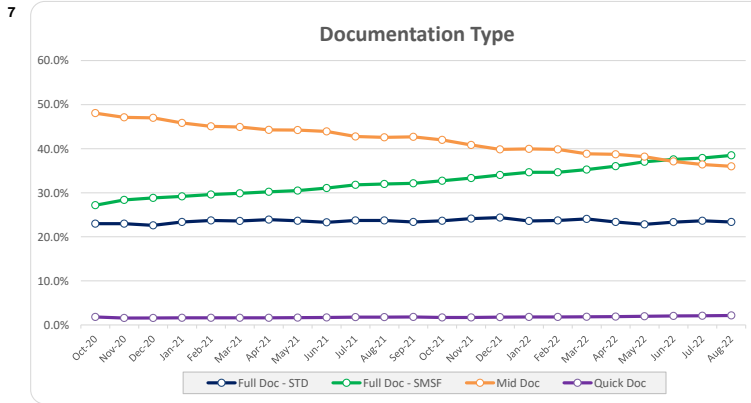
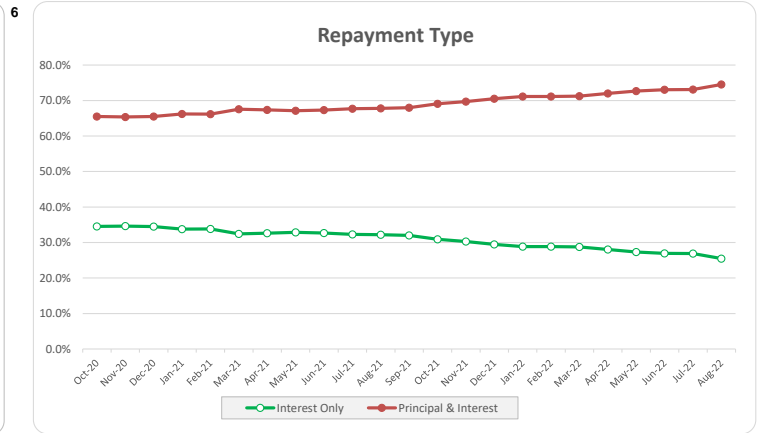
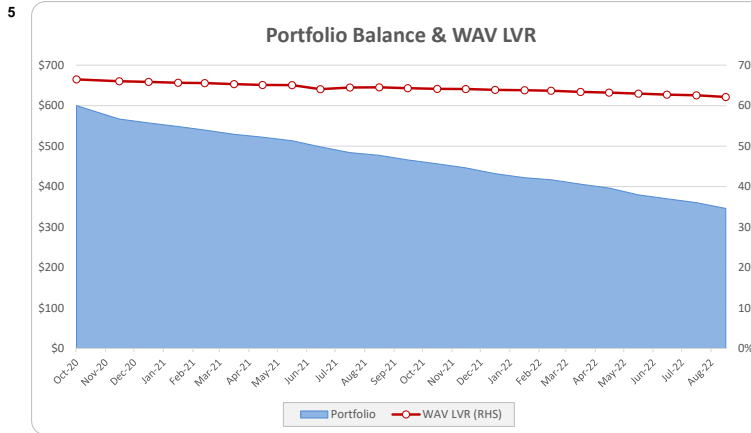
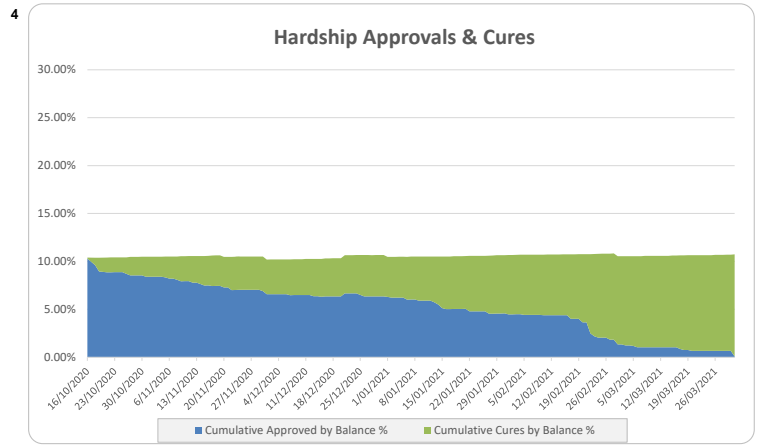
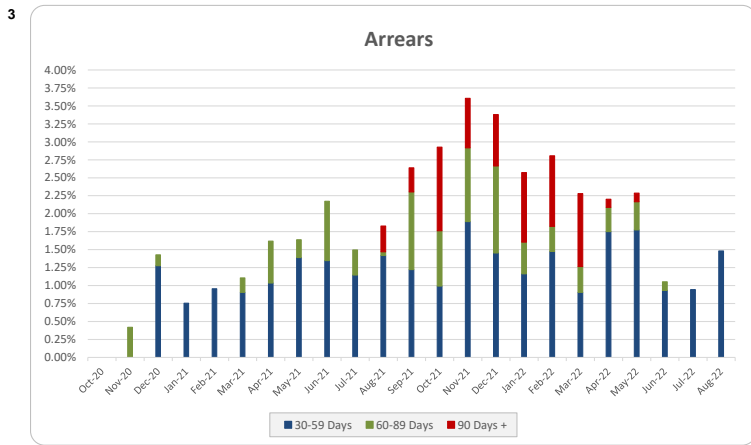
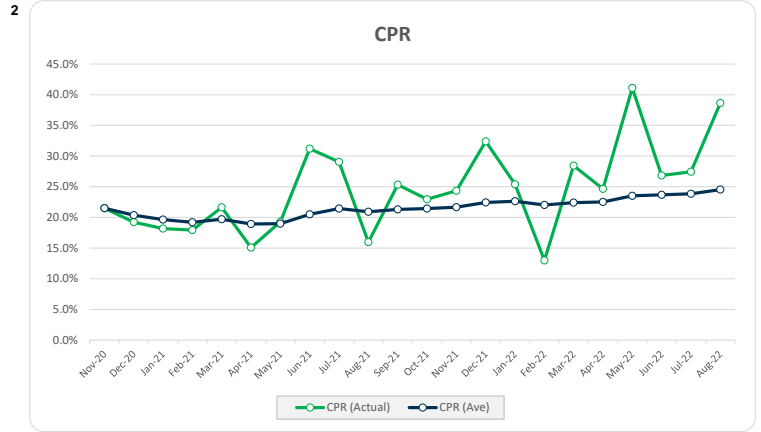
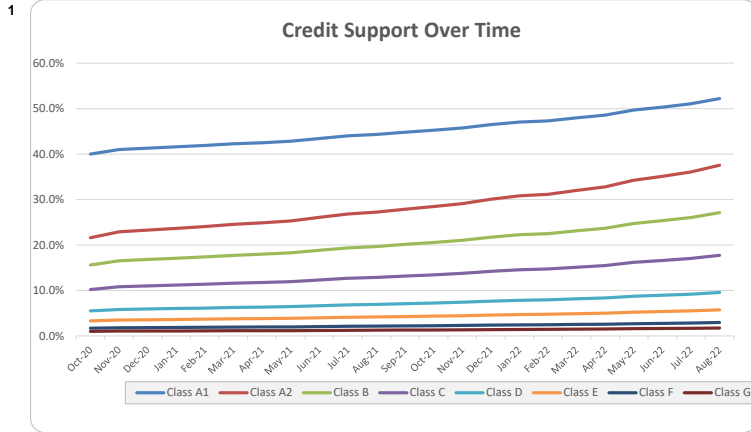
| Remaining Term ●● |            |             |                    |             |       |
|-------------------|------------|-------------|--------------------|-------------|-------|
|                   | Number     |             | Balance            |             |       |
|                   | Amount     | %           | Amount             | %           | %     |
| 0 <= 15           | 180        | 48          | 7.0%               | 17,768,504  | 5.1%  |
| > 15 <= 20        | 240        | 91          | 13.3%              | 40,127,038  | 11.6% |
| > 20 <= 25        | 300        | 256         | 37.3%              | 137,213,500 | 39.7% |
| > 25 <= 30        | 360        | 291         | 42.4%              | 150,947,528 | 43.6% |
| <b>Total</b>      | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |       |

| Payment Type ●●                |            |             |                    |             |   |
|--------------------------------|------------|-------------|--------------------|-------------|---|
|                                | Number     |             | Balance            |             |   |
|                                | Amount     | %           | Amount             | %           | % |
| P&I                            | 556        | 81.0%       | 257,871,145        | 74.5%       |   |
| <i>IO Term Remaining (yrs)</i> |            |             |                    |             |   |
| 0 <= 1                         | 29         | 4.2%        | 18,355,690         | 5.3%        |   |
| > 1 <= 2                       | 17         | 2.5%        | 12,789,794         | 3.7%        |   |
| > 2 <= 3                       | 84         | 12.2%       | 57,039,941         | 16.5%       |   |
| > 3 <= 4                       | 0          | 0.0%        | 0                  | 0.0%        |   |
| > 4 <= 5                       | 0          | 0.0%        | 0                  | 0.0%        |   |
| <b>Total</b>                   | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |

| Loan Purpose ●●        |            |             |                    |             |   |
|------------------------|------------|-------------|--------------------|-------------|---|
|                        | Number     |             | Balance            |             |   |
|                        | Amount     | %           | Amount             | %           | % |
| Purchase               | 470        | 68.5%       | 225,570,055        | 65.2%       |   |
| Refinance - no takeout | 116        | 16.9%       | 63,176,432         | 18.3%       |   |
| Refinance incl takeout | 100        | 14.6%       | 57,310,083         | 16.6%       |   |
| <b>Total</b>           | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |

| Borrower Industry ●●                    |            |             |                    |             |   |
|---|------------|-------------|--------------------|-------------|---|
|   | Number     |             | Balance            |             |   |
|   | Amount     | %           | Amount             | %           | % |
| Agriculture                             | 1          | 0.1%        | 211,923            | 0.1%        |   |
| Automotive / Transport                  | 67         | 9.8%        | 31,111,593         | 9.0%        |   |
| Communications                          | 28         | 4.1%        | 12,067,063         | 3.5%        |   |
| Construction                            | 178        | 25.9%       | 99,224,364         | 28.7%       |   |
| Education                               | 10         | 1.5%        | 6,793,617          | 2.0%        |   |
| Engineering / Manufacturing             | 49         | 7.1%        | 27,666,959         | 8.0%        |   |
| Finance & Insurance                     | 43         | 6.3%        | 15,358,869         | 4.4%        |   |
| Food and Beverage                       | 57         | 8.3%        | 34,991,481         | 10.1%       |   |
| Health                                  | 47         | 6.9%        | 17,928,152         | 5.2%        |   |
| IT                                      | 3          | 0.4%        | 818,602            | 0.2%        |   |
| Other                                   | 0          | 0.0%        | 0                  | 0.0%        |   |
| Printing & Media                        | 9          | 1.3%        | 3,772,112          | 1.1%        |   |
| Professional Services                   | 79         | 11.5%       | 37,553,634         | 10.9%       |   |
| Property Investment                     | 3          | 0.4%        | 595,397            | 0.2%        |   |
| Public Service                          | 10         | 1.5%        | 3,324,844          | 1.0%        |   |
| Retail                                  | 60         | 8.7%        | 37,808,683         | 10.9%       |   |
| Sport, Leisure, Cultural & Recreational | 41         | 6.0%        | 15,636,930         | 4.5%        |   |
| Wholesale                               | 1          | 0.1%        | 1,192,347          | 0.3%        |   |
| <b>Total</b>                            | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |

| Credit Events ●● |            |             |                    |             |   |
|------------------|------------|-------------|--------------------|-------------|---|
|                  | Number     |             | Balance            |             |   |
|                  | Amount     | %           | Amount             | %           | % |
| 0                | 684        | 99.7%       | 344,833,926        | 99.6%       |   |
| 1                | 2          | 0.3%        | 1,222,644          | 0.4%        |   |
| 2                | 0          | 0.0%        | 0                  | 0.0%        |   |
| <b>Total</b>     | <b>686</b> | <b>100%</b> | <b>346,056,570</b> | <b>100%</b> |   |



Think Tank Series 2020-1: Current Charts

