
Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Oct-2022

Counterparty Information ●●

Issuer/Trustee	BNY Trust Company of Australia Limited in its capacity as the Think Tank Series 2019-1 Trust ("Trustee" or "BNY")
Security Trustee	BNY Trust (Australia) Registry Limited in its capacity as 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	AMAL Asset Management Limited
Custodian	BNY
Arranger	Commonwealth Bank of Australia ("CBA")
Joint Lead Managers	CBA, Deutsche Bank AG, Westpac Banking Corporation
Liquidity Facility Provider	CBA
Interest Rate Swap Provider	CBA
Designated Rating Agency	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	70,774,950.00		9,253,621.93	61,521,328.07	29.3%	0.00	0.00	199,527.19	199,527.19
Class A2	16,278,238.51		2,128,333.05	14,149,905.46	29.3%	0.00	0.00	50,261.85	50,261.85
Class B	21,700,000.00		0.00	21,700,000.00	100.0%	0.00	0.00	71,996.44	71,996.44
Class C	29,400,000.00		0.00	29,400,000.00	100.0%	0.00	0.00	120,096.99	120,096.99
Class D	18,200,000.00		0.00	18,200,000.00	100.0%	0.00	0.00	88,307.40	88,307.40
Class E	4,900,000.00		0.00	4,900,000.00	100.0%	0.00	0.00	30,541.10	30,541.10
Class F	11,550,000.00		0.00	11,550,000.00	100.0%	0.00	0.00	81,736.03	81,736.03
Class G	2,450,000.00		0.00	2,450,000.00	100.0%	0.00	0.00	21,284.79	21,284.79
Class H	3,500,000.00		0.00	3,500,000.00	100.0%	0.00	0.00	37,119.18	37,119.18

1. GENERAL

Current Payment Date	10-Oct-22
Collection Period (start)	1-Sep-22
Collection Period (end)	30-Sep-22
Interest Period (start)	12-Sep-22
Interest Period (end)	9-Oct-22
Days in Interest Period	28
Next Payment Date	10-Nov-22

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	1,150,150.36
Early Repayment Fees	76,263.96
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	14,420.78
Total Available Income	1,240,835.10

(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	10,975,775.31
Principal from the sale of Mortgage Loans	463,379.50
Other Principal	-27,199.83
Total Principal Collections	11,411,954.98

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)	72,754.59
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	199,527.19
Class A2 Interest	50,261.85
Class B Interest	71,996.44
Class C Interest	120,096.99
Class D Interest	88,307.40
Class E Interest	30,541.10
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	81,736.03
Class G Interest	21,284.79
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	37,119.18
Other Expenses	0.00
Excess Spread	467,209.54

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	30,000.00
Class A1 Principal Payment	9,253,621.93
Class A2 Principal Payment	2,128,333.05
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	180,504,400.31
Plus: Capitalised Charges	-457,603.27
Plus: Further Advances / Redraws	30,000.00
Less: Principal Collections	10,975,775.31
 Loan Balance at End of Collection Period	 169,101,021.73

b. Repayments

Principal received on Mortgage Loans during Collection Period	11,411,954.98
Scheduled Principal Payments received	156,087.53
Unscheduled Principal Payments received	11,255,867.45
Total Repayment Rate	54.3%
CPR%	53.9%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.18%	7.83%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.83%	7.83%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	0	1	4
Balance Outstanding	1,778,456	0	1,841,082	3,619,538
% Portfolio Balance	1.05%	0.00%	1.09%	2.14%

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	4,837,595.66
Limit available_Next Payment Date	4,496,137.01
Outstanding Liquidity draws	0.00

Summary ●●

Loans	308
Facilities	285
Borrower Groups	263
Balance	169,101,022
Avg Loan Balance	549,029
Max Loan Balance	2,775,000
Avg Facility Balance	593,337
Max Facility Balance	2,775,000
Avg Group Balance	642,970
Max Group Balance	2,890,000
WA Current LVR	60.2%
Max Current LVR	80.0%
WA Yield	7.83%
WA Seasoning (months)	44.3
% IO	38.7%
% Investor	57.1%
% SMSF	35.0%
WA Interest Cover (UnStressed)	2.45

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	51	16.6%	12,234,775	7.2%
> 40% <= 50%	40	13.0%	22,809,565	13.5%
> 50% <= 55%	23	7.5%	11,167,740	6.6%
> 55% <= 60%	31	10.1%	17,349,499	10.3%
> 60% <= 65%	53	17.2%	34,916,086	20.6%
> 65% <= 70%	60	19.5%	37,059,773	21.9%
> 70% <= 75%	46	14.9%	31,742,695	18.8%
> 75% <= 80%	4	1.3%	1,820,889	1.1%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	308	100.0%	169,101,022	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	8	2.8%	263,803	0.2%
> 100,000 <= 200,000	38	13.3%	5,964,008	3.5%
> 200,000 <= 300,000	46	16.1%	11,588,954	6.9%
> 300,000 <= 400,000	36	12.6%	12,251,844	7.2%
> 400,000 <= 500,000	29	10.2%	12,964,603	7.7%
> 500,000 <= 1,000,000	83	29.1%	57,584,656	34.1%
> 1,000,000 <= 1,500,000	29	10.2%	35,145,322	20.8%
> 1,500,000 <= 2,000,000	9	3.2%	16,523,940	9.8%
> 2,000,000 <= 2,500,000	4	1.4%	8,684,643	5.1%
> 2,500,000 <= 5,000,000	3	1.1%	8,129,248	4.8%
Total	285	100%	169,101,022	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	139	45.1%	87,012,083	51.5%
ACT	6	1.9%	2,879,452	1.7%
VIC	89	28.9%	46,364,892	27.4%
QLD	41	13.3%	19,450,971	11.5%
SA	9	2.9%	3,964,232	2.3%
WA	19	6.2%	7,710,919	4.6%
TAS	5	1.6%	1,718,472	1.0%
NT	0	0.0%	0	0.0%
Total	308	100%	169,101,022	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	255	82.8%	141,340,702	83.6%
Non metro	43	14.0%	22,148,104	13.1%
Inner City	10	3.2%	5,612,216	3.3%
Total	308	100%	169,101,022	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	4.9%	507,440	0.3%
> 100,000 <= 200,000	44	14.3%	6,855,557	4.1%
> 200,000 <= 300,000	56	18.2%	14,245,921	8.4%
> 300,000 <= 400,000	36	11.7%	12,331,550	7.3%
> 400,000 <= 500,000	33	10.7%	14,893,015	8.8%
> 500,000 <= 1,000,000	81	26.3%	54,943,329	32.5%
> 1,000,000 <= 1,500,000	28	9.1%	34,076,379	20.2%
> 1,500,000 <= 2,000,000	8	2.6%	14,433,940	8.5%
> 2,000,000 <= 2,500,000	4	1.3%	8,684,643	5.1%
> 2,500,000 <= 5,000,000	3	1.0%	8,129,248	4.8%
Total	308	100%	169,101,022	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	8	3.0%	263,803	0.2%
> 100,000 <= 200,000	29	11.0%	4,577,418	2.7%
> 200,000 <= 300,000	44	16.7%	11,008,106	6.5%
> 300,000 <= 400,000	33	12.5%	11,404,327	6.7%
> 400,000 <= 500,000	25	9.5%	11,222,404	6.6%
> 500,000 <= 1,000,000	74	28.1%	50,051,077	29.6%
> 1,000,000 <= 1,500,000	29	11.0%	34,633,015	20.5%
> 1,500,000 <= 2,000,000	10	3.8%	18,752,535	11.1%
> 2,000,000 <= 2,500,000	6	2.3%	13,447,746	8.0%
> 2,500,000 <= 5,000,000	5	1.9%	13,740,591	8.1%
Total	263	100%	169,101,022	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	0	0.0%	0	0.0%
> 36 <= 42	144	46.8%	81,384,537	48.1%
> 42 <= 48	107	34.7%	57,587,761	34.1%
> 48 <= 54	46	14.9%	22,890,453	13.5%
> 54 <= 60	3	1.0%	3,134,404	1.9%
> 60 <= 300	8	2.6%	4,103,866	2.4%
Total	308	100%	169,101,022	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	304	98.7%	165,481,484	97.9%
> 30 <= 60	3	1.0%	1,778,456	1.1%
> 60 <= 90	0	0.0%	0	0.0%
> 90 <= 120	1	0.3%	1,841,082	1.1%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	0	0.0%	0	0.0%
Total	308	100%	169,101,022	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	97	31.5%	64,000,681	37.8%
Mid Doc	71	23.1%	42,066,839	24.9%
Quick Doc	11	3.6%	3,839,984	2.3%
SMSF	129	41.9%	59,193,517	35.0%
SMSF NR	0	0.0%	0	0.0%
Total	308	100%	169,101,022	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	58	18.8%	29,014,657	17.2%
Industrial	148	48.1%	74,858,713	44.3%
Office	34	11.0%	17,676,198	10.5%
Professional Suites	6	1.9%	2,276,586	1.3%
Commercial Other	10	3.2%	13,414,228	7.9%
Vacant Land	0	0.0%	0	0.0%
Rural	3	1.0%	4,210,483	2.5%
Residential	49	15.9%	27,850,156	16.4%
Total	308	100%	169,101,022	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	304	98.7%	165,938,872	98.1%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	0	0.0%	0	0.0%
> 1 <= 2	4	1.3%	3,162,150	1.9%
> 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	308	100%	169,101,022	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	0	0.0%	0	0.0%
> 5.0% <= 5.5%	0	0.0%	0	0.0%
> 5.5% <= 6.0%	2	0.6%	1,997,878	1.2%
> 6.0% <= 6.5%	7	2.3%	5,855,130	3.5%
> 6.5% <= 7.0%	30	9.7%	23,620,490	14.0%
> 7.0% <= 7.5%	48	15.6%	29,591,735	17.5%
> 7.5% <= 8.0%	67	21.8%	30,459,877	18.0%
> 8.0% <= 8.5%	84	27.3%	42,736,176	25.3%
> 8.5% <= 9.0%	55	17.9%	27,661,037	16.4%
> 9.0% <= 13.0%	15	4.9%	7,178,698	4.2%
Total	308	100%	169,101,022	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	1.0%	1,807,817	1.1%
> 1.50 <= 1.75	66	21.4%	45,602,094	27.0%
> 1.75 <= 2.00	58	18.8%	30,999,132	18.3%
> 2.00 <= 2.25	40	13.0%	21,389,589	12.6%
> 2.25 <= 2.50	25	8.1%	9,015,997	5.3%
> 2.50 <= 2.75	30	9.7%	13,772,661	8.1%
> 2.75 <= 3.00	18	5.8%	8,944,119	5.3%
> 3.00 <= 3.25	15	4.9%	9,332,724	5.5%
> 3.25 <= 3.50	9	2.9%	6,162,332	3.6%
> 3.50 <= 3.75	6	1.9%	5,025,988	3.0%
> 3.75 <= 4.00	8	2.6%	4,184,375	2.5%
> 4.00 <= 4.25	6	1.9%	1,861,035	1.1%
> 4.25 <= 100	24	7.8%	11,003,159	6.5%
Total	308	100%	169,101,022	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	19	6.2%	10,105,711	6.0%
Non NCCP loans	289	93.8%	158,995,311	94.0%
Total	308	100%	169,101,022	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	12	22.2%	8,932,993	29.0%
High Density Apartment	3	5.6%	1,062,123	3.4%
House	39	72.2%	20,860,461	67.6%
Total	54	100%	30,855,578	100%

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	43	14.0%	18,712,501	11.1%	
<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	7	2.3%	4,106,464	2.4%
36 < 48	48	5	1.6%	2,538,582	1.5%
48 < 60	60	10	3.2%	8,159,410	4.8%
60 < 700	700	243	78.9%	135,584,065	80.2%
Total	308	100%	169,101,022	100%	

Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	12	3.9%	3,927,637	2.3%
> 15 <= 20	240	20	6.5%	7,983,481	4.7%
> 20 <= 25	300	168	54.5%	93,158,712	55.1%
> 25 <= 30	360	108	35.1%	64,031,191	37.9%
Total	308	100%	169,101,022	100%	

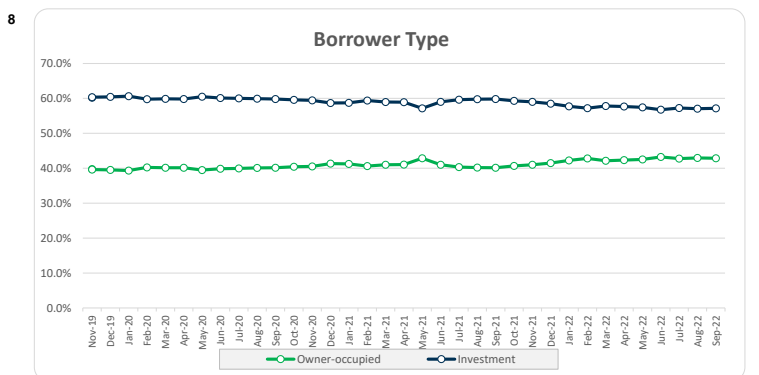
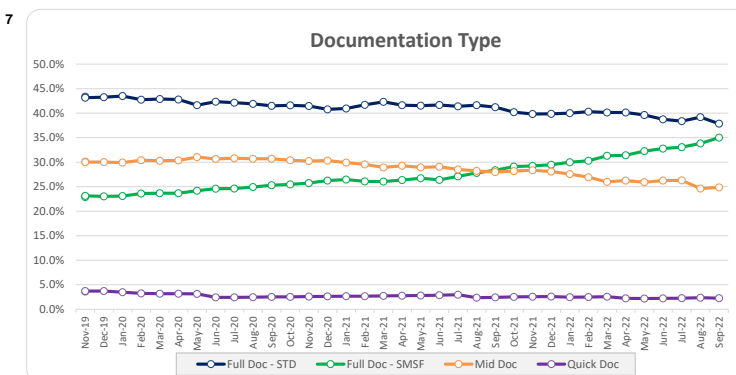
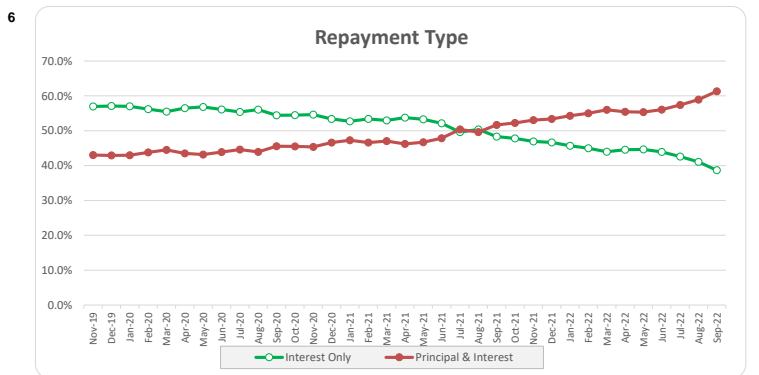
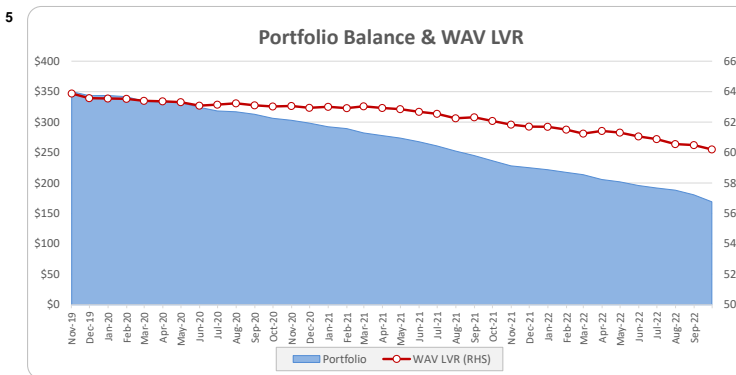
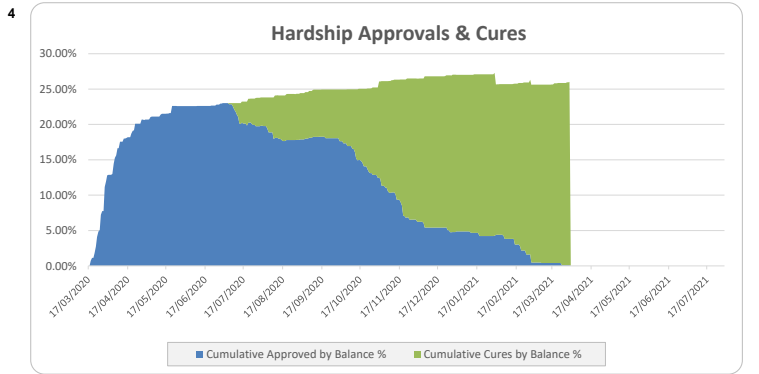
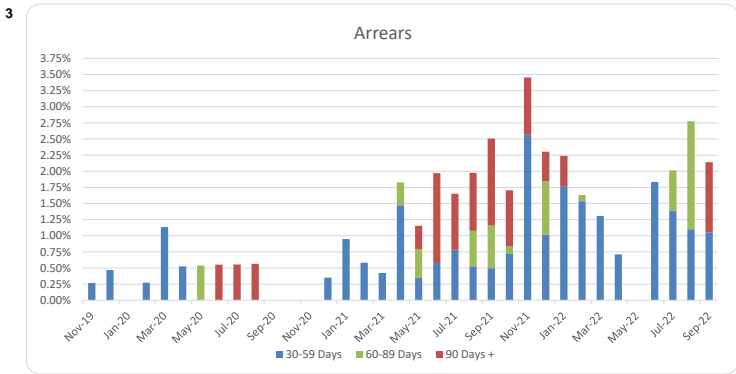
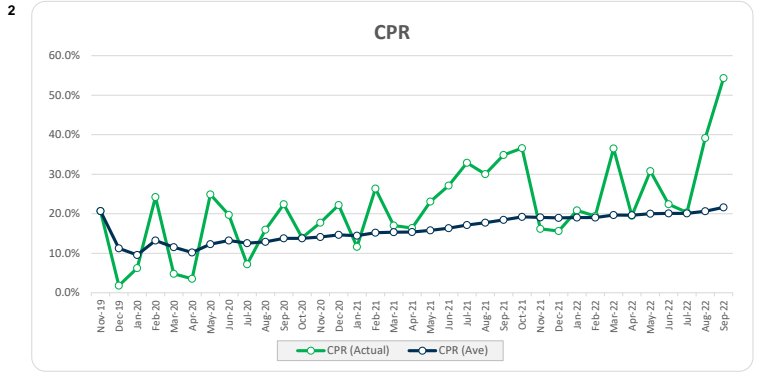
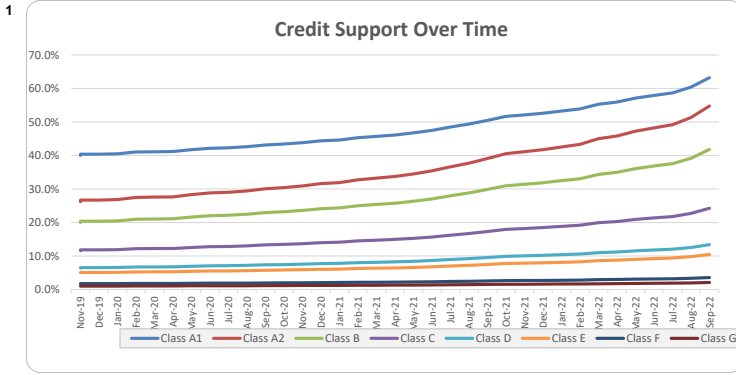
Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	211	68.5%	103,711,362	61.3%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	33	10.7%	16,669,884	9.9%
> 1 <= 2	64	20.8%	48,719,776	28.8%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	308	100%	169,101,022	100%

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	194	63.0%	99,714,616	59.0%
Refinance - no takeout	48	15.6%	33,752,193	20.0%
Refinance incl takeout	66	21.4%	35,634,212	21.1%
Total	308	100%	169,101,022	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	44	14.3%	22,639,453	13.4%
Communications	9	2.9%	6,743,437	4.0%
Construction	82	26.6%	47,651,013	28.2%
Education	6	1.9%	6,196,223	3.7%
Engineering / Manufacturing	34	11.0%	17,967,800	10.6%
Finance & Insurance	12	3.9%	6,471,406	3.8%
Food and Beverage	23	7.5%	16,720,692	9.9%
Health	22	7.1%	5,910,773	3.5%
IT	0	0.0%	0	0.0%
Other	1	0.3%	339,805	0.2%
Printing & Media	4	1.3%	1,761,667	1.0%
Professional Services	40	13.0%	21,225,415	12.6%
Property Investment	1	0.3%	265,110	0.2%
Public Service	1	0.3%	265,554	0.2%
Retail	15	4.9%	6,244,403	3.7%
Sport, Leisure, Cultural & Recreational	14	4.5%	8,698,272	5.1%
Wholesale	0	0.0%	0	0.0%
Total	308	100%	169,101,022	100%

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	306	99.4%	167,633,431	99.1%
1	2	0.6%	1,467,590	0.9%
2	0	0.0%	0	0.0%
Total	308	100%	169,101,022	100%

Think Tank Series 2019-1: Time Series Charts



Think Tank Series 2019-1: Current Charts

