
Investor Report - Think Tank Series 2019-1

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

Payment Date of 10-Nov-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



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	61,521,328.07		61,521,328.07	0.00	0.0%	0.00	0.00	209,526.47	209,526.47
Class A2	14,149,905.46		14,149,905.46	0.00	0.0%	0.00	0.00	52,397.29	52,397.29
Class B	21,700,000.00		21,700,000.00	0.00	0.0%	0.00	0.00	85,884.44	85,884.44
Class C	29,400,000.00		29,400,000.00	0.00	0.0%	0.00	0.00	141,329.42	141,329.42
Class D	18,200,000.00		18,200,000.00	0.00	0.0%	0.00	0.00	102,947.18	102,947.18
Class E	4,900,000.00		4,900,000.00	0.00	0.0%	0.00	0.00	35,207.51	35,207.51
Class F	11,550,000.00		11,550,000.00	0.00	0.0%	0.00	0.00	93,779.67	93,779.67
Class G	2,450,000.00		2,450,000.00	0.00	0.0%	0.00	0.00	24,262.38	24,262.38
Class H	3,500,000.00		3,500,000.00	0.00	0.0%	0.00	0.00	42,092.05	42,092.05

1. GENERAL

Current Payment Date	10-Nov-22
Collection Period (start)	1-Oct-22
Collection Period (end)	31-Oct-22
Interest Period (start)	10-Oct-22
Interest Period (end)	9-Nov-22
Days in Interest Period	31
Next Payment Date	

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,103,249.06
Early Repayment Fees	40,708.80
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	37,217.51
Total Available Income	1,181,175.37

(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	4,127,005.22
Principal from the sale of Mortgage Loans	164,965,981.55
Other Principal	-2,690.84
Total Principal Collections	169,090,295.93

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)	76,143.33
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	209,526.47
Class A2 Interest	52,397.29
Class B Interest	85,884.44
Class C Interest	141,329.42
Class D Interest	102,947.18
Class E Interest	35,207.51
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Amortisation Event Payment	0.00
Class F Interest	93,779.67
Class G Interest	24,262.38
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	42,092.05
Other Expenses	0.00
Excess Spread	317,605.63

Think Tank Series 2019-1 Cashflow Asset Report

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	61,521,328.07
Class A2 Principal Payment	14,149,905.46
Class B Principal Payment	21,700,000.00
Class C Principal Payment	29,400,000.00
Class D Principal Payment	18,200,000.00
Class E Principal Payment	4,900,000.00
Class F Principal Payment	11,550,000.00
Class G Principal Payment	2,450,000.00
Class H Principal Payment	3,500,000.00

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	169,101,021.73
Plus: Capitalised Charges	-8,034.96
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	4,127,005.22
Loan Balance at End of Collection Period	164,965,981.55

b. Repayments

Principal received on Mortgage Loans during Collection Period	169,090,295.93
Scheduled Principal Payments received	151,863.64
Unscheduled Principal Payments received	3,972,450.74
Total Repayment Rate	100.0%
CPR%	24.8%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.27%	8.04%	OK
Test (b)			
Bank Bill Rate plus 4.50%	7.16%	8.04%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	2	2	0	4
Balance Outstanding	1,505,429	2,344,709	0	3,850,138
% Portfolio Balance	0.91%	1.42%	0.00%	2.33%

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	4,496,137.01
Limit available_Next Payment Date	438,496.00
Outstanding Liquidity draws	0.00

Summary ●●

Loans	300
Facilities	280
Borrower Groups	258
Balance	164,965,982
Avg Loan Balance	549,887
Max Loan Balance	2,775,000
Avg Facility Balance	589,164
Max Facility Balance	2,775,000
Avg Group Balance	639,403
Max Group Balance	2,890,000
WA Current LVR	60.1%
Max Current LVR	80.0%
WA Yield	8.04%
WA Seasoning (months)	45.3
% IO	37.8%
% Investor	56.8%
% SMSF	35.3%
WA Interest Cover (UnStressed)	2.46

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	53	17.7%	11,809,724	7.2%
> 40% <= 50%	38	12.7%	21,752,823	13.2%
> 50% <= 55%	28	9.3%	13,524,013	8.2%
> 55% <= 60%	28	9.3%	16,370,105	9.9%
> 60% <= 65%	55	18.3%	34,914,960	21.2%
> 65% <= 70%	50	16.7%	33,485,345	20.3%
> 70% <= 75%	44	14.7%	31,288,491	19.0%
> 75% <= 80%	4	1.3%	1,820,519	1.1%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	300	100.0%	164,965,982	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	12	4.3%	401,828	0.2%
> 100,000 <= 200,000	36	12.9%	5,745,874	3.5%
> 200,000 <= 300,000	48	17.1%	12,119,064	7.3%
> 300,000 <= 400,000	33	11.8%	11,229,997	6.8%
> 400,000 <= 500,000	26	9.3%	11,598,408	7.0%
> 500,000 <= 1,000,000	80	28.6%	55,529,428	33.7%
> 1,000,000 <= 1,500,000	29	10.4%	35,034,803	21.2%
> 1,500,000 <= 2,000,000	9	3.2%	16,503,366	10.0%
> 2,000,000 <= 2,500,000	4	1.4%	8,676,959	5.3%
> 2,500,000 <= 5,000,000	3	1.1%	8,126,253	4.9%
Total	280	100%	164,965,982	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	137	45.7%	85,793,908	52.0%
ACT	6	2.0%	2,875,248	1.7%
VIC	83	27.7%	43,883,614	26.6%
QLD	41	13.7%	19,056,841	11.6%
SA	9	3.0%	3,959,108	2.4%
WA	19	6.3%	7,687,938	4.7%
TAS	5	1.7%	1,709,323	1.0%
NT	0	0.0%	0	0.0%
Total	300	100%	164,965,982	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	250	83.3%	138,052,705	83.7%
Non metro	40	13.3%	21,298,911	12.9%
Inner City	10	3.3%	5,614,366	3.4%
Total	300	100%	164,965,982	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	19	6.3%	645,227	0.4%
> 100,000 <= 200,000	42	14.0%	6,636,689	4.0%
> 200,000 <= 300,000	54	18.0%	13,813,453	8.4%
> 300,000 <= 400,000	33	11.0%	11,310,010	6.9%
> 400,000 <= 500,000	30	10.0%	13,547,696	8.2%
> 500,000 <= 1,000,000	79	26.3%	53,821,754	32.6%
> 1,000,000 <= 1,500,000	28	9.3%	33,974,575	20.6%
> 1,500,000 <= 2,000,000	8	2.7%	14,413,366	8.7%
> 2,000,000 <= 2,500,000	4	1.3%	8,676,959	5.3%
> 2,500,000 <= 5,000,000	3	1.0%	8,126,253	4.9%
Total	300	100%	164,965,982	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	12	4.7%	401,828	0.2%
> 100,000 <= 200,000	27	10.5%	4,361,064	2.6%
> 200,000 <= 300,000	46	17.8%	11,539,301	7.0%
> 300,000 <= 400,000	30	11.6%	10,384,490	6.3%
> 400,000 <= 500,000	22	8.5%	9,857,760	6.0%
> 500,000 <= 1,000,000	71	27.5%	47,997,408	29.1%
> 1,000,000 <= 1,500,000	29	11.2%	34,520,975	20.9%
> 1,500,000 <= 2,000,000	10	3.9%	18,729,025	11.4%
> 2,000,000 <= 2,500,000	6	2.3%	13,436,535	8.1%
> 2,500,000 <= 5,000,000	5	1.9%	13,737,595	8.3%
Total	258	100%	164,965,982	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	127	42.3%	70,864,551	43.0%
> 42 <= 48	101	33.7%	56,146,052	34.0%
> 48 <= 54	57	19.0%	30,072,709	18.2%
> 54 <= 60	6	2.0%	3,856,856	2.3%
> 60 <= 300	9	3.0%	4,025,813	2.4%
Total	300	100%	164,965,982	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	296	98.7%	161,115,844	97.7%
> 30 <= 60	2	0.7%	1,505,429	0.9%
> 60 <= 90	2	0.7%	2,344,709	1.4%
> 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	300	100%	164,965,982	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	92	30.7%	62,037,902	37.6%
Mid Doc	70	23.3%	40,922,636	24.8%
Quick Doc	11	3.7%	3,831,359	2.3%
SMSF	127	42.3%	58,174,085	35.3%
SMSF NR	0	0.0%	0	0.0%
Total	300	100%	164,965,982	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	58	19.3%	28,987,504	17.6%
Industrial	145	48.3%	72,525,513	44.0%
Office	33	11.0%	17,240,061	10.5%
Professional Suites	5	1.7%	1,777,890	1.1%
Commercial Other	10	3.3%	13,381,578	8.1%
Vacant Land	0	0.0%	0	0.0%
Rural	3	1.0%	4,206,277	2.5%
Residential	46	15.3%	26,847,167	16.3%
Total	300	100%	164,965,982	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	296	98.7%	161,805,531	98.1%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	0	0.0%	0	0.0%
> 1 <= 2	4	1.3%	3,160,451	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	300	100%	164,965,982	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%	0	0.0%	0	0.0%
> 6.0% <= 6.5%	6	2.0%	6,271,916	3.8%
> 6.5% <= 7.0%	16	5.3%	10,283,338	6.2%
> 7.0% <= 7.5%	51	17.0%	35,679,025	21.6%
> 7.5% <= 8.0%	40	13.3%	20,546,186	12.5%
> 8.0% <= 8.5%	88	29.3%	42,489,813	25.8%
> 8.5% <= 9.0%	69	23.0%	37,711,674	22.9%
> 9.0% <= 13.0%	30	10.0%	11,984,029	7.3%
Total	300	100%	164,965,982	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	3	1.0%	1,805,471	1.1%
> 1.50 <= 1.75	63	21.0%	44,755,338	27.1%
> 1.75 <= 2.00	53	17.7%	28,957,967	17.6%
> 2.00 <= 2.25	40	13.3%	21,318,062	12.9%
> 2.25 <= 2.50	25	8.3%	8,918,392	5.4%
> 2.50 <= 2.75	29	9.7%	13,262,376	8.0%
> 2.75 <= 3.00	18	6.0%	8,930,434	5.4%
> 3.00 <= 3.25	15	5.0%	9,325,212	5.7%
> 3.25 <= 3.50	9	3.0%	5,663,476	3.4%
> 3.50 <= 3.75	6	2.0%	5,024,145	3.0%
> 3.75 <= 4.00	9	3.0%	4,180,929	2.5%
> 4.00 <= 4.25	6	2.0%	1,860,552	1.1%
> 4.25 <= 100	24	8.0%	10,963,626	6.6%
Total	300	100%	164,965,982	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	19	6.3%	10,072,197	6.1%
Non NCCP loans	281	93.7%	154,893,785	93.9%
Total	300	100%	164,965,982	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	11	21.6%	8,580,194	28.6%
High Density Apartment	3	5.9%	1,061,314	3.5%
House	37	72.5%	20,403,847	67.9%
Total	51	100%	30,045,355	100%

Employment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
PAYG	42	14.0%	18,353,216	11.1%
<i>Months Self Employed</i>				
0 < 12	12	0.0%	0	0.0%
12 <= 24	24	0.0%	0	0.0%
24 < 36	36	7.2%	4,101,765	2.5%
36 <= 48	48	1.7%	2,485,826	1.5%
48 < 60	60	9.3%	7,730,722	4.7%
60 <= 700	700	237.0%	132,294,453	80.2%
Total	300	100%	164,965,982	100%

Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	180	12.0%	3,908,233	2.4%
> 15 <= 20	240	19.0%	7,401,118	4.5%
> 20 <= 25	300	162.0%	90,538,507	54.9%
> 25 <= 30	360	107.0%	63,118,123	38.3%
Total	300	100%	164,965,982	100%

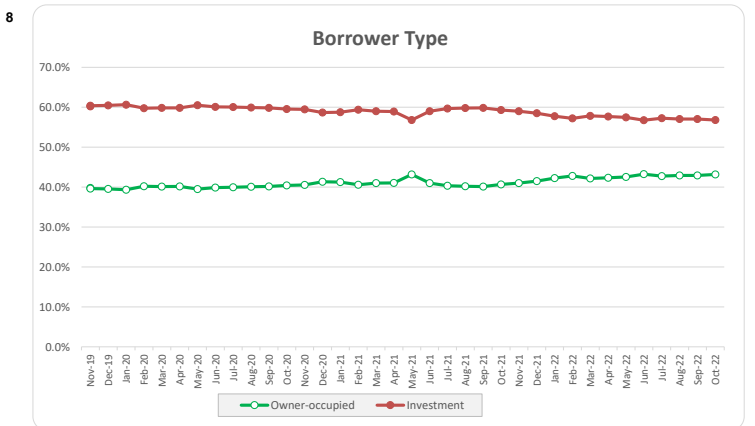
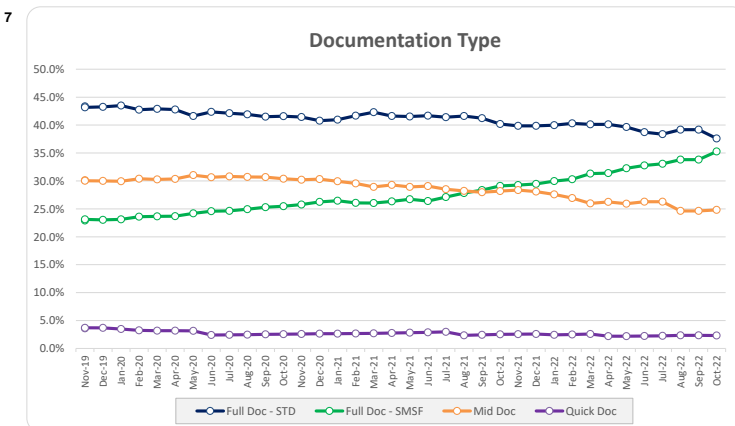
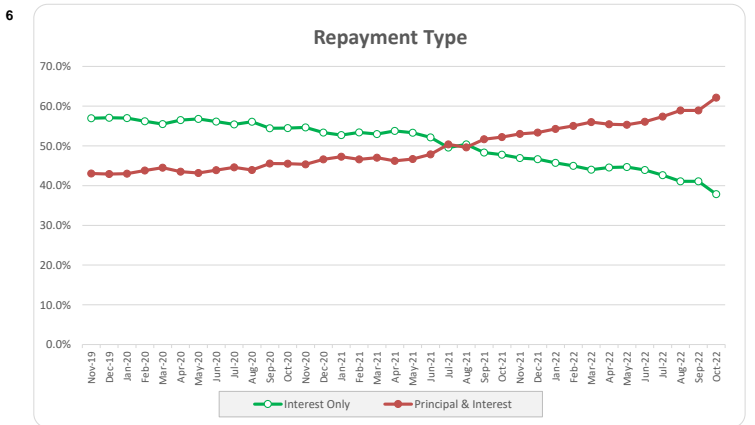
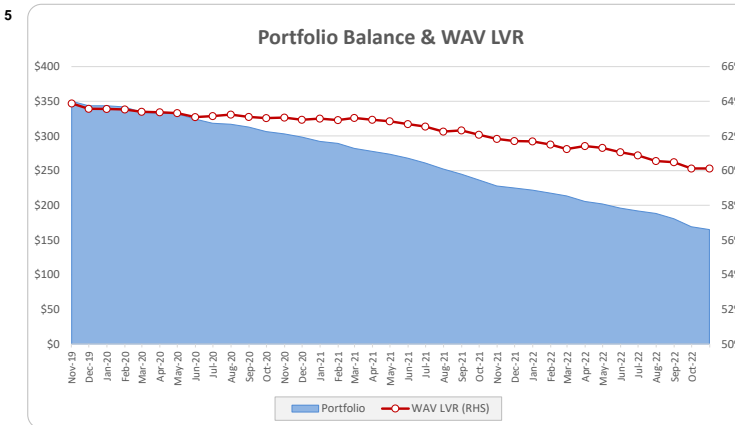
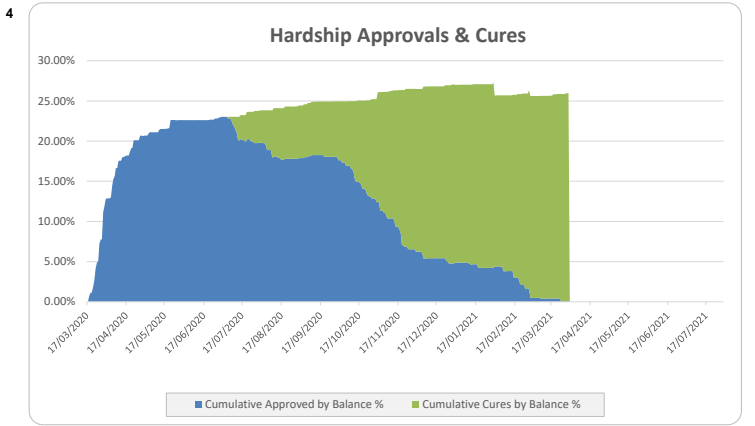
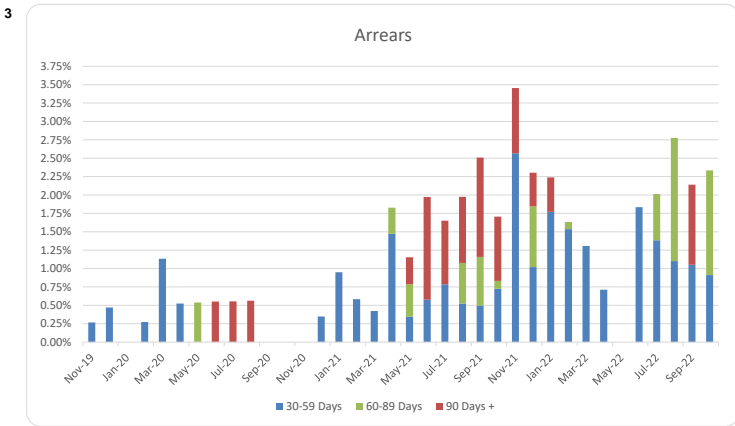
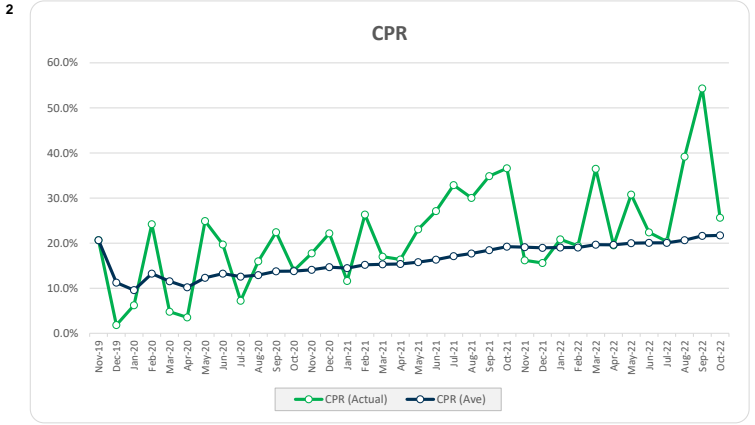
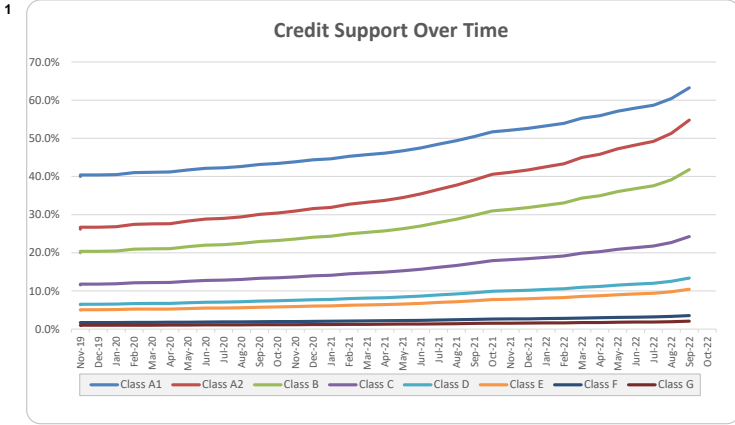
Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	209	69.7%	102,552,300	62.2%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	34	11.3%	19,165,207	11.6%
> 1 <= 2	57	19.0%	43,248,474	26.2%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	300	100%	164,965,982	100%

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	189	63.0%	96,750,506	58.6%
Refinance - no takeout	47	15.7%	33,132,738	20.1%
Refinance incl takeout	64	21.3%	35,082,738	21.3%
Total	300	100%	164,965,982	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	42	14.0%	22,106,808	13.4%
Communications	9	3.0%	6,737,524	4.1%
Construction	81	27.0%	46,005,424	27.9%
Education	6	2.0%	6,186,472	3.8%
Engineering / Manufacturing	30	10.0%	16,668,902	10.1%
Finance & Insurance	11	3.7%	5,992,850	3.6%
Food and Beverage	23	7.7%	16,697,778	10.1%
Health	22	7.3%	5,904,589	3.6%
IT	0	0.0%	0	0.0%
Other	1	0.3%	338,272	0.2%
Printing & Media	4	1.3%	1,760,926	1.1%
Professional Services	40	13.3%	21,174,900	12.8%
Property Investment	1	0.3%	264,639	0.2%
Public Service	1	0.3%	265,047	0.2%
Retail	15	5.0%	6,241,124	3.8%
Sport, Leisure, Cultural & Recreational	14	4.7%	8,620,725	5.2%
Wholesale	0	0.0%	0	0.0%
Total	300	100%	164,965,982	100%

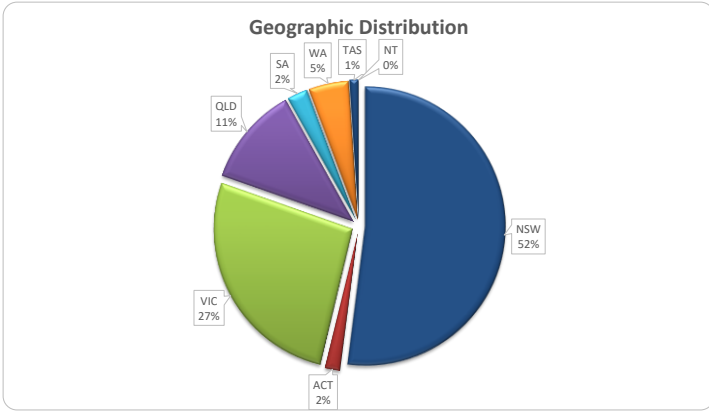
Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	298	99.3%	163,501,381	99.1%
1	2	0.7%	1,464,601	0.9%
2	0	0.0%	0	0.0%
Total	300	100%	164,965,982	100%

Think Tank Series 2019-1: Time Series Charts

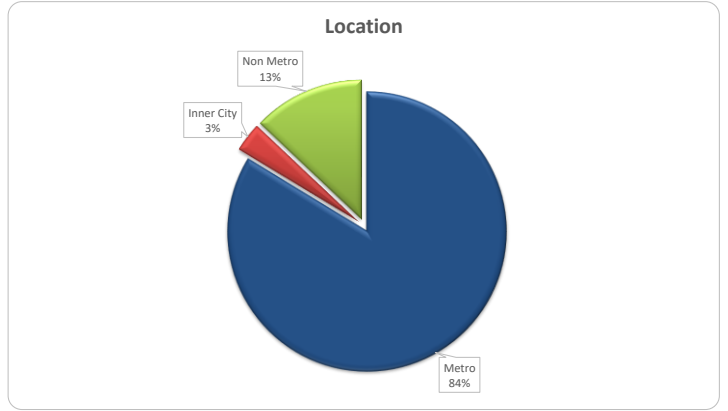


Think Tank Series 2019-1: Current Charts

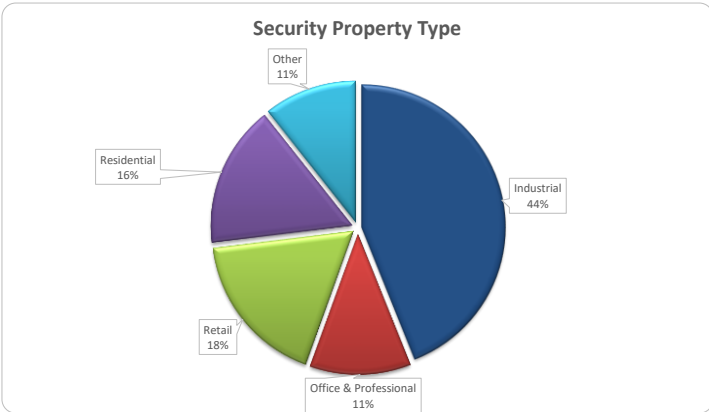
9



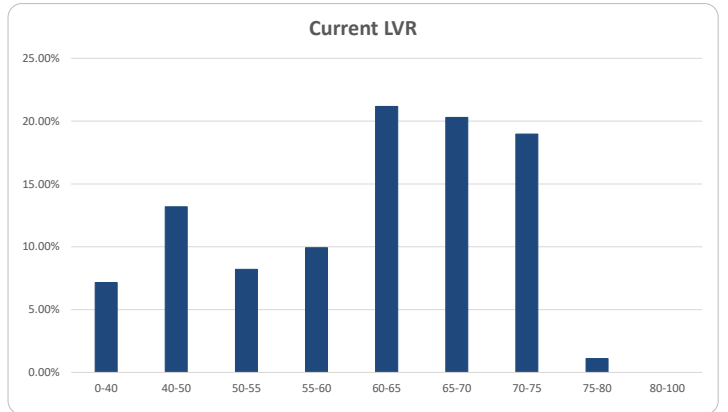
10



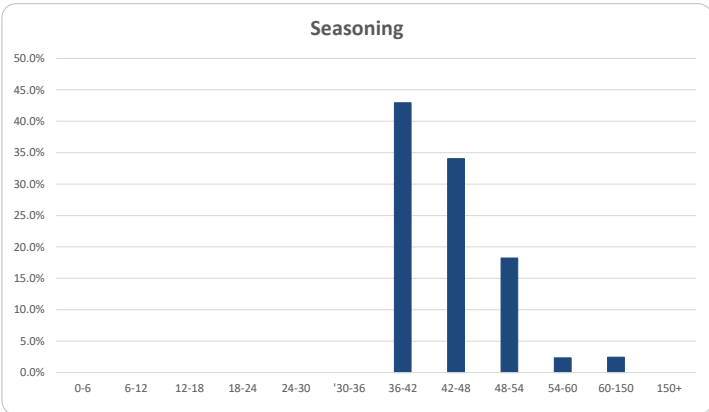
11



12



13



14

