Thinktank..

Report 24

Investor Report - Think Tank Series 2020-1

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

Payment Date of 10-Nov-2022

Counterparty Information ••

Issuer/Trustee Security Trustee Trust Manager, Originator, and Originator Servicer Master Servicer, Standby Originator Servicer and Custodian Arranger Joint Lead Managers Liquidity Facility Provider Designated Rating Agency BNY Trust Company of Australia Limited in its capacity atf the Think Tank Series 2020-1 Trust ("Trustee" or "BNY") BNY Trust (Australia) Registry Limited in its capacity atf the Think Tank Series 2020-1 Trust Security Trust Think Tank Group Pty Limited ("Think Tank") AMAL Asset Management Limited BNY Commonwealth Bank of Australia ("CBA") CBA, Deutsche Bank AG Sydney Branch, Westpac Banking Corporation CBA

S&P Global Ratings Australia Pty Ltd

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Series 2020-1 - 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 A1	156,867,089.66		7,156,140.51	149,710,949.15	41.6%	0.00	0.00	567,558.02	567,558.02
Class A2	48,105,907.49		2,194,549.75	45,911,357.74	41.6%	0.00	0.00	184,265.40	184,265.40
Class B	36,000,000.00		0.00	36,000,000.00	100.0%	0.00	0.00	163,883.84	163,883.84
Class C	32,400,000.00		0.00	32,400,000.00	100.0%	0.00	0.00	175,013.26	175,013.26
Class D	28,200,000.00		0.00	28,200,000.00	100.0%	0.00	0.00	178,672.11	178,672.11
Class E	13,200,000.00		0.00	13,200,000.00	100.0%	0.00	0.00	130,719.78	130,719.78
Class F	9,600,000.00		0.00	9,600,000.00	100.0%	0.00	0.00	103,222.36	103,222.36
Class G	4,200,000.00		0.00	4,200,000.00	100.0%	0.00	0.00	46,943.34	46,943.34
Class H	6,000,000.00		0.00	6,000,000.00	100.0%	0.00	0.00	72,157.81	72,157.81

1. GENERAL

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	12-Dec-22
2. COLLECT		
	a. Total Available Income	
	Interest on Mortgage Loans	2,120,812.01
	Early Repayment Fees	79,049.24
	Principal Draws	0.00
	Liquidity Draws	0.00
	Other Income ⁽¹⁾	51,641.47
	Total Available Income	2,251,502.72
		2,251,502.72
	(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	9,485,166.68
	Principal from the sale of Mortgage Loans	0.00
	Other Principal	-9,476.42
	Total Principal Collections	9,475,690.26
		9,475,690.26
3. PRINCIPA	LDRAW	
	Opening Balance	0.00
	Plus Additional Principal Draws	0.00
	Less Repayment of Principal Draws	0.00
	Closing Balance	0.00
4. SUMMAR	Y INCOME WATERFALL	
	Senior Expenses - Items 5.8(a) to (e) (Inclusive)	144,061.56
	Senior Expenses - Items 5.8(f) (Inclusive)	8,264.85
	Liquidity Draw repayments	0.00
	Class Redraw Interest	0.00
	Class A1 Interest	567,558.02
	Class A2 Interest	184,265.40
	Class B Interest	163,883.84
	Class C Interest	175,013.26
	Class D Interest	178,672.11
	Class E Interest	130,719.78
	Class F Interest	103,222.36
	Unreimbursed Principal Draws	0.00
	Current Losses & Carryover Charge-Offs	0.00
	Amortisation Event Payment	0.00
	Class G Interest	46,943.34
		,
	Extraordinary Expense Reserve Payment Liquidity Facility Provider, Derivative Couterparty & Dealer Payments	0.00 0.00
	Class H Interest	72,157.81
	Other Expenses	0.00
	Other Expenses Excess Spread	0.00 476,740.39

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	125,000.00
Class A1 Principal Payment	7,156,140.51
Class A2 Principal Payment	2,194,549.75
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	335,420,097.01
Plus: Capitalised Charges Plus: Further Advances / Redraws Less: Principal Collections	7,087.87 125,000.00 9,485,166.68
Loan Balance at End of Collection Period	326,067,018.20

b. Repayments				
Principal received on Mortgage Loans during Collection Period				9,475,690.26
Scheduled Prinicpal Payments received				390,582.02
Unscheduled Principal Payments received			9	9,085,108.24
Total Repayment Rate (%)				29.1%
CPR%				28.1%
c. Threshold Rate	Required	Current	Test	
Test (a)				
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	6.24%	, D	7.91%	OK
Test (b)				
Bank Bill Rate plus 4.50%	7.16%	D	7.91%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	6	2	0	8
Balance Outstanding	4,036,962	727,897	0	4,764,859
% Portfolio Balance	1.24%	0.22%	0.00%	1.46%

e. Foreclosures Number of Facilities Foreclosed Balance of Facilities Foreclosed (Principal, interest and other fees) Balance of Facilities Foreclosed (Principal only) Loss % of Current Portfolio Balance	Current Period 0 0 0 0 0.00%	Last 3 Months 0 0 0 0 0.00%	Cumulative 1 3,232,607 3,029,884 0 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 Limit available_Next Payment Date		\$	9,731,189.91 9,450,669.21

Outstanding Liquidity draws

\$

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Loans	65
Facilities	639
Borrower Groups	605
Balance	326,067,018
Avg Loan Balance	494,791
Max Loan Balance	3,691,606
Avg Facility Balance	510,277
Max Facility Balance	3,691,606
Avg Group Balance	538,954
Max Group Balance	3,691,606
WA Current LVR	62.0%
Max Current LVR	83.8%
WA Yield	7.91%
WA Seasoning (months)	43.6
% IO	24.4%
% Investor	56.2%
% SMSF	39.4%
WA Interest Cover (UnStressed)	3.03

Current Loan/Facility LVR ••

Summary ...

		Number		Balance	Balance	
		Amount	%	Amount	%	
0%	<= 40%	105	15.9%	25,282,597	7.8%	
> 40%	<= 50%	77	11.7%	34,298,628	10.5%	
> 50%	<= 55%	49	7.4%	22,933,761	7.0%	
> 55%	<= 60%	51	7.7%	30,369,944	9.3%	
> 60%	<= 65%	91	13.8%	48,211,680	14.8%	
> 65%	<= 70%	105	15.9%	61,197,154	18.8%	
> 70%	<= 75%	117	17.8%	67,622,726	20.7%	
> 75%	<= 80%	59	9.0%	33,530,403	10.3%	
> 80%	<= 85%	5	0.8%	2,620,126	0.8%	
> 85%	<= 100%					
Total		659	100.0%	326.067.018	100%	

		Num	ber	Balance	
		Amount	%	Amount	9
0	<= 100,000	19	3.0%	879,111	0.3%
> 100,000	<= 200,000	62	9.7%	9,411,450	2.9
> 200,000	<= 300,000	125	19.6%	31,800,115	9.8
> 300,000	<= 400,000	106	16.6%	37,458,968	11.5
> 400,000	<= 500,000	94	14.7%	41,718,284	12.8
> 500,000	<= 1,000,000	177	27.7%	121,402,182	37.2
> 1,000,000	<= 1,500,000	41	6.4%	50,531,395	15.5
> 1,500,000	<= 2,000,000	7	1.1%	12,110,299	3.7
> 2,000,000	<= 2,500,000	4	0.6%	8,642,477	2.7
> 2,500,000	<= 5,000,000	4	0.6%	12,112,737	3.7
Total		639	100%	326.067.018	100

	Number	r	Balance	
	Amount	%	Amount	%
NSW	313	47.5%	173,913,716	53.3%
ACT	11	1.7%	5,129,517	1.6%
VIC	165	25.0%	86,014,193	26.4%
QLD	117	17.8%	40,219,837	12.3%
SA	21	3.2%	7,226,678	2.2%
WA	29	4.4%	12,541,031	3.8%
TAS	3	0.5%	1,022,046	0.3%
NT	0	0.0%	0	0.0%
Total	659	100%	326,067,018	100%

roperty Location ••				
	Number		Balance	
	Amount	%	Amount	%
Metro	530	80.4%	275,296,723	84.4%
Non metro	114	17.3%	43,459,382	13.3%
Inner City	15	2.3%	7,310,913	2.2%
Total	659	100%	326,067,018	100%

		Number		Balance	
		Amount	%	Amount	%
	<= 100,000	26	3.9%	1,191,742	0.4%
> 100,000	<= 200,000	68	10.3%	10,347,442	3.2%
> 200,000	<= 300,000	128	19.4%	32,506,561	10.0%
> 300,000	<= 400,000	110	16.7%	38,832,383	11.9%
> 400,000	<= 500,000	95	14.4%	42,132,105	12.9%
> 500,000	<= 1,000,000	179	27.2%	123,509,019	37.9%
> 1,000,000	<= 1,500,000	40	6.1%	49,234,923	15.1%
> 1,500,000	<= 2,000,000	6	0.9%	10,532,629	3.2%
> 2,000,000	<= 2,500,000	4	0.6%	8,642,477	2.7%
> 2,500,000	<= 5,000,000	3	0.5%	9,137,737	2.8%
Total		659	100%	326,067,018	100%

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	18	3.0%	782,513	0.2%
> 100,000	<= 200,000	59	9.8%	8,985,884	2.8%
> 200,000	<= 300,000	102	16.9%	26,124,611	8.0%
> 300,000	<= 400,000	100	16.5%	35,289,396	10.8%
> 400,000	<= 500,000	85	14.0%	37,782,625	11.6%
> 500,000	<= 1,000,000	177	29.3%	121,966,770	37.4%
> 1,000,000	<= 1,500,000	46	7.6%	56,515,343	17.3%
> 1,500,000	<= 2,000,000	8	1.3%	13,550,237	4.2%
> 2,000,000	<= 2,500,000	6	1.0%	12,956,901	4.0%
> 2,500,000	<= 5,000,000	4	0.7%	12,112,737	3.7%
Total		605	100%	326.067.018	100%

		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	108	16.4%	56,979,507	17.5%
> 30	<= 36	278	42.2%	140,708,027	43.2%
> 36	<= 42	116	17.6%	55,996,471	17.2%
> 42	<= 48	24	3.6%	16,545,574	5.1%
> 48	<= 54	11	1.7%	9,613,421	2.9%
> 54	<= 60	0	0.0%	0	0.0%
> 60	<= 300	122	18.5%	46.224.018	14.2%

Total		659	100%	326,067,018	100%
rrears (I	Days Past Due) ●●				
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	651	98.8%	321,302,160	98.5%
> 30	<= 60	6	0.9%	4,036,962	1.2%
> 60	<= 90	2	0.3%	727,897	0.2%
> 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		659	100%	326,067,018	100%

come Verification ••	Number		Balance	
	Amount	%	Amount	
Full Doc	121	18.4%	74,026,205	22.7
Mid Doc	217	32.9%	116.223.808	35.6
Quick Doc	25	3.8%	7,261,190	2.2
SMSF	296	44.9%	128,555,815	39.4
SMSF NR	0	0.0%	0	0.0
Total	659	100%	326,067,018	100
worth Trunce and				
operty Type ●●	Number		Balance	
	Amount	%	Balance Amount	
operty Type ●● Retail		% 16.1%		
	Amount		Amount	17.2
Retail	Amount 106	16.1%	Amount 55,923,592	17.2
Retail	Amount 106 191	16.1% 29.0%	Amount 55,923,592 92,121,630	17.2 28.3 9.7
Retail Industrial Office	Amount 106 191 67	16.1% 29.0% 10.2%	Amount 55,923,592 92,121,630 31,511,550	17.2 28.3 9.7 1.3
Retail Industrial Office Professional Suites	Amount 106 191 67 8	16.1% 29.0% 10.2% 1.2%	Amount 55,923,592 92,121,630 31,511,550 4,105,015	17.2 28.3 9.7 1.3 3.9
Retail Industrial Office Professional Suites Commercial Other	Amount 106 191 67 8 13	16.1% 29.0% 10.2% 1.2% 2.0%	Amount 55,923,592 92,121,630 31,511,550 4,105,015 12,709,793	17.2 28.3 9.7 1.3 3.9 0.5
Retail Industrial Office Professional Suites Commercial Other Vacant Land	Amount 106 191 67 8 13 0	16.1% 29.0% 10.2% 1.2% 2.0% 0.0%	Amount 55,923,592 92,121,630 31,511,550 4,105,015 12,709,793 1,760,612	17.2 28.3 9.7 1.3 3.9 0.5 0.3 38.9

			Nur	nber	Balance	
			Amount	%	Amount	%
Variable			659	100.0%	326,067,018	100.0%
Fixed Ra	te Term Remaining (yrs,)				
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%
Total			659	100%	326.067.018	100%

terest R	ates ••				
			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%	10	1.5%	3,996,528	1.29
> 6.0%	<= 6.5%	28	4.2%	11,986,318	3.7%
> 6.5%	<= 7.0%	76	11.5%	38,972,887	12.0%
> 7.0%	<= 7.5%	89	13.5%	53,174,628	16.3%
> 7.5%	<= 8.0%	141	21.4%	75,402,421	23.19
> 8.0%	<= 8.5%	133	20.2%	61,673,795	18.9%
> 8.5%	<= 9.0%	84	12.7%	38,882,146	11.9%
> 9.0%	<= 13.0%	98	14.9%	41,978,295	12.9%
Total		659	100%	326,067,018	1004

Total		659	100%	326,067,018	100%
terest C	over (Unstressed) ●●				
		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	3	0.5%	1,813,433	0.6%
> 1.50	<= 1.75	113	17.1%	61,611,968	18.9%
> 1.75	<= 2.00	95	14.4%	46,205,216	14.2%
> 2.00	<= 2.25	71	10.8%	39,654,311	12.2%
> 2.25	<= 2.50	57	8.6%	31,528,971	9.7%
> 2.50	<= 2.75	50	7.6%	20,224,982	6.2%
> 2.75	<= 3.00	38	5.8%	17,731,002	5.4%
> 3.00	<= 3.25	20	3.0%	9,098,608	2.8%
> 3.25	<= 3.50	27	4.1%	14,091,594	4.3%
> 3.50	<= 3.75	23	3.5%	8,867,502	2.7%
> 3.75	<= 4.00	16	2.4%	9,071,817	2.8%
> 4.00	<= 4.25	21	3.2%	10,087,542	3.1%
> 4.25	<= 100	125	19.0%	56,080,071	17.2%

CCP Loans ••	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	110	16.7%	58,448,376	17.9%
Non NCCP loans	549	83.3%	267,618,642	82.1%
Total	659	100%	326,067,018	100%
esidential Property Type ••	Number		Balance	
esidential Property Type ●●	Number Amount	%	Balance Amount	%
esidential Property Type ••				% 18.4%
	Amount	%	Amount	

659

100%

326,067,018

100%

High Density Apartment	0	0.0%	0	0.0%
House	221	79.5%	105,756,073	81.6%
Total	278	100%	129,526,395	100%

			Number		Balance	
			Amount	%	Amount	%
PAYG			134	20.3%	53,285,137	16.3%
Months	Self Employed					
0	< 12	12	0	0.0%	0	0.0%
12	< 24	24	0	0.0%	0	0.0%
24	< 36	36	25	3.8%	14,666,354	4.5%
36	< 48	48	30	4.6%	14,052,988	4.3
48	< 60	60	27	4.1%	15,119,350	4.6%
60	700	700	443	67.2%	228,943,189	70.2
Total			659	100%	326.067.018	100%

			Number		Balance	
			Amount	%	Amount	%
0	<= 15	180	48	7.3%	17,467,225	5.4%
> 15	<= 20	240	89	13.5%	36,763,791	11.3%
> 20	<= 25	300	249	37.8%	132,242,887	40.6%
> 25	<= 30	360	273	41.4%	139,593,115	42.8%
Total			659	100%	326,067,018	100%
ayment	Type ••		Number		Balance	
			Amount	%	Amount	%
P&I			542	82.2%	246,612,099	75.6%
IO Term	Remaining (yrs)					
0	<= 1		22	3.3%	14,262,517	4.4%

		 Number Amount	%	Balance Amount	%
an Pur	rpose ••				
Total		659	100%	326,067,018	100%
> 4	<= 5	0	0.0%	0	0.0%
> 3	<= 4	0	0.0%	0	0.0%
> 2	<= 3	67	10.2%	46,530,051	14.3%
> 1	<= 2	28	4.2%	18,662,351	5.7%
0	S= 1	44	0.070	14,202,017	4.47

	Amount	%	Amount	%
Purchase	453	68.7%	215,192,673	66.0%
Refinance - no takeout	112	17.0%	59,056,903	18.1%
Refinance incl takeout	94	14.3%	51,817,442	15.9%
Total	659	100%	326,067,018	100%

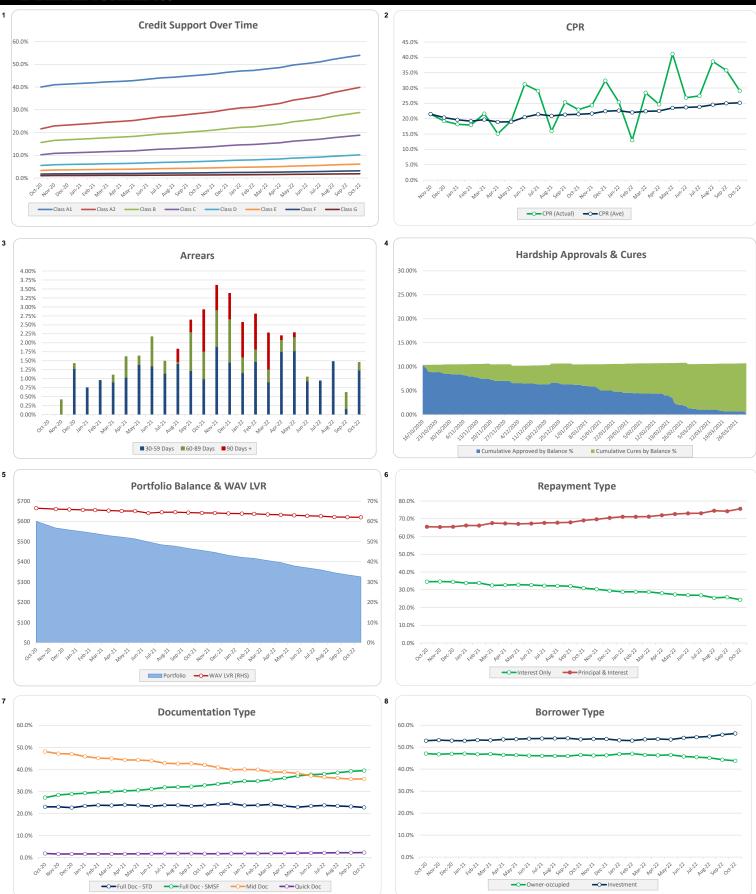
	Number		Balance	!
	Amount	%	Amount	9
Agriculture	1	0.2%	211,326	0.19
Automotive / Transport	66	10.0%	30,565,676	9.49
Communications	28	4.2%	11,948,873	3.7%
Construction	170	25.8%	93,635,161	28.7
Education	10	1.5%	6,778,690	2.19
Engineering / Manufacturing	43	6.5%	22,249,865	6.8
Finance & Insurance	40	6.1%	13,859,521	4.3
Food and Beverage	54	8.2%	33,103,328	10.29
Health	45	6.8%	16,951,010	5.2%
п	3	0.5%	791,401	0.2%
Other	0	0.0%	0	0.0%
Printing & Media	9	1.4%	3,753,482	1.29
Professional Services	77	11.7%	35,466,298	10.99
Property Investment	3	0.5%	588,737	0.2%
Public Service	10	1.5%	3,315,888	1.09
Retail	59	9.0%	37,206,126	11.49
Sport, Leisure, Cultural & Recreational	41	6.2%	15,641,635	4.8
Wholesale	0	0.0%	0	0.04
Total	659	100%	326,067,018	100

	Num	Number		
	Amount	%	Amount	%
0	657	99.7%	324,843,417	99.6%
1	2	0.3%	1,223,601	0.4%
2	0	0.0%	0	0.0%
Total	659	100%	326,067,018	100%

Total

Thinktank.

Series 2020-1: Time Series Charts



Think Tank Series 2020-1: Current Charts

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