

# Investor Report - Think Tank Residential Series 2021-1

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 as the Think Tank Residential Series 2021-1 Trust ("Trustee" or "BNY")

**Security Trustee**

BNY Trust (Australia) Registry Limited in its capacity as the Think Tank Residential Series 2021-1 Trust Security Trust

**Trust Manager, Originator, and Originator Servicer**

Think Tank Group Pty Limited ("Think Tank")

**Master Servicer, Standby Originator Servicer and**

AMAL Asset Management Limited

**Custodian**

BNY

**Arranger**

National Australia Bank ("NAB")

**Joint Lead Managers**

CBA, Deutsche Bank AG Sydney Branch, NAB, Westpac Banking Corporation

**Liquidity Facility Provider**

NAB

**Designated Rating Agency**

S&P Global Ratings Australia Pty Ltd

Fitch 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 | 255,885,256.22              |          | 10,205,722.78    | 245,679,533.43           | 61.4%               | 0.00                | 0.00                | 773,684.85                 | 773,684.85    |
| Class A2 | 38,382,788.43               |          | 1,530,858.42     | 36,851,930.02            | 61.4%               | 0.00                | 0.00                | 120,942.59                 | 120,942.59    |
| Class B  | 16,000,000.00               |          | 0.00             | 16,000,000.00            | 100.0%              | 0.00                | 0.00                | 55,171.51                  | 55,171.51     |
| Class C  | 9,000,000.00                |          | 0.00             | 9,000,000.00             | 100.0%              | 0.00                | 0.00                | 33,709.32                  | 33,709.32     |
| Class D  | 6,500,000.00                |          | 0.00             | 6,500,000.00             | 100.0%              | 0.00                | 0.00                | 29,038.08                  | 29,038.08     |
| Class E  | 3,500,000.00                |          | 0.00             | 3,500,000.00             | 100.0%              | 0.00                | 0.00                | 22,621.51                  | 22,621.51     |
| Class F  | 2,500,000.00                |          | 0.00             | 2,500,000.00             | 100.0%              | 0.00                | 0.00                | 19,024.66                  | 19,024.66     |
| Class G  | 2,500,000.00                |          | 0.00             | 2,500,000.00             | 100.0%              | 0.00                | 0.00                | 29,004.11                  | 29,004.11     |

### 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. COLLECTIONS

#### a. Total Available Income

|                               |                     |
|-------------------------------|---------------------|
| Interest on Mortgage Loans    | 1,836,670.70        |
| Early Repayment Fees          | 4,200.00            |
| Principal Draws               | 0.00                |
| Liquidity Draws               | 0.00                |
| Other Income <sup>(1)</sup>   | 48,477.57           |
| <b>Total Available Income</b> | <b>1,889,348.27</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  | 11,866,384.97        |
| Principal from the sale of Mortgage Loans | 0.00                 |
| Other Principal                           | -74,803.77           |
| <b>Total Principal Collections</b>        | <b>11,791,581.20</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 (e) (Inclusive)                      | 134,218.89 |
| Senior Expenses - Items 5.8(f)   | 4,226.63   |
| Liquidity Draw repayments  | 0.00       |
| Class Redraw Interest  | 0.00       |
| Class A1 Interest  | 773,684.85 |
| Class A2 Interest  | 120,942.59 |
| Class B Interest   | 55,171.51  |
| Class C Interest   | 33,709.32  |
| Class D Interest   | 29,038.08  |
| Class E Interest   | 22,621.51  |
| Class F Interest   | 19,024.66  |
| Unreimbursed Principal Draws   | 0.00       |
| Current Losses & Carryover Charge-Offs                                 | 0.00       |
| Amortisation Event Payment   | 0.00       |
| Extraordinary Expense Reserve Payment                                  | 0.00       |
| Liquidity Facility Provider, Derivative Counterparty & Dealer Payments | 0.00       |
| Class G Interest   | 29,004.11  |
| Other Expenses   | 0.00       |
| Excess Spread  | 667,706.13 |

## 5. SUMMARY PRINCIPAL WATERFALL

|                            |               |
|----------------------------|---------------|
| Principal Draws            | 0.00          |
| Funding Redraws            | 55,000.00     |
| Class A1 Principal Payment | 10,205,722.78 |
| Class A2 Principal Payment | 1,530,858.42  |
| 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          |

## 6. COLLATERAL

### a. Loan Balance

|  |                |
|--|----------------|
| Loan Balance at Beginning of Collection Period | 334,320,008.19 |
| Plus: Capitalised Charges                      | -6,580.58      |
| Plus: Further Advances / Redraws               | 55,000.00      |
| Less: Principal Collections                    | 11,791,581.20  |
| Loan Balance at End of Collection Period       | 322,576,846.41 |

### b. Repayments

|   |               |
|---|---------------|
| Principal received on Mortgage Loans during Collection Period | 11,791,581.20 |
| Scheduled Principal Payments received                         | 338,837.87    |
| Unscheduled Principal Payments received                       | 11,452,743.33 |
| CPR (%) - Total Repayments                                    | 35.007%       |

### c. Threshold Rate

|  | Required | Current | Test |
|--|----------|---------|------|
| Test (a)   |          |         |      |
| WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25% | 4.60%    | 6.68%   | OK   |
| Test (b)   |          |         |      |
| Bank Bill Rate plus 3.00%  | 5.66%    | 6.68%   | OK   |

### d. Arrears

#### Current Period

|                     | 30 - 59 Days | 60 - 89 Days | 90 + Days | Total     |
|---------------------|--------------|--------------|-----------|-----------|
| No. of Loans        | 5            | 1            | 2         | 8         |
| Balance Outstanding | 2,735,228    | 886,606      | 1,252,166 | 4,874,001 |
| % Portfolio Balance | 0.85%        | 0.27%        | 0.39%     | 1.51%     |

### 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 | 4,976,520.67 |
| Limit available_Next Payment Date    | 4,800,471.95 |
| Outstanding Liquidity draws          | 0.00         |

## Summary ●●

|                                |             |
|--------------------------------|-------------|
| Loans                          | 584         |
| Facilities                     | 567         |
| Borrower Groups                | 537         |
| Balance                        | 322,576,846 |
| Avg Loan Balance               | 552,358     |
| Max Loan Balance               | 1,918,000   |
| Avg Facility Balance           | 568,919     |
| Max Facility Balance           | 1,999,496   |
| Avg Group Balance              | 600,702     |
| Max Group Balance              | 2,000,000   |
| WA Current LVR                 | 64.4%       |
| Max Current LVR                | 81.0%       |
| WA Yield                       | 6.68%       |
| WA Seasoning (months)          | 20.0        |
| % IO                           | 16.5%       |
| % Investor                     | 51.5%       |
| % SMSF                         | 20.3%       |
| WA Interest Cover (UnStressed) | 4.91        |

## Current Loan/Facility LVR ●●

|               | Number     |               | Balance            |             |
|---------------|------------|---------------|--------------------|-------------|
|               | Amount     | %             | Amount             | %           |
| 0% <= 40%     | 80         | 13.7%         | 22,910,367         | 7.1%        |
| > 40% <= 50%  | 59         | 10.1%         | 31,781,100         | 9.9%        |
| > 50% <= 55%  | 24         | 4.1%          | 15,171,399         | 4.7%        |
| > 55% <= 60%  | 43         | 7.4%          | 28,856,654         | 8.9%        |
| > 60% <= 65%  | 61         | 10.4%         | 28,803,233         | 8.9%        |
| > 65% <= 70%  | 77         | 13.2%         | 46,731,164         | 14.5%       |
| > 70% <= 75%  | 105        | 18.0%         | 68,120,502         | 21.1%       |
| > 75% <= 80%  | 134        | 22.9%         | 79,530,486         | 24.7%       |
| > 80% <= 85%  | 1          | 0.2%          | 671,941            | 0.2%        |
| > 85% <= 100% | 0          | 0.0%          | 0                  | 0.0%        |
| <b>Total</b>  | <b>584</b> | <b>100.0%</b> | <b>322,576,846</b> | <b>100%</b> |

## Current Facility Balance ●●

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 14         | 2.5%        | 434,189            | 0.1%        |
| > 100,000 <= 200,000     | 31         | 5.5%        | 5,089,174          | 1.6%        |
| > 200,000 <= 300,000     | 69         | 12.2%       | 17,858,707         | 5.5%        |
| > 300,000 <= 400,000     | 72         | 12.7%       | 25,125,064         | 7.8%        |
| > 400,000 <= 500,000     | 102        | 18.0%       | 45,687,397         | 14.2%       |
| > 500,000 <= 1,000,000   | 223        | 39.3%       | 158,054,773        | 49.0%       |
| > 1,000,000 <= 1,500,000 | 54         | 9.5%        | 66,410,047         | 20.6%       |
| > 1,500,000 <= 2,000,000 | 2          | 0.4%        | 3,917,496          | 1.2%        |
| > 2,000,000 <= 2,500,000 | 0          | 0.0%        | 0                  | 0.0%        |
| > 2,500,000 <= 5,000,000 | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b>             | <b>567</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |

## Property State ●●

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| NSW          | 293        | 50.2%       | 182,975,727        | 56.7%       |
| ACT          | 4          | 0.7%        | 1,380,890          | 0.4%        |
| VIC          | 169        | 28.9%       | 97,039,014         | 30.1%       |
| QLD          | 86         | 14.7%       | 29,775,270         | 9.2%        |
| SA           | 11         | 1.9%        | 3,916,020          | 1.2%        |
| WA           | 18         | 3.1%        | 6,402,266          | 2.0%        |
| TAS          | 3          | 0.5%        | 1,087,660          | 0.3%        |
| NT           | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b> | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |

## Property Location ●●

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| Metro        | 492        | 84.2%       | 280,506,507        | 87.0%       |
| Non metro    | 91         | 15.6%       | 41,460,363         | 12.9%       |
| Inner City   | 1          | 0.2%        | 609,977            | 0.2%        |
| <b>Total</b> | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |

## Current Loan Balance ●●

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 21         | 3.6%        | 1,007,639          | 0.3%        |
| > 100,000 <= 200,000     | 33         | 5.7%        | 5,451,469          | 1.7%        |
| > 200,000 <= 300,000     | 74         | 12.7%       | 19,089,553         | 5.9%        |
| > 300,000 <= 400,000     | 75         | 12.8%       | 26,094,996         | 8.1%        |
| > 400,000 <= 500,000     | 106        | 18.2%       | 47,417,799         | 14.7%       |
| > 500,000 <= 1,000,000   | 222        | 38.0%       | 156,750,918        | 48.6%       |
| > 1,000,000 <= 1,500,000 | 51         | 8.7%        | 63,253,227         | 19.6%       |
| > 1,500,000 <= 2,000,000 | 2          | 0.3%        | 3,511,246          | 1.1%        |
| > 2,000,000 <= 2,500,000 | 0          | 0.0%        | 0                  | 0.0%        |
| > 2,500,000 <= 5,000,000 | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b>             | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |

## Current Group Balance ●●

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 14         | 2.6%        | 434,189            | 0.1%        |
| > 100,000 <= 200,000     | 30         | 5.6%        | 4,908,791          | 1.5%        |
| > 200,000 <= 300,000     | 59         | 11.0%       | 15,448,423         | 4.8%        |
| > 300,000 <= 400,000     | 60         | 11.2%       | 21,077,425         | 6.5%        |
| > 400,000 <= 500,000     | 101        | 18.8%       | 45,354,328         | 14.1%       |
| > 500,000 <= 1,000,000   | 206        | 38.4%       | 147,401,486        | 45.7%       |
| > 1,000,000 <= 1,500,000 | 59         | 11.0%       | 73,088,022         | 22.7%       |
| > 1,500,000 <= 2,000,000 | 8          | 1.5%        | 14,864,183         | 4.6%        |
| > 2,000,000 <= 2,500,000 | 0          | 0.0%        | 0                  | 0.0%        |
| > 2,500,000 <= 5,000,000 | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b>             | <b>537</b> | <b>100%</b> | <b>322,576,846</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   | 256        | 43.8%       | 151,454,456        | 47.0%       |
| > 18 <= 24   | 193        | 33.0%       | 102,262,821        | 31.7%       |
| > 24 <= 30   | 128        | 21.9%       | 65,248,720         | 20.2%       |
| > 30 <= 36   | 6          | 1.0%        | 3,078,019          | 1.0%        |
| > 36 <= 42   | 1          | 0.2%        | 532,830            | 0.2%        |
| > 42 <= 48   | 0          | 0.0%        | 0                  | 0.0%        |
| > 48 <= 54   | 0          | 0.0%        | 0                  | 0.0%        |
| > 54 <= 60   | 0          | 0.0%        | 0                  | 0.0%        |
| > 60 <= 300  | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b> | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |

## Arrears (Days Past Due) ●●

|               | Number     |             | Balance            |             |
|---------------|------------|-------------|--------------------|-------------|
|               | Amount     | %           | Amount             | %           |
| 0 <= 30       | 576        | 98.6%       | 317,702,846        | 98.5%       |
| > 30 <= 60    | 5          | 0.9%        | 2,735,228          | 0.8%        |
| > 60 <= 90    | 1          | 0.2%        | 886,606            | 0.3%        |
| > 90 <= 120   | 2          | 0.3%        | 1,252,166          | 0.4%        |
| > 120 <= 150  | 0          | 0.0%        | 0                  | 0.0%        |
| > 150 <= 1000 | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b>  | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |

| Income Verification ●● |            |             |                    |             |  |
|------------------------|------------|-------------|--------------------|-------------|--|
|                        | Number     |             | Balance            |             |  |
|                        | Amount     |             | Amount             | %           |  |
| Full Doc               | 84         | 14.4%       | 51,432,246         | 15.9%       |  |
| Mid Doc                | 339        | 58.0%       | 205,596,833        | 63.7%       |  |
| Quick Doc              | 0          | 0.0%        | 0                  | 0.0%        |  |
| SMSF                   | 161        | 27.6%       | 65,547,767         | 20.3%       |  |
| SMSF NR                | 0          | 0.0%        | 0                  | 0.0%        |  |
| <b>Total</b>           | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| Property Type ●●    |            |             |                    |             |  |
|---------------------|------------|-------------|--------------------|-------------|--|
|                     | Number     |             | Balance            |             |  |
|                     | Amount     |             | Amount             | %           |  |
| Retail              | 0          | 0.0%        | 0                  | 0.0%        |  |
| Industrial          | 0          | 0.0%        | 0                  | 0.0%        |  |
| Office              | 0          | 0.0%        | 0                  | 0.0%        |  |
| Professional Suites | 0          | 0.0%        | 0                  | 0.0%        |  |
| Commercial Other    | 0          | 0.0%        | 0                  | 0.0%        |  |
| Vacant Land         | 0          | 0.0%        | 0                  | 0.0%        |  |
| Rural               | 0          | 0.0%        | 0                  | 0.0%        |  |
| Residential         | 584        | 100.0%      | 322,576,846        | 100.0%      |  |
| <b>Total</b>        | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| Interest Rate Type ●●                  |            |             |                    |             |  |
|--|------------|-------------|--------------------|-------------|--|
|  | Number     |             | Balance            |             |  |
|  | Amount     |             | Amount             | %           |  |
| Variable                               | 584        | 100.0%      | 322,576,846        | 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>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| Interest Rates ●● |            |             |                    |             |  |
|-------------------|------------|-------------|--------------------|-------------|--|
|                   | Number     |             | Balance            |             |  |
|                   | Amount     |             | Amount             | %           |  |
| 0 <= 5.0%         | 0          | 0.0%        | 0                  | 0.0%        |  |
| > 5.0% <= 5.5%    | 12         | 2.1%        | 6,455,987          | 2.0%        |  |
| > 5.5% <= 6.0%    | 99         | 17.0%       | 60,249,844         | 18.7%       |  |
| > 6.0% <= 6.5%    | 152        | 26.0%       | 93,413,950         | 29.0%       |  |
| > 6.5% <= 7.0%    | 118        | 20.2%       | 62,942,261         | 19.5%       |  |
| > 7.0% <= 7.5%    | 70         | 12.0%       | 40,191,917         | 12.5%       |  |
| > 7.5% <= 8.0%    | 89         | 15.2%       | 42,155,431         | 13.1%       |  |
| > 8.0% <= 8.5%    | 38         | 6.5%        | 14,883,145         | 4.6%        |  |
| > 8.5% <= 9.0%    | 5          | 0.9%        | 1,690,690          | 0.5%        |  |
| > 9.0% <= 13.0%   | 1          | 0.2%        | 593,621            | 0.2%        |  |
| <b>Total</b>      | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| Interest Cover (Unstressed) ●● |            |             |                    |             |  |
|--------------------------------|------------|-------------|--------------------|-------------|--|
|                                | Number     |             | Balance            |             |  |
|                                | Amount     |             | Amount             | %           |  |
| 0 <= 1.50                      | 0          | 0.0%        | 0                  | 0.0%        |  |
| > 1.50 <= 1.75                 | 6          | 1.0%        | 2,703,137          | 0.8%        |  |
| > 1.75 <= 2.00                 | 56         | 9.6%        | 25,302,394         | 7.8%        |  |
| > 2.00 <= 2.25                 | 40         | 6.8%        | 18,273,807         | 5.7%        |  |
| > 2.25 <= 2.50                 | 25         | 4.3%        | 12,633,020         | 3.9%        |  |
| > 2.50 <= 2.75                 | 21         | 3.6%        | 10,966,698         | 3.4%        |  |
| > 2.75 <= 3.00                 | 7          | 1.2%        | 3,506,854          | 1.1%        |  |
| > 3.00 <= 3.25                 | 12         | 2.1%        | 5,197,812          | 1.6%        |  |
| > 3.25 <= 3.50                 | 16         | 2.7%        | 10,188,268         | 3.2%        |  |
| > 3.50 <= 3.75                 | 14         | 2.4%        | 8,808,628          | 2.7%        |  |
| > 3.75 <= 4.00                 | 13         | 2.2%        | 9,211,404          | 2.9%        |  |
| > 4.00 <= 4.25                 | 28         | 4.8%        | 16,434,229         | 5.1%        |  |
| > 4.25 <= 100                  | 346        | 59.2%       | 199,350,596        | 61.8%       |  |
| <b>Total</b>                   | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| NCCP Loans ●●        |            |             |                    |             |  |
|----------------------|------------|-------------|--------------------|-------------|--|
|                      | Number     |             | Balance            |             |  |
|                      | Amount     |             | Amount             | %           |  |
| NCCP regulated loans | 341        | 58.4%       | 203,937,631        | 63.2%       |  |
| Non NCCP loans       | 243        | 41.6%       | 118,639,215        | 36.8%       |  |
| <b>Total</b>         | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| Residential Property Type ●● |            |             |                    |             |  |
|------------------------------|------------|-------------|--------------------|-------------|--|
|                              | Number     |             | Balance            |             |  |
|                              | Amount     |             | Amount             | %           |  |
| Apartment                    | 98         | 16.7%       | 43,164,889         | 13.4%       |  |
| High Density Apartment       | 0          | 0.0%        | 0                  | 0.0%        |  |
| House                        | 489        | 83.3%       | 279,411,958        | 86.6%       |  |
| <b>Total</b>                 | <b>587</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| Employment Type ●●          |            |             |                    |             |       |
|-----------------------------|------------|-------------|--------------------|-------------|-------|
|                             | Number     |             | Balance            |             |       |
|                             | Amount     |             | Amount             | %           |       |
| PAYG                        | 107        | 18.3%       | 44,460,467         | 13.8%       |       |
| <i>Months Self Employed</i> |            |             |                    |             |       |
| 0 < 12                      | 12         | 1           | 0.2%               | 426,484     | 0.1%  |
| 12 < 24                     | 24         | 0           | 0.0%               | 0           | 0.0%  |
| 24 < 36                     | 36         | 48          | 8.2%               | 26,052,649  | 8.1%  |
| 36 < 48                     | 48         | 59          | 10.1%              | 34,389,468  | 10.7% |
| 48 < 60                     | 60         | 32          | 5.5%               | 18,551,369  | 5.8%  |
| 60 < 700                    | 700        | 337         | 57.7%              | 198,696,409 | 61.6% |
| <b>Total</b>                | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |       |

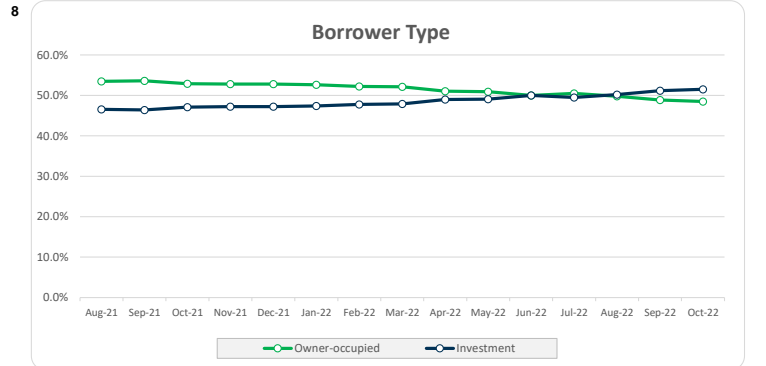
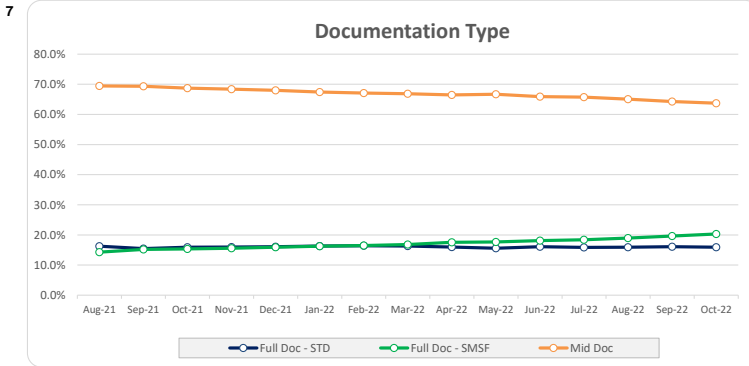
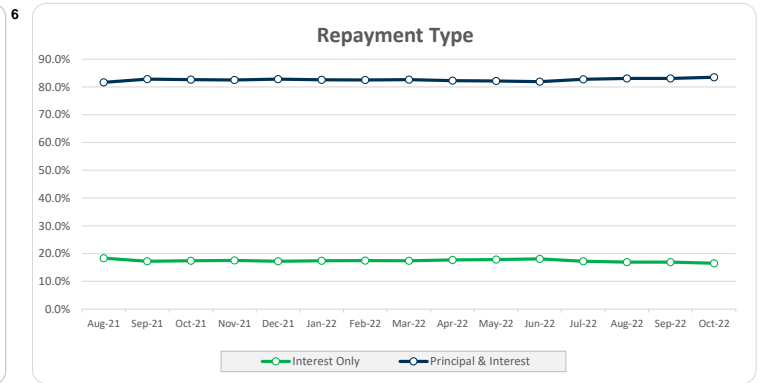
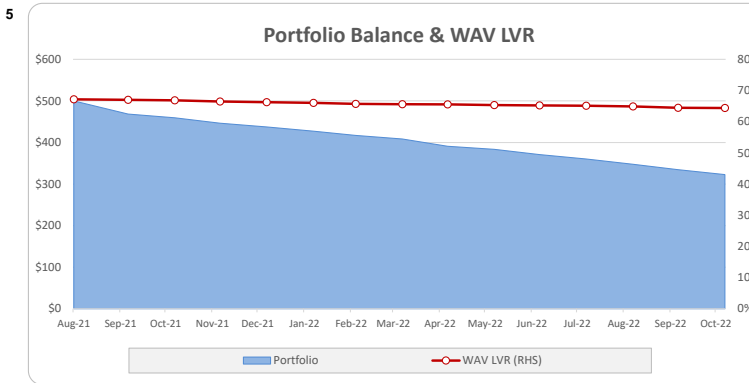
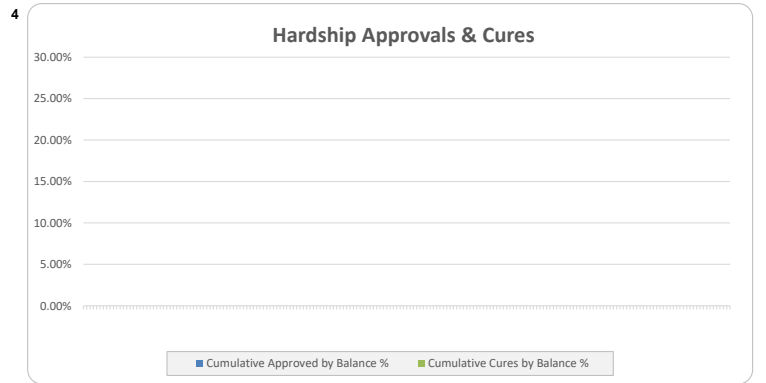
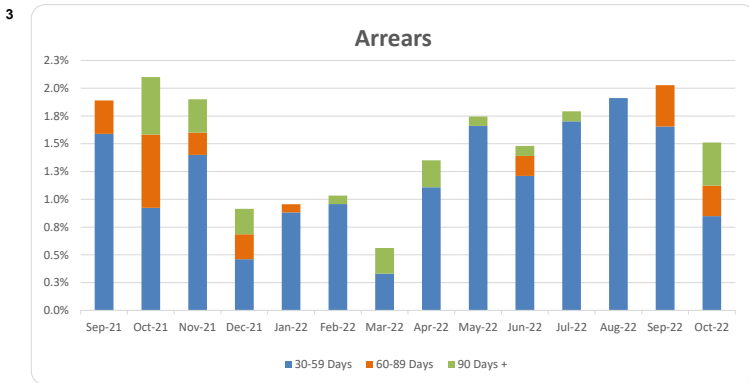
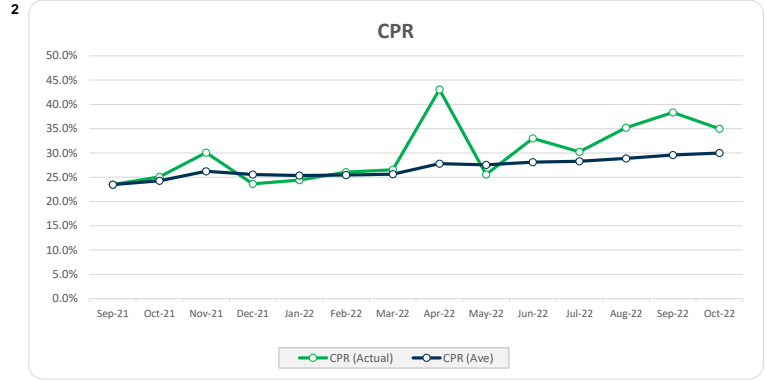
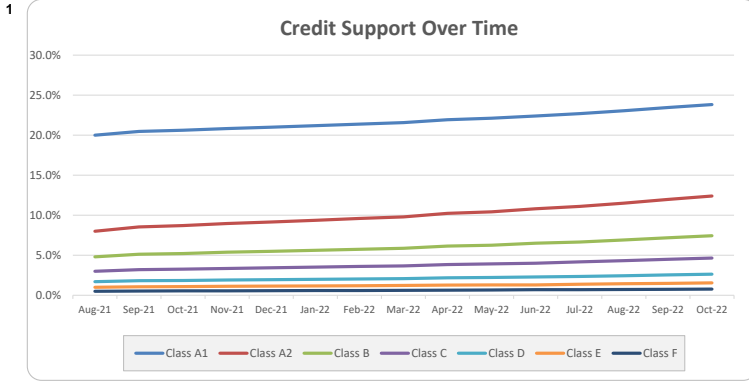
| Remaining Term ●● |            |             |                    |             |       |
|-------------------|------------|-------------|--------------------|-------------|-------|
|                   | Number     |             | Balance            |             |       |
|                   | Amount     |             | Amount             | %           |       |
| 0 <= 15           | 180        | 10          | 1.7%               | 3,287,808   | 1.0%  |
| > 15 <= 20        | 240        | 30          | 5.1%               | 14,989,434  | 4.6%  |
| > 20 <= 25        | 300        | 36          | 6.2%               | 16,562,689  | 5.1%  |
| > 25 <= 30        | 360        | 508         | 87.0%              | 287,736,915 | 89.2% |
| <b>Total</b>      | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |       |

| Payment Type ●●                |            |             |                    |             |  |
|--------------------------------|------------|-------------|--------------------|-------------|--|
|                                | Number     |             | Balance            |             |  |
|                                | Amount     |             | Amount             | %           |  |
| P&I                            | 511        | 87.5%       | 269,306,194        | 83.5%       |  |
| <i>ID Term Remaining (yrs)</i> |            |             |                    |             |  |
| 0 <= 1                         | 14         | 2.4%        | 8,799,559          | 2.7%        |  |
| > 1 <= 2                       | 5          | 0.9%        | 4,438,165          | 1.4%        |  |
| > 2 <= 3                       | 11         | 1.9%        | 7,214,856          | 2.2%        |  |
| > 3 <= 4                       | 43         | 7.4%        | 32,818,071         | 10.2%       |  |
| > 4 <= 5                       | 0          | 0.0%        | 0                  | 0.0%        |  |
| <b>Total</b>                   | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| Loan Purpose ●●        |            |             |                    |             |  |
|------------------------|------------|-------------|--------------------|-------------|--|
|                        | Number     |             | Balance            |             |  |
|                        | Amount     |             | Amount             | %           |  |
| Purchase               | 388        | 66.4%       | 213,569,348        | 66.2%       |  |
| Refinance - no takeout | 85         | 14.6%       | 48,454,724         | 15.0%       |  |
| Refinance incl takeout | 111        | 19.0%       | 60,552,775         | 18.8%       |  |
| <b>Total</b>           | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| Borrower Industry ●●                    |            |             |                    |             |  |
|---|------------|-------------|--------------------|-------------|--|
|   | Number     |             | Balance            |             |  |
|   | Amount     |             | Amount             | %           |  |
| Agriculture                             | 1          | 0.2%        | 189,109            | 0.1%        |  |
| Automotive / Transport                  | 73         | 12.5%       | 39,786,112         | 12.3%       |  |
| Communications                          | 28         | 4.8%        | 17,903,500         | 5.6%        |  |
| Construction                            | 192        | 32.9%       | 119,620,706        | 37.1%       |  |
| Education                               | 28         | 4.8%        | 11,960,083         | 3.7%        |  |
| Engineering / Manufacturing             | 32         | 5.5%        | 15,211,571         | 4.7%        |  |
| Finance & Insurance                     | 18         | 3.1%        | 8,612,733          | 2.7%        |  |
| Food and Beverage                       | 42         | 7.2%        | 21,905,008         | 6.8%        |  |
| Health                                  | 31         | 5.3%        | 13,995,153         | 4.3%        |  |
| IT                                      | 0          | 0.0%        | 0                  | 0.0%        |  |
| Other                                   | 0          | 0.0%        | 0                  | 0.0%        |  |
| Printing & Media                        | 6          | 1.0%        | 2,725,079          | 0.8%        |  |
| Professional Services                   | 54         | 9.2%        | 28,336,414         | 8.8%        |  |
| Property Investment                     | 3          | 0.5%        | 1,373,863          | 0.4%        |  |
| Public Service                          | 7          | 1.2%        | 3,412,074          | 1.1%        |  |
| Retail                                  | 35         | 6.0%        | 19,731,411         | 6.1%        |  |
| Sport, Leisure, Cultural & Recreational | 34         | 5.8%        | 17,814,032         | 5.5%        |  |
| Wholesale                               | 0          | 0.0%        | 0                  | 0.0%        |  |
| <b>Total</b>                            | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |

| Credit Events ●● |            |             |                    |             |  |
|------------------|------------|-------------|--------------------|-------------|--|
|                  | Number     |             | Balance            |             |  |
|                  | Amount     |             | Amount             | %           |  |
| 0                | 584        | 100.0%      | 322,576,846        | 100.0%      |  |
| 1                | 0          | 0.0%        | 0                  | 0.0%        |  |
| 2                | 0          | 0.0%        | 0                  | 0.0%        |  |
| <b>Total</b>     | <b>584</b> | <b>100%</b> | <b>322,576,846</b> | <b>100%</b> |  |



Think Tank Residential Series 2021-1: Current Charts

