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# Investor Report - Think Tank Residential Series 2022-1

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

Payment Date of 12-Dec-2022

## Counterparty Information ●●

<b>Issuer/Trustee</b>	BNY Trust Company of Australia Limited in its capacity atf the Think Tank Residential Series 2022-1 Trust ("Trustee" or "BNY")
<b>Security Trustee</b>	BNY Trust (Australia) Registry Limited in its capacity atf the Think Tank Residential Series 2022-1 Trust Security Trust
<b>Trust Manager, Originator, Servicer</b>	Think Tank Group Pty Limited ("Think Tank")
<b>Standby Servicer and Standby Trust Manager</b>	AMAL Asset Management Limited
<b>Custodian</b>	BNY
<b>Arranger</b>	Commonwealth Bank of Australia
<b>Joint Lead Managers</b>	CBA, Deutsche Bank AG Sydney Branch, NAB, Standard Chartered Bank, Westpac Banking Corporation
<b>Liquidity Facility Provider</b>	Commonwealth Bank of Australia
<b>Designated Rating Agency</b>	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-S	18,679,851.59		12,899,787.62	5,780,063.97	5.8%	0.00	0.00	57,684.20	57,684.20
Class A1-L	300,000,000.00		0.00	300,000,000.00	100.0%	0.00	0.00	1,110,522.74	1,110,522.74
Class A2	52,500,000.00		0.00	52,500,000.00	100.0%	0.00	0.00	219,656.55	219,656.55
Class B	23,500,000.00		0.00	23,500,000.00	100.0%	0.00	0.00	108,623.82	108,623.82
Class C	9,500,000.00		0.00	9,500,000.00	100.0%	0.00	0.00	45,577.51	45,577.51
Class D	5,500,000.00		0.00	5,500,000.00	100.0%	0.00	0.00	28,315.75	28,315.75
Class E	4,000,000.00		0.00	4,000,000.00	100.0%	0.00	0.00	27,606.97	27,606.97
Class F	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	21,637.92	21,637.92
Class G	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	30,405.04	30,405.04

### 1. GENERAL

Current Payment Date	12-Dec-22
Collection Period (start)	1-Nov-22
Collection Period (end)	30-Nov-22
Interest Period (start)	10-Nov-22
Interest Period (end)	11-Dec-22
Days in Interest Period	32
Next Payment Date	10-Jan-23

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	2,205,113.76
Early Repayment Fees	0.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	58,428.51
<b>Total Available Income</b>	<b>2,263,542.27</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	13,839,541.95
Principal from the sale of Mortgage Loans	0.00
Other Principal	1,121.99
<b>Total Principal Collections</b>	<b>13,840,663.94</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)	166,823.78
Senior Expenses - Items 5.8(f)	5,473.05
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1-S Interest	57,684.20
Class A1-L Interest	1,110,522.74
Class A2 Interest	219,656.55
Class B Interest	108,623.82
Class C Interest	45,577.51
Class D Interest	28,315.75
Class E Interest	27,606.97
Class F Interest	21,637.92
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	30,405.04
Other Expenses	0.00
Excess Spread	441,214.94

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	940,876.32
Class A1-S Principal Payment	12,899,787.62
Class A1-L Principal Payment	0.00
Class A2 Principal Payment	0.00
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	418,719,427.57
Plus: Capitalised Charges	49,221.12
Plus: Further Advances / Redraws	940,876.32
Less: Principal Collections	13,840,663.94
Loan Balance at End of Collection Period	405,868,861.07

### b. Repayments

Principal received on Mortgage Loans during Collection Period	13,840,663.94
Scheduled Principal Payments received	394,262.04
Unscheduled Principal Payments received	13,446,401.90
CPR (%) - Total Repayments	33.2%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.29%	6.52%	OK
Test (b)			
Bank Bill Rate plus 3.00%	5.87%	6.52%	OK

### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	2	0	5
Balance Outstanding	2,109,211	1,261,137	0	3,370,348
% Portfolio Balance	0.52%	0.31%	0.00%	0.83%

### 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	6,242,697.77
Limit available_Next Payment Date	6,049,200.96
Outstanding Liquidity draws	0.00

## Summary ●●

Loans	673
Facilities	630
Borrower Groups	576
Balance	405,868,861
Avg Loan Balance	603,074
Max Loan Balance	1,806,000
Avg Facility Balance	644,236
Max Facility Balance	1,806,000
Avg Group Balance	704,633
Max Group Balance	2,000,000
WA Current LVR	67.2%
Max Current LVR	80.0%
WA Yield	6.52%
WA Seasoning (months)	13.3
% IO	19.7%
% Investor	48.2%
% SMSF	9.0%
WA Interest Cover (UnStressed)	4.19

## Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	75	11.1%	28,178,494	6.9%
> 40% <= 50%	50	7.4%	28,821,140	7.1%
> 50% <= 55%	29	4.3%	15,793,326	3.9%
> 55% <= 60%	42	6.2%	22,002,540	5.4%
> 60% <= 65%	47	7.0%	32,045,719	7.9%
> 65% <= 70%	74	11.0%	50,150,493	12.4%
> 70% <= 75%	106	15.8%	78,022,993	19.2%
> 75% <= 80%	250	37.1%	150,854,156	37.2%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>673</b>	<b>100.0%</b>	<b>405,868,861</b>	<b>100%</b>

## Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	11	1.7%	615,605	0.2%
> 100,000 <= 200,000	25	4.0%	4,058,810	1.0%
> 200,000 <= 300,000	56	8.9%	13,982,897	3.4%
> 300,000 <= 400,000	64	10.2%	22,369,022	5.5%
> 400,000 <= 500,000	83	13.2%	37,672,619	9.3%
> 500,000 <= 1,000,000	297	47.1%	207,639,530	51.2%
> 1,000,000 <= 1,500,000	92	14.6%	116,082,374	28.6%
> 1,500,000 <= 2,000,000	2	0.3%	3,448,005	0.8%
> 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>630</b>	<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

## Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	292	43.4%	194,839,248	48.0%
ACT	2	0.3%	1,480,396	0.4%
VIC	257	38.2%	154,404,417	38.0%
QLD	81	12.0%	39,718,364	9.8%
SA	20	3.0%	7,248,152	1.8%
WA	16	2.4%	5,415,659	1.3%
TAS	5	0.7%	2,762,626	0.7%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>673</b>	<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

## Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	573	85.1%	364,476,621	89.8%
Non metro	100	14.9%	41,392,240	10.2%
Inner City	0	0.0%	0	0.0%
<b>Total</b>	<b>673</b>	<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

## Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	21	3.1%	1,189,720	0.3%
> 100,000 <= 200,000	37	5.5%	5,972,158	1.5%
> 200,000 <= 300,000	70	10.4%	17,615,195	4.3%
> 300,000 <= 400,000	73	10.8%	25,629,040	6.3%
> 400,000 <= 500,000	88	13.1%	39,932,461	9.8%
> 500,000 <= 1,000,000	302	44.9%	211,686,213	52.2%
> 1,000,000 <= 1,500,000	80	11.9%	100,396,069	24.7%
> 1,500,000 <= 2,000,000	2	0.3%	3,448,005	0.8%
> 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>673</b>	<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

## Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	10	1.7%	615,605	0.2%
> 100,000 <= 200,000	22	3.8%	3,478,377	0.9%
> 200,000 <= 300,000	38	6.6%	9,687,685	2.4%
> 300,000 <= 400,000	51	8.9%	17,755,755	4.4%
> 400,000 <= 500,000	78	13.5%	35,286,516	8.7%
> 500,000 <= 1,000,000	258	44.8%	181,034,263	44.6%
> 1,000,000 <= 1,500,000	105	18.2%	133,254,417	32.8%
> 1,500,000 <= 2,000,000	14	2.4%	24,756,244	6.1%
> 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>576</b>	<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

## Seasoning (months) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 6	0	0.0%	0	0.0%
> 6 <= 12	164	24.4%	107,553,722	26.5%
> 12 <= 18	504	74.9%	295,663,715	72.8%
> 18 <= 24	4	0.6%	2,077,750	0.5%
> 24 <= 30	1	0.1%	573,674	0.1%
> 30 <= 36	0	0.0%	0	0.0%
> 36 <= 42	0	0.0%	0	0.0%
> 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>673</b>	<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	668	99.3%	402,498,513	99.2%
> 30 <= 60	3	0.4%	2,109,211	0.5%
> 60 <= 90	2	0.3%	1,261,137	0.3%
> 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>673</b>	<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

Income Verification ●●					
	Number		Balance		
	Amount		%	Amount	%
Full Doc	214		31.8%	131,899,803	32.5%
Mid Doc	367		54.5%	237,491,097	58.5%
Quick Doc	0		0.0%	0	0.0%
SMSF	92		13.7%	36,477,961	9.0%
SMSF NR	0		0.0%	0	0.0%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</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	673		100.0%	405,868,861	100.0%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

Interest Rate Type ●●					
	Number		Balance		
	Amount		%	Amount	%
Variable	673		100.0%	405,868,861	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>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

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%	135		20.1%	77,957,561	19.2%
> 6.0% <= 6.5%	217		32.2%	145,562,273	35.9%
> 6.5% <= 7.0%	151		22.4%	93,938,298	23.1%
> 7.0% <= 7.5%	127		18.9%	70,170,939	17.3%
> 7.5% <= 8.0%	36		5.3%	15,056,391	3.7%
> 8.0% <= 8.5%	7		1.0%	3,183,399	0.8%
> 8.5% <= 9.0%	0		0.0%	0	0.0%
> 9.0% <= 13.0%	0		0.0%	0	0.0%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

Interest Cover (Unstressed) ●●					
	Number		Balance		
	Amount		%	Amount	%
0 <= 1.50	0		0.0%	0	0.0%
> 1.50 <= 1.75	0		0.0%	0	0.0%
> 1.75 <= 2.00	18		2.7%	10,988,902	2.7%
> 2.00 <= 2.25	20		3.0%	8,148,520	2.0%
> 2.25 <= 2.50	15		2.2%	6,371,381	1.6%
> 2.50 <= 2.75	15		2.2%	6,780,333	1.7%
> 2.75 <= 3.00	12		1.8%	4,996,731	1.2%
> 3.00 <= 3.25	10		1.5%	3,788,072	0.9%
> 3.25 <= 3.50	6		0.9%	2,347,401	0.6%
> 3.50 <= 3.75	15		2.2%	9,284,790	2.3%
> 3.75 <= 4.00	21		3.1%	10,590,019	2.6%
> 4.00 <= 4.25	12		1.8%	9,784,223	2.4%
> 4.25 <= 100	364		54.1%	224,612,991	55.3%
NA	165		24.5%	108,175,496	27%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

NCCP Loans ●●					
	Number		Balance		
	Amount		%	Amount	%
NCCP regulated loans	492		73.1%	308,413,703	76.0%
Non NCCP loans	181		26.9%	97,455,159	24.0%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

Residential Property Type ●●					
	Number		Balance		
	Amount		%	Amount	%
Apartment	63		9.3%	27,078,186	6.7%
High Density Apartment	0		0.0%	0	0.0%
House	612		90.7%	378,790,675	93.3%
<b>Total</b>	<b>675</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

Employment Type ●●					
	Number		Balance		
	Amount		%	Amount	%
PAYG	110		16.3%	52,103,903	12.8%
<i>Months Self Employed</i>					
0 <= 12	12		0.0%	0	0.0%
12 <= 24	24		0.0%	0	0.0%
24 <= 36	36	41	6.1%	27,407,659	6.8%
36 <= 48	48	70	10.4%	44,058,149	10.9%
48 <= 60	60	58	8.6%	36,333,159	9.0%
60 <= 900	900	394	58.5%	245,965,991	60.6%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

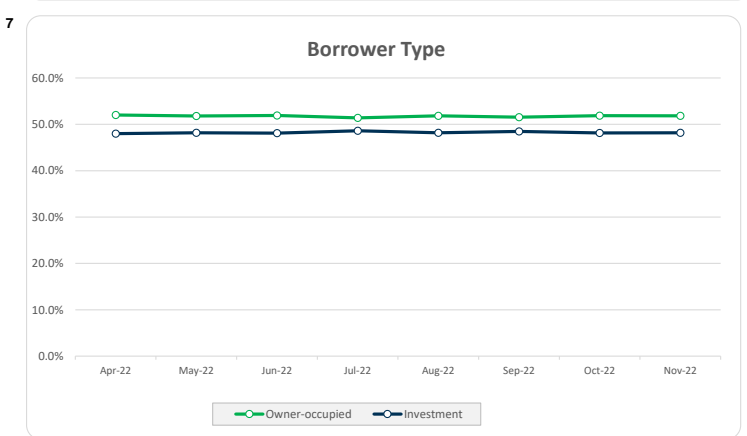
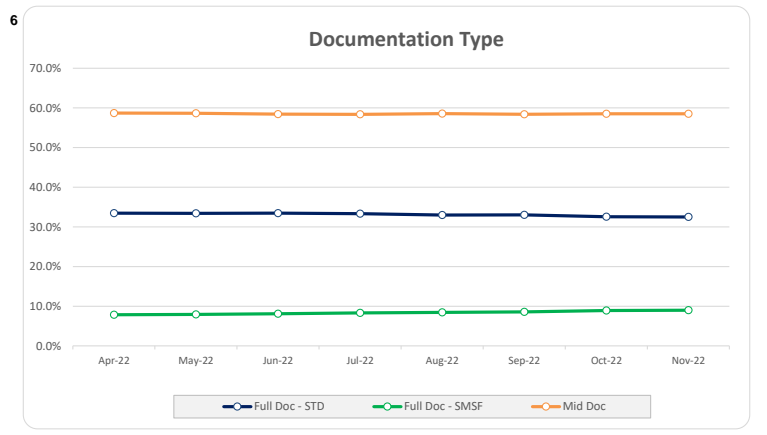
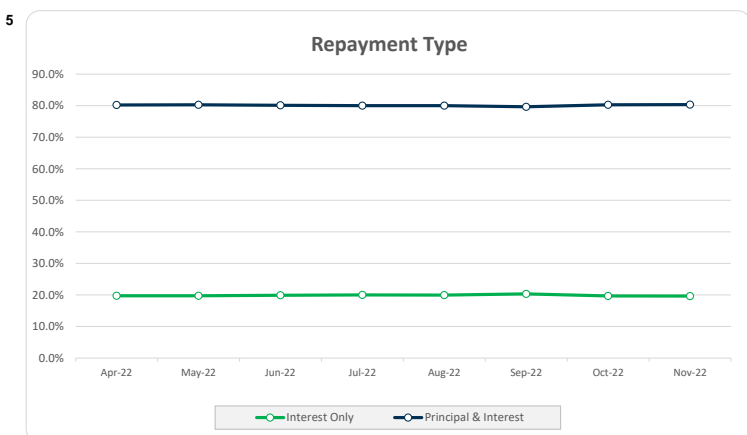
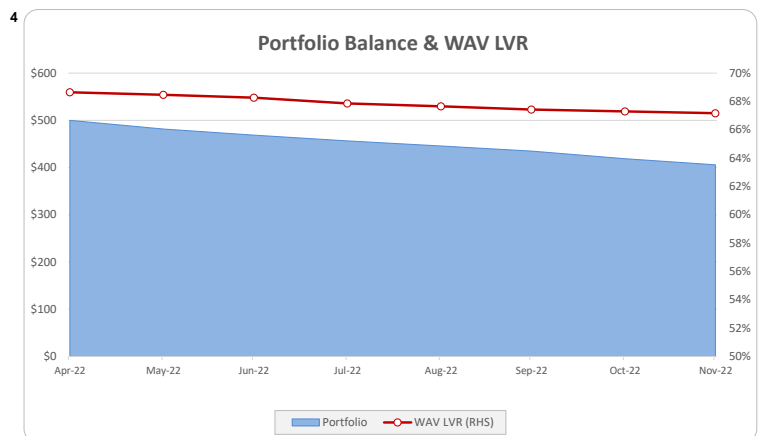
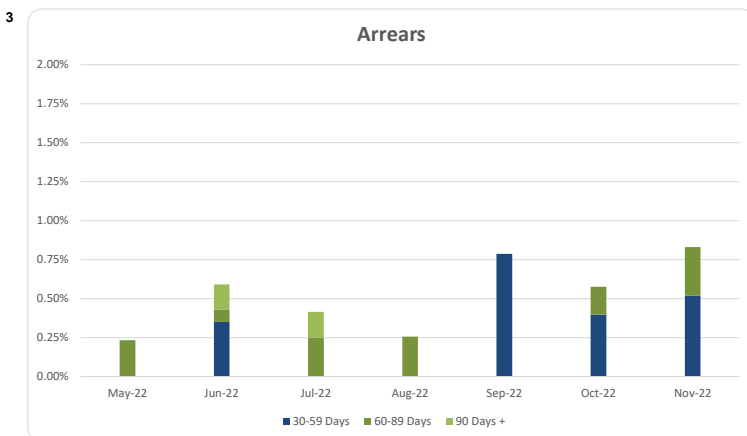
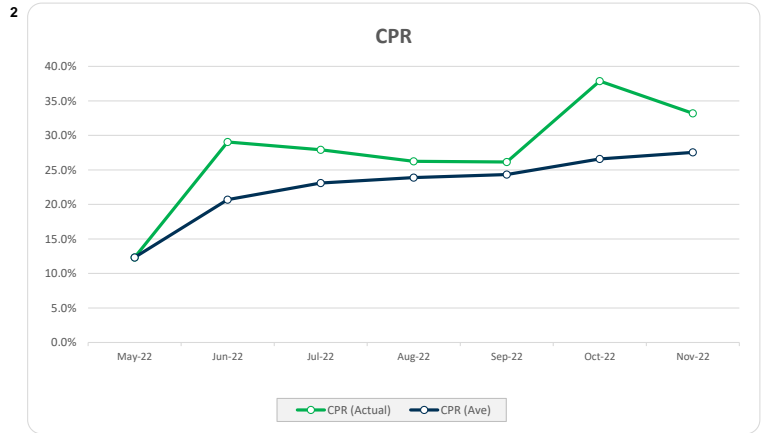
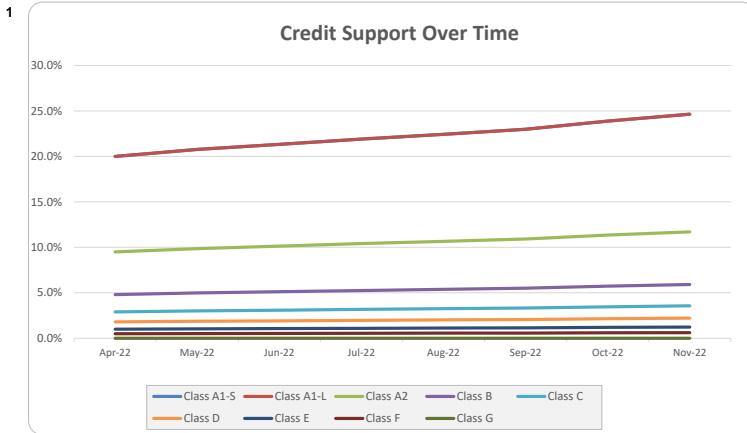
Remaining Term ●●					
	Number		Balance		
	Amount		%	Amount	%
0 <= 15	180	4	0.6%	1,100,689	0.3%
> 15 <= 20	240	10	1.5%	6,246,032	1.5%
> 20 <= 25	300	46	6.8%	19,761,319	4.9%
> 25 <= 30	360	613	91.1%	378,760,822	93.3%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

Payment Type ●●					
	Number		Balance		
	Amount		%	Amount	%
P&I	560		83.2%	326,074,629	80.3%
<i>IO Term Remaining (yrs)</i>					
0 <= 1	9		1.3%	6,975,100	1.7%
> 1 <= 2	4		0.6%	3,013,108	0.7%
> 2 <= 3	5		0.7%	2,693,285	0.7%
> 3 <= 4	64		9.5%	45,286,495	11.2%
> 4 <= 5	31		4.6%	21,826,244	5.4%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

Loan Purpose ●●					
	Number		Balance		
	Amount		%	Amount	%
Purchase	331		49.2%	207,261,368	51.1%
Refinance - no takeout	252		37.4%	140,670,764	34.7%
Refinance - Equity Takeout	90		13.4%	57,936,729	14.3%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

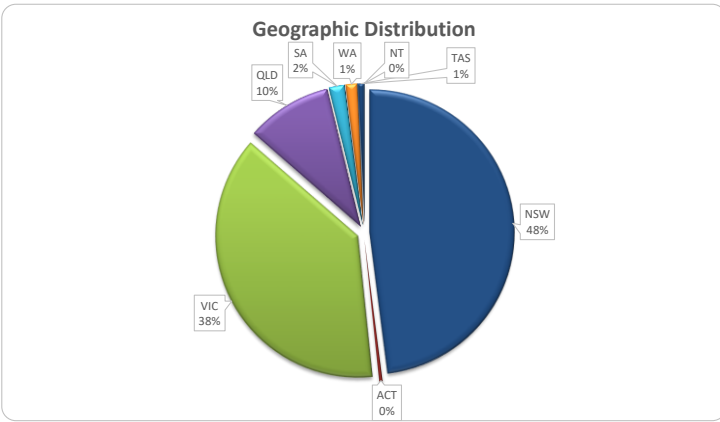
Borrower Industry ●●					
	Number		Balance		
	Amount		%	Amount	%
Accommodation and Food Services	69		10.3%	41,455,071	10.2%
Administrative and Support Services	2		0.3%	2,228,789	0.5%
Agriculture, Forestry and Fishing	1		0.1%	441,416	0.1%
Arts and Recreation Services	22		3.3%	12,822,695	3.2%
Construction	195		29.0%	118,995,280	29.3%
Education and Training	13		1.9%	7,960,799	2.0%
Electricity Gas Water and Waste Services	2		0.3%	1,368,181	0.3%
Financial and Insurance Services	39		5.8%	22,161,345	5.5%
Health Care and Social Assistance	38		5.6%	21,590,095	5.3%
Information Media and Telecommunications	47		7.0%	25,807,175	6.4%
Manufacturing	23		3.4%	12,945,154	3.2%
Mining	0		0.0%	0	0.0%
Other Services	29		4.3%	20,621,557	5.1%
Professional, Scientific and Technical Services	70		10.4%	39,749,908	9.8%
Public Administration and Safety	8		1.2%	3,876,347	1.0%
Rental, Hiring and Real Estate Services	7		1.0%	5,884,634	1.4%
Retail Trade	28		4.2%	18,565,720	4.6%
Transport, Postal and Warehousing	73		10.8%	41,456,411	10.2%
Wholesale Trade	7		1.0%	7,938,284	2.0%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

Credit Events ●●					
	Number		Balance		
	Amount		%	Amount	%
0	673		100.0%	405,868,861	100.0%
1	0		0.0%	0	0.0%
2	0		0.0%	0	0.0%
3	0		0.0%	0	0.0%
<b>Total</b>	<b>673</b>		<b>100%</b>	<b>405,868,861</b>	<b>100%</b>

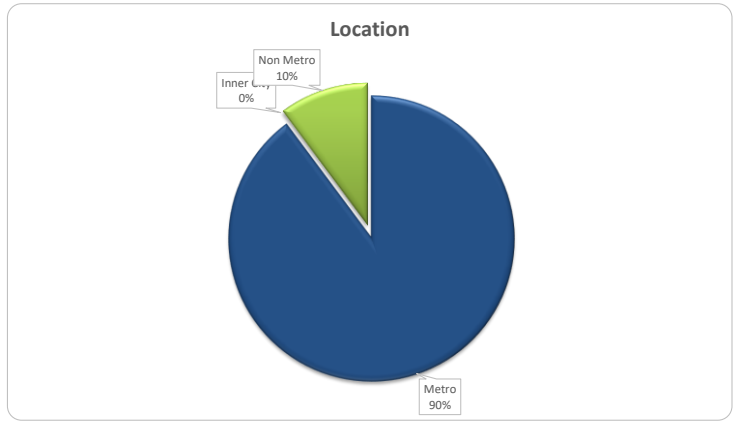


Think Tank Residential Series 2022-1: Current Charts

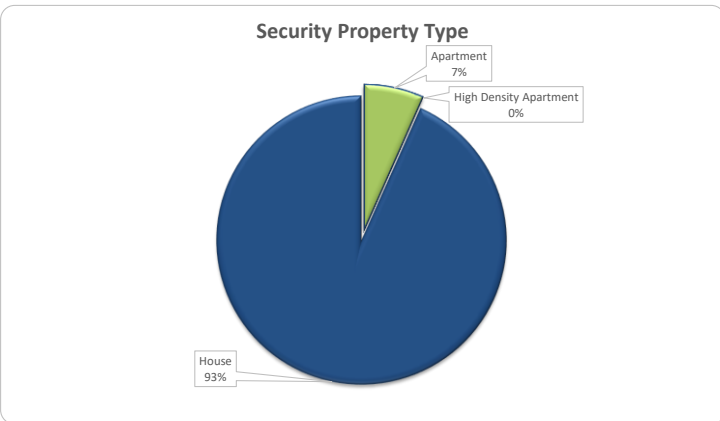
8



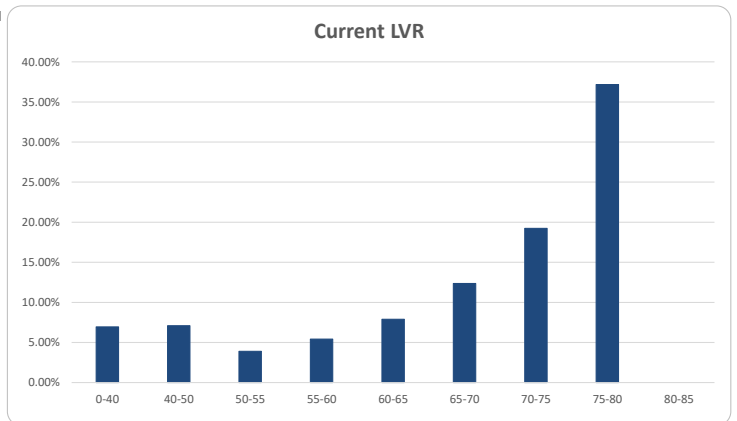
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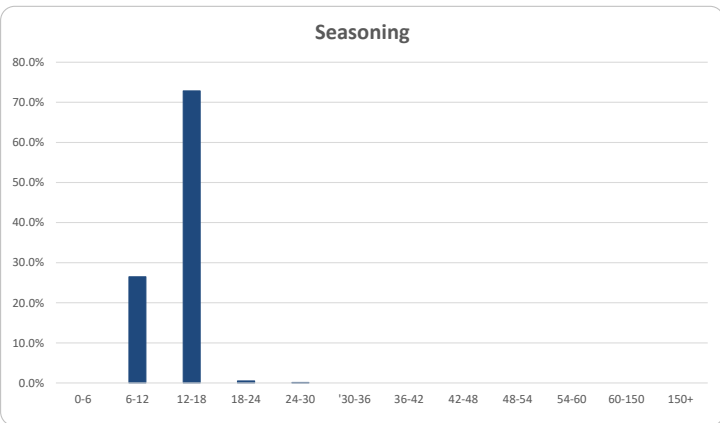
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