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# Investor Report - Think Tank Residential Series 2022-1

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Collection Period from 01-Feb-2023 to 28-Feb-2023

Payment Date of 10-Mar-2023

## 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	0.00		0.00	0.00	0.0%	0.00	0.00	0.00	0.00
Class A1-L	277,075,663.04		11,808,265.51	265,267,397.52	88.4%	0.00	0.00	980,626.19	980,626.19
Class A2	48,488,241.03		2,066,446.47	46,421,794.57	88.4%	0.00	0.00	192,067.64	192,067.64
Class B	23,500,000.00		0.00	23,500,000.00	100.0%	0.00	0.00	102,099.97	102,099.97
Class C	9,500,000.00		0.00	9,500,000.00	100.0%	0.00	0.00	42,731.99	42,731.99
Class D	5,500,000.00		0.00	5,500,000.00	100.0%	0.00	0.00	26,427.24	26,427.24
Class E	4,000,000.00		0.00	4,000,000.00	100.0%	0.00	0.00	25,356.80	25,356.80
Class F	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	19,683.62	19,683.62
Class G	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	27,354.85	27,354.85

### 1. GENERAL

Current Payment Date	10-Mar-23
Collection Period (start)	1-Feb-23
Collection Period (end)	28-Feb-23
Interest Period (start)	10-Feb-23
Interest Period (end)	9-Mar-23
Days in Interest Period	28
Next Payment Date	11-Apr-23

### 2. COLLECTIONS

<b>a. Total Available Income</b>	
Interest on Mortgage Loans	2,085,438.47
Early Repayment Fees	0.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	70,683.79
<b>Total Available Income</b>	<b>2,156,122.26</b>

(1) Includes penalty interest, dishonour fees, bank account interest, funds received from the Forbearance SPV etc

<b>b. Total Principal Principal</b>	
Principal Received on the Mortgage Loans	14,634,973.59
Principal from the sale of Mortgage Loans	0.00
Other Principal	-28,054.81
<b>Total Principal Collections</b>	<b>14,606,918.78</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)	143,169.63
Senior Expenses - Items 5.8(f)	4,264.02
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1-S Interest	0.00
Class A1-L Interest	980,626.19
Class A2 Interest	192,067.64
Class B Interest	102,099.97
Class C Interest	42,731.99
Class D Interest	26,427.24
Class E Interest	25,356.80
Class F Interest	19,683.62
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	27,354.85
Other Expenses	0.00
Excess Spread	592,340.32

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	732,206.80
Class A1-S Principal Payment	0.00
Class A1-L Principal Payment	11,808,265.51
Class A2 Principal Payment	2,066,446.47
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	373,167,886.99
Plus: Capitalised Charges	52,567.44
Plus: Further Advances / Redraws	732,206.80
Less: Principal Collections	14,606,918.78
Loan Balance at End of Collection Period	359,345,742.45

### b. Repayments

Principal received on Mortgage Loans during Collection Period	14,606,918.78
Scheduled Principal Payments received	350,314.11
Unscheduled Principal Payments received - Redraw	13,524,397.87
CPR (%) - Total Repayments	35.8%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.83%	6.98%	OK
Test (b)			
Bank Bill Rate plus 3.00%	6.26%	6.98%	OK

### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	9	2	3	14
Balance Outstanding	6,259,515	1,544,386	1,600,162	9,404,063
% Portfolio Balance	1.74%	0.43%	0.45%	2.62%

### 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	5,558,458.56
Limit available_Next Payment Date	5,350,337.88
Outstanding Liquidity draws	0.00

## Summary ●●

Loans	605
Facilities	569
Borrower Groups	521
Balance	359,345,742
Avg Loan Balance	593,960
Max Loan Balance	1,806,000
Avg Facility Balance	631,539
Max Facility Balance	1,806,000
Avg Group Balance	689,723
Max Group Balance	1,892,404
WA Current LVR	66.4%
Max Current LVR	81.5%
WA Yield	6.98%
WA Seasoning (months)	16.3
% IO	20.4%
% Investor	49.3%
% SMSF	10.0%
WA Interest Cover (UnStressed)	4.13

## Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	77	12.7%	28,250,091	7.9%
> 40% <= 50%	49	8.1%	27,138,175	7.6%
> 50% <= 55%	23	3.8%	14,499,492	4.0%
> 55% <= 60%	39	6.4%	20,063,215	5.6%
> 60% <= 65%	48	7.9%	31,506,948	8.8%
> 65% <= 70%	62	10.2%	40,717,328	11.3%
> 70% <= 75%	90	14.9%	65,996,948	18.4%
> 75% <= 80%	214	35.4%	129,876,832	36.1%
> 80% <= 85%	3	0.5%	1,296,714	0.4%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>605</b>	<b>100.0%</b>	<b>359,345,742</b>	<b>100%</b>

## Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	13	2.3%	610,188	0.2%
> 100,000 <= 200,000	22	3.9%	3,722,399	1.0%
> 200,000 <= 300,000	57	10.0%	14,392,355	4.0%
> 300,000 <= 400,000	55	9.7%	18,943,718	5.3%
> 400,000 <= 500,000	80	14.1%	36,118,253	10.1%
> 500,000 <= 1,000,000	258	45.3%	179,532,296	50.0%
> 1,000,000 <= 1,500,000	82	14.4%	102,578,528	28.5%
> 1,500,000 <= 2,000,000	2	0.4%	3,448,005	1.0%
> 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>569</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

## Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	266	44.0%	173,736,079	48.3%
ACT	2	0.3%	1,377,807	0.4%
VIC	229	37.9%	136,786,516	38.1%
QLD	73	12.1%	34,662,970	9.6%
SA	16	2.6%	5,979,086	1.7%
WA	14	2.3%	4,043,122	1.1%
TAS	5	0.8%	2,760,162	0.8%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

## Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	508	84.0%	319,506,230	88.9%
Non metro	97	16.0%	39,839,513	11.1%
Inner City	0	0.0%	0	0.0%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

## Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	23	3.8%	1,189,935	0.3%
> 100,000 <= 200,000	30	5.0%	4,933,059	1.4%
> 200,000 <= 300,000	69	11.4%	17,514,819	4.9%
> 300,000 <= 400,000	63	10.4%	21,822,072	6.1%
> 400,000 <= 500,000	83	13.7%	37,444,061	10.4%
> 500,000 <= 1,000,000	264	43.6%	184,630,276	51.4%
> 1,000,000 <= 1,500,000	71	11.7%	88,363,514	24.6%
> 1,500,000 <= 2,000,000	2	0.3%	3,448,005	1.0%
> 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>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

## Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	12	2.3%	610,188	0.2%
> 100,000 <= 200,000	20	3.8%	3,339,902	0.9%
> 200,000 <= 300,000	41	7.9%	10,545,430	2.9%
> 300,000 <= 400,000	44	8.4%	15,025,057	4.2%
> 400,000 <= 500,000	74	14.2%	33,305,996	9.3%
> 500,000 <= 1,000,000	223	42.8%	155,329,955	43.2%
> 1,000,000 <= 1,500,000	94	18.0%	118,543,708	33.0%
> 1,500,000 <= 2,000,000	13	2.5%	22,645,508	6.3%
> 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>521</b>	<b>100%</b>	<b>359,345,742</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	504	83.3%	305,841,291	85.1%
> 18 <= 24	99	16.4%	52,416,554	14.6%
> 24 <= 30	2	0.3%	1,087,897	0.3%
> 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>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	591	97.7%	349,941,680	97.4%
> 30 <= 60	9	1.5%	6,259,515	1.7%
> 60 <= 90	2	0.3%	1,544,386	0.4%
> 90 <= 120	1	0.2%	333,955	0.1%
> 120 <= 150	2	0.3%	1,266,208	0.4%
> 150 <= 1000	0	0.0%	0	0.0%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	186	30.7%	112,577,476	31.3%
Mid Doc	329	54.4%	210,937,170	58.7%
Quick Doc	0	0.0%	0	0.0%
SMSF	90	14.9%	35,831,096	10.0%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</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	605	100.0%	359,345,742	100.0%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	605	100.0%	359,345,742	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>605</b>	<b>100%</b>	<b>359,345,742</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%	1	0.2%	687,895	0.2%
> 6.0% <= 6.5%	136	22.5%	73,538,219	20.5%
> 6.5% <= 7.0%	205	33.9%	137,919,848	38.4%
> 7.0% <= 7.5%	130	21.5%	81,458,419	22.7%
> 7.5% <= 8.0%	99	16.4%	50,714,743	14.1%
> 8.0% <= 8.5%	27	4.5%	11,904,387	3.3%
> 8.5% <= 9.0%	7	1.2%	3,122,232	0.9%
> 9.0% <= 13.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</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	3.0%	10,944,054	3.0%
> 2.00 <= 2.25	18	3.0%	7,692,586	2.1%
> 2.25 <= 2.50	15	2.5%	6,278,157	1.7%
> 2.50 <= 2.75	15	2.5%	6,763,211	1.9%
> 2.75 <= 3.00	12	2.0%	4,965,864	1.4%
> 3.00 <= 3.25	10	1.7%	3,776,863	1.1%
> 3.25 <= 3.50	6	1.0%	2,341,379	0.7%
> 3.50 <= 3.75	11	1.8%	6,975,357	1.9%
> 3.75 <= 4.00	20	3.3%	10,001,157	2.8%
> 4.00 <= 4.25	12	2.0%	9,815,521	2.7%
> 4.25 <= 100	321	53.1%	194,739,304	54.2%
NA	147	24.3%	95,052,289	26%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	432	71.4%	267,095,103	74.3%
Non NCCP loans	173	28.6%	92,250,640	25.7%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	55	9.1%	23,021,295	6.4%
High Density Apartment	0	0.0%	0	0.0%
House	548	90.9%	336,324,447	93.6%
<b>Total</b>	<b>603</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

Employment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
PAYG	100	16.5%	47,214,169	13.1%
<i>Months Self Employed</i>				
0 <= 12	12	2.0%	0	0.0%
12 <= 24	24	4.0%	0	0.0%
24 <= 36	36	6.0%	22,419,521	6.2%
36 <= 48	48	8.0%	39,003,558	10.9%
48 <= 60	60	10.0%	27,794,147	7.7%
60 <= 900	900	148.0%	222,914,346	62.0%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

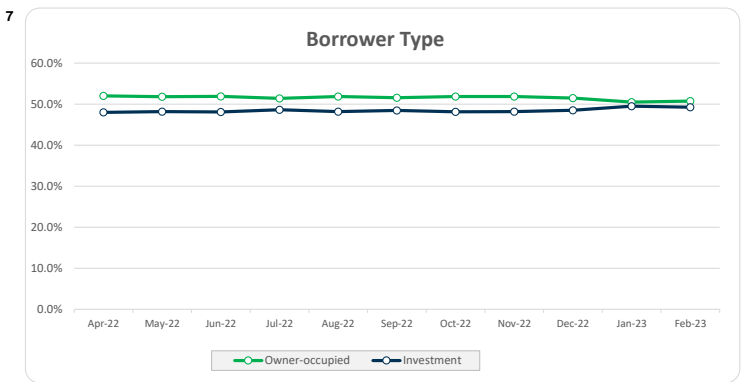
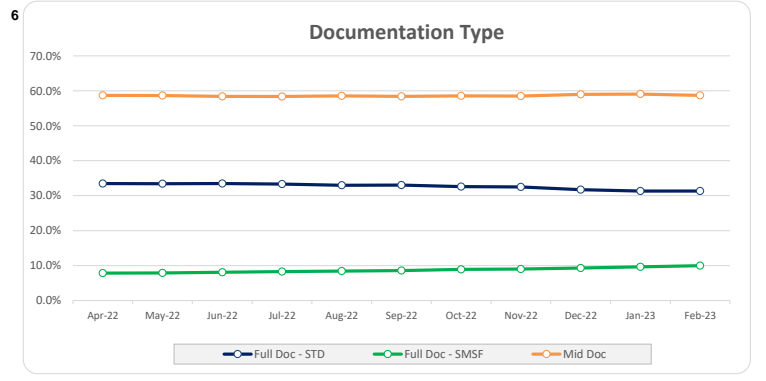
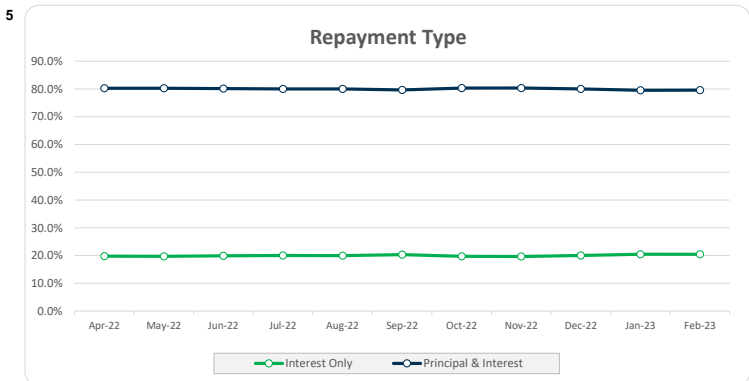
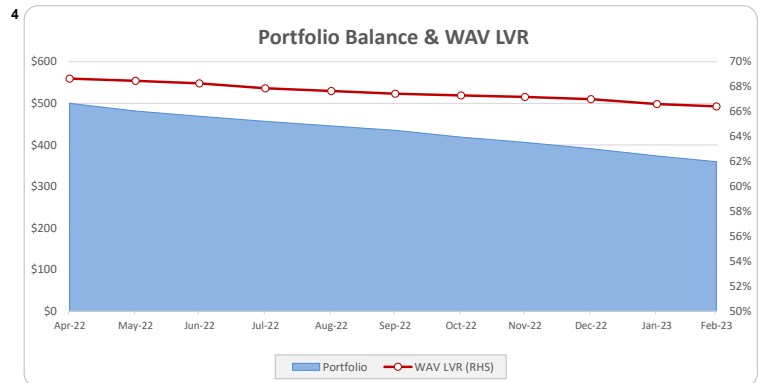
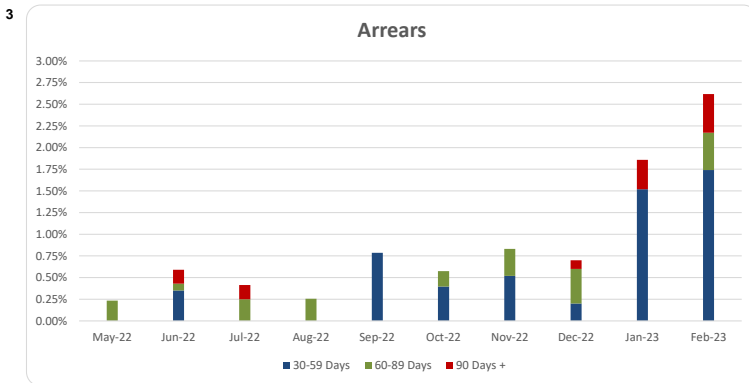
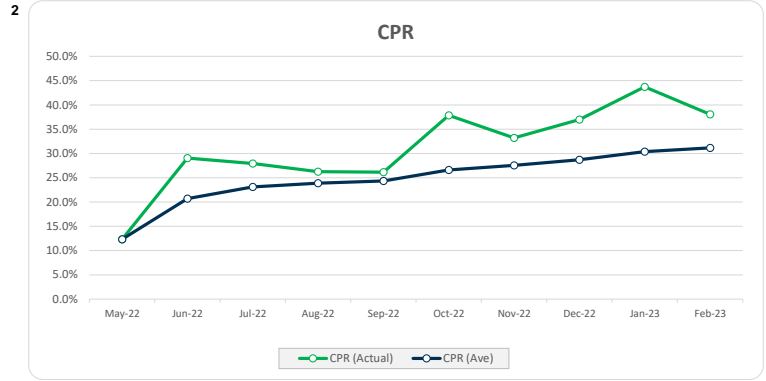
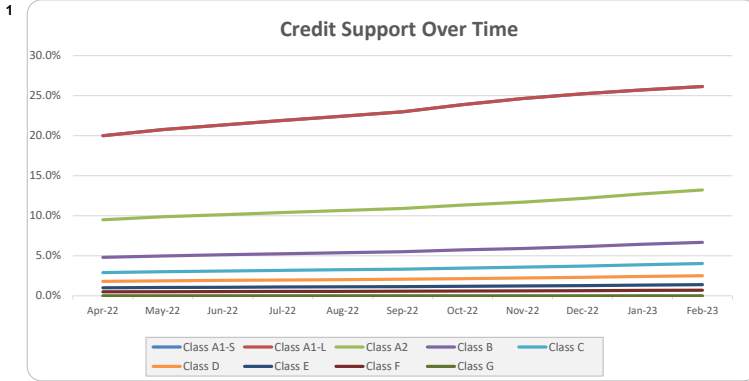
Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	180	30.0%	1,085,371	0.3%
> 15 <= 20	240	40.0%	5,751,593	1.6%
> 20 <= 25	300	50.0%	19,944,191	5.6%
> 25 <= 30	360	60.0%	332,564,586	92.5%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	499	82.5%	285,921,648	79.6%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	11	1.8%	8,502,208	2.4%
> 1 <= 2	7	1.2%	3,964,285	1.1%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	86	14.2%	60,493,459	16.8%
> 4 <= 5	2	0.3%	464,143	0.1%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	299	49.4%	181,836,319	50.6%
Refinance - no takeout	225	37.2%	124,145,538	34.5%
Refinance - Equity Takeout	81	13.4%	53,363,885	14.9%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Accommodation and Food Services	57	9.4%	34,003,689	9.5%
Administrative and Support Services	2	0.3%	2,224,290	0.6%
Agriculture, Forestry and Fishing	1	0.2%	440,213	0.1%
Arts and Recreation Services	17	2.8%	9,223,159	2.6%
Construction	180	29.8%	106,049,390	29.5%
Education and Training	13	2.1%	8,013,160	2.2%
Electricity Gas Water and Waste Services	2	0.3%	1,364,840	0.4%
Financial and Insurance Services	37	6.1%	21,312,937	5.9%
Health Care and Social Assistance	31	5.1%	16,690,930	4.6%
Information Media and Telecommunications	39	6.4%	22,146,836	6.2%
Manufacturing	21	3.5%	11,375,376	3.2%
Mining	0	0.0%	0	0.0%
Other Services	27	4.5%	18,859,555	5.2%
Professional, Scientific and Technical Services	66	10.9%	37,017,846	10.3%
Public Administration and Safety	8	1.3%	3,836,882	1.1%
Rental, Hiring and Real Estate Services	6	1.0%	5,403,001	1.5%
Retail Trade	27	4.5%	17,182,947	4.8%
Transport, Postal and Warehousing	65	10.7%	37,608,294	10.5%
Wholesale Trade	6	1.0%	6,592,397	1.8%
<b>Total</b>	<b>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>

Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	605	100.0%	359,345,742	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>605</b>	<b>100%</b>	<b>359,345,742</b>	<b>100%</b>



Think Tank Residential Series 2022-1: Current Charts

