

# Investor Report - Think Tank Commercial Series 2022-3

Collection Period from 01-Apr-2023 to 30-Apr-2023

Payment Date of 10-May-2023

## Counterparty Information ●●

|   |  |
|---|--|
| <b>Issuer/Trustee</b>                             | BNY Trust Company of Australia Limited in its capacity as the Think Tank Commercial Series 2022-3 Trust ("Trustee" or "BNY")                   |
| <b>Security Trustee</b>                           | BNY Trust (Australia) Registry Limited in its capacity as the Think Tank Commercial Series 2022-3 Trust Security Trust                         |
| <b>Trust Manager, Originator and 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 Trust Company of Australia Limited   |
| <b>Arranger</b>                                   | Westpac Banking Corporation (" <b>Westpac</b> ")   |
| <b>Joint Lead Managers</b>                        | Commonwealth Bank of Australia, Deutsche Bank AG Sydney Branch<br>Macquarie Bank Limited; Westpac Banking Corporation; Standard Chartered Bank |
| <b>Liquidity Facility Provider</b>                | Westpac Banking Corporation  |
| <b>Designated Rating Agency</b>                   | S&P Global Ratings 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 | 241,640,811.99              |          | 3,539,717.19     | 238,101,094.80           | 79.4%               | 0.00                | 0.00                | 1,044,821.11               | 1,044,821.11  |
| Class A2 | 53,160,978.64               |          | 778,737.78       | 52,382,240.86            | 79.4%               | 0.00                | 0.00                | 257,315.01                 | 257,315.01    |
| Class B  | 40,000,000.00               |          | 0.00             | 40,000,000.00            | 100.0%              | 0.00                | 0.00                | 225,392.77                 | 225,392.77    |
| Class C  | 36,500,000.00               |          | 0.00             | 36,500,000.00            | 100.0%              | 0.00                | 0.00                | 227,420.90                 | 227,420.90    |
| Class D  | 25,500,000.00               |          | 0.00             | 25,500,000.00            | 100.0%              | 0.00                | 0.00                | 179,143.37                 | 179,143.37    |
| Class E  | 13,500,000.00               |          | 0.00             | 13,500,000.00            | 100.0%              | 0.00                | 0.00                | 116,292.66                 | 116,292.66    |
| Class F  | 9,500,000.00                |          | 0.00             | 9,500,000.00             | 100.0%              | 0.00                | 0.00                | 89,383.52                  | 89,383.52     |
| Class G  | 4,000,000.00                |          | 0.00             | 4,000,000.00             | 100.0%              | 0.00                | 0.00                | 38,429.69                  | 38,429.69     |
| Class H  | 5,000,000.00                |          | 0.00             | 5,000,000.00             | 100.0%              | 0.00                | 0.00                | 57,968.62                  | 57,968.62     |

| Original Note Balance |
|-----------------------|
| 300,000,000.00        |
| 66,000,000.00         |
| 40,000,000.00         |
| 36,500,000.00         |
| 25,500,000.00         |
| 13,500,000.00         |
| 9,500,000.00          |
| 4,000,000.00          |
| 5,000,000.00          |
| <b>500,000,000.00</b> |

### 1. GENERAL

|                           |           |
|---------------------------|-----------|
| Current Payment Date      | 10-May-23 |
| Collection Period (start) | 1-Apr-23  |
| Collection Period (end)   | 30-Apr-23 |
| Interest Period (start)   | 11-Apr-23 |
| Interest Period (end)     | 9-May-23  |
| Days in Interest Period   | 29        |
| Next Payment Date         | 13-Jun-23 |

### 2. COLLECTIONS

#### a. Total Available Income

|                               |                     |
|-------------------------------|---------------------|
| Interest on Mortgage Loans    | 2,931,523.04        |
| Early Repayment Fees          | 0.00                |
| Principal Draws               | 0.00                |
| Liquidity Draws               | 0.00                |
| Other Income <sup>(1)</sup>   | 69,555.62           |
| <b>Total Available Income</b> | <b>3,001,078.66</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  | 4,826,840.71        |
| Principal from the sale of Mortgage Loans | 0.00                |
| Other Principal                           | -3,385.74           |
| <b>Total Principal Collections</b>        | <b>4,823,454.97</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 (f) (Inclusive)                      | 161,386.93   |
| Liquidity Draw repayments  | 0.00         |
| Class Redraw Interest  | 0.00         |
| Class A1 Interest  | 1,044,821.11 |
| Class A2 Interest  | 257,315.01   |
| Class B Interest   | 225,392.77   |
| Class C Interest   | 227,420.90   |
| Class D Interest   | 179,143.37   |
| Class E Interest   | 116,292.66   |
| Class F Interest   | 89,383.52    |
| Unreimbursed Principal Draws   | 0.00         |
| Current Losses & Carryover Charge-Offs                                 | 0.00         |
| Class B Residual Interest  | 0.00         |
| Class C Residual Interest  | 0.00         |
| Class D Residual Interest  | 0.00         |
| Class E Residual Interest  | 0.00         |
| Class F Residual Interest  | 0.00         |
| Amortisation Event Payment   | 0.00         |
| Class G Interest   | 38,429.69    |
| Extraordinary Expense Reserve Payment                                  | 0.00         |
| Liquidity Facility Provider, Derivative Counterparty & Dealer Payments | 0.00         |
| Class H Interest   | 57,968.62    |
| Other Expenses   | 0.00         |
| Excess Spread  | 603,524.09   |

## 5. SUMMARY PRINCIPAL WATERFALL

|                            |              |
|----------------------------|--------------|
| Principal Draws            | 0.00         |
| Funding Redraws            | 0.00         |
| Class A1 Principal Payment | 3,539,717.19 |
| Class A2 Principal Payment | 778,737.78   |
| 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 | 428,889,298.23 |
| Plus: Capitalised Charges                      | 99,837.46      |
| Plus: Further Advances / Redraws               | 505,000.00     |
| Less: Principal Collections                    | 4,823,454.97   |
| Loan Balance at End of Collection Period       | 424,670,680.72 |

### b. Repayments

|   |              |
|---|--------------|
| Principal received on Mortgage Loans during Collection Period | 4,823,454.97 |
| CPR (%)   | 10.65%       |

### c. Threshold Rate

| Test (a)   | Required | Current | Test |
|--|----------|---------|------|
| WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25% | 7.07%    | 8.31%   | OK   |
| Test (b)   |          |         |      |
| Bank Bill Rate plus 4.50%  | 8.09%    | 8.31%   | OK   |

### d. Arrears

| Current Period      | 30 - 59 Days | 60 - 89 Days | 90 + Days | Total      |
|---------------------|--------------|--------------|-----------|------------|
| No. of Loans        | 15           | 2            | 4         | 21         |
| Balance Outstanding | 14,571,807   | 699,289      | 1,724,704 | 16,995,800 |
| % Portfolio Balance | 3.43%        | 0.16%        | 0.41%     | 4.00%      |

### 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 | 12,594,053.72 |
| Limit available_Next Payment Date    | 12,464,500.07 |
| Outstanding Liquidity draws          | 0.00          |

**Summary ●●**

|                                |             |
|--------------------------------|-------------|
| Loans                          | 653         |
| Facilities                     | 612         |
| Borrower Groups                | 578         |
| Balance                        | 424,670,681 |
| Avg Loan Balance               | 650,338     |
| Max Loan Balance               | 3,300,000   |
| Avg Facility Balance           | 693,906     |
| Max Facility Balance           | 3,300,000   |
| Avg Group Balance              | 734,724     |
| Max Group Balance              | 3,300,000   |
| WA Current LVR                 | 61.7%       |
| Max Current LVR                | 80.5%       |
| WA Yield                       | 8.31%       |
| WA Seasoning (months)          | 25.5        |
| % IO                           | 28.7%       |
| % Investor                     | 50.9%       |
| % SMSF                         | 42.1%       |
| WA Interest Cover (UnStressed) | 2.73        |

**Current Loan/Facility LVR ●●**

|               | Number     |               | Balance            |             |
|---------------|------------|---------------|--------------------|-------------|
|               | Amount     | %             | Amount             | %           |
| 0% <= 40%     | 91         | 13.9%         | 34,424,228         | 8.1%        |
| > 40% <= 50%  | 73         | 11.2%         | 38,576,565         | 9.1%        |
| > 50% <= 55%  | 43         | 6.6%          | 28,799,027         | 6.8%        |
| > 55% <= 60%  | 56         | 8.6%          | 46,674,544         | 11.0%       |
| > 60% <= 65%  | 108        | 16.5%         | 71,613,007         | 16.9%       |
| > 65% <= 70%  | 121        | 18.5%         | 89,680,089         | 21.1%       |
| > 70% <= 75%  | 117        | 17.9%         | 87,298,071         | 20.6%       |
| > 75% <= 80%  | 43         | 6.6%          | 27,113,853         | 6.4%        |
| > 80% <= 85%  | 1          | 0.2%          | 491,298            | 0.1%        |
| > 85% <= 100% | 0          | 0.0%          | 0                  | 0.0%        |
| <b>Total</b>  | <b>653</b> | <b>100.0%</b> | <b>424,670,681</b> | <b>100%</b> |

**Current Facility Balance ●●**

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 12         | 2.0%        | 451,067            | 0.1%        |
| > 100,000 <= 200,000     | 35         | 5.7%        | 5,502,102          | 1.3%        |
| > 200,000 <= 300,000     | 81         | 13.2%       | 20,191,610         | 4.8%        |
| > 300,000 <= 400,000     | 82         | 13.4%       | 28,878,593         | 6.8%        |
| > 400,000 <= 500,000     | 75         | 12.3%       | 33,826,918         | 8.0%        |
| > 500,000 <= 1,000,000   | 209        | 34.2%       | 145,610,688        | 34.3%       |
| > 1,000,000 <= 1,500,000 | 71         | 11.6%       | 87,490,229         | 20.6%       |
| > 1,500,000 <= 2,000,000 | 24         | 3.9%        | 41,160,087         | 9.7%        |
| > 2,000,000 <= 2,500,000 | 6          | 1.0%        | 13,561,237         | 3.2%        |
| > 2,500,000 <= 5,000,000 | 17         | 2.8%        | 47,998,151         | 11.3%       |
| <b>Total</b>             | <b>612</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

**Property State ●●**

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| NSW          | 331        | 50.7%       | 236,343,474        | 55.7%       |
| ACT          | 8          | 1.2%        | 3,550,146          | 0.8%        |
| VIC          | 180        | 27.6%       | 106,979,692        | 25.2%       |
| QLD          | 91         | 13.9%       | 50,667,553         | 11.9%       |
| SA           | 12         | 1.8%        | 6,372,401          | 1.5%        |
| WA           | 27         | 4.1%        | 17,016,558         | 4.0%        |
| TAS          | 4          | 0.6%        | 3,740,857          | 0.9%        |
| NT           | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b> | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

**Property Location ●●**

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| Metro        | 505        | 77.3%       | 346,411,232        | 81.6%       |
| Non metro    | 136        | 20.8%       | 72,353,671         | 17.0%       |
| Inner City   | 12         | 1.8%        | 5,905,777          | 1.4%        |
| <b>Total</b> | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

**Current Loan Balance ●●**

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 23         | 3.5%        | 912,488            | 0.2%        |
| > 100,000 <= 200,000     | 41         | 6.3%        | 6,458,425          | 1.5%        |
| > 200,000 <= 300,000     | 95         | 14.5%       | 23,656,049         | 5.6%        |
| > 300,000 <= 400,000     | 89         | 13.6%       | 31,309,332         | 7.4%        |
| > 400,000 <= 500,000     | 82         | 12.6%       | 36,959,342         | 8.7%        |
| > 500,000 <= 1,000,000   | 212        | 32.5%       | 147,879,235        | 34.8%       |
| > 1,000,000 <= 1,500,000 | 68         | 10.4%       | 83,880,729         | 19.8%       |
| > 1,500,000 <= 2,000,000 | 22         | 3.4%        | 37,481,484         | 8.8%        |
| > 2,000,000 <= 2,500,000 | 6          | 0.9%        | 13,561,237         | 3.2%        |
| > 2,500,000 <= 5,000,000 | 15         | 2.3%        | 42,572,360         | 10.0%       |
| <b>Total</b>             | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

**Current Group Balance ●●**

|                          | Number     |             | Balance            |             |
|--------------------------|------------|-------------|--------------------|-------------|
|                          | Amount     | %           | Amount             | %           |
| 0 <= 100,000             | 9          | 1.6%        | 425,067            | 0.1%        |
| > 100,000 <= 200,000     | 27         | 4.7%        | 4,328,811          | 1.0%        |
| > 200,000 <= 300,000     | 71         | 12.3%       | 17,969,267         | 4.2%        |
| > 300,000 <= 400,000     | 77         | 13.3%       | 27,142,428         | 6.4%        |
| > 400,000 <= 500,000     | 73         | 12.6%       | 32,976,374         | 7.8%        |
| > 500,000 <= 1,000,000   | 201        | 34.8%       | 139,908,802        | 32.9%       |
| > 1,000,000 <= 1,500,000 | 67         | 11.6%       | 82,146,394         | 19.3%       |
| > 1,500,000 <= 2,000,000 | 24         | 4.2%        | 41,752,520         | 9.8%        |
| > 2,000,000 <= 2,500,000 | 8          | 1.4%        | 18,374,045         | 4.3%        |
| > 2,500,000 <= 5,000,000 | 21         | 3.6%        | 59,646,974         | 14.0%       |
| <b>Total</b>             | <b>578</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

**Seasoning (months) ●●**

|              | Number     |             | Balance            |             |
|--------------|------------|-------------|--------------------|-------------|
|              | Amount     | %           | Amount             | %           |
| 0 <= 6       | 0          | 0.0%        | 0                  | 0.0%        |
| > 6 <= 12    | 156        | 23.9%       | 107,852,941        | 25.4%       |
| > 12 <= 18   | 233        | 35.7%       | 154,645,707        | 36.4%       |
| > 18 <= 24   | 80         | 12.3%       | 49,163,138         | 11.6%       |
| > 24 <= 30   | 15         | 2.3%        | 11,935,532         | 2.8%        |
| > 30 <= 36   | 8          | 1.2%        | 5,294,432          | 1.2%        |
| > 36 <= 42   | 16         | 2.5%        | 10,396,175         | 2.4%        |
| > 42 <= 48   | 5          | 0.8%        | 3,684,468          | 0.9%        |
| > 48 <= 54   | 0          | 0.0%        | 0                  | 0.0%        |
| > 54 <= 60   | 35         | 5.4%        | 19,740,304         | 4.6%        |
| > 60 <= 300  | 105        | 16.1%       | 61,957,984         | 14.6%       |
| <b>Total</b> | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

**Arrears (Days Past Due) ●●**

|               | Number     |             | Balance            |             |
|---------------|------------|-------------|--------------------|-------------|
|               | Amount     | %           | Amount             | %           |
| 0 <= 30       | 632        | 96.8%       | 407,674,881        | 96.0%       |
| > 30 <= 60    | 15         | 2.3%        | 14,571,807         | 3.4%        |
| > 60 <= 90    | 2          | 0.3%        | 699,289            | 0.2%        |
| > 90 <= 120   | 1          | 0.2%        | 409,533            | 0.1%        |
| > 120 <= 150  | 3          | 0.5%        | 1,315,171          | 0.3%        |
| > 150 <= 1000 | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b>  | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

| Income Verification ●● |            |             |                    |             |
|------------------------|------------|-------------|--------------------|-------------|
|                        | Number     |             | Balance            |             |
|                        | Amount     | %           | Amount             | %           |
| Full Doc               | 105        | 16.1%       | 103,824,119        | 24.4%       |
| Mid Doc                | 196        | 30.0%       | 135,646,763        | 31.9%       |
| Quick Doc              | 18         | 2.8%        | 6,212,735          | 1.5%        |
| SMSF                   | 334        | 51.1%       | 178,987,064        | 42.1%       |
| SMSF NR                | 0          | 0.0%        | 0                  | 0.0%        |
| <b>Total</b>           | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

| Property Type ●●    |            |             |                    |             |
|---------------------|------------|-------------|--------------------|-------------|
|                     | Number     |             | Balance            |             |
|                     | Amount     | %           | Amount             | %           |
| Retail              | 74         | 11.3%       | 53,526,262         | 12.6%       |
| Industrial          | 281        | 43.0%       | 183,946,195        | 43.3%       |
| Office              | 109        | 16.7%       | 52,581,321         | 12.4%       |
| Professional Suites | 5          | 0.8%        | 2,856,243          | 0.7%        |
| Commercial Other    | 61         | 9.3%        | 57,992,537         | 13.7%       |
| Vacant Land         | 0          | 0.0%        | 0                  | 0.0%        |
| Rural               | 0          | 0.0%        | 0                  | 0.0%        |
| Residential         | 123        | 18.8%       | 73,768,123         | 17.4%       |
| <b>Total</b>        | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

| Interest Rate Type ●●                  |            |             |                    |             |
|--|------------|-------------|--------------------|-------------|
|  | Number     |             | Balance            |             |
|  | Amount     | %           | Amount             | %           |
| Variable                               | 653        | 100.0%      | 424,670,681        | 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>653</b> | <b>100%</b> | <b>424,670,681</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%    | 0          | 0.0%        | 0                  | 0.0%        |
| > 6.0% <= 6.5%    | 4          | 0.6%        | 1,141,634          | 0.3%        |
| > 6.5% <= 7.0%    | 28         | 4.3%        | 14,095,723         | 3.3%        |
| > 7.0% <= 7.5%    | 99         | 15.2%       | 62,566,048         | 14.7%       |
| > 7.5% <= 8.0%    | 138        | 21.1%       | 93,068,432         | 21.9%       |
| > 8.0% <= 8.5%    | 109        | 16.7%       | 79,219,980         | 18.7%       |
| > 8.5% <= 9.0%    | 158        | 24.2%       | 106,471,183        | 25.1%       |
| > 9.0% <= 13.0%   | 117        | 17.9%       | 68,107,680         | 16.0%       |
| <b>Total</b>      | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

| Interest Cover (Unstressed) ●● |            |             |                    |             |
|--------------------------------|------------|-------------|--------------------|-------------|
|                                | Number     |             | Balance            |             |
|                                | Amount     | %           | Amount             | %           |
| 0 <= 1.50                      | 2          | 0.3%        | 413,969            | 0.1%        |
| > 1.50 <= 1.75                 | 54         | 8.3%        | 41,301,714         | 9.7%        |
| > 1.75 <= 2.00                 | 82         | 12.6%       | 62,615,190         | 14.7%       |
| > 2.00 <= 2.25                 | 80         | 12.3%       | 56,858,058         | 13.4%       |
| > 2.25 <= 2.50                 | 51         | 7.8%        | 43,555,122         | 10.3%       |
| > 2.50 <= 2.75                 | 55         | 8.4%        | 35,044,889         | 8.3%        |
| > 2.75 <= 3.00                 | 40         | 6.1%        | 24,963,947         | 5.9%        |
| > 3.00 <= 3.25                 | 38         | 5.8%        | 30,769,636         | 7.2%        |
| > 3.25 <= 3.50                 | 29         | 4.4%        | 17,310,300         | 4.1%        |
| > 3.50 <= 3.75                 | 20         | 3.1%        | 11,183,428         | 2.6%        |
| > 3.75 <= 4.00                 | 34         | 5.2%        | 14,030,644         | 3.3%        |
| > 4.00 <= 4.25                 | 12         | 1.8%        | 6,751,188          | 1.6%        |
| > 4.25 <= 100                  | 103        | 15.8%       | 51,499,184         | 12.1%       |
| NA                             | 53         | 8.1%        | 28,373,415         | 7%          |
| <b>Total</b>                   | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

| NCCP Loans ●●        |            |             |                    |             |
|----------------------|------------|-------------|--------------------|-------------|
|                      | Number     |             | Balance            |             |
|                      | Amount     | %           | Amount             | %           |
| NCCP regulated loans | 90         | 13.8%       | 51,064,334         | 12.0%       |
| Non NCCP loans       | 563        | 86.2%       | 373,606,347        | 88.0%       |
| <b>Total</b>         | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

| Residential Property Type ●● |            |             |                   |             |
|------------------------------|------------|-------------|-------------------|-------------|
|                              | Number     |             | Balance           |             |
|                              | Amount     | %           | Amount            | %           |
| Apartment                    | 24         | 16.7%       | 17,019,024        | 18.5%       |
| High Density Apartment       | 0          | 0.0%        | 0                 | 0.0%        |
| House                        | 120        | 83.3%       | 74,865,579        | 81.5%       |
| <b>Total</b>                 | <b>144</b> | <b>100%</b> | <b>91,884,604</b> | <b>100%</b> |

| Employment Type ●●          |            |             |                    |             |       |
|-----------------------------|------------|-------------|--------------------|-------------|-------|
|                             | Number     |             | Balance            |             |       |
|                             | Amount     | %           | Amount             | %           |       |
| PAYG                        | 85         | 13.0%       | 48,481,760         | 11.4%       |       |
| <i>Months Self Employed</i> |            |             |                    |             |       |
| 0 <= 12                     | 12         | 0.0%        | 0                  | 0.0%        |       |
| 12 <= 24                    | 24         | 0.0%        | 0                  | 0.0%        |       |
| 24 <= 36                    | 36         | 20          | 3.1%               | 9,124,250   | 2.1%  |
| 36 <= 48                    | 48         | 29          | 4.4%               | 16,986,850  | 4.0%  |
| 48 <= 60                    | 60         | 35          | 5.4%               | 19,843,024  | 4.7%  |
| 60 <= 900                   | 900        | 484         | 74.1%              | 330,234,797 | 77.8% |
| <b>Total</b>                | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |       |

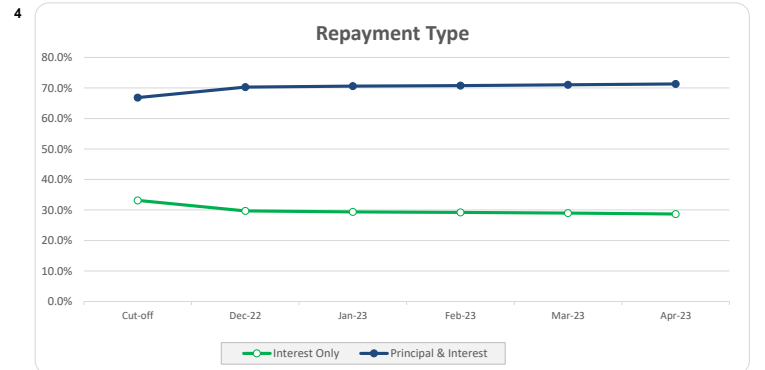
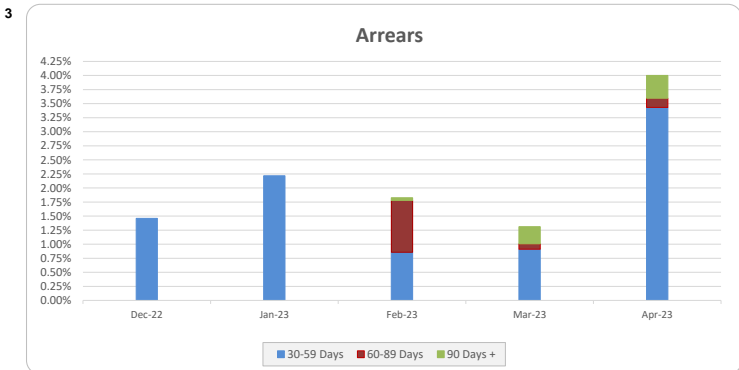
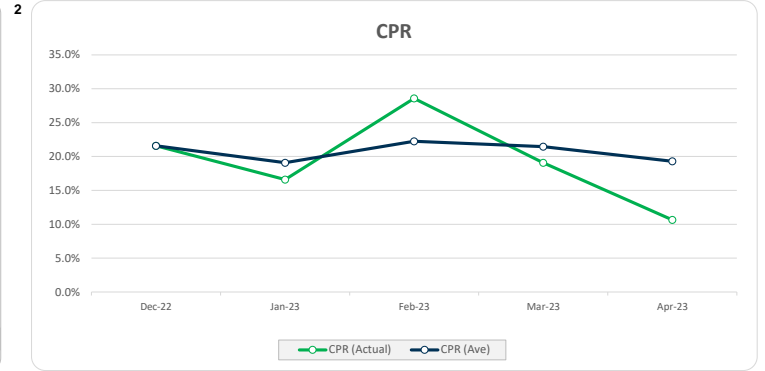
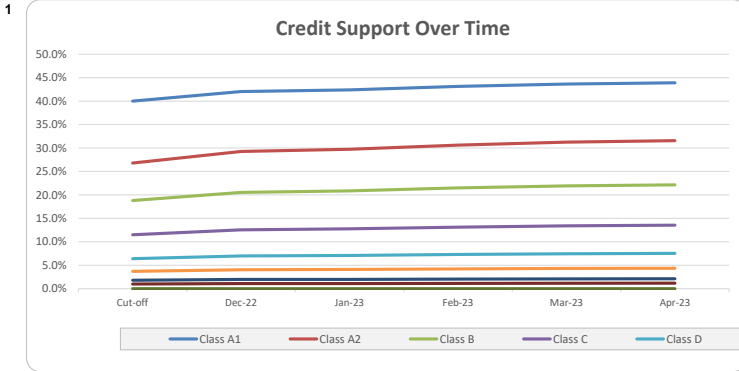
| Remaining Term ●● |            |             |                    |             |       |
|-------------------|------------|-------------|--------------------|-------------|-------|
|                   | Number     |             | Balance            |             |       |
|                   | Amount     | %           | Amount             | %           |       |
| 0 <= 15           | 180        | 22          | 3.4%               | 10,909,962  | 2.6%  |
| > 15 <= 20        | 240        | 83          | 12.7%              | 52,509,028  | 12.4% |
| > 20 <= 25        | 300        | 209         | 32.0%              | 131,054,603 | 30.9% |
| > 25 <= 30        | 360        | 339         | 51.9%              | 230,197,088 | 54.2% |
| <b>Total</b>      | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |       |

| Payment Type ●●                |            |             |                    |             |
|--------------------------------|------------|-------------|--------------------|-------------|
|                                | Number     |             | Balance            |             |
|                                | Amount     | %           | Amount             | %           |
| P&I                            | 516        | 79.0%       | 302,875,766        | 71.3%       |
| <i>JO Term Remaining (yrs)</i> |            |             |                    |             |
| 0 <= 1                         | 16         | 2.5%        | 13,688,364         | 3.2%        |
| > 1 <= 2                       | 22         | 3.4%        | 16,907,962         | 4.0%        |
| > 2 <= 3                       | 14         | 2.1%        | 12,325,920         | 2.9%        |
| > 3 <= 4                       | 47         | 7.2%        | 43,295,255         | 10.2%       |
| > 4 <= 5                       | 38         | 5.8%        | 35,577,413         | 8.4%        |
| <b>Total</b>                   | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

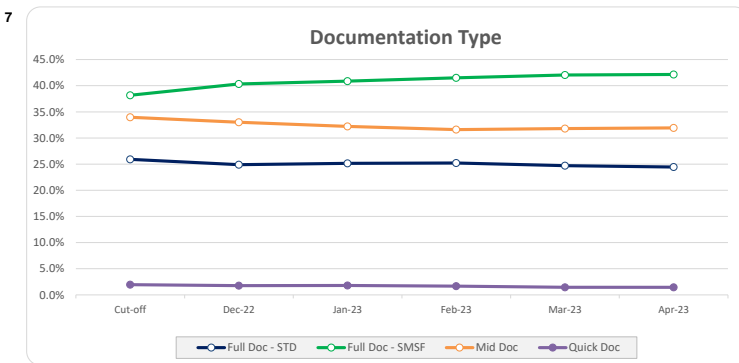
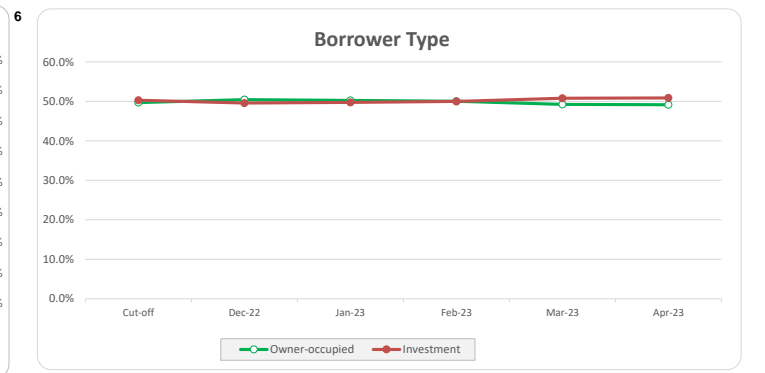
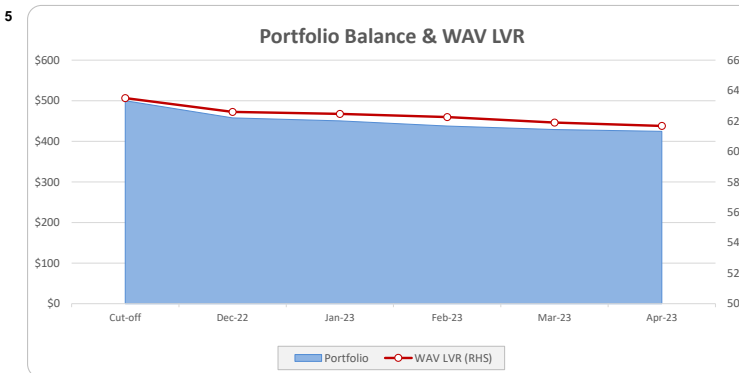
| Loan Purpose ●●            |            |             |                    |             |
|----------------------------|------------|-------------|--------------------|-------------|
|                            | Number     |             | Balance            |             |
|                            | Amount     | %           | Amount             | %           |
| Purchase                   | 428        | 65.5%       | 266,935,579        | 62.9%       |
| Refinance - no takeout     | 151        | 23.1%       | 109,393,307        | 25.8%       |
| Refinance - Equity Takeout | 74         | 11.3%       | 48,341,794         | 11.4%       |
| <b>Total</b>               | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

| Borrower Industry ●●                            |            |             |                    |             |
|---|------------|-------------|--------------------|-------------|
|   | Number     |             | Balance            |             |
|   | Amount     | %           | Amount             | %           |
| Accommodation and Food Services                 | 43         | 6.6%        | 34,443,801         | 8.1%        |
| Administrative and Support Services             | 1          | 0.2%        | 162,884            | 0.0%        |
| Agriculture, Forestry and Fishing               | 2          | 0.3%        | 1,900,980          | 0.4%        |
| Arts and Recreation Services                    | 22         | 3.4%        | 10,313,533         | 2.4%        |
| Construction                                    | 163        | 25.0%       | 107,824,006        | 25.4%       |
| Education and Training                          | 12         | 1.8%        | 5,977,732          | 1.4%        |
| Electricity Gas Water and Waste Services        | 11         | 1.7%        | 5,900,835          | 1.4%        |
| Financial and Insurance Services                | 40         | 6.1%        | 26,728,877         | 6.3%        |
| Health Care and Social Assistance               | 41         | 6.3%        | 22,313,233         | 5.3%        |
| Information Media and Telecommunications        | 18         | 2.8%        | 10,729,820         | 2.5%        |
| Manufacturing                                   | 57         | 8.7%        | 39,147,188         | 9.2%        |
| Mining  | 2          | 0.3%        | 581,316            | 0.1%        |
| Other Services                                  | 44         | 6.7%        | 34,796,419         | 8.2%        |
| Professional, Scientific and Technical Services | 67         | 10.3%       | 41,464,045         | 9.8%        |
| Public Administration and Safety                | 4          | 0.6%        | 2,198,143          | 0.5%        |
| Rental, Hiring and Real Estate Services         | 21         | 3.2%        | 16,071,910         | 3.8%        |
| Retail Trade                                    | 55         | 8.4%        | 30,866,827         | 7.3%        |
| Transport, Postal and Warehousing               | 41         | 6.3%        | 25,863,061         | 6.1%        |
| Wholesale Trade                                 | 9          | 1.4%        | 7,386,071          | 1.7%        |
| <b>Total</b>                                    | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |

| Credit Events ●● |            |             |                    |             |
|------------------|------------|-------------|--------------------|-------------|
|                  | Number     |             | Balance            |             |
|                  | Amount     | %           | Amount             | %           |
| 0                | 653        | 100.0%      | 424,670,681        | 100.0%      |
| 1                | 0          | 0.0%        | 0                  | 0.0%        |
| 2                | 0          | 0.0%        | 0                  | 0.0%        |
| 3                | 0          | 0%          | 0                  | 0%          |
| <b>Total</b>     | <b>653</b> | <b>100%</b> | <b>424,670,681</b> | <b>100%</b> |



30+ days in arrears have increased over the month of April due to impact of multiple public holidays and school holidays during this period. Most of this increase has been due to payment dishonours and associated fees which has increased arrears in the 30-60-day bucket.



Think Tank Commercial Series 2022-3: Current Charts

