Thinktank...

Report

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Investor Report - Think Tank Commercial Series 2022-3

Collection Period from 01-Aug-2023 to 31-Aug-2023

Payment Date of 11-Sep-2023

Counterparty Information ••

Issuer/Trustee

Security Trustee
Trust Manager, Originator and Servicer
Standby Servicer and Standby Trust Manager
Custodian
Arranger
Joint Lead Managers

Liquidity Facility Provider Designated Rating Agency

European Risk Retention

BNY Trust Company of Australia Limited in its capacity atf the Think Tank Commercial Series 2022-3 Trust ("Trustee" or "BNY")

BNY Trust (Australia) Registry Limited in its capacity atf the Think Tank Commercial Series 2022-3 Trust Security Trust

Think Tank Group Pty Limited ("Think Tank")
AMAL Asset Management Limited

BNY Trust Company of Australia Limited Westpac Banking Corporation ("Westpac")

Commonwealth Bank of Australia, Deutsche Bank AG Sydney Branch

Macquarie Bank Limited; Westpac Banking Corporation; Standard Chartered Bank

Westpac Banking Corporation

S&P Global Ratings Australia Pty Ltd

Think Tank Group Pty Limited:

(a) continues to retain a material net econcomic interest of not less than 5% in the Think Tank Commercial Series 2022-3 Trust securitisation transaction in accordance with the text of Article 6(1) of Regulation (EU) 2017/2402 of the European Parliament and Council (EU Securitisation Regulation) and Article 6(1) of Regulation (EU) 2017/2402 as it forms part of the domestic law of the United Kingdom as "retained EU law", by operation of the European Union (Withdrawal) Act 2018 (UK Securitisation Regulation), each as in force on the closing date of the Think Tank Commercial Series 2022-3 Trust securitisation transaction (the "Retention");

(b) has not changed the manner or form in which it retains or the method of calculating the Retention, except as permitted by the EU Securitisation Regulation and the UK Securitisation Regulation;

(c) has not disposed of, assigned, sold, transferred or otherwise surrendered all or any part of the rights, benefits or obligations arising from its interest in the Retention, except as permitted by the EU Securitisation Regulation and the UK Securitisation Regulation; and

(d) has not utilised or entered into any credit risk mitigation techniques or other hedge against the credit risk under or associated with its interest in the Retention, except as permitted by the EU Securitisation Regulation and the UK Securitisation Regulation.

Th	inktaı	ık	Commerci	al Series 2022-	3 - NOTE I	BALANCES			
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	Closing Bond Factor	Opening Charge-Offs	Closing Charge-Offs	Interest Due (inc accrued)	Interest Paid
Class A1	216,570,638.91		5,736,989.32	210,833,649.59	70.3%	0.00	0.00	1,120,461.72	1,120,461.72
Class A2	47,645,540.56		1,262,137.65	46,383,402.91	70.3%	0.00	0.00	273,653.01	273,653.01
Class B	40,000,000.00		0.00	40,000,000.00	100.0%	0.00	0.00	264,809.21	264,809.21
Class C	36,500,000.00		0.00	36,500,000.00	100.0%	0.00	0.00	265,638.40	265,638.40
Class D	25,500,000.00		0.00	25,500,000.00	100.0%	0.00	0.00	207,939.16	207,939.16
Class E	13,500,000.00		0.00	13,500,000.00	100.0%	0.00	0.00	133,756.67	133,756.67
Class F	9,500,000.00		0.00	9,500,000.00	100.0%	0.00	0.00	102,453.83	102,453.83
Class G	4,000,000.00		0.00	4,000,000.00	100.0%	0.00	0.00		44,015.17
Class H	5,000,000.00		0.00	5,000,000.00	100.0%	0.00	0.00	· ·	65,977.86
1. GENERAL	Current Payment I Collection Period Collection Period Interest Period (et Interest Period (er Days in Interest Period	(start) (end) art) nd) eriod							11-Sep-2; 1-Aug-2; 31-Aug-2; 10-Aug-2; 10-Sep-2; 10-Oct-2;
2. COLLECTION	Next Payment Dat	te							10-Oct-23
I. 00LLI0110	a. Total Available Interest on Mortga Early Repayment Principal Draws Liquidity Draws Other Income (1)	age Loans							2,938,363.92 0.00 0.00 0.00 48,337.58
	Total Available Inc	rome							2,986,701.50
	b. Total Principal Principal Received Principal from the Other Principal	d on the Mortgag sale of Mortgage							7,128,638.52 0.00 42.16
0 DDINOIDAL	Total Principal Co	liections							7,128,680.68
3. PRINCIPAL	Opening Balance								0.00
	Plus Additional Pr	incinal Draws							0.00
	Less Repayment		\$						0.00
	Closing Balance								0.00
4. SUMMARY	INCOME WATERFA	ALL							
	Senior Expenses -		f) (Inclusive)						157,122.16
	Liquidity Draw rep	ayments							0.00
	Class Redraw Inte	erest							0.00
	Class A1 Interest								1,120,461.72
	Class A2 Interest Class B Interest Class C Interest Class D Interest Class E Interest Class F Interest Unreimbursed Prin	ncipal Draws							273,653.0° 264,809.2° 265,638.4(207,939.1(133,756.6° 102,453.8° 0.00
	Current Losses & Class B Residual Class C Residual Class D Residual Class E Residual Class F Residual	Interest Interest Interest Interest	e-Offs						0.00 0.00 0.00 0.00 0.00 0.00
	Amortisation Even Class G Interest Extraordinary Exp Liquidity Facility P Class H Interest Other Expenses	ense Reserve Pa		Dealer Payments					0.0 44,015.1 0.0 0.0 65,977.8 0.0
	Excess Spread								350,874.3

Original Note Balance 300,000,000.00 66,000,000.00 40,000,000.00 36,500,000.00 25,500,000.00 9,500,000.00 4,000,000.00 5,000,000.00

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0.00
0.00
5,736,989.32
1,262,137.65
0.00
0.00
0.00
0.00
0.00
0.00
0.00

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period 398,352,012.06

> Plus: Capitalised Charges Plus: Further Advances / Redraws Less: Principal Collections 20,652.38 129,553.71 7,128,680.68

391,373,537.47 Loan Balance at End of Collection Period

 b. Repayments
 Principal received on Mortgage Loans during Collection Period CPR (%) 7,128,680.68 18.34%

c. Threshold Rate Required Current Test Test (a) WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%7.61% 8.78% OK Test (b) Bank Bill Rate plus 4.50% 8.55% 8.78% OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	2	4	9
Balance Outstanding	2,945,663	1,498,620	1,804,757	6,249,040
% Portfolio Balance	0.75%	0.38%	0.46%	1.60%

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	11,676,485.38
Limit available_Next Payment Date	11,466,511.58
Outstanding Liquidity draws	0.00

Thinktank... Commercial Series 2022-3

Loans	609
Facilities	574
Borrower Groups	545
Balance	391,373,537
Avg Loan Balance	642,649
Max Loan Balance	3,300,000
Avg Facility Balance	681,835
Max Facility Balance	3,300,000
Avg Group Balance	718,117
Max Group Balance	3,300,000
WA Current LVR	61.2%
Max Current LVR	80.0%
WA Yield	8.78%
WA Seasoning (months)	29.1
% IO	26.4%
% Investor	51.2%
% SMSF	44.2%
WA Interest Cover (UnStressed)	2.75

		1	Number		Balance	
		Amount	%	Amount	%	
0%	<= 40%	95	15.6%	32,410,223	8.3%	
> 40%	<= 50%	77	12.6%	42,844,703	10.9%	
> 50%	<= 55%	38	6.2%	26,739,357	6.8%	
> 55%	<= 60%	55	9.0%	45,898,142	11.7%	
> 60%	<= 65%	88	14.4%	55,061,897	14.1%	
> 65%	<= 70%	116	19.0%	86,287,774	22.0%	
> 70%	<= 75%	103	16.9%	77,740,029	19.9%	
> 75%	<= 80%	37	6.1%	24,391,412	6.2%	
> 80%	<= 85%					
> 85%	<= 100%					
Total		600	100.0%	201 272 527	100%	

			Number	Balance	
		Amount	%	Amount	%
0	<= 100,000	18	3.1%	659,020	0.2%
> 100,000	<= 200,000	33	5.7%	5,099,616	1.3%
> 200,000	<= 300,000	80	13.9%	20,004,502	5.1%
> 300,000	<= 400,000	74	12.9%	25,890,299	6.6%
> 400,000	<= 500,000	65	11.3%	29,274,377	7.5%
> 500,000	<= 1,000,000	194	33.8%	134,442,464	34.4%
> 1,000,000	<= 1,500,000	66	11.5%	80,871,457	20.7%
> 1,500,000	<= 2,000,000	25	4.4%	43,250,402	11.1%
> 2,000,000	<= 2,500,000	3	0.5%	6,935,046	1.8%
> 2,500,000	<= 5,000,000	16	2.8%	44,946,355	11.5%
Total		574	100%	391.373.537	100%

roperty State ••				
		Balance		
	Amount	%	Amount	%
NSW	302	49.6%	213,509,986	54.6%
ACT	8	1.3%	3,535,164	0.9%
VIC	168	27.6%	98,662,869	25.2%
QLD	88	14.4%	48,694,984	12.4%
SA	12	2.0%	6,303,094	1.6%
WA	27	4.4%	16,946,411	4.3%
TAS	4	0.7%	3,721,029	1.0%
NT	0	0.0%	0	0.0%
Total	609	100%	391,373,537	100%

Property Location ••				
	Number		Balance	
	Amount	%	Amount	%
Metro	467	76.7%	316,599,529	80.9%
Non metro	130	21.3%	69,106,694	17.7%
Inner City	12	2.0%	5,667,314	1.4%
T-4-I	000	4000/	204 272 527	4000

		Numbe	r	Balance	
		Amount	%	Amount	%
)	<= 100,000	28	4.6%	1,115,930	0.3%
> 100,000	<= 200,000	36	5.9%	5,604,979	1.4%
> 200,000	<= 300,000	92	15.1%	23,082,518	5.9%
> 300,000	<= 400,000	80	13.1%	27,944,723	7.1%
> 400,000	<= 500,000	73	12.0%	32,830,766	8.4%
> 500,000	<= 1,000,000	196	32.2%	136,824,947	35.0%
> 1,000,000	<= 1,500,000	65	10.7%	79,718,533	20.4%
> 1,500,000	<= 2,000,000	22	3.6%	37,785,689	9.7%
> 2,000,000	<= 2,500,000	3	0.5%	6,935,046	1.8%
> 2,500,000	<= 5,000,000	14	2.3%	39,530,408	10.1%
Total		609	100%	391 373 537	100%

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	15	2.8%	633,020	0.29
> 100,000	<= 200,000	24	4.4%	3,826,332	1.09
> 200,000	<= 300,000	71	13.0%	18,006,515	4.6%
> 300,000	<= 400,000	69	12.7%	24,159,790	6.2%
> 400,000	<= 500,000	67	12.3%	30,158,780	7.7%
> 500,000	<= 1,000,000	187	34.3%	129,520,766	33.1%
> 1,000,000	<= 1,500,000	63	11.6%	77,226,173	19.7%
> 1,500,000	<= 2,000,000	26	4.8%	45,300,606	11.6%
> 2,000,000	<= 2,500,000	5	0.9%	11,729,066	3.0%
> 2,500,000	<= 5,000,000	18	3.3%	50,812,490	13.0%
Total		545	100%	391,373,537	100%

		Number		Balance	
		Amount	%	Amount	9
0	<= 6	0	0.0%	0	0.09
> 6	<= 12	0	0.0%	0	0.09
> 12	<= 18	197	32.3%	136,644,048	34.99
> 18	<= 24	228	37.4%	147,235,572	37.69
> 24	<= 30	17	2.8%	9,634,406	2.5%
> 30	<= 36	17	2.8%	11,534,648	2.99
> 36	<= 42	4	0.7%	2,234,937	0.69
> 42	<= 48	17	2.8%	12,124,835	3.19
> 48	<= 54	1	0.2%	301,773	0.19
> 54	<= 60	7	1.1%	2,463,347	0.69
> 60	<= 300	121	19.9%	69,199,973	17.79

		Number	Number Balance		
		Amount	%	Amount	9
0	<= 30	600	98.5%	385,124,498	98.49
> 30	<= 60	3	0.5%	2,945,663	0.8%
> 60	<= 90	2	0.3%	1,498,620	0.4%
> 90	<= 120	1	0.2%	281,702	0.1%
> 120	<= 150	1	0.2%	475,469	0.1%
> 150	<= 1000	2	0.3%	1,047,586	0.3%
Total		609	100%	391,373,537	1009

come Verification ●●	Mond		B.1	
	Numbe		Balance	
	Amount	%	Amount	%
Full Doc	96	15.8%	93,836,942	24.0%
Mid Doc	171	28.1%	119,457,338	30.5%
Quick Doc	15	2.5%	5,078,205	1.3%
SMSF	327	53.7%	173,001,052	44.2%
SMSF NR	0	0.0%	0	0.0%
Total	609	100%	391,373,537	100%

operty Type ••		Number	Balanc	e
	Amount	%	Amount	%
Retail	73	12.0%	51,965,255	13.3%
Industrial	261	42.9%	171,540,668	43.8%
Office	106	17.4%	48,815,736	12.5%
Professional Suites	5	0.8%	2,832,482	0.7%
Commercial Other	52	8.5%	51,108,357	13.1%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	112	18.4%	65,111,038	16.6%
Total	609	100%	391 373 537	100%

			Number		Balance	
			Amount	%	Amount	9,
Variable			609	100.0%	391,373,537	100.09
Fixed Rat	te Term Remaining (yr.	s)				
0	<= 1		0	0.0%	0	0.09
> 1	<= 2		0	0.0%	0	0.09
> 2	<= 3		0	0.0%	0	0.09
> 3	<= 4		0	0.0%	0	0.09
> 4	<= 5		0	0.0%	0	0.09
Total			609	100%	391.373.537	1009

		N	umber	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%	0	0.0%	0	0.0%
> 6.5%	<= 7.0%	2	0.3%	540,405	0.1%
> 7.0%	<= 7.5%	23	3.8%	11,389,965	2.9%
> 7.5%	<= 8.0%	111	18.2%	68,890,549	17.6%
> 8.0%	<= 8.5%	122	20.0%	88,849,058	22.7%
> 8.5%	<= 9.0%	103	16.9%	72,143,194	18.4%
> 9.0%	<= 13.0%	248	40.7%	149,560,366	38.2%

			Number		Balance	
		Amount		%	Amount	%
0	<= 1.50	2		0.3%	395,739	0.1%
> 1.50	<= 1.75	50		8.2%	36,366,302	9.3%
> 1.75	<= 2.00	79		13.0%	60,670,673	15.5%
> 2.00	<= 2.25	78		12.8%	54,752,516	14.0%
> 2.25	<= 2.50	50		8.2%	42,423,266	10.8%
> 2.50	<= 2.75	55		9.0%	34,816,195	8.9%
> 2.75	<= 3.00	28		4.6%	17,593,804	4.5%
> 3.00	<= 3.25	33		5.4%	24,458,119	6.2%
> 3.25	<= 3.50	27		4.4%	16,208,853	4.1%
> 3.50	<= 3.75	20		3.3%	11,146,313	2.8%
> 3.75	<= 4.00	34		5.6%	14,745,065	3.8%
> 4.00	<= 4.25	12		2.0%	6,120,401	1.6%
> 4.25	<= 100	98		16.1%	48,554,636	12.4%
		43		7.1%	23,121,656	6%
Total		609		100%	391,373,537	100%

NCCP Loans ●●				
		Number	Balan	ce
	Amount	%	Amount	%
NCCP regulated loans	80	13.1%	45,579,111	11.6%
Non NCCP loans	529	86.9%	345,794,427	88.4%
Total	609	100%	391,373,537	100%

lesidential Property Type ••				
		Number	Balan	ice
	Amount	%	Amount	%
Apartment	24	18.3%	16,989,068	20.5%
High Density Apartment	0	0.0%	0	0.0%
House	107	81.7%	65,878,629	79.5%
Total	131	100%	82 867 696	100%

mploy	ment Type ●●					
			Number		Balance	
			Amount	%	Amount	%
PAYG			83	13.6%	46,941,811	12.0%
Months	Self Employed					
0	< 12	12	0	0.0%	0	0.0%
12	< 24	24	0	0.0%	0	0.0%
24	< 36	36	19	3.1%	8,001,935	2.0%
36	< 48	48	25	4.1%	15,615,944	4.0%
48	< 60	60	34	5.6%	18,425,057	4.7%
60	900	900	448	73.6%	302,388,789	77.3%
Total			609	100%	391,373,537	100%

Remainii	ng Term ••					
	•		Number		Balance	
			Amount	%	Amount	%
0	<= 15	180	22	3.6%	11,881,062	3.0%
> 15	<= 20	240	86	14.1%	49,608,818	12.7%
> 20	<= 25	300	195	32.0%	122,890,324	31.4%
> 25	<= 30	360	306	50.2%	206,993,333	52.9%
Total			609	100%	391,373,537	100%

Payment Type ●●						
			Number		Balance	
			Amount	%	Amount	%
P&I			496	81.4%	288,232,720	73.6%
IO Term F	Remaining (yrs)					
0	<= 1		13	2.1%	10,661,167	2.7%
> 1	<= 2		26	4.3%	17,788,797	4.5%
> 2	<= 3		6	1.0%	4,651,683	1.2%
> 3	<= 4		68	11.2%	70,039,170	17.9%
> 4	<= 5		0	0.0%	0	0.0%
Total			609	100%	391,373,537	1009

	Number		Balance	
	Amount	%	Amount	9
Purchase	406	66.7%	247,593,109	63.39
Refinance - no takeout	139	22.8%	100,489,247	25.79
Refinance - Equity Takeout	64	10.5%	43,291,181	11.19

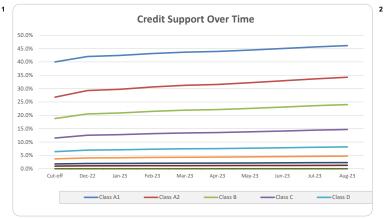
391,373,537

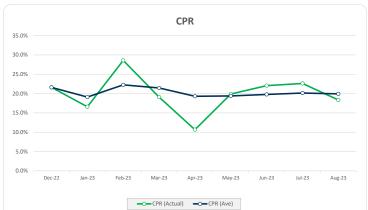
rrower Industry ••	Number		Balance	
	Amount	%	Amount	%
Accommodation and Food Services	41	6.7%	33,533,992	8.6%
Administrative and Support Services	1	0.2%	162,400	0.0%
Agriculture, Forestry and Fishing	2	0.3%	1,895,951	0.5%
Arts and Recreation Services	20	3.3%	9,221,762	2.4%
Construction	149	24.5%	96,459,490	24.6%
Education and Training	11	1.8%	5,116,061	1.3%
Electricity Gas Water and Waste Services	8	1.3%	5,253,449	1.3%
Financial and Insurance Services	38	6.2%	23,753,463	6.1%
Health Care and Social Assistance	39	6.4%	20,308,166	5.2%
Information Media and Telecommunications	17	2.8%	10,250,357	2.6%
Manufacturing	55	9.0%	37,495,441	9.6%
Mining	2	0.3%	579,193	0.1%
Other Services	36	5.9%	28,761,132	7.3%
Professional, Scientific and Technical Services	67	11.0%	40,840,092	10.4%
Public Administration and Safety	4	0.7%	2,168,620	0.6%
Rental, Hiring and Real Estate Services	21	3.4%	16,046,151	4.1%
Retail Trade	53	8.7%	28,703,698	7.3%
Transport, Postal and Warehousing	38	6.2%	24,350,463	6.2%
Wholesale Trade	7	1.1%	6,473,656	1.7%
Total	609	100%	391,373,537	100%

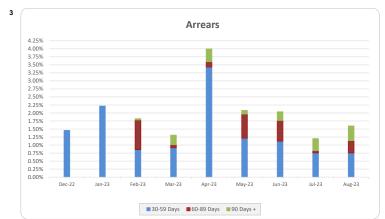
Credit Events ●●					
	Nun	Number		Balance	
	Amount	%	Amount	%	
0	609	100.0%	391,373,537	100.0%	
1	0	0.0%	0	0.0%	
2	0	0.0%	0	0.0%	
3	0	0%	0	0%	
Total	609	100%	391,373,537	100%	

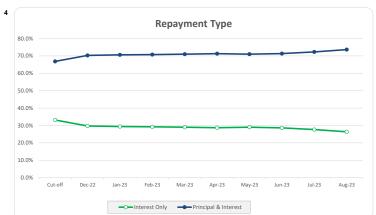
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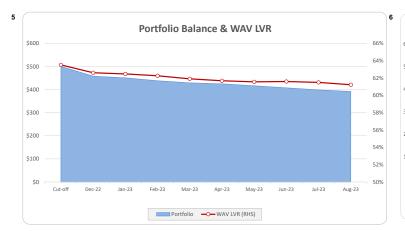
Commercial Series 2022-3: Time Series Charts

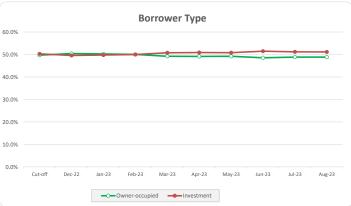


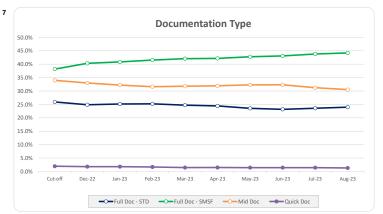












Think Tank Commercial Series 2022-3: Current Charts

