

## Investor Report - Think Tank Residential Series 2022-2

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

Payment Date of 11-Dec-2023

### Counterparty Information ●●

<b>Issuer/Trustee</b>	BNY Trust Company of Australia Limited in its capacity atf the Think Tank Residential Series 2022-2 Trust ("Trustee" or "BNY")
<b>Security Trustee</b>	BNY Trust (Australia) Registry Limited in its capacity atf the Think Tank Residential Series 2022-2 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 Trust Company of Australia Limited in its capacity atf the Think Tank Residential Series 2022-2 Trust ("Trustee" or "BNY")
<b>Arranger</b>	National Australia Bank
<b>Joint Lead Managers</b>	CBA, Deutsche Bank AG Sydney Branch, NAB, Macquarie Bank Limited, Standard Chartered Bank, Westpac Banking Corporation
<b>Liquidity Facility Provider</b>	National Australia Bank
<b>Designated Rating Agency</b>	S&P Global Ratings Australia Pty Ltd Fitch Australia Pty Ltd
<b>European Risk Retention</b>	<p>Think Tank Group Pty Limited:</p> <p>(a) continues to retain a material net economic interest of not less than 5% in the Think Tank Residential Series 2022-2 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 Residential Series 2022-2 Trust securitisation transaction (the "Retention");</p> <p>(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;</p> <p>(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</p> <p>(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.</p>

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	181,452,762.87		12,437,143.06	169,015,619.81	56.3%	0.00	0.00	929,225.07	929,225.07
Class A2	36,290,552.57		2,487,428.61	33,803,123.96	56.3%	0.00	0.00	205,879.39	205,879.39
Class B	12,500,000.00		0.00	12,500,000.00	100.0%	0.00	0.00	77,283.42	77,283.42
Class C	11,000,000.00		0.00	11,000,000.00	100.0%	0.00	0.00	75,016.26	75,016.26
Class D	7,000,000.00		0.00	7,000,000.00	100.0%	0.00	0.00	50,412.96	50,412.96
Class E	4,500,000.00		0.00	4,500,000.00	100.0%	0.00	0.00	40,052.17	40,052.17
Class F	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	25,011.48	25,011.48
Class G	2,500,000.00		0.00	2,500,000.00	100.0%	0.00	0.00	32,442.99	32,442.99

### 1. GENERAL

Current Payment Date	11-Dec-23
Collection Period (start)	1-Nov-23
Collection Period (end)	30-Nov-23
Interest Period (start)	10-Nov-23
Interest Period (end)	10-Dec-23
Days in Interest Period	31
Next Payment Date	10-Jan-24

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	1,696,975.26
Early Repayment Fees	0.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	55,957.76
<b>Total Available Income</b>	<b>1,752,933.02</b>

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

#### b. Total Principal

Principal Received on the Mortgage Loans	15,056,619.98
Principal from the sale of Mortgage Loans	0.00
Other Principal	-8,711.86
<b>Total Principal Collections</b>	<b>15,047,908.12</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)	92,765.63
Senior Expenses - Items 5.8(f)	3,196.82
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1-S Interest	0.00
Class A1-L Interest	929,225.07
Class A2 Interest	205,879.39
Class B Interest	77,283.42
Class C Interest	75,016.26
Class D Interest	50,412.96
Class E Interest	40,052.17
Class F Interest	25,011.48
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	32,442.99
Other Expenses	0.00
Excess Spread	221,646.83

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	123,336.45
Class A1-S Principal Payment	0.00
Class A1-L Principal Payment	12,437,143.06
Class A2 Principal Payment	2,487,428.61
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	257,958,570.95
Plus: Capitalised Charges	-16,625.89
Plus: Further Advances / Redraws	123,336.45
Less: Principal Collections	15,047,908.12
Loan Balance at End of Collection Period	243,017,373.39

### b. Repayments

Principal received on Mortgage Loans during Collection Period	15,047,908.12
Scheduled Principal Payments received	223,556.46
Unscheduled Principal Payments received - Redraw	14,701,015.21
CPR (%) - Total Repayments	50.6%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	7.51%	7.96%	OK
Test (b)			
Bank Bill Rate plus 3.25%	7.54%	7.96%	OK

### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	5	0	5	10
Balance Outstanding	2,840,434	0	2,766,822	5,607,255
% Portfolio Balance	1.17%	0.00%	1.14%	2.31%

### 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	3,828,649.73
Limit available_Next Payment Date	3,604,781.16
Outstanding Liquidity draws	0.00

## Summary ●●

Loans	404
Facilities	390
Borrower Groups	366
Balance	243,017,373
Avg Loan Balance	601,528
Max Loan Balance	1,969,136
Avg Facility Balance	623,121
Max Facility Balance	1,969,136
Avg Group Balance	663,982
Max Group Balance	2,473,614
WA Current LVR	66.8%
Max Current LVR	84.9%
WA Yield	7.96%
WA Seasoning (months)	21.4
% IO	17.5%
% Investor	47.9%
% SMSF	10.0%
WA Interest Cover (UnStressed)	1.93

## Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	54	13.4%	16,000,183	6.6%
> 40% <= 50%	34	8.4%	20,154,085	8.3%
> 50% <= 55%	19	4.7%	9,761,177	4.0%
> 55% <= 60%	23	5.7%	14,939,886	6.1%
> 60% <= 65%	28	6.9%	16,077,343	6.6%
> 65% <= 70%	36	8.9%	27,959,399	11.5%
> 70% <= 75%	69	17.1%	50,373,818	20.7%
> 75% <= 80%	133	32.9%	81,557,262	33.6%
> 80% <= 85%	8	2.0%	6,194,222	2.5%
> 85% <= 100%	0	0.0%	0	0.0%
<b>Total</b>	<b>404</b>	<b>100.0%</b>	<b>243,017,373</b>	<b>100%</b>

## Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	16	4.1%	535,502	0.2%
> 100,000 <= 200,000	11	2.8%	1,786,744	0.7%
> 200,000 <= 300,000	30	7.7%	7,951,582	3.3%
> 300,000 <= 400,000	36	9.2%	12,625,350	5.2%
> 400,000 <= 500,000	56	14.4%	25,058,819	10.3%
> 500,000 <= 1,000,000	194	49.7%	134,157,355	55.2%
> 1,000,000 <= 1,500,000	43	11.0%	53,482,464	22.0%
> 1,500,000 <= 2,000,000	4	1.0%	7,419,558	3.1%
> 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>390</b>	<b>100%</b>	<b>243,017,373</b>	<b>100%</b>

## Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	164	40.6%	112,736,366	46.4%
ACT	5	1.2%	2,357,590	1.0%
VIC	162	40.1%	101,744,463	41.9%
QLD	49	12.1%	18,379,906	7.6%
SA	5	1.2%	2,056,828	0.8%
WA	14	3.5%	3,421,189	1.4%
TAS	5	1.2%	2,321,032	1.0%
NT	0	0.0%	0	0.0%
<b>Total</b>	<b>404</b>	<b>100%</b>	<b>243,017,373</b>	<b>100%</b>

## Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	338	83.7%	212,685,873	87.5%
Non metro	66	16.3%	30,321,500	12.5%
Inner City	0	0.0%	0	0.0%
<b>Total</b>	<b>404</b>	<b>100%</b>	<b>243,017,373</b>	<b>100%</b>

## Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	21	5.2%	970,373	0.4%
> 100,000 <= 200,000	14	3.5%	2,333,485	1.0%
> 200,000 <= 300,000	35	8.7%	9,076,527	3.7%
> 300,000 <= 400,000	40	9.9%	14,098,431	5.8%
> 400,000 <= 500,000	58	14.4%	25,971,642	10.7%
> 500,000 <= 1,000,000	190	47.0%	130,844,766	53.8%
> 1,000,000 <= 1,500,000	42	10.4%	52,302,591	21.5%
> 1,500,000 <= 2,000,000	4	1.0%	7,419,558	3.1%
> 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>404</b>	<b>100%</b>	<b>243,017,373</b>	<b>100%</b>

## Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	4.1%	523,549	0.2%
> 100,000 <= 200,000	10	2.7%	1,602,812	0.7%
> 200,000 <= 300,000	26	7.1%	6,978,667	2.9%
> 300,000 <= 400,000	32	8.7%	11,208,291	4.6%
> 400,000 <= 500,000	47	12.8%	21,015,433	8.6%
> 500,000 <= 1,000,000	179	48.9%	124,737,591	51.3%
> 1,000,000 <= 1,500,000	48	13.1%	59,823,488	24.6%
> 1,500,000 <= 2,000,000	8	2.2%	14,653,929	6.0%
> 2,000,000 <= 2,500,000	1	0.3%	2,473,614	1.0%
> 2,500,000 <= 5,000,000	0	0.0%	0	0.0%
<b>Total</b>	<b>366</b>	<b>100%</b>	<b>243,017,373</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	51	12.6%	29,763,092	12.2%
> 18 <= 24	251	62.1%	153,734,308	63.3%
> 24 <= 30	98	24.3%	57,920,657	23.8%
> 30 <= 36	3	0.7%	1,432,220	0.6%
> 36 <= 42	1	0.2%	167,096	0.1%
> 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>404</b>	<b>100%</b>	<b>243,017,373</b>	<b>100%</b>

## Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	394	97.5%	237,410,118	97.7%
> 30 <= 60	5	1.2%	2,840,434	1.2%
> 60 <= 90	0	0.0%	0	0.0%
> 90 <= 120	1	0.2%	524,336	0.2%
> 120 <= 150	2	0.5%	1,037,987	0.4%
> 150 <= 1000	2	0.5%	1,204,499	0.5%
<b>Total</b>	<b>404</b>	<b>100%</b>	<b>243,017,373</b>	<b>100%</b>

Income Verification ●●	Number		Balance	
	Amount	%	Amount	%
Full Doc	154	38.1%	91,914,822	37.8%
Mid Doc	195	48.3%	126,854,168	52.2%
Quick Doc	0	0.0%	0	0.0%
SMSF	55	13.6%	24,248,383	10.0%
SMSF NR	0	0.0%	0	0.0%
Lease Doc	0	0.0%	0	0.0%
Total	404	100%	243,017,373	100%

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	404	100.0%	243,017,373	100.0%
Total	404	100%	243,017,373	100%

Interest Rate Type ●●	Number		Balance	
	Amount	%	Amount	%
Variable	404	100.0%	243,017,373	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%
Total	404	100%	243,017,373	100%

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%	0	0.0%	0	0.0%
> 6.5% <= 7.0%	2	0.5%	951,190	0.4%
> 7.0% <= 7.5%	61	15.1%	34,473,967	14.2%
> 7.5% <= 8.0%	196	48.5%	121,237,124	49.9%
> 8.0% <= 8.5%	85	21.0%	54,492,137	22.4%
> 8.5% <= 9.0%	39	9.7%	21,186,442	8.7%
> 9.0% <= 13.0%	21	5.2%	10,676,514	4.4%
Total	404	100%	243,017,373	100%

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	4	1.0%	2,687,679	1.1%
> 2.00 <= 2.25	22	5.4%	11,742,241	4.8%
> 2.25 <= 2.50	11	2.7%	4,213,842	1.7%
> 2.50 <= 2.75	3	0.7%	1,094,648	0.5%
> 2.75 <= 3.00	6	1.5%	3,192,641	1.3%
> 3.00 <= 3.25	5	1.2%	2,520,505	1.0%
> 3.25 <= 3.50	2	0.5%	549,157	0.2%
> 3.50 <= 3.75	5	1.2%	2,426,644	1.0%
> 3.75 <= 4.00	6	1.5%	4,091,654	1.7%
> 4.00 <= 4.25	3	0.7%	2,279,411	0.9%
> 4.25 <= 100	92	22.8%	52,219,004	21.5%
NA	245	60.6%	155,999,946	64%
Total	404	100%	243,017,373	100%

NCCP Loans ●●	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	296	73.3%	183,061,441	75.3%
Non NCCP loans	108	26.7%	59,955,933	24.7%
Total	404	100%	243,017,373	100%

Residential Property Type ●●	Number		Balance	
	Amount	%	Amount	%
Apartment	34	8.5%	18,590,994	7.7%
High Density Apartment	0	0.0%	0	0.0%
House	368	91.5%	224,426,379	92.3%
Total	402	100%	243,017,373	100%

Employment Type ●●	Number		Balance		
	Amount	%	Amount	%	
PAYG	60	14.9%	31,084,232	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	25	6.2%	14,013,856	5.8%
36 <= 48	48	35	8.7%	19,273,613	7.9%
48 <= 60	60	34	8.4%	21,627,848	8.9%
60 <= 900	900	250	61.9%	157,017,825	64.6%
Total	404	100%	243,017,373	100%	

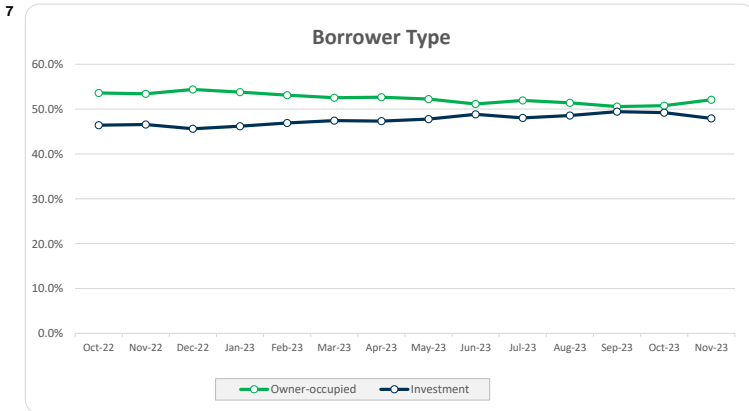
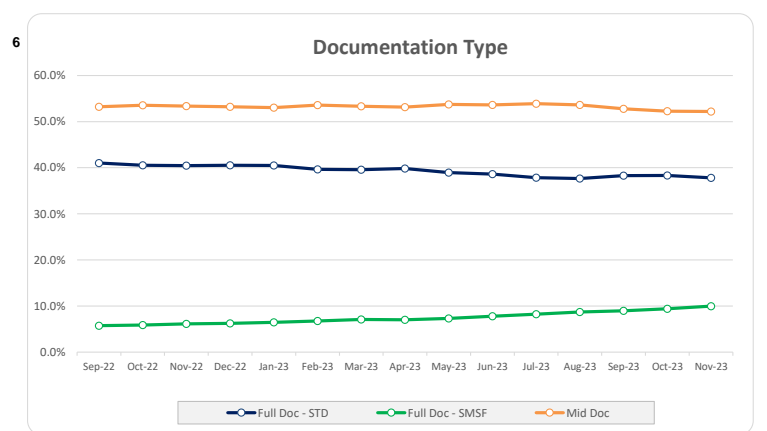
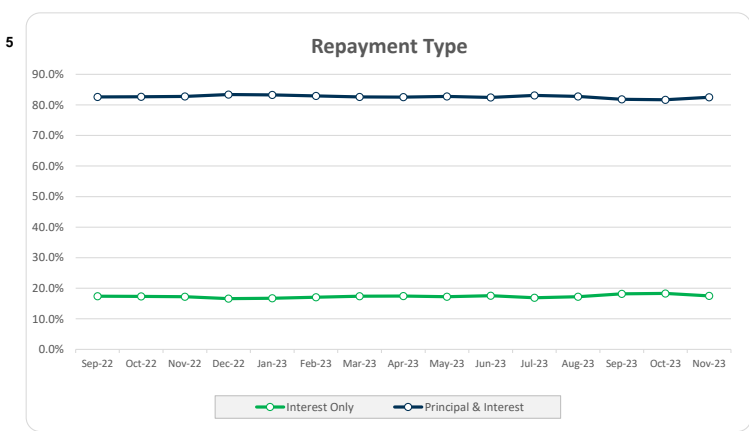
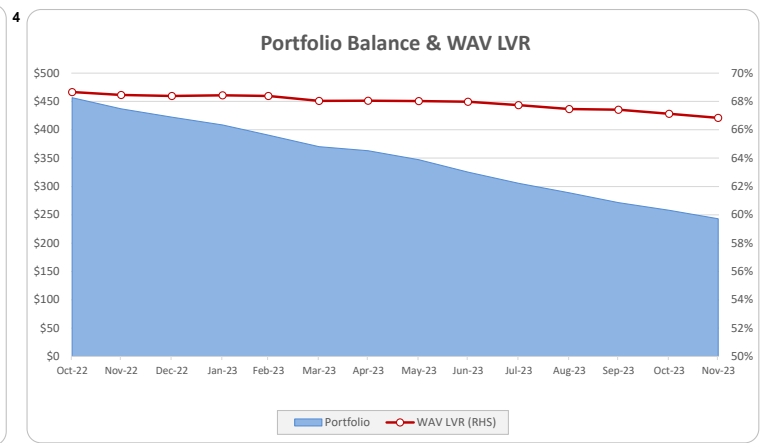
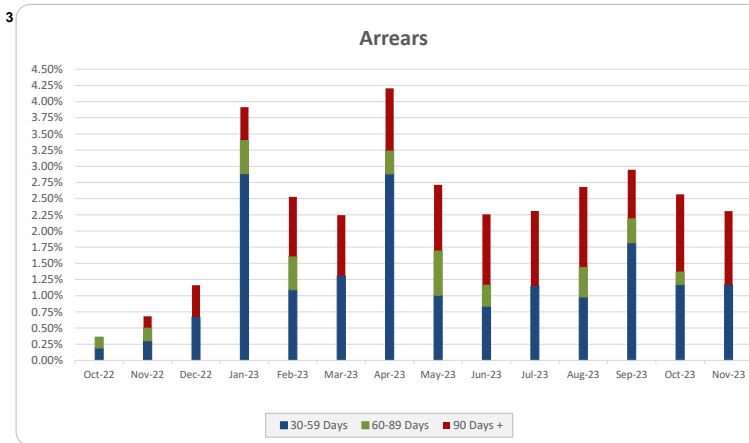
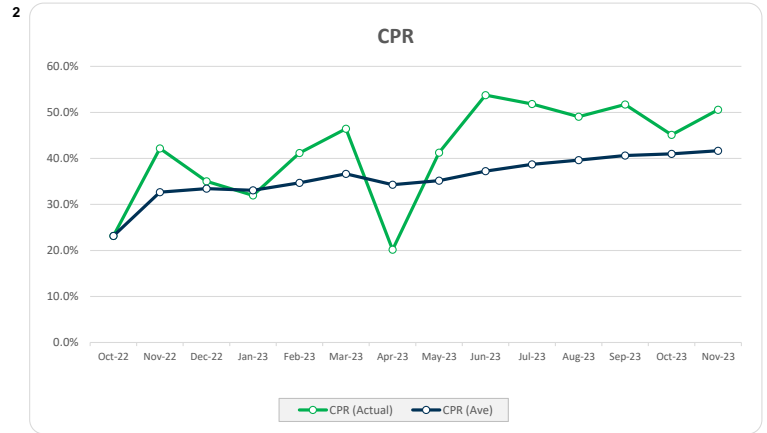
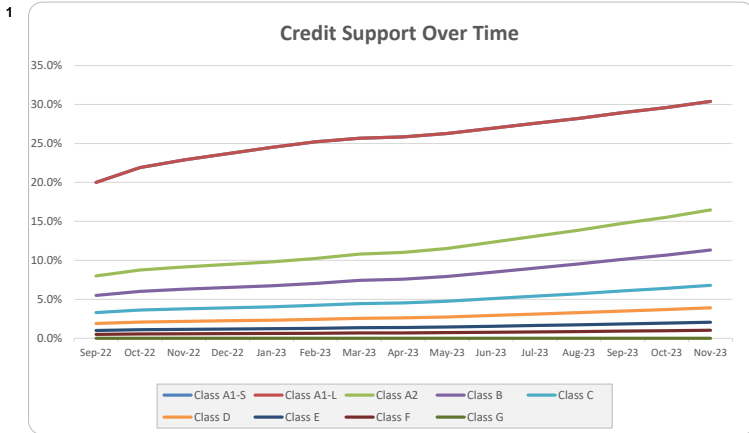
Remaining Term ●●	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	0	0.0%	0	0.0%
> 15 <= 20	240	9	2.2%	5,209,075	2.1%
> 20 <= 25	300	27	6.7%	13,666,542	5.6%
> 25 <= 30	360	368	91.1%	224,141,756	92.2%
Total	404	100%	243,017,373	100%	

Payment Type ●●	Number		Balance	
	Amount	%	Amount	%
P&I	337	83.4%	200,459,228	82.5%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	7	1.7%	3,105,571	1.3%
> 1 <= 2	4	1.0%	3,041,112	1.3%
> 2 <= 3	11	2.7%	6,248,173	2.6%
> 3 <= 4	45	11.1%	30,163,290	12.4%
> 4 <= 5	0	0.0%	0	0.0%
Total	404	100%	243,017,373	100%

Loan Purpose ●●	Number		Balance	
	Amount	%	Amount	%
Purchase	215	53.2%	190,735,141	53.8%
Refinance - no takeout	87	21.5%	48,027,409	19.8%
Refinance - Equity Takeout	102	25.2%	64,254,824	26.4%
Total	404	100%	243,017,373	100%

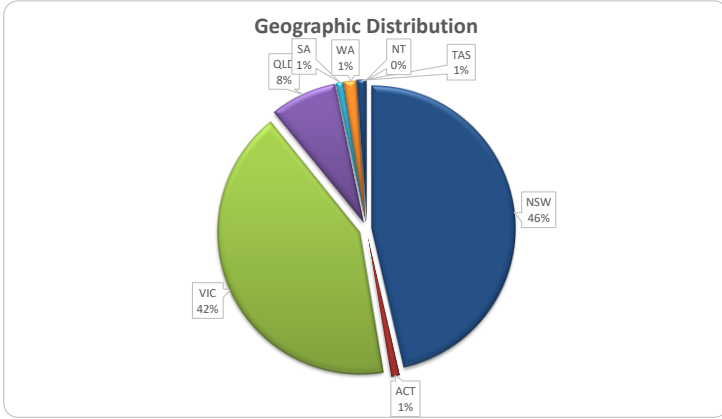
Borrower Industry ●●	Number		Balance	
	Amount	%	Amount	%
Accommodation and Food Services	32	7.9%	17,558,994	7.2%
Administrative and Support Services	3	0.7%	1,581,544	0.7%
Agriculture, Forestry and Fishing	0	0.0%	0	0.0%
Arts and Recreation Services	17	4.2%	12,521,376	5.2%
Construction	120	29.7%	77,685,690	32.0%
Education and Training	15	3.7%	8,357,875	3.4%
Electricity Gas Water and Waste Services	3	0.7%	2,070,480	0.9%
Financial and Insurance Services	24	5.9%	13,468,725	5.5%
Health Care and Social Assistance	17	4.2%	10,053,410	4.1%
Information Media and Telecommunications	24	5.9%	16,257,300	6.7%
Manufacturing	10	2.5%	4,959,638	2.0%
Mining	1	0.2%	282,659	0.1%
Other Services	53	13.1%	30,847,851	12.7%
Professional, Scientific and Technical Services	26	6.4%	15,057,676	6.2%
Public Administration and Safety	2	0.5%	703,623	0.3%
Rental, Hiring and Real Estate Services	5	1.2%	2,710,744	1.1%
Retail Trade	18	4.5%	9,441,509	3.9%
Transport, Postal and Warehousing	30	7.4%	16,351,008	6.7%
Wholesale Trade	4	1.0%	3,107,271	1.3%
Total	404	100%	243,017,373	100%

Credit Events ●●	Number		Balance	
	Amount	%	Amount	%
0	404	100.0%	243,017,373	100.0%
1	0	0.0%	0	0.0%
2	0	0.0%	0	0.0%
3	0	0.0%	0	0.0%
Total	404	100%	243,017,373	100%

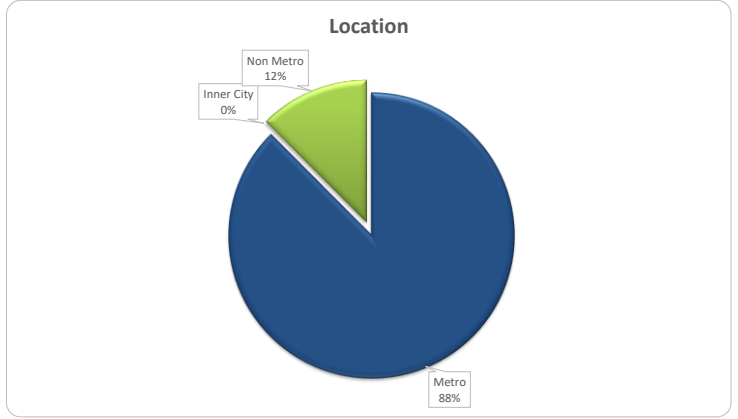


Think Tank Residential Series 2022-2: Current Charts

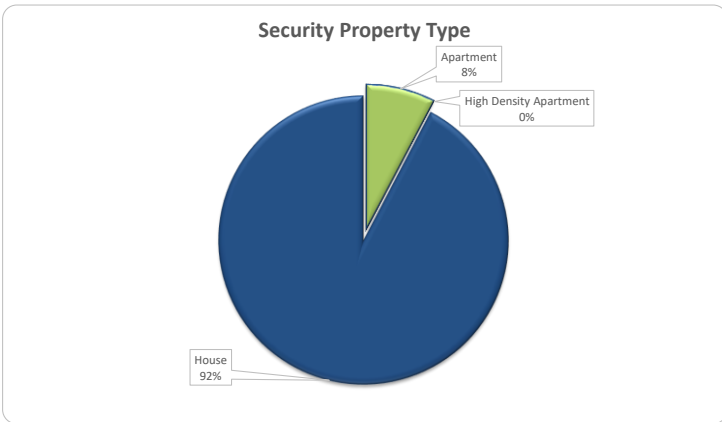
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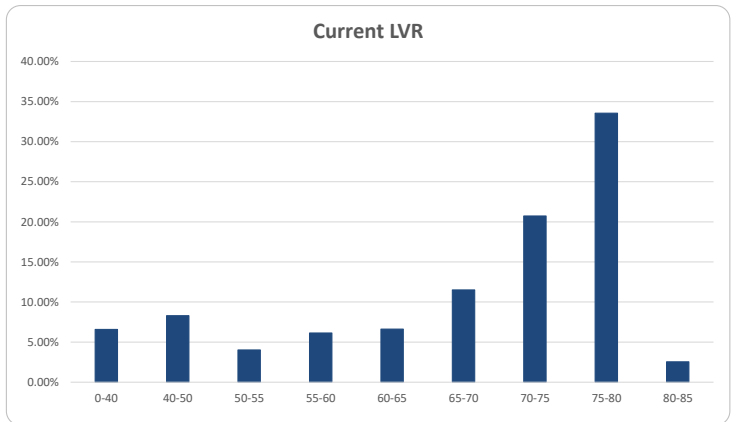
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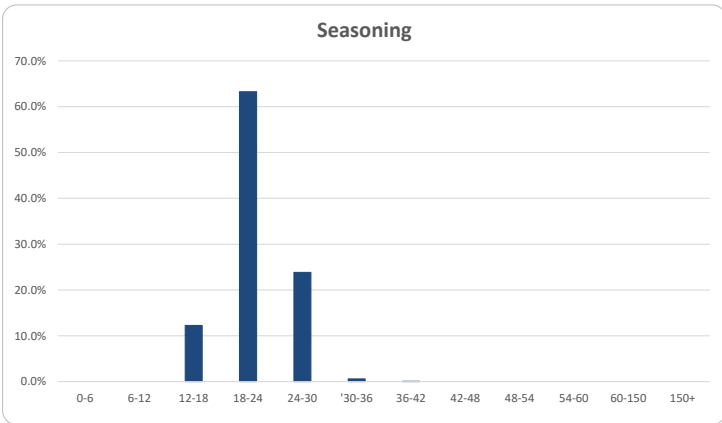
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