

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Nov-20
Collections Period ending	31-Oct-20

NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

Class	S&P/Fitch Rating	Initial Invested Amount (A\$)	Invested Amount (A\$)	Stated Amount (A\$)	Note Factor (current distribution date)	Current Distribution Date	Interest Rate	Original Subordination	Current Subordination	
A-1	AAA(sf)/AAAf	460,000,000.00	347,866,877.79	347,866,877.79	75.62%	17/11/2020	1.29%	8.00%	10.31%	AU3FN0051736
A-2	AAA(sf)/AAAf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	17/11/2020	1.54%	4.30%	5.54%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/11/2020	1.69%	2.80%	3.61%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	17/11/2020	1.94%	1.15%	1.48%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/11/2020	2.59%	0.25%	0.32%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/11/2020	5.89%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Oct-20
Pool Balance	\$495,996,628.58	\$384,788,569.24
Number of Loans	1,974	1,657
Avg Loan Balance	\$251,264.76	\$232,220.02
Maximum Loan Balance	\$742,616.96	\$729,990.24
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.43%
Weighted Avg Seasoning (mths)	43.03	56.08
Maximum Remaining Term (mths)	353.00	349.00
Weighted Avg Remaining Term (mths)	297.68	285.24
Maximum Current LVR	89.70%	91.33%
Weighted Avg Current LVR	59.88%	57.10%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	0	\$0.00	0.00%
60 > and <= 90 days	1	\$203,935.76	0.05%
90 > days	2	\$518,096.47	0.13%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$10,418,630.35	2.7%	144	8.7%
20% > & <= 30%	\$22,402,502.96	5.8%	150	9.1%
30% > & <= 40%	\$37,426,791.21	9.7%	212	12.8%
40% > & <= 50%	\$56,370,412.51	14.6%	245	14.8%
50% > & <= 60%	\$71,485,663.55	18.6%	281	17.0%
60% > & <= 65%	\$37,967,375.04	9.9%	140	8.4%
65% > & <= 70%	\$43,415,056.66	11.3%	160	9.7%
70% > & <= 75%	\$46,739,500.20	12.1%	145	8.8%
75% > & <= 80%	\$26,531,961.66	6.9%	87	5.3%
80% > & <= 85%	\$24,583,189.20	6.4%	69	4.2%
85% > & <= 90%	\$7,196,336.14	1.9%	23	1.4%
90% > & <= 95%	\$251,149.76	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,381,051.08	0.4%	13	0.8%
25% > & <= 30%	\$5,646,044.06	1.5%	49	3.0%
30% > & <= 40%	\$12,576,908.33	3.3%	85	5.1%
40% > & <= 50%	\$28,307,650.65	7.4%	171	10.3%
50% > & <= 60%	\$48,082,330.20	12.5%	213	12.9%
60% > & <= 65%	\$31,168,228.68	8.1%	142	8.6%
65% > & <= 70%	\$45,242,126.48	11.8%	186	11.2%
70% > & <= 75%	\$37,911,093.60	9.9%	154	9.3%
75% > & <= 80%	\$103,776,232.39	27.0%	395	23.8%
80% > & <= 85%	\$11,440,495.73	3.0%	44	2.7%
85% > & <= 90%	\$28,524,962.84	7.4%	95	5.7%
90% > & <= 95%	\$30,731,445.20	8.0%	110	6.6%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 3

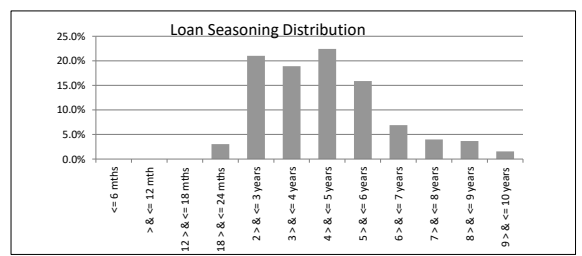
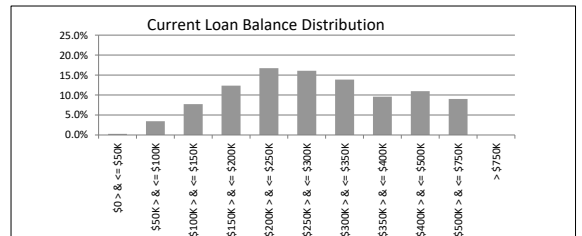
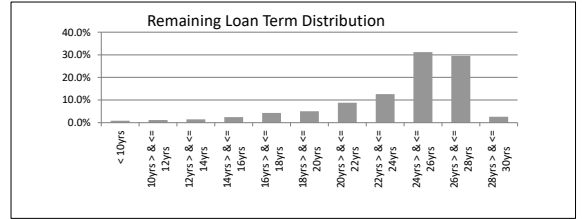
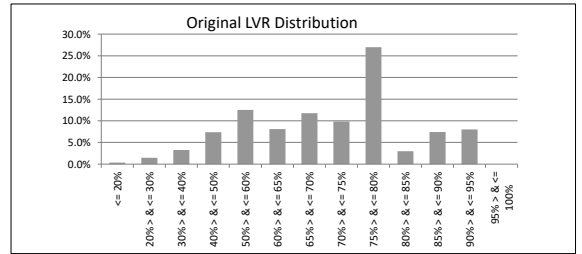
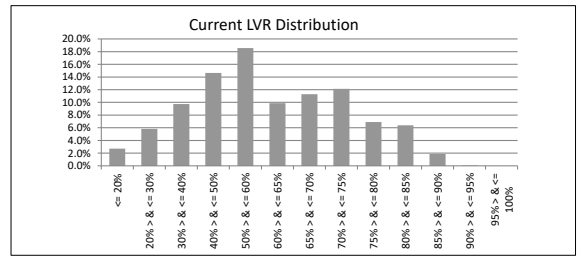
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,321,445.96	0.9%	34	2.1%
10 year > & <= 12 years	\$4,414,466.81	1.1%	38	2.3%
12 year > & <= 14 years	\$5,599,180.03	1.5%	44	2.7%
14 year > & <= 16 years	\$9,561,702.54	2.5%	64	3.9%
16 year > & <= 18 years	\$16,458,243.01	4.3%	92	5.6%
18 year > & <= 20 years	\$19,386,968.68	5.0%	99	6.0%
20 year > & <= 22 years	\$33,926,652.20	8.8%	155	9.4%
22 year > & <= 24 years	\$48,451,287.08	12.6%	218	13.2%
24 year > & <= 26 years	\$120,043,538.47	31.2%	488	29.5%
26 year > & <= 28 years	\$113,652,152.99	29.5%	394	23.8%
28 year > & <= 30 years	\$9,972,931.47	2.6%	31	1.9%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,055,581.09	0.3%	46	2.8%
\$50000 > & <= \$100000	\$13,253,777.43	3.4%	174	10.5%
\$100000 > & <= \$150000	\$29,752,811.13	7.7%	234	14.1%
\$150000 > & <= \$200000	\$47,465,733.03	12.3%	273	16.5%
\$200000 > & <= \$250000	\$64,319,109.98	16.7%	286	17.3%
\$250000 > & <= \$300000	\$61,781,195.27	16.1%	226	13.6%
\$300000 > & <= \$350000	\$53,370,591.07	13.9%	164	9.9%
\$350000 > & <= \$400000	\$36,826,491.39	9.6%	99	6.0%
\$400000 > & <= \$450000	\$21,545,503.17	5.6%	51	3.1%
\$450000 > & <= \$500000	\$20,752,747.56	5.4%	44	2.7%
\$500000 > & <= \$750000	\$34,665,028.12	9.0%	60	3.6%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 5

Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	\$0.00	0.0%	0	0.0%
> & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%
18 > & <= 24 mths	\$11,675,244.68	3.0%	44	2.7%
2 > & <= 3 years	\$80,886,797.79	21.0%	284	17.1%
3 > & <= 4 years	\$72,825,738.74	18.9%	306	18.5%
4 > & <= 5 years	\$86,283,979.14	22.4%	370	22.3%
5 > & <= 6 years	\$61,179,247.40	15.9%	278	16.8%
6 > & <= 7 years	\$26,606,429.04	6.9%	135	8.1%
7 > & <= 8 years	\$15,303,746.47	4.0%	84	5.1%
8 > & <= 9 years	\$14,167,550.01	3.7%	68	4.1%
9 > & <= 10 years	\$6,009,701.27	1.6%	26	1.6%
> 10 years	\$9,850,134.70	2.6%	62	3.7%
	\$384,788,569.24	100.0%	1,657	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Nov-20
Collections Period ending	31-Oct-20

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2611	\$7,756,607.83	2.0%	25	1.5%
2914	\$7,472,248.66	1.9%	24	1.4%
2615	\$6,815,556.19	1.8%	30	1.8%
5114	\$6,016,319.37	1.6%	29	1.8%
5162	\$5,745,406.41	1.5%	32	1.9%
2620	\$5,428,591.45	1.4%	21	1.3%
2617	\$4,935,027.31	1.3%	19	1.1%
2905	\$4,911,074.09	1.3%	20	1.2%
5108	\$4,753,905.34	1.2%	31	1.9%
2650	\$4,561,400.12	1.2%	23	1.4%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$68,653,239.27	17.8%	270	16.3%
New South Wales	\$54,904,938.54	14.3%	225	13.6%
Northern Territory	\$1,018,252.42	0.3%	3	0.2%
Queensland	\$4,766,580.95	1.2%	18	1.1%
South Australia	\$166,108,289.01	43.2%	816	49.2%
Tasmania	\$818,599.15	0.2%	4	0.2%
Victoria	\$20,643,197.13	5.4%	66	4.0%
Western Australia	\$67,875,472.77	17.6%	255	15.4%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$298,166,045.35	77.5%	1265	76.3%
Non-metro	\$82,681,918.70	21.5%	377	22.8%
Inner-city	\$3,940,605.19	1.0%	15	0.9%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$350,204,284.77	91.0%	1497	90.3%
Residential Unit	\$31,604,332.34	8.2%	146	8.8%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,979,952.13	0.8%	14	0.8%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$339,101,008.06	88.1%	1446	87.3%
Investment	\$45,687,561.18	11.9%	211	12.7%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$4,696,648.21	1.2%	16	1.0%
Pay-as-you-earn employee (casual)	\$13,841,387.29	3.6%	68	4.1%
Pay-as-you-earn employee (full time)	\$285,893,049.55	74.3%	1193	72.0%
Pay-as-you-earn employee (part time)	\$34,212,399.42	8.9%	157	9.5%
Self employed	\$26,581,418.19	6.9%	109	6.6%
No data	\$19,563,666.58	5.1%	114	6.9%
Director	\$0.00	0.0%	0	0.0%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$358,447,600.68	93.2%	1559	94.1%
Genworth	\$26,340,968.56	6.8%	98	5.9%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$380,156,532.74	98.8%	1638	98.9%
0 > and <= 30 days	\$3,910,004.27	1.0%	16	1.0%
30 > and <= 60 days	\$0.00	0.0%	0	0.0%
60 > and <= 90 days	\$203,935.76	0.1%	1	0.1%
90 > days	\$518,096.47	0.1%	2	0.1%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$315,652,284.29	82.0%	1369	82.6%
Fixed	\$69,136,284.95	18.0%	288	17.4%
	\$384,788,569.24	100.0%	1,657	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.49%	288

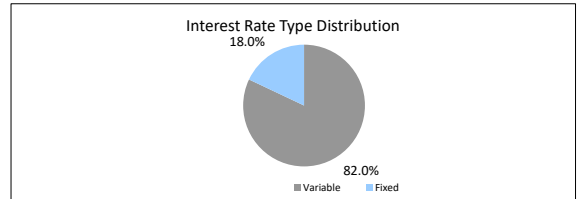
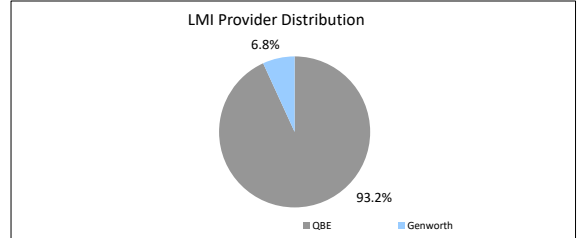
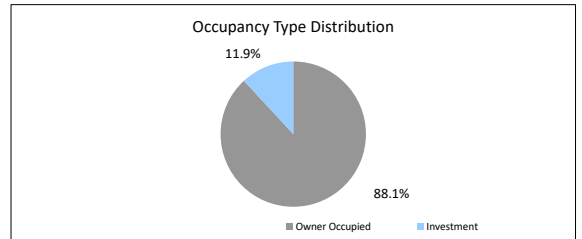
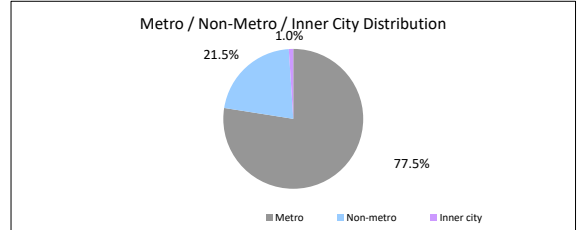
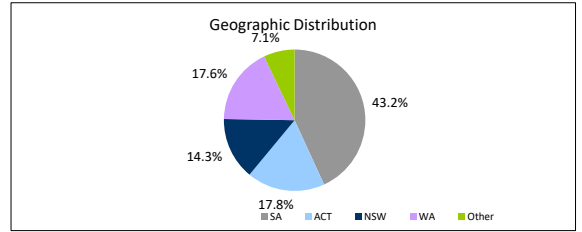
TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	5	0.30%	\$1,741,883.50

TABLE 16

Foreclosure, Claims and Losses (cumulative)	Balance	Loan Count
Properties foreclosed	\$0.00	0
Claims submitted to mortgage insurers	\$0.00	0
Claims paid by mortgage insurers	\$0.00	0
loss covered by excess spread	\$0.00	0
Amount charged off	\$0.00	0

Please note: Stratified data excludes loans where the collateral has been sold and there is an LMI claim pending.



The Barton Series 2019-1 Trust Representative Pool

Collections Period ending **31-Oct-20**

SUMMARY		31-Oct-20
Pool Balance		\$20,988,918.79
Number of Loans		104
Avg Loan Balance		\$201,816.53
Maximum Loan Balance		\$631,501.19
Minimum Loan Balance		\$19,897.85
Weighted Avg Interest Rate		3.42%
Weighted Avg Seasoning (mths)		52.4
Maximum Remaining Term (mths)		340.00
Weighted Avg Remaining Term (mths)		284.92
Maximum Current LVR		86.83%
Weighted Avg Current LVR		58.48%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,697,646.96	8.1%	20	19.2%
20% > & <= 30%		\$1,146,522.05	5.5%	11	10.6%
30% > & <= 40%		\$1,114,339.60	5.3%	10	9.6%
40% > & <= 50%		\$2,094,904.60	10.0%	11	10.6%
50% > & <= 60%		\$2,955,830.10	14.1%	13	12.5%
60% > & <= 65%		\$2,190,274.02	10.4%	8	7.7%
65% > & <= 70%		\$1,803,826.40	8.6%	6	5.8%
70% > & <= 75%		\$3,975,883.12	18.9%	13	12.5%
75% > & <= 80%		\$1,495,049.47	7.1%	5	4.8%
80% > & <= 85%		\$1,963,034.68	9.4%	5	4.8%
85% > & <= 90%		\$551,607.79	2.6%	2	1.9%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$20,988,918.79	100.0%	104	100.0%

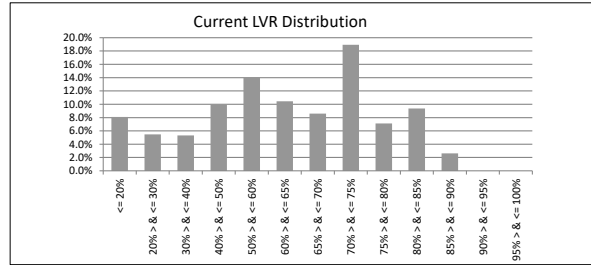


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000		\$168,854.90	0.8%	5	4.8%
\$50000 > & <= \$100000		\$1,800,955.37	8.6%	24	23.1%
\$100000 > & <= \$150000		\$2,075,720.55	9.9%	16	15.4%
\$150000 > & <= \$200000		\$2,647,451.37	12.6%	15	14.4%
\$200000 > & <= \$250000		\$2,501,471.32	11.9%	11	10.6%
\$250000 > & <= \$300000		\$3,306,774.85	15.8%	12	11.5%
\$300000 > & <= \$350000		\$2,243,544.12	10.7%	7	6.7%
\$350000 > & <= \$400000		\$2,270,341.79	10.8%	6	5.8%
\$400000 > & <= \$450000		\$1,273,319.35	6.1%	3	2.9%
\$450000 > & <= \$500000		\$958,783.78	4.6%	2	1.9%
\$500000 > & <= \$750000		\$1,741,701.39	8.3%	3	2.9%
> \$750,000		\$0.00	0.0%	0	0.0%
		\$20,988,918.79	100.0%	104	100.0%

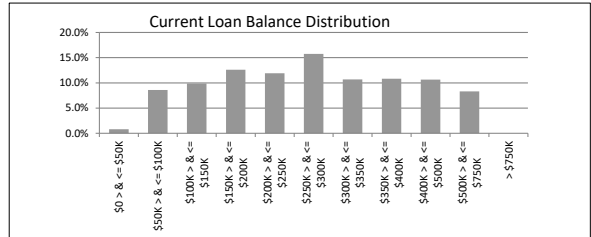


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$0.00	0.0%	0	0.0%
18 > & <= 24 mths		\$2,789,200.12	13.3%	11	10.6%
2 > & <= 3 years		\$8,894,891.58	42.4%	34	32.7%
3 > & <= 4 years		\$2,701,646.38	12.9%	10	9.6%
4 > & <= 5 years		\$1,775,382.39	8.5%	8	7.7%
5 > & <= 6 years		\$449,519.50	2.1%	2	1.9%
6 > & <= 7 years		\$751,133.98	3.6%	9	8.7%
7 > & <= 8 years		\$515,497.92	2.5%	5	4.8%
8 > & <= 9 years		\$868,242.88	4.1%	7	6.7%
9 > & <= 10 years		\$560,323.21	2.7%	3	2.9%
> 10 years		\$1,683,080.83	8.0%	15	14.4%
		\$20,988,918.79	100.0%	104	100.0%

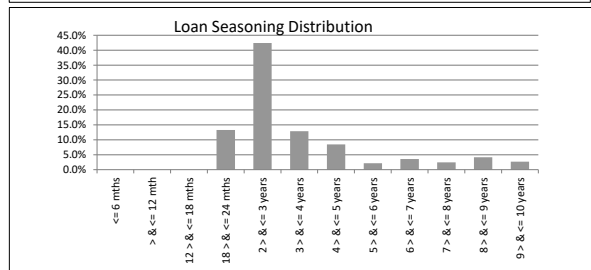


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$4,581,251.20	21.8%	24	23.1%
New South Wales		\$3,190,158.62	15.2%	10	9.6%
Northern Territory		\$0.00	0.0%	0	0.0%
Queensland		\$212,795.97	1.0%	1	1.0%
South Australia		\$8,894,523.31	42.4%	51	49.0%
Tasmania		\$177,110.61	0.8%	1	1.0%
Victoria		\$0.00	0.0%	0	0.0%
Western Australia		\$3,933,079.08	18.7%	17	16.3%
		\$20,988,918.79	100.0%	104	100.0%

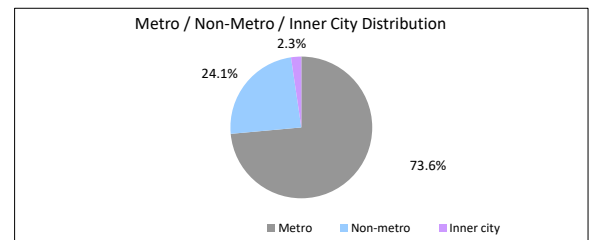


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$15,437,842.94	73.6%	79	76.0%
Non-metro		\$5,060,510.35	24.1%	23	22.1%
Inner city		\$490,565.50	2.3%	2	1.9%
		\$20,988,918.79	100.0%	104	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$18,206,590.17	86.7%	90	86.5%
Residential Unit		\$2,140,007.96	10.2%	11	10.6%
Rural		\$0.00	0.0%	0	0.0%
Semi-Rural		\$0.00	0.0%	0	0.0%
High Density		\$642,320.66	3.1%	3	2.9%
		\$20,988,918.79	100.0%	104	100.0%

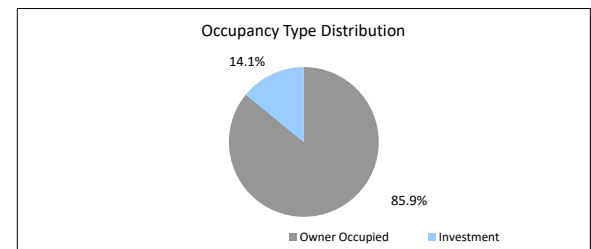


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$18,033,328.35	85.9%	88	84.6%
Investment		\$2,955,590.44	14.1%	16	15.4%
		\$20,988,918.79	100.0%	104	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$423,427.42	2.0%	2	1.9%
Pay-as-you-earn employee (casual)		\$1,108,821.79	5.3%	4	3.8%
Pay-as-you-earn employee (full time)		\$16,453,573.40	78.4%	79	76.0%
Pay-as-you-earn employee (part time)		\$803,768.44	3.8%	6	5.8%
Self employed		\$1,343,170.32	6.4%	7	6.7%
No data		\$0.00	0.0%	0	0.0%
Other		\$856,157.42	4.1%	6	5.8%
		\$20,988,918.79	100.0%	104	100.0%

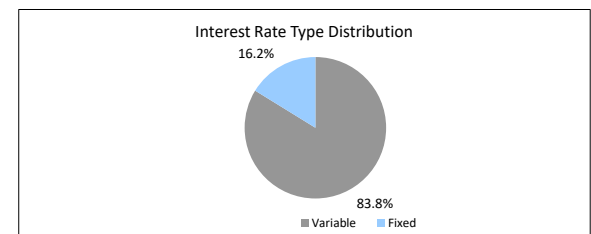


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$20,988,918.79	100.0%	104	100.0%
0 > & <= 30 days		\$0.00	0.0%	0	0.0%
30 > & <= 60 days		\$0.00	0.0%	0	0.0%
60 > & <= 90 days		\$0.00	0.0%	0	0.0%
90 > days		\$0.00	0.0%	0	0.0%
		\$20,988,918.79	100.0%	104	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$17,587,616.89	83.8%	86	82.7%
Fixed		\$3,401,301.90	16.2%	18	17.3%
		\$20,988,918.79	100.0%	104	100.0%