

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Jan-22
Collections Period ending	31-Dec-21

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)/AAAsf	460,000,000.00	243,721,333.75	243,721,333.75	52.98%	17/01/2022	1.22%	8.00%	14.10%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	17/01/2022	1.47%	4.30%	7.58%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/01/2022	1.62%	2.80%	4.93%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	17/01/2022	1.87%	1.15%	2.03%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/01/2022	2.52%	0.25%	0.44%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/01/2022	5.82%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Dec-21
Pool Balance	\$495,996,628.58	\$281,469,577.13
Number of Loans	1,974	1,316
Avg Loan Balance	\$251,264.76	\$213,882.66
Maximum Loan Balance	\$742,616.96	\$716,776.15
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.18%
Weighted Avg Seasoning (mths)	43.03	71.00
Maximum Remaining Term (mths)	353.00	335.00
Weighted Avg Remaining Term (mths)	297.68	271.57
Maximum Current LVR	89.70%	98.53%
Weighted Avg Current LVR	59.88%	53.93%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	3	\$577,671.59	0.21%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	2	\$499,244.61	0.18%

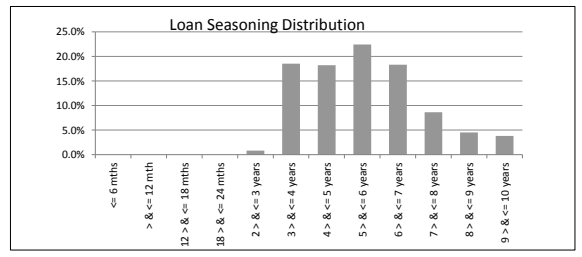
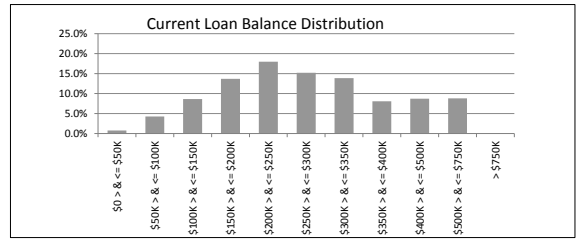
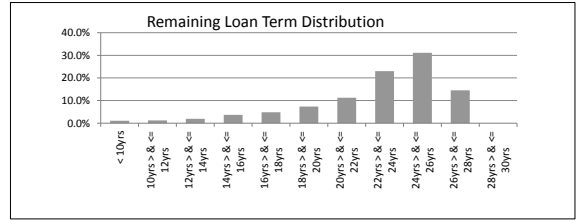
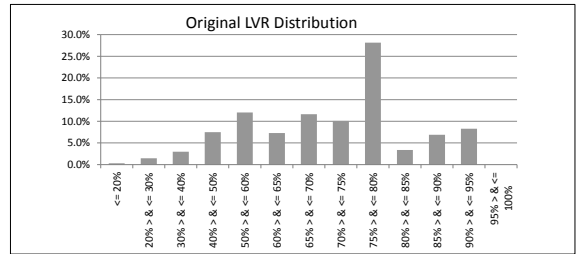
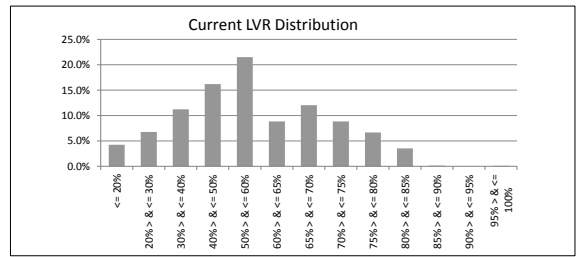
Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$11,889,422.81	4.2%	183	13.9%
20% > & <= 30%	\$19,028,472.02	6.8%	130	9.9%
30% > & <= 40%	\$31,591,810.35	11.2%	176	13.4%
40% > & <= 50%	\$45,584,470.20	16.2%	201	15.3%
50% > & <= 60%	\$60,501,666.15	21.5%	241	18.3%
60% > & <= 65%	\$24,907,217.12	8.8%	94	7.1%
65% > & <= 70%	\$33,836,373.41	12.0%	118	9.0%
70% > & <= 75%	\$24,910,107.54	8.9%	79	6.0%
75% > & <= 80%	\$18,737,719.94	6.7%	60	4.6%
80% > & <= 85%	\$9,913,537.78	3.5%	32	2.4%
85% > & <= 90%	\$297,809.53	0.1%	1	0.1%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$270,970.28	0.1%	1	0.1%
	\$281,469,577.13	100.0%	1,316	100.0%

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$879,999.33	0.3%	9	0.7%
25% > & <= 30%	\$4,168,839.79	1.5%	38	2.9%
30% > & <= 40%	\$8,358,129.51	3.0%	70	5.3%
40% > & <= 50%	\$21,094,325.47	7.5%	141	10.7%
50% > & <= 60%	\$33,817,810.06	12.0%	168	12.8%
60% > & <= 65%	\$20,526,337.79	7.3%	108	8.2%
65% > & <= 70%	\$32,729,229.39	11.6%	143	10.9%
70% > & <= 75%	\$28,407,341.56	10.1%	124	9.4%
75% > & <= 80%	\$79,221,402.01	28.1%	319	24.2%
80% > & <= 85%	\$9,553,638.80	3.4%	36	2.7%
85% > & <= 90%	\$19,444,468.89	6.9%	71	5.4%
90% > & <= 95%	\$23,268,054.53	8.3%	89	6.8%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$281,469,577.13	100.0%	1,316	100.0%

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$2,960,975.90	1.1%	38	2.9%
10 year > & <= 12 years	\$3,538,270.28	1.3%	32	2.4%
12 year > & <= 14 years	\$5,368,969.77	1.9%	44	3.3%
14 year > & <= 16 years	\$10,428,127.69	3.7%	69	5.2%
16 year > & <= 18 years	\$13,704,652.61	4.9%	78	5.9%
18 year > & <= 20 years	\$20,685,167.91	7.3%	110	8.4%
20 year > & <= 22 years	\$31,604,728.30	11.2%	163	12.4%
22 year > & <= 24 years	\$64,749,109.04	23.0%	285	21.7%
24 year > & <= 26 years	\$87,469,645.42	31.1%	359	27.3%
26 year > & <= 28 years	\$40,959,930.21	14.6%	138	10.5%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$281,469,577.13	100.0%	1,316	100.0%

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$2,086,792.94	0.7%	81	6.2%
\$50000 > & <= \$100000	\$11,969,904.85	4.3%	158	12.0%
\$100000 > & <= \$150000	\$24,340,268.48	8.6%	191	14.5%
\$150000 > & <= \$200000	\$38,508,235.50	13.7%	221	16.8%
\$200000 > & <= \$250000	\$50,607,707.57	18.0%	226	17.2%
\$250000 > & <= \$300000	\$42,855,011.52	15.2%	157	11.9%
\$300000 > & <= \$350000	\$38,981,654.97	13.8%	121	9.2%
\$350000 > & <= \$400000	\$22,773,179.28	8.1%	61	4.6%
\$400000 > & <= \$450000	\$16,075,877.43	5.7%	38	2.9%
\$450000 > & <= \$500000	\$8,440,837.31	3.0%	18	1.4%
\$500000 > & <= \$750000	\$24,830,107.28	8.8%	44	3.3%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$281,469,577.13	100.0%	1,316	100.0%

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	\$0.00	0.0%	0	0.0%
2 > & <= 3 years	\$2,302,851.97	0.8%	9	0.7%
3 > & <= 4 years	\$52,144,000.43	18.5%	200	15.2%
4 > & <= 5 years	\$51,242,204.58	18.2%	223	16.9%
5 > & <= 6 years	\$63,141,650.33	22.4%	300	22.8%
6 > & <= 7 years	\$51,539,530.14	18.3%	242	18.4%
7 > & <= 8 years	\$24,259,319.48	8.6%	126	9.6%
8 > & <= 9 years	\$12,670,916.85	4.5%	80	6.1%
9 > & <= 10 years	\$10,687,975.66	3.8%	54	4.1%
> 10 years	\$13,481,127.69	4.8%	82	6.2%
	\$281,469,577.13	100.0%	1,316	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Jan-22
Collections Period ending	31-Dec-21

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2615	\$5,686,731.28	2.0%	27	2.1%
2611	\$5,455,517.11	1.9%	17	1.3%
2914	\$4,909,594.96	1.7%	17	1.3%
5114	\$4,533,770.33	1.6%	23	1.7%
2620	\$4,409,809.38	1.6%	18	1.4%
5162	\$4,232,410.97	1.5%	26	2.0%
2617	\$4,210,105.71	1.5%	18	1.4%
5158	\$3,516,924.96	1.2%	19	1.4%
2905	\$3,333,785.46	1.2%	15	1.1%
5169	\$3,275,421.14	1.2%	15	1.1%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$49,456,588.56	17.6%	212	16.1%
New South Wales	\$37,626,371.38	13.4%	168	12.8%
Northern Territory	\$983,135.36	0.3%	3	0.2%
Queensland	\$3,269,416.84	1.2%	13	1.0%
South Australia	\$124,329,794.83	44.2%	660	50.2%
Tasmania	\$595,517.47	0.2%	3	0.2%
Victoria	\$11,258,214.48	4.0%	40	3.0%
Western Australia	\$53,950,538.21	19.2%	217	16.5%
	\$281,469,577.13	100.0%	1,316	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$222,272,018.79	79.0%	1023	77.7%
Non-metro	\$56,135,919.26	19.9%	280	21.3%
Inner city	\$3,061,639.08	1.1%	13	1.0%
	\$281,469,577.13	100.0%	1,316	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$257,324,612.53	91.4%	1192	90.6%
Residential Unit	\$21,532,495.54	7.7%	111	8.4%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,612,469.06	0.9%	13	1.0%
	\$281,469,577.13	100.0%	1,316	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$250,343,302.21	88.9%	1152	87.5%
Investment	\$31,126,274.92	11.1%	164	12.5%
	\$281,469,577.13	100.0%	1,316	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$3,500,076.98	1.2%	15	1.1%
Pay-as-you-earn employee (casual)	\$10,113,893.39	3.6%	53	4.0%
Pay-as-you-earn employee (full time)	\$203,795,666.85	72.4%	925	70.3%
Pay-as-you-earn employee (part time)	\$26,408,082.53	9.4%	131	10.0%
Self employed	\$22,240,774.10	7.9%	97	7.4%
No data	\$15,411,083.28	5.5%	95	7.2%
Director	\$0.00	0.0%	0	0.0%
	\$281,469,577.13	100.0%	1,316	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$261,718,965.72	93.0%	1238	94.1%
Genworth	\$19,750,611.41	7.0%	78	5.9%
	\$281,469,577.13	100.0%	1,316	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$274,656,930.89	97.6%	1268	97.9%
0 > and <= 30 days	\$5,735,730.04	2.0%	23	1.7%
30 > and <= 60 days	\$577,671.59	0.2%	3	0.2%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$499,244.61	0.2%	2	0.2%
	\$281,469,577.13	100.0%	1,316	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$207,762,633.10	73.8%	1001	76.1%
Fixed	\$73,706,944.03	26.2%	315	23.9%
	\$281,469,577.13	100.0%	1,316	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	2.83%	315

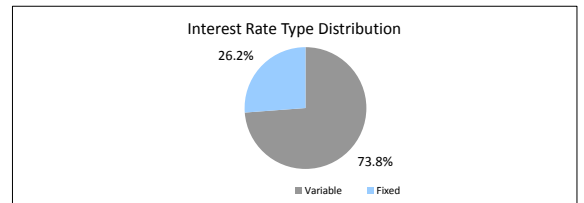
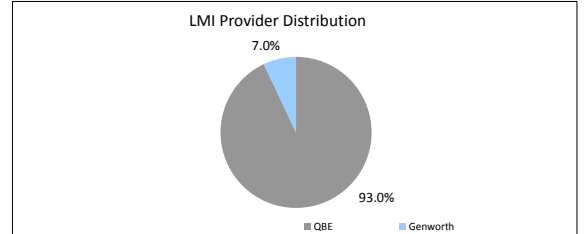
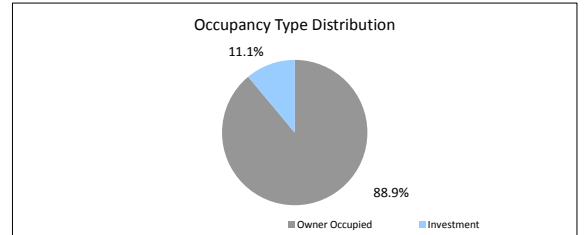
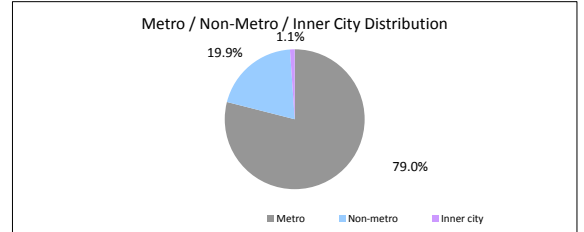
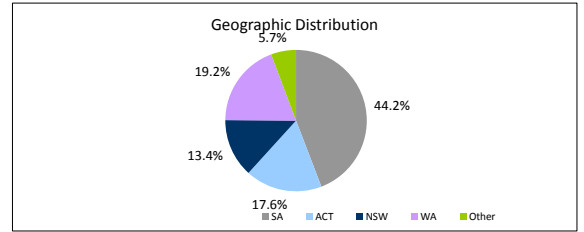
TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	0	0.00%	\$0.00

TABLE 17

Foreclosure, Claims and Losses (cumulative)	Balance	Loan Count
Properties foreclosed	\$499,244.61	2
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-Dec-21**

SUMMARY		31-Dec-21
Pool Balance		\$12,335,406.56
Number of Loans		76
Avg Loan Balance		\$162,307.98
Maximum Loan Balance		\$544,212.68
Minimum Loan Balance		\$0.00
Weighted Avg Interest Rate		3.09%
Weighted Avg Seasoning (mths)		65.2
Maximum Remaining Term (mths)		326.00
Weighted Avg Remaining Term (mths)		271.02
Maximum Current LVR		82.67%
Weighted Avg Current LVR		51.18%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,240,020.23	10.1%	21	27.6%
20% > & <= 30%		\$622,699.01	5.0%	7	9.2%
30% > & <= 40%		\$1,043,937.81	8.5%	7	9.2%
40% > & <= 50%		\$1,712,453.01	13.9%	10	13.2%
50% > & <= 60%		\$3,311,694.71	26.8%	16	21.1%
60% > & <= 65%		\$1,949,238.94	15.8%	5	6.6%
65% > & <= 70%		\$866,498.35	7.0%	4	5.3%
70% > & <= 75%		\$833,197.32	6.8%	3	3.9%
75% > & <= 80%		\$192,774.98	1.6%	1	1.3%
80% > & <= 85%		\$562,892.20	4.6%	2	2.6%
85% > & <= 90%		\$0.00	0.0%	0	0.0%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$12,335,406.56	100.0%	76	100.0%

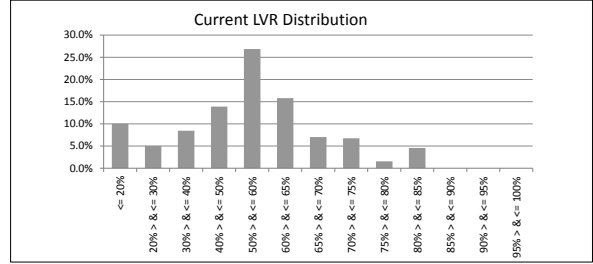


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000		\$191,170.76	1.5%	9	11.8%
\$50000 > & <= \$100000		\$1,400,933.33	11.4%	20	26.3%
\$100000 > & <= \$150000		\$1,398,103.32	11.3%	11	14.5%
\$150000 > & <= \$200000		\$2,072,245.67	16.8%	12	15.8%
\$200000 > & <= \$250000		\$1,871,917.06	15.2%	8	10.5%
\$250000 > & <= \$300000		\$2,206,143.65	17.9%	8	10.5%
\$300000 > & <= \$350000		\$324,719.20	2.6%	1	1.3%
\$350000 > & <= \$400000		\$1,862,995.57	15.1%	5	6.6%
\$400000 > & <= \$450000		\$0.00	0.0%	0	0.0%
\$450000 > & <= \$500000		\$462,965.32	3.8%	1	1.3%
\$500000 > & <= \$750000		\$544,212.68	4.4%	1	1.3%
> \$750,000		\$0.00	0.0%	0	0.0%
		\$12,335,406.56	100.0%	76	100.0%

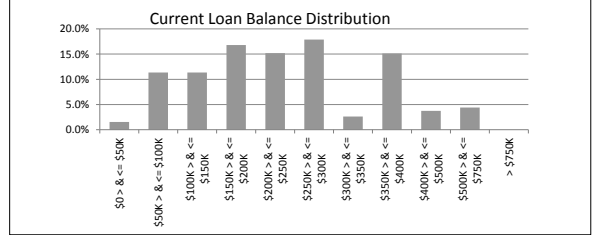


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$397,947.83	3.2%	1	1.3%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$0.00	0.0%	0	0.0%
18 > & <= 24 mths		\$0.00	0.0%	0	0.0%
2 > & <= 3 years		\$0.00	0.0%	0	0.0%
3 > & <= 4 years		\$6,747,671.64	54.7%	30	39.5%
4 > & <= 5 years		\$1,098,993.43	8.9%	6	7.9%
5 > & <= 6 years		\$999,836.36	8.1%	6	7.9%
6 > & <= 7 years		\$587,584.54	4.8%	3	3.9%
7 > & <= 8 years		\$511,894.36	4.1%	7	9.2%
8 > & <= 9 years		\$138,103.86	1.1%	3	3.9%
9 > & <= 10 years		\$407,554.36	3.3%	5	6.6%
> 10 years		\$1,445,820.18	11.7%	15	19.7%
		\$12,335,406.56	100.0%	76	100.0%

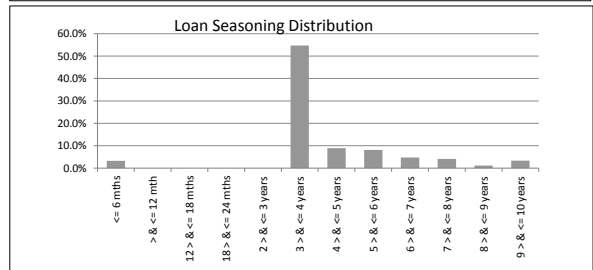


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$3,007,518.98	24.4%	19	25.0%
New South Wales		\$889,336.77	7.2%	3	3.9%
Northern Territory		\$0.00	0.0%	0	0.0%
Queensland		\$0.00	0.0%	0	0.0%
South Australia		\$6,591,957.64	53.4%	43	56.6%
Tasmania		\$0.00	0.0%	0	0.0%
Victoria		\$0.00	0.0%	0	0.0%
Western Australia		\$1,846,593.17	15.0%	11	14.5%
		\$12,335,406.56	100.0%	76	100.0%

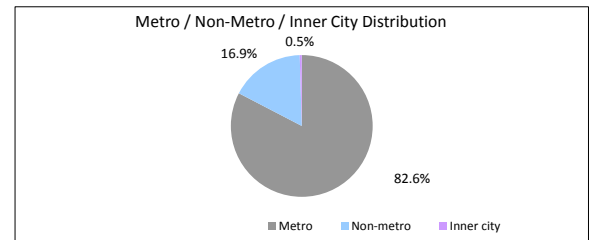


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$10,192,034.11	82.6%	61	80.3%
Non-metro		\$2,085,868.76	16.9%	14	18.4%
Inner city		\$57,503.69	0.5%	1	1.3%
		\$12,335,406.56	100.0%	76	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$11,050,500.12	89.6%	67	88.2%
Residential Unit		\$1,227,402.75	10.0%	8	10.5%
Rural		\$0.00	0.0%	0	0.0%
Semi-Rural		\$0.00	0.0%	0	0.0%
High Density		\$57,503.69	0.5%	1	1.3%
		\$12,335,406.56	100.0%	76	100.0%

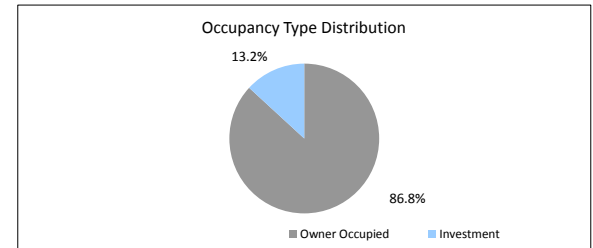


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$10,711,598.74	86.8%	67	88.2%
Investment		\$1,623,807.82	13.2%	9	11.8%
		\$12,335,406.56	100.0%	76	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$433,862.10	3.5%	2	2.6%
Pay-as-you-earn employee (casual)		\$422,202.25	3.4%	2	2.6%
Pay-as-you-earn employee (full time)		\$9,273,068.13	75.2%	57	75.0%
Pay-as-you-earn employee (part time)		\$1,262,882.73	10.2%	7	9.2%
Self employed		\$526,865.46	4.3%	3	3.9%
No data		\$0.00	0.0%	0	0.0%
Other		\$416,525.89	3.4%	5	6.6%
		\$12,335,406.56	100.0%	76	100.0%

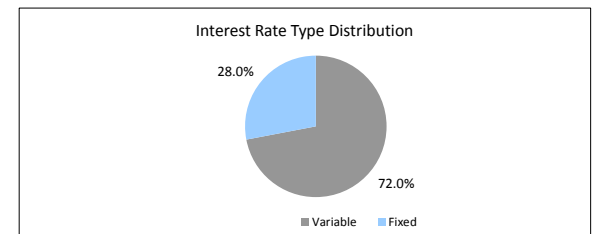


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<= 0 days		\$12,091,403.19	98.0%	75	98.7%
0 > and <= 30 days		\$244,003.37	2.0%	1	1.3%
30 > and <= 60 days		\$0.00	0.0%	0	0.0%
60 > and <= 90 days		\$0.00	0.0%	0	0.0%
90 > days		\$0.00	0.0%	0	0.0%
		\$12,335,406.56	100.0%	76	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$8,881,540.38	72.0%	58	76.3%
Fixed		\$3,453,866.18	28.0%	18	23.7%
		\$12,335,406.56	100.0%	76	100.0%