

The Barton Series 2014-1 Trust

Investor Reporting

Payment Date	17-Feb-21
Collections Period ending	31-Jan-21

NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

Class	Fitch/Moodys 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	AAAsf/AAa(sf)	276,000,000.00	64,323,251.20	64,323,251.20	23.31%	17/02/2021	0.9200%	8.00%	16.00%	AU3FN0025631
AB	AAAsf/ NR	9,000,000.00	4,594,517.94	4,594,517.94	51.05%	17/02/2021	1.4100%	5.00%	10.00%	AU3FN0025649
AC	AAAsf/ NR	7,500,000.00	3,828,764.94	3,828,764.94	51.05%	17/02/2021	N/A	2.50%	5.00%	AU3FN0025656
B	NR	7,500,000.00	3,828,764.94	3,828,764.94	51.05%	17/02/2021	N/A	0.00%	0.00%	AU3FN0025664

	AT ISSUE	31-Jan-21
Pool Balance	\$293,998,056.99	\$75,073,822.57
Number of Loans	1,391	565
Avg Loan Balance	\$211,357.34	\$132,874.02
Maximum Loan Balance	\$671,787.60	\$610,619.66
Minimum Loan Balance	\$47,506.58	\$0.00
Weighted Avg Interest Rate	5.34%	3.67%
Weighted Avg Seasoning (mths)	44.6	118.0
Maximum Remaining Term (mths)	356.00	302.00
Weighted Avg Remaining Term (mths)	301.00	230.92
Maximum Current LVR	88.01%	78.73%
Weighted Avg Current LVR	59.53%	46.93%

	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	0	\$0.00	0.00%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	0	\$0.00	0.00%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$8,634,628.55	11.5%	179	31.7%
20% > & <= 30%	\$8,337,798.79	11.1%	79	14.0%
30% > & <= 40%	\$9,767,525.21	13.0%	74	13.1%
40% > & <= 50%	\$10,106,934.27	13.5%	64	11.3%
50% > & <= 60%	\$13,244,848.13	17.6%	69	12.2%
60% > & <= 65%	\$9,829,258.80	13.1%	42	7.4%
65% > & <= 70%	\$8,809,696.17	11.7%	36	6.4%
70% > & <= 75%	\$4,482,472.23	6.0%	16	2.8%
75% > & <= 80%	\$1,860,660.42	2.5%	6	1.1%
80% > & <= 85%	\$0.00	0.0%	0	0.0%
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%
	\$75,073,822.57	100.0%	565	100.0%

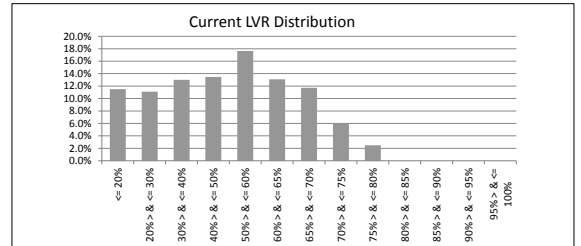


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$113,616.95	0.2%	3	0.5%
25% > & <= 30%	\$1,341,589.70	1.8%	18	3.2%
30% > & <= 40%	\$3,563,851.16	4.7%	44	7.8%
40% > & <= 50%	\$4,499,429.00	6.0%	50	8.8%
50% > & <= 60%	\$6,954,277.06	9.3%	67	11.9%
60% > & <= 65%	\$3,045,187.01	4.1%	34	6.0%
65% > & <= 70%	\$8,421,268.44	11.2%	64	11.3%
70% > & <= 75%	\$7,204,589.83	9.6%	50	8.8%
75% > & <= 80%	\$25,221,095.50	33.6%	152	26.9%
80% > & <= 85%	\$2,945,503.69	3.9%	15	2.7%
85% > & <= 90%	\$7,087,497.98	9.4%	37	6.5%
90% > & <= 95%	\$3,951,589.65	5.3%	27	4.8%
95% > & <= 100%	\$724,326.60	1.0%	4	0.7%
	\$75,073,822.57	100.0%	565	100.0%

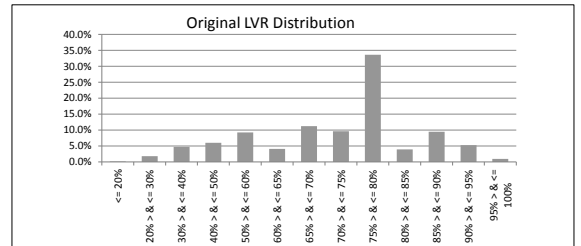


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$856,430.38	1.1%	18	3.2%
10 year > & <= 12 years	\$1,586,248.19	2.1%	21	3.7%
12 year > & <= 14 years	\$3,823,927.17	5.1%	46	8.1%
14 year > & <= 16 years	\$5,905,361.21	7.9%	61	10.8%
16 year > & <= 18 years	\$10,724,604.21	14.3%	99	17.5%
18 year > & <= 20 years	\$13,440,234.54	17.9%	95	16.8%
20 year > & <= 22 years	\$21,284,951.54	28.4%	144	25.5%
22 year > & <= 24 years	\$16,933,005.95	22.6%	80	14.2%
24 year > & <= 26 years	\$519,059.38	0.7%	1	0.2%
26 year > & <= 28 years	\$0.00	0.0%	0	0.0%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$75,073,822.57	100.0%	565	100.0%

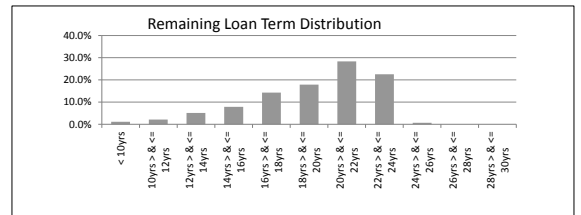
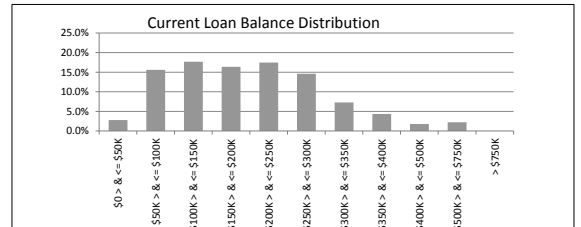


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$2,072,153.94	2.8%	103	18.2%
\$50000 > & <= \$100000	\$11,691,608.49	15.6%	154	27.3%
\$100000 > & <= \$150000	\$13,254,477.77	17.7%	106	18.8%
\$150000 > & <= \$200000	\$12,285,952.39	16.4%	71	12.6%
\$200000 > & <= \$250000	\$13,094,416.95	17.4%	59	10.4%
\$250000 > & <= \$300000	\$10,959,720.24	14.6%	40	7.1%
\$300000 > & <= \$350000	\$5,465,982.31	7.3%	17	3.0%
\$350000 > & <= \$400000	\$3,261,264.86	4.3%	9	1.6%
\$400000 > & <= \$450000	\$852,097.27	1.1%	2	0.4%
\$450000 > & <= \$500000	\$468,810.38	0.6%	1	0.2%
\$500000 > & <= \$750000	\$1,667,337.97	2.2%	3	0.5%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$75,073,822.57	100.0%	565	100.0%



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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	\$0.00	0.0%	0	0.0%
2 > & <= 3 years	\$0.00	0.0%	0	0.0%
3 > & <= 4 years	\$0.00	0.0%	0	0.0%
4 > & <= 5 years	\$0.00	0.0%	0	0.0%
5 > & <= 6 years	\$0.00	0.0%	0	0.0%
6 > & <= 7 years	\$2,373,972.03	3.2%	15	2.7%
7 > & <= 8 years	\$19,915,199.88	26.5%	112	19.8%
8 > & <= 9 years	\$13,178,576.93	17.6%	92	16.3%
9 > & <= 10 years	\$13,400,173.32	17.8%	101	17.9%
> 10 years	\$26,205,900.41	34.9%	245	43.4%
	\$75,073,822.57	100.0%	565	100.0%

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
5092	\$1,978,875.32	2.6%	15	2.7%
5700	\$1,810,406.99	2.4%	19	3.4%
2905	\$1,608,251.90	2.1%	13	2.3%
5169	\$1,512,758.33	2.0%	12	2.1%
5162	\$1,494,024.69	2.0%	13	2.3%
5158	\$1,449,740.47	1.9%	13	2.3%
5108	\$1,377,466.45	1.8%	13	2.3%
2617	\$1,295,755.48	1.7%	8	1.4%
6210	\$1,156,003.80	1.5%	6	1.1%
2614	\$1,153,321.24	1.5%	8	1.4%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$12,332,136.10	16.4%	96	17.0%
New South Wales	\$3,853,545.26	5.1%	25	4.4%
Northern Territory	\$306,246.34	0.4%	1	0.2%
Queensland	\$515,591.24	0.7%	5	0.9%
South Australia	\$38,238,156.30	50.9%	331	58.6%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$270,381.47	0.4%	3	0.5%
Western Australia	\$19,557,765.86	26.1%	104	18.4%
	\$75,073,822.57	100.0%	565	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$63,659,755.55	84.8%	474	83.9%
Non-metro	\$10,924,133.52	14.6%	89	15.8%
Inner city	\$489,933.50	0.7%	2	0.4%
	\$75,073,822.57	100.0%	565	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$66,122,325.82	88.1%	499	88.3%
Residential Unit	\$7,843,006.62	10.4%	60	10.6%
Rural	\$348,589.41	0.5%	2	0.4%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$759,900.72	1.0%	4	0.7%
	\$75,073,822.57	100.0%	565	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$69,907,206.84	93.1%	527	93.3%
Investment	\$5,166,615.73	6.9%	38	6.7%
	\$75,073,822.57	100.0%	565	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$1,143,499.46	1.5%	7	1.2%
Pay-as-you-earn employee (casual)	\$2,424,211.13	3.2%	18	3.2%
Pay-as-you-earn employee (full time)	\$60,720,777.33	80.9%	444	78.6%
Pay-as-you-earn employee (part time)	\$4,594,695.91	6.1%	44	7.8%
Self employed	\$3,856,021.37	5.1%	25	4.4%
No data	\$2,334,617.37	3.1%	27	4.8%
Director	\$0.00	0.0%	0	0.0%
	\$75,073,822.57	100.0%	565	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$66,898,027.98	89.1%	521	92.2%
Genworth	\$8,175,794.59	10.9%	44	7.8%
	\$75,073,822.57	100.0%	565	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$73,781,983.16	98.3%	557	98.6%
0 > and <= 30 days	\$1,291,839.41	1.7%	8	1.4%
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%
	\$75,073,822.57	100.0%	565	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$64,698,837.40	86.2%	499	88.3%
Fixed	\$10,374,985.17	13.8%	66	11.7%
	\$75,073,822.57	100.0%	565	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.25%	66

TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	2	0.35%	\$1,129,679.04

TABLE 16

Foreclosure, Claims and Losses (cumulative)	Balance	Loan Count
Properties foreclosed	\$241,934.69	1
Claims submitted to mortgage insurers	\$75,375.22	1
Claims paid by mortgage insurers	\$75,375.22	1
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.

