

# The Barton Series 2019-1 Trust

## Investor Reporting

Payment Date	19-Oct-20
Collections Period ending	30-Sep-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)/AAAsf	460,000,000.00	359,498,297.00	359,498,297.00	78.15%	19/10/2020	1.29%	8.00%	10.01%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	19/10/2020	1.54%	4.30%	5.38%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	19/10/2020	1.69%	2.80%	3.50%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	19/10/2020	1.94%	1.15%	1.44%	AU3FN0051769
C	AA+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	19/10/2020	2.59%	0.25%	0.31%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	19/10/2020	5.89%	N/A	N/A	AU3FN0051785

	AT ISSUE	30-Sep-20
Pool Balance	\$495,996,628.58	\$396,327,675.60
Number of Loans	1,974	1,697
Avg Loan Balance	\$251,264.76	\$233,546.07
Maximum Loan Balance	\$742,616.96	\$733,135.22
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.45%
Weighted Avg Seasoning (mths)	43.03	55.06
Maximum Remaining Term (mths)	353.00	350.00
Weighted Avg Remaining Term (mths)	297.68	286.25
Maximum Current LVR	89.70%	91.02%
Weighted Avg Current LVR	59.88%	57.44%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$203,914.36	0.05%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	2	\$516,911.09	0.13%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$10,249,765.42	2.6%	138	8.1%
20% > & <= 30%	\$22,378,831.84	5.6%	155	9.1%
30% > & <= 40%	\$37,226,173.69	9.4%	209	12.3%
40% > & <= 50%	\$58,156,384.07	14.7%	255	15.0%
50% > & <= 60%	\$69,895,079.26	17.6%	279	16.4%
60% > & <= 65%	\$42,425,022.99	10.7%	155	9.1%
65% > & <= 70%	\$43,462,119.91	11.0%	158	9.3%
70% > & <= 75%	\$50,702,284.87	12.8%	160	9.4%
75% > & <= 80%	\$27,556,680.96	7.0%	89	5.2%
80% > & <= 85%	\$25,174,320.95	6.4%	70	4.1%
85% > & <= 90%	\$8,850,699.81	2.2%	28	1.6%
90% > & <= 95%	\$250,311.83	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,579,829.98	0.4%	14	0.8%
25% > & <= 30%	\$5,795,056.82	1.5%	50	2.9%
30% > & <= 40%	\$12,795,992.99	3.2%	86	5.1%
40% > & <= 50%	\$28,792,122.07	7.3%	172	10.1%
50% > & <= 60%	\$49,827,708.78	12.6%	220	13.0%
60% > & <= 65%	\$31,964,955.79	8.1%	145	8.5%
65% > & <= 70%	\$46,481,641.42	11.7%	192	11.3%
70% > & <= 75%	\$38,670,584.63	9.8%	157	9.3%
75% > & <= 80%	\$106,241,059.94	26.8%	403	23.7%
80% > & <= 85%	\$11,890,623.19	3.0%	46	2.7%
85% > & <= 90%	\$30,206,946.91	7.6%	99	5.8%
90% > & <= 95%	\$32,081,153.08	8.1%	113	6.7%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 3

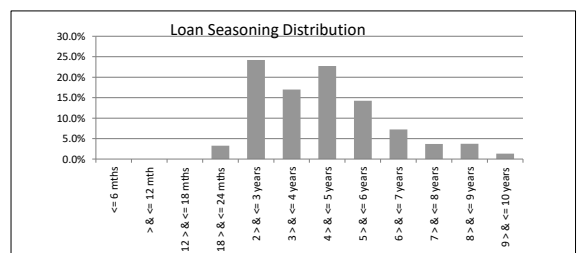
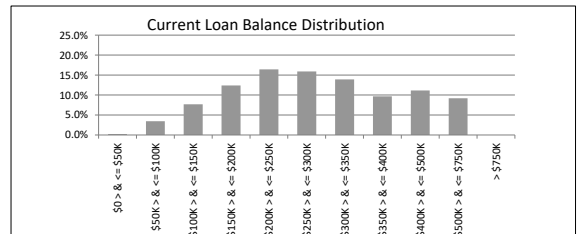
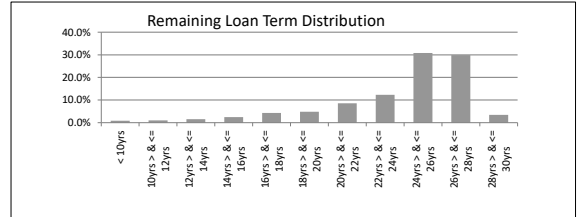
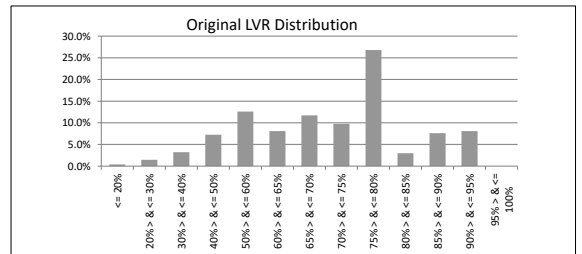
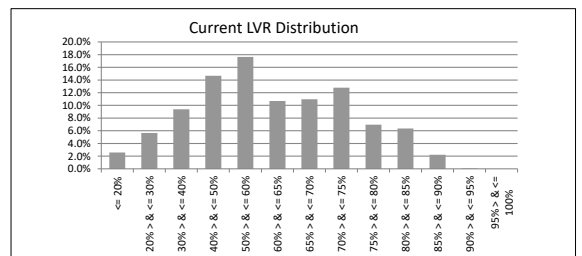
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,455,064.38	0.9%	35	2.1%
10 year > & <= 12 years	\$4,071,535.04	1.0%	35	2.1%
12 year > & <= 14 years	\$5,991,581.39	1.5%	46	2.7%
14 year > & <= 16 years	\$9,806,338.46	2.5%	65	3.8%
16 year > & <= 18 years	\$17,092,116.23	4.3%	96	5.7%
18 year > & <= 20 years	\$19,012,218.37	4.8%	98	5.8%
20 year > & <= 22 years	\$33,918,106.00	8.6%	152	9.0%
22 year > & <= 24 years	\$48,851,151.91	12.3%	221	13.0%
24 year > & <= 26 years	\$122,005,843.58	30.8%	493	29.1%
26 year > & <= 28 years	\$118,331,549.22	29.9%	409	24.1%
28 year > & <= 30 years	\$13,792,171.02	3.5%	47	2.8%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$917,141.55	0.2%	42	2.5%
\$50000 > & <= \$100000	\$13,690,934.62	3.5%	179	10.5%
\$100000 > & <= \$150000	\$30,409,146.87	7.7%	239	14.1%
\$150000 > & <= \$200000	\$49,120,586.68	12.4%	282	16.6%
\$200000 > & <= \$250000	\$65,061,172.04	16.4%	289	17.0%
\$250000 > & <= \$300000	\$63,115,028.26	15.9%	231	13.6%
\$300000 > & <= \$350000	\$55,204,931.20	13.9%	170	10.0%
\$350000 > & <= \$400000	\$38,253,895.39	9.7%	103	6.1%
\$400000 > & <= \$450000	\$22,380,804.08	5.6%	53	3.1%
\$450000 > & <= \$500000	\$21,711,153.18	5.5%	46	2.7%
\$500000 > & <= \$750000	\$36,462,881.73	9.2%	63	3.7%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$396,327,675.60	100.0%	1,697	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	\$12,999,297.69	3.3%	50	2.9%
2 > & <= 3 years	\$95,960,771.99	24.2%	342	20.2%
3 > & <= 4 years	\$67,381,653.30	17.0%	280	16.5%
4 > & <= 5 years	\$90,125,128.77	22.7%	388	22.9%
5 > & <= 6 years	\$56,540,239.56	14.3%	260	15.3%
6 > & <= 7 years	\$28,592,672.52	7.2%	141	8.3%
7 > & <= 8 years	\$14,623,096.76	3.7%	81	4.8%
8 > & <= 9 years	\$14,822,254.67	3.7%	69	4.1%
9 > & <= 10 years	\$5,259,433.37	1.3%	23	1.4%
> 10 years	\$10,023,126.97	2.5%	63	3.7%
	\$396,327,675.60	100.0%	1,697	100.0%



# The Barton Series 2019-1 Trust

## Investor Reporting

Payment Date	19-Oct-20
Collections Period ending	30-Sep-20

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2914	\$7,961,782.85	2.0%	25	1.5%
2611	\$7,821,768.56	2.0%	25	1.5%
2615	\$7,132,190.87	1.8%	31	1.8%
5114	\$6,146,160.20	1.6%	30	1.8%
5162	\$5,770,588.22	1.5%	32	1.9%
2620	\$5,460,288.05	1.4%	21	1.2%
2905	\$5,285,516.72	1.3%	21	1.2%
2617	\$4,960,269.84	1.3%	19	1.1%
5108	\$4,841,817.84	1.2%	32	1.9%
2650	\$4,604,986.53	1.2%	23	1.4%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$71,621,279.08	18.1%	280	16.5%
New South Wales	\$57,226,760.54	14.4%	232	13.7%
Northern Territory	\$1,023,738.33	0.3%	3	0.2%
Queensland	\$5,568,901.96	1.4%	20	1.2%
South Australia	\$169,800,479.42	42.8%	830	48.9%
Tasmania	\$1,043,097.64	0.3%	5	0.3%
Victoria	\$20,977,309.34	5.3%	67	3.9%
Western Australia	\$69,067,109.29	17.4%	260	15.3%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$306,326,069.63	77.3%	1295	76.3%
Non-metro	\$86,029,266.66	21.7%	387	22.8%
Inner-city	\$3,972,339.31	1.0%	15	0.9%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$360,273,690.44	90.9%	1529	90.1%
Residential Unit	\$33,036,933.68	8.3%	154	9.1%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$3,017,051.48	0.8%	14	0.8%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$349,636,301.84	88.2%	1482	87.3%
Investment	\$46,691,373.76	11.8%	215	12.7%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$4,198,920.82	1.1%	15	0.9%
Pay-as-you-earn employee (casual)	\$14,389,728.91	3.6%	71	4.2%
Pay-as-you-earn employee (full time)	\$296,054,114.70	74.7%	1225	72.2%
Pay-as-you-earn employee (part time)	\$34,795,957.96	8.8%	161	9.5%
Self employed	\$26,523,401.31	6.7%	109	6.4%
No data	\$20,365,551.90	5.1%	116	6.8%
Director	\$0.00	0.0%	0	0.0%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$369,197,698.78	93.2%	1597	94.1%
Genworth	\$27,129,976.82	6.8%	100	5.9%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$390,775,419.53	98.6%	1680	99.0%
0 > and <= 30 days	\$4,831,430.62	1.2%	14	0.8%
30 > and <= 60 days	\$203,914.36	0.1%	1	0.1%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$516,911.09	0.1%	2	0.1%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$325,858,415.94	82.2%	1404	82.7%
Fixed	\$70,469,259.66	17.8%	293	17.3%
	\$396,327,675.60	100.0%	1,697	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.59%	293

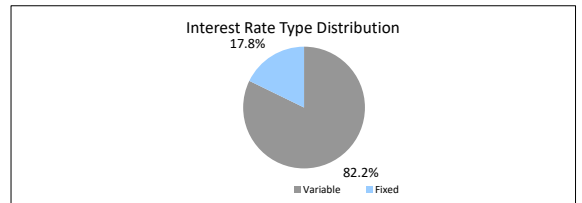
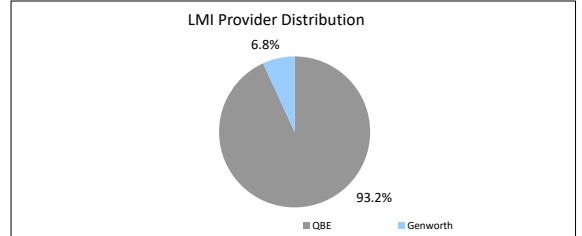
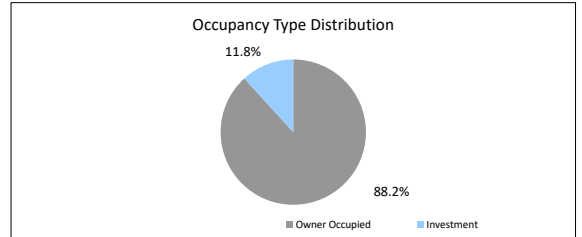
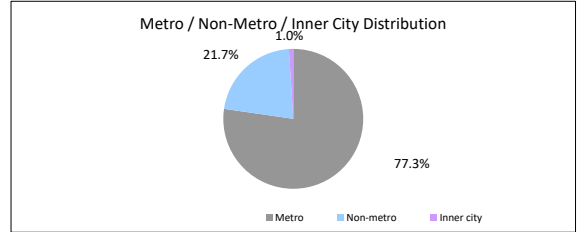
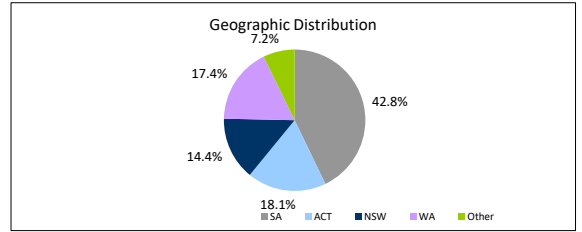
TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	14	0.82%	\$5,075,901.71

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 **30-Sep-20**

SUMMARY		30-Sep-20
Pool Balance		\$21,129,517.41
Number of Loans		105
Avg Loan Balance		\$201,233.50
Maximum Loan Balance		\$632,509.45
Minimum Loan Balance		\$20,695.05
Weighted Avg Interest Rate		3.43%
Weighted Avg Seasoning (mths)		51.6
Maximum Remaining Term (mths)		341.00
Weighted Avg Remaining Term (mths)		285.74
Maximum Current LVR		87.03%
Weighted Avg Current LVR		58.61%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,692,598.06	8.0%	20	19.0%
20% > & <= 30%		\$1,023,287.33	4.8%	11	10.5%
30% > & <= 40%		\$1,320,712.11	6.3%	11	10.5%
40% > & <= 50%		\$2,108,889.77	10.0%	11	10.5%
50% > & <= 60%		\$2,966,004.47	14.0%	13	12.4%
60% > & <= 65%		\$2,192,595.67	10.4%	8	7.6%
65% > & <= 70%		\$1,811,011.99	8.6%	6	5.7%
70% > & <= 75%		\$3,570,982.39	16.9%	12	11.4%
75% > & <= 80%		\$1,911,160.86	9.0%	6	5.7%
80% > & <= 85%		\$1,163,946.82	5.5%	3	2.9%
85% > & <= 90%		\$1,368,327.94	6.5%	4	3.8%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$21,129,517.41	100.0%	105	100.0%

TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000		\$122,717.98	0.6%	4	3.8%
\$50000 > & <= \$100000		\$1,850,548.01	8.8%	25	23.8%
\$100000 > & <= \$150000		\$2,163,858.15	10.2%	17	16.2%
\$150000 > & <= \$200000		\$2,646,647.53	12.5%	15	14.3%
\$200000 > & <= \$250000		\$2,509,898.97	11.9%	11	10.5%
\$250000 > & <= \$300000		\$3,310,754.56	15.7%	12	11.4%
\$300000 > & <= \$350000		\$2,251,211.04	10.7%	7	6.7%
\$350000 > & <= \$400000		\$2,290,145.22	10.8%	6	5.7%
\$400000 > & <= \$450000		\$1,277,421.43	6.0%	3	2.9%
\$450000 > & <= \$500000		\$961,615.73	4.6%	2	1.9%
\$500000 > & <= \$750000		\$1,744,698.79	8.3%	3	2.9%
> \$750,000		\$0.00	0.0%	0	0.0%
		\$21,129,517.41	100.0%	105	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		\$3,207,309.09	15.2%	14	13.3%
2 > & <= 3 years		\$8,729,847.19	41.3%	32	30.5%
3 > & <= 4 years		\$2,470,569.82	11.7%	9	8.6%
4 > & <= 5 years		\$1,776,780.00	8.4%	8	7.6%
5 > & <= 6 years		\$521,909.55	2.5%	3	2.9%
6 > & <= 7 years		\$765,369.71	3.6%	9	8.6%
7 > & <= 8 years		\$517,696.24	2.5%	5	4.8%
8 > & <= 9 years		\$874,728.68	4.1%	7	6.7%
9 > & <= 10 years		\$563,603.44	2.7%	3	2.9%
> 10 years		\$1,701,703.69	8.1%	15	14.3%
		\$21,129,517.41	100.0%	105	100.0%

TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$4,612,868.06	21.8%	24	22.9%
New South Wales		\$3,156,300.51	14.9%	10	9.5%
Northern Territory		\$0.00	0.0%	0	0.0%
Queensland		\$211,956.71	1.0%	1	1.0%
South Australia		\$9,027,576.07	42.7%	52	49.5%
Tasmania		\$177,806.23	0.8%	1	1.0%
Victoria		\$0.00	0.0%	0	0.0%
Western Australia		\$3,943,009.83	18.7%	17	16.2%
		\$21,129,517.41	100.0%	105	100.0%

TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$15,519,329.87	73.4%	79	75.2%
Non-metro		\$5,098,495.90	24.1%	24	22.9%
Inner city		\$511,691.64	2.4%	2	1.9%
		\$21,129,517.41	100.0%	105	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$18,317,156.52	86.7%	91	86.7%
Residential Unit		\$2,147,397.64	10.2%	11	10.5%
Rural		\$0.00	0.0%	0	0.0%
Semi-Rural		\$0.00	0.0%	0	0.0%
High Density		\$664,963.25	3.1%	3	2.9%
		\$21,129,517.41	100.0%	105	100.0%

TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$18,161,238.67	86.0%	89	84.8%
Investment		\$2,968,278.74	14.0%	16	15.2%
		\$21,129,517.41	100.0%	105	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$425,962.84	2.0%	2	1.9%
Pay-as-you-earn employee (casual)		\$1,120,387.16	5.3%	4	3.8%
Pay-as-you-earn employee (full time)		\$16,608,512.77	78.6%	80	76.2%
Pay-as-you-earn employee (part time)		\$807,676.42	3.8%	6	5.7%
Self employed		\$1,306,320.10	6.2%	7	6.7%
No data		\$0.00	0.0%	0	0.0%
Other		\$860,658.12	4.1%	6	5.7%
		\$21,129,517.41	100.0%	105	100.0%

TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$20,676,709.46	97.9%	103	98.1%
0 > & <= 30 days		\$0.00	0.0%	0	0.0%
30 > & <= 60 days		\$0.00	0.0%	0	0.0%
60 > & <= 90 days		\$62,935.44	0.3%	1	1.0%
90 > days		\$389,872.51	1.8%	1	1.0%
		\$21,129,517.41	100.0%	105	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$17,694,286.91	83.7%	87	82.9%
Fixed		\$3,435,230.50	16.3%	18	17.1%
		\$21,129,517.41	100.0%	105	100.0%

