

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Feb-22
Collections Period ending	31-Jan-22

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	238,682,916.43	238,682,916.43	51.89%	17/02/2022	1.22%	8.00%	14.35%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	17/02/2022	1.47%	4.30%	7.71%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/02/2022	1.62%	2.80%	5.02%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	17/02/2022	1.87%	1.15%	2.06%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/02/2022	2.52%	0.25%	0.45%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/02/2022	5.82%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Jan-22
Pool Balance	\$495,996,628.58	\$276,471,147.25
Number of Loans	1,974	1,298
Avg Loan Balance	\$251,264.76	\$212,997.80
Maximum Loan Balance	\$742,616.96	\$715,592.31
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.17%
Weighted Avg Seasoning (mths)	43.03	71.90
Maximum Remaining Term (mths)	353.00	334.00
Weighted Avg Remaining Term (mths)	297.68	270.64
Maximum Current LVR	89.70%	99.94%
Weighted Avg Current LVR	59.88%	53.64%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	4	\$566,956.35	0.21%
60 > and <= 90 days	1	\$277,222.68	0.10%
90 > days	2	\$503,107.37	0.18%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$11,342,736.88	4.1%	181	13.9%
20% > & <= 30%	\$19,624,492.89	7.1%	133	10.2%
30% > & <= 40%	\$31,967,349.05	11.6%	178	13.7%
40% > & <= 50%	\$45,601,312.93	16.5%	201	15.5%
50% > & <= 60%	\$58,924,283.48	21.3%	234	18.0%
60% > & <= 65%	\$25,455,549.41	9.2%	93	7.2%
65% > & <= 70%	\$30,725,796.58	11.1%	110	8.5%
70% > & <= 75%	\$24,495,867.85	8.9%	76	5.9%
75% > & <= 80%	\$18,078,136.32	6.5%	59	4.5%
80% > & <= 85%	\$9,980,788.82	3.6%	32	2.5%
85% > & <= 90%	\$0.00	0.0%	0	0.0%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$274,833.04	0.1%	1	0.1%
	\$276,471,147.25	100.0%	1,298	100.0%

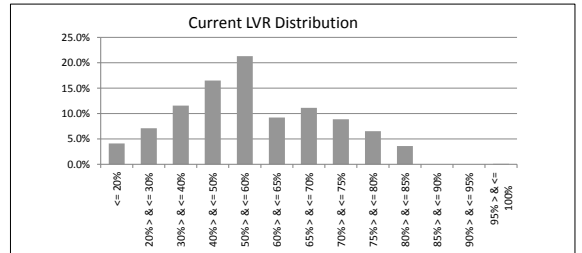


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$874,144.97	0.3%	9	0.7%
25% > & <= 30%	\$4,044,264.28	1.5%	38	2.9%
30% > & <= 40%	\$8,211,035.64	3.0%	69	5.3%
40% > & <= 50%	\$20,811,177.73	7.5%	140	10.8%
50% > & <= 60%	\$33,627,717.80	12.2%	167	12.9%
60% > & <= 65%	\$20,346,908.83	7.4%	107	8.2%
65% > & <= 70%	\$31,963,606.41	11.6%	140	10.8%
70% > & <= 75%	\$27,965,011.35	10.1%	123	9.5%
75% > & <= 80%	\$77,389,848.03	28.0%	313	24.1%
80% > & <= 85%	\$9,516,935.18	3.4%	36	2.8%
85% > & <= 90%	\$19,424,810.77	7.0%	70	5.4%
90% > & <= 95%	\$22,295,686.26	8.1%	86	6.6%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$276,471,147.25	100.0%	1,298	100.0%

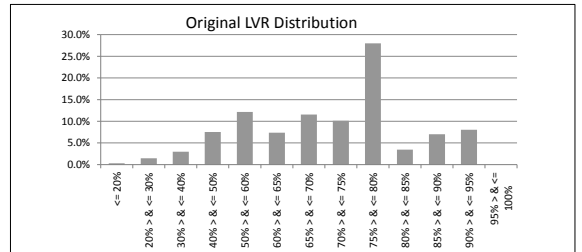


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,193,076.09	1.2%	40	3.1%
10 year > & <= 12 years	\$3,384,068.68	1.2%	31	2.4%
12 year > & <= 14 years	\$5,440,376.65	2.0%	44	3.4%
14 year > & <= 16 years	\$10,488,218.38	3.8%	71	5.5%
16 year > & <= 18 years	\$13,488,554.95	4.9%	76	5.9%
18 year > & <= 20 years	\$20,874,745.65	7.6%	111	8.6%
20 year > & <= 22 years	\$30,289,945.28	11.0%	156	12.0%
22 year > & <= 24 years	\$69,346,128.26	25.1%	303	23.3%
24 year > & <= 26 years	\$81,149,306.55	29.4%	333	25.7%
26 year > & <= 28 years	\$38,816,726.76	14.0%	133	10.2%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$276,471,147.25	100.0%	1,298	100.0%

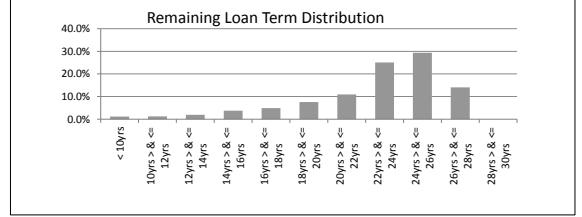


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$2,001,382.86	0.7%	82	6.3%
\$50000 > & <= \$100000	\$11,662,790.54	4.2%	154	11.9%
\$100000 > & <= \$150000	\$24,761,016.62	9.0%	194	14.9%
\$150000 > & <= \$200000	\$37,889,235.60	13.7%	217	16.7%
\$200000 > & <= \$250000	\$49,111,054.04	17.8%	220	16.9%
\$250000 > & <= \$300000	\$43,112,083.19	15.6%	158	12.2%
\$300000 > & <= \$350000	\$37,466,400.09	13.6%	116	8.9%
\$350000 > & <= \$400000	\$21,648,434.62	7.8%	58	4.5%
\$400000 > & <= \$450000	\$16,088,965.28	5.8%	38	2.9%
\$450000 > & <= \$500000	\$9,449,488.52	3.4%	20	1.5%
\$500000 > & <= \$750000	\$23,280,295.89	8.4%	41	3.2%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$276,471,147.25	100.0%	1,298	100.0%

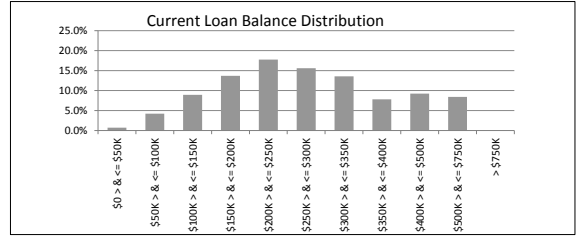
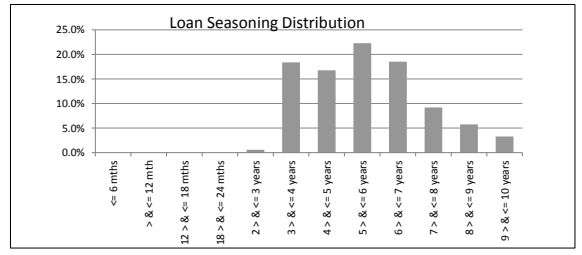


TABLE 5

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	\$0.00	0.0%	0	0.0%
2 > & <= 3 years	\$1,612,162.38	0.6%	7	0.5%
3 > & <= 4 years	\$50,769,946.77	18.4%	195	15.0%
4 > & <= 5 years	\$46,359,855.79	16.8%	204	15.7%
5 > & <= 6 years	\$61,615,262.18	22.3%	291	22.4%
6 > & <= 7 years	\$51,164,774.90	18.5%	245	18.9%
7 > & <= 8 years	\$25,440,642.40	9.2%	125	9.6%
8 > & <= 9 years	\$15,844,825.01	5.7%	97	7.5%
9 > & <= 10 years	\$9,123,059.02	3.3%	47	3.6%
> 10 years	\$14,540,618.80	5.3%	87	6.7%
	\$276,471,147.25	100.0%	1,298	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Feb-22
Collections Period ending	31-Jan-22

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2615	\$5,660,806.79	2.0%	27	2.1%
2611	\$5,407,794.66	2.0%	17	1.3%
2914	\$4,894,105.93	1.8%	17	1.3%
5114	\$4,509,226.19	1.6%	23	1.8%
2620	\$4,410,870.93	1.6%	18	1.4%
5162	\$4,222,452.90	1.5%	26	2.0%
2617	\$4,196,094.25	1.5%	18	1.4%
5158	\$3,507,684.01	1.3%	19	1.5%
2905	\$3,315,052.57	1.2%	15	1.2%
5169	\$3,268,716.66	1.2%	15	1.2%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$49,158,007.93	17.8%	212	16.3%
New South Wales	\$37,491,698.06	13.6%	168	12.9%
Northern Territory	\$981,000.59	0.4%	3	0.2%
Queensland	\$3,260,466.00	1.2%	13	1.0%
South Australia	\$121,394,195.04	43.9%	649	50.0%
Tasmania	\$600,978.93	0.2%	3	0.2%
Victoria	\$11,194,917.48	4.0%	40	3.1%
Western Australia	\$52,389,883.22	18.9%	210	16.2%
	\$276,471,147.25	100.0%	1,298	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$218,755,953.87	79.1%	1011	77.9%
Non-metro	\$54,904,517.72	19.9%	275	21.2%
Inner city	\$2,810,675.66	1.0%	12	0.9%
	\$276,471,147.25	100.0%	1,298	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$252,542,911.33	91.3%	1174	90.4%
Residential Unit	\$21,328,360.96	7.7%	111	8.6%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,599,874.96	0.9%	13	1.0%
	\$276,471,147.25	100.0%	1,298	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$246,188,107.75	89.0%	1138	87.7%
Investment	\$30,283,039.50	11.0%	160	12.3%
	\$276,471,147.25	100.0%	1,298	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$3,528,836.83	1.3%	15	1.2%
Pay-as-you-earn employee (casual)	\$10,188,454.91	3.7%	53	4.1%
Pay-as-you-earn employee (full time)	\$200,123,343.25	72.4%	913	70.3%
Pay-as-you-earn employee (part time)	\$25,778,282.77	9.3%	130	10.0%
Self employed	\$21,859,016.20	7.9%	95	7.3%
No data	\$14,993,213.29	5.4%	92	7.1%
Director	\$0.00	0.0%	0	0.0%
	\$276,471,147.25	100.0%	1,298	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$257,645,451.04	93.2%	1224	94.3%
Genworth	\$18,825,696.21	6.8%	74	5.7%
	\$276,471,147.25	100.0%	1,298	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$270,952,700.55	98.0%	1274	98.2%
0 > and <= 30 days	\$4,171,160.30	1.5%	17	1.3%
30 > and <= 60 days	\$566,956.35	0.2%	4	0.3%
60 > and <= 90 days	\$277,222.68	0.1%	1	0.1%
90 > days	\$503,107.37	0.2%	2	0.2%
	\$276,471,147.25	100.0%	1,298	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$204,716,010.12	74.0%	988	76.1%
Fixed	\$71,755,137.13	26.0%	310	23.9%
	\$276,471,147.25	100.0%	1,298	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	2.81%	310

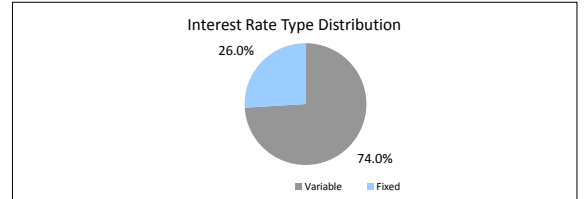
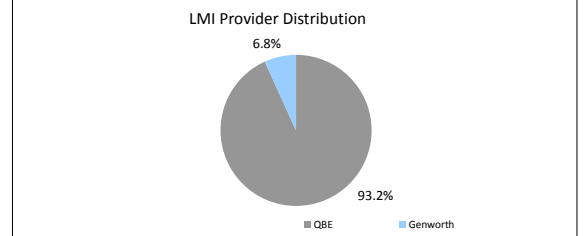
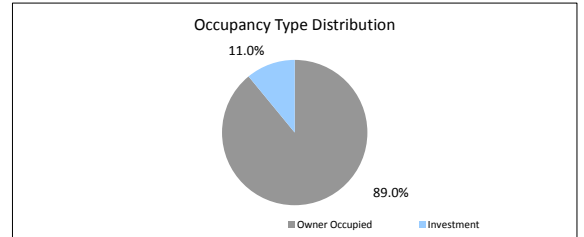
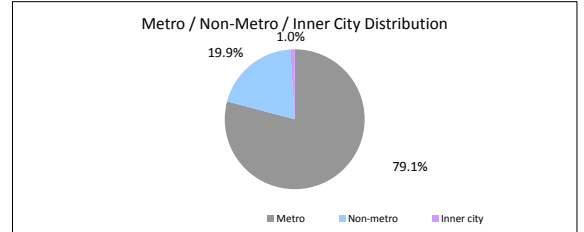
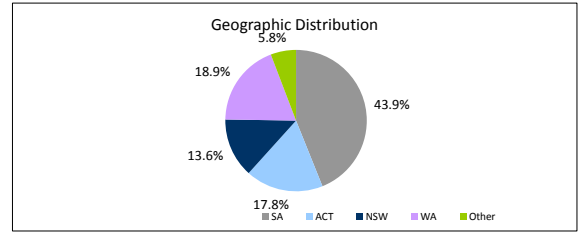
TABLE 16

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

TABLE 17

Foreclosure, Claims and Losses (cumulative)	Balance	Loan Count
Properties foreclosed	\$503,107.37	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-Jan-22**

SUMMARY		31-Jan-22
Pool Balance		\$12,297,742.40
Number of Loans		76
Avg Loan Balance		\$161,812.40
Maximum Loan Balance		\$541,471.35
Minimum Loan Balance		\$0.00
Weighted Avg Interest Rate		3.09%
Weighted Avg Seasoning (mths)		66.1
Maximum Remaining Term (mths)		325.00
Weighted Avg Remaining Term (mths)		270.19
Maximum Current LVR		82.45%
Weighted Avg Current LVR		51.17%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
	<= 20%	\$1,174,911.65	9.6%	20	26.3%
	20% > & <= 30%	\$661,613.63	5.4%	8	10.5%
	30% > & <= 40%	\$1,036,296.01	8.4%	7	9.2%
	40% > & <= 50%	\$1,449,396.78	11.8%	9	11.8%
	50% > & <= 60%	\$3,573,897.04	29.1%	17	22.4%
	60% > & <= 65%	\$1,642,880.91	13.4%	4	5.3%
	65% > & <= 70%	\$1,173,358.60	9.5%	5	6.6%
	70% > & <= 75%	\$831,517.80	6.8%	3	3.9%
	75% > & <= 80%	\$192,094.89	1.6%	1	1.3%
	80% > & <= 85%	\$561,775.09	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%
		\$12,297,742.40	100.0%	76	100.0%

TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
	\$0 > & <= \$50000	\$186,688.67	1.5%	9	11.8%
	\$50000 > & <= \$100000	\$1,380,494.63	11.2%	20	26.3%
	\$100000 > & <= \$150000	\$1,389,390.98	11.3%	11	14.5%
	\$150000 > & <= \$200000	\$2,063,557.03	16.8%	12	15.8%
	\$200000 > & <= \$250000	\$1,864,429.84	15.2%	8	10.5%
	\$250000 > & <= \$300000	\$1,920,342.16	15.6%	7	9.2%
	\$300000 > & <= \$350000	\$631,555.01	5.1%	2	2.6%
	\$350000 > & <= \$400000	\$1,858,653.18	15.1%	5	6.6%
	\$400000 > & <= \$450000	\$0.00	0.0%	0	0.0%
	\$450000 > & <= \$500000	\$461,159.55	3.7%	1	1.3%
	\$500000 > & <= \$750000	\$541,471.35	4.4%	1	1.3%
	> \$750,000	\$0.00	0.0%	0	0.0%
		\$12,297,742.40	100.0%	76	100.0%

TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
	<= 6 mths	\$397,063.06	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	\$6,747,415.07	54.9%	30	39.5%
	4 > & <= 5 years	\$840,437.81	6.8%	5	6.6%
	5 > & <= 6 years	\$1,253,661.10	10.2%	7	9.2%
	6 > & <= 7 years	\$586,028.29	4.8%	3	3.9%
	7 > & <= 8 years	\$414,932.60	3.4%	6	7.9%
	8 > & <= 9 years	\$217,204.83	1.8%	4	5.3%
	9 > & <= 10 years	\$405,743.01	3.3%	5	6.6%
	> 10 years	\$1,435,256.63	11.7%	15	19.7%
		\$12,297,742.40	100.0%	76	100.0%

TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
	Australian Capital Territory	\$3,003,677.99	24.4%	19	25.0%
	New South Wales	\$886,700.54	7.2%	3	3.9%
	Northern Territory	\$0.00	0.0%	0	0.0%
	Queensland	\$0.00	0.0%	0	0.0%
	South Australia	\$6,573,651.02	53.5%	43	56.6%
	Tasmania	\$0.00	0.0%	0	0.0%
	Victoria	\$0.00	0.0%	0	0.0%
	Western Australia	\$1,833,712.85	14.9%	11	14.5%
		\$12,297,742.40	100.0%	76	100.0%

TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
	Metro	\$10,163,569.11	82.6%	61	80.3%
	Non-metro	\$2,077,669.60	16.9%	14	18.4%
	Inner city	\$56,503.69	0.5%	1	1.3%
		\$12,297,742.40	100.0%	76	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
	Residential House	\$11,017,760.74	89.6%	67	88.2%
	Residential Unit	\$1,223,477.97	9.9%	8	10.5%
	Rural	\$0.00	0.0%	0	0.0%
	Semi-Rural	\$0.00	0.0%	0	0.0%
	High Density	\$56,503.69	0.5%	1	1.3%
		\$12,297,742.40	100.0%	76	100.0%

TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
	Owner Occupied	\$10,680,748.48	86.9%	67	88.2%
	Investment	\$1,616,993.92	13.1%	9	11.8%
		\$12,297,742.40	100.0%	76	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
	Contractor	\$432,858.33	3.5%	2	2.6%
	Pay-as-you-earn employee (casual)	\$422,966.33	3.4%	2	2.6%
	Pay-as-you-earn employee (full time)	\$9,243,248.03	75.2%	57	75.0%
	Pay-as-you-earn employee (part time)	\$1,261,173.69	10.3%	7	9.2%
	Self employed	\$523,824.16	4.3%	3	3.9%
	No data	\$0.00	0.0%	0	0.0%
	Other	\$413,671.86	3.4%	5	6.6%
		\$12,297,742.40	100.0%	76	100.0%

TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
	<= 0 days	\$11,787,275.60	95.8%	74	97.4%
	0 > & <= 30 days	\$510,466.80	4.2%	2	2.6%
	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%
		\$12,297,742.40	100.0%	76	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
	Variable	\$8,850,660.49	72.0%	58	76.3%
	Fixed	\$3,447,081.91	28.0%	18	23.7%
		\$12,297,742.40	100.0%	76	100.0%

