

# The Barton Series 2017-1 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	152,872,972.78	152,872,972.78	33.23%	17/01/2022	1.22%	8.00%	16.00%	AU3FN0037024
A-2	AAA(sf)/AAAsf	15,000,000.00	4,984,988.24	4,984,988.24	33.23%	17/01/2022	1.47%	5.00%	13.26%	AU3FN0037032
AB	AAA(sf)/NR	12,500,000.00	12,066,854.19	12,066,854.19	96.53%	17/01/2022	1.82%	2.50%	6.63%	AU3FN0037040
B	AA+(sf)/NR	7,500,000.00	7,240,112.52	7,240,112.52	96.53%	17/01/2022	2.22%	1.00%	2.65%	AU3FN0037057
C	A+(sf)/NR	4,000,000.00	3,861,393.34	3,861,393.34	96.53%	17/01/2022	3.17%	0.20%	0.53%	AU3FN0037065
D	NR/NR	1,000,000.00	965,348.33	965,348.33	96.53%	17/01/2022	5.92%	N/A	N/A	AU3FN0037073

	AT ISSUE	31-Dec-21
Pool Balance	\$495,999,571.62	\$180,547,291.07
Number of Loans	1,964	970
Avg Loan Balance	\$252,545.61	\$186,131.23
Maximum Loan Balance	\$741,620.09	\$648,560.25
Minimum Loan Balance	\$78,877.97	\$0.00
Weighted Avg Interest Rate	4.46%	3.31%
Weighted Avg Seasoning (mths)	43.2	96.92
Maximum Remaining Term (mths)	354.00	310.00
Weighted Avg Remaining Term (mths)	298.72	246.92
Maximum Current LVR	89.70%	82.42%
Weighted Avg Current LVR	58.82%	48.43%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$148,538.13	0.08%
60 > and <= 90 days	1	\$191,496.96	0.11%
90 > days	1	\$145,169.04	0.08%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$11,307,616.80	6.3%	167	17.2%
20% > & <= 30%	\$17,907,521.71	9.9%	129	13.3%
30% > & <= 40%	\$24,883,636.14	13.8%	135	13.9%
40% > & <= 50%	\$36,581,269.97	20.3%	175	18.0%
50% > & <= 60%	\$39,201,198.19	21.7%	170	17.5%
60% > & <= 65%	\$18,952,119.88	10.5%	72	7.4%
65% > & <= 70%	\$13,042,325.40	7.2%	56	5.8%
70% > & <= 75%	\$11,955,281.88	6.6%	43	4.4%
75% > & <= 80%	\$5,999,253.19	3.3%	20	2.1%
80% > & <= 85%	\$717,067.91	0.4%	3	0.3%
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%
	\$180,547,291.07	100.0%	970	100.0%

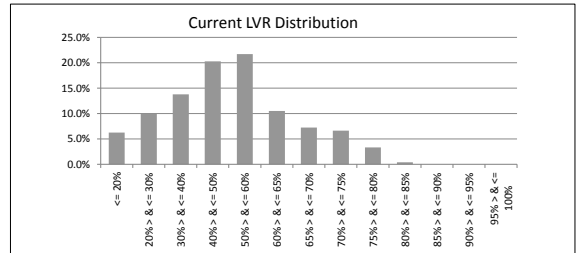


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$498,327.28	0.3%	5	0.5%
25% > & <= 30%	\$2,065,922.24	1.1%	16	1.6%
30% > & <= 40%	\$5,689,894.56	3.2%	50	5.2%
40% > & <= 50%	\$16,159,016.63	9.0%	104	10.7%
50% > & <= 60%	\$21,731,403.98	12.0%	140	14.4%
60% > & <= 65%	\$11,617,718.85	6.4%	67	6.9%
65% > & <= 70%	\$19,952,350.54	11.1%	106	10.9%
70% > & <= 75%	\$20,419,496.28	11.3%	103	10.6%
75% > & <= 80%	\$54,453,486.30	30.2%	259	26.7%
80% > & <= 85%	\$5,164,965.76	2.9%	22	2.3%
85% > & <= 90%	\$12,616,085.14	7.0%	53	5.5%
90% > & <= 95%	\$10,178,623.51	5.6%	45	4.6%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$180,547,291.07	100.0%	970	100.0%

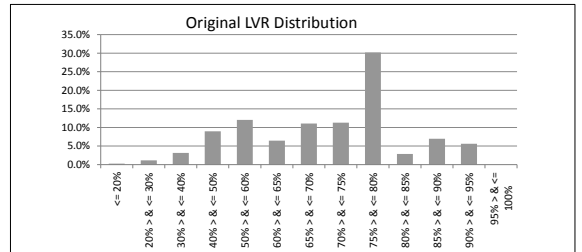


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,650,976.42	2.0%	41	4.2%
10 year > & <= 12 years	\$1,709,959.20	0.9%	17	1.8%
12 year > & <= 14 years	\$6,682,791.23	3.7%	51	5.3%
14 year > & <= 16 years	\$9,357,807.77	5.2%	64	6.6%
16 year > & <= 18 years	\$15,043,981.74	8.3%	98	10.1%
18 year > & <= 20 years	\$29,116,821.72	16.1%	160	16.5%
20 year > & <= 22 years	\$34,385,756.99	19.0%	169	17.4%
22 year > & <= 24 years	\$49,157,867.51	27.2%	234	24.1%
24 year > & <= 26 years	\$31,441,328.49	17.4%	136	14.0%
26 year > & <= 28 years	\$0.00	0.0%	0	0.0%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$180,547,291.07	100.0%	970	100.0%

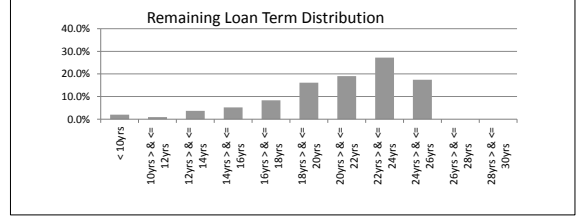


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,506,220.14	0.8%	77	7.9%
\$50000 > & <= \$100000	\$8,975,193.34	5.0%	111	11.4%
\$100000 > & <= \$150000	\$27,019,228.84	15.0%	214	22.1%
\$150000 > & <= \$200000	\$34,813,550.30	19.3%	200	20.6%
\$200000 > & <= \$250000	\$28,212,573.94	15.6%	126	13.0%
\$250000 > & <= \$300000	\$32,161,774.88	17.8%	118	12.2%
\$300000 > & <= \$350000	\$16,907,749.20	9.4%	52	5.4%
\$350000 > & <= \$400000	\$11,140,493.78	6.2%	30	3.1%
\$400000 > & <= \$450000	\$8,925,171.49	4.9%	21	2.2%
\$450000 > & <= \$500000	\$4,665,861.50	2.6%	10	1.0%
\$500000 > & <= \$750000	\$6,219,473.66	3.4%	11	1.1%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$180,547,291.07	100.0%	970	100.0%

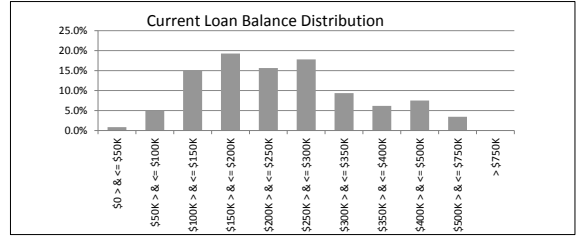
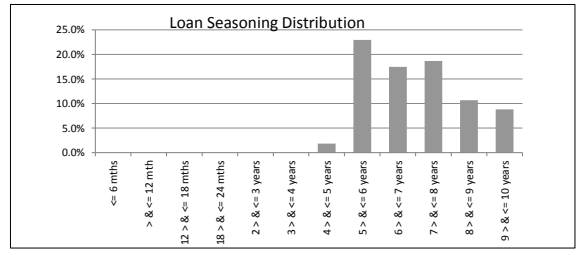


TABLE 5

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	\$0.00	0.0%	0	0.0%
3 > & <= 4 years	\$0.00	0.0%	0	0.0%
4 > & <= 5 years	\$3,339,221.51	1.8%	18	1.9%
5 > & <= 6 years	\$41,443,029.05	23.0%	192	19.8%
6 > & <= 7 years	\$31,560,377.74	17.5%	164	16.9%
7 > & <= 8 years	\$33,710,775.11	18.7%	176	18.1%
8 > & <= 9 years	\$19,291,927.01	10.7%	107	11.0%
9 > & <= 10 years	\$15,936,184.29	8.8%	81	8.4%
> 10 years	\$35,265,776.36	19.5%	232	23.9%
	\$180,547,291.07	100.0%	970	100.0%



# The Barton Series 2017-1 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
2650	\$4,297,318.31	2.4%	26	2.7%
2905	\$4,271,854.56	2.4%	18	1.9%
5108	\$3,679,064.81	2.0%	26	2.7%
5109	\$3,481,910.76	1.9%	22	2.3%
2615	\$3,293,973.93	1.8%	15	1.5%
5118	\$3,151,090.92	1.7%	17	1.8%
2602	\$3,019,754.50	1.7%	14	1.4%
6210	\$2,656,389.00	1.5%	18	1.9%
2617	\$2,654,046.06	1.5%	12	1.2%
6208	\$2,496,641.04	1.4%	10	1.0%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$31,834,595.64	17.6%	145	14.9%
New South Wales	\$28,321,824.89	15.7%	146	15.1%
Northern Territory	\$691,880.01	0.4%	3	0.3%
Queensland	\$5,391,821.65	3.0%	25	2.6%
South Australia	\$74,828,495.07	41.4%	467	48.1%
Tasmania	\$0.00	0.0%	1	0.1%
Victoria	\$4,227,639.13	2.3%	20	2.1%
Western Australia	\$35,251,034.68	19.5%	163	16.8%
	\$180,547,291.07	100.0%	970	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$142,317,084.46	78.8%	763	78.7%
Non-metro	\$37,931,263.23	21.0%	206	21.2%
Inner city	\$298,943.38	0.2%	1	0.1%
	\$180,547,291.07	100.0%	970	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$165,959,172.05	91.9%	886	91.3%
Residential Unit	\$12,883,686.01	7.1%	76	7.8%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,704,433.01	0.9%	8	0.8%
	\$180,547,291.07	100.0%	970	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$145,878,781.08	80.8%	784	80.8%
Investment	\$34,668,509.99	19.2%	186	19.2%
	\$180,547,291.07	100.0%	970	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$2,469,707.19	1.4%	15	1.5%
Pay-as-you-earn employee (casual)	\$7,596,180.28	4.2%	45	4.6%
Pay-as-you-earn employee (full time)	\$137,925,832.06	76.4%	721	74.3%
Pay-as-you-earn employee (part time)	\$13,336,132.81	7.4%	79	8.1%
Self employed	\$8,108,879.99	4.5%	41	4.2%
No data	\$11,110,558.74	6.2%	69	7.1%
Director	\$0.00	0.0%	0	0.0%
	\$180,547,291.07	100.0%	970	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$166,403,977.76	92.2%	911	93.9%
Genworth	\$14,143,313.31	7.8%	59	6.1%
	\$180,547,291.07	100.0%	970	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$176,509,852.98	97.8%	951	98.0%
0 > and <= 30 days	\$3,552,233.96	2.0%	16	1.6%
30 > and <= 60 days	\$148,538.13	0.1%	1	0.1%
60 > and <= 90 days	\$191,496.96	0.1%	1	0.1%
90 > days	\$145,169.04	0.1%	1	0.1%
	\$180,547,291.07	100.0%	970	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$135,517,567.98	75.1%	770	79.4%
Fixed	\$45,029,723.09	24.9%	200	20.6%
	\$180,547,291.07	100.0%	970	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	2.74%	200

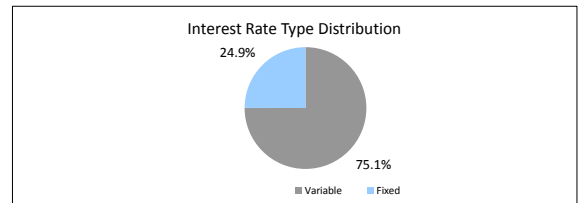
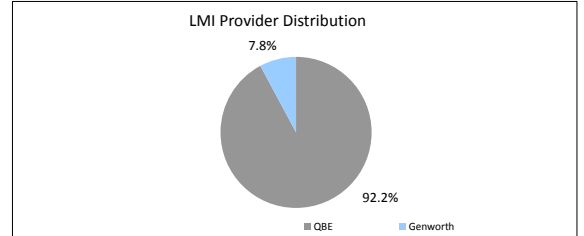
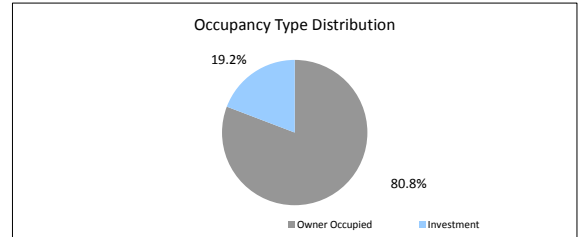
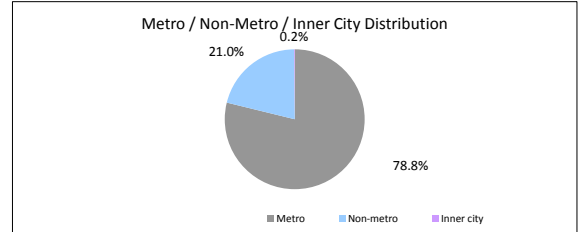
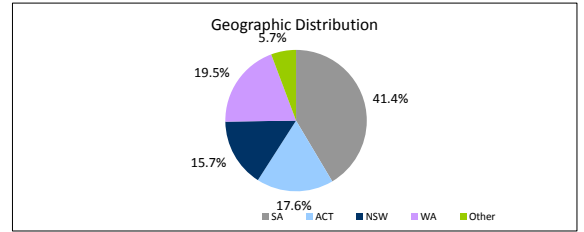
TABLE 16

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

TABLE 16

Foreclosure, Claims and Losses (cumulative)	Balance	Loan Count
Properties foreclosed	\$73,685.93	2
Claims submitted to mortgage insurers	\$70,056.08	1
Claims paid by mortgage insurers	\$70,056.08	1
loss covered by excess spread	\$3,629.85	1
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 2017-1 Trust Representative Pool

Collections Period ending **31-Dec-21**

## SUMMARY 31-Dec-21

Pool Balance	\$11,069,655.09
Number of Loans	68
Avg Loan Balance	\$162,789.05
Maximum Loan Balance	\$536,187.51
Minimum Loan Balance	\$528.52
Weighted Avg Interest Rate	3.38%
Weighted Avg Seasoning (mths)	91.9
Maximum Remaining Term (mths)	322.00
Weighted Avg Remaining Term (mths)	250.90
Maximum Current LVR	84.41%
Weighted Avg Current LVR	50.29%

## TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$739,315.36	6.7%	14	20.6%
20% > & <= 30%	\$1,089,620.50	9.8%	11	16.2%
30% > & <= 40%	\$1,895,349.95	17.1%	12	17.6%
40% > & <= 50%	\$1,519,296.93	13.7%	8	11.8%
50% > & <= 60%	\$1,846,037.78	16.7%	6	8.8%
60% > & <= 65%	\$580,494.96	5.2%	4	5.9%
65% > & <= 70%	\$1,533,367.45	13.9%	6	8.8%
70% > & <= 75%	\$470,833.43	4.3%	2	2.9%
75% > & <= 80%	\$492,540.68	4.4%	2	2.9%
80% > & <= 85%	\$902,798.05	8.2%	3	4.4%
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%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

## TABLE 2

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$125,807.99	1.1%	6	8.8%
\$50000 > & <= \$100000	\$1,282,168.90	11.6%	17	25.0%
\$100000 > & <= \$150000	\$1,908,135.92	17.2%	15	22.1%
\$150000 > & <= \$200000	\$1,715,277.06	15.5%	10	14.7%
\$200000 > & <= \$250000	\$1,545,957.85	14.0%	7	10.3%
\$250000 > & <= \$300000	\$1,403,393.09	12.7%	5	7.4%
\$300000 > & <= \$350000	\$985,695.41	8.9%	3	4.4%
\$350000 > & <= \$400000	\$1,128,115.47	10.2%	3	4.4%
\$400000 > & <= \$450000	\$438,915.89	4.0%	1	1.5%
\$450000 > & <= \$500000	\$0.00	0.0%	0	0.0%
\$500000 > & <= \$750000	\$536,187.51	4.8%	1	1.5%
> \$750,000	\$0.00	0.0%	0	0.0%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

## TABLE 3

Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	\$0.00	0.0%	0	0.0%
> & <= 12 mth	\$333,990.19	3.0%	1	1.5%
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	\$6,259,622.47	56.5%	34	50.0%
6 > & <= 7 years	\$658,911.52	6.0%	3	4.4%
7 > & <= 8 years	\$1,133,780.53	10.2%	7	10.3%
8 > & <= 9 years	\$214,956.10	1.9%	2	2.9%
9 > & <= 10 years	\$0.00	0.0%	0	0.0%
> 10 years	\$2,468,394.28	22.3%	21	30.9%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

## TABLE 4

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$1,886,691.94	17.0%	12	17.6%
New South Wales	\$2,635,191.73	23.8%	13	19.1%
Northern Territory	\$0.00	0.0%	0	0.0%
Queensland	\$104,592.37	0.9%	1	1.5%
South Australia	\$4,348,490.54	39.3%	32	47.1%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$384,810.81	3.5%	1	1.5%
Western Australia	\$1,709,877.70	15.4%	9	13.2%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

## TABLE 5

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$7,857,537.51	71.0%	51	75.0%
Non-metro	\$3,212,117.58	29.0%	17	25.0%
Inner city	\$0.00	0.0%	0	0.0%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

## TABLE 6

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$10,314,559.95	93.2%	64	94.1%
Residential Unit	\$218,907.63	2.0%	3	4.4%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$536,187.51	4.8%	1	1.5%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

## TABLE 7

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$8,589,651.53	77.6%	54	79.4%
Investment	\$2,480,003.56	22.4%	14	20.6%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

## TABLE 8

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$139,678.48	1.3%	1	1.5%
Pay-as-you-earn employee (casual)	\$249,212.59	2.3%	2	2.9%
Pay-as-you-earn employee (full time)	\$6,980,203.84	63.1%	38	55.9%
Pay-as-you-earn employee (part time)	\$1,561,107.59	14.1%	11	16.2%
Self employed	\$750,446.96	6.8%	5	7.4%
No data	\$1,042,474.12	9.4%	8	11.8%
Other	\$346,531.51	3.1%	3	4.4%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

## TABLE 9

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<= 0 days	\$10,605,147.46	95.8%	66	97.1%
0 > and <= 30 days	\$464,507.63	4.2%	2	2.9%
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%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

## TABLE 10

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$8,446,535.88	76.3%	55	80.9%
Fixed	\$2,623,119.21	23.7%	13	19.1%
	<b>\$11,069,655.09</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>

