

The Barton Series 2014-1 Trust

Investor Reporting

Payment Date	17-Nov-20
Collections Period ending	31-Oct-20

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	67,150,948.80	67,150,948.80	24.33%	17/11/2020	0.9950%	8.00%	16.00%	AU3FN0025631
AB	AAAsf/ NR	9,000,000.00	4,796,496.34	4,796,496.34	53.29%	17/11/2020	1.4850%	5.00%	10.00%	AU3FN0025649
AC	AAAsf/ NR	7,500,000.00	3,997,080.28	3,997,080.28	53.29%	17/11/2020	N/A	2.50%	5.00%	AU3FN0025656
B	NR	7,500,000.00	3,997,080.28	3,997,080.28	53.29%	17/11/2020	N/A	0.00%	0.00%	AU3FN0025664

	AT ISSUE	31-Oct-20
Pool Balance	\$293,998,056.99	\$78,374,123.24
Number of Loans	1,391	578
Avg Loan Balance	\$211,357.34	\$135,595.37
Maximum Loan Balance	\$671,787.60	\$607,542.14
Minimum Loan Balance	\$47,506.58	\$0.00
Weighted Avg Interest Rate	5.34%	3.75%
Weighted Avg Seasoning (mths)	44.6	114.7
Maximum Remaining Term (mths)	356.00	290.00
Weighted Avg Remaining Term (mths)	301.00	233.46
Maximum Current LVR	88.01%	79.33%
Weighted Avg Current LVR	59.53%	47.32%

	# 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%	\$7,930,276.86	10.1%	171	29.6%
20% > & <= 30%	\$9,346,084.15	11.9%	88	15.2%
30% > & <= 40%	\$10,278,254.88	13.1%	76	13.1%
40% > & <= 50%	\$10,143,162.96	12.9%	64	11.1%
50% > & <= 60%	\$14,247,125.74	18.2%	73	12.6%
60% > & <= 65%	\$9,875,111.50	12.6%	44	7.6%
65% > & <= 70%	\$10,365,790.65	13.2%	40	6.9%
70% > & <= 75%	\$4,535,908.52	5.8%	16	2.8%
75% > & <= 80%	\$1,652,407.98	2.1%	6	1.0%
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%
	\$78,374,123.24	100.0%	578	100.0%

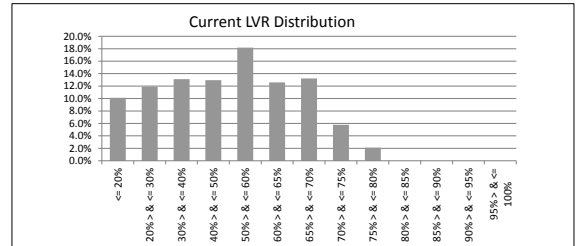


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$116,353.97	0.1%	3	0.5%
25% > & <= 30%	\$1,381,344.00	1.8%	18	3.1%
30% > & <= 40%	\$3,732,369.71	4.8%	44	7.6%
40% > & <= 50%	\$4,744,331.94	6.1%	53	9.2%
50% > & <= 60%	\$7,461,967.69	9.5%	68	11.8%
60% > & <= 65%	\$3,232,062.93	4.1%	34	5.9%
65% > & <= 70%	\$9,081,997.85	11.6%	67	11.6%
70% > & <= 75%	\$7,363,653.00	9.4%	51	8.8%
75% > & <= 80%	\$26,385,006.30	33.7%	156	27.0%
80% > & <= 85%	\$2,963,241.12	3.8%	16	2.8%
85% > & <= 90%	\$7,168,976.09	9.1%	37	6.4%
90% > & <= 95%	\$4,005,124.68	5.1%	27	4.7%
95% > & <= 100%	\$737,693.96	0.9%	4	0.7%
	\$78,374,123.24	100.0%	578	100.0%

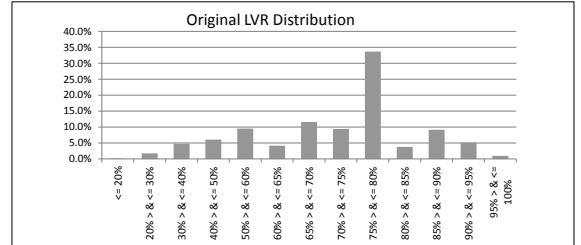


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$1,037,241.46	1.3%	18	3.1%
10 year > & <= 12 years	\$1,433,292.45	1.8%	18	3.1%
12 year > & <= 14 years	\$3,611,652.93	4.6%	44	7.6%
14 year > & <= 16 years	\$5,661,166.03	7.2%	58	10.0%
16 year > & <= 18 years	\$10,941,209.80	14.0%	104	18.0%
18 year > & <= 20 years	\$13,035,047.34	16.6%	91	15.7%
20 year > & <= 22 years	\$22,516,702.41	28.7%	148	25.6%
22 year > & <= 24 years	\$19,530,268.68	24.9%	96	16.6%
24 year > & <= 26 years	\$607,542.14	0.8%	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%
	\$78,374,123.24	100.0%	578	100.0%

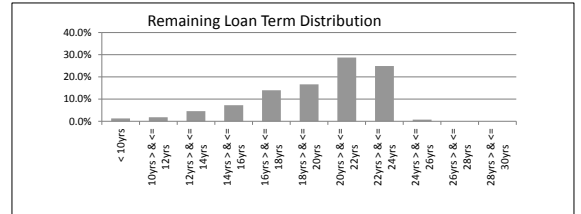
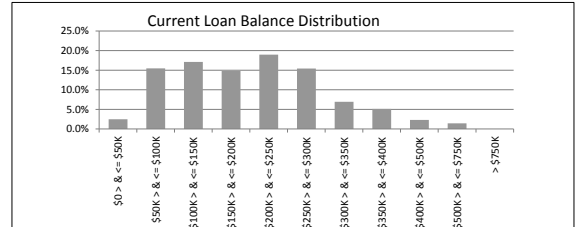


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,926,211.63	2.5%	100	17.3%
\$50000 > & <= \$100000	\$12,127,187.20	15.5%	159	27.5%
\$100000 > & <= \$150000	\$13,405,453.65	17.1%	107	18.5%
\$150000 > & <= \$200000	\$11,601,460.86	14.8%	67	11.6%
\$200000 > & <= \$250000	\$14,875,166.18	19.0%	67	11.6%
\$250000 > & <= \$300000	\$12,094,668.88	15.4%	44	7.6%
\$300000 > & <= \$350000	\$5,429,538.15	6.9%	17	2.9%
\$350000 > & <= \$400000	\$4,000,649.64	5.1%	11	1.9%
\$400000 > & <= \$450000	\$844,308.57	1.1%	2	0.3%
\$450000 > & <= \$500000	\$946,743.83	1.2%	2	0.3%
\$500000 > & <= \$750000	\$1,122,734.65	1.4%	2	0.3%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$78,374,123.24	100.0%	578	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	\$7,910,690.28	10.1%	43	7.4%
7 > & <= 8 years	\$19,482,364.35	24.9%	118	20.4%
8 > & <= 9 years	\$13,619,193.11	17.4%	90	15.6%
9 > & <= 10 years	\$12,850,528.78	16.4%	94	16.3%
> 10 years	\$24,511,346.72	31.3%	233	40.3%
	\$78,374,123.24	100.0%	578	100.0%

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
5700	\$2,111,851.58	2.7%	20	3.5%
5092	\$2,040,642.66	2.6%	15	2.6%
2905	\$1,604,105.14	2.0%	13	2.2%
5169	\$1,531,835.35	2.0%	12	2.1%
5162	\$1,519,636.65	1.9%	13	2.2%
5158	\$1,443,769.80	1.8%	13	2.2%
5108	\$1,395,003.65	1.8%	13	2.2%
2617	\$1,308,899.70	1.7%	8	1.4%
2913	\$1,197,642.34	1.5%	6	1.0%
6210	\$1,184,281.51	1.5%	6	1.0%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$13,090,449.59	16.7%	98	17.0%
New South Wales	\$3,929,674.98	5.0%	26	4.5%
Northern Territory	\$308,976.19	0.4%	1	0.2%
Queensland	\$525,623.96	0.7%	5	0.9%
South Australia	\$39,819,698.96	50.8%	338	58.5%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$279,360.97	0.4%	3	0.5%
Western Australia	\$20,420,338.59	26.1%	107	18.5%
	\$78,374,123.24	100.0%	578	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$66,358,440.99	84.7%	483	83.6%
Non-metro	\$11,519,021.86	14.7%	93	16.1%
Inner city	\$496,660.39	0.6%	2	0.3%
	\$78,374,123.24	100.0%	578	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$69,306,255.89	88.4%	512	88.6%
Residential Unit	\$7,936,835.44	10.1%	60	10.4%
Rural	\$353,149.05	0.5%	2	0.3%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$777,882.86	1.0%	4	0.7%
	\$78,374,123.24	100.0%	578	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$73,075,817.56	93.2%	540	93.4%
Investment	\$5,298,305.68	6.8%	38	6.6%
	\$78,374,123.24	100.0%	578	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$1,156,800.80	1.5%	7	1.2%
Pay-as-you-earn employee (casual)	\$2,446,386.53	3.1%	18	3.1%
Pay-as-you-earn employee (full time)	\$63,446,082.55	81.0%	454	78.5%
Pay-as-you-earn employee (part time)	\$5,426,263.91	6.9%	47	8.1%
Self employed	\$3,408,174.12	4.3%	24	4.2%
No data	\$2,490,415.33	3.2%	28	4.8%
Director	\$0.00	0.0%	0	0.0%
	\$78,374,123.24	100.0%	578	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$70,126,576.02	89.5%	534	92.4%
Genworth	\$8,247,547.22	10.5%	44	7.6%
	\$78,374,123.24	100.0%	578	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$77,202,961.99	98.5%	572	99.0%
0 > and <= 30 days	\$1,171,161.25	1.5%	6	1.0%
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%
	\$78,374,123.24	100.0%	578	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$68,717,101.80	87.7%	517	89.4%
Fixed	\$9,657,021.44	12.3%	61	10.6%
	\$78,374,123.24	100.0%	578	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.40%	61

TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	2	0.35%	\$676,974.12

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.

