

# The Barton Series 2014-1 Trust

## Investor Reporting

Payment Date	17-Nov-15
Collections Period ending	31-Oct-15

### 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	211,760,974.54	211,760,974.54	76.72%	17/11/2015	2.9400%	8.00%	10.18%	AU3FN0025631
AB	AAAsf/ NR	9,000,000.00	9,000,000.00	9,000,000.00	100.00%	17/11/2015	3.4300%	5.00%	6.36%	AU3FN0025649
AC	AAAsf/ NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/11/2015	3.7800%	2.50%	3.18%	AU3FN0025656
B	NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/11/2015	N/A	0.00%	0.00%	AU3FN0025664

SUMMARY	AT ISSUE	31-Oct-15
Pool Balance	\$293,998,056.99	\$231,138,210.33
Number of Loans	1,391	1,152
Avg Loan Balance	\$211,357.34	\$200,640.81
Maximum Loan Balance	\$671,787.60	\$648,915.12
Minimum Loan Balance	\$47,506.58	\$60.37
Weighted Avg Interest Rate	5.34%	4.90%
Weighted Avg Seasoning (mths)	44.6	56.4
Maximum Remaining Term (mths)	356.00	344.00
Weighted Avg Remaining Term (mths)	301.00	290.17
Maximum Current LVR	88.01%	87.12%
Weighted Avg Current LVR	59.53%	58.30%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	0	\$0.00	0.00%
60 > and <= 90 days	1	\$193,390.65	0.08%
90 > days	2	\$526,713.71	0.23%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$5,907,389.12	2.6%	80	6.9%
20% > & <= 30%	\$17,829,852.64	7.7%	149	12.9%
30% > & <= 40%	\$22,160,136.37	9.6%	157	13.6%
40% > & <= 50%	\$26,531,890.60	11.5%	146	12.7%
50% > & <= 60%	\$37,789,766.84	16.3%	178	15.5%
60% > & <= 65%	\$19,062,424.77	8.2%	78	6.8%
65% > & <= 70%	\$20,461,451.61	8.9%	80	6.9%
70% > & <= 75%	\$30,411,454.48	13.2%	114	9.9%
75% > & <= 80%	\$29,361,826.00	12.7%	99	8.6%
80% > & <= 85%	\$16,764,396.47	7.3%	56	4.9%
85% > & <= 90%	\$4,857,621.43	2.1%	15	1.3%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$231,138,210.33	100.0%	1,152	100.0%

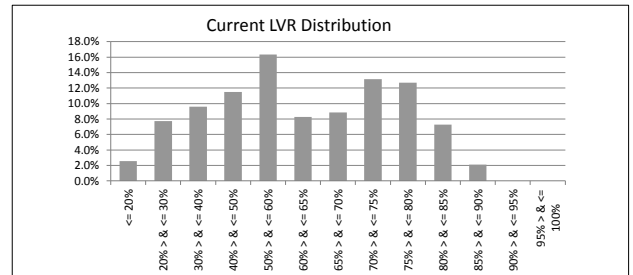


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$607,524.40	0.3%	7	0.6%
25% > & <= 30%	\$2,891,139.20	1.3%	25	2.2%
30% > & <= 40%	\$10,476,565.69	4.5%	84	7.3%
40% > & <= 50%	\$15,442,257.29	6.7%	106	9.2%
50% > & <= 60%	\$22,962,813.62	9.9%	136	11.8%
60% > & <= 65%	\$15,708,396.98	6.8%	88	7.6%
65% > & <= 70%	\$23,723,111.30	10.3%	123	10.7%
70% > & <= 75%	\$22,550,191.08	9.8%	101	8.8%
75% > & <= 80%	\$69,932,058.79	30.3%	296	25.7%
80% > & <= 85%	\$8,879,069.78	3.8%	33	2.9%
85% > & <= 90%	\$21,588,771.94	9.3%	84	7.3%
90% > & <= 95%	\$14,949,495.58	6.5%	62	5.4%
95% > & <= 100%	\$1,426,814.68	0.6%	7	0.6%
	\$231,138,210.33	100.0%	1,152	100.0%

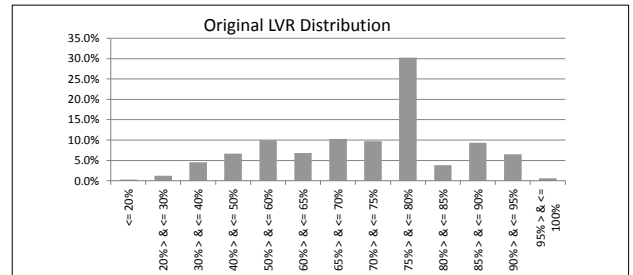


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$1,036,947.25	0.4%	10	0.9%
10 year > & <= 12 years	\$1,570,774.12	0.7%	13	1.1%
12 year > & <= 14 years	\$2,425,319.49	1.0%	17	1.5%
14 year > & <= 16 years	\$2,858,474.89	1.2%	21	1.8%
16 year > & <= 18 years	\$7,802,226.35	3.4%	59	5.1%
18 year > & <= 20 years	\$12,280,602.56	5.3%	88	7.6%
20 year > & <= 22 years	\$27,170,890.47	11.8%	167	14.5%
22 year > & <= 24 years	\$35,186,018.44	15.2%	196	17.0%
24 year > & <= 26 years	\$50,460,387.89	21.8%	234	20.3%
26 year > & <= 28 years	\$81,521,221.04	35.3%	317	27.5%
28 year > & <= 30 years	\$8,825,347.83	3.8%	30	2.6%
	\$231,138,210.33	100.0%	1,152	100.0%

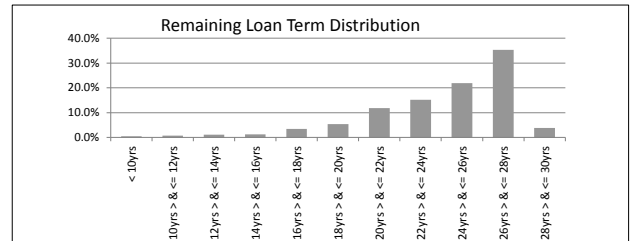
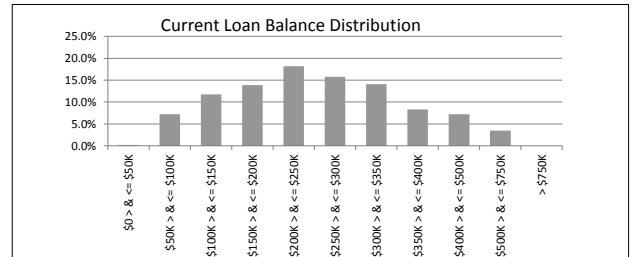


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$500,235.61	0.2%	23	2.0%
\$50000 > & <= \$100000	\$16,700,102.54	7.2%	204	17.7%
\$100000 > & <= \$150000	\$27,085,405.77	11.7%	218	18.9%
\$150000 > & <= \$200000	\$32,078,213.14	13.9%	182	15.8%
\$200000 > & <= \$250000	\$41,962,239.65	18.2%	187	16.2%
\$250000 > & <= \$300000	\$36,383,400.89	15.7%	134	11.6%
\$300000 > & <= \$350000	\$32,503,195.55	14.1%	100	8.7%
\$350000 > & <= \$400000	\$19,287,911.75	8.3%	52	4.5%
\$400000 > & <= \$450000	\$11,005,311.16	4.8%	26	2.3%
\$450000 > & <= \$500000	\$5,631,984.42	2.4%	12	1.0%
\$500000 > & <= \$750000	\$8,000,209.85	3.5%	14	1.2%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$231,138,210.33	100.0%	1,152	100.0%



# The Barton Series 2014-1 Trust

## Investor Reporting

Payment Date	17-Nov-15
Collections Period ending	31-Oct-15

**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	\$416,951.21	0.2%	2	0.2%
18 > & <= 24 mths	\$12,785,278.04	5.5%	53	4.6%
2 > & <= 3 years	\$60,296,519.29	26.1%	241	20.9%
3 > & <= 4 years	\$42,292,624.21	18.3%	182	15.8%
4 > & <= 5 years	\$38,939,018.70	16.8%	190	16.5%
5 > & <= 6 years	\$18,154,786.79	7.9%	91	7.9%
6 > & <= 7 years	\$15,702,020.07	6.8%	92	8.0%
7 > & <= 8 years	\$11,839,814.21	5.1%	74	6.4%
8 > & <= 9 years	\$12,044,533.82	5.2%	83	7.2%
9 > & <= 10 years	\$6,782,125.64	2.9%	47	4.1%
> 10 years	\$11,884,538.35	5.1%	97	8.4%
	<b>\$231,138,210.33</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>

**TABLE 6**

Postcode Concentration (top)	Balance	% of Balance	Loan Count	% of Loan Count
2615	\$5,658,886.16	1.9%	23	1.7%
2905	\$5,106,460.61	1.7%	25	1.8%
2620	\$4,560,332.81	1.6%	18	1.3%
5700	\$4,533,285.11	1.5%	37	2.7%
5158	\$3,926,300.40	1.3%	21	1.5%
5108	\$3,721,925.89	1.3%	28	2.0%
5169	\$3,642,303.99	1.2%	18	1.3%
2617	\$3,573,717.41	1.2%	15	1.1%
5162	\$3,566,405.73	1.2%	23	1.7%
5092	\$3,519,318.13	1.2%	20	1.4%

**TABLE 7**

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$49,930,660.41	21.6%	218	18.9%
New South Wales	\$15,589,790.75	6.7%	67	5.8%
Northern Territory	\$527,197.47	0.2%	2	0.2%
Queensland	\$2,496,569.07	1.1%	10	0.9%
South Australia	\$110,838,362.67	48.0%	654	56.8%
Tasmania	\$426,169.52	0.2%	1	0.1%
Victoria	\$1,548,122.39	0.7%	8	0.7%
Western Australia	\$49,781,338.05	21.5%	192	16.7%
	<b>\$231,138,210.33</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>

**TABLE 8**

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$196,954,929.58	85.2%	963	83.6%
Non-metro	\$33,410,763.69	14.5%	186	16.1%
Inner city	\$772,517.06	0.3%	3	0.3%
	<b>\$231,138,210.33</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>

**TABLE 9**

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$209,098,468.33	90.5%	1037	90.0%
Residential Unit	\$21,140,217.87	9.1%	111	9.6%
Rural	\$899,524.13	0.4%	4	0.3%
Semi-Rural	\$0.00	0.0%	0	0.0%
	<b>\$231,138,210.33</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>

**TABLE 10**

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$214,156,118.32	92.7%	1069	92.8%
Investment	\$16,982,092.01	7.3%	83	7.2%
	<b>\$231,138,210.33</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>

**TABLE 11**

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$2,399,076.36	1.0%	11	1.0%
Pay-as-you-earn employee (cas)	\$5,135,510.79	2.2%	36	3.1%
Pay-as-you-earn employee (full)	\$195,745,639.25	84.7%	936	81.3%
Pay-as-you-earn employee (part)	\$14,079,080.26	6.1%	80	6.9%
Self employed	\$6,482,109.92	2.8%	36	3.1%
No data	\$7,296,793.75	3.2%	53	4.6%
Director	\$0.00	0.0%	0	0.0%
	<b>\$231,138,210.33</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>

**TABLE 12**

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$206,589,968.44	89.4%	1060	92.0%
Genworth	\$24,548,241.89	10.6%	92	8.0%
	<b>\$231,138,210.33</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>

**TABLE 13**

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$227,339,350.69	98.4%	1137	98.7%
0 > and <= 30 days	\$3,078,755.28	1.3%	12	1.0%
30 > and <= 60 days	\$0.00	0.0%	0	0.0%
60 > and <= 90 days	\$193,390.65	0.1%	1	0.1%
90 > days	\$526,713.71	0.2%	2	0.2%
	<b>\$231,138,210.33</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>

**TABLE 14**

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$175,604,828.00	76.0%	883	76.6%
Fixed	\$55,533,382.33	24.0%	269	23.4%
	<b>\$231,138,210.33</b>	<b>100.0%</b>	<b>1,152</b>	<b>100.0%</b>

**TABLE 15**

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	4.92%	269

