

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Jan-20
Collections Period ending	31-Dec-19

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	437,857,535.12	437,857,535.12	95.19%	17/01/2020	2.05%	8.00%	8.37%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	17/01/2020	2.30%	4.30%	4.50%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/01/2020	2.45%	2.80%	2.93%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	17/01/2020	2.70%	1.15%	1.20%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/01/2020	3.35%	0.25%	0.26%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/01/2020	6.65%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Dec-19
Pool Balance	\$495,996,628.58	\$474,065,015.00
Number of Loans	1,974	1,910
Avg Loan Balance	\$251,264.76	\$248,201.58
Maximum Loan Balance	\$742,616.96	\$735,957.15
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.79%
Weighted Avg Seasoning (mths)	43.03	45.88
Maximum Remaining Term (mths)	353.00	350.00
Weighted Avg Remaining Term (mths)	297.68	294.95
Maximum Current LVR	89.70%	89.15%
Weighted Avg Current LVR	59.88%	59.20%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$327,826.50	0.07%
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%	\$9,869,378.04	2.1%	103	5.4%
20% > & <= 30%	\$22,285,471.83	4.7%	153	8.0%
30% > & <= 40%	\$43,861,592.00	9.3%	225	11.8%
40% > & <= 50%	\$57,771,906.36	12.2%	260	13.6%
50% > & <= 60%	\$88,548,563.38	18.7%	334	17.5%
60% > & <= 65%	\$49,282,099.57	10.4%	178	9.3%
65% > & <= 70%	\$48,212,589.06	10.2%	177	9.3%
70% > & <= 75%	\$62,136,957.42	13.1%	205	10.7%
75% > & <= 80%	\$42,714,868.94	9.0%	129	6.8%
80% > & <= 85%	\$27,660,955.79	5.8%	84	4.4%
85% > & <= 90%	\$21,720,632.61	4.6%	62	3.2%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,964,754.83	0.4%	16	0.8%
25% > & <= 30%	\$6,973,400.60	1.5%	53	2.8%
30% > & <= 40%	\$16,568,187.07	3.5%	102	5.3%
40% > & <= 50%	\$34,686,712.84	7.3%	188	9.8%
50% > & <= 60%	\$56,608,791.56	11.9%	240	12.6%
60% > & <= 65%	\$41,639,898.84	8.8%	172	9.0%
65% > & <= 70%	\$54,307,293.03	11.5%	212	11.1%
70% > & <= 75%	\$48,096,632.14	10.1%	184	9.6%
75% > & <= 80%	\$126,114,684.21	26.6%	453	23.7%
80% > & <= 85%	\$14,873,016.81	3.1%	53	2.8%
85% > & <= 90%	\$33,372,505.15	7.0%	106	5.5%
90% > & <= 95%	\$38,859,137.92	8.2%	131	6.9%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 3

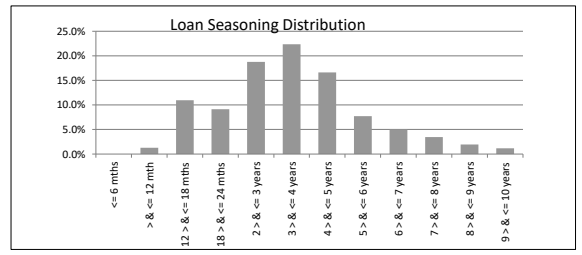
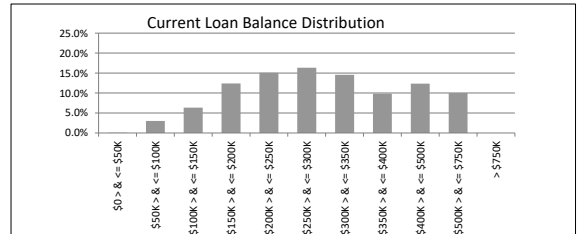
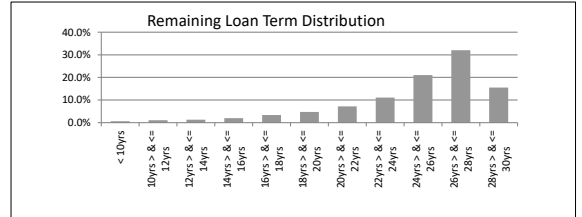
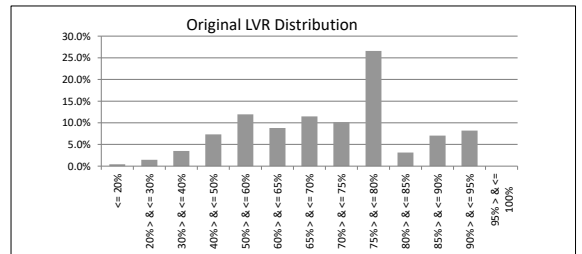
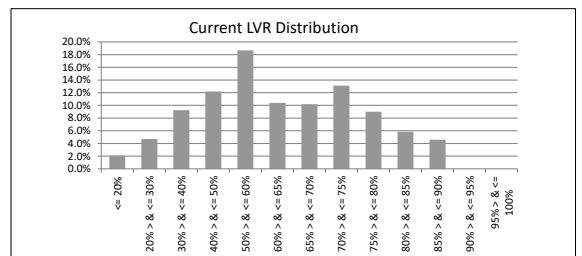
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$2,932,793.90	0.6%	29	1.5%
10 year > & <= 12 years	\$5,147,220.65	1.1%	35	1.8%
12 year > & <= 14 years	\$6,257,407.72	1.3%	44	2.3%
14 year > & <= 16 years	\$9,438,028.49	2.0%	61	3.2%
16 year > & <= 18 years	\$16,161,296.72	3.4%	88	4.6%
18 year > & <= 20 years	\$22,403,541.55	4.7%	110	5.8%
20 year > & <= 22 years	\$34,176,227.96	7.2%	152	8.0%
22 year > & <= 24 years	\$52,594,585.47	11.1%	232	12.1%
24 year > & <= 26 years	\$99,723,882.55	21.0%	397	20.8%
26 year > & <= 28 years	\$151,781,143.34	32.0%	540	28.3%
28 year > & <= 30 years	\$73,448,886.65	15.5%	222	11.6%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$262,825.74	0.1%	9	0.5%
\$50000 > & <= \$100000	\$14,198,069.83	3.0%	181	9.5%
\$100000 > & <= \$150000	\$29,987,377.26	6.3%	236	12.4%
\$150000 > & <= \$200000	\$58,762,109.44	12.4%	335	17.5%
\$200000 > & <= \$250000	\$71,576,252.76	15.1%	316	16.5%
\$250000 > & <= \$300000	\$77,429,312.12	16.3%	283	14.8%
\$300000 > & <= \$350000	\$69,127,930.99	14.6%	212	11.1%
\$350000 > & <= \$400000	\$46,718,709.53	9.9%	125	6.5%
\$400000 > & <= \$450000	\$33,846,204.59	7.1%	80	4.2%
\$450000 > & <= \$500000	\$24,692,599.98	5.2%	52	2.7%
\$500000 > & <= \$750000	\$47,463,622.76	10.0%	81	4.2%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$474,065,015.00	100.0%	1,910	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	\$6,087,362.26	1.3%	21	1.1%
12 > & <= 18 mths	\$52,016,479.60	11.0%	176	9.2%
18 > & <= 24 mths	\$43,203,920.29	9.1%	144	7.5%
2 > & <= 3 years	\$88,976,462.78	18.8%	334	17.5%
3 > & <= 4 years	\$105,963,910.53	22.4%	426	22.3%
4 > & <= 5 years	\$78,773,072.63	16.6%	333	17.4%
5 > & <= 6 years	\$36,530,421.96	7.7%	171	9.0%
6 > & <= 7 years	\$23,667,345.60	5.0%	117	6.1%
7 > & <= 8 years	\$16,474,635.88	3.5%	75	3.9%
8 > & <= 9 years	\$9,218,666.50	1.9%	42	2.2%
9 > & <= 10 years	\$5,531,936.78	1.2%	23	1.2%
> 10 years	\$7,620,800.19	1.6%	48	2.5%
	\$474,065,015.00	100.0%	1,910	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Jan-20
Collections Period ending	31-Dec-19

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2611	\$9,943,067.02	2.1%	29	1.5%
2615	\$9,641,661.88	2.0%	37	1.9%
2914	\$8,748,316.99	1.8%	27	1.4%
5114	\$6,950,650.41	1.5%	33	1.7%
2905	\$6,699,096.14	1.4%	24	1.3%
5162	\$6,654,939.00	1.4%	35	1.8%
2913	\$5,968,518.01	1.3%	23	1.2%
2617	\$5,877,059.59	1.2%	21	1.1%
2620	\$5,481,869.86	1.2%	21	1.1%
5108	\$5,397,500.34	1.1%	34	1.8%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$88,046,561.74	18.6%	320	16.8%
New South Wales	\$69,525,868.77	14.7%	266	13.9%
Northern Territory	\$1,051,697.64	0.2%	3	0.2%
Queensland	\$6,415,670.34	1.4%	24	1.3%
South Australia	\$202,803,172.20	42.8%	929	48.6%
Tasmania	\$1,459,251.77	0.3%	7	0.4%
Victoria	\$25,607,976.95	5.4%	79	4.1%
Western Australia	\$79,154,815.59	16.7%	282	14.8%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$365,921,446.97	77.2%	1456	76.2%
Non-metro	\$103,931,484.81	21.9%	439	23.0%
Inner city	\$4,212,083.22	0.9%	15	0.8%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$430,077,946.96	90.7%	1716	89.8%
Residential Unit	\$39,894,262.05	8.4%	176	9.2%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$4,092,805.99	0.9%	18	0.9%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$417,094,727.84	88.0%	1663	87.1%
Investment	\$56,970,287.16	12.0%	247	12.9%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$5,867,123.75	1.2%	21	1.1%
Pay-as-you-earn employee (casual)	\$16,693,427.22	3.5%	79	4.1%
Pay-as-you-earn employee (full time)	\$354,483,631.82	74.8%	1377	72.1%
Pay-as-you-earn employee (part time)	\$40,888,599.22	8.6%	180	9.4%
Self employed	\$32,767,567.82	6.9%	129	6.8%
No data	\$23,364,665.17	4.9%	124	6.5%
Director	\$0.00	0.0%	0	0.0%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$441,856,879.07	93.2%	1794	93.9%
Genworth	\$32,209,135.93	6.8%	116	6.1%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$465,856,740.63	98.3%	1883	98.6%
0 > and <= 30 days	\$7,878,447.87	1.7%	26	1.4%
30 > and <= 60 days	\$327,826.50	0.1%	1	0.1%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$0.00	0.0%	0	0.0%
	\$474,065,015.00	100.0%	1,910	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$384,920,680.44	81.2%	1544	80.8%
Fixed	\$89,144,334.56	18.8%	366	19.2%
	\$474,065,015.00	100.0%	1,910	100.0%

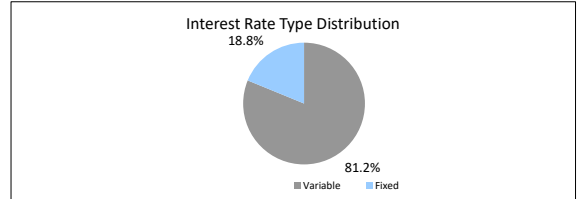
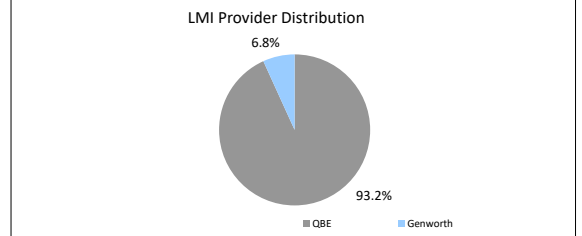
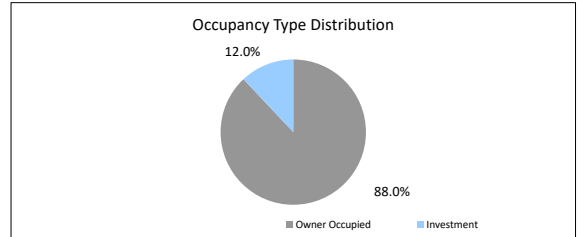
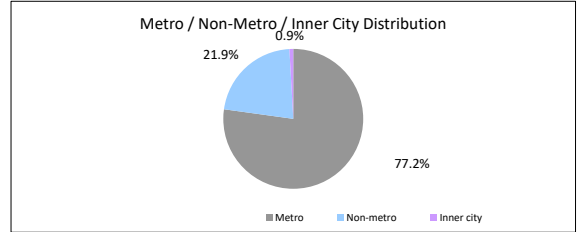
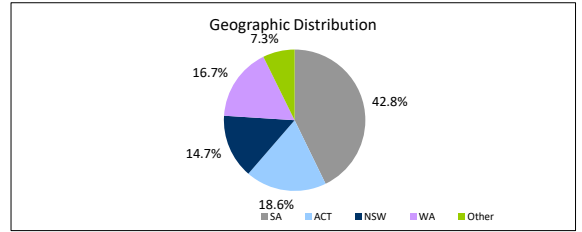
TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	4.20%	366

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 **31-Dec-19**

SUMMARY		31-Dec-19
Pool Balance		\$25,494,381.75
Number of Loans		116
Avg Loan Balance		\$219,779.15
Maximum Loan Balance		\$644,172.92
Minimum Loan Balance		\$25,459.13
Weighted Avg Interest Rate		3.73%
Weighted Avg Seasoning (mths)		42.8
Maximum Remaining Term (mths)		350.00
Weighted Avg Remaining Term (mths)		295.74
Maximum Current LVR		88.88%
Weighted Avg Current LVR		60.52%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
	<= 20%	\$1,617,630.92	6.3%	17	14.7%
	20% > & <= 30%	\$1,116,958.52	4.4%	11	9.5%
	30% > & <= 40%	\$1,800,397.44	7.1%	13	11.2%
	40% > & <= 50%	\$1,600,168.99	6.3%	8	6.9%
	50% > & <= 60%	\$4,023,618.98	15.8%	18	15.5%
	60% > & <= 65%	\$2,645,385.14	10.4%	9	7.8%
	65% > & <= 70%	\$2,408,126.15	9.4%	8	6.9%
	70% > & <= 75%	\$2,101,748.79	8.2%	8	6.9%
	75% > & <= 80%	\$4,166,138.52	16.3%	12	10.3%
	80% > & <= 85%	\$2,728,012.04	10.7%	8	6.9%
	85% > & <= 90%	\$1,286,196.26	5.0%	4	3.4%
	90% > & <= 95%	\$0.00	0.0%	0	0.0%
	95% > & <= 100%	\$0.00	0.0%	0	0.0%
		\$25,494,381.75	100.0%	116	100.0%

TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
	\$0 > & <= \$50000	\$69,111.81	0.3%	2	1.7%
	\$50000 > & <= \$100000	\$1,894,810.09	7.4%	25	21.6%
	\$100000 > & <= \$150000	\$2,101,673.44	8.2%	16	13.8%
	\$150000 > & <= \$200000	\$3,010,996.23	11.8%	17	14.7%
	\$200000 > & <= \$250000	\$2,900,748.83	11.4%	13	11.2%
	\$250000 > & <= \$300000	\$4,111,926.95	16.1%	15	12.9%
	\$300000 > & <= \$350000	\$3,236,524.76	12.7%	10	8.6%
	\$350000 > & <= \$400000	\$2,271,383.94	8.9%	6	5.2%
	\$400000 > & <= \$450000	\$2,091,304.79	8.2%	5	4.3%
	\$450000 > & <= \$500000	\$1,454,551.72	5.7%	3	2.6%
	\$500000 > & <= \$750000	\$2,351,349.19	9.2%	4	3.4%
	> \$750,000	\$0.00	0.0%	0	0.0%
		\$25,494,381.75	100.0%	116	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	\$2,017,613.04	7.9%	6	5.2%
	12 > & <= 18 mths	\$4,041,651.77	15.9%	17	14.7%
	18 > & <= 24 mths	\$6,823,076.58	26.8%	24	20.7%
	2 > & <= 3 years	\$3,339,004.45	13.1%	11	9.5%
	3 > & <= 4 years	\$2,734,307.20	10.7%	11	9.5%
	4 > & <= 5 years	\$635,398.69	2.5%	3	2.6%
	5 > & <= 6 years	\$1,598,804.34	6.3%	12	10.3%
	6 > & <= 7 years	\$563,034.03	2.2%	5	4.3%
	7 > & <= 8 years	\$1,219,522.41	4.8%	8	6.9%
	8 > & <= 9 years	\$749,356.79	2.9%	4	3.4%
	9 > & <= 10 years	\$315,471.89	1.2%	2	1.7%
	> 10 years	\$1,457,140.56	5.7%	13	11.2%
		\$25,494,381.75	100.0%	116	100.0%

TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
	Australian Capital Territory	\$4,801,278.14	18.8%	24	20.7%
	New South Wales	\$3,422,373.21	13.4%	11	9.5%
	Northern Territory	\$0.00	0.0%	0	0.0%
	Queensland	\$217,766.09	0.9%	1	0.9%
	South Australia	\$12,416,663.70	48.7%	61	52.6%
	Tasmania	\$185,209.45	0.7%	1	0.9%
	Victoria	\$0.00	0.0%	0	0.0%
	Western Australia	\$4,451,091.16	17.5%	18	15.5%
		\$25,494,381.75	100.0%	116	100.0%

TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
	Metro	\$18,999,716.96	74.5%	87	75.0%
	Non-metro	\$5,876,944.31	23.1%	27	23.3%
	Inner city	\$617,720.48	2.4%	2	1.7%
		\$25,494,381.75	100.0%	116	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
	Residential House	\$22,490,785.41	88.2%	102	87.9%
	Residential Unit	\$2,234,748.12	8.8%	11	9.5%
	Rural	\$0.00	0.0%	0	0.0%
	Semi-Rural	\$0.00	0.0%	0	0.0%
	High Density	\$768,848.22	3.0%	3	2.6%
		\$25,494,381.75	100.0%	116	100.0%

TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
	Owner Occupied	\$21,775,382.78	85.4%	99	85.3%
	Investment	\$3,718,998.97	14.6%	17	14.7%
		\$25,494,381.75	100.0%	116	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
	Contractor	\$443,900.48	1.7%	2	1.7%
	Pay-as-you-earn employee (casual)	\$1,699,752.99	6.7%	5	4.3%
	Pay-as-you-earn employee (full time)	\$19,128,170.07	75.0%	86	74.1%
	Pay-as-you-earn employee (part time)	\$1,496,663.86	5.9%	8	6.9%
	Self employed	\$1,752,251.77	6.9%	8	6.9%
	No data	\$0.00	0.0%	0	0.0%
	Other	\$973,642.58	3.8%	7	6.0%
		\$25,494,381.75	100.0%	116	100.0%

TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
	<= 0 days	\$24,822,532.36	97.4%	114	98.3%
	0 > & <= 30 days	\$281,624.94	1.1%	1	0.9%
	30 > & <= 60 days	\$0.00	0.0%	0	0.0%
	60 > & <= 90 days	\$390,224.45	1.5%	1	0.9%
	90 > days	\$0.00	0.0%	0	0.0%
		\$25,494,381.75	100.0%	116	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
	Variable	\$20,390,190.29	80.0%	93	80.2%
	Fixed	\$5,104,191.46	20.0%	23	19.8%
		\$25,494,381.75	100.0%	116	100.0%

