

# The Barton Series 2019-1 Trust

## Investor Reporting

Payment Date	17-Mar-20
Collections Period ending	29-Feb-20

### 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	425,889,720.97	425,889,720.97	92.58%	17/03/2020	2.01%	8.00%	8.59%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	17/03/2020	2.26%	4.30%	4.61%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/03/2020	2.41%	2.80%	3.01%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	17/03/2020	2.66%	1.15%	1.23%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/03/2020	3.31%	0.25%	0.27%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/03/2020	6.61%	N/A	N/A	AU3FN0051785

	AT ISSUE	29-Feb-20
Pool Balance	\$495,996,628.58	\$462,192,183.50
Number of Loans	1,974	1,879
Avg Loan Balance	\$251,264.76	\$245,977.75
Maximum Loan Balance	\$742,616.96	\$740,225.11
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.78%
Weighted Avg Seasoning (mths)	43.03	47.72
Maximum Remaining Term (mths)	353.00	348.00
Weighted Avg Remaining Term (mths)	297.68	293.12
Maximum Current LVR	89.70%	88.73%
Weighted Avg Current LVR	59.88%	58.83%

	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	2	\$842,909.23	0.18%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	1	\$329,875.09	0.07%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$10,125,514.85	2.2%	112	6.0%
20% > & <= 30%	\$21,568,643.82	4.7%	147	7.8%
30% > & <= 40%	\$45,313,368.36	9.8%	233	12.4%
40% > & <= 50%	\$56,714,577.05	12.3%	257	13.7%
50% > & <= 60%	\$85,269,246.44	18.4%	327	17.4%
60% > & <= 65%	\$46,484,658.49	10.1%	165	8.8%
65% > & <= 70%	\$52,096,251.99	11.3%	192	10.2%
70% > & <= 75%	\$58,984,826.29	12.8%	191	10.2%
75% > & <= 80%	\$38,535,049.64	8.3%	115	6.1%
80% > & <= 85%	\$26,297,877.36	5.7%	81	4.3%
85% > & <= 90%	\$20,802,169.21	4.5%	59	3.1%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$462,192,183.50	100.0%	1,879	100.0%

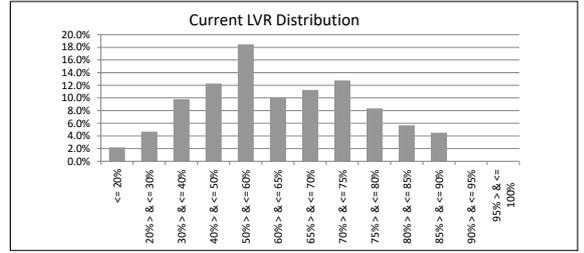


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,876,264.15	0.4%	15	0.8%
25% > & <= 30%	\$6,921,741.58	1.5%	53	2.8%
30% > & <= 40%	\$16,165,535.18	3.5%	100	5.3%
40% > & <= 50%	\$34,378,927.97	7.4%	189	10.1%
50% > & <= 60%	\$55,794,807.20	12.1%	239	12.7%
60% > & <= 65%	\$38,470,666.18	8.3%	165	8.8%
65% > & <= 70%	\$53,461,338.08	11.6%	209	11.1%
70% > & <= 75%	\$46,342,166.77	10.0%	177	9.4%
75% > & <= 80%	\$123,840,660.94	26.8%	447	23.8%
80% > & <= 85%	\$13,940,359.33	3.0%	51	2.7%
85% > & <= 90%	\$33,259,861.56	7.2%	106	5.6%
90% > & <= 95%	\$37,739,854.56	8.2%	128	6.8%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$462,192,183.50	100.0%	1,879	100.0%

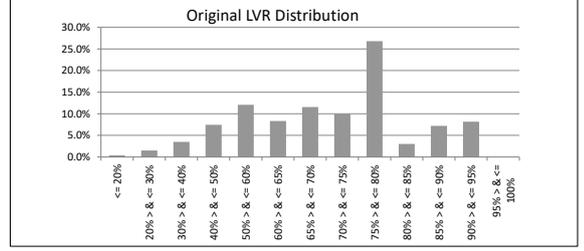


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$2,843,206.55	0.6%	29	1.5%
10 year > & <= 12 years	\$5,509,479.39	1.2%	38	2.0%
12 year > & <= 14 years	\$5,930,092.67	1.3%	42	2.2%
14 year > & <= 16 years	\$10,013,166.12	2.2%	63	3.4%
16 year > & <= 18 years	\$15,924,189.55	3.4%	89	4.7%
18 year > & <= 20 years	\$22,477,337.63	4.9%	111	5.9%
20 year > & <= 22 years	\$34,049,898.77	7.4%	154	8.2%
22 year > & <= 24 years	\$52,420,232.33	11.3%	228	12.1%
24 year > & <= 26 years	\$109,845,103.44	23.8%	435	23.2%
26 year > & <= 28 years	\$141,647,399.18	30.6%	500	26.6%
28 year > & <= 30 years	\$61,532,077.87	13.3%	190	10.1%
	\$462,192,183.50	100.0%	1,879	100.0%

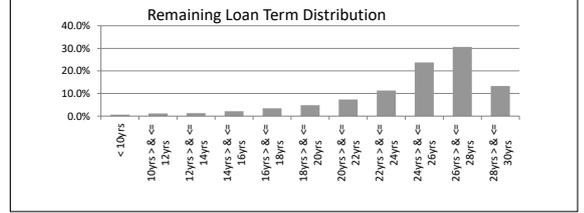


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$217,901.90	0.0%	13	0.7%
\$50000 > & <= \$100000	\$14,663,963.83	3.2%	186	9.9%
\$100000 > & <= \$150000	\$29,336,351.31	6.3%	230	12.2%
\$150000 > & <= \$200000	\$59,939,815.44	13.0%	341	18.1%
\$200000 > & <= \$250000	\$67,391,350.41	14.6%	297	15.8%
\$250000 > & <= \$300000	\$75,621,083.83	16.4%	277	14.7%
\$300000 > & <= \$350000	\$69,652,156.67	15.1%	214	11.4%
\$350000 > & <= \$400000	\$43,349,469.52	9.4%	116	6.2%
\$400000 > & <= \$450000	\$30,786,736.74	6.7%	73	3.9%
\$450000 > & <= \$500000	\$26,023,150.99	5.6%	55	2.9%
\$500000 > & <= \$750000	\$45,210,202.86	9.8%	77	4.1%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$462,192,183.50	100.0%	1,879	100.0%

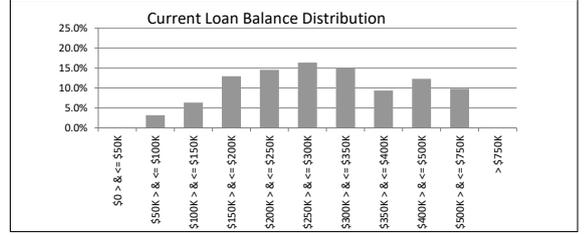
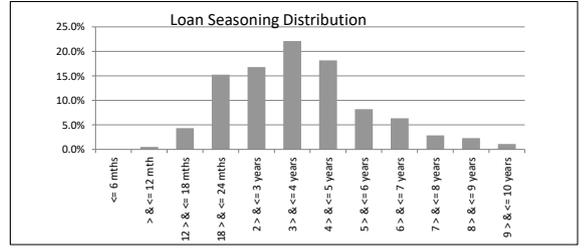


TABLE 5

Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	\$0.00	0.0%	0	0.0%
> & <= 12 mth	\$2,402,704.02	0.5%	10	0.5%
12 > & <= 18 mths	\$20,061,391.85	4.3%	68	3.6%
18 > & <= 24 mths	\$70,483,642.42	15.2%	237	12.6%
2 > & <= 3 years	\$77,617,084.74	16.8%	289	15.4%
3 > & <= 4 years	\$102,147,254.35	22.1%	415	22.1%
4 > & <= 5 years	\$83,950,726.87	18.2%	356	18.9%
5 > & <= 6 years	\$37,995,687.20	8.2%	174	9.3%
6 > & <= 7 years	\$29,299,405.64	6.3%	143	7.6%
7 > & <= 8 years	\$13,286,900.43	2.9%	61	3.2%
8 > & <= 9 years	\$10,686,920.92	2.3%	50	2.7%
9 > & <= 10 years	\$5,165,237.48	1.1%	22	1.2%
> 10 years	\$9,095,227.58	2.0%	54	2.9%
	\$462,192,183.50	100.0%	1,879	100.0%



# The Barton Series 2019-1 Trust

## Investor Reporting

Payment Date	17-Mar-20
Collections Period ending	29-Feb-20

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2611	\$9,610,328.44	2.1%	28	1.5%
2615	\$9,312,685.76	2.0%	37	2.0%
2914	\$8,711,439.06	1.9%	27	1.4%
5114	\$6,904,122.09	1.5%	33	1.8%
2905	\$6,657,372.07	1.4%	24	1.3%
2913	\$5,928,966.85	1.3%	23	1.2%
5162	\$5,920,221.09	1.3%	32	1.7%
2617	\$5,823,155.01	1.3%	21	1.1%
2620	\$5,440,540.23	1.2%	21	1.1%
5108	\$5,340,414.90	1.2%	34	1.8%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$96,290,448.28	18.7%	317	16.9%
New South Wales	\$67,082,585.39	14.5%	259	13.8%
Northern Territory	\$1,047,915.07	0.2%	3	0.2%
Queensland	\$6,373,290.22	1.4%	24	1.3%
South Australia	\$197,780,307.94	42.8%	913	48.6%
Tasmania	\$1,439,905.53	0.3%	7	0.4%
Victoria	\$24,738,005.02	5.4%	77	4.1%
Western Australia	\$77,439,726.05	16.8%	279	14.8%
	\$462,192,183.50	100.0%	1,879	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$357,610,281.10	77.4%	1435	76.4%
Non-metro	\$100,406,774.30	21.7%	429	22.8%
Inner city	\$4,175,128.10	0.9%	15	0.8%
	\$462,192,183.50	100.0%	1,879	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$418,867,861.26	90.6%	1688	89.8%
Residential Unit	\$39,278,190.92	8.5%	173	9.2%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$4,046,131.32	0.9%	18	1.0%
	\$462,192,183.50	100.0%	1,879	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$406,342,035.17	87.9%	1633	86.9%
Investment	\$55,850,148.33	12.1%	246	13.1%
	\$462,192,183.50	100.0%	1,879	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$4,515,579.67	1.0%	18	1.0%
Pay-as-you-earn employee (casual)	\$15,677,787.32	3.4%	75	4.0%
Pay-as-you-earn employee (full time)	\$346,818,100.33	75.0%	1358	72.3%
Pay-as-you-earn employee (part time)	\$40,521,554.08	8.8%	179	9.5%
Self employed	\$31,571,031.60	6.8%	126	6.7%
No data	\$23,088,130.50	5.0%	123	6.5%
Director	\$0.00	0.0%	0	0.0%
	\$462,192,183.50	100.0%	1,879	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$430,523,792.88	93.1%	1765	93.9%
Genworth	\$31,668,390.62	6.9%	114	6.1%
	\$462,192,183.50	100.0%	1,879	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$453,920,739.37	98.2%	1848	98.4%
0 > and <= 30 days	\$7,098,659.81	1.5%	28	1.5%
30 > and <= 60 days	\$842,909.23	0.2%	2	0.1%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$329,875.09	0.1%	1	0.1%
	\$462,192,183.50	100.0%	1,879	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$381,527,259.67	82.5%	1541	82.0%
Fixed	\$80,664,923.83	17.5%	338	18.0%
	\$462,192,183.50	100.0%	1,879	100.0%

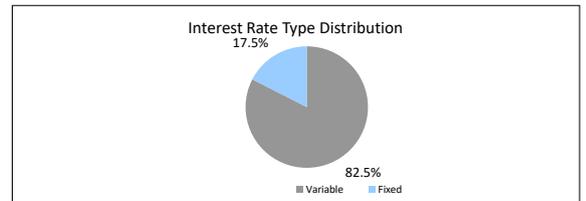
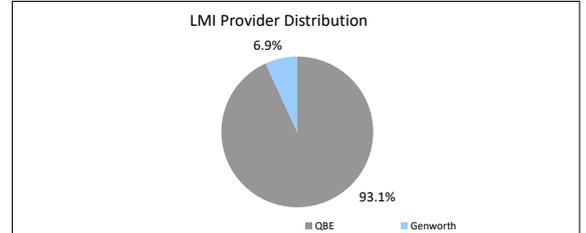
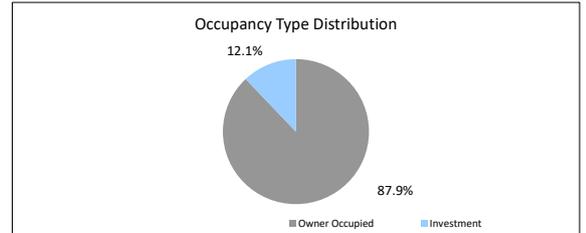
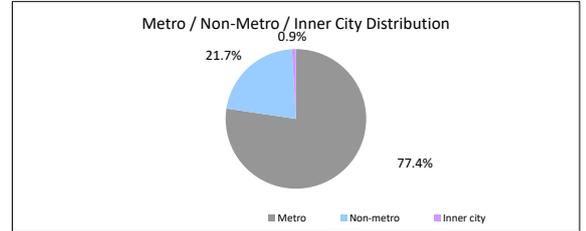
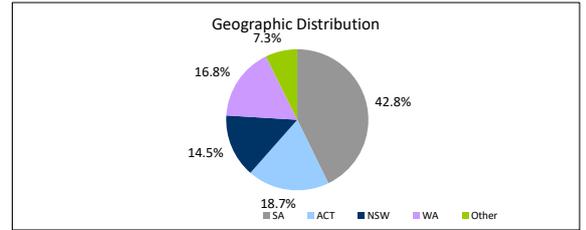
TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	4.18%	338

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 **29-Feb-20**

SUMMARY		29-Feb-20
Pool Balance		\$24,697,938.90
Number of Loans		114
Avg Loan Balance		\$216,648.59
Maximum Loan Balance		\$640,874.66
Minimum Loan Balance		\$24,483.16
Weighted Avg Interest Rate		3.74%
Weighted Avg Seasoning (mths)		43.9
Maximum Remaining Term (mths)		348.00
Weighted Avg Remaining Term (mths)		294.31
Maximum Current LVR		89.66%
Weighted Avg Current LVR		60.02%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,485,380.39	6.0%	16	14.0%	
20% > & <= 30%	\$1,388,861.72	5.6%	13	11.4%	
30% > & <= 40%	\$1,590,076.53	6.4%	12	10.5%	
40% > & <= 50%	\$1,915,602.96	7.8%	10	8.8%	
50% > & <= 60%	\$3,670,650.03	14.9%	16	14.0%	
60% > & <= 65%	\$3,186,852.05	12.9%	11	9.6%	
65% > & <= 70%	\$1,543,380.23	6.2%	5	4.4%	
70% > & <= 75%	\$2,073,610.25	8.4%	8	7.0%	
75% > & <= 80%	\$4,041,930.09	16.4%	12	10.5%	
80% > & <= 85%	\$2,513,266.30	10.2%	7	6.1%	
85% > & <= 90%	\$1,288,328.35	5.2%	4	3.5%	
90% > & <= 95%	\$0.00	0.0%	0	0.0%	
95% > & <= 100%	\$0.00	0.0%	0	0.0%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	

TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$162,958.58	0.7%	4	3.5%	
\$50000 > & <= \$100000	\$1,757,011.91	7.1%	23	20.2%	
\$100000 > & <= \$150000	\$2,089,946.00	8.5%	16	14.0%	
\$150000 > & <= \$200000	\$3,395,469.57	13.7%	19	16.7%	
\$200000 > & <= \$250000	\$2,706,567.95	11.0%	12	10.5%	
\$250000 > & <= \$300000	\$3,559,330.16	14.4%	13	11.4%	
\$300000 > & <= \$350000	\$2,894,267.39	11.7%	9	7.9%	
\$350000 > & <= \$400000	\$2,661,823.18	10.8%	7	6.1%	
\$400000 > & <= \$450000	\$1,685,010.55	6.8%	4	3.5%	
\$450000 > & <= \$500000	\$1,449,492.93	5.9%	3	2.6%	
\$500000 > & <= \$750000	\$2,336,060.68	9.5%	4	3.5%	
> \$750,000	\$0.00	0.0%	0	0.0%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</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	\$0.00	0.0%	0	0.0%	
12 > & <= 18 mths	\$3,768,655.16	15.3%	15	13.2%	
18 > & <= 24 mths	\$8,003,484.66	32.4%	29	25.4%	
2 > & <= 3 years	\$3,829,886.26	15.5%	12	10.5%	
3 > & <= 4 years	\$3,095,328.57	12.5%	12	10.5%	
4 > & <= 5 years	\$716,158.39	2.9%	4	3.5%	
5 > & <= 6 years	\$1,021,131.19	4.1%	9	7.9%	
6 > & <= 7 years	\$833,223.40	3.4%	7	6.1%	
7 > & <= 8 years	\$425,038.45	1.7%	5	4.4%	
8 > & <= 9 years	\$1,250,076.18	5.1%	6	5.3%	
9 > & <= 10 years	\$305,560.60	1.2%	2	1.8%	
> 10 years	\$1,449,396.04	5.9%	13	11.4%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	

TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$4,760,908.67	19.3%	24	21.1%	
New South Wales	\$3,381,191.20	13.7%	11	9.6%	
Northern Territory	\$0.00	0.0%	0	0.0%	
Queensland	\$215,966.60	0.9%	1	0.9%	
South Australia	\$11,728,233.70	47.5%	59	51.8%	
Tasmania	\$183,901.12	0.7%	1	0.9%	
Victoria	\$0.00	0.0%	0	0.0%	
Western Australia	\$4,427,737.61	17.9%	18	15.8%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	

TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$18,262,757.66	73.9%	85	74.6%	
Non-metro	\$5,822,755.82	23.6%	27	23.7%	
Inner city	\$612,425.42	2.5%	2	1.8%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$21,718,317.50	87.9%	100	87.7%	
Residential Unit	\$2,220,131.01	9.0%	11	9.6%	
Rural	\$0.00	0.0%	0	0.0%	
Semi-Rural	\$0.00	0.0%	0	0.0%	
High Density	\$759,490.39	3.1%	3	2.6%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	

TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$21,008,551.97	85.1%	97	85.1%	
Investment	\$3,689,386.93	14.9%	17	14.9%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$440,076.45	1.8%	2	1.8%	
Pay-as-you-earn employee (casual)	\$1,697,811.11	6.9%	5	4.4%	
Pay-as-you-earn employee (full time)	\$18,978,788.26	76.8%	86	75.4%	
Pay-as-you-earn employee (part time)	\$1,166,923.85	4.7%	7	6.1%	
Self employed	\$1,447,106.97	5.9%	7	6.1%	
No data	\$0.00	0.0%	0	0.0%	
Other	\$967,232.26	3.9%	7	6.1%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	

TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<= 0 days	\$24,306,242.77	98.4%	113	99.1%	
0 > and <= 30 days	\$0.00	0.0%	0	0.0%	
30 > and <= 60 days	\$0.00	0.0%	0	0.0%	
60 > and <= 90 days	\$0.00	0.0%	0	0.0%	
90 > days	\$391,696.13	1.6%	1	0.9%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$19,605,665.03	79.4%	91	79.8%	
Fixed	\$5,092,273.87	20.6%	23	20.2%	
	<b>\$24,697,938.90</b>	<b>100.0%</b>	<b>114</b>	<b>100.0%</b>	

