

# The Barton Series 2014-1 Trust

## Investor Reporting

Payment Date	17-Jan-22
Collections Period ending	31-Dec-21

### 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	50,631,479.50	50,631,479.50	18.34%	17/01/2022	0.9250%	8.00%	16.00%	AU3FN0025631
AB	AAAsf/ NR	9,000,000.00	3,616,534.23	3,616,534.23	40.18%	17/01/2022	1.4150%	5.00%	10.00%	AU3FN0025649
AC	AAAsf/ NR	7,500,000.00	3,013,778.51	3,013,778.51	40.18%	17/01/2022	N/A	2.50%	5.00%	AU3FN0025656
B	NR	7,500,000.00	3,013,778.51	3,013,778.51	40.18%	17/01/2022	N/A	0.00%	0.00%	AU3FN0025664

	AT ISSUE	31-Dec-21
Pool Balance	\$293,998,056.99	\$59,093,696.80
Number of Loans	1,391	480
Avg Loan Balance	\$211,357.34	\$123,111.87
Maximum Loan Balance	\$671,787.60	\$598,984.84
Minimum Loan Balance	\$47,506.58	\$0.00
Weighted Avg Interest Rate	5.34%	3.51%
Weighted Avg Seasoning (mths)	44.6	127.9
Maximum Remaining Term (mths)	356.00	291.00
Weighted Avg Remaining Term (mths)	301.00	221.21
Maximum Current LVR	88.01%	76.52%
Weighted Avg Current LVR	59.53%	45.79%

	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$287,624.05	0.49%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	1	\$438,314.27	0.74%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$6,899,754.91	11.7%	170	35.4%
20% > & <= 30%	\$7,100,489.62	12.0%	67	14.0%
30% > & <= 40%	\$7,552,015.21	12.8%	62	12.9%
40% > & <= 50%	\$9,789,629.42	16.5%	54	11.3%
50% > & <= 60%	\$11,238,508.74	19.0%	60	12.5%
60% > & <= 65%	\$6,601,843.60	11.2%	30	6.3%
65% > & <= 70%	\$6,294,528.75	10.7%	25	5.2%
70% > & <= 75%	\$3,277,268.73	5.6%	11	2.3%
75% > & <= 80%	\$359,657.82	0.6%	1	0.2%
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%
	\$59,093,696.80	100.0%	480	100.0%

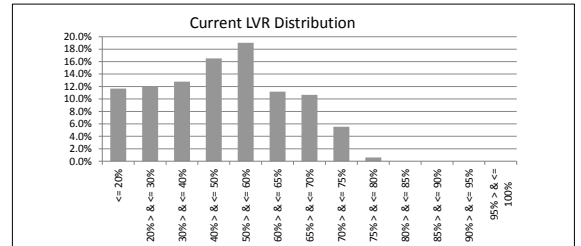


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$71,935.32	0.1%	3	0.6%
25% > & <= 30%	\$1,057,113.10	1.8%	17	3.5%
30% > & <= 40%	\$2,396,628.45	4.1%	31	6.5%
40% > & <= 50%	\$3,312,898.28	5.6%	43	9.0%
50% > & <= 60%	\$5,161,430.53	8.7%	58	12.1%
60% > & <= 65%	\$2,729,002.29	4.6%	31	6.5%
65% > & <= 70%	\$6,288,620.60	10.6%	51	10.6%
70% > & <= 75%	\$5,782,943.69	9.8%	44	9.2%
75% > & <= 80%	\$20,393,962.91	34.5%	131	27.3%
80% > & <= 85%	\$2,819,954.13	4.8%	14	2.9%
85% > & <= 90%	\$5,303,285.29	9.0%	30	6.3%
90% > & <= 95%	\$3,217,870.93	5.4%	24	5.0%
95% > & <= 100%	\$558,051.28	0.9%	3	0.6%
	\$59,093,696.80	100.0%	480	100.0%

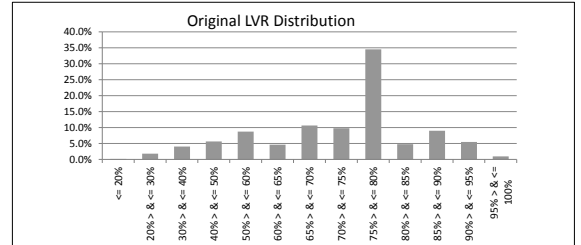


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$1,034,583.28	1.8%	21	4.4%
10 year > & <= 12 years	\$1,991,410.49	3.4%	31	6.5%
12 year > & <= 14 years	\$3,459,035.14	5.9%	42	8.8%
14 year > & <= 16 years	\$6,887,338.84	11.7%	73	15.2%
16 year > & <= 18 years	\$7,897,719.20	13.4%	79	16.5%
18 year > & <= 20 years	\$15,070,086.10	25.5%	108	22.5%
20 year > & <= 22 years	\$20,432,607.57	34.6%	116	24.2%
22 year > & <= 24 years	\$1,807,541.10	3.1%	9	1.9%
24 year > & <= 26 years	\$513,375.08	0.9%	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%
	\$59,093,696.80	100.0%	480	100.0%

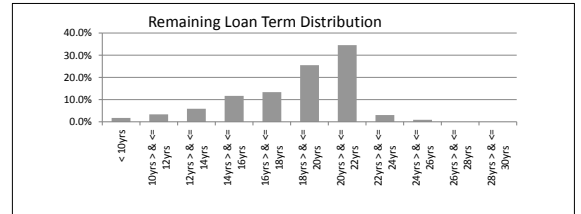
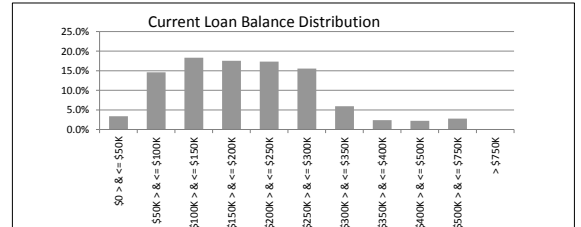


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$5000	\$1,991,959.43	3.4%	111	23.1%
\$5000 > & <= \$10000	\$8,618,000.23	14.6%	119	24.8%
\$10000 > & <= \$15000	\$10,821,924.71	18.3%	89	18.5%
\$15000 > & <= \$20000	\$10,378,240.13	17.6%	60	12.5%
\$20000 > & <= \$25000	\$10,230,237.37	17.3%	46	9.6%
\$25000 > & <= \$30000	\$9,179,287.10	15.5%	34	7.1%
\$30000 > & <= \$35000	\$3,511,210.03	5.9%	11	2.3%
\$35000 > & <= \$40000	\$1,422,224.88	2.4%	4	0.8%
\$40000 > & <= \$45000	\$954,169.82	1.6%	2	0.4%
\$45000 > & <= \$50000	\$454,076.55	0.8%	1	0.2%
\$50000 > & <= \$75000	\$1,632,366.55	2.8%	3	0.6%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$59,093,696.80	100.0%	480	100.0%



# The Barton Series 2014-1 Trust

## Investor Reporting

Payment Date	17-Jan-22
Collections Period ending	31-Dec-21

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	\$0.00	0.0%	0	0.0%
7 > & <= 8 years	\$3,189,267.60	5.4%	21	4.4%
8 > & <= 9 years	\$16,386,696.41	27.7%	97	20.2%
9 > & <= 10 years	\$10,776,720.74	18.2%	77	16.0%
> 10 years	\$28,741,012.05	48.6%	285	59.4%
<b>Total</b>	<b>\$59,093,696.80</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
5700	\$1,525,777.89	2.6%	17	3.5%
5169	\$1,436,279.21	2.4%	12	2.5%
2905	\$1,323,633.81	2.2%	10	2.1%
5108	\$1,305,331.67	2.2%	13	2.7%
5162	\$1,261,814.68	2.1%	12	2.5%
5092	\$1,145,390.06	1.9%	10	2.1%
2614	\$1,080,150.99	1.8%	8	1.7%
2620	\$1,020,898.00	1.7%	8	1.7%
5158	\$955,865.20	1.6%	10	2.1%
2617	\$882,205.23	1.5%	6	1.3%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$9,785,313.35	16.6%	81	16.9%
New South Wales	\$2,867,174.36	4.9%	20	4.2%
Northern Territory	\$0.00	0.0%	0	0.0%
Queensland	\$258,933.13	0.4%	3	0.6%
South Australia	\$29,726,621.01	50.3%	284	59.2%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$239,057.04	0.4%	3	0.6%
Western Australia	\$16,216,597.91	27.4%	89	18.5%
<b>Total</b>	<b>\$59,093,696.80</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$50,029,218.56	84.7%	400	83.3%
Non-metro	\$8,601,215.01	14.6%	78	16.3%
Inner city	\$463,263.23	0.8%	2	0.4%
<b>Total</b>	<b>\$59,093,696.80</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$52,559,783.94	88.9%	427	89.0%
Residential Unit	\$5,682,697.45	9.6%	48	10.0%
Rural	\$330,219.21	0.6%	2	0.4%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$520,996.20	0.9%	3	0.6%
<b>Total</b>	<b>\$59,093,696.80</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$54,915,467.85	92.9%	445	93.3%
Investment	\$4,178,228.95	7.1%	32	6.7%
<b>Total</b>	<b>\$59,093,696.80</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$1,136,424.11	1.9%	8	1.7%
Pay-as-you-earn employee (casual)	\$2,204,685.98	3.7%	18	3.8%
Pay-as-you-earn employee (full time)	\$47,085,162.29	79.7%	368	76.7%
Pay-as-you-earn employee (part time)	\$3,811,835.96	6.5%	41	8.5%
Self employed	\$2,895,474.39	4.9%	21	4.4%
No data	\$1,960,114.07	3.3%	24	5.0%
Director	\$0.00	0.0%	0	0.0%
<b>Total</b>	<b>\$59,093,696.80</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$52,604,098.97	89.0%	445	92.7%
Genworth	\$6,489,597.83	11.0%	35	7.3%
<b>Total</b>	<b>\$59,093,696.80</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$56,472,114.95	95.6%	468	97.5%
0 > and <= 30 days	\$1,895,643.53	3.2%	10	2.1%
30 > and <= 60 days	\$287,624.05	0.5%	1	0.2%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$438,314.27	0.7%	1	0.2%
<b>Total</b>	<b>\$59,093,696.80</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$48,611,971.14	82.3%	416	86.7%
Fixed	\$10,481,725.66	17.7%	64	13.3%
<b>Total</b>	<b>\$59,093,696.80</b>	<b>100.0%</b>	<b>480</b>	<b>100.0%</b>

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	2.74%	64

TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	0	0.0%	\$0.00

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.

