

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Nov-21
Collections Period ending	31-Oct-21

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	259,623,921.31	259,623,921.31	56.44%	17/11/2021	1.21%	8.00%	13.35%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	17/11/2021	1.46%	4.30%	7.18%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/11/2021	1.61%	2.80%	4.67%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	17/11/2021	1.86%	1.15%	1.92%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/11/2021	2.51%	0.25%	0.42%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/11/2021	5.81%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Oct-21
Pool Balance	\$495,996,628.58	\$297,245,953.68
Number of Loans	1,974	1,371
Avg Loan Balance	\$251,264.76	\$216,809.59
Maximum Loan Balance	\$742,616.96	\$718,191.52
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.22%
Weighted Avg Seasoning (mths)	43.03	69.07
Maximum Remaining Term (mths)	353.00	337.00
Weighted Avg Remaining Term (mths)	297.68	273.44
Maximum Current LVR	89.70%	97.66%
Weighted Avg Current LVR	59.88%	54.47%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$108,285.66	0.04%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	2	\$489,936.24	0.16%

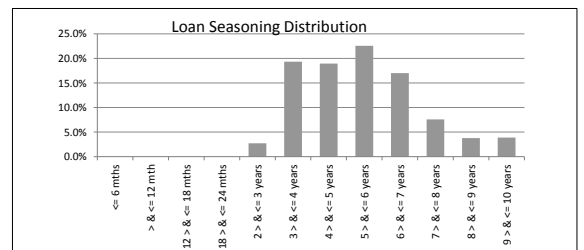
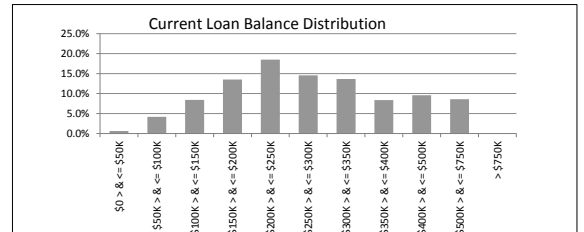
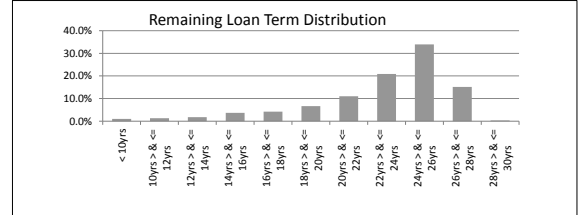
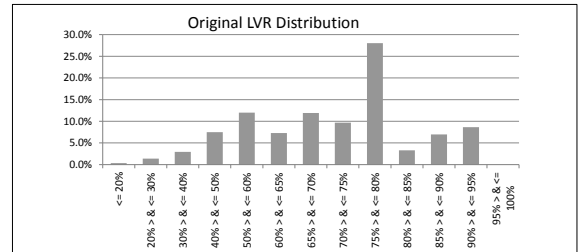
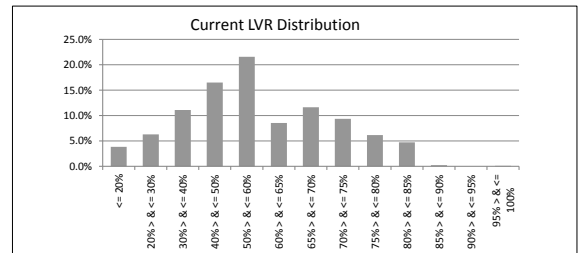
Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$11,432,157.93	3.8%	174	12.7%
20% > & <= 30%	\$18,648,947.81	6.3%	130	9.5%
30% > & <= 40%	\$32,990,426.84	11.1%	183	13.3%
40% > & <= 50%	\$49,009,037.22	16.5%	218	15.9%
50% > & <= 60%	\$64,100,448.94	21.6%	254	18.5%
60% > & <= 65%	\$25,375,202.09	8.5%	97	7.1%
65% > & <= 70%	\$34,615,785.85	11.6%	119	8.7%
70% > & <= 75%	\$27,784,349.69	9.3%	89	6.5%
75% > & <= 80%	\$18,315,683.79	6.2%	62	4.5%
80% > & <= 85%	\$14,030,484.99	4.7%	42	3.1%
85% > & <= 90%	\$674,858.21	0.2%	2	0.1%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$268,570.32	0.1%	1	0.1%
	\$297,245,953.68	100.0%	1,371	100.0%

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,018,258.96	0.3%	10	0.7%
25% > & <= 30%	\$4,133,218.45	1.4%	38	2.8%
30% > & <= 40%	\$8,728,763.76	2.9%	72	5.3%
40% > & <= 50%	\$22,197,770.59	7.5%	147	10.7%
50% > & <= 60%	\$35,682,019.00	12.0%	176	12.8%
60% > & <= 65%	\$21,696,698.62	7.3%	113	8.2%
65% > & <= 70%	\$35,444,472.89	11.9%	153	11.2%
70% > & <= 75%	\$28,734,209.53	9.7%	125	9.1%
75% > & <= 80%	\$83,306,882.79	28.0%	330	24.1%
80% > & <= 85%	\$9,851,302.77	3.3%	37	2.7%
85% > & <= 90%	\$20,748,332.27	7.0%	74	5.4%
90% > & <= 95%	\$25,694,024.05	8.6%	96	7.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$297,245,953.68	100.0%	1,371	100.0%

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,022,311.23	1.0%	38	2.8%
10 year > & <= 12 years	\$3,829,993.37	1.3%	34	2.5%
12 year > & <= 14 years	\$5,287,226.53	1.8%	43	3.1%
14 year > & <= 16 years	\$10,957,677.79	3.7%	72	5.3%
16 year > & <= 18 years	\$12,459,259.16	4.2%	73	5.3%
18 year > & <= 20 years	\$19,847,186.12	6.7%	102	7.4%
20 year > & <= 22 years	\$32,771,364.80	11.0%	167	12.2%
22 year > & <= 24 years	\$62,133,498.60	20.9%	279	20.4%
24 year > & <= 26 years	\$100,946,241.90	34.0%	409	29.8%
26 year > & <= 28 years	\$45,058,180.80	15.2%	152	11.1%
28 year > & <= 30 years	\$933,013.38	0.3%	2	0.1%
	\$297,245,953.68	100.0%	1,371	100.0%

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,881,843.14	0.6%	73	5.3%
\$50000 > & <= \$100000	\$12,379,609.24	4.2%	164	12.0%
\$100000 > & <= \$150000	\$25,026,098.42	8.4%	196	14.3%
\$150000 > & <= \$200000	\$40,209,731.82	13.5%	231	16.8%
\$200000 > & <= \$250000	\$54,949,882.98	18.5%	245	17.9%
\$250000 > & <= \$300000	\$43,344,832.71	14.6%	159	11.6%
\$300000 > & <= \$350000	\$40,606,931.47	13.7%	126	9.2%
\$350000 > & <= \$400000	\$24,868,137.12	8.4%	67	4.9%
\$400000 > & <= \$450000	\$18,665,972.13	6.3%	44	3.2%
\$450000 > & <= \$500000	\$9,818,548.88	3.3%	21	1.5%
\$500000 > & <= \$750000	\$25,494,365.77	8.6%	45	3.3%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$297,245,953.68	100.0%	1,371	100.0%

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	\$8,074,007.79	2.7%	31	2.3%
3 > & <= 4 years	\$57,429,846.03	19.3%	216	15.8%
4 > & <= 5 years	\$56,352,831.06	19.0%	253	18.5%
5 > & <= 6 years	\$67,102,192.02	22.6%	305	22.2%
6 > & <= 7 years	\$50,578,605.17	17.0%	243	17.7%
7 > & <= 8 years	\$22,495,530.01	7.6%	119	8.7%
8 > & <= 9 years	\$11,194,010.06	3.8%	71	5.2%
9 > & <= 10 years	\$11,549,508.89	3.9%	58	4.2%
> 10 years	\$12,469,422.65	4.2%	75	5.5%
	\$297,245,953.68	100.0%	1,371	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Nov-21
Collections Period ending	31-Oct-21

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2615	\$5,975,747.67	2.0%	28	2.0%
2611	\$5,593,245.44	1.9%	17	1.2%
2914	\$5,313,836.64	1.8%	19	1.4%
5114	\$5,049,045.23	1.7%	26	1.9%
2620	\$4,571,327.37	1.5%	19	1.4%
5162	\$4,261,493.68	1.4%	26	1.9%
2617	\$4,257,122.97	1.4%	18	1.3%
2905	\$3,697,846.34	1.2%	16	1.2%
5158	\$3,538,890.20	1.2%	19	1.4%
5108	\$3,296,987.21	1.1%	25	1.8%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$52,625,258.29	17.7%	223	16.3%
New South Wales	\$39,615,232.94	13.3%	176	12.8%
Northern Territory	\$986,177.20	0.3%	3	0.2%
Queensland	\$3,291,576.13	1.1%	13	0.9%
South Australia	\$131,225,878.49	44.1%	687	50.1%
Tasmania	\$592,360.71	0.2%	3	0.2%
Victoria	\$12,192,999.07	4.1%	42	3.1%
Western Australia	\$56,716,470.85	19.1%	224	16.3%
	\$297,245,953.68	100.0%	1,371	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$235,096,003.79	79.1%	1066	77.8%
Non-metro	\$59,044,420.39	19.9%	292	21.3%
Inner city	\$3,105,529.50	1.0%	13	0.9%
	\$297,245,953.68	100.0%	1,371	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$271,068,018.31	91.2%	1240	90.4%
Residential Unit	\$23,543,021.79	7.9%	118	8.6%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,634,913.58	0.9%	13	0.9%
	\$297,245,953.68	100.0%	1,371	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$263,273,464.89	88.6%	1197	87.3%
Investment	\$33,972,488.79	11.4%	174	12.7%
	\$297,245,953.68	100.0%	1,371	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$3,539,087.34	1.2%	15	1.1%
Pay-as-you-earn employee (casual)	\$10,465,292.18	3.5%	55	4.0%
Pay-as-you-earn employee (full time)	\$216,010,400.32	72.7%	965	70.4%
Pay-as-you-earn employee (part time)	\$27,645,249.30	9.3%	135	9.8%
Self employed	\$23,024,359.68	7.7%	99	7.2%
No data	\$16,561,564.86	5.6%	102	7.4%
Director	\$0.00	0.0%	0	0.0%
	\$297,245,953.68	100.0%	1,371	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$275,433,742.34	92.7%	1288	93.9%
Genworth	\$21,812,211.34	7.3%	83	6.1%
	\$297,245,953.68	100.0%	1,371	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$292,965,971.14	98.6%	1352	98.6%
0 > and <= 30 days	\$3,684,760.64	1.2%	16	1.2%
30 > and <= 60 days	\$105,265.66	0.0%	1	0.1%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$489,936.24	0.2%	2	0.1%
	\$297,245,953.68	100.0%	1,371	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$224,203,263.96	75.4%	1062	77.5%
Fixed	\$73,042,689.72	24.6%	309	22.5%
	\$297,245,953.68	100.0%	1,371	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	2.94%	309

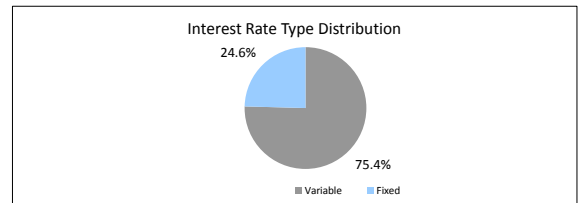
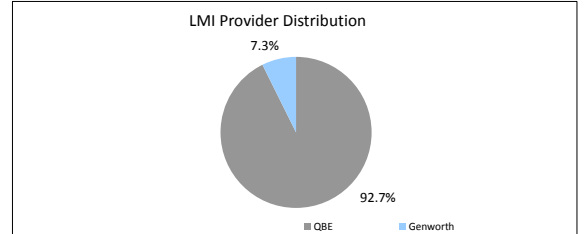
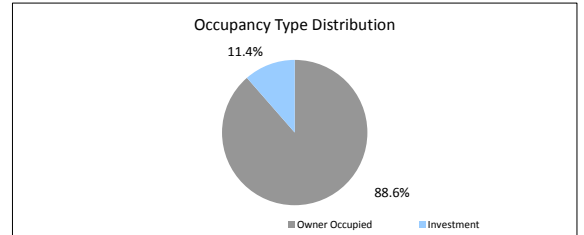
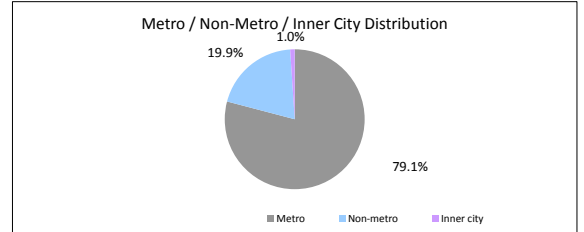
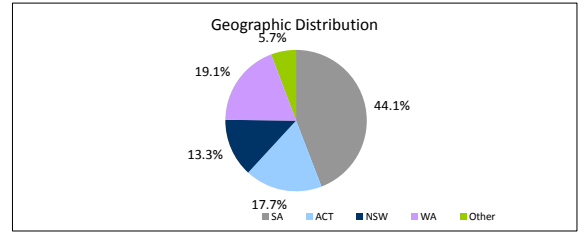
TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	1	0.07%	\$540,096.37

TABLE 17

Foreclosure, Claims and Losses (cumulative)	Balance	Loan Count
Properties foreclosed	\$221,365.92	1
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-Oct-21**

SUMMARY		31-Oct-21
Pool Balance		\$12,644,903.40
Number of Loans		77
Avg Loan Balance		\$164,219.52
Maximum Loan Balance		\$557,089.69
Minimum Loan Balance		\$0.00
Weighted Avg Interest Rate		3.30%
Weighted Avg Seasoning (mths)		65.1
Maximum Remaining Term (mths)		328.00
Weighted Avg Remaining Term (mths)		271.75
Maximum Current LVR		83.11%
Weighted Avg Current LVR		51.09%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
	<= 20%	\$1,205,591.69	9.5%	20	26.0%
	20% > & <= 30%	\$800,268.89	6.3%	9	11.7%
	30% > & <= 40%	\$1,151,116.10	9.1%	8	10.4%
	40% > & <= 50%	\$1,462,304.13	11.6%	9	11.7%
	50% > & <= 60%	\$3,133,447.67	24.8%	14	18.2%
	60% > & <= 65%	\$2,116,274.78	16.7%	6	7.8%
	65% > & <= 70%	\$1,178,234.60	9.3%	5	6.5%
	70% > & <= 75%	\$837,658.58	6.6%	3	3.9%
	75% > & <= 80%	\$194,444.10	1.5%	1	1.3%
	80% > & <= 85%	\$565,562.86	4.5%	2	2.6%
	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%
		\$12,644,903.40	100.0%	77	100.0%

TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
	\$0 > & <= \$50000	\$197,201.64	1.6%	9	11.7%
	\$50000 > & <= \$100000	\$1,513,678.56	12.0%	21	27.3%
	\$100000 > & <= \$150000	\$1,525,672.27	12.1%	12	15.6%
	\$150000 > & <= \$200000	\$1,932,991.78	15.3%	11	14.3%
	\$200000 > & <= \$250000	\$1,888,852.14	14.9%	8	10.4%
	\$250000 > & <= \$300000	\$1,928,187.77	15.2%	7	9.1%
	\$300000 > & <= \$350000	\$636,349.93	5.0%	2	2.6%
	\$350000 > & <= \$400000	\$1,469,926.61	11.6%	4	5.2%
	\$400000 > & <= \$450000	\$0.00	0.0%	0	0.0%
	\$450000 > & <= \$500000	\$465,365.24	3.7%	1	1.3%
	\$500000 > & <= \$750000	\$1,086,677.46	8.6%	2	2.6%
	> \$750,000	\$0.00	0.0%	0	0.0%
		\$12,644,903.40	100.0%	77	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	\$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	\$1,247,770.99	9.9%	6	7.8%
	3 > & <= 4 years	\$6,083,015.69	48.1%	25	32.5%
	4 > & <= 5 years	\$1,242,287.07	9.8%	6	7.8%
	5 > & <= 6 years	\$971,736.29	7.7%	6	7.8%
	6 > & <= 7 years	\$432,715.44	3.4%	2	2.6%
	7 > & <= 8 years	\$522,522.76	4.1%	7	9.1%
	8 > & <= 9 years	\$143,476.30	1.1%	3	3.9%
	9 > & <= 10 years	\$531,914.34	4.2%	6	7.8%
	> 10 years	\$1,469,464.52	11.6%	16	20.8%
		\$12,644,903.40	100.0%	77	100.0%

TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
	Australian Capital Territory	\$3,111,684.43	24.6%	20	26.0%
	New South Wales	\$893,195.65	7.1%	3	3.9%
	Northern Territory	\$0.00	0.0%	0	0.0%
	Queensland	\$0.00	0.0%	0	0.0%
	South Australia	\$6,773,673.79	53.6%	43	55.8%
	Tasmania	\$0.00	0.0%	0	0.0%
	Victoria	\$0.00	0.0%	0	0.0%
	Western Australia	\$1,866,349.53	14.8%	11	14.3%
		\$12,644,903.40	100.0%	77	100.0%

TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
	Metro	\$10,366,644.48	82.0%	61	79.2%
	Non-metro	\$2,218,505.23	17.5%	15	19.5%
	Inner city	\$59,753.69	0.5%	1	1.3%
		\$12,644,903.40	100.0%	77	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
	Residential House	\$11,341,434.70	89.7%	68	88.3%
	Residential Unit	\$1,243,715.01	9.8%	8	10.4%
	Rural	\$0.00	0.0%	0	0.0%
	Semi-Rural	\$0.00	0.0%	0	0.0%
	High Density	\$59,753.69	0.5%	1	1.3%
		\$12,644,903.40	100.0%	77	100.0%

TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
	Owner Occupied	\$11,005,386.20	87.0%	67	87.0%
	Investment	\$1,639,517.20	13.0%	10	13.0%
		\$12,644,903.40	100.0%	77	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
	Contractor	\$435,895.36	3.4%	2	2.6%
	Pay-as-you-earn employee (casual)	\$425,762.13	3.4%	2	2.6%
	Pay-as-you-earn employee (full time)	\$9,436,298.73	74.6%	58	75.3%
	Pay-as-you-earn employee (part time)	\$1,277,842.31	10.1%	6	7.8%
	Self employed	\$648,379.52	5.1%	4	5.2%
	No data	\$0.00	0.0%	0	0.0%
	Other	\$420,725.35	3.3%	5	6.5%
		\$12,644,903.40	100.0%	77	100.0%

TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
	<= 0 days	\$12,400,100.70	98.1%	76	98.7%
	0 > and <= 30 days	\$244,802.70	1.9%	1	1.3%
	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%
		\$12,644,903.40	100.0%	77	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
	Variable	\$9,631,344.77	76.2%	60	77.9%
	Fixed	\$3,013,558.63	23.8%	17	22.1%
		\$12,644,903.40	100.0%	77	100.0%

