

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	18-Jan-21
Collections Period ending	31-Dec-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	332,659,534.64	332,659,534.64	72.32%	18/01/2021	1.22%	8.00%	10.73%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	18/01/2021	1.47%	4.30%	5.77%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	18/01/2021	1.62%	2.80%	3.76%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	18/01/2021	1.87%	1.15%	1.54%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	18/01/2021	2.52%	0.25%	0.34%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	18/01/2021	5.82%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Dec-20
Pool Balance	\$495,996,628.58	\$369,701,919.29
Number of Loans	1,974	1,607
Avg Loan Balance	\$251,264.76	\$230,057.20
Maximum Loan Balance	\$742,616.96	\$732,844.69
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.38%
Weighted Avg Seasoning (mths)	43.03	58.34
Maximum Remaining Term (mths)	353.00	347.00
Weighted Avg Remaining Term (mths)	297.68	283.25
Maximum Current LVR	89.70%	93.26%
Weighted Avg Current LVR	59.88%	56.90%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$202,779.83	0.05%
60 > and <= 90 days	1	\$81,389.48	0.02%
90 > days	2	\$524,372.90	0.14%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$10,259,550.10	2.8%	147	9.1%
20% > & <= 30%	\$21,558,104.97	5.8%	146	9.1%
30% > & <= 40%	\$34,009,625.20	9.2%	197	12.3%
40% > & <= 50%	\$55,402,751.57	15.0%	245	15.2%
50% > & <= 60%	\$73,688,444.50	19.9%	286	17.8%
60% > & <= 65%	\$33,884,322.36	9.2%	128	8.0%
65% > & <= 70%	\$40,732,443.31	11.0%	150	9.3%
70% > & <= 75%	\$45,052,154.33	12.2%	138	8.6%
75% > & <= 80%	\$24,841,409.85	6.7%	82	5.1%
80% > & <= 85%	\$24,580,539.27	6.6%	71	4.4%
85% > & <= 90%	\$5,436,117.78	1.5%	16	1.0%
90% > & <= 95%	\$256,456.05	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
\$369,701,919.29	100.0%	1,607	100.0%	

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,232,377.47	0.3%	12	0.7%
25% > & <= 30%	\$5,455,065.34	1.5%	48	3.0%
30% > & <= 40%	\$12,091,359.19	3.3%	84	5.2%
40% > & <= 50%	\$26,508,299.54	7.2%	164	10.2%
50% > & <= 60%	\$46,587,654.73	12.6%	209	13.0%
60% > & <= 65%	\$29,538,588.21	8.0%	138	8.6%
65% > & <= 70%	\$43,496,938.75	11.8%	180	11.2%
70% > & <= 75%	\$36,171,168.55	9.8%	148	9.2%
75% > & <= 80%	\$100,375,382.96	27.2%	383	23.8%
80% > & <= 85%	\$11,157,634.21	3.0%	43	2.7%
85% > & <= 90%	\$27,625,472.51	7.5%	92	5.7%
90% > & <= 95%	\$29,461,977.83	8.0%	106	6.6%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
\$369,701,919.29	100.0%	1,607	100.0%	

TABLE 3

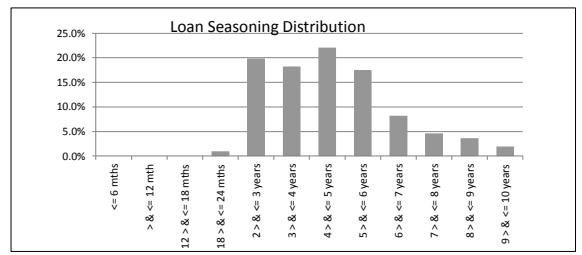
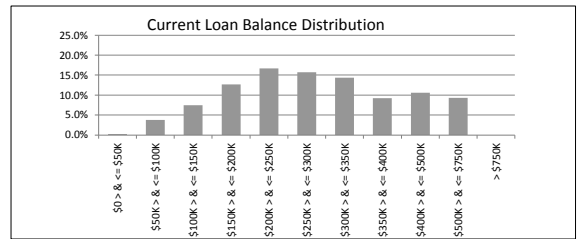
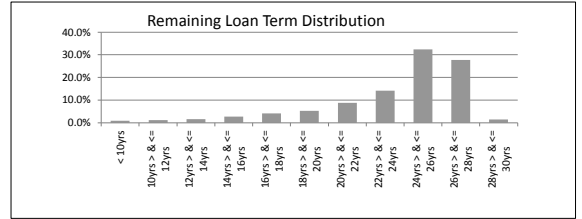
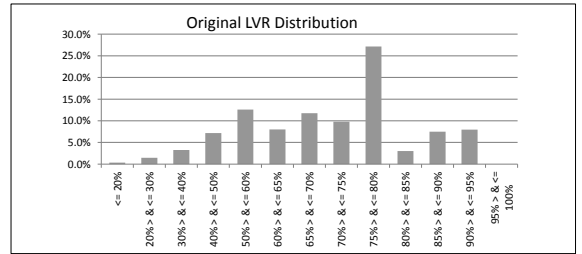
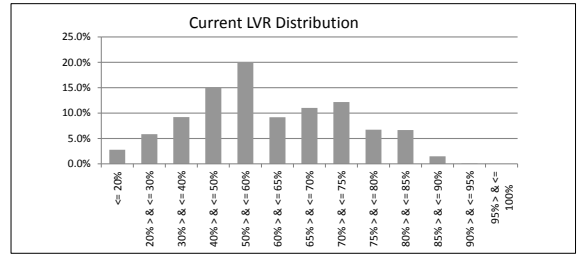
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,396,997.51	0.9%	35	2.2%
10 year > & <= 12 years	\$4,268,412.62	1.2%	38	2.4%
12 year > & <= 14 years	\$5,842,768.96	1.6%	44	2.7%
14 year > & <= 16 years	\$9,731,314.03	2.6%	69	4.3%
16 year > & <= 18 years	\$15,377,558.91	4.2%	86	5.4%
18 year > & <= 20 years	\$19,522,195.53	5.3%	98	6.1%
20 year > & <= 22 years	\$32,554,843.61	8.8%	150	9.3%
22 year > & <= 24 years	\$52,080,280.07	14.1%	232	14.4%
24 year > & <= 26 years	\$119,683,241.14	32.4%	488	30.4%
26 year > & <= 28 years	\$102,271,943.76	27.7%	352	21.9%
28 year > & <= 30 years	\$4,972,363.15	1.3%	15	0.9%
\$369,701,919.29	100.0%	1,607	100.0%	

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,024,654.39	0.3%	48	3.0%
\$50000 > & <= \$100000	\$13,842,411.83	3.7%	181	11.3%
\$100000 > & <= \$150000	\$27,588,868.93	7.5%	218	13.6%
\$150000 > & <= \$200000	\$46,783,071.18	12.7%	270	16.8%
\$200000 > & <= \$250000	\$61,757,892.46	16.7%	275	17.1%
\$250000 > & <= \$300000	\$58,183,535.08	15.7%	213	13.3%
\$300000 > & <= \$350000	\$53,037,472.43	14.3%	163	10.1%
\$350000 > & <= \$400000	\$33,924,340.99	9.2%	91	5.7%
\$400000 > & <= \$450000	\$22,963,562.71	6.2%	54	3.4%
\$450000 > & <= \$500000	\$16,095,470.09	4.4%	34	2.1%
\$500000 > & <= \$750000	\$34,500,639.20	9.3%	60	3.7%
> \$750,000	\$0.00	0.0%	0	0.0%
\$369,701,919.29	100.0%	1,607	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	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%
18 > & <= 24 mths	\$3,623,579.39	1.0%	13	0.8%
2 > & <= 3 years	\$73,529,881.63	19.9%	261	16.2%
3 > & <= 4 years	\$67,442,707.55	18.2%	274	17.1%
4 > & <= 5 years	\$81,652,887.95	22.1%	361	22.5%
5 > & <= 6 years	\$64,868,178.57	17.5%	292	18.2%
6 > & <= 7 years	\$30,239,783.23	8.2%	146	9.1%
7 > & <= 8 years	\$17,009,522.22	4.6%	95	5.9%
8 > & <= 9 years	\$13,440,110.97	3.6%	64	4.0%
9 > & <= 10 years	\$7,300,014.52	2.0%	37	2.3%
> 10 years	\$10,595,253.26	2.9%	64	4.0%
\$369,701,919.29	100.0%	1,607	100.0%	



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	18-Jan-21
Collections Period ending	31-Dec-20

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2611	\$7,700,180.81	2.1%	25	1.6%
2914	\$7,185,600.69	1.9%	23	1.4%
2615	\$6,653,062.00	1.8%	30	1.9%
5114	\$5,990,369.41	1.6%	29	1.8%
5162	\$5,294,793.73	1.4%	29	1.8%
2620	\$5,113,243.74	1.4%	20	1.2%
2617	\$4,902,050.35	1.3%	19	1.2%
2905	\$4,854,985.38	1.3%	20	1.2%
5108	\$4,711,411.63	1.3%	31	1.9%
2650	\$4,508,784.78	1.2%	23	1.4%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$65,850,092.87	17.8%	262	16.3%
New South Wales	\$51,089,776.06	13.8%	212	13.2%
Northern Territory	\$1,013,640.54	0.3%	3	0.2%
Queensland	\$4,726,547.24	1.3%	18	1.1%
South Australia	\$162,344,846.80	43.9%	804	50.0%
Tasmania	\$599,199.73	0.2%	3	0.2%
Victoria	\$18,808,748.83	5.1%	58	3.6%
Western Australia	\$65,269,067.22	17.7%	247	15.4%
	\$369,701,919.29	100.0%	1,607	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$288,287,877.70	78.0%	1235	76.9%
Non-metro	\$77,507,568.50	21.0%	357	22.2%
Inner-city	\$3,906,473.09	1.1%	15	0.9%
	\$369,701,919.29	100.0%	1,607	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$336,356,207.05	91.0%	1450	90.2%
Residential Unit	\$30,406,101.92	8.2%	143	8.9%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,939,610.32	0.8%	14	0.9%
	\$369,701,919.29	100.0%	1,607	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$326,395,417.20	88.3%	1405	87.4%
Investment	\$43,306,502.09	11.7%	202	12.6%
	\$369,701,919.29	100.0%	1,607	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$4,424,667.58	1.2%	15	0.9%
Pay-as-you-earn employee (casual)	\$13,476,998.56	3.6%	67	4.2%
Pay-as-you-earn employee (full time)	\$273,235,907.46	73.9%	1151	71.6%
Pay-as-you-earn employee (part time)	\$33,460,664.71	9.1%	155	9.6%
Self employed	\$26,307,833.53	7.1%	107	6.7%
No data	\$18,795,847.45	5.1%	112	7.0%
Director	\$0.00	0.0%	0	0.0%
	\$369,701,919.29	100.0%	1,607	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$344,030,768.58	93.1%	1512	94.1%
Genworth	\$25,671,150.71	6.9%	95	5.9%
	\$369,701,919.29	100.0%	1,607	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<= 0 days	\$364,476,192.23	98.6%	1586	98.7%
0 > and <= 30 days	\$4,418,184.85	1.2%	17	1.1%
30 > and <= 60 days	\$202,779.83	0.1%	1	0.1%
60 > and <= 90 days	\$81,389.48	0.0%	1	0.1%
90 > days	\$524,372.90	0.1%	2	0.1%
	\$369,701,919.29	100.0%	1,607	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$297,308,869.43	80.4%	1306	81.3%
Fixed	\$72,393,049.86	19.6%	301	18.7%
	\$369,701,919.29	100.0%	1,607	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.34%	301

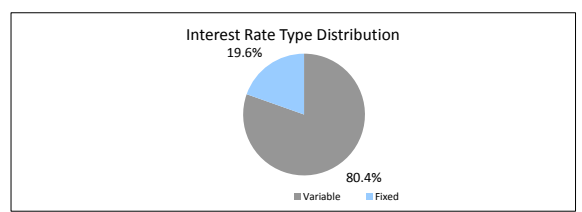
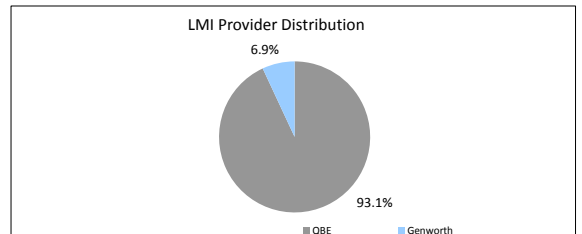
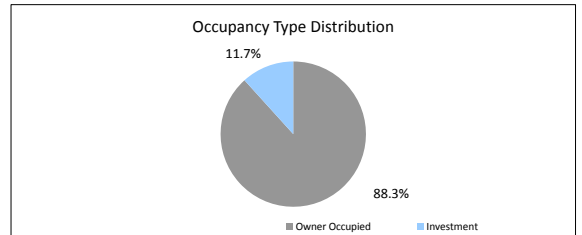
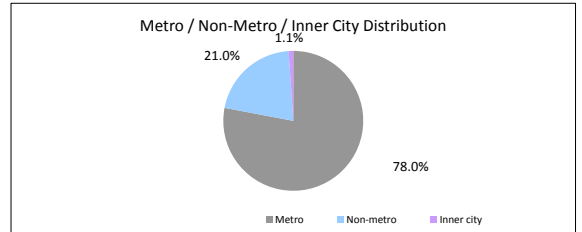
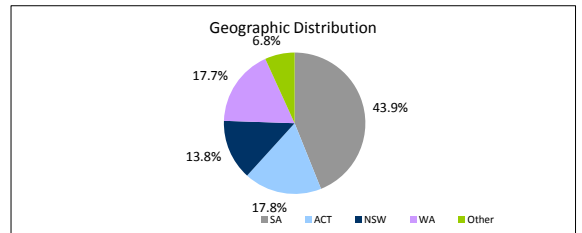
TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	3	0.19%	\$1,052,059.89

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-20**

SUMMARY		31-Dec-20
Pool Balance		\$19,038,433.42
Number of Loans		99
Avg Loan Balance		\$192,307.41
Maximum Loan Balance		\$629,424.19
Minimum Loan Balance		\$18,870.26
Weighted Avg Interest Rate		3.36%
Weighted Avg Seasoning (mths)		55.4
Maximum Remaining Term (mths)		338.00
Weighted Avg Remaining Term (mths)		283.26
Maximum Current LVR		86.41%
Weighted Avg Current LVR		57.21%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,687,955.01	8.9%	20	20.2%	
20% > & <= 30%	\$1,255,627.03	6.6%	12	12.1%	
30% > & <= 40%	\$970,786.11	5.1%	9	9.1%	
40% > & <= 50%	\$2,097,854.02	11.0%	11	11.1%	
50% > & <= 60%	\$2,563,871.06	13.5%	13	13.1%	
60% > & <= 65%	\$2,166,649.95	11.4%	7	7.1%	
65% > & <= 70%	\$1,314,784.53	6.9%	5	5.1%	
70% > & <= 75%	\$3,801,617.05	20.0%	13	13.1%	
75% > & <= 80%	\$676,545.22	3.6%	2	2.0%	
80% > & <= 85%	\$1,953,799.63	10.3%	5	5.1%	
85% > & <= 90%	\$548,943.81	2.9%	2	2.0%	
90% > & <= 95%	\$0.00	0.0%	0	0.0%	
95% > & <= 100%	\$0.00	0.0%	0	0.0%	
	\$19,038,433.42	100.0%	99	100.0%	

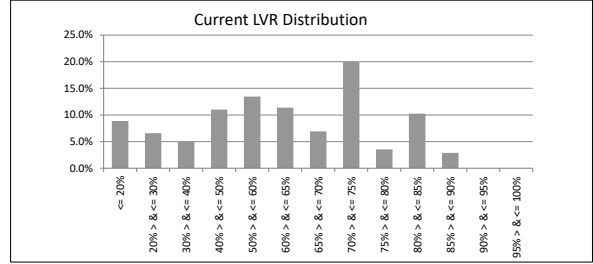


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$210,742.59	1.1%	6	6.1%	
\$50000 > & <= \$100000	\$1,709,993.42	9.0%	23	23.2%	
\$100000 > & <= \$150000	\$2,039,726.39	10.7%	16	16.2%	
\$150000 > & <= \$200000	\$2,464,565.63	12.9%	14	14.1%	
\$200000 > & <= \$250000	\$2,463,298.96	12.9%	11	11.1%	
\$250000 > & <= \$300000	\$2,722,591.54	14.3%	10	10.1%	
\$300000 > & <= \$350000	\$2,224,479.61	11.7%	7	7.1%	
\$350000 > & <= \$400000	\$2,256,218.78	11.9%	6	6.1%	
\$400000 > & <= \$450000	\$829,587.74	4.4%	2	2.0%	
\$450000 > & <= \$500000	\$955,400.35	5.0%	2	2.0%	
\$500000 > & <= \$750000	\$1,161,828.41	6.1%	2	2.0%	
> \$750,000	\$0.00	0.0%	0	0.0%	
	\$19,038,433.42	100.0%	99	100.0%	

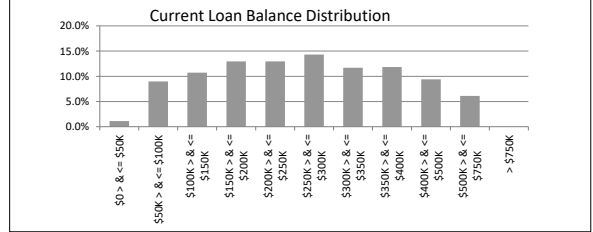


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	\$0.00	0.0%	0	0.0%	
> & <= 12 mth	\$0.00	0.0%	0	0.0%	
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%	
18 > & <= 24 mths	\$1,189,928.92	6.3%	4	4.0%	
2 > & <= 3 years	\$8,234,952.59	43.3%	35	35.4%	
3 > & <= 4 years	\$2,803,625.62	14.7%	10	10.1%	
4 > & <= 5 years	\$2,188,520.19	11.5%	9	9.1%	
5 > & <= 6 years	\$610,431.91	3.2%	3	3.0%	
6 > & <= 7 years	\$737,542.99	3.9%	9	9.1%	
7 > & <= 8 years	\$497,602.02	2.6%	5	5.1%	
8 > & <= 9 years	\$570,809.97	3.0%	6	6.1%	
9 > & <= 10 years	\$552,636.74	2.9%	3	3.0%	
> 10 years	\$1,652,382.47	8.7%	15	15.2%	
	\$19,038,433.42	100.0%	99	100.0%	

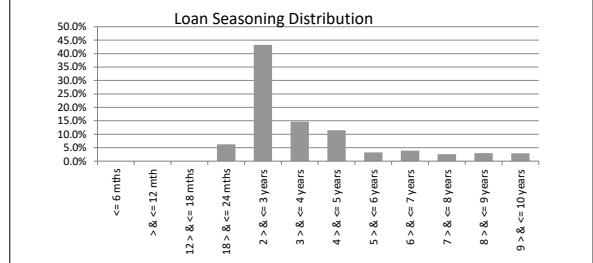


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$4,522,691.33	23.8%	24	24.2%	
New South Wales	\$2,199,274.78	11.6%	8	8.1%	
Northern Territory	\$0.00	0.0%	0	0.0%	
Queensland	\$207,146.59	1.1%	1	1.0%	
South Australia	\$8,030,368.89	42.2%	48	48.5%	
Tasmania	\$175,692.97	0.9%	1	1.0%	
Victoria	\$0.00	0.0%	0	0.0%	
Western Australia	\$3,903,238.86	20.5%	17	17.2%	
	\$19,038,433.42	100.0%	99	100.0%	

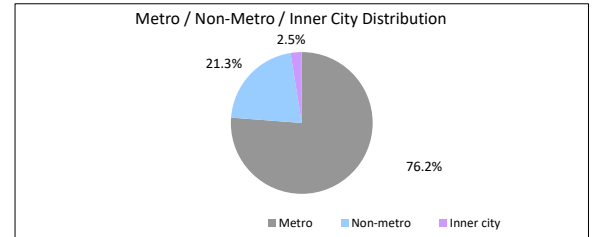


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$14,507,446.78	76.2%	76	76.8%	
Non-metro	\$4,047,362.13	21.3%	21	21.2%	
Inner city	\$483,624.51	2.5%	2	2.0%	
	\$19,038,433.42	100.0%	99	100.0%	

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$16,283,346.53	85.5%	85	85.9%	
Residential Unit	\$2,118,455.19	11.1%	11	11.1%	
Rural	\$0.00	0.0%	0	0.0%	
Semi-Rural	\$0.00	0.0%	0	0.0%	
High Density	\$636,631.70	3.3%	3	3.0%	
	\$19,038,433.42	100.0%	99	100.0%	

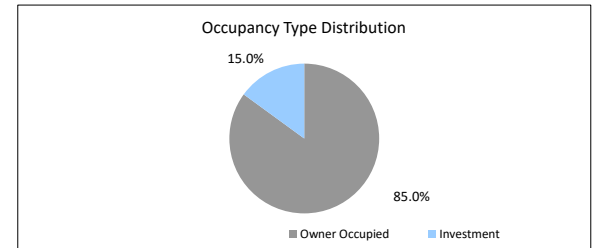


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$16,187,010.67	85.0%	84	84.8%	
Investment	\$2,851,422.75	15.0%	15	15.2%	
	\$19,038,433.42	100.0%	99	100.0%	

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$447,098.25	2.3%	2	2.0%	
Pay-as-you-earn employee (casual)	\$1,102,613.53	5.8%	4	4.0%	
Pay-as-you-earn employee (full time)	\$14,476,716.91	76.0%	74	74.7%	
Pay-as-you-earn employee (part time)	\$794,327.86	4.2%	6	6.1%	
Self employed	\$1,365,818.56	7.2%	7	7.1%	
No data	\$0.00	0.0%	0	0.0%	
Other	\$851,858.31	4.5%	6	6.1%	
	\$19,038,433.42	100.0%	99	100.0%	

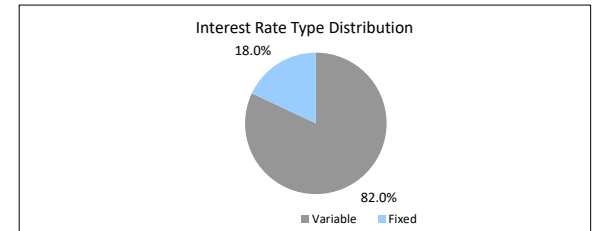


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<= 0 days	\$18,409,009.23	96.7%	98	99.0%	
0 > and <= 30 days	\$629,424.19	3.3%	1	1.0%	
30 > and <= 60 days	\$0.00	0.0%	0	0.0%	
60 > and <= 90 days	\$0.00	0.0%	0	0.0%	
90 > days	\$0.00	0.0%	0	0.0%	
	\$19,038,433.42	100.0%	99	100.0%	

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$15,608,041.98	82.0%	80	80.8%	
Fixed	\$3,430,391.44	18.0%	19	19.2%	
	\$19,038,433.42	100.0%	99	100.0%	