

The Barton Series 2014-1 Trust

Investor Reporting

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

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	66,559,212.80	66,559,212.80	24.12%	18/01/2021	0.9300%	8.00%	16.00%	AU3FN0025631
AB	AAAsf/ NR	9,000,000.00	4,754,229.48	4,754,229.48	52.82%	18/01/2021	1.4200%	5.00%	10.00%	AU3FN0025649
AC	AAAsf/ NR	7,500,000.00	3,961,857.90	3,961,857.90	52.82%	18/01/2021	N/A	2.50%	5.00%	AU3FN0025656
B	NR	7,500,000.00	3,961,857.90	3,961,857.90	52.82%	18/01/2021	N/A	0.00%	0.00%	AU3FN0025664

	AT ISSUE	31-Dec-20
Pool Balance	\$293,998,056.99	\$76,243,535.83
Number of Loans	1,391	568
Avg Loan Balance	\$211,357.34	\$134,231.58
Maximum Loan Balance	\$671,787.60	\$609,437.29
Minimum Loan Balance	\$47,506.58	\$0.00
Weighted Avg Interest Rate	5.34%	3.68%
Weighted Avg Seasoning (mths)	44.6	116.9
Maximum Remaining Term (mths)	356.00	303.00
Weighted Avg Remaining Term (mths)	301.00	231.95
Maximum Current LVR	88.01%	78.89%
Weighted Avg Current LVR	59.53%	47.15%

	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	0	\$0.00	0.00%
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%	\$8,291,933.50	10.9%	174	30.6%
20% > & <= 30%	\$8,702,671.40	11.4%	82	14.4%
30% > & <= 40%	\$9,726,172.42	12.8%	74	13.0%
40% > & <= 50%	\$10,623,702.16	13.9%	67	11.8%
50% > & <= 60%	\$13,212,315.24	17.3%	68	12.0%
60% > & <= 65%	\$10,285,795.98	13.5%	45	7.9%
65% > & <= 70%	\$8,811,389.61	11.6%	35	6.2%
70% > & <= 75%	\$4,945,259.93	6.5%	17	3.0%
75% > & <= 80%	\$1,644,990.59	2.2%	6	1.1%
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%
	\$76,243,535.83	100.0%	568	100.0%

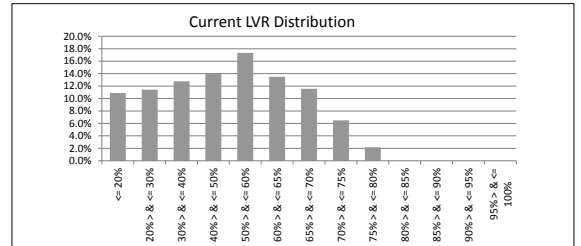


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$113,933.40	0.1%	3	0.5%
25% > & <= 30%	\$1,355,707.21	1.8%	18	3.2%
30% > & <= 40%	\$3,594,575.87	4.7%	44	7.7%
40% > & <= 50%	\$4,567,095.27	6.0%	50	8.8%
50% > & <= 60%	\$6,976,850.63	9.2%	67	11.8%
60% > & <= 65%	\$3,052,186.56	4.0%	34	6.0%
65% > & <= 70%	\$8,892,582.88	11.7%	66	11.6%
70% > & <= 75%	\$7,255,494.72	9.5%	50	8.8%
75% > & <= 80%	\$25,645,050.96	33.6%	153	26.9%
80% > & <= 85%	\$2,946,350.88	3.9%	15	2.6%
85% > & <= 90%	\$7,142,919.94	9.4%	37	6.5%
90% > & <= 95%	\$3,969,221.83	5.2%	27	4.8%
95% > & <= 100%	\$731,565.68	1.0%	4	0.7%
	\$76,243,535.83	100.0%	568	100.0%

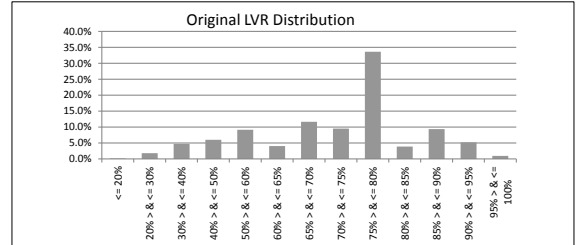


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$872,065.40	1.1%	18	3.2%
10 year > & <= 12 years	\$1,560,141.97	2.0%	20	3.5%
12 year > & <= 14 years	\$3,921,550.06	5.1%	47	8.3%
14 year > & <= 16 years	\$5,862,347.18	7.7%	59	10.4%
16 year > & <= 18 years	\$10,379,719.15	13.6%	98	17.3%
18 year > & <= 20 years	\$13,392,659.26	17.6%	95	16.7%
20 year > & <= 22 years	\$21,856,249.47	28.7%	146	25.7%
22 year > & <= 24 years	\$17,881,475.93	23.5%	84	14.8%
24 year > & <= 26 years	\$517,327.41	0.7%	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%
	\$76,243,535.83	100.0%	568	100.0%

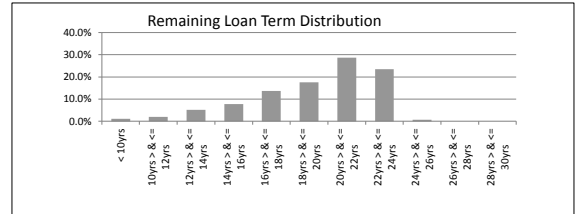
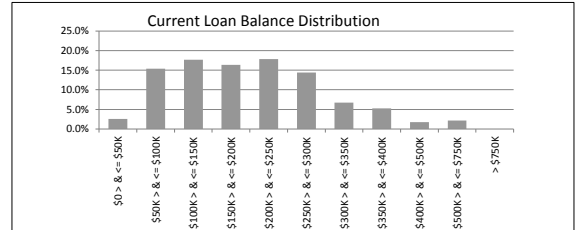


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,937,946.37	2.5%	99	17.4%
\$50000 > & <= \$100000	\$11,729,010.64	15.4%	155	27.3%
\$100000 > & <= \$150000	\$13,461,518.89	17.7%	108	19.0%
\$150000 > & <= \$200000	\$12,451,881.25	16.3%	72	12.7%
\$200000 > & <= \$250000	\$13,597,490.80	17.8%	61	10.7%
\$250000 > & <= \$300000	\$11,003,441.61	14.4%	40	7.0%
\$300000 > & <= \$350000	\$5,103,090.72	6.7%	16	2.8%
\$350000 > & <= \$400000	\$3,974,495.91	5.2%	11	1.9%
\$400000 > & <= \$450000	\$949,598.36	1.2%	2	0.4%
\$450000 > & <= \$500000	\$468,824.74	0.6%	1	0.2%
\$500000 > & <= \$750000	\$1,686,236.54	2.2%	3	0.5%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$76,243,535.83	100.0%	568	100.0%



The Barton Series 2014-1 Trust

Investor Reporting

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

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	\$4,162,377.31	5.5%	24	4.2%
7 > & <= 8 years	\$19,953,748.07	26.2%	112	19.7%
8 > & <= 9 years	\$13,497,369.07	17.7%	92	16.2%
9 > & <= 10 years	\$12,692,300.44	16.6%	100	17.6%
> 10 years	\$25,937,740.94	34.0%	240	42.3%
Total	\$76,243,535.83	100.0%	568	100.0%

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
5700	\$2,101,370.78	2.8%	20	3.5%
5092	\$1,948,584.24	2.6%	15	2.6%
2905	\$1,615,045.47	2.1%	13	2.3%
5169	\$1,515,861.51	2.0%	12	2.1%
5162	\$1,502,679.16	2.0%	13	2.3%
5158	\$1,447,397.67	1.9%	13	2.3%
5108	\$1,381,671.71	1.8%	13	2.3%
2617	\$1,300,892.82	1.7%	8	1.4%
6210	\$1,160,338.22	1.5%	6	1.1%
2614	\$1,159,290.07	1.5%	8	1.4%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$12,541,240.53	16.4%	97	17.1%
New South Wales	\$3,879,447.39	5.1%	25	4.4%
Northern Territory	\$307,149.46	0.4%	1	0.2%
Queensland	\$517,897.42	0.7%	5	0.9%
South Australia	\$38,720,484.94	50.8%	332	58.5%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$273,539.23	0.4%	3	0.5%
Western Australia	\$20,003,776.86	26.2%	105	18.5%
Total	\$76,243,535.83	100.0%	568	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$64,455,389.80	84.5%	476	83.8%
Non-metro	\$11,296,437.02	14.8%	90	15.8%
Inner city	\$491,709.01	0.6%	2	0.4%
Total	\$76,243,535.83	100.0%	568	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$67,241,055.23	88.2%	502	88.4%
Residential Unit	\$7,886,835.05	10.3%	60	10.6%
Rural	\$349,962.03	0.5%	2	0.4%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$765,683.52	1.0%	4	0.7%
Total	\$76,243,535.83	100.0%	568	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$71,136,408.81	93.3%	531	93.5%
Investment	\$5,107,126.82	6.7%	37	6.5%
Total	\$76,243,535.83	100.0%	568	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$1,148,987.83	1.5%	7	1.2%
Pay-as-you-earn employee (casual)	\$2,434,819.58	3.2%	18	3.2%
Pay-as-you-earn employee (full time)	\$61,513,760.13	80.7%	446	78.5%
Pay-as-you-earn employee (part time)	\$4,909,883.61	6.4%	45	7.9%
Self employed	\$3,880,646.13	5.1%	25	4.4%
No data	\$2,354,438.55	3.1%	27	4.8%
Director	\$0.00	0.0%	0	0.0%
Total	\$76,243,535.83	100.0%	568	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$68,048,822.39	89.3%	524	92.3%
Genworth	\$8,194,713.44	10.7%	44	7.7%
Total	\$76,243,535.83	100.0%	568	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$75,323,478.72	98.8%	561	98.8%
0 > and <= 30 days	\$920,057.11	1.2%	7	1.2%
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%
Total	\$76,243,535.83	100.0%	568	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$66,131,445.39	86.7%	503	88.6%
Fixed	\$10,112,090.44	13.3%	65	11.4%
Total	\$76,243,535.83	100.0%	568	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.30%	65

TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	3	0.53%	\$1,196,607.83

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.

