

# The Barton Series 2019-1 Trust

## Investor Reporting

Payment Date	17-Dec-21
Collections Period ending	30-Nov-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	254,486,140.62	254,486,140.62	55.32%	17/12/2021	1.22%	8.00%	13.58%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	17/12/2021	1.47%	4.30%	7.30%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/12/2021	1.62%	2.80%	4.75%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	17/12/2021	1.87%	1.15%	1.95%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/12/2021	2.52%	0.25%	0.42%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/12/2021	5.82%	N/A	N/A	AU3FN0051785

	AT ISSUE	30-Nov-21
Pool Balance	\$495,996,628.58	\$292,148,949.03
Number of Loans	1,974	1,353
Avg Loan Balance	\$251,264.76	\$215,926.79
Maximum Loan Balance	\$742,616.96	\$717,954.70
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.19%
Weighted Avg Seasoning (mths)	43.03	69.91
Maximum Remaining Term (mths)	353.00	336.00
Weighted Avg Remaining Term (mths)	297.68	272.64
Maximum Current LVR	89.70%	97.98%
Weighted Avg Current LVR	59.88%	54.27%

	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$77,726.47	0.03%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	2	\$497,714.95	0.17%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$11,526,869.46	3.9%	178	13.0%
20% > & <= 30%	\$18,726,520.79	6.4%	130	9.6%
30% > & <= 40%	\$32,701,462.67	11.2%	182	13.5%
40% > & <= 50%	\$47,264,289.34	16.2%	212	15.7%
50% > & <= 60%	\$62,857,100.90	21.5%	250	18.5%
60% > & <= 65%	\$26,952,609.90	9.2%	99	7.3%
65% > & <= 70%	\$34,181,777.16	11.7%	118	8.7%
70% > & <= 75%	\$26,893,555.48	9.2%	86	6.4%
75% > & <= 80%	\$18,662,545.28	6.4%	61	4.5%
80% > & <= 85%	\$11,439,656.21	3.9%	36	2.7%
85% > & <= 90%	\$673,121.22	0.2%	2	0.1%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$269,440.62	0.1%	1	0.1%
	\$292,148,949.03	100.0%	1,353	100.0%

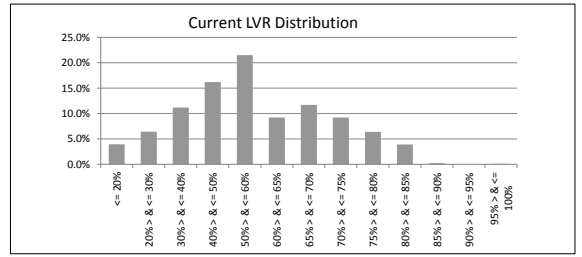


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,012,402.11	0.3%	10	0.7%
25% > & <= 30%	\$4,186,418.17	1.4%	38	2.8%
30% > & <= 40%	\$8,708,397.31	3.0%	72	5.3%
40% > & <= 50%	\$21,657,612.64	7.4%	144	10.6%
50% > & <= 60%	\$35,047,286.10	12.0%	173	12.8%
60% > & <= 65%	\$21,301,676.70	7.3%	111	8.2%
65% > & <= 70%	\$34,768,348.29	11.9%	150	11.1%
70% > & <= 75%	\$28,652,315.30	9.8%	125	9.2%
75% > & <= 80%	\$81,563,452.85	27.9%	326	24.1%
80% > & <= 85%	\$9,600,382.31	3.3%	36	2.7%
85% > & <= 90%	\$20,680,079.37	7.1%	74	5.5%
90% > & <= 95%	\$24,970,577.88	8.5%	94	6.9%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$292,148,949.03	100.0%	1,353	100.0%

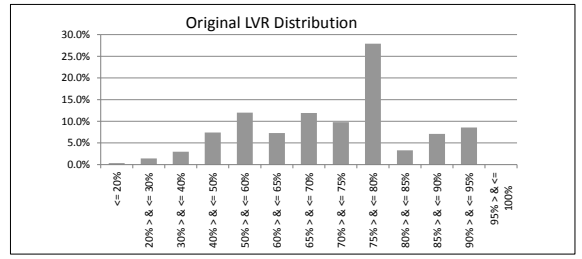


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$2,890,043.35	1.0%	37	2.7%
10 year > & <= 12 years	\$3,874,962.01	1.3%	35	2.6%
12 year > & <= 14 years	\$5,260,829.88	1.8%	42	3.1%
14 year > & <= 16 years	\$10,671,955.69	3.7%	71	5.2%
16 year > & <= 18 years	\$13,036,147.91	4.5%	77	5.7%
18 year > & <= 20 years	\$20,333,373.83	7.0%	105	7.8%
20 year > & <= 22 years	\$31,830,038.05	10.9%	165	12.2%
22 year > & <= 24 years	\$65,849,380.95	22.5%	290	21.4%
24 year > & <= 26 years	\$94,476,970.14	32.3%	385	28.5%
26 year > & <= 28 years	\$43,925,247.22	15.0%	146	10.8%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$292,148,949.03	100.0%	1,353	100.0%

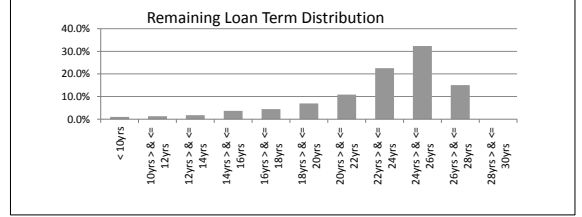


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,917,641.27	0.7%	75	5.5%
\$50000 > & <= \$100000	\$12,200,140.78	4.2%	163	12.0%
\$100000 > & <= \$150000	\$24,568,164.19	8.4%	193	14.3%
\$150000 > & <= \$200000	\$39,657,778.18	13.6%	228	16.9%
\$200000 > & <= \$250000	\$54,013,963.33	18.5%	241	17.8%
\$250000 > & <= \$300000	\$42,579,474.56	14.6%	156	11.5%
\$300000 > & <= \$350000	\$40,211,077.77	13.8%	125	9.2%
\$350000 > & <= \$400000	\$23,043,301.69	7.9%	62	4.6%
\$400000 > & <= \$450000	\$18,589,363.33	6.4%	44	3.3%
\$450000 > & <= \$500000	\$10,334,800.50	3.5%	22	1.6%
\$500000 > & <= \$750000	\$25,023,243.43	8.6%	44	3.3%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$292,148,949.03	100.0%	1,353	100.0%

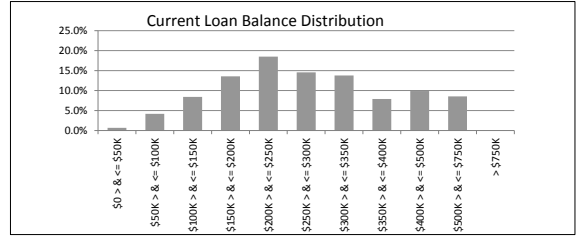
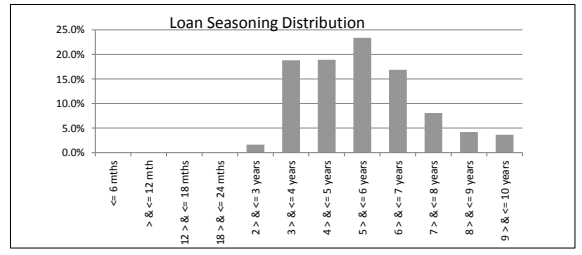


TABLE 5

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	\$0.00	0.0%	0	0.0%
2 > & <= 3 years	\$4,733,869.89	1.6%	19	1.4%
3 > & <= 4 years	\$54,959,269.20	18.8%	208	15.4%
4 > & <= 5 years	\$55,245,556.62	18.9%	241	17.8%
5 > & <= 6 years	\$68,300,801.96	23.4%	313	23.1%
6 > & <= 7 years	\$49,231,583.61	16.9%	239	17.7%
7 > & <= 8 years	\$23,540,273.22	8.1%	122	9.0%
8 > & <= 9 years	\$12,222,795.27	4.2%	76	5.6%
9 > & <= 10 years	\$10,609,056.66	3.6%	54	4.0%
> 10 years	\$13,305,742.60	4.6%	81	6.0%
	\$292,148,949.03	100.0%	1,353	100.0%



# The Barton Series 2019-1 Trust

## Investor Reporting

Payment Date	17-Dec-21
Collections Period ending	30-Nov-21

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2615	\$5,722,563.15	2.0%	27	2.0%
2611	\$5,453,060.37	1.9%	17	1.3%
2914	\$5,132,973.70	1.8%	18	1.3%
5114	\$4,691,968.68	1.6%	24	1.8%
2620	\$4,580,187.64	1.6%	19	1.4%
5162	\$4,246,202.04	1.5%	26	1.9%
2617	\$4,226,478.36	1.4%	18	1.3%
5158	\$3,530,974.03	1.2%	19	1.4%
2905	\$3,354,249.60	1.1%	15	1.1%
5169	\$3,281,581.29	1.1%	15	1.1%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$50,547,615.43	17.3%	216	16.0%
New South Wales	\$39,045,070.02	13.4%	174	12.9%
Northern Territory	\$985,210.30	0.3%	3	0.2%
Queensland	\$3,279,767.35	1.1%	13	1.0%
South Australia	\$129,556,840.39	44.3%	680	50.3%
Tasmania	\$596,092.97	0.2%	3	0.2%
Victoria	\$12,161,156.44	4.2%	42	3.1%
Western Australia	\$55,977,196.13	19.2%	222	16.4%
	\$292,148,949.03	100.0%	1,353	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$230,441,891.40	78.9%	1050	77.6%
Non-metro	\$58,631,558.05	20.1%	290	21.4%
Inner city	\$3,075,499.58	1.1%	13	1.0%
	\$292,148,949.03	100.0%	1,353	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$266,911,336.97	91.4%	1225	90.5%
Residential Unit	\$22,619,573.18	7.7%	115	8.5%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,618,038.88	0.9%	13	1.0%
	\$292,148,949.03	100.0%	1,353	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$259,346,241.50	88.8%	1182	87.4%
Investment	\$32,802,707.53	11.2%	171	12.6%
	\$292,148,949.03	100.0%	1,353	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$3,521,388.71	1.2%	15	1.1%
Pay-as-you-earn employee (casual)	\$10,165,890.59	3.5%	53	3.9%
Pay-as-you-earn employee (full time)	\$212,455,311.36	72.7%	953	70.4%
Pay-as-you-earn employee (part time)	\$27,203,998.48	9.3%	134	9.9%
Self employed	\$22,694,880.71	7.8%	98	7.2%
No data	\$16,107,479.18	5.5%	100	7.4%
Director	\$0.00	0.0%	0	0.0%
	\$292,148,949.03	100.0%	1,353	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$271,000,440.10	92.8%	1272	94.0%
Genworth	\$21,148,508.93	7.2%	81	6.0%
	\$292,148,949.03	100.0%	1,353	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$288,168,890.59	98.6%	1332	98.4%
0 > and <= 30 days	\$3,404,617.02	1.2%	18	1.3%
30 > and <= 60 days	\$77,726.47	0.0%	1	0.1%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$497,714.95	0.2%	2	0.1%
	\$292,148,949.03	100.0%	1,353	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$218,782,513.05	74.9%	1041	76.9%
Fixed	\$73,366,435.98	25.1%	312	23.1%
	\$292,148,949.03	100.0%	1,353	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	2.87%	312

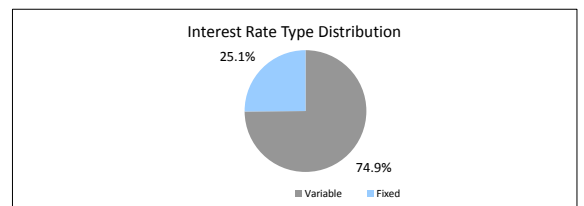
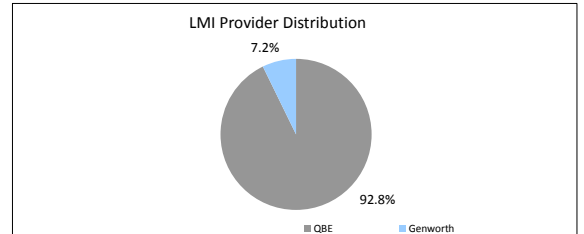
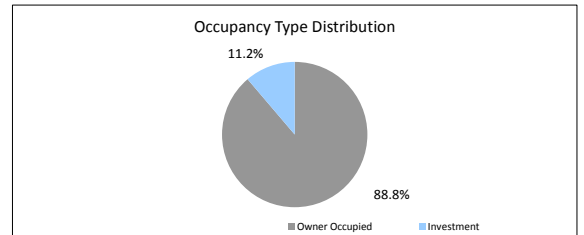
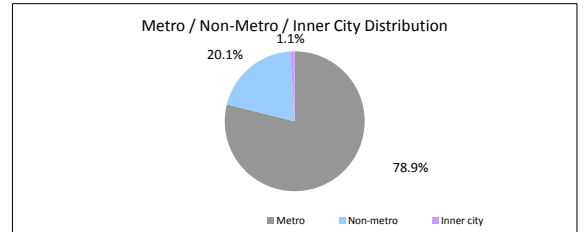
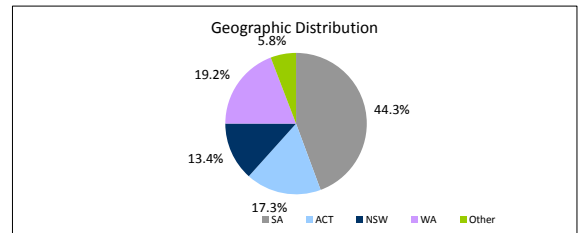
TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	1	0.07%	\$539,194.53

TABLE 17

Foreclosure, Claims and Losses (cumulative)	Balance	Loan Count
Properties foreclosed	\$228,274.33	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 **30-Nov-21**

**SUMMARY** 30-Nov-21

Pool Balance	\$12,487,046.21
Number of Loans	76
Avg Loan Balance	\$164,303.24
Maximum Loan Balance	\$545,194.71
Minimum Loan Balance	\$0.00
Weighted Avg Interest Rate	3.17%
Weighted Avg Seasoning (mths)	64.1
Maximum Remaining Term (mths)	327.00
Weighted Avg Remaining Term (mths)	272.30
Maximum Current LVR	82.88%
Weighted Avg Current LVR	51.26%

**TABLE 1**

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,249,545.03	10.0%	20	26.3%
20% > & <= 30%	\$625,372.61	5.0%	7	9.2%
30% > & <= 40%	\$1,142,723.84	9.2%	8	10.5%
40% > & <= 50%	\$1,455,868.10	11.7%	9	11.8%
50% > & <= 60%	\$3,590,473.27	28.8%	17	22.4%
60% > & <= 65%	\$1,653,411.78	13.2%	4	5.3%
65% > & <= 70%	\$1,175,415.63	9.4%	5	6.6%
70% > & <= 75%	\$835,741.28	6.7%	3	3.9%
75% > & <= 80%	\$193,963.65	1.6%	1	1.3%
80% > & <= 85%	\$564,531.02	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%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

**TABLE 2**

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$191,199.48	1.5%	8	10.5%
\$50000 > & <= \$100000	\$1,505,624.47	12.1%	21	27.6%
\$100000 > & <= \$150000	\$1,400,522.76	11.2%	11	14.5%
\$150000 > & <= \$200000	\$2,080,240.47	16.7%	12	15.8%
\$200000 > & <= \$250000	\$1,881,101.18	15.1%	8	10.5%
\$250000 > & <= \$300000	\$1,916,915.03	15.4%	7	9.2%
\$300000 > & <= \$350000	\$633,185.69	5.1%	2	2.6%
\$350000 > & <= \$400000	\$1,868,827.96	15.0%	5	6.6%
\$400000 > & <= \$450000	\$0.00	0.0%	0	0.0%
\$450000 > & <= \$500000	\$464,234.46	3.7%	1	1.3%
\$500000 > & <= \$750000	\$545,194.71	4.4%	1	1.3%
> \$750,000	\$0.00	0.0%	0	0.0%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

**TABLE 3**

Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	\$398,831.05	3.2%	1	1.3%
> & <= 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	\$1,079,953.50	8.6%	5	6.6%
3 > & <= 4 years	\$5,838,588.95	46.8%	26	34.2%
4 > & <= 5 years	\$1,044,616.60	8.4%	5	6.6%
5 > & <= 6 years	\$1,163,122.77	9.3%	7	9.2%
6 > & <= 7 years	\$431,697.74	3.5%	2	2.6%
7 > & <= 8 years	\$516,216.65	4.1%	7	9.2%
8 > & <= 9 years	\$139,813.52	1.1%	3	3.9%
9 > & <= 10 years	\$410,858.30	3.3%	5	6.6%
> 10 years	\$1,463,347.13	11.7%	15	19.7%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

**TABLE 4**

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$3,116,197.51	25.0%	19	25.0%
New South Wales	\$891,061.33	7.1%	3	3.9%
Northern Territory	\$0.00	0.0%	0	0.0%
Queensland	\$0.00	0.0%	0	0.0%
South Australia	\$6,623,962.54	53.0%	43	56.6%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$0.00	0.0%	0	0.0%
Western Australia	\$1,855,804.83	14.9%	11	14.5%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

**TABLE 5**

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$10,332,828.41	82.7%	61	80.3%
Non-metro	\$2,095,464.11	16.8%	14	18.4%
Inner city	\$58,753.69	0.5%	1	1.3%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

**TABLE 6**

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$11,193,677.29	89.6%	67	88.2%
Residential Unit	\$1,234,615.23	9.9%	8	10.5%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$58,753.69	0.5%	1	1.3%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

**TABLE 7**

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$10,854,625.05	86.9%	67	88.2%
Investment	\$1,632,421.16	13.1%	9	11.8%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

**TABLE 8**

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$434,862.51	3.5%	2	2.6%
Pay-as-you-earn employee (casual)	\$423,315.31	3.4%	2	2.6%
Pay-as-you-earn employee (full time)	\$9,411,721.69	75.4%	57	75.0%
Pay-as-you-earn employee (part time)	\$1,267,763.96	10.2%	7	9.2%
Self employed	\$530,740.58	4.3%	3	3.9%
No data	\$0.00	0.0%	0	0.0%
Other	\$418,642.16	3.4%	5	6.6%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

**TABLE 9**

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$12,242,598.33	98.0%	75	98.7%
0 > and <= 30 days	\$244,447.88	2.0%	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%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

**TABLE 10**

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$9,172,413.07	73.5%	59	77.6%
Fixed	\$3,314,633.14	26.5%	17	22.4%
<b>Total</b>	<b>\$12,487,046.21</b>	<b>100.0%</b>	<b>76</b>	<b>100.0%</b>

