

# The Barton Series 2014-1 Trust

## Investor Reporting

Payment Date	17-Mar-21
Collections Period ending	28-Feb-21

### NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

Class	Fitch/Moodys Rating	Initial Invested Amount (AS)	Invested Amount (AS)	Stated Amount (AS)	Note Factor (current distribution date)	Current Distribution Date	Interest Rate	Original Subordination	Current Subordination	
A	AAAsf/Aaa(sf)	276,000,000.00	63,658,958.06	63,658,958.06	23.06%	17/03/2021	0.9150%	8.00%	16.00%	AU3FN0025631
AB	AAAsf/ NR	9,000,000.00	4,547,068.43	4,547,068.43	50.52%	17/03/2021	1.4050%	5.00%	10.00%	AU3FN0025649
AC	AAAsf/ NR	7,500,000.00	3,789,223.68	3,789,223.68	50.52%	17/03/2021	N/A	2.50%	5.00%	AU3FN0025656
B	NR	7,500,000.00	3,789,223.68	3,789,223.68	50.52%	17/03/2021	N/A	0.00%	0.00%	AU3FN0025664

### SUMMARY

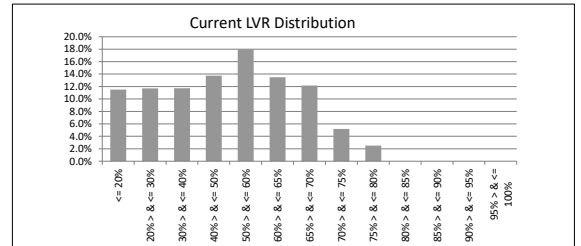
	AT ISSUE	28-Feb-21
Pool Balance	\$293,998,056.99	\$74,298,503.77
Number of Loans	1,391	560
Avg Loan Balance	\$211,357.34	\$132,675.90
Maximum Loan Balance	\$671,787.60	\$611,117.40
Minimum Loan Balance	\$47,506.58	\$0.00
Weighted Avg Interest Rate	5.34%	3.66%
Weighted Avg Seasoning (mths)	44.6	118.8
Maximum Remaining Term (mths)	356.00	301.00
Weighted Avg Remaining Term (mths)	301.00	230.11
Maximum Current LVR	88.01%	78.54%
Weighted Avg Current LVR	59.53%	46.95%

### ARREARS

	# 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%

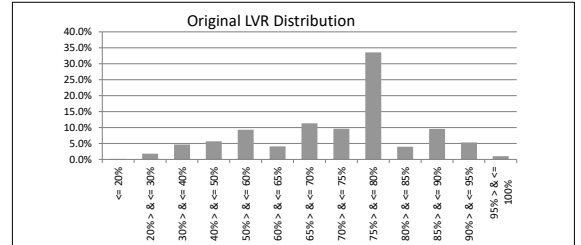
### TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$8,552,348.22	11.5%	178	31.8%
20% > & <= 30%	\$8,691,131.61	11.7%	81	14.5%
30% > & <= 40%	\$8,703,306.98	11.7%	68	12.1%
40% > & <= 50%	\$10,218,434.68	13.8%	64	11.4%
50% > & <= 60%	\$13,365,198.15	18.0%	70	12.5%
60% > & <= 65%	\$10,020,118.71	13.5%	43	7.7%
65% > & <= 70%	\$9,038,083.33	12.2%	36	6.4%
70% > & <= 75%	\$3,851,224.46	5.2%	14	2.5%
75% > & <= 80%	\$1,858,657.63	2.5%	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%
	\$74,298,503.77	100.0%	560	100.0%



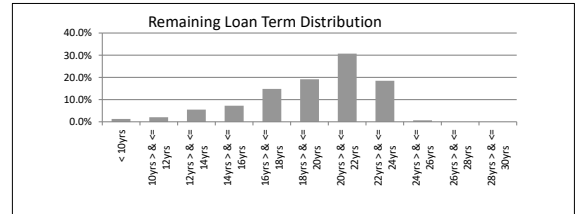
### TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$112,263.26	0.2%	3	0.5%
25% > & <= 30%	\$1,335,389.64	1.8%	18	3.2%
30% > & <= 40%	\$3,474,832.58	4.7%	42	7.5%
40% > & <= 50%	\$4,229,944.73	5.7%	49	8.8%
50% > & <= 60%	\$6,921,406.03	9.3%	67	12.0%
60% > & <= 65%	\$3,013,588.79	4.1%	33	5.9%
65% > & <= 70%	\$8,418,244.22	11.3%	64	11.4%
70% > & <= 75%	\$7,143,561.00	9.6%	50	8.9%
75% > & <= 80%	\$24,942,309.97	33.6%	151	27.0%
80% > & <= 85%	\$2,954,160.13	4.0%	15	2.7%
85% > & <= 90%	\$7,101,248.39	9.6%	37	6.6%
90% > & <= 95%	\$3,929,061.35	5.3%	27	4.8%
95% > & <= 100%	\$722,493.68	1.0%	4	0.7%
	\$74,298,503.77	100.0%	560	100.0%



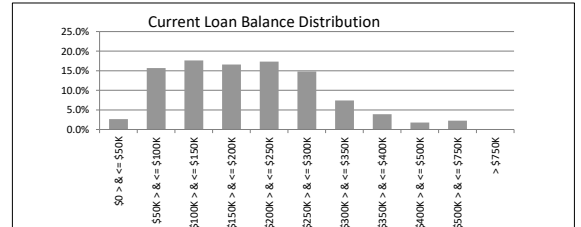
### TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$960,504.19	1.3%	20	3.6%
10 year > & <= 12 years	\$1,519,484.99	2.0%	20	3.6%
12 year > & <= 14 years	\$4,072,135.47	5.5%	47	8.4%
14 year > & <= 16 years	\$5,379,445.93	7.2%	56	10.0%
16 year > & <= 18 years	\$10,998,443.50	14.8%	101	18.0%
18 year > & <= 20 years	\$14,272,169.58	19.2%	101	18.0%
20 year > & <= 22 years	\$22,815,706.47	30.7%	150	26.8%
22 year > & <= 24 years	\$13,759,984.58	18.5%	64	11.4%
24 year > & <= 26 years	\$520,629.06	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%
	\$74,298,503.77	100.0%	560	100.0%



### TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$5000	\$1,966,172.41	2.6%	101	18.0%
\$5000 > & <= \$10000	\$11,644,602.09	15.7%	154	27.5%
\$10000 > & <= \$15000	\$13,093,291.83	17.6%	105	18.8%
\$15000 > & <= \$20000	\$12,339,439.97	16.6%	71	12.7%
\$20000 > & <= \$25000	\$12,657,569.61	17.3%	58	10.4%
\$25000 > & <= \$30000	\$10,991,656.41	14.8%	40	7.1%
\$30000 > & <= \$35000	\$5,515,591.26	7.4%	17	3.0%
\$35000 > & <= \$40000	\$2,901,762.47	3.9%	8	1.4%
\$40000 > & <= \$45000	\$951,966.92	1.3%	2	0.4%
\$45000 > & <= \$50000	\$467,473.30	0.6%	1	0.2%
\$50000 > & <= \$75000	\$1,668,957.50	2.2%	3	0.5%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$74,298,503.77	100.0%	560	100.0%



# The Barton Series 2014-1 Trust

## Investor Reporting

Payment Date	17-Mar-21
Collections Period ending	28-Feb-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	\$1,645,211.88	2.2%	10	1.8%
7 > & <= 8 years	\$20,225,767.60	27.2%	114	20.4%
8 > & <= 9 years	\$13,307,034.06	17.9%	93	16.6%
9 > & <= 10 years	\$12,451,485.53	16.8%	95	17.0%
> 10 years	\$26,669,004.70	35.9%	248	44.3%
<b>Total</b>	<b>\$74,298,503.77</b>	<b>100.0%</b>	<b>560</b>	<b>100.0%</b>

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
5092	\$1,973,086.09	2.7%	15	2.7%
5700	\$1,809,207.41	2.4%	19	3.4%
2905	\$1,635,034.99	2.2%	13	2.3%
5169	\$1,507,104.45	2.0%	12	2.1%
5158	\$1,483,379.83	2.0%	13	2.3%
5162	\$1,434,030.97	1.9%	12	2.1%
5108	\$1,371,881.45	1.8%	13	2.3%
2617	\$1,290,224.36	1.7%	8	1.4%
6210	\$1,147,290.49	1.5%	6	1.1%
2614	\$1,147,063.47	1.5%	8	1.4%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$12,231,786.53	16.5%	95	17.0%
New South Wales	\$3,835,120.52	5.2%	25	4.5%
Northern Territory	\$306,792.21	0.4%	1	0.2%
Queensland	\$283,629.91	0.4%	4	0.7%
South Australia	\$37,845,092.78	50.9%	328	58.6%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$267,696.15	0.4%	3	0.5%
Western Australia	\$19,528,385.67	26.3%	104	18.6%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$63,126,658.56	85.0%	470	83.9%
Non-metro	\$10,683,922.01	14.4%	88	15.7%
Inner city	\$487,923.20	0.7%	2	0.4%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$65,386,944.01	88.0%	494	88.2%
Residential Unit	\$7,810,278.03	10.5%	60	10.7%
Rural	\$347,099.51	0.5%	2	0.4%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$754,182.22	1.0%	4	0.7%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$69,182,450.66	93.1%	522	93.2%
Investment	\$5,116,053.11	6.9%	38	6.8%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$909,939.25	1.2%	7	1.3%
Pay-as-you-earn employee (casual)	\$2,415,005.42	3.3%	18	3.2%
Pay-as-you-earn employee (full time)	\$60,276,329.72	81.1%	440	78.6%
Pay-as-you-earn employee (part time)	\$4,558,552.75	6.1%	44	7.9%
Self employed	\$3,861,084.98	5.2%	25	4.5%
No data	\$2,277,591.65	3.1%	26	4.6%
Director	\$0.00	0.0%	0	0.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$66,170,676.65	89.1%	516	92.1%
Genworth	\$8,127,827.12	10.9%	44	7.9%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$72,175,945.13	97.1%	549	98.0%
0 > and <= 30 days	\$2,122,558.64	2.9%	11	2.0%
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%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$63,280,267.27	85.2%	492	87.9%
Fixed	\$11,018,236.50	14.8%	68	12.1%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.20%	68

TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	1	0.18%	\$520,629.06

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.

