

# The Barton Series 2014-1 Trust

## Investor Reporting

Payment Date	17-Dec-20
Collections Period ending	30-Nov-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%	17/12/2020	0.9300%	8.00%	16.00%	AU3FN0025631
AB	AAAsf/ NR	9,000,000.00	4,754,229.48	4,754,229.48	52.82%	17/12/2020	1.4200%	5.00%	10.00%	AU3FN0025649
AC	AAAsf/ NR	7,500,000.00	3,961,857.90	3,961,857.90	52.82%	17/12/2020	N/A	2.50%	5.00%	AU3FN0025656
B	NR	7,500,000.00	3,961,857.90	3,961,857.90	52.82%	17/12/2020	N/A	0.00%	0.00%	AU3FN0025664

	AT ISSUE	30-Nov-20
Pool Balance	\$293,998,056.99	\$77,683,488.31
Number of Loans	1,391	573
Avg Loan Balance	\$211,357.34	\$135,573.28
Maximum Loan Balance	\$671,787.60	\$608,509.24
Minimum Loan Balance	\$47,506.58	\$0.00
Weighted Avg Interest Rate	5.34%	3.74%
Weighted Avg Seasoning (mths)	44.6	115.9
Maximum Remaining Term (mths)	356.00	304.00
Weighted Avg Remaining Term (mths)	301.00	232.99
Maximum Current LVR	88.01%	79.16%
Weighted Avg Current LVR	59.53%	47.21%

	# 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%	\$7,916,554.00	10.2%	169	29.5%
20% > & <= 30%	\$9,429,039.01	12.1%	88	15.4%
30% > & <= 40%	\$9,930,365.86	12.8%	75	13.1%
40% > & <= 50%	\$10,332,050.48	13.3%	65	11.3%
50% > & <= 60%	\$14,329,235.42	18.4%	72	12.6%
60% > & <= 65%	\$9,759,226.91	12.6%	44	7.7%
65% > & <= 70%	\$9,813,659.14	12.6%	38	6.6%
70% > & <= 75%	\$4,525,183.20	5.8%	16	2.8%
75% > & <= 80%	\$1,648,174.29	2.1%	6	1.0%
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%
	\$77,683,488.31	100.0%	573	100.0%

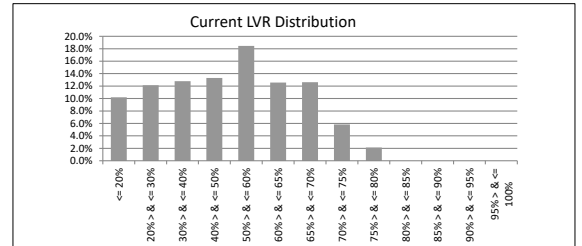


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$115,037.03	0.1%	3	0.5%
25% > & <= 30%	\$1,364,883.71	1.8%	18	3.1%
30% > & <= 40%	\$3,702,618.32	4.8%	44	7.7%
40% > & <= 50%	\$4,709,256.42	6.1%	51	8.9%
50% > & <= 60%	\$7,297,875.93	9.4%	68	11.9%
60% > & <= 65%	\$3,076,718.65	4.0%	34	5.9%
65% > & <= 70%	\$8,949,694.62	11.5%	66	11.5%
70% > & <= 75%	\$7,322,622.28	9.4%	50	8.7%
75% > & <= 80%	\$26,330,323.39	33.9%	155	27.1%
80% > & <= 85%	\$2,954,298.66	3.8%	16	2.8%
85% > & <= 90%	\$7,148,777.73	9.2%	37	6.5%
90% > & <= 95%	\$3,977,584.22	5.1%	27	4.7%
95% > & <= 100%	\$733,797.35	0.9%	4	0.7%
	\$77,683,488.31	100.0%	573	100.0%

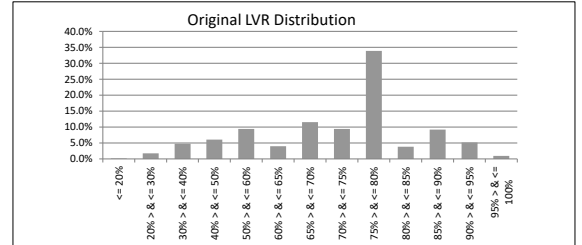


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$883,266.35	1.1%	18	3.1%
10 year > & <= 12 years	\$1,434,380.49	1.8%	18	3.1%
12 year > & <= 14 years	\$4,059,521.67	5.2%	47	8.2%
14 year > & <= 16 years	\$5,550,916.60	7.1%	58	10.1%
16 year > & <= 18 years	\$10,668,457.46	13.7%	101	17.6%
18 year > & <= 20 years	\$13,438,463.00	17.3%	92	16.1%
20 year > & <= 22 years	\$21,660,324.02	27.9%	146	25.5%
22 year > & <= 24 years	\$18,864,048.15	24.3%	91	15.9%
24 year > & <= 26 years	\$1,124,110.57	1.4%	2	0.3%
26 year > & <= 28 years	\$0.00	0.0%	0	0.0%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$77,683,488.31	100.0%	573	100.0%

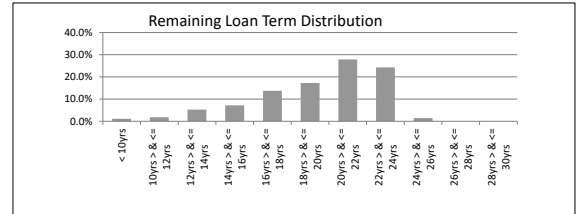
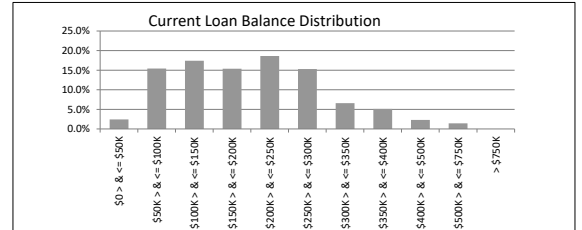


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,892,952.80	2.4%	97	16.9%
\$50000 > & <= \$100000	\$11,991,955.78	15.4%	158	27.6%
\$100000 > & <= \$150000	\$13,509,374.20	17.4%	108	18.8%
\$150000 > & <= \$200000	\$11,936,265.21	15.4%	69	12.0%
\$200000 > & <= \$250000	\$14,468,326.46	18.6%	65	11.3%
\$250000 > & <= \$300000	\$11,867,269.77	15.3%	43	7.5%
\$300000 > & <= \$350000	\$5,111,875.01	6.6%	16	2.8%
\$350000 > & <= \$400000	\$3,987,308.32	5.1%	11	1.9%
\$400000 > & <= \$450000	\$847,106.89	1.1%	2	0.3%
\$450000 > & <= \$500000	\$946,943.30	1.2%	2	0.3%
\$500000 > & <= \$750000	\$1,124,110.57	1.4%	2	0.3%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$77,683,488.31	100.0%	573	100.0%



# The Barton Series 2014-1 Trust

## Investor Reporting

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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	\$5,355,104.81	6.9%	31	5.4%
7 > & <= 8 years	\$20,124,362.23	25.9%	113	19.7%
8 > & <= 9 years	\$14,390,040.54	18.5%	98	17.1%
9 > & <= 10 years	\$12,886,825.93	16.6%	96	16.8%
> 10 years	\$24,927,154.80	32.1%	235	41.0%
	<b>\$77,683,488.31</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
5700	\$2,113,962.73	2.7%	20	3.5%
5092	\$1,959,096.25	2.5%	15	2.6%
2905	\$1,624,390.81	2.1%	13	2.3%
5169	\$1,522,214.27	2.0%	12	2.1%
5162	\$1,519,979.40	2.0%	13	2.3%
5158	\$1,451,520.98	1.9%	13	2.3%
5108	\$1,385,851.56	1.8%	13	2.3%
2617	\$1,303,171.62	1.7%	8	1.4%
2913	\$1,194,843.09	1.5%	6	1.0%
6210	\$1,174,891.96	1.5%	6	1.0%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$12,924,115.21	16.6%	98	17.1%
New South Wales	\$3,896,802.48	5.0%	25	4.4%
Northern Territory	\$308,053.83	0.4%	1	0.2%
Queensland	\$523,465.07	0.7%	5	0.9%
South Australia	\$39,437,940.75	50.8%	335	58.5%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$276,770.93	0.4%	3	0.5%
Western Australia	\$20,316,340.04	26.2%	106	18.5%
	<b>\$77,683,488.31</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$65,812,611.95	84.7%	480	83.8%
Non-metro	\$11,375,982.39	14.6%	91	15.9%
Inner city	\$494,893.97	0.6%	2	0.3%
	<b>\$77,683,488.31</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$68,638,289.51	88.4%	507	88.5%
Residential Unit	\$7,920,961.83	10.2%	60	10.5%
Rural	\$351,749.15	0.5%	2	0.3%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$772,487.82	1.0%	4	0.7%
	<b>\$77,683,488.31</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$72,530,327.28	93.4%	536	93.5%
Investment	\$5,153,161.03	6.6%	37	6.5%
	<b>\$77,683,488.31</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$1,157,146.70	1.5%	7	1.2%
Pay-as-you-earn employee (casual)	\$2,440,854.74	3.1%	18	3.1%
Pay-as-you-earn employee (full time)	\$62,640,892.30	80.6%	450	78.5%
Pay-as-you-earn employee (part time)	\$5,170,334.97	6.7%	46	8.0%
Self employed	\$3,895,972.31	5.0%	25	4.4%
No data	\$2,378,287.29	3.1%	27	4.7%
Director	\$0.00	0.0%	0	0.0%
	<b>\$77,683,488.31</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$69,470,182.31	89.4%	529	92.3%
Genworth	\$8,213,306.00	10.6%	44	7.7%
	<b>\$77,683,488.31</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$76,151,336.90	98.0%	565	98.6%
0 > and <= 30 days	\$1,532,151.41	2.0%	8	1.4%
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>\$77,683,488.31</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$68,053,706.69	87.6%	511	89.2%
Fixed	\$9,629,781.62	12.4%	62	10.8%
	<b>\$77,683,488.31</b>	<b>100.0%</b>	<b>573</b>	<b>100.0%</b>

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.41%	62

TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	3	0.52%	\$1,193,744.45

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.

