

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Dec-20
Collections Period ending	30-Nov-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	340,500,128.84	340,500,128.84	74.02%	17/12/2020	1.22%	8.00%	10.51%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	17/12/2020	1.47%	4.30%	5.65%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/12/2020	1.62%	2.80%	3.68%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	17/12/2020	1.87%	1.15%	1.51%	AU3FN0051769
C	AA+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/12/2020	2.52%	0.25%	0.33%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/12/2020	5.82%	N/A	N/A	AU3FN0051785

	AT ISSUE	30-Nov-20
Pool Balance	\$495,996,628.58	\$377,480,286.55
Number of Loans	1,974	1,633
Avg Loan Balance	\$251,264.76	\$231,157.55
Maximum Loan Balance	\$742,616.96	\$730,486.77
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.41%
Weighted Avg Seasoning (mths)	43.03	57.21
Maximum Remaining Term (mths)	353.00	348.00
Weighted Avg Remaining Term (mths)	297.68	284.09
Maximum Current LVR	89.70%	91.33%
Weighted Avg Current LVR	59.88%	57.16%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$81,145.51	0.02%
60 > and <= 90 days	1	\$203,486.54	0.05%
90 > days	2	\$521,799.34	0.14%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$9,931,291.09	2.6%	143	8.8%
20% > & <= 30%	\$21,665,769.48	5.7%	148	9.1%
30% > & <= 40%	\$36,447,350.28	9.7%	208	12.7%
40% > & <= 50%	\$55,746,729.09	14.8%	243	14.9%
50% > & <= 60%	\$70,633,848.83	18.7%	278	17.0%
60% > & <= 65%	\$37,588,554.58	10.0%	139	8.5%
65% > & <= 70%	\$41,840,371.60	11.1%	155	9.5%
70% > & <= 75%	\$45,976,054.36	12.2%	142	8.7%
75% > & <= 80%	\$26,219,216.44	6.9%	86	5.3%
80% > & <= 85%	\$24,240,555.98	6.4%	68	4.2%
85% > & <= 90%	\$6,936,163.70	1.8%	22	1.3%
90% > & <= 95%	\$254,381.12	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
Total	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,371,744.27	0.4%	13	0.8%
25% > & <= 30%	\$5,611,984.05	1.5%	49	3.0%
30% > & <= 40%	\$12,428,248.74	3.3%	85	5.2%
40% > & <= 50%	\$27,414,311.16	7.3%	168	10.3%
50% > & <= 60%	\$47,262,317.27	12.5%	211	12.9%
60% > & <= 65%	\$30,623,275.77	8.1%	141	8.6%
65% > & <= 70%	\$43,961,674.03	11.6%	182	11.1%
70% > & <= 75%	\$36,991,031.04	9.8%	151	9.2%
75% > & <= 80%	\$102,128,197.88	27.1%	388	23.8%
80% > & <= 85%	\$11,407,970.46	3.0%	44	2.7%
85% > & <= 90%	\$28,374,383.68	7.5%	94	5.8%
90% > & <= 95%	\$29,905,148.20	7.9%	107	6.6%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
Total	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 3

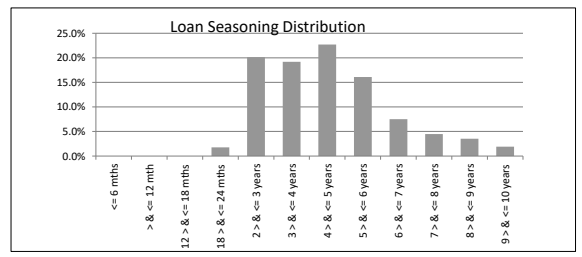
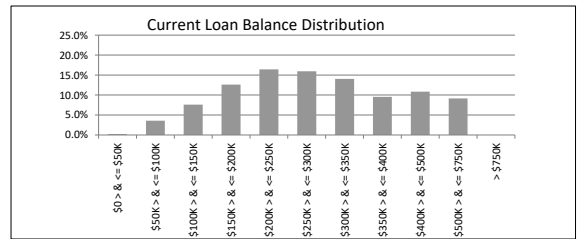
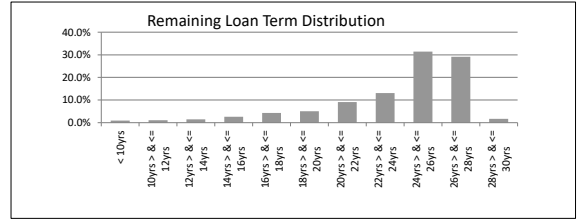
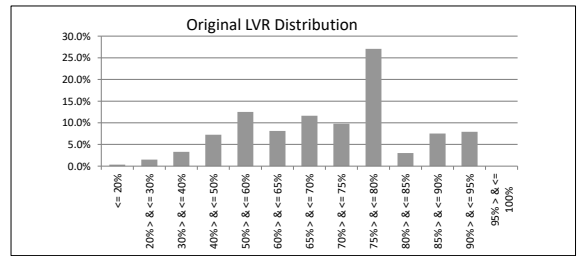
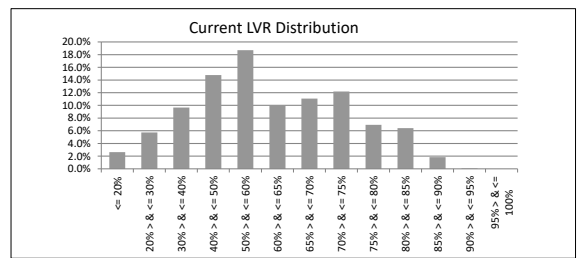
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,565,871.07	0.9%	36	2.2%
10 year > & <= 12 years	\$4,103,055.97	1.1%	36	2.2%
12 year > & <= 14 years	\$5,559,181.88	1.5%	44	2.7%
14 year > & <= 16 years	\$9,938,290.51	2.6%	68	4.2%
16 year > & <= 18 years	\$16,271,119.17	4.3%	89	5.5%
18 year > & <= 20 years	\$19,188,451.26	5.1%	97	5.9%
20 year > & <= 22 years	\$34,378,778.73	9.1%	159	9.7%
22 year > & <= 24 years	\$49,495,316.81	13.1%	223	13.7%
24 year > & <= 26 years	\$118,492,002.31	31.4%	484	29.6%
26 year > & <= 28 years	\$110,006,790.39	29.1%	379	23.2%
28 year > & <= 30 years	\$6,481,428.45	1.7%	18	1.1%
Total	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$983,846.76	0.3%	47	2.9%
\$50000 > & <= \$100000	\$13,519,814.13	3.6%	178	10.9%
\$100000 > & <= \$150000	\$28,614,723.74	7.6%	226	13.8%
\$150000 > & <= \$200000	\$47,621,993.03	12.6%	274	16.8%
\$200000 > & <= \$250000	\$62,029,453.35	16.4%	276	16.9%
\$250000 > & <= \$300000	\$60,165,184.82	15.9%	220	13.5%
\$300000 > & <= \$350000	\$52,988,774.37	14.0%	163	10.0%
\$350000 > & <= \$400000	\$36,051,973.30	9.6%	97	5.9%
\$400000 > & <= \$450000	\$22,471,901.90	6.0%	53	3.2%
\$450000 > & <= \$500000	\$18,429,940.06	4.9%	39	2.4%
\$500000 > & <= \$750000	\$34,602,681.09	9.2%	60	3.7%
> \$750,000	\$0.00	0.0%	0	0.0%
Total	\$377,480,286.55	100.0%	1,633	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	\$6,742,711.89	1.8%	25	1.5%
2 > & <= 3 years	\$76,040,784.48	20.1%	271	16.6%
3 > & <= 4 years	\$72,474,698.06	19.2%	296	18.1%
4 > & <= 5 years	\$85,684,404.35	22.7%	372	22.8%
5 > & <= 6 years	\$60,816,318.77	16.1%	279	17.1%
6 > & <= 7 years	\$28,363,199.12	7.5%	140	8.6%
7 > & <= 8 years	\$16,873,386.35	4.5%	90	5.5%
8 > & <= 9 years	\$13,287,588.74	3.5%	64	3.9%
9 > & <= 10 years	\$7,174,192.95	1.9%	34	2.1%
> 10 years	\$10,023,001.84	2.7%	62	3.8%
Total	\$377,480,286.55	100.0%	1,633	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Dec-20
Collections Period ending	30-Nov-20

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2611	\$7,732,973.62	2.0%	25	1.5%
2914	\$7,445,208.79	2.0%	24	1.5%
2615	\$6,790,817.93	1.8%	30	1.8%
5114	\$5,998,510.04	1.6%	29	1.8%
5162	\$5,711,330.25	1.5%	32	2.0%
2620	\$5,118,709.82	1.4%	20	1.2%
2617	\$4,919,047.05	1.3%	19	1.2%
2905	\$4,884,197.83	1.3%	20	1.2%
5108	\$4,735,313.54	1.3%	31	1.9%
2650	\$4,524,425.22	1.2%	23	1.4%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$67,723,027.56	17.9%	266	16.3%
New South Wales	\$53,079,342.10	14.1%	219	13.4%
Northern Territory	\$1,015,673.22	0.3%	3	0.2%
Queensland	\$4,760,533.04	1.3%	18	1.1%
South Australia	\$164,523,078.70	43.6%	812	49.7%
Tasmania	\$817,186.22	0.2%	4	0.2%
Victoria	\$18,897,907.46	5.0%	59	3.6%
Western Australia	\$66,663,538.25	17.7%	252	15.4%
	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$293,850,078.31	77.8%	1252	76.7%
Non-metro	\$79,704,170.34	21.1%	366	22.4%
Inner city	\$3,926,037.90	1.0%	15	0.9%
	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$343,970,516.06	91.1%	1476	90.4%
Residential Unit	\$30,545,989.14	8.1%	143	8.8%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,963,781.35	0.8%	14	0.9%
	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$332,411,444.93	88.1%	1425	87.3%
Investment	\$45,068,841.62	11.9%	208	12.7%
	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$4,679,149.55	1.2%	16	1.0%
Pay-as-you-earn employee (casual)	\$13,882,066.36	3.7%	68	4.2%
Pay-as-you-earn employee (full time)	\$279,258,514.61	74.0%	1172	71.8%
Pay-as-you-earn employee (part time)	\$33,602,324.90	8.9%	155	9.5%
Self employed	\$26,556,440.28	7.0%	108	6.6%
No data	\$19,501,790.85	5.2%	114	7.0%
Director	\$0.00	0.0%	0	0.0%
	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$351,282,271.68	93.1%	1536	94.1%
Genworth	\$26,198,014.87	6.9%	97	5.9%
	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$373,442,066.15	98.9%	1618	99.1%
0 > and <= 30 days	\$3,231,789.01	0.9%	11	0.7%
30 > and <= 60 days	\$81,145.51	0.0%	1	0.1%
60 > and <= 90 days	\$203,486.54	0.1%	1	0.1%
90 > days	\$521,799.34	0.1%	2	0.1%
	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$309,268,999.91	81.9%	1348	82.5%
Fixed	\$68,211,286.64	18.1%	285	17.5%
	\$377,480,286.55	100.0%	1,633	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.43%	285

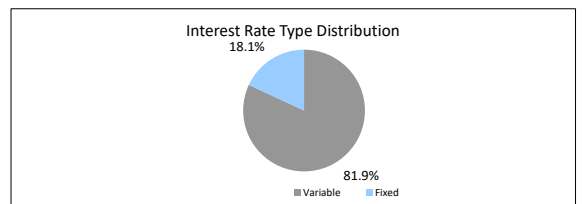
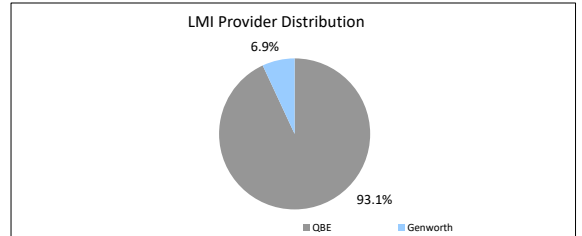
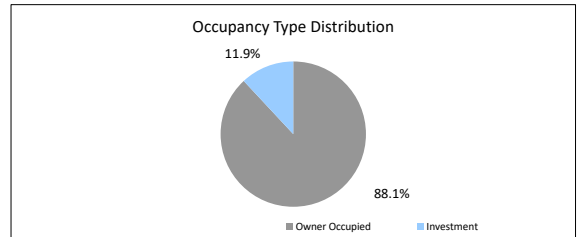
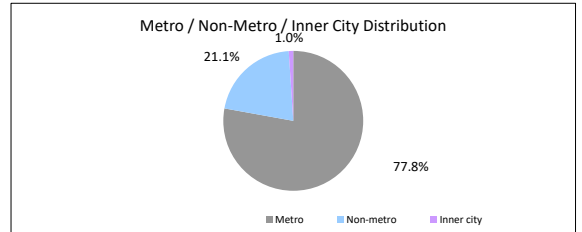
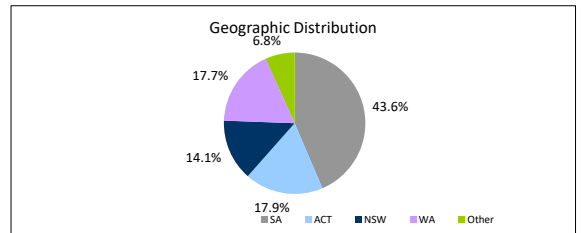
TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	3	0.18%	\$1,049,260.51

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 **30-Nov-20**

SUMMARY		30-Nov-20
Pool Balance		\$19,920,660.97
Number of Loans		101
Avg Loan Balance		\$197,234.27
Maximum Loan Balance		\$630,438.73
Minimum Loan Balance		\$19,386.31
Weighted Avg Interest Rate		3.37%
Weighted Avg Seasoning (mths)		53.5
Maximum Remaining Term (mths)		339.00
Weighted Avg Remaining Term (mths)		285.98
Maximum Current LVR		86.83%
Weighted Avg Current LVR		57.80%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,709,531.77	8.6%	20	19.8%	
20% > & <= 30%	\$1,136,008.54	5.7%	11	10.9%	
30% > & <= 40%	\$1,103,883.88	5.5%	10	9.9%	
40% > & <= 50%	\$2,083,767.84	10.5%	11	10.9%	
50% > & <= 60%	\$2,949,886.44	14.8%	13	12.9%	
60% > & <= 65%	\$1,901,584.72	9.5%	7	6.9%	
65% > & <= 70%	\$1,797,910.33	9.0%	6	5.9%	
70% > & <= 75%	\$3,528,358.82	17.7%	12	11.9%	
75% > & <= 80%	\$1,200,670.25	6.0%	4	4.0%	
80% > & <= 85%	\$1,958,468.48	9.8%	5	5.0%	
85% > & <= 90%	\$550,589.90	2.8%	2	2.0%	
90% > & <= 95%	\$0.00	0.0%	0	0.0%	
95% > & <= 100%	\$0.00	0.0%	0	0.0%	
	\$19,920,660.97	100.0%	101	100.0%	

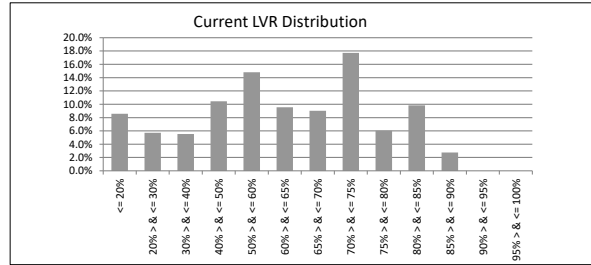


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$165,365.07	0.8%	5	5.0%	
\$50000 > & <= \$100000	\$1,781,344.84	8.9%	24	23.8%	
\$100000 > & <= \$150000	\$2,055,753.76	10.3%	16	15.8%	
\$150000 > & <= \$200000	\$2,471,383.26	12.4%	14	13.9%	
\$200000 > & <= \$250000	\$2,685,569.79	13.5%	12	11.9%	
\$250000 > & <= \$300000	\$2,732,595.26	13.7%	10	9.9%	
\$300000 > & <= \$350000	\$2,236,194.22	11.2%	7	6.9%	
\$350000 > & <= \$400000	\$2,264,166.52	11.4%	6	5.9%	
\$400000 > & <= \$450000	\$832,184.20	4.2%	2	2.0%	
\$450000 > & <= \$500000	\$956,821.49	4.8%	2	2.0%	
\$500000 > & <= \$750000	\$1,739,282.56	8.7%	3	3.0%	
> \$750,000	\$0.00	0.0%	0	0.0%	
	\$19,920,660.97	100.0%	101	100.0%	

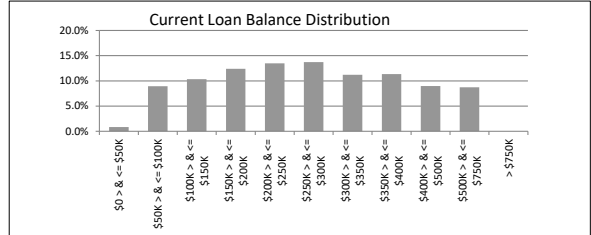


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	\$0.00	0.0%	0	0.0%	
> & <= 12 mth	\$0.00	0.0%	0	0.0%	
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%	
18 > & <= 24 mths	\$2,327,504.70	11.7%	9	8.9%	
2 > & <= 3 years	\$8,629,607.30	43.3%	34	33.7%	
3 > & <= 4 years	\$2,104,393.49	10.6%	8	7.9%	
4 > & <= 5 years	\$2,362,290.92	11.9%	10	9.9%	
5 > & <= 6 years	\$448,555.14	2.3%	2	2.0%	
6 > & <= 7 years	\$742,813.16	3.7%	9	8.9%	
7 > & <= 8 years	\$605,990.27	3.0%	5	5.0%	
8 > & <= 9 years	\$571,707.28	2.9%	6	5.9%	
9 > & <= 10 years	\$556,970.61	2.8%	3	3.0%	
> 10 years	\$1,670,828.10	8.4%	15	14.9%	
	\$19,920,660.97	100.0%	101	100.0%	

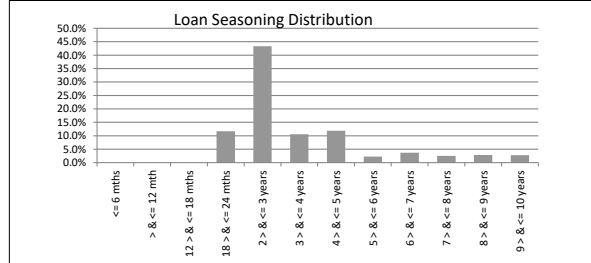


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$4,555,872.21	22.9%	24	23.8%	
New South Wales	\$2,777,315.16	13.9%	9	8.9%	
Northern Territory	\$0.00	0.0%	0	0.0%	
Queensland	\$212,613.73	1.1%	1	1.0%	
South Australia	\$8,279,523.94	41.6%	49	48.5%	
Tasmania	\$176,393.89	0.9%	1	1.0%	
Victoria	\$0.00	0.0%	0	0.0%	
Western Australia	\$3,918,942.04	19.7%	17	16.8%	
	\$19,920,660.97	100.0%	101	100.0%	

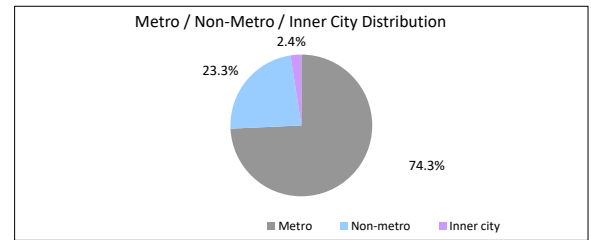


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$14,795,180.51	74.3%	77	76.2%	
Non-metro	\$4,639,543.27	23.3%	22	21.8%	
Inner city	\$485,937.19	2.4%	2	2.0%	
	\$19,920,660.97	100.0%	101	100.0%	

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$17,154,239.13	86.1%	87	86.1%	
Residential Unit	\$2,127,740.37	10.7%	11	10.9%	
Rural	\$0.00	0.0%	0	0.0%	
Semi-Rural	\$0.00	0.0%	0	0.0%	
High Density	\$638,681.47	3.2%	3	3.0%	
	\$19,920,660.97	100.0%	101	100.0%	

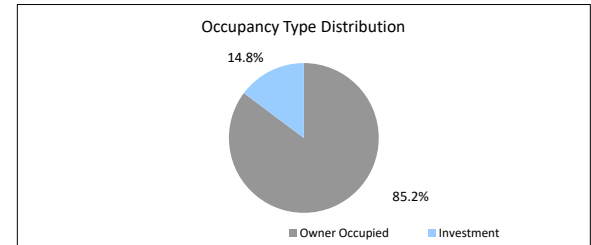


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$16,978,863.64	85.2%	85	84.2%	
Investment	\$2,941,797.33	14.8%	16	15.8%	
	\$19,920,660.97	100.0%	101	100.0%	

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$421,362.12	2.1%	2	2.0%	
Pay-as-you-earn employee (casual)	\$1,104,364.18	5.5%	4	4.0%	
Pay-as-you-earn employee (full time)	\$15,374,120.71	77.2%	76	75.2%	
Pay-as-you-earn employee (part time)	\$798,535.18	4.0%	6	5.9%	
Self employed	\$1,368,140.68	6.9%	7	6.9%	
No data	\$0.00	0.0%	0	0.0%	
Other	\$854,138.10	4.3%	6	5.9%	
	\$19,920,660.97	100.0%	101	100.0%	

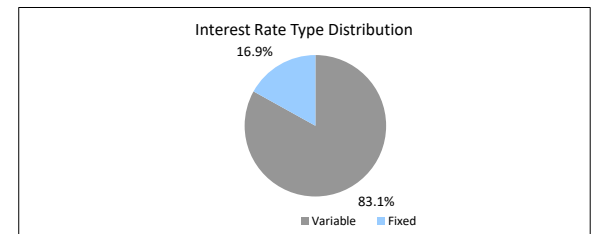


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$19,920,660.97	100.0%	101	100.0%	
0 > & <= 30 days	\$0.00	0.0%	0	0.0%	
30 > & <= 60 days	\$0.00	0.0%	0	0.0%	
60 > & <= 90 days	\$0.00	0.0%	0	0.0%	
90 > days	\$0.00	0.0%	0	0.0%	
	\$19,920,660.97	100.0%	101	100.0%	

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$16,548,375.42	83.1%	83	82.2%	
Fixed	\$3,372,285.55	16.9%	18	17.8%	
	\$19,920,660.97	100.0%	101	100.0%	