

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Feb-21
Collections Period ending	31-Jan-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	328,949,981.94	328,949,981.94	71.51%	17/02/2021	1.21%	8.00%	10.84%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	18,500,000.00	18,500,000.00	100.00%	17/02/2021	1.46%	4.30%	5.83%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	7,500,000.00	7,500,000.00	100.00%	17/02/2021	1.61%	2.80%	3.79%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	8,250,000.00	8,250,000.00	100.00%	17/02/2021	1.86%	1.15%	1.56%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/02/2021	2.51%	0.25%	0.34%	AU3FN0051777
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/02/2021	5.81%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Jan-21
Pool Balance	\$495,996,628.58	\$366,021,807.48
Number of Loans	1,974	1,596
Avg Loan Balance	\$251,264.76	\$229,336.97
Maximum Loan Balance	\$742,616.96	\$733,236.08
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	3.37%
Weighted Avg Seasoning (mths)	43.03	59.43
Maximum Remaining Term (mths)	353.00	346.00
Weighted Avg Remaining Term (mths)	297.68	282.37
Maximum Current LVR	89.70%	93.57%
Weighted Avg Current LVR	59.88%	56.84%

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	2	\$525,730.33	0.14%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$9,654,276.93	2.6%	143	9.0%
20% > & <= 30%	\$21,920,818.59	6.0%	153	9.6%
30% > & <= 40%	\$34,460,200.26	9.4%	197	12.3%
40% > & <= 50%	\$54,872,001.26	15.0%	242	15.2%
50% > & <= 60%	\$71,214,322.10	19.5%	277	17.4%
60% > & <= 65%	\$34,622,923.66	9.5%	132	8.3%
65% > & <= 70%	\$42,408,996.61	11.6%	152	9.5%
70% > & <= 75%	\$42,828,808.21	11.7%	133	8.3%
75% > & <= 80%	\$24,645,760.18	6.7%	82	5.1%
80% > & <= 85%	\$24,023,636.46	6.6%	69	4.3%
85% > & <= 90%	\$5,112,748.57	1.4%	15	0.9%
90% > & <= 95%	\$257,314.75	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,225,736.11	0.3%	12	0.8%
25% > & <= 30%	\$5,070,236.17	1.4%	45	2.8%
30% > & <= 40%	\$12,006,702.99	3.3%	84	5.3%
40% > & <= 50%	\$26,051,822.87	7.1%	161	10.1%
50% > & <= 60%	\$45,731,224.07	12.5%	207	13.0%
60% > & <= 65%	\$29,069,831.55	7.9%	137	8.6%
65% > & <= 70%	\$43,047,742.37	11.8%	179	11.2%
70% > & <= 75%	\$36,052,811.07	9.8%	148	9.3%
75% > & <= 80%	\$99,588,087.84	27.2%	382	23.9%
80% > & <= 85%	\$11,127,905.65	3.0%	43	2.7%
85% > & <= 90%	\$27,553,160.13	7.5%	92	5.8%
90% > & <= 95%	\$29,496,546.66	8.1%	106	6.6%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 3

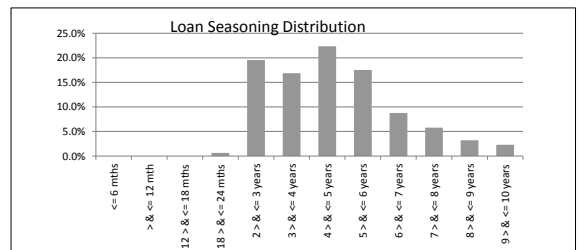
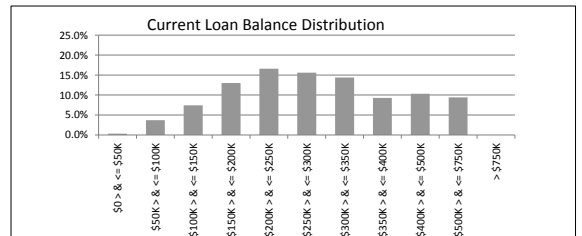
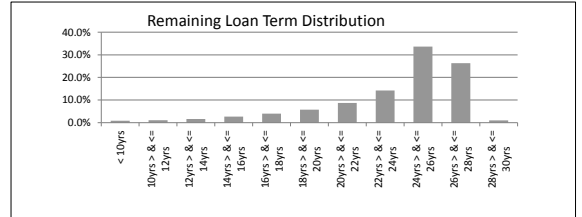
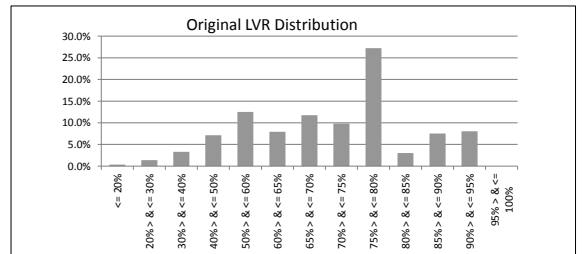
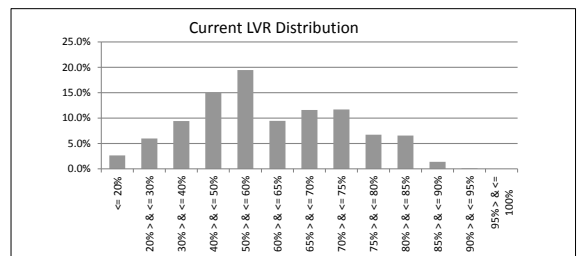
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,279,879.56	0.9%	35	2.2%
10 year > & <= 12 years	\$4,050,344.01	1.1%	37	2.3%
12 year > & <= 14 years	\$6,009,209.62	1.6%	46	2.9%
14 year > & <= 16 years	\$9,956,936.50	2.7%	69	4.3%
16 year > & <= 18 years	\$14,566,027.18	4.0%	82	5.1%
18 year > & <= 20 years	\$21,172,513.94	5.8%	104	6.5%
20 year > & <= 22 years	\$31,932,793.11	8.7%	148	9.3%
22 year > & <= 24 years	\$52,150,280.51	14.2%	234	14.7%
24 year > & <= 26 years	\$123,098,549.24	33.6%	502	31.5%
26 year > & <= 28 years	\$96,213,386.50	26.3%	329	20.6%
28 year > & <= 30 years	\$3,591,887.31	1.0%	10	0.6%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,184,330.55	0.3%	53	3.3%
\$50000 > & <= \$100000	\$13,568,608.38	3.7%	177	11.1%
\$100000 > & <= \$150000	\$27,207,953.23	7.4%	215	13.5%
\$150000 > & <= \$200000	\$47,547,157.02	13.0%	274	17.2%
\$200000 > & <= \$250000	\$60,674,732.81	16.6%	270	16.9%
\$250000 > & <= \$300000	\$57,056,063.31	15.6%	209	13.1%
\$300000 > & <= \$350000	\$52,667,120.28	14.4%	162	10.2%
\$350000 > & <= \$400000	\$33,991,508.54	9.3%	91	5.7%
\$400000 > & <= \$450000	\$22,138,622.73	6.0%	52	3.3%
\$450000 > & <= \$500000	\$15,582,755.87	4.3%	33	2.1%
\$500000 > & <= \$750000	\$34,402,954.76	9.4%	60	3.8%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$366,021,807.48	100.0%	1,596	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	\$2,345,342.00	0.6%	10	0.6%
2 > & <= 3 years	\$71,545,688.90	19.5%	252	15.8%
3 > & <= 4 years	\$61,747,156.72	16.9%	252	15.8%
4 > & <= 5 years	\$81,794,167.70	22.3%	357	22.4%
5 > & <= 6 years	\$64,125,773.68	17.5%	296	18.5%
6 > & <= 7 years	\$32,134,926.52	8.8%	149	9.3%
7 > & <= 8 years	\$21,153,961.10	5.8%	115	7.2%
8 > & <= 9 years	\$11,736,703.61	3.2%	57	3.6%
9 > & <= 10 years	\$8,478,705.17	2.3%	43	2.7%
> 10 years	\$10,959,382.08	3.0%	65	4.1%
	\$366,021,807.48	100.0%	1,596	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Feb-21
Collections Period ending	31-Jan-21

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2611	\$7,496,260.49	2.0%	24	1.5%
2914	\$7,165,918.99	2.0%	23	1.4%
2615	\$6,546,458.25	1.8%	29	1.8%
5114	\$5,934,530.68	1.6%	29	1.8%
5162	\$5,286,974.12	1.4%	29	1.8%
2620	\$5,098,220.43	1.4%	20	1.3%
2617	\$4,860,371.23	1.3%	19	1.2%
2905	\$4,760,697.28	1.3%	19	1.2%
5108	\$4,695,831.27	1.3%	31	1.9%
5158	\$4,477,920.93	1.2%	23	1.4%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$65,218,087.60	17.8%	259	16.2%
New South Wales	\$49,829,971.92	13.6%	208	13.0%
Northern Territory	\$1,010,213.53	0.3%	3	0.2%
Queensland	\$4,705,608.36	1.3%	18	1.1%
South Australia	\$161,277,515.46	44.1%	803	50.3%
Tasmania	\$599,312.57	0.2%	3	0.2%
Victoria	\$18,747,433.18	5.1%	57	3.6%
Western Australia	\$64,633,664.86	17.7%	245	15.4%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$286,081,373.93	78.2%	1229	77.0%
Non-metro	\$76,152,365.50	20.8%	352	22.1%
Inner city	\$3,788,068.05	1.0%	15	0.9%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$333,099,513.59	91.0%	1440	90.2%
Residential Unit	\$30,005,674.44	8.2%	142	8.9%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,916,619.45	0.8%	14	0.9%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$323,021,612.88	88.3%	1394	87.3%
Investment	\$43,000,194.60	11.7%	202	12.7%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$4,552,775.46	1.2%	16	1.0%
Pay-as-you-earn employee (casual)	\$13,627,053.37	3.7%	68	4.3%
Pay-as-you-earn employee (full time)	\$270,786,501.06	74.0%	1144	71.7%
Pay-as-you-earn employee (part time)	\$32,507,691.89	8.9%	151	9.5%
Self employed	\$25,920,105.74	7.1%	106	6.6%
No data	\$18,627,679.96	5.1%	111	7.0%
Director	\$0.00	0.0%	0	0.0%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$340,388,943.92	93.0%	1501	94.0%
Genworth	\$25,632,863.56	7.0%	95	6.0%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$361,311,842.63	98.7%	1575	98.7%
0 > and <= 30 days	\$4,184,234.52	1.1%	19	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	\$525,730.33	0.1%	2	0.1%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$293,094,437.15	80.1%	1291	80.9%
Fixed	\$72,927,370.33	19.9%	305	19.1%
	\$366,021,807.48	100.0%	1,596	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.29%	305

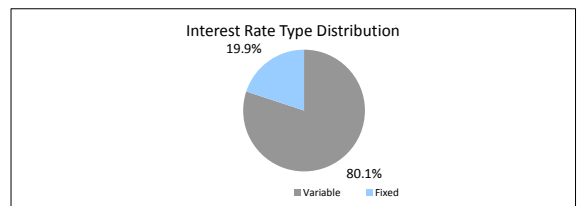
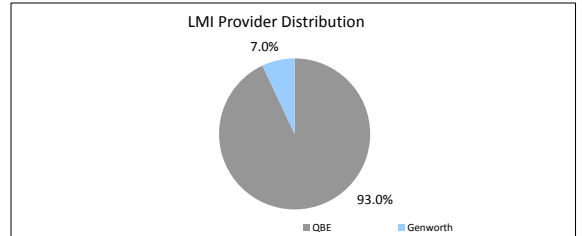
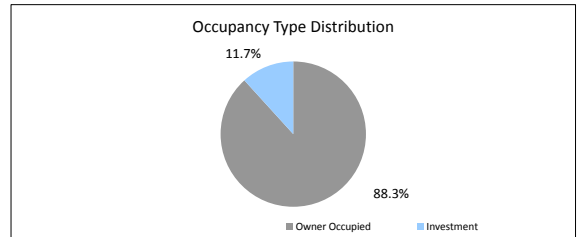
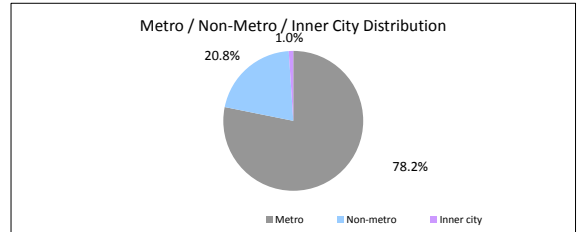
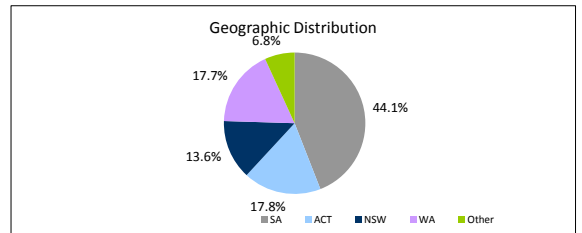
TABLE 16

COVID-19 Impacted Loan	Impacted (#)	Impacted (%)	Impacted (\$)
	0	0.00%	\$0.00

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 **31-Jan-21**

SUMMARY		31-Jan-21
Pool Balance		\$18,486,856.70
Number of Loans		97
Avg Loan Balance		\$190,586.15
Maximum Loan Balance		\$626,926.88
Minimum Loan Balance		\$18,352.48
Weighted Avg Interest Rate		3.36%
Weighted Avg Seasoning (mths)		56.3
Maximum Remaining Term (mths)		337.00
Weighted Avg Remaining Term (mths)		281.95
Maximum Current LVR		86.62%
Weighted Avg Current LVR		56.81%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,652,894.98	8.9%	20	20.6%	
20% > & <= 30%	\$1,247,526.03	6.7%	12	12.4%	
30% > & <= 40%	\$1,080,654.65	5.8%	10	10.3%	
40% > & <= 50%	\$1,969,697.27	10.7%	10	10.3%	
50% > & <= 60%	\$2,827,274.36	15.3%	14	14.4%	
60% > & <= 65%	\$1,682,636.99	9.1%	5	5.2%	
65% > & <= 70%	\$1,535,282.17	8.3%	6	6.2%	
70% > & <= 75%	\$3,562,400.18	19.3%	12	12.4%	
75% > & <= 80%	\$675,666.47	3.7%	2	2.1%	
80% > & <= 85%	\$1,703,525.74	9.2%	4	4.1%	
85% > & <= 90%	\$549,297.86	3.0%	2	2.1%	
90% > & <= 95%	\$0.00	0.0%	0	0.0%	
95% > & <= 100%	\$0.00	0.0%	0	0.0%	
	\$18,486,856.70	100.0%	97	100.0%	

TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$206,284.04	1.1%	6	6.2%	
\$50000 > & <= \$100000	\$1,787,787.04	9.7%	24	24.7%	
\$100000 > & <= \$150000	\$1,925,968.64	10.4%	15	15.5%	
\$150000 > & <= \$200000	\$2,640,874.40	14.3%	15	15.5%	
\$200000 > & <= \$250000	\$1,804,851.89	9.8%	8	8.2%	
\$250000 > & <= \$300000	\$3,012,662.10	16.3%	11	11.3%	
\$300000 > & <= \$350000	\$1,918,695.78	10.4%	6	6.2%	
\$350000 > & <= \$400000	\$2,249,522.78	12.2%	6	6.2%	
\$400000 > & <= \$450000	\$826,394.43	4.5%	2	2.1%	
\$450000 > & <= \$500000	\$953,804.89	5.2%	2	2.1%	
\$500000 > & <= \$750000	\$1,160,010.71	6.3%	2	2.1%	
> \$750,000	\$0.00	0.0%	0	0.0%	
	\$18,486,856.70	100.0%	97	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	\$1,090,819.94	5.9%	3	3.1%	
2 > & <= 3 years	\$7,768,016.88	42.0%	34	35.1%	
3 > & <= 4 years	\$2,798,177.15	15.1%	10	10.3%	
4 > & <= 5 years	\$2,453,790.29	13.3%	10	10.3%	
5 > & <= 6 years	\$608,236.21	3.3%	3	3.1%	
6 > & <= 7 years	\$586,163.61	3.2%	8	8.2%	
7 > & <= 8 years	\$428,448.81	2.3%	5	5.2%	
8 > & <= 9 years	\$665,513.47	3.1%	6	6.2%	
9 > & <= 10 years	\$549,185.32	3.0%	3	3.1%	
> 10 years	\$1,638,505.02	8.9%	15	15.5%	
	\$18,486,856.70	100.0%	97	100.0%	

TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$4,258,634.65	23.0%	23	23.7%	
New South Wales	\$2,180,583.80	11.8%	8	8.2%	
Northern Territory	\$0.00	0.0%	0	0.0%	
Queensland	\$0.00	0.0%	0	0.0%	
South Australia	\$7,979,436.21	43.2%	48	49.5%	
Tasmania	\$174,989.36	0.9%	1	1.0%	
Victoria	\$0.00	0.0%	0	0.0%	
Western Australia	\$3,893,212.68	21.1%	17	17.5%	
	\$18,486,856.70	100.0%	97	100.0%	

TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$14,203,312.05	76.8%	75	77.3%	
Non-metro	\$3,807,665.10	20.6%	20	20.6%	
Inner city	\$475,879.55	2.6%	2	2.1%	
	\$18,486,856.70	100.0%	97	100.0%	

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$15,991,896.70	86.5%	84	86.6%	
Residential Unit	\$1,865,807.06	10.1%	10	10.3%	
Rural	\$0.00	0.0%	0	0.0%	
Semi-Rural	\$0.00	0.0%	0	0.0%	
High Density	\$629,152.94	3.4%	3	3.1%	
	\$18,486,856.70	100.0%	97	100.0%	

TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$15,646,573.30	84.6%	82	84.5%	
Investment	\$2,840,283.40	15.4%	15	15.5%	
	\$18,486,856.70	100.0%	97	100.0%	

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$446,047.58	2.4%	2	2.1%	
Pay-as-you-earn employee (casual)	\$852,345.57	4.6%	3	3.1%	
Pay-as-you-earn employee (full time)	\$14,204,968.95	76.8%	73	75.3%	
Pay-as-you-earn employee (part time)	\$791,509.55	4.3%	6	6.2%	
Self employed	\$1,344,693.63	7.3%	7	7.2%	
No data	\$0.00	0.0%	0	0.0%	
Other	\$847,291.42	4.6%	6	6.2%	
	\$18,486,856.70	100.0%	97	100.0%	

TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$18,486,856.70	100.0%	97	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%	
	\$18,486,856.70	100.0%	97	100.0%	

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$15,074,929.05	81.5%	78	80.4%	
Fixed	\$3,411,927.65	18.5%	19	19.6%	
	\$18,486,856.70	100.0%	97	100.0%	

