

# The Barton Series 2014-1 Trust

## Investor Reporting

Payment Date	17-Feb-20
Collections Period ending	31-Jan-20

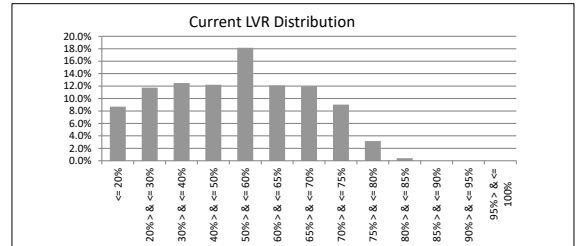
### NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

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	78,326,452.72	78,326,452.72	28.38%	17/02/2020	1.7400%	8.00%	16.00%	AU3FN0025631
AB	AAAsf/ NR	9,000,000.00	5,594,746.60	5,594,746.60	62.16%	17/02/2020	2.2300%	5.00%	10.00%	AU3FN0025649
AC	AAAsf/ NR	7,500,000.00	4,662,288.84	4,662,288.84	62.16%	17/02/2020	N/A	2.50%	5.00%	AU3FN0025656
B	NR	7,500,000.00	4,662,288.84	4,662,288.84	62.16%	17/02/2020	N/A	0.00%	0.00%	AU3FN0025664

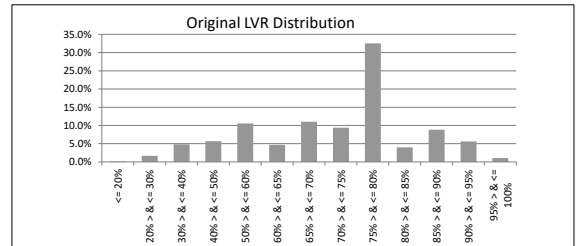
	AT ISSUE	31-Jan-20
Pool Balance	\$293,998,056.99	\$91,417,428.43
Number of Loans	1,391	626
Avg Loan Balance	\$211,357.34	\$146,034.23
Maximum Loan Balance	\$671,787.60	\$598,116.78
Minimum Loan Balance	\$47,506.58	\$0.00
Weighted Avg Interest Rate	5.34%	4.08%
Weighted Avg Seasoning (mths)	44.6	105.8
Maximum Remaining Term (mths)	356.00	293.00
Weighted Avg Remaining Term (mths)	301.00	242.07
Maximum Current LVR	88.01%	81.91%
Weighted Avg Current LVR	59.53%	49.08%

	# 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	1	\$177,560.17	0.19%

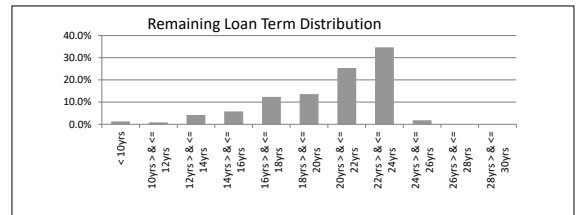
Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$7,944,177.78	8.7%	165	26.4%
20% > & <= 30%	\$10,751,445.40	11.8%	96	15.3%
30% > & <= 40%	\$11,405,153.24	12.5%	83	13.3%
40% > & <= 50%	\$11,169,708.72	12.2%	69	11.0%
50% > & <= 60%	\$16,603,712.52	18.2%	80	12.8%
60% > & <= 65%	\$11,071,410.36	12.1%	47	7.5%
65% > & <= 70%	\$10,954,244.54	12.0%	45	7.2%
70% > & <= 75%	\$8,238,306.05	9.0%	29	4.6%
75% > & <= 80%	\$2,894,302.22	3.2%	11	1.8%
80% > & <= 85%	\$384,967.60	0.4%	1	0.2%
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>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>



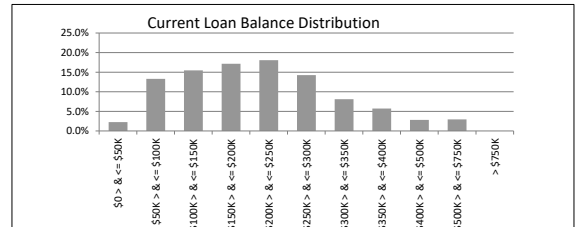
Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$122,232.86	0.1%	3	0.5%
25% > & <= 30%	\$1,527,002.89	1.7%	19	3.0%
30% > & <= 40%	\$4,404,483.17	4.8%	48	7.7%
40% > & <= 50%	\$5,176,973.77	5.7%	57	9.1%
50% > & <= 60%	\$9,637,254.27	10.5%	76	12.1%
60% > & <= 65%	\$4,294,347.45	4.7%	38	6.1%
65% > & <= 70%	\$10,084,147.44	11.0%	71	11.3%
70% > & <= 75%	\$8,604,149.74	9.4%	56	8.9%
75% > & <= 80%	\$29,718,355.88	32.5%	167	26.7%
80% > & <= 85%	\$3,667,597.82	4.0%	18	2.9%
85% > & <= 90%	\$8,088,359.99	8.8%	39	6.2%
90% > & <= 95%	\$5,145,740.52	5.6%	29	4.6%
95% > & <= 100%	\$946,782.63	1.0%	5	0.8%
	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>



Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$1,188,038.02	1.3%	18	2.9%
10 year > & <= 12 years	\$781,037.55	0.9%	11	1.8%
12 year > & <= 14 years	\$3,853,057.05	4.2%	45	7.2%
14 year > & <= 16 years	\$5,286,894.34	5.8%	52	8.3%
16 year > & <= 18 years	\$11,285,748.57	12.3%	96	15.3%
18 year > & <= 20 years	\$12,459,769.40	13.6%	103	16.5%
20 year > & <= 22 years	\$23,183,647.78	25.4%	137	21.9%
22 year > & <= 24 years	\$31,698,715.04	34.7%	156	24.9%
24 year > & <= 26 years	\$1,680,520.68	1.8%	8	1.3%
26 year > & <= 28 years	\$0.00	0.0%	0	0.0%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>



Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$2,048,766.16	2.2%	97	15.5%
\$50000 > & <= \$100000	\$12,159,826.10	13.3%	157	25.1%
\$100000 > & <= \$150000	\$14,119,659.70	15.4%	114	18.2%
\$150000 > & <= \$200000	\$15,671,103.89	17.1%	90	14.4%
\$200000 > & <= \$250000	\$16,501,595.26	18.1%	73	11.7%
\$250000 > & <= \$300000	\$13,028,021.64	14.3%	47	7.5%
\$300000 > & <= \$350000	\$7,399,270.55	8.1%	23	3.7%
\$350000 > & <= \$400000	\$5,216,516.11	5.7%	14	2.2%
\$400000 > & <= \$450000	\$2,102,034.05	2.3%	5	0.8%
\$450000 > & <= \$500000	\$481,160.52	0.5%	1	0.2%
\$500000 > & <= \$750000	\$2,689,474.45	2.9%	5	0.8%
> \$750,000	\$0.00	0.0%	0	0.0%
	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>



# The Barton Series 2014-1 Trust

## Investor Reporting

Payment Date	17-Feb-20
Collections Period ending	31-Jan-20

**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	\$2,996,761.22	3.3%	16	2.6%
6 > & <= 7 years	\$24,256,537.31	26.5%	125	20.0%
7 > & <= 8 years	\$15,840,072.86	17.3%	102	16.3%
8 > & <= 9 years	\$16,952,130.31	18.5%	109	17.4%
9 > & <= 10 years	\$8,547,481.89	9.3%	53	8.5%
> 10 years	\$22,824,444.84	25.0%	221	35.3%
<b>Total</b>	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>

**TABLE 6**

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
5700	\$2,481,098.74	2.7%	22	3.5%
2905	\$2,275,347.40	2.5%	16	2.6%
5092	\$2,164,150.19	2.4%	15	2.4%
2620	\$1,779,570.39	1.9%	10	1.6%
2913	\$1,755,885.89	1.9%	8	1.3%
5162	\$1,711,021.42	1.9%	14	2.2%
2615	\$1,600,818.99	1.8%	10	1.6%
5169	\$1,600,114.79	1.8%	12	1.9%
2617	\$1,544,848.50	1.7%	9	1.4%
5158	\$1,474,991.37	1.6%	13	2.1%

**TABLE 7**

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$17,157,809.69	18.8%	111	17.7%
New South Wales	\$4,406,616.59	4.8%	27	4.3%
Northern Territory	\$317,361.00	0.3%	1	0.2%
Queensland	\$549,571.67	0.6%	5	0.8%
South Australia	\$46,170,609.99	50.5%	366	58.5%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$369,531.82	0.4%	4	0.6%
Western Australia	\$22,445,927.67	24.6%	112	17.9%
<b>Total</b>	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>

**TABLE 8**

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$78,158,188.45	85.5%	525	83.9%
Non-metro	\$12,745,864.58	13.9%	99	15.8%
Inner city	\$513,375.40	0.6%	2	0.3%
<b>Total</b>	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>

**TABLE 9**

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$81,012,590.94	88.6%	556	88.8%
Residential Unit	\$9,207,149.24	10.1%	64	10.2%
Rural	\$367,249.88	0.4%	2	0.3%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$830,438.37	0.9%	4	0.6%
<b>Total</b>	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>

**TABLE 10**

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$85,228,145.61	93.2%	585	93.5%
Investment	\$6,189,282.82	6.8%	41	6.5%
<b>Total</b>	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>

**TABLE 11**

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$1,487,458.19	1.6%	8	1.3%
Pay-as-you-earn employee (casual)	\$2,792,848.41	3.1%	21	3.4%
Pay-as-you-earn employee (full time)	\$74,519,423.42	81.5%	494	78.9%
Pay-as-you-earn employee (part time)	\$6,185,936.64	6.8%	49	7.8%
Self employed	\$3,499,944.57	3.8%	24	3.8%
No data	\$2,931,817.20	3.2%	30	4.8%
Director	\$0.00	0.0%	0	0.0%
<b>Total</b>	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>

**TABLE 12**

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$82,415,292.56	90.2%	581	92.8%
Genworth	\$9,002,135.87	9.8%	45	7.2%
<b>Total</b>	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>

**TABLE 13**

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$89,344,828.54	97.7%	616	98.4%
0 > and <= 30 days	\$1,895,039.72	2.1%	9	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	\$177,560.17	0.2%	1	0.2%
<b>Total</b>	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>

**TABLE 14**

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$80,820,771.33	88.4%	556	88.8%
Fixed	\$10,596,657.10	11.6%	70	11.2%
<b>Total</b>	<b>\$91,417,428.43</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>

**TABLE 15**

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	4.15%	70

**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.

