The Barton Series 2014-1 Trust
Investor Reporting

| Payment Date | 18-Dec-17 |
| :--- | :--- |
| Collections Period ending | 30-Nov-17 |

NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

| Class | Fitch/Moodys Rating | Initial Invested Amount (A\$) | Invested Amount (A\$) | Stated Amount (A\$) | $\begin{aligned} & \text { Note Factor } \\ & \text { (current } \\ & \text { distribution date) } \end{aligned}$ | Current Distribution Date | Interest Rate | Original Subordination | Current Subordination |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A | AAAst/Aaa(sf) | 276,000,000.00 | 120,416,553.94 | 120,416,553.94 | 43.63\% | 18/12/2017 | 2.5400\% | 8.00\% | 16.00\% |
| AB | AAAst/ NR | 9,000,000.00 | 8,601,182.42 | 8,601,182.42 | 95.57\% | 18/12/2017 | 3.0300\% | 5.00\% | 10.00\% |
| AC | AAAst/ NR | 7,500,000.00 | 7,167,652.02 | 7,167,652.02 | 95.57\% | 18/12/2017 | N/A | 2.50\% | 5.00\% |
| B | NR | 7,500,000.00 | 7,167,652.02 | 7,167,652.02 | 95.57\% | 18/12/2017 | N/A | 0.00\% | 0.00\% |


| SUMMARY |  | At issue | 30-Nov-17 |
| :---: | :---: | :---: | :---: |
| Pool Balance |  | \$293,998,056.99 | \$140,542,196.46 |
| Number of Loans |  | 1,391 | 811 |
| Avg Loan Balance |  | \$211,357.34 | \$173,294.94 |
| Maximum Loan Balance |  | \$671,787.60 | \$628,158.07 |
| Minimum Loan Balance |  | \$47,506.58 | \$0.00 |
| Weighted Avg Interest Rate |  | 5.34\% | 4.61\% |
| Weighted Avg Seasoning (mths) |  | 44.6 | 80.8 |
| Maximum Remaining Term (mths) |  | 356.00 | 319.00 |
| Weighted Avg Remaining Term (mths) |  | 301.00 | 265.96 |
| Maximum Current LVR |  | 88.01\% | 85.86\% |
| Weighted Avg Current LVR |  | 59.53\% | 53.38\% |
| ARREARS | \# Loans | Value of loans | $\%$ of Total Value |
| 31 Days to 60 Days | 1 | \$322,339.61 | 0.23\% |
| 60 > and <= 90 days | 0 | \$0.00 | 0.00\% |
| $90>$ day | 1 | \$238,181.46 | 0.17\% |


| Current LVR | Balance | \% of Balance | Loan Count \% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| <= 20\% | \$6,724,294.55 | 4.8\% | 117 | 14.4\% |
| 20\% > \& <= 30\% | \$13,791,382.89 | 9.8\% | 127 | 15.7\% |
| $30 \%>\&<=40 \%$ | \$17,081,702.40 | 12.2\% | 116 | 14.3\% |
| $40 \%>\&<=50 \%$ | \$18,826,099.82 | 13.4\% | 108 | 13.3\% |
| $50 \%>$ \& < $=60 \%$ | \$21,053,095.98 | 15.0\% | 102 | 12.6\% |
| 60\% > \& < $=65 \%$ | \$13,117,936.58 | 9.3\% | 57 | 7.0\% |
| $65 \%>\&<=70 \%$ | \$17,056,758.92 | 12.1\% | 67 | 8.3\% |
| 70\% > \& < $=75 \%$ | \$18,865,396.14 | 13.4\% | 69 | 8.5\% |
| $75 \%>\&<=80 \%$ | \$9,191,574.60 | 6.5\% | 32 | 3.9\% |
| 80\% > \& < $=85 \%$ | \$4,430,405.23 | 3.2\% | 15 | 1.8\% |
| $85 \%$ > \& < $=90 \%$ | \$403,549.35 | 0.3\% | 1 | 0.1\% |
| 90\% > \& < = 95\% | \$0.00 | 0.0\% | 0 | 0.0\% |
| $95 \%>\&<=100 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 2 |  |  |  |  |
| Original LVR | Balance | \% of Balance | Loan Count | an Count |
| <=20\% | \$224,205.60 | 0.2\% | 4 | 0.5\% |
| $25 \%>\&<=30 \%$ | \$1,806,745.21 | 1.3\% | 20 | 2.5\% |
| $30 \%>\&<=40 \%$ | \$6,449,234.64 | 4.6\% | 60 | 7.4\% |
| $40 \%>\&<=50 \%$ | \$9,408,591.24 | 6.7\% | 77 | 9.5\% |
| $50 \%>\&<=60 \%$ | \$13,817,928.98 | 9.8\% | 93 | 11.5\% |
| 60\% > \& < $=65 \%$ | \$9,198,232.20 | 6.5\% | 63 | 7.8\% |
| 65\% > \& < $=70 \%$ | \$15,238,394.89 | 10.8\% | 91 | 11.2\% |
| $70 \%>\&<=75 \%$ | \$12,296,673.90 | 8.7\% | 68 | 8.4\% |
| $75 \%>\&<=80 \%$ | \$44,725,117.55 | 31.8\% | 213 | 26.3\% |
| 80\% > \& < $=85 \%$ | \$5,821,638.91 | 4.1\% | 25 | 3.1\% |
| 85\% > \& < = 90\% | \$12,742,951.59 | 9.1\% | 57 | 7.0\% |
| 90\% > \& < = 95\% | \$7,781,990.57 | 5.5\% | 35 | 4.3\% |
| $95 \%>\&<=100 \%$ | \$1,030,491.18 | 0.7\% | 5 | 0.6\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 3 |  |  |  |  |
| Remaining Loan Term | Balance | \% of Balance | Loan Count | an Count |
| < 10 years | \$1,289,045.79 | 0.9\% | 13 | 1.6\% |
| 10 year > \& <= 12 years | \$1,219,608.07 | 0.9\% | 11 | 1.4\% |
| 12 year $>$ \& < $<14$ years | \$1,424,998.55 | 1.0\% | 16 | 2.0\% |
| 14 year > \& < 16 years | \$5,434,390.11 | 3.9\% | 49 | 6.0\% |
| 16 year $>\&<=18$ years | \$8,236,265.07 | 5.9\% | 65 | 8.0\% |
| 18 year > \& < 20 years | \$17,637,881.72 | 12.5\% | 123 | 15.2\% |
| 20 year > \& \ll 22 years | \$19,516,344.24 | 13.9\% | 135 | 16.6\% |
| 22 year > \& < 24 years | \$31,539,677.38 | 22.4\% | 164 | 20.2\% |
| 24 year $>$ \& < $=26$ years | \$49,720,321.80 | 35.4\% | 216 | 26.6\% |
| 26 year > \& < 28 years | \$4,523,663.73 | 3.2\% | 19 | 2.3\% |
| 28 year $>\&<=30$ years | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 4 |  |  |  |  |
| Current Loan Balance | Balance | \% of Balance | Loan Count | an Count |
| \$0 > \& < = \$50000 | \$1,306,742.55 | 0.9\% | 58 | 7.2\% |
| \$50000 > \& < = \$100000 | \$13,957,636.51 | 9.9\% | 176 | 21.7\% |
| \$100000> \& < \$ 150000 | \$19,874,615.49 | 14.1\% | 160 | 19.7\% |
| \$150000 > \& < = \$200000 | \$22,627,951.80 | 16.1\% | 130 | 16.0\% |
| \$200000> \& < $=$ 250000 | \$24,622,987.24 | 17.5\% | 110 | 13.6\% |
| \$250000 > \& < $=$ \$300000 | \$19,925,380.44 | 14.2\% | 73 | 9.0\% |
| \$300000 > \& < $=\$ 350000$ | \$18,311,472.76 | 13.0\% | 57 | 7.0\% |
| \$350000> \& < $=$ \$400000 | \$8,581,124.07 | 6.1\% | 23 | 2.8\% |
| \$400000 > \& < = \$450000 | \$5,042,552.05 | 3.6\% | 12 | 1.5\% |
| \$450000 > \& < $=\$ 500000$ | \$1,358,116.48 | 1.0\% | 3 | 0.4\% |
| \$500000 > \& <= \$750000 | \$4,933,617.07 | 3.5\% | 9 | 1.1\% |
| > \$750,000 | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |






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| :--- | :--- |
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| Loan Seasoning | Balance | \% of Balance | Loan Count $\%$ of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| <=6 mths | \$0.00 | 0.0\% | 0 | 0.0\% |
| > \& < $=12 \mathrm{mth}$ | \$0.00 | 0.0\% | 0 | 0.0\% |
| $12>\&<=18 \mathrm{mths}$ | \$0.00 | 0.0\% | 0 | 0.0\% |
| $18>\&<=24 \mathrm{mths}$ | \$0.00 | 0.0\% | 0 | 0.0\% |
| $2>\&<=3$ years | \$0.00 | 0.0\% | 0 | 0.0\% |
| $3>\&<=4$ years | \$6,015,272.13 | 4.3\% | 30 | 3.7\% |
| $4>\&<=5$ years | \$38,466,023.07 | 27.4\% | 169 | 20.8\% |
| $5>\&<=6$ years | \$25,523,605.50 | 18.2\% | 131 | 16.2\% |
| $6>\&<=7$ years | \$23,522,199.01 | 16.7\% | 132 | 16.3\% |
| $7>\&<=8$ years | \$12,604,616.94 | 9.0\% | 68 | 8.4\% |
| $8>\&<=9$ years | \$8,606,391.97 | 6.1\% | 59 | 7.3\% |
| $9>\&<=10$ years | \$6,297,952.66 | 4.5\% | 53 | 6.5\% |
| $>10$ years | \$19,506,135.18 | 13.9\% | 169 | 20.8\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 6 |  |  |  |  |
| Postcode Concentration (top 10 by value) | Balance | \% of Balance | Loan Count ${ }^{\text {a }}$ | \% of Loan Count |
| 2620 | \$3,542,943.62 | 2.5\% | 14 | 1.7\% |
| 2905 | \$3,492,587.30 | 2.5\% | 20 | 2.5\% |
| 5700 | \$3,294,993.06 | 2.3\% | 29 | 3.6\% |
| 2615 | \$3,031,285.26 | 2.2\% | 15 | 1.8\% |
| 5092 | \$2,641,831.85 | 1.9\% | 16 | 2.0\% |
| 5158 | \$2,593,650.86 | 1.8\% | 16 | 2.0\% |
| 2913 | \$2,553,527.68 | 1.8\% | 11 | 1.4\% |
| 2617 | \$2,511,443.78 | 1.8\% | 11 | 1.4\% |
| 5162 | \$2,250,970.19 | 1.6\% | 16 | 2.0\% |
| 2602 | \$2,209,892.57 | 1.6\% | 11 | 1.4\% |


| Geographic Distribution | Balance | \% of Balance | Loan Count \% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| Australian Capital Territory | \$30,237,523.48 | 21.5\% | 155 | 19.1\% |
| New South Wales | \$7,205,645.88 | 5.1\% | 36 | 4.4\% |
| Northern Territory | \$333,846.77 | 0.2\% | 1 | 0.1\% |
| Queensland | \$1,583,804.83 | 1.1\% | 7 | 0.9\% |
| South Australia | \$68,624,390.53 | 48.8\% | 467 | 57.6\% |
| Tasmania | \$0.00 | 0.0\% | 0 | 0.0\% |
| Victoria | \$954,670.15 | 0.7\% | 7 | 0.9\% |
| Western Australia | \$31,602,314.82 | 22.5\% | 138 | 17.0\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 8 |  |  |  |  |
| Metro/Non-Metro/Inner-City | Balance | \% of Balance | Loan Count | Count |
| Metro | \$119,796,168.45 | 85.2\% | 678 | 83.6\% |
| Non-metro | \$20,187,276.23 | 14.4\% | 131 | 16.2\% |
| Inner city | \$558,751.78 | 0.4\% | 2 | 0.2\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 9 |  |  |  |  |
| Property Type | Balance | \% of Balance | Loan Count | Count |
| Residential House | \$125,886,022.74 | 89.6\% | 727 | 89.6\% |
| Residential Unit | \$13,705,872.00 | 9.8\% | 80 | 9.9\% |
| Rural | \$950,301.72 | 0.7\% | 4 | 0.5\% |
| Semi-Rural | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 10 |  |  |  |  |
| Occupancy Type | Balance | \% of Balance | Loan Count | Count |
| Owner Occupied | \$132,039,195.65 | 93.9\% | 761 | 93.8\% |
| Investment | \$8,503,000.81 | 6.1\% | 50 | 6.2\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 11 |  |  |  |  |
| Employment Type Distribution | Balance | \% of Balance | Loan Count | Count |
| Contractor | \$2,079,143.18 | 1.5\% | 11 | 1.4\% |
| Pay-as-you-earn employee (casual) | \$3,848,458.05 | 2.7\% | 28 | 3.5\% |
| Pay-as-you-earn employee (full time) | \$117,708,761.85 | 83.8\% | 650 | 80.1\% |
| Pay-as-you-earn employee (part time) | \$8,344,988.82 | 5.9\% | 58 | 7.2\% |
| Self employed | \$4,469,266.12 | 3.2\% | 28 | 3.5\% |
| No data | \$4,091,578.44 | 2.9\% | 36 | 4.4\% |
| Director | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 12 |  |  |  |  |
| LMI Provider | Balance | \% of Balance | Loan Count | Count |
| QBE | \$126,059,639.09 | 89.7\% | 750 | 92.5\% |
| Genworth | \$14,482,557.37 | 10.3\% | 61 | 7.5\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 13 |  |  |  |  |
| Arrears | Balance | \% of Balance | Loan Count | Count |
| <=0 days | \$136,185,221.18 | 96.9\% | 792 | 97.7\% |
| $0>$ and <= 30 days | \$3,796,454.21 | 2.7\% | 17 | 2.1\% |
| $30>$ and $<=60$ days | \$322,339.61 | 0.2\% | 1 | 0.1\% |
| $60>$ and <= 90 days | \$0.00 | 0.0\% | 0 | 0.0\% |
| $90>$ days | \$238,181.46 | 0.2\% | 1 | 0.1\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 14 |  |  |  |  |
| Interest Rate Type | Balance | \% of Balance | Loan Count | Count |
| Variable | \$100,371,865.72 | 71.4\% | 593 | 73.1\% |
| Fixed | \$40,170,330.74 | 28.6\% | 218 | 26.9\% |
|  | \$140,542,196.46 | 100.0\% | 811 | 100.0\% |
| TABLE 15 |  |  |  |  |
| Weighted Ave Interest Rate | Balance | Loan Count |  |  |
| Fixed Interest Rate | 4.34\% | 218 |  |  |
| TABLE 16 |  |  |  |  |
| Foreclosure, Claims and Losses (cumulative) | Balance | Loan Count |  |  |
| Properties foreclosed | \$238,181.46 | 1 |  |  |
| Loss on Sale of properties foreclosed | \$0.00 | 0 |  |  |
| of which Claims paid by mortgage insurers | \$0.00 | 0 |  |  |
| of which loss covered by excess spread | \$0.00 | 0 |  |  |







