## The Barton Series 2014-1 Trust Investor Reporting

| Payment Date | 19-Jan-15 |
| :--- | :--- |
| Collections Period ending | 31-Dec-14 |


| Class | Fitch/Moodys Rating | Initial Invested <br> Amount (A\$) | Invested <br> Amount (A\$) | Stated <br> Amount (A\$) | $\qquad$ | Note Factor (current distribution date) | Current <br> Distribution Date | Interest Rate | Original Subordination | Current <br> Subordination |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A | AAAst/Aaa(sf) | 276,000,000.00 | 262,796,501.50 | 262,796,501.50 | 100.00\% | 95.22\% | 19/01/2015 | 3.5857\% | 8.00\% | 9.13\% |
| AB | AAAsf/ NR | 9,000,000.00 | 9,000,000.00 | 9,000,000.00 | 100.00\% | 100.00\% | 19/01/2015 | 4.0757\% | 5.00\% | 5.23\% |
| AC | AAAsf/ NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 100.00\% | 19/01/2015 | 4.4257\% | 2.50\% | 2.62\% |
| B | NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 100.00\% | 19/01/2015 | N/A | 0.00\% | 0.00\% |

SUMMARY

|  | AT ISSUE | 31-Dec-14 |
| :--- | ---: | ---: |
| Pool Balance | $\$ 293,998,056.99$ | $\$ 281,173,040.69$ |
| Number of Loans | 1,391 | 1,338 |
| Avg Loan Balance | $\$ 211,357.34$ | $\$ 210,144.28$ |
| Maximum Loan Balance | $\$ 671,787.60$ | $\$ 667,998.67$ |
| Minimum Loan Balance | $\$ 47,506.58$ | $\$ 7,497.46$ |
| Weighted Avg Interest Rate | $5.34 \%$ | $5.32 \%$ |
| Weighted Avg Seasoning (mths) | 44.6 | 46.6 |
| Maximum Remaining Term (mths) | 356.00 | 354.00 |
| Weighted Avg Remaining Term (mths) | 301.00 | 299.20 |
| Maximum Current LVR | $88.01 \%$ | $87.50 \%$ |
| Weighted Avg Current LVR | $59.53 \%$ | $58.82 \%$ |


| ARREARS |
| :--- |
| 31 Days to 60 Days |
| $60>$ and $<=90$ days |
| $90>$ days |


| Current LVR | Balance | \% of Balance | Loan Count | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| <= $20 \%$ | \$7,100,279.20 | 2.5\% | 75 | 5.6\% |
| 20\% > \& < = 30\% | \$22,099,132.76 | 7.9\% | 168 | 12.6\% |
| $30 \%>\&<=40 \%$ | \$29,425,316.34 | 10.5\% | 198 | 14.8\% |
| 40\% > \& < = 50\% | \$29,540,630.90 | 10.5\% | 159 | 11.9\% |
| $50 \%>\&<=60 \%$ | \$43,735,822.00 | 15.6\% | 202 | 15.1\% |
| 60\% > \& < = 65\% | \$23,881,345.61 | 8.5\% | 99 | 7.4\% |
| $65 \%>\&<=70 \%$ | \$22,250,731.22 | 7.9\% | 84 | 6.3\% |
| 70\% > \& < = 75\% | \$27,377,577.08 | 9.7\% | 102 | 7.6\% |
| $75 \%>\&<=80 \%$ | \$43,420,917.22 | 15.4\% | 148 | 11.1\% |
| 80\% > \& < $=85 \%$ | \$19,558,190.83 | 7.0\% | 63 | 4.7\% |
| $85 \%>\&<=90 \%$ | \$12,783,097.53 | 4.5\% | 40 | 3.0\% |
| 90\% > \& < = 95\% | \$0.00 | 0.0\% | 0 | 0.0\% |
| 95\% > \& < = 100\% | \$0.00 | 0.0\% | 0 | 0.0\% |
| TABLE 2 | \$281,173,040.69 | 100.0\% | 1,338 | 100.0\% |
|  |  |  |  |  |
| Original LVR | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| <= 20\% | \$2,287,272.83 | 0.8\% | 23 | 1.7\% |
| 25\% > \& < = 30\% | \$8,545,177.20 | 3.0\% | 71 | 5.3\% |
| $30 \%>\&<=40 \%$ | \$23,170,909.58 | 8.2\% | 157 | 11.7\% |
| $40 \%>\&<=50 \%$ | \$27,074,727.28 | 9.6\% | 168 | 12.6\% |
| $50 \%>\&<=60 \%$ | \$32,523,432.32 | 11.6\% | 174 | 13.0\% |
| 60\% > \& < = 65\% | \$20,742,154.77 | 7.4\% | 100 | 7.5\% |
| 65\% > \& < = 70\% | \$27,093,314.97 | 9.6\% | 119 | 8.9\% |
| $70 \%>\&<=75 \%$ | \$25,595,572.07 | 9.1\% | 103 | 7.7\% |
| $75 \%>\&<=80 \%$ | \$64,931,218.03 | 23.1\% | 248 | 18.5\% |
| 80\% > \& < = 85\% | \$11,262,162.15 | 4.0\% | 40 | 3.0\% |
| $85 \%>\&<=90 \%$ | \$21,532,771.51 | 7.7\% | 76 | 5.7\% |
| 90\% > \& < = 95\% | \$16,414,327.98 | 5.8\% | 59 | 4.4\% |
| $95 \%>\&<=100 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$281,173,040.69 | 100.0\% | 1,338 | 100.0\% |
| TABLE 3 |  |  |  |  |
| Remaining Loan Term | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| $<10$ years | \$1,622,761.18 | 0.6\% | 15 | 1.1\% |
| 10 year > \& <= 12 years | \$1,627,505.50 | 0.6\% | 12 | 0.9\% |
| 12 year $>$ \& < $=14$ years | \$3,081,400.38 | 1.1\% | 21 | 1.6\% |
| 14 year > \& <= 16 years | \$2,350,059.61 | 0.8\% | 16 | 1.2\% |
| 16 year $>$ \& <= 18 years | \$6,067,287.83 | 2.2\% | 41 | 3.1\% |
| 18 year > \& <= 20 years | \$12,302,684.27 | 4.4\% | 90 | 6.7\% |
| 20 year $>$ \& < $=22$ years | \$24,703,054.73 | 8.8\% | 147 | 11.0\% |
| 22 year > \& <= 24 years | \$42,559,677.14 | 15.1\% | 228 | 17.0\% |
| 24 year $>$ \& < $=26$ years | \$45,404,987.78 | 16.1\% | 219 | 16.4\% |
| 26 year > \& <= 28 years | \$80,782,543.03 | 28.7\% | 336 | 25.1\% |
| 28 year $>$ \& < $=30$ years | \$60,671,079.24 | 100.0\% | 213$\mathbf{1 , 3 3 8}$ | 15.9\% |
|  | \$281,173,040.69 |  |  |  |
| TABLE 4 |  |  |  |  |
| Current Loan Balance | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| \$0 > \& < = \$50000 | \$207,406.64 | 0.1\% | 6 | 0.4\% |
| \$50000 > \& < \$100000 | \$18,563,625.48 | 6.6\% | 219 | 16.4\% |
| \$100000 > \& < = \$150000 | \$31,874,426.71 | 11.3\% | 255 | 19.1\% |
| \$150000 > \& <= \$200000 | \$36,677,109.10 | 13.0\% | 209 | 15.6\% |
| \$200000 > \& < = \$250000 | \$50,528,208.15 | 18.0\% | 224 | 16.7\% |
| \$250000 > \& <= \$300000 | \$46,962,736.28 | 16.7\% | 172 | 12.9\% |
| \$300000 > \& < = \$350000 | \$36,876,217.28 | 13.1\% | 113 | 8.4\% |
| \$350000 > \& < = \$400000 | \$26,758,223.55 | 9.5\% | 72 | 5.4\% |
| \$400000 > \& < = \$450000 | \$11,854,709.38 | 4.2\% | 28 | 2.1\% |
| \$450000 > \& < = \$500000 | \$9,932,128.19 | 3.5\% | 21 | 1.6\% |
| \$500000 > \& < $=\$ 750000$ | \$10,938,249.93 | 3.9\% | 19 | 1.4\% |
| > \$750,000 | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$281,173,040.69 | 100.0\% | 1,338 | 100.0\% |





## The Barton Series 2014-1 Trust

 Investor Reporting| Payment Date | 19-Jan-15 |
| :--- | :--- |
| Collections Period ending | 31-Dec-14 |


| Loan Seasoning | Balance | \% of Balance | Loan Count | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| <= 6 mths | \$0.00 | 0.0\% | 0 | 0.0\% |
| > \& < $=12 \mathrm{mth}$ | \$8,186,103.27 | 2.9\% | 30 | 2.2\% |
| $12>\&<=18 \mathrm{mths}$ | \$31,724,391.94 | 11.3\% | 120 | 9.0\% |
| $18>\&<=24 \mathrm{mths}$ | \$39,763,151.83 | 14.1\% | 154 | 11.5\% |
| $2>\&<=3$ years | \$51,622,011.14 | 18.4\% | 220 | 16.4\% |
| $3>\&<=4$ years | \$47,349,657.53 | 16.8\% | 217 | 16.2\% |
| $4>\&<=5$ years | \$28,547,964.21 | 10.2\% | 138 | 10.3\% |
| $5>\&<=6$ years | \$20,398,660.41 | 7.3\% | 106 | 7.9\% |
| $6>\&<=7$ years | \$13,607,046.38 | 4.8\% | 78 | 5.8\% |
| $7>\&<=8$ years | \$13,302,068.79 | 4.7\% | 88 | 6.6\% |
| $8>\&<=9$ years | \$10,939,572.29 | 3.9\% | 67 | 5.0\% |
| $9>\&<=10$ years | \$6,870,108.00 | 2.4\% | 50 | 3.7\% |
| $>10$ years | \$8,862,304.90 | 3.2\% | 70 | 5.2\% |
|  | \$281,173,040.69 | 100.0\% | 1,338 | 100.0\% |
| TABLE 6 |  |  |  |  |
| Postcode Concentration (top | Balance | \% of Balance | Loan Count ${ }^{\text {b }}$ | \% of Loan Count |
| 2905 | \$6,633,236.60 | 2.3\% | 29 | 2.1\% |
| 2615 | \$6,463,726.18 | 2.2\% | 26 | 1.9\% |
| 2620 | \$5,948,718.99 | 2.0\% | 23 | 1.7\% |
| 5108 | \$5,202,588.36 | 1.8\% | 33 | 2.4\% |
| 5700 | \$4,979,811.79 | 1.7\% | 39 | 2.8\% |
| 2617 | \$4,531,632.74 | 1.5\% | 18 | 1.3\% |
| 5158 | \$4,311,813.21 | 1.5\% | 23 | 1.7\% |
| 2913 | \$4,296,170.14 | 1.5\% | 17 | 1.2\% |
| 2906 | \$4,219,986.37 | 1.4\% | 16 | 1.2\% |
| 5169 | \$4,213,950.48 | 1.4\% | 21 | 1.5\% |


| Geographic Distribution | Balance | \% of Balance | Loan Count | \% of Loan Count |
| :--- | ---: | ---: | ---: | ---: |
| Australian Capital Territory | $\$ 61,261,782.02$ | $21.8 \%$ | 252 | $18.8 \%$ |
| New South Wales | $\$ 19,768,899.55$ | $7.0 \%$ | 81 | $6.1 \%$ |
| Northern Territory | $\$ 548,783.88$ | $0.2 \%$ | 2 | $0.1 \%$ |
| Queensland | $\$ 2,991,622.99$ | $1.1 \%$ | 11 | $0.8 \%$ |
| South Australia | $\$ 133,977,665.91$ | $47.6 \%$ | 756 | $56.5 \%$ |
| Tasmania | $\$ 431,306.13$ | $0.2 \%$ | 1 | $0.1 \%$ |
| Victoria | $\$ 1,758,602.39$ | $0.6 \%$ | 8 | $0.6 \%$ |
| Western Australia | $\$ 60,434,377.82$ | $21.5 \%$ | 227 | $17.0 \%$ |
|  | $\$ 281,173, \mathbf{0 4 0 . 6 9}$ | $\mathbf{1 0 0 . 0} \%$ | $\mathbf{1 , 3 3 8}$ | $\mathbf{1 0 0 . 0} \%$ |


| TABLE 8 <br>  <br> Metro/Non-Metro/Inner-City$\quad$ Balance |
| :--- |
| Metro |
| Non-metro |
| Inner city |


| Employment Type Distributio | Balance | \% of Balance | Loan Count | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| Contractor | \$2,313,945.56 | 0.8\% | 11 | 0.8\% |
| Pay-as-you-earn employee (ca: | \$6,811,630.98 | 2.4\% | 49 | 3.7\% |
| Pay-as-you-earn employee (full | \$238,280,772.95 | 84.7\% | 1084 | 81.0\% |
| Pay-as-you-earn employee (pa | \$17,064,447.26 | 6.1\% | 93 | 7.0\% |
| Self employed | \$7,472,107.66 | 2.7\% | 40 | 3.0\% |
| No data | \$9,230,136.28 | 3.3\% | 61 | 4.6\% |
| Director | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$281,173,040.69 | 100.0\% | 1,338 | 100.0\% |


| LMI Provider | Balance | \% of Balance | Loan Count $\%$ of Loan Count |  |
| :--- | ---: | ---: | ---: | ---: |
| QBE | $\$ 252,861,115.98$ | $89.9 \%$ | 1238 | $92.5 \%$ |
| Genworth | $\$ 28,311,924.71$ | $10.1 \%$ | 100 | $7.5 \%$ |
|  | $\$ 281, \mathbf{1 7 3}, \mathbf{0 4 0 . 6 9}$ | $\mathbf{1 0 0 . 0} \%$ | $\mathbf{1 , 3 3 8}$ | $\mathbf{1 0 0 . 0 \%}$ |


| Arrears | Balance | \% of Balance | Loan Count | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| <=0 days | \$278,809,733.64 | 99.2\% | 1328 | 99.3\% |
| $0>$ and <= 30 days | \$2,363,307.05 | 0.8\% | 10 | 0.7\% |
| $30>$ 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\% |
|  | \$281,173,040.69 | 100.0\% | 1,338 | 100.0\% |
| TABLE 14 | 0.0\% |  |  |  |
| Interest Rate Type | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| Variable | \$218,220,863.38 | 77.6\% | 1050 | 78.5\% |
| Fixed | \$62,952,177.31 | 22.4\% | 288 | 21.5\% |
|  | \$281,173,040.69 | 100.0\% | 1,338 | 100.0\% |
| TABLE 15 |  |  |  |  |
| Weighted Ave Interest Rate | Balance | Loan Count |  |  |
| Fixed Interest Rate | 5.21\% | 288 |  |  |








