The Barton Series 2014-1 Trust Investor Reporting

| Payment Date | 17-Jun-16 |
| :--- | ---: |
| Collections Period ending | 31-May-16 |

NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

| Class | Fitch/Moodys Rating | Initial Invested Amount (A\$) | Invested Amount (A\$) | Stated <br> Amount (A\$) | Note Factor (current distribution date) | Current <br> Distribution Date | Interest Rate | Original Subordination | Current <br> Subordination |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A | AAAst/Aaa(sf) | 276,000,000.00 | 182,990,349.38 | 182,990,349.38 | 66.30\% | 17/06/2016 | 2.7600\% | 8.00\% | 11.59\% | AU3FN0025631 |
| AB | AAAst/ NR | 9,000,000.00 | 9,000,000.00 | 9,000,000.00 | 100.00\% | 17/06/2016 | 3.2500\% | 5.00\% | 7.25\% | AU3FN0025649 |
| AC | AAAst/ NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 17/06/2016 | 3.6000\% | 2.50\% | 3.62\% | AU3FN0025656 |
| B | NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 17/06/2016 | N/A | 0.00\% | 0.00\% | AU3FN0025664 |



| Current LVR | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| <= $20 \%$ | \$6,928,998.59 | 3.4\% | 98 | 9.4\% |
| 20\% > \& < $=30 \%$ | \$17,376,794.24 | 8.6\% | 147 | 14.1\% |
| $30 \%>\&<=40 \%$ | \$21,069,874.03 | 10.4\% | 143 | 13.7\% |
| 40\% > \& < $<50 \%$ | \$21,563,063.96 | 10.6\% | 121 | 11.6\% |
| $50 \%>\&<=60 \%$ | \$34,202,495.09 | 16.9\% | 158 | 15.1\% |
| 60\% > \& < $=65 \%$ | \$18,147,374.29 | 8.9\% | 74 | 7.1\% |
| $65 \%>\&<=70 \%$ | \$19,419,380.44 | 9.6\% | 79 | 7.6\% |
| 70\% > \& < $<75 \%$ | \$25,303,898.91 | 12.5\% | 97 | 9.3\% |
| $75 \%>\&<=80 \%$ | \$23,583,805.78 | 11.6\% | 77 | 7.4\% |
| 80\% > \& < $=85 \%$ | \$14,084,418.57 | 6.9\% | 47 | 4.5\% |
| $85 \%>\&<=90 \%$ | \$1,251,611.18 | 0.6\% | 4 | 0.4\% |
| $90 \%$ > \& < $=95 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
| 95\% > \& < = 100\% | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |
| TABLE 2 |  |  |  |  |
| Original LVR | Balance | \% of Balance | Loan Count | Count |
| <= $20 \%$ | \$596,578.99 | 0.3\% | 7 | 0.7\% |
| $25 \%>\&<=30 \%$ | \$2,595,581.34 | 1.3\% | 24 | 2.3\% |
| $30 \%>\&<=40 \%$ | \$9,347,131.91 | 4.6\% | 75 | 7.2\% |
| 40\% > \& < $<50 \%$ | \$12,705,370.53 | 6.3\% | 94 | 9.0\% |
| $50 \%>\&<=60 \%$ | \$20,290,916.56 | 10.0\% | 122 | 11.7\% |
| 60\% > \& < $=65 \%$ | \$14,608,329.44 | 7.2\% | 84 | 8.0\% |
| $65 \%>\&<=70 \%$ | \$20,113,201.86 | 9.9\% | 110 | 10.5\% |
| $70 \%>\&<=75 \%$ | \$18,725,289.81 | 9.2\% | 88 | 8.4\% |
| $75 \%>\&<=80 \%$ | \$61,704,335.58 | 30.4\% | 271 | 25.9\% |
| 80\% > \& < $<85 \%$ | \$7,984,831.26 | 3.9\% | 31 | 3.0\% |
| $85 \%>\&<=90 \%$ | \$19,165,527.56 | 9.4\% | 75 | 7.2\% |
| 90\% > \& < $=95 \%$ | \$13,688,507.00 | 6.7\% | 57 | 5.5\% |
| 95\% > \& < = 100\% | \$1,406,113.24 | 0.7\% | 7 | 0.7\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |
| TABLE 3 |  |  |  |  |
| Remaining Loan Term | Balance | \% of Balance | Loan Count | Count |
| < 10 years | \$1,203,896.25 | 0.6\% | 13 | 1.2\% |
| 10 year > \& <= 12 years | \$1,604,927.40 | 0.8\% | 13 | 1.2\% |
| 12 year $>$ \& < $=14$ years | \$1,823,299.17 | 0.9\% | 14 | 1.3\% |
| 14 year > \& < 16 years | \$2,591,483.86 | 1.3\% | 25 | 2.4\% |
| 16 year $>$ \& < $=18$ years | \$8,814,485.37 | 4.3\% | 68 | 6.5\% |
| 18 year > \& < 20 years | \$12,234,673.85 | 6.0\% | 84 | 8.0\% |
| 20 year $>$ \& < $=22$ years | \$29,439,087.99 | 14.5\% | 182 | 17.4\% |
| 22 year > \& <= 24 years | \$29,901,254.20 | 14.7\% | 159 | 15.2\% |
| 24 year $>$ \& < 26 years | \$52,316,376.04 | 25.8\% | 247 | 23.6\% |
| 26 year > \& <= 28 years | \$62,548,912.22 | 30.8\% | 239 | 22.9\% |
| 28 year $>$ \& < = 30 years | \$453,318.73 | 0.2\% | 1 | 0.1\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |
| TABLE 4 |  |  |  |  |
| Current Loan Balance | Balance | \% of Balance | Loan Count | Count |
| \$0 > \& < $=$ \$50000 | \$871,310.01 | 0.4\% | 32 | 3.1\% |
| \$50000 > \& < = \$100000 | \$15,886,290.93 | 7.8\% | 198 | 18.9\% |
| \$100000 > \& \ll \$ 150000 | \$24,797,772.41 | 12.2\% | 199 | 19.0\% |
| \$150000 > \& <= \$200000 | \$29,089,082.07 | 14.3\% | 165 | 15.8\% |
| \$200000 > \& < $=\$ 250000$ | \$38,429,605.03 | 18.9\% | 171 | 16.4\% |
| \$250000 > \& <= \$300000 | \$31,048,929.72 | 15.3\% | 113 | 10.8\% |
| \$300000 > \& <= \$350000 | \$28,002,126.02 | 13.8\% | 86 | 8.2\% |
| \$350000 > \& <= \$400000 | \$14,165,524.35 | 7.0\% | 38 | 3.6\% |
| \$400000 > \& \ll \$ 450000 | \$7,970,340.36 | 3.9\% | 19 | 1.8\% |
| \$450000 > \& < = \$500000 | \$4,665,037.28 | 2.3\% | 10 | 1.0\% |
| \$500000 > \& < $=\$ 750000$ | \$8,005,696.90 | 3.9\% | 14 | 1.3\% |
| > \$750,000 | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |






The Barton Series 2014-1 Trust Investor Reporting

| Payment Date | 17-Jun-16 |
| :--- | ---: |
| Collections Period ending | 31-May-16 |


| Loan Seasoning | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| < $=6 \mathrm{mths}$ | \$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 | \$32,928,912.61 | 16.2\% | 131 | 12.5\% |
| $3>\&<=4$ years | \$48,899,274.96 | 24.1\% | 210 | 20.1\% |
| $4>\&<=5$ years | \$30,166,867.50 | 14.9\% | 153 | 14.6\% |
| $5>\&<=6$ years | \$29,595,801.21 | 14.6\% | 148 | 14.2\% |
| $6>\&<=7$ years | \$17,361,779.56 | 8.6\% | 85 | 8.1\% |
| $7>\&<=8$ years | \$9,559,363.25 | 4.7\% | 60 | 5.7\% |
| $8>\&<=9$ years | \$11,279,915.70 | 5.6\% | 80 | 7.7\% |
| $9>\&<=10$ years | \$9,422,933.37 | 4.6\% | 65 | 6.2\% |
| $>10$ years | \$13,716,866.92 | 6.8\% | 113 | 10.8\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |
| TABLE 6 |  |  |  |  |
| Postcode Concentration (top | Balance | \% of Balance | Loan Count ${ }^{\text {¢ }}$ | Count |
| 2615 | \$5,123,796.98 | 1.7\% | 22 | 1.6\% |
| 2905 | \$4,922,381.93 | 1.7\% | 25 | 1.8\% |
| 2620 | \$4,425,894.87 | 1.5\% | 17 | 1.2\% |
| 5700 | \$3,955,738.37 | 1.3\% | 33 | 2.4\% |
| 5158 | \$3,680,532.20 | 1.3\% | 20 | 1.4\% |
| 5169 | \$3,352,661.00 | 1.1\% | 16 | 1.2\% |
| 2617 | \$3,199,687.47 | 1.1\% | 13 | 0.9\% |
| 5108 | \$3,158,477.95 | 1.1\% | 24 | 1.7\% |
| 2602 | \$2,991,291.65 | 1.0\% | 12 | 0.9\% |
| 5092 | \$2,990,919.43 | 1.0\% | 18 | 1.3\% |

TABLE 7

| Geographic Distribution | Balance | \% of Balance | Loan Count $\%$ of Loan Count |
| :--- | ---: | ---: | ---: |
| Australian Capital Territory | $\$ 43,373,957.21$ | $21.4 \%$ | 197 |
| New South Wales | $\$ 12,384,536.50$ | $6.1 \%$ | 54 |
| Northern Territory | $\$ 522,158.65$ | $0.3 \%$ | $5.2 \%$ |
| Queensland | $\$ 2,442,665.04$ | $1.2 \%$ | 2 |
| South Australia | $\$ 99,402,865.43$ | $49.0 \%$ | 10 |
| Tasmania | $\$ 0.00$ | 604 | $1.0 \%$ |
| Victoria | $\$ 1,060,504.49$ | $0.0 \%$ | $57.8 \%$ |
| Western Australia | $\$ 43,745,027.76$ | $0.5 \%$ | $0.0 \%$ |


| Metro/Non-Metro/Inner-City | Balance | \% of Balance | Loan Count ${ }^{\text {a }}$ | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| Metro | \$173,554,530.12 | 85.5\% | 877 | 83.9\% |
| Non-metro | \$28,781,237.23 | 14.2\% | 166 | 15.9\% |
| Inner city | \$595,947.73 | 0.3\% | 2 | 0.2\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |


| Property Type | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| Residential House | \$183,373,968.95 | 90.4\% | 941 | 90.0\% |
| Residential Unit | \$18,634,069.81 | 9.2\% | 100 | 9.6\% |
| Rural | \$923,676.32 | 0.5\% | 4 | 0.4\% |
| Semi-Rural | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |
| TABLE 10 |  |  |  |  |
| Occupancy Type | Balance | \% of Balance | Loan Count | n Count |
| Owner Occupied | \$188,154,601.87 | 92.7\% | 969 | 92.7\% |
| Investment | \$14,777,113.21 | 7.3\% | 76 | 7.3\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |


| Employment Type Distributio' | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| Contractor | \$2,166,000.09 | 1.1\% | 10 | 1.0\% |
| Pay-as-you-earn employee (cas | \$4,706,136.66 | 2.3\% | 34 | 3.3\% |
| Pay-as-you-earn employee (full | \$172,005,118.99 | 84.8\% | 853 | 81.6\% |
| Pay-as-you-earn employee (par | \$12,024,289.10 | 5.9\% | 72 | 6.9\% |
| Self employed | \$6,623,060.83 | 3.3\% | 37 | 3.5\% |
| No data | \$5,407,109.41 | 2.7\% | 39 | 3.7\% |
| Director | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |
| TABLE 12 |  |  |  |  |
| LMI Provider | Balance | \% of Balance | Loan Count | \% of Loan Count |
| QBE | \$180,941,270.12 | 89.2\% | 960 | 91.9\% |
| Genworth | \$21,990,444.96 | 10.8\% | 85 | 8.1\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |
| TABLE 13 |  |  |  |  |
| Arrears | Balance | \% of Balance | Loan Count | \% of Loan Count |
| $<=0$ days | \$198,128,249.95 | 97.6\% | 1022 | 97.8\% |
| $0>$ and <= 30 days | \$3,520,019.51 | 1.7\% | 18 | 1.7\% |
| $30>$ and < $=60$ days | \$870,507.87 | 0.4\% | 3 | 0.3\% |
| $60>$ and <= 90 days | \$0.00 | 0.0\% | 0 | 0.0\% |
| $90>$ days | \$412,937.75 | 0.2\% | 2 | 0.2\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |
| TABLE 14 |  |  |  |  |
| Interest Rate Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Variable | \$146,858,677.39 | 72.4\% | 766 | 73.3\% |
| Fixed | \$56,073,037.69 | 27.6\% | 279 | 26.7\% |
|  | \$202,931,715.08 | 100.0\% | 1,045 | 100.0\% |

[^0]







[^0]:    ABLE 15

    | Weighted Ave Interest Rate | Balance | Loan Count |
    | :--- | ---: | ---: |
    | Fixed Interest Rate | $4.65 \%$ | 279 |

