The Barton Series 2014-1 Trust Investor Reporting

| Payment Date | 17-Dec-15 |
| :--- | :--- |
| Collections Period ending | 30-Nov-15 |

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 | 208,224,297.88 | 208,224,297.88 | 75.44\% | 17/12/2015 | 2.9650\% | 8.00\% | 10.33\% | AU3FN0025631 |
| AB | AAAst/ NR | 9,000,000.00 | 9,000,000.00 | 9,000,000.00 | 100.00\% | 17/12/2015 | 3.4550\% | 5.00\% | 6.46\% | AU3FN0025649 |
| AC | AAAst/ NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 17/12/2015 | 3.8050\% | 2.50\% | 3.23\% | AU3FN0025656 |
| B | NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 17/12/2015 | N/A | 0.00\% | 0.00\% | AU3FN0025664 |



| Current LVR | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| < $20 \%$ | \$6,384,552.49 | 2.8\% | 86 | 7.6\% |
| 20\% > \& < = 30\% | \$18,552,527.95 | 8.1\% | 151 | 13.3\% |
| $30 \%>\&<=40 \%$ | \$22,499,120.53 | 9.9\% | 157 | 13.8\% |
| 40\% > \& < $<50 \%$ | \$24,947,121.81 | 11.0\% | 141 | 12.4\% |
| $50 \%>\&<=60 \%$ | \$36,163,766.82 | 15.9\% | 167 | 14.7\% |
| 60\% > \& < $=65 \%$ | \$19,641,524.99 | 8.6\% | 81 | 7.1\% |
| $65 \%>\&<=70 \%$ | \$19,725,829.15 | 8.7\% | 76 | 6.7\% |
| $70 \%>\&<=75 \%$ | \$32,074,931.02 | 14.1\% | 120 | 10.5\% |
| $75 \%>\&<=80 \%$ | \$28,730,889.89 | 12.6\% | 98 | 8.6\% |
| 80\% > \& \ll $85 \%$ | \$15,474,637.84 | 6.8\% | 51 | 4.5\% |
| $85 \%>\&<=90 \%$ | \$3,475,977.78 | 1.5\% | 11 | 1.0\% |
| 90\% > \& < $=95 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
| $95 \%>$ \& < $=100 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |
|     <br>  TABLE 2 $\$ 227,670,880.27$ $\mathbf{1 0 0 . 0 \%}$ <br>     |  |  |  |  |
| Original LVR | Balance | \% of Balance | Loan Count | Count |
| <= $20 \%$ | \$609,224.78 | 0.3\% | 7 | 0.6\% |
| 25\% > \& < = 30\% | \$2,880,065.01 | 1.3\% | 25 | 2.2\% |
| $30 \%>\&<=40 \%$ | \$10,630,800.85 | 4.7\% | 83 | 7.3\% |
| $40 \%>\&<=50 \%$ | \$14,838,057.72 | 6.5\% | 104 | 9.1\% |
| $50 \%>\&<=60 \%$ | \$22,728,009.63 | 10.0\% | 135 | 11.9\% |
| 60\% > \& < $<65 \%$ | \$15,721,218.88 | 6.9\% | 88 | 7.7\% |
| $65 \%>\&<=70 \%$ | \$22,898,940.87 | 10.1\% | 120 | 10.5\% |
| $70 \%>\&<=75 \%$ | \$22,028,825.66 | 9.7\% | 99 | 8.7\% |
| $75 \%>\&<=80 \%$ | \$69,360,538.66 | 30.5\% | 295 | 25.9\% |
| $80 \%>\&<=85 \%$ | \$8,853,081.68 | 3.9\% | 33 | 2.9\% |
| $85 \%>\&<=90 \%$ | \$21,111,716.81 | 9.3\% | 83 | 7.3\% |
| 90\% > \& < $=95 \%$ | \$14,586,827.73 | 6.4\% | 60 | 5.3\% |
| $95 \%>$ \& < $=100 \%$ | \$1,423,571.99 | 0.6\% | 7 | 0.6\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |
| TABLE 3 |  |  |  |  |
| Remaining Loan Term | Balance | \% of Balance | Loan Count | Count |
| $<10$ years | \$1,021,795.30 | 0.4\% | 10 | 0.9\% |
| 10 year > \& <= 12 years | \$1,560,484.54 | 0.7\% | 13 | 1.1\% |
| 12 year $>$ \& <= 14 years | \$2,235,653.09 | 1.0\% | 16 | 1.4\% |
| 14 year $>$ \& <= 16 years | \$2,956,487.10 | 1.3\% | 22 | 1.9\% |
| 16 year $>$ \& < $=18$ years | \$8,031,384.57 | 3.5\% | 62 | 5.4\% |
| 18 year $>$ \& < 20 years | \$12,586,066.12 | 5.5\% | 88 | 7.7\% |
| 20 year $>$ \& < $=22$ years | \$27,617,942.74 | 12.1\% | 169 | 14.8\% |
| 22 year > \& <= 24 years | \$33,779,307.54 | 14.8\% | 189 | 16.6\% |
| 24 year $>$ \& < $=26$ years | \$51,406,124.43 | 22.6\% | 237 | 20.8\% |
| 26 year > \& < 28 years | \$79,336,311.58 | 34.8\% | 309 | 27.1\% |
| 28 year $>$ \& < = 30 years | \$7,139,323.26 | 3.1\% | 24 | 2.1\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |
| TABLE 4 |  |  |  |  |
| Current Loan Balance | Balance | \% of Balance | Loan Count | Count |
| \$0 > \& < = \$50000 | \$582,581.66 | 0.3\% | 24 | 2.1\% |
| \$50000 > \& < = \$100000 | \$16,280,832.74 | 7.2\% | 200 | 17.6\% |
| \$100000 > \& < = \$150000 | \$27,111,111.43 | 11.9\% | 219 | 19.2\% |
| \$150000 > \& <= \$200000 | \$31,728,855.73 | 13.9\% | 180 | 15.8\% |
| \$200000 > \& < $=$ \$250000 | \$42,404,294.15 | 18.6\% | 189 | 16.6\% |
| \$250000 > \& <= \$300000 | \$34,251,016.41 | 15.0\% | 126 | 11.1\% |
| \$300000 > \& < = \$350000 | \$31,546,074.56 | 13.9\% | 97 | 8.5\% |
| \$350000 > \& <= \$400000 | \$20,014,046.92 | 8.8\% | 54 | 4.7\% |
| \$400000 > \& <= \$450000 | \$10,599,535.42 | 4.7\% | 25 | 2.2\% |
| \$450000 > \& <= \$500000 | \$5,172,185.51 | 2.3\% | 11 | 1.0\% |
| \$500000 > \& < = \$750000 | \$7,980,345.74 | 3.5\% | 14 | 1.2\% |
| > \$750,000 | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |






The Barton Series 2014-1 Trust Investor Reporting

| Payment Date Collections Period ending |  | $\begin{array}{\|l\|} \hline \text { 17-Dec-15 } \\ \text { 30-Nov-15 } \\ \hline \end{array}$ |  |  |
| :---: | :---: | :---: | :---: | :---: |
| TABLE 5 |  |  |  |  |
| Loan Seasoning | Balance | \% of Balance | Loan Count ${ }^{\text {p }}$ | 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\% |
| $18>\&<=24 \mathrm{mths}$ | \$9,567,710.23 | 4.2\% | 39 | 3.4\% |
| $2>\&<=3$ years | \$58,889,666.61 | 25.9\% | 237 | 20.8\% |
| $3>\&<=4$ years | \$42,054,276.80 | 18.5\% | 180 | 15.8\% |
| $4>\&<=5$ years | \$38,860,084.88 | 17.1\% | 191 | 16.8\% |
| $5>\&<=6$ years | \$19,927,187.77 | 8.8\% | 100 | 8.8\% |
| $6>\&<=7$ years | \$15,809,712.88 | 6.9\% | 88 | 7.7\% |
| $7>\&<=8$ years | \$11,738,639.76 | 5.2\% | 75 | 6.6\% |
| $8>\&<=9$ years | \$11,621,333.22 | 5.1\% | 82 | 7.2\% |
| $9>\&<=10$ years | \$7,034,388.11 | 3.1\% | 49 | 4.3\% |
| $>10$ years | \$12,167,880.01 | 5.3\% | 98 | 8.6\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |
| TABLE 6 |  |  |  |  |
| Postcode Concentration (top | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| 2615 | \$5,313,903.88 | 1.8\% | 22 | 1.6\% |
| 2905 | \$5,089,534.48 | 1.7\% | 25 | 1.8\% |
| 2620 | \$4,549,557.86 | 1.5\% | 18 | 1.3\% |
| 5700 | \$4,530,890.69 | 1.5\% | 37 | 2.7\% |
| 5158 | \$3,884,376.08 | 1.3\% | 21 | 1.5\% |
| 5108 | \$3,723,475.95 | 1.3\% | 28 | 2.0\% |
| 5169 | \$3,633,565.26 | 1.2\% | 18 | 1.3\% |
| 2617 | \$3,562,870.83 | 1.2\% | 15 | 1.1\% |
| 5092 | \$3,509,279.42 | 1.2\% | 20 | 1.4\% |
| 2602 | \$3,449,162.45 | 1.2\% | 14 | 1.0\% |


| Geographic Distribution | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| Australian Capital Territory | \$48,946,321.89 | 21.5\% | 215 | 18.9\% |
| New South Wales | \$14,579,719.62 | 6.4\% | 63 | 5.5\% |
| Northern Territory | \$526,872.60 | 0.2\% | 2 | 0.2\% |
| Queensland | \$2,491,045.05 | 1.1\% | 10 | 0.9\% |
| South Australia | \$109,552,177.50 | 48.1\% | 649 | 57.0\% |
| Tasmania | \$425,617.54 | 0.2\% | 1 | 0.1\% |
| Victoria | \$1,524,821.24 | 0.7\% | 8 | 0.7\% |
| Western Australia | \$49,624,304.83 | 21.8\% | 191 | 16.8\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |


| Metro/Non-Metro/Inner-City | Balance | \% of Balance | Loan Count | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| Metro | \$194,307,508.56 | 85.3\% | 953 | 83.7\% |
| Non-metro | \$32,593,357.02 | 14.3\% | 183 | 16.1\% |
| Inner city | \$770,014.69 | 0.3\% | 3 | 0.3\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |


| Property Type | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| Residential House | \$205,582,020.11 | 90.3\% | 1023 | 89.8\% |
| Residential Unit | \$21,185,683.44 | 9.3\% | 112 | 9.8\% |
| Rural | \$903,176.72 | 0.4\% | 4 | 0.4\% |
| Semi-Rural | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |
| TABLE 10 |  |  |  |  |
| Occupancy Type | Balance | \% of Balance | Loan Count | Count |
| Owner Occupied | \$211,010,785.36 | 92.7\% | 1057 | 92.8\% |
| Investment | \$16,660,094.91 | 7.3\% | 82 | 7.2\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |


| Employment Type Distributio | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| Contractor | \$2,393,026.97 | 1.1\% | 11 | 1.0\% |
| Pay-as-you-earn employee (cas | \$5,115,797.15 | 2.2\% | 36 | 3.2\% |
| Pay-as-you-earn employee (full | \$192,953,716.42 | 84.8\% | 927 | 81.4\% |
| Pay-as-you-earn employee (par | \$13,578,857.59 | 6.0\% | 78 | 6.8\% |
| Self employed | \$6,477,563.00 | 2.8\% | 36 | 3.2\% |
| No data | \$7,151,919.14 | 3.1\% | 51 | 4.5\% |
| Director | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |
| TABLE 12 |  |  |  |  |
| LMI Provider | Balance | \% of Balance | Loan Count | Count |
| QBE | \$203,225,683.07 | 89.3\% | 1047 | 91.9\% |
| Genworth | \$24,445,197.20 | 10.7\% | 92 | 8.1\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |


| Arrears | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| $<=0$ days | \$224,175,302.01 | 98.5\% | 1126 | 98.9\% |
| $0>$ and < $=30$ days | \$2,238,070.24 | 1.0\% | 8 | 0.7\% |
| $30>$ and $<=60$ days | \$535,154.24 | 0.2\% | 2 | 0.2\% |
| $60>$ and <= 90 days | \$0.00 | 0.0\% | 0 | 0.0\% |
| $90>$ days | \$722,353.78 | 0.3\% | 3 | 0.3\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |
| TABLE 14 |  |  |  |  |
| Interest Rate Type | Balance | \% of Balance | Loan Count | Count |
| Variable | \$171,638,101.86 | 75.4\% | 867 | 76.1\% |
| Fixed | \$56,032,778.41 | 24.6\% | 272 | 23.9\% |
|  | \$227,670,880.27 | 100.0\% | 1,139 | 100.0\% |

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[^0]:    ABLE 15
    Weighted Ave Interest Rate
    Fixed Interest Rate
    Balance $\quad$ Loan Count
    $4.88 \%$ Loan Coun

