The Barton Series 2014-1 Trust Investor Reporting

| Payment Date | 18-May-15 |
| :--- | ---: |
| Collections Period ending | 30-Apr-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 | 238,802,327.90 | 238,802,327.90 | 86.52\% | 18/05/2015 | 3.1617\% | 8.00\% | 10.05\% | AU3FN0025631 |
| AB | AAAst/ NR | 9,000,000.00 | 9,000,000.00 | 9,000,000.00 | 100.00\% | 18/05/2015 | 3.6517\% | 5.00\% | 5.71\% | AU3FN0025649 |
| AC | AAAst/ NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 18/05/2015 | 4.0017\% | 2.50\% | 2.85\% | AU3FN0025656 |
| B | NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 18/05/2015 | N/A | 0.00\% | 0.00\% | AU3FN0025664 |


| SUMMARY | AT ISSUE |  | 30-Apr-15 |
| :---: | :---: | :---: | :---: |
| Pool Balance |  | \$293,998,056.99 | \$257,649,341.08 |
| Number of Loans |  | 1,391 | 1,257 |
| Avg Loan Balance |  | \$211,357.34 | \$204,971.63 |
| Maximum Loan Balance |  | \$671,787.60 | \$664,379.36 |
| Minimum Loan Balance |  | \$47,506.58 | \$953.49 |
| Weighted Avg Interest Rate |  | 5.34\% | 5.11\% |
| Weighted Avg Seasoning (mths) |  | 44.6 | 50.6 |
| Maximum Remaining Term (mths) |  | 356.00 | 350.00 |
| Weighted Avg Remaining Term (mths) |  | 301.00 | 294.96 |
| Maximum Current LVR |  | 88.01\% | 87.50\% |
| Weighted Avg Current LVR |  | 59.53\% | 58.42\% |
| ARREARS | \# Loans | Value of loans | \% of Total Value |
| 31 Days to 60 Days | 1 | \$182,056.28 | 0.07\% |
| $60>$ and <= 90 days | 0 | \$0.00 | 0.00\% |
| $90>$ days | 0 | \$0.00 | 0.00\% |


| Current LVR | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| < $20 \%$ | \$6,543,245.16 | 2.5\% | 82 | 6.5\% |
| 20\% > \& < $=30 \%$ | \$20,544,228.35 | 8.0\% | 163 | 13.0\% |
| $30 \%>\&<=40 \%$ | \$26,400,925.61 | 10.2\% | 179 | 14.2\% |
| 40\% > \& < $<50 \%$ | \$29,857,730.23 | 11.6\% | 164 | 13.0\% |
| $50 \%>\&<=60 \%$ | \$38,693,383.47 | 15.0\% | 178 | 14.2\% |
| 60\% > \& < $=65 \%$ | \$21,089,979.31 | 8.2\% | 88 | 7.0\% |
| $65 \%>\&<=70 \%$ | \$23,376,956.87 | 9.1\% | 88 | 7.0\% |
| $70 \%>\&<=75 \%$ | \$27,967,123.08 | 10.9\% | 105 | 8.4\% |
| $75 \%>\&<=80 \%$ | \$35,555,416.75 | 13.8\% | 120 | 9.5\% |
| 80\% > \& \ll $85 \%$ | \$18,550,598.35 | 7.2\% | 61 | 4.9\% |
| $85 \%>\&<=90 \%$ | \$9,069,753.90 | 3.5\% | 29 | 2.3\% |
| 90\% > \& < $=95 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
| $95 \%>$ \& < $=100 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |
| TABLE 2 |  |  |  |  |
| Original LVR | Balance | \% of Balance | Loan Count | Count |
| <= $20 \%$ | \$1,814,227.46 | 0.7\% | 20 | 1.6\% |
| 25\% > \& < = 30\% | \$6,935,333.74 | 2.7\% | 62 | 4.9\% |
| $30 \%>\&<=40 \%$ | \$20,141,455.96 | 7.8\% | 144 | 11.5\% |
| $40 \%>\&<=50 \%$ | \$25,941,620.87 | 10.1\% | 166 | 13.2\% |
| $50 \%>\&<=60 \%$ | \$31,684,943.80 | 12.3\% | 171 | 13.6\% |
| 60\% > \& < $<65 \%$ | \$17,965,016.63 | 7.0\% | 88 | 7.0\% |
| $65 \%>\&<=70 \%$ | \$23,309,477.04 | 9.0\% | 108 | 8.6\% |
| $70 \%>\&<=75 \%$ | \$24,862,020.26 | 9.6\% | 100 | 8.0\% |
| $75 \%>\&<=80 \%$ | \$59,302,473.03 | 23.0\% | 231 | 18.4\% |
| $80 \%>\&<=85 \%$ | \$10,268,998.10 | 4.0\% | 37 | 2.9\% |
| $85 \%>\&<=90 \%$ | \$20,563,815.44 | 8.0\% | 74 | 5.9\% |
| 90\% > \& < = 95\% | \$14,859,958.75 | 5.8\% | 56 | 4.5\% |
| $95 \%>$ \& < $=100 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |
| TABLE 3 |  |  |  |  |
| Remaining Loan Term | Balance | \% of Balance | Loan Count | Count |
| $<10$ years | \$1,472,564.77 | 0.6\% | 13 | 1.0\% |
| 10 year > \& <= 12 years | \$1,519,263.42 | 0.6\% | 12 | 1.0\% |
| 12 year $>$ \& <= 14 years | \$2,905,057.52 | 1.1\% | 20 | 1.6\% |
| 14 year $>$ \& <= 16 years | \$3,028,954.14 | 1.2\% | 21 | 1.7\% |
| 16 year $>$ \& < $=18$ years | \$6,830,083.58 | 2.7\% | 49 | 3.9\% |
| 18 year $>$ \& < 20 years | \$12,690,169.35 | 4.9\% | 90 | 7.2\% |
| 20 year $>$ \& < $=22$ years | \$24,079,702.94 | 9.3\% | 148 | 11.8\% |
| 22 year > \& <= 24 years | \$39,050,808.14 | 15.2\% | 213 | 16.9\% |
| 24 year $>$ \& < $=26$ years | \$51,537,111.31 | 20.0\% | 240 | 19.1\% |
| 26 year > \& < 28 years | \$80,109,414.72 | 31.1\% | 331 | 26.3\% |
| 28 year $>$ \& < = 30 years | \$34,426,211.19 | 13.4\% | 120 | 9.5\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |
| TABLE 4 |  |  |  |  |
| Current Loan Balance | Balance | \% of Balance | Loan Count | Count |
| \$0 > \& < = \$50000 | \$260,311.38 | 0.1\% | 11 | 0.9\% |
| \$50000 > \& < = \$100000 | \$17,887,565.53 | 6.9\% | 218 | 17.3\% |
| \$100000 > \& < = \$150000 | \$29,138,694.46 | 11.3\% | 234 | 18.6\% |
| \$150000 > \& < = \$200000 | \$34,894,376.48 | 13.5\% | 199 | 15.8\% |
| \$200000 > \& < $=$ \$250000 | \$46,499,781.08 | 18.0\% | 207 | 16.5\% |
| \$250000 > \& <= \$300000 | \$44,361,662.26 | 17.2\% | 163 | 13.0\% |
| \$300000 > \& < = \$350000 | \$34,928,885.82 | 13.6\% | 107 | 8.5\% |
| \$350000 > \& <= \$400000 | \$22,208,436.70 | 8.6\% | 60 | 4.8\% |
| \$400000 > \& <= \$450000 | \$11,785,070.82 | 4.6\% | 28 | 2.2\% |
| \$450000 > \& <= \$500000 | \$7,541,221.09 | 2.9\% | 16 | 1.3\% |
| \$500000 > \& < = \$750000 | \$8,143,335.46 | 3.2\% | 14 | 1.1\% |
| > \$750,000 | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |






The Barton Series 2014-1 Trust Investor Reporting

| Payment Date <br> Collections Period ending |  | $\begin{array}{r} 18 \text {-May-15 } \\ \text { 30-Apr-15 } \\ \hline \end{array}$ |  |  |
| :---: | :---: | :---: | :---: | :---: |
| TABLE 5 |  |  |  |  |
| Loan Seasoning | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| $<=6 \mathrm{mths}$ | \$0.00 | 0.0\% | 0 | 0.0\% |
| $>\&<=12 \mathrm{mth}$ | \$425,985.78 | 0.2\% | 2 | 0.2\% |
| $12>\&<=18 \mathrm{mths}$ | \$14,036,655.57 | 5.4\% | 58 | 4.6\% |
| $18>\&<=24 \mathrm{mths}$ | \$33,126,326.48 | 12.9\% | 124 | 9.9\% |
| $2>\&<=3$ years | \$61,353,386.61 | 23.8\% | 257 | 20.4\% |
| $3>\&<=4$ years | \$39,676,844.39 | 15.4\% | 182 | 14.5\% |
| $4>\&<=5$ years | \$34,969,496.63 | 13.6\% | 167 | 13.3\% |
| $5>\&<=6$ years | \$22,206,481.09 | 8.6\% | 113 | 9.0\% |
| $6>\&<=7$ years | \$9,220,138.73 | 3.6\% | 57 | 4.5\% |
| $7>\&<=8$ years | \$14,851,225.78 | 5.8\% | 97 | 7.7\% |
| $8>\&<=9$ years | \$10,350,657.84 | 4.0\% | 67 | 5.3\% |
| $9>\&<=10$ years | \$6,491,233.15 | 2.5\% | 47 | 3.7\% |
| $>10$ years | \$10,940,909.03 | 4.2\% | 86 | 6.8\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |
| TABLE 6 |  |  |  |  |
| Postcode Concentration (top | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| 2905 | \$6,284,286.51 | 2.1\% | 29 | 2.1\% |
| 2615 | \$6,047,973.99 | 2.1\% | 24 | 1.7\% |
| 2620 | \$5,770,515.66 | 2.0\% | 22 | 1.6\% |
| 5700 | \$4,765,449.66 | 1.6\% | 38 | 2.7\% |
| 2906 | \$4,188,382.26 | 1.4\% | 16 | 1.2\% |
| 5108 | \$4,156,721.29 | 1.4\% | 30 | 2.2\% |
| 2617 | \$4,133,206.05 | 1.4\% | 17 | 1.2\% |
| 5158 | \$4,129,488.23 | 1.4\% | 22 | 1.6\% |
| 5169 | \$3,954,159.15 | 1.3\% | 19 | 1.4\% |
| 5162 | \$3,902,274.01 | 1.3\% | 24 | 1.7\% |

TABLE $\mathbf{7}$

| Geographic Distribution | Balance | \% of Balance | Loan Count $\%$ of Loan Count |
| :--- | ---: | ---: | ---: |
| Australian Capital Territory | $\$ 56,455,737.76$ | $21.9 \%$ | 236 |
| New South Wales | $\$ 17,405,179.13$ | $6.8 \%$ | 74 |
| Northern Territory | $\$ 534,173.65$ | $0.2 \%$ | $5.9 \%$ |
| Queensland | $\$ 2,562,967.49$ | $1.0 \%$ | 2 |
| South Australia | $\$ 123,501,978.37$ | $47.9 \%$ | $0.2 \%$ |
| Tasmania | $\$ 430,282.95$ | 70 | $0.8 \%$ |
| Victoria | $\$ 1,815,153.32$ | $0.2 \%$ | $56.8 \%$ |
| Western Australia | $\$ 54,943,868.41$ | $0.7 \%$ | 0 |


| Metro/Non-Metro/Inner-City | Balance | \% of Balance | Loan Count ${ }^{\text {p }}$ | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| Metro | \$219,288,913.95 | 85.1\% | 1051 | 83.6\% |
| Non-metro | \$37,588,308.35 | 14.6\% | 203 | 16.1\% |
| Inner city | \$772,118.78 | 0.3\% | 3 | 0.2\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |


| Property Type | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| Residential House | \$233,380,713.92 | 90.6\% | 1134 | 90.2\% |
| Residential Unit | \$23,080,714.78 | 9.0\% | 118 | 9.4\% |
| Rural | \$1,187,912.38 | 0.5\% | 5 | 0.4\% |
| Semi-Rural | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |
| TABLE 10 |  |  |  |  |
| Occupancy Type | Balance | \% of Balance | Loan Count ${ }^{\text {d }}$ | Count |
| Owner Occupied | \$238,004,749.84 | 92.4\% | 1162 | 92.4\% |
| Investment | \$19,644,591.24 | 7.6\% | 95 | 7.6\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |


| Employment Type Distributio' | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| Contractor | \$2,567,676.58 | 1.0\% | 12 | 1.0\% |
| Pay-as-you-earn employee (cas | \$5,832,972.85 | 2.3\% | 42 | 3.3\% |
| Pay-as-you-earn employee (full | \$217,534,643.52 | 84.4\% | 1017 | 80.9\% |
| Pay-as-you-earn employee (par | \$16,201,092.97 | 6.3\% | 90 | 7.2\% |
| Self employed | \$7,172,011.90 | 2.8\% | 39 | 3.1\% |
| No data | \$8,340,943.26 | 3.2\% | 57 | 4.5\% |
| Director | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |
| TABLE 12 |  |  |  |  |
| LMI Provider | Balance | \% of Balance | Loan Count | \% of Loan Count |
| QBE | \$231,769,725.30 | 90.0\% | 1162 | 92.4\% |
| Genworth | \$25,879,615.78 | 10.0\% | 95 | 7.6\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |
| TABLE 13 |  |  |  |  |
| Arrears | Balance | \% of Balance | Loan Count | \% of Loan Count |
| $<=0$ days | \$253,095,196.38 | 98.2\% | 1240 | 98.6\% |
| $0>$ and <= 30 days | \$4,372,088.42 | 1.7\% | 16 | 1.3\% |
| $30>$ and < $=60$ days | \$182,056.28 | 0.1\% | 1 | 0.1\% |
| $60>$ and <= 90 days | \$0.00 | 0.0\% | 0 | 0.0\% |
| $90>$ days | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |
| TABLE 14 |  | 0.0\% |  |  |
| Interest Rate Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Variable | \$197,240,418.01 | 76.6\% | 975 | 77.6\% |
| Fixed | \$60,408,923.07 | 23.4\% | 282 | 22.4\% |
|  | \$257,649,341.08 | 100.0\% | 1,257 | 100.0\% |

[^0]







[^0]:    ABLE 15

    | Weighted Ave Interest Rate | Balance | Loan Count |
    | :--- | ---: | ---: |
    | Fixed Interest Rate | $5.13 \%$ | 282 |

