The Barton Series 2014-1 Trust

## Investor Reporting

| Payment Date | 17-Dec-19 |
| :--- | :--- |
| Collections Period ending | 30-Nov-19 |

NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

| Class | Fitch/Moodys Rating | Initial Invested Amount (A\$) | Invested Amount (A\$) | Stated <br> Amount (A\$) | Note Factor <br> (current <br> distribution date) | Current Distribution Date | Interest Rate | Original Subordination | Current Subordination |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A | AAAst/Aaa(sf) | 276,000,000.00 | 82,111,603.65 | 82,111,603.65 | 29.75\% | 17/12/2019 | 1.7550\% | 8.00\% | 16.00\% | AU3FN0025631 |
| AB | AAAst/ NR | 9,000,000.00 | 5,865,114.52 | 5,865,114.52 | 65.17\% | 17/12/2019 | 2.2450\% | 5.00\% | 10.00\% | AU3FN0025649 |
| AC | AAAst/ NR | 7,500,000.00 | 4,887,595.45 | 4,887,595.45 | 65.17\% | 17/12/2019 | N/A | 2.50\% | 5.00\% | AU3FN0025656 |
| B | NR | 7,500,000.00 | 4,887,595.45 | 4,887,595.45 | 65.17\% | 17/12/2019 | N/A | 0.00\% | 0.00\% | AU3FN0025664 |


| SUMMARY | AT ISSUE |  | 30-Nov-19 |
| :---: | :---: | :---: | :---: |
| Pool Balance |  | \$293,998,056.99 | \$95,835,204.97 |
| Number of Loans |  | 1,391 | 646 |
| Avg Loan Balance |  | \$211,357.34 | \$148,351.71 |
| Maximum Loan Balance |  | \$671,787.60 | \$600,036.63 |
| Minimum Loan Balance |  | \$47,506.58 | \$0.00 |
| Weighted Avg Interest Rate |  | $5.34 \%$ | 4.09\% |
| Weighted Avg Seasoning (mths) |  | 44.6 | 103.7 |
| Maximum Remaining Term (mths) |  | 356.00 | 295.00 |
| Weighted Avg Remaining Term (mths) |  | 301.00 | 243.79 |
| Maximum Current LVR |  | 88.01\% | 81.99\% |
| Weighted Avg Current LVR |  | 59.53\% | 49.68\% |
| ARREARS | \# Loans | Value of loans | of Total Value |
| 31 Days to 60 Days | 0 | \$0.00 | 0.00\% |
| 60 > and <= 90 days | 0 | \$0.00 | 0.00\% |
| $90>$ days | 1 | \$176,235.85 | 0.18\% |






The Barton Series 2014-1 Trust
Investor Reporting

| Payment Date | 17-Dec-19 |
| :--- | :--- |
| Collections Period ending | 30-Nov-19 |


| 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\% |
| $12>\&<=18$ mths | \$0.00 | 0.0\% | 0 | 0.0\% |
| $18>\&<=24$ mths | \$0.00 | 0.0\% | 0 | 0.0\% |
| $2>\&<=3$ years | \$0.00 | 0.0\% | 0 | 0.0\% |
| $3>\&<=4$ years | \$0.00 | 0.0\% | 0 | 0.0\% |
| $4>\&<=5$ years | \$0.00 | 0.0\% | 0 | 0.0\% |
| $5>\&<=6$ years | \$5,827,635.99 | 6.1\% | 33 | 5.1\% |
| $6>\&<=7$ years | \$25,724,553.95 | 26.8\% | 131 | 20.3\% |
| $7>\&<=8$ years | \$18,323,875.62 | 19.1\% | 110 | 17.0\% |
| $8>\&<=9$ years | \$15,570,165.38 | 16.2\% | 105 | 16.3\% |
| $9>\&<=10$ years | \$7,864,175.48 | 8.2\% | 47 | 7.3\% |
| $>10$ years | \$22,524,798.55 | 23.5\% | 220 | 34.1\% |
|  | \$95,835,204.97 | 100.0\% | 646 | 100.0\% |
| TABLE 6 |  |  |  |  |
| Postcode Concentration (top 10 by value) | Balance | \% of Balance | Loan Count | \% of Loan Count |
| 5700 | \$2,556,741.00 | 2.7\% | 23 | 3.6\% |
| 2905 | \$2,292,712.86 | 2.4\% | 17 | 2.6\% |
| 5092 | \$2,284,083.53 | 2.4\% | 16 | 2.5\% |
| 2913 | \$1,842,232.48 | 1.9\% | 8 | 1.2\% |
| 2620 | \$1,793,632.84 | 1.9\% | 10 | 1.5\% |
| 5162 | \$1,734,897.29 | 1.8\% | 14 | 2.2\% |
| 2615 | \$1,694,466.03 | 1.8\% | 11 | 1.7\% |
| 5169 | \$1,603,109.60 | 1.7\% | 12 | 1.9\% |
| 2617 | \$1,563,868.27 | 1.6\% | 9 | 1.4\% |
| 5158 | \$1,500,157.92 | 1.6\% | 13 | 2.0\% |


| Geographic Distribution | Balance | \% of Balance | Loan Count | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| Australian Capital Territory | \$17,948,576.03 | 18.7\% | 115 | 17.8\% |
| New South Wales | \$5,229,706.14 | 5.5\% | 30 | 4.6\% |
| Northern Territory | \$320,659.04 | 0.3\% | 1 | 0.2\% |
| Queensland | \$553,031.16 | 0.6\% | 5 | 0.8\% |
| South Australia | \$48,215,654.50 | 50.3\% | 377 | 58.4\% |
| Tasmania | \$0.00 | 0.0\% | 0 | 0.0\% |
| Victoria | \$721,383.11 | 0.8\% | 5 | 0.8\% |
| Western Australia | \$22,846,194.99 | 23.8\% | 113 | 17.5\% |
|  | \$95,835,204.97 | 100.0\% | 646 | 100.0\% |
| TABLE 8 |  |  |  |  |
| Metro/Non-Metro/Inner-City | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Metro | \$81,577,577.93 | 85.1\% | 540 | 83.6\% |
| Non-metro | \$13,739,552.63 | 14.3\% | 104 | 16.1\% |
| Inner city | \$518,074.41 | 0.5\% | 2 | 0.3\% |
|  | \$95,835,204.97 | 100.0\% | 646 | 100.0\% |
| TABLE 9 |  |  |  |  |
| Property Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Residential House | \$85,287,014.57 | 89.0\% | 576 | 89.2\% |
| Residential Unit | \$9,335,625.60 | 9.7\% | 64 | 9.9\% |
| Rural | \$370,215.06 | 0.4\% | 2 | 0.3\% |
| Semi-Rural | \$0.00 | 0.0\% | 0 | 0.0\% |
| High Density | \$842,349.74 | 0.9\% | 4 | 0.6\% |
|  | \$95,835,204.97 | 100.0\% | 646 | 100.0\% |
| TABLE 10 |  |  |  |  |
| Occupancy Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Owner Occupied | \$89,563,369.21 | 93.5\% | 605 | 93.7\% |
| Investment | \$6,271,835.76 | 6.5\% | 41 | 6.3\% |
|  | \$95,835,204.97 | 100.0\% | 646 | 100.0\% |
| TABLE 11 |  |  |  |  |
| Employment Type Distribution | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Contractor | \$1,473,781.67 | 1.5\% | 8 | 1.2\% |
| Pay-as-you-earn employee (casual) | \$2,881,884.10 | 3.0\% | 22 | 3.4\% |
| Pay-as-you-earn employee (full time) | \$78,203,252.47 | 81.6\% | 507 | 78.5\% |
| Pay-as-you-earn employee (part time) | \$6,404,256.38 | 6.7\% | 51 | 7.9\% |
| Self employed | \$3,668,562.23 | 3.8\% | 26 | 4.0\% |
| No data | \$3,203,468.12 | 3.3\% | 32 | 5.0\% |
| Director | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$95,835,204.97 | 100.0\% | 646 | 100.0\% |
| TABLE 12 |  |  |  |  |
| LMI Provider | Balance | \% of Balance | Loan Count | \% of Loan Count |
| QBE | \$86,337,274.34 | 90.1\% | 600 | 92.9\% |
| Genworth | \$9,497,930.63 | 9.9\% | 46 | 7.1\% |
|  | \$95,835,204.97 | 100.0\% | 646 | 100.0\% |
| TABLE 13 |  |  |  |  |
| Arrears | Balance | \% of Balance | Loan Count | \% of Loan Count |
| <=0 days | \$94,059,615.32 | 98.1\% | 637 | 98.6\% |
| $0>$ and <= 30 days | \$1,599,353.80 | 1.7\% | 8 | 1.2\% |
| $30>$ and < $=60$ days | \$0.00 | 0.0\% | 0 | 0.0\% |
| $60>$ and <= 90 days | \$0.00 | 0.0\% | 0 | 0.0\% |
| $90>$ day | \$176,235.85 | 0.2\% | 1 | 0.2\% |
|  | \$95,835,204.97 | 100.0\% | 646 | 100.0\% |
| TABLE 14 |  |  |  |  |
| Interest Rate Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Variable | \$83,322,483.63 | 86.9\% | 567 | 87.8\% |
| Fixed | \$12,512,721.34 | 13.1\% | 79 | 12.2\% |
|  | \$95,835,204.97 | 100.0\% | 646 | 100.0\% |
| TABLE 15 |  |  |  |  |
| Weighted Ave Interest Rate | Balance | Loan Count |  |  |
| Fixed Interest Rate | 4.20\% | 79 |  |  |


| TABLE 16 | Balance | Loan Count |
| :--- | ---: | ---: |
| Foreclosure, Claims and Losses (cumulative) | 1 |  |
| Properties foreclosed | $\$ 241,934.69$ | 1 |
| Claims submitted to mortgage insurers | $\$ 75,357.22$ | 1 |
| Claims paid by mortgage insurers | $\$ 0.00$ | 0 |
| loss covered by excess spread | $\$ 0.00$ | 0 |
| Amount charged off |  | 0 |

[^0]
[^0]:    Please note: Stratified data excludes loans where the collateral has been sold and there is an LMI claim pending

