The Barton Series 2014-1 Trust Investor Reporting

| Payment Date | 17-Feb-17 |
| :--- | :--- |
| Collections Period ending | 31-Jan-17 |

NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

| Class | Fitch/Moodys Rating | Initial Invested Amount (A\$) | Invested Amount (A\$) | Stated Amount (A\$) | Note Factor (current distribution date) | Current <br> Distribution Date | Interest Rate | Original Subordination | Current Subordination |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A | AAAst/Aaa(sf) | 276,000,000.00 | 149,235,798.79 | 149,235,798.79 | 54.07\% | 17/02/2017 | 2.5300\% | 8.00\% | 13.85\% |
| AB | AAAst/ NR | 9,000,000.00 | 9,000,000.00 | 9,000,000.00 | 100.00\% | 17/02/2017 | 3.2550\% | 5.00\% | 8.66\% |
| AC | AAAsf/ NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 17/02/2017 | 3.6050\% | 2.50\% | 4.33\% |
| B | NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 17/02/2017 | N/A | 0.00\% | 0.00\% |


| SUMMARY | AT ISSUE |  | 31-Jan-17 |
| :---: | :---: | :---: | :---: |
| Pool Balance |  | \$293,998,056.99 | \$169,839,018.42 |
| Number of Loans |  | 1,391 | 929 |
| Avg Loan Balance |  | \$211,357.34 | \$182,819.18 |
| Maximum Loan Balance |  | \$671,787.60 | \$642,164.07 |
| Minimum Loan Balance |  | \$47,506.58 | \$0.00 |
| Weighted Avg Interest Rate |  | 5.34\% | 4.59\% |
| Weighted Avg Seasoning (mths) |  | 44.6 | 72.0 |
| Maximum Remaining Term (mths) |  | 356.00 | 329.00 |
| Weighted Avg Remaining Term (mths) |  | 301.00 | 274.94 |
| Maximum Current LVR |  | 88.01\% | 84.66\% |
| Weighted Avg Current LVR |  | 59.53\% | 55.25\% |
| 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 | 3 | \$543,278.27 | 0.32\% |


| Current LVR | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| <= 20\% | \$6,572,563.76 | 3.9\% | 111 | 11.9\% |
| 20\% > \& < = 30\% | \$15,415,127.30 | 9.1\% | 142 | 15.3\% |
| $30 \%>\&<=40 \%$ | \$18,267,082.77 | 10.8\% | 122 | 13.1\% |
| 40\% > \& < $=50 \%$ | \$20,844,704.66 | 12.3\% | 117 | 12.6\% |
| $50 \%>$ \& < $=60 \%$ | \$28,298,257.14 | 16.7\% | 132 | 14.2\% |
| 60\% > \& < = 65\% | \$14,435,549.13 | 8.5\% | 65 | 7.0\% |
| $65 \%>\&<=70 \%$ | \$19,892,435.90 | 11.7\% | 77 | 8.3\% |
| $70 \%>\&<=75 \%$ | \$23,699,695.84 | 14.0\% | 86 | 9.3\% |
| $75 \%>$ \& < $=80 \%$ | \$14,215,546.98 | 8.4\% | 49 | 5.3\% |
| 80\% > \& < $<=85 \%$ | \$8,198,054.94 | 4.8\% | 28 | 3.0\% |
| $85 \%>$ \& < $=90 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
| 90\% > \& < = 95\% | \$0.00 | 0.0\% | 0 | 0.0\% |
| $95 \%>\&<=100 \%$ | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 2 |  |  |  |  |
| Original LVR | Balance | \% of Balance | Loan Count ${ }^{\text {¢ }}$ | Count |
| <= 20\% | \$422,333.93 | 0.2\% | 5 | 0.5\% |
| 25\% > \& < = 30\% | \$2,348,453.21 | 1.4\% | 23 | 2.5\% |
| $30 \%>$ \& < $=40 \%$ | \$7,892,437.31 | 4.6\% | 70 | 7.5\% |
| $40 \%>\&<=50 \%$ | \$10,598,444.83 | 6.2\% | 84 | 9.0\% |
| $50 \%>$ \& < $=60 \%$ | \$16,577,984.19 | 9.8\% | 109 | 11.7\% |
| 60\% > \& < $<=65 \%$ | \$11,627,907.34 | 6.8\% | 74 | 8.0\% |
| $65 \%>\&<=70 \%$ | \$17,076,981.90 | 10.1\% | 97 | 10.4\% |
| $70 \%>\&<=75 \%$ | \$16,706,111.47 | 9.8\% | 83 | 8.9\% |
| $75 \%>\&<=80 \%$ | \$52,810,526.66 | 31.1\% | 239 | 25.7\% |
| $80 \%>$ \& < $=85 \%$ | \$6,630,352.99 | 3.9\% | 27 | 2.9\% |
| $85 \%>\&<=90 \%$ | \$15,249,844.66 | 9.0\% | 64 | 6.9\% |
| 90\% > \& <= 95\% | \$10,716,458.23 | 6.3\% | 48 | 5.2\% |
| $95 \%>\&<=100 \%$ | \$1,181,181.70 | 0.7\% | 6 | 0.6\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 3 |  |  |  |  |
| Remaining Loan Term | Balance | \% of Balance | Loan Count ${ }^{\text {d }}$ | Count |
| $<10$ years | \$1,527,825.35 | 0.9\% | 15 | 1.6\% |
| 10 year > \& < $=12$ years | \$1,553,154.12 | 0.9\% | 13 | 1.4\% |
| 12 year $>$ \& < $=14$ years | \$859,541.33 | 0.5\% | 11 | 1.2\% |
| 14 year > \& <= 16 years | \$4,168,706.61 | 2.5\% | 34 | 3.7\% |
| 16 year $>$ \& < 18 years | \$8,470,717.70 | 5.0\% | 68 | 7.3\% |
| 18 year > \& < 20 years | \$14,520,587.28 | 8.5\% | 104 | 11.2\% |
| 20 year $>$ \& < $=22$ years | \$27,827,840.70 | 16.4\% | 173 | 18.6\% |
| 22 year > \& <= 24 years | \$26,634,478.79 | 15.7\% | 146 | 15.7\% |
| 24 year > \& < 26 years | \$49,052,963.89 | 28.9\% | 231 | 24.9\% |
| 26 year > \& < 28 years | \$35,223,202.65 | 20.7\% | 134 | 14.4\% |
| 28 year $>$ \& < $=30$ years | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 4 |  |  |  |  |
| Current Loan Balance | Balance | \% of Balance | Loan Count | Count |
| \$0 > \& < = \$50000 | \$1,186,594.40 | 0.7\% | 52 | 5.6\% |
| \$50000 > \& < \$100000 | \$14,234,660.76 | 8.4\% | 180 | 19.4\% |
| \$100000 > \& <= \$150000 | \$22,380,517.98 | 13.2\% | 181 | 19.5\% |
| \$150000 > \& < = \$200000 | \$28,055,340.51 | 16.5\% | 160 | 17.2\% |
| \$200000 > \& < $=\$ 250000$ | \$29,985,937.77 | 17.7\% | 133 | 14.3\% |
| \$250000 > \& < = \$300000 | \$25,727,030.54 | 15.1\% | 94 | 10.1\% |
| \$300000 > \& < $=\$ 350000$ | \$22,394,742.22 | 13.2\% | 69 | 7.4\% |
| \$350000 > \& \ll \$ 400000 | \$10,002,022.19 | 5.9\% | 27 | 2.9\% |
| \$400000 > \& < = \$450000 | \$6,293,196.39 | 3.7\% | 15 | 1.6\% |
| \$450000 > \& < = \$500000 | \$2,769,703.54 | 1.6\% | 6 | 0.6\% |
| \$500000 > \& < $=\$ 750000$ | \$6,809,272.12 | 4.0\% | 12 | 1.3\% |
| $>$ \$750,000 | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |






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| Loan Seasoning | Balance | \% of Balance | Loan Count | \% of Loan 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\% |
| $18>\&<=24 \mathrm{mths}$ | \$0.00 | 0.0\% | 0 | 0.0\% |
| $2>\&<=3$ years | \$2,855,707.78 | 1.7\% | 13 | 1.4\% |
| $3>\&<=4$ years | \$43,865,406.39 | 25.8\% | 185 | 19.9\% |
| $4>\&<=5$ years | \$30,887,283.26 | 18.2\% | 149 | 16.0\% |
| $5>\&<=6$ years | \$28,831,274.91 | 17.0\% | 149 | 16.0\% |
| $6>\&<=7$ years | \$17,157,928.91 | 10.1\% | 92 | 9.9\% |
| $7>\&<=8$ years | \$12,239,927.12 | 7.2\% | 72 | 7.8\% |
| $8>\&<=9$ years | \$7,593,282.85 | 4.5\% | 52 | 5.6\% |
| $9>\&<=10$ years | \$9,219,265.41 | 5.4\% | 74 | 8.0\% |
| $>10$ years | \$17,188,941.79 | 10.1\% | 143 | 15.4\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 6 |  |  |  |  |
| Postcode Concentration (top | Balance | \% of Balance | Loan Count | \% of Loan Count |
| 2905 | \$4,391,369.57 | 2.6\% | 22 | 2.4\% |
| 2620 | \$3,848,880.18 | 2.3\% | 15 | 1.6\% |
| 2615 | \$3,789,669.61 | 2.2\% | 17 | 1.8\% |
| 5700 | \$3,538,749.47 | 2.1\% | 30 | 3.2\% |
| 5158 | \$3,365,460.80 | 2.0\% | 19 | 2.0\% |
| 5092 | \$2,845,980.77 | 1.7\% | 17 | 1.8\% |
| 5108 | \$2,784,705.02 | 1.6\% | 22 | 2.4\% |
| 2602 | \$2,679,981.78 | 1.6\% | 12 | 1.3\% |
| 2913 | \$2,633,161.85 | 1.6\% | 11 | 1.2\% |
| 2617 | \$2,629,799.35 | 1.5\% | 11 | 1.2\% |


| Geographic Distribution | Balance | \% of Balance | Loan Count | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| Australian Capital Territory | \$37,515,919.94 | 22.1\% | 179 | 19.3\% |
| New South Wales | \$9,379,938.88 | 5.5\% | 44 | 4.7\% |
| Northern Territory | \$344,316.57 | 0.2\% | 1 | 0.1\% |
| Queensland | \$2,066,678.88 | 1.2\% | 9 | 1.0\% |
| South Australia | \$82,060,155.43 | 48.3\% | 535 | 57.6\% |
| Tasmania | \$0.00 | 0.0\% | 0 | 0.0\% |
| Victoria | \$1,023,367.76 | 0.6\% | 7 | 0.8\% |
| Western Australia | \$37,448,640.96 | 22.0\% | 154 | 16.6\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 8 |  |  |  |  |
| Metro/Non-Metro/Inner-City | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Metro | \$144,761,287.41 | 85.2\% | 778 | 83.7\% |
| Non-metro | \$24,497,228.36 | 14.4\% | 149 | 16.0\% |
| Inner city | \$580,502.65 | 0.3\% | 2 | 0.2\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 9 |  |  |  |  |
| Property Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Residential House | \$152,673,224.62 | 89.9\% | 835 | 89.9\% |
| Residential Unit | \$16,206,197.03 | 9.5\% | 90 | 9.7\% |
| Rural | \$959,596.77 | 0.6\% | 4 | 0.4\% |
| Semi-Rural | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 10 |  |  |  |  |
| Occupancy Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Owner Occupied | \$157,802,864.21 | 92.9\% | 865 | 93.1\% |
| Investment | \$12,036,154.21 | 7.1\% | 64 | 6.9\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 11 |  |  |  |  |
| Employment Type Distribution | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Contractor | \$2,075,022.40 | 1.2\% | 10 | 1.1\% |
| Pay-as-you-earn employee (cas | \$4,481,076.85 | 2.6\% | 32 | 3.4\% |
| Pay-as-you-earn employee (full | \$143,057,236.06 | 84.2\% | 752 | 80.9\% |
| Pay-as-you-earn employee (par | \$10,001,636.25 | 5.9\% | 67 | 7.2\% |
| Self employed | \$5,161,892.02 | 3.0\% | 30 | 3.2\% |
| No data | \$5,062,154.84 | 3.0\% | 38 | 4.1\% |
| Director | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 12 |  |  |  |  |
| LMI Provider | Balance | \% of Balance | Loan Count | \% of Loan Count |
| QBE | \$151,846,697.98 | 89.4\% | 856 | 92.1\% |
| Genworth | \$17,992,320.44 | 10.6\% | 73 | 7.9\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 13 |  |  |  |  |
| Arrears | Balance | \% of Balance | Loan Count | \% of Loan Count |
| $<=0$ days | \$165,245,303.07 | 97.3\% | 905 | 97.4\% |
| $0>$ and <= 30 days | \$4,050,437.08 | 2.4\% | 21 | 2.3\% |
| $30>$ and <= 60 days | \$0.00 | 0.0\% | 0 | 0.0\% |
| $60>$ and <= 90 days | \$0.00 | 0.0\% | 0 | 0.0\% |
| $90>$ days | \$543,278.27 | 0.3\% | 3 | 0.3\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 14 |  |  |  |  |
| Interest Rate Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Variable | \$120,374,150.51 | 70.9\% | 674 | 72.6\% |
| Fixed | \$49,464,867.91 | 29.1\% | 255 | 27.4\% |
|  | \$169,839,018.42 | 100.0\% | 929 | 100.0\% |
| TABLE 15 |  |  |  |  |
| Weighted Ave Interest Rate | Balance | Loan Count |  |  |
| Fixed Interest Rate | 4.45\% | 255 |  |  |








