The Barton Series 2014-1 Trust Investor Reporting

| Payment Date | 17-May-17 |
| :--- | :--- |
| Collections Period ending | 30-Apr-17 |

NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

| Class | Fitch/Moodys Rating | Initial Invested <br> Amount (A\$) | Invested <br> 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 | 140,382,329.14 | 140,382,329.14 | 50.86\% | 17/05/2017 | 2.5300\% | 8.00\% | 14.60\% |
| AB | AAAst/ NR | 9,000,000.00 | 9,000,000.00 | 9,000,000.00 | 100.00\% | 17/05/2017 | 3.2550\% | 5.00\% | 9.13\% |
| AC | AAAsf/ NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 17/05/2017 | 3.6050\% | 2.50\% | 4.56\% |
| B | NR | 7,500,000.00 | 7,500,000.00 | 7,500,000.00 | 100.00\% | 17/05/2017 | N/A | 0.00\% | 0.00\% |


| SUMMARY | AT ISSUE |  | 30-Apr-17 |
| :---: | :---: | :---: | :---: |
| Pool Balance |  | \$293,998,056.99 | \$161,159,146.22 |
| Number of Loans |  | 1,391 | 895 |
| Avg Loan Balance |  | \$211,357.34 | \$180,066.09 |
| Maximum Loan Balance |  | \$671,787.60 | \$639,729.66 |
| Minimum Loan Balance |  | \$47,506.58 | \$0.00 |
| Weighted Avg Interest Rate |  | 5.34\% | 4.64\% |
| Weighted Avg Seasoning (mths) |  | 44.6 | 74.9 |
| Maximum Remaining Term (mths) |  | 356.00 | 326.00 |
| Weighted Avg Remaining Term (mths) |  | 301.00 | 272.23 |
| Maximum Current LVR |  | 88.01\% | 84.33\% |
| Weighted Avg Current LVR |  | 59.53\% | 54.69\% |
| ARREARS \# Loans |  | Value of loans \% of Total Value |  |
| 31 Days to 60 Days | 2 | \$454,029.38 | 0.28\% |
| 60 > and <= 90 days | 0 | \$0.00 | 0.00\% |
| $90>$ days | 2 | \$358,670.82 | 0.22\% |


| Current LVR | Balance | \% of Balance | Loan Count\% of Loan Count |  |
| :---: | :---: | :---: | :---: | :---: |
| <= 20\% | \$6,846,704.71 | 4.2\% | 115 | 12.8\% |
| 20\% > \& < = 30\% | \$14,929,922.35 | 9.3\% | 137 | 15.3\% |
| $30 \%>\&<=40 \%$ | \$18,005,679.43 | 11.2\% | 121 | 13.5\% |
| 40\% > \& < $=50 \%$ | \$19,379,334.55 | 12.0\% | 111 | 12.4\% |
| $50 \%>$ \& < $=60 \%$ | \$26,775,648.06 | 16.6\% | 126 | 14.1\% |
| 60\% > \& < = 65\% | \$13,508,877.26 | 8.4\% | 58 | 6.5\% |
| $65 \%>\&<=70 \%$ | \$21,089,553.51 | 13.1\% | 83 | 9.3\% |
| $70 \%>\&<=75 \%$ | \$20,469,426.10 | 12.7\% | 75 | 8.4\% |
| $75 \%>$ \& < $=80 \%$ | \$12,902,482.45 | 8.0\% | 45 | 5.0\% |
| 80\% > \& < $<=85 \%$ | \$7,251,517.80 | 4.5\% | 24 | 2.7\% |
| $85 \%>$ \& < $=90 \%$ | \$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\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 2 |  |  |  |  |
| Original LVR | Balance | \% of Balance | Loan Count ${ }^{\text {¢ }}$ | Count |
| <= 20\% | \$419,993.67 | 0.3\% | 5 | 0.6\% |
| 25\% > \& < = 30\% | \$2,281,351.44 | 1.4\% | 22 | 2.5\% |
| $30 \%>$ \& < $=40 \%$ | \$7,327,122.78 | 4.5\% | 67 | 7.5\% |
| $40 \%>\&<=50 \%$ | \$10,052,989.92 | 6.2\% | 79 | 8.8\% |
| $50 \%>$ \& < $=60 \%$ | \$16,137,139.55 | 10.0\% | 107 | 12.0\% |
| $60 \%>\&<=65 \%$ | \$10,672,416.56 | 6.6\% | 70 | 7.8\% |
| $65 \%>\&<=70 \%$ | \$16,677,539.53 | 10.3\% | 97 | 10.8\% |
| $70 \%>\&<=75 \%$ | \$15,776,536.84 | 9.8\% | 78 | 8.7\% |
| $75 \%>\&<=80 \%$ | \$50,041,000.78 | 31.1\% | 232 | 25.9\% |
| $80 \%>$ \& < $=85 \%$ | \$6,607,740.41 | 4.1\% | 27 | 3.0\% |
| $85 \%>\&<=90 \%$ | \$14,187,819.64 | 8.8\% | 61 | 6.8\% |
| 90\% > \& <= 95\% | \$9,802,567.67 | 6.1\% | 44 | 4.9\% |
| $95 \%>\&<=100 \%$ | \$1,174,927.43 | 0.7\% | 6 | 0.7\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 3 |  |  |  |  |
| Remaining Loan Term | Balance | \% of Balance | Loan Count ${ }^{\text {d }}$ | Count |
| $<10$ years | \$1,385,964.26 | 0.9\% | 14 | 1.6\% |
| 10 year > \& < $=12$ years | \$1,418,866.12 | 0.9\% | 11 | 1.2\% |
| 12 year $>$ \& < $=14$ years | \$1,072,871.20 | 0.7\% | 14 | 1.6\% |
| 14 year > \& <= 16 years | \$5,043,358.11 | 3.1\% | 42 | 4.7\% |
| 16 year $>$ \& < 18 years | \$8,409,662.22 | 5.2\% | 68 | 7.6\% |
| 18 year > \& < 20 years | \$14,366,483.78 | 8.9\% | 103 | 11.5\% |
| 20 year $>$ \& < $=22$ years | \$25,417,214.59 | 15.8\% | 161 | 18.0\% |
| 22 year > \& <= 24 years | \$30,397,097.58 | 18.9\% | 160 | 17.9\% |
| 24 year > \& < 26 years | \$50,598,665.76 | 31.4\% | 236 | 26.4\% |
| 26 year > \& < 28 years | \$23,048,962.60 | 14.3\% | 86 | 9.6\% |
| 28 year $>$ \& < $=30$ years | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 4 |  |  |  |  |
| Current Loan Balance | Balance | \% of Balance | Loan Count | Count |
| \$0 > \& < = \$50000 | \$1,341,176.31 | 0.8\% | 57 | 6.4\% |
| \$50000 > \& < \$100000 | \$13,876,540.30 | 8.6\% | 175 | 19.6\% |
| \$100000 > \& <= \$150000 | \$22,051,220.71 | 13.7\% | 178 | 19.9\% |
| \$150000 > \& < = \$200000 | \$26,672,137.96 | 16.6\% | 152 | 17.0\% |
| \$200000 > \& < $=\$ 250000$ | \$26,964,071.08 | 16.7\% | 120 | 13.4\% |
| \$250000 > \& < = \$300000 | \$24,486,176.97 | 15.2\% | 90 | 10.1\% |
| \$300000 > \& < $=\$ 350000$ | \$22,049,594.72 | 13.7\% | 68 | 7.6\% |
| \$350000 > \& \ll \$ 400000 | \$8,565,573.77 | 5.3\% | 23 | 2.6\% |
| \$400000 > \& < = \$450000 | \$6,682,773.54 | 4.1\% | 16 | 1.8\% |
| \$450000 > \& < = \$500000 | \$2,308,281.02 | 1.4\% | 5 | 0.6\% |
| \$500000 > \& < $=\$ 750000$ | \$6,161,599.84 | 3.8\% | 11 | 1.2\% |
| $>$ \$750,000 | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |






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| :--- | ---: |
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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 | \$386,429.50 | 0.2\% | 2 | 0.2\% |
| $3>\&<=4$ years | \$31,004,934.26 | 19.2\% | 131 | 14.6\% |
| $4>\&<=5$ years | \$36,676,060.16 | 22.8\% | 173 | 19.3\% |
| $5>\&<=6$ years | \$25,773,292.05 | 16.0\% | 135 | 15.1\% |
| $6>\&<=7$ years | \$20,334,995.77 | 12.6\% | 108 | 12.1\% |
| $7>\&<=8$ years | \$13,807,984.41 | 8.6\% | 79 | 8.8\% |
| $8>\&<=9$ years | \$5,670,491.01 | 3.5\% | 39 | 4.4\% |
| $9>\&<=10$ years | \$10,021,637.99 | 6.2\% | 79 | 8.8\% |
| $>10$ years | \$17,483,321.07 | 10.8\% | 149 | 16.6\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 6 |  |  |  |  |
| Postcode Concentration (top | Balance | \% of Balance | Loan Count | \% of Loan Count |
| 2905 | \$4,368,498.21 | 2.7\% | 22 | 2.5\% |
| 2620 | \$3,595,608.20 | 2.2\% | 14 | 1.6\% |
| 5700 | \$3,484,660.68 | 2.2\% | 30 | 3.4\% |
| 2615 | \$3,400,477.33 | 2.1\% | 16 | 1.8\% |
| 5158 | \$2,951,307.44 | 1.8\% | 17 | 1.9\% |
| 5092 | \$2,801,796.82 | 1.7\% | 17 | 1.9\% |
| 2913 | \$2,597,661.69 | 1.6\% | 11 | 1.2\% |
| 2617 | \$2,570,423.51 | 1.6\% | 11 | 1.2\% |
| 5108 | \$2,469,823.77 | 1.5\% | 20 | 2.2\% |
| 5169 | \$2,444,164.74 | 1.5\% | 14 | 1.6\% |


| Geographic Distribution | Balance | \% of Balance | Loan Count | \% of Loan Count |
| :---: | :---: | :---: | :---: | :---: |
| Australian Capital Territory | \$35,224,022.80 | 21.9\% | 171 | 19.1\% |
| New South Wales | \$8,073,457.62 | 5.0\% | 40 | 4.5\% |
| Northern Territory | \$340,767.77 | 0.2\% | 1 | 0.1\% |
| Queensland | \$1,949,094.35 | 1.2\% | 8 | 0.9\% |
| South Australia | \$78,539,245.47 | 48.7\% | 517 | 57.8\% |
| Tasmania | \$0.00 | 0.0\% | 0 | 0.0\% |
| Victoria | \$1,008,672.95 | 0.6\% | 7 | 0.8\% |
| Western Australia | \$36,023,885.26 | 22.4\% | 151 | 16.9\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 8 |  |  |  |  |
| Metro/Non-Metro/Inner-City | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Metro | \$137,611,474.35 | 85.4\% | 749 | 83.7\% |
| Non-metro | \$22,973,906.50 | 14.3\% | 144 | 16.1\% |
| Inner city | \$573,765.37 | 0.4\% | 2 | 0.2\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 9 |  |  |  |  |
| Property Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Residential House | \$145,281,041.06 | 90.1\% | 806 | 90.1\% |
| Residential Unit | \$14,926,050.89 | 9.3\% | 85 | 9.5\% |
| Rural | \$952,054.27 | 0.6\% | 4 | 0.4\% |
| Semi-Rural | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 10 |  |  |  |  |
| Occupancy Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Owner Occupied | \$150,328,374.80 | 93.3\% | 836 | 93.4\% |
| Investment | \$10,830,771.42 | 6.7\% | 59 | 6.6\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 11 |  |  |  |  |
| Employment Type Distribution | Balance | \% of Balance | Loan Count | $\%$ of Loan Count |
| Contractor | \$2,059,139.43 | 1.3\% | 10 | 1.1\% |
| Pay-as-you-earn employee (cas | \$4,450,560.30 | 2.8\% | 33 | 3.7\% |
| Pay-as-you-earn employee (full | \$135,702,427.52 | 84.2\% | 723 | 80.8\% |
| Pay-as-you-earn employee (par | \$9,171,583.91 | 5.7\% | 63 | 7.0\% |
| Self employed | \$4,995,527.91 | 3.1\% | 29 | 3.2\% |
| No data | \$4,779,907.15 | 3.0\% | 37 | 4.1\% |
| Director | \$0.00 | 0.0\% | 0 | 0.0\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 12 |  |  |  |  |
| LMI Provider | Balance | \% of Balance | Loan Count | \% of Loan Count |
| QBE | \$144,316,136.54 | 89.5\% | 826 | 92.3\% |
| Genworth | \$16,843,009.68 | 10.5\% | 69 | 7.7\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 13 |  |  |  |  |
| Arrears | Balance | \% of Balance | Loan Count | \% of Loan Count |
| $<=0$ days | \$156,929,703.53 | 97.4\% | 879 | 98.2\% |
| $0>$ and <= 30 days | \$3,416,742.49 | 2.1\% | 12 | 1.3\% |
| $30>$ and <= 60 days | \$454,029.38 | 0.3\% | 2 | 0.2\% |
| $60>$ and <= 90 days | \$0.00 | 0.0\% | 0 | 0.0\% |
| $90>$ days | \$358,670.82 | 0.2\% | 2 | 0.2\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 14 |  |  |  |  |
| Interest Rate Type | Balance | \% of Balance | Loan Count | \% of Loan Count |
| Variable | \$112,432,969.11 | 69.8\% | 643 | 71.8\% |
| Fixed | \$48,726,177.11 | 30.2\% | 252 | 28.2\% |
|  | \$161,159,146.22 | 100.0\% | 895 | 100.0\% |
| TABLE 15 |  |  |  |  |
| Weighted Ave Interest Rate | Balance | Loan Count |  |  |
| Fixed Interest Rate | 4.40\% | 252 |  |  |








