

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	19-Jan-26
Collections Period ending	31-Dec-25

NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

Class	S&P/Fitch Rating	Initial Invested Amount (A\$)	Invested Amount (A\$)	Stated Amount (A\$)	Note Factor (current distribution date)	Current Distribution Date	Interest Rate	Original Subordination	Current Subordination	
A-1R	AAA(sf)/AAAsf	93,451,961.44	92,021,165.39	92,021,165.39	98.47%	19/01/2026	4.53%	16.28%	16.28%	AU3FN0092789
A-2	AAA(sf)/AAAsf	18,500,000.00	8,278,097.73	8,278,097.73	44.75%	19/01/2026	5.01%	4.30%	8.75%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	3,355,985.55	3,355,985.55	44.75%	19/01/2026	5.16%	2.80%	5.70%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	3,691,584.14	3,691,584.14	44.75%	19/01/2026	5.41%	1.15%	2.34%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	2,013,591.36	2,013,591.36	44.75%	19/01/2026	6.06%	0.25%	0.51%	AU3FN0051777
D	NR/NR	1,250,000.00	559,330.94	559,330.94	44.75%	19/01/2026	9.36%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Dec-25
Pool Balance	\$495,996,628.58	\$109,047,376.10
Number of Loans	1,974	682
Avg Loan Balance	\$251,264.76	\$159,893.51
Maximum Loan Balance	\$742,616.96	\$652,043.78
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	5.84%
Weighted Avg Seasoning (mths)	43.03	120.79
Maximum Remaining Term (mths)	353.00	287.00
Weighted Avg Remaining Term (mths)	297.68	224.88
Maximum Current LVR	89.70%	78.03%
Weighted Avg Current LVR	59.88%	42.91%

	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$96,245.94	0.09%
60 > and <= 90 days	1	\$228,042.49	0.21%
90 > days	2	\$362,156.29	0.33%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$9,915,448.12	9.1%	196	28.7%
20% > & <= 30%	\$15,781,773.13	14.5%	110	16.1%
30% > & <= 40%	\$20,405,890.05	18.7%	112	16.4%
40% > & <= 50%	\$24,935,545.05	22.9%	112	16.4%
50% > & <= 60%	\$20,091,995.83	18.4%	85	12.5%
60% > & <= 65%	\$9,072,153.96	8.3%	33	4.8%
65% > & <= 70%	\$3,704,861.90	3.4%	16	2.3%
70% > & <= 75%	\$4,042,274.91	3.7%	14	2.1%
75% > & <= 80%	\$1,117,433.15	1.0%	4	0.6%
80% > & <= 85%	\$0.00	0.0%	0	0.0%
85% > & <= 90%	\$0.00	0.0%	0	0.0%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% >	\$0.00	0.0%	0	0.0%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$164,813.09	0.2%	5	0.7%
25% > & <= 30%	\$1,637,028.50	1.5%	24	3.5%
30% > & <= 40%	\$3,863,385.98	3.5%	41	6.0%
40% > & <= 50%	\$6,804,479.14	6.2%	65	9.5%
50% > & <= 60%	\$13,379,029.56	12.3%	87	12.8%
60% > & <= 65%	\$7,068,227.10	6.5%	57	8.4%
65% > & <= 70%	\$13,790,900.71	12.6%	80	11.7%
70% > & <= 75%	\$11,548,228.15	10.6%	66	9.7%
75% > & <= 80%	\$28,980,408.14	26.6%	161	23.6%
80% > & <= 85%	\$3,518,472.44	3.2%	17	2.5%
85% > & <= 90%	\$8,313,179.61	7.6%	34	5.0%
90% > & <= 95%	\$9,979,223.68	9.2%	45	6.6%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 3

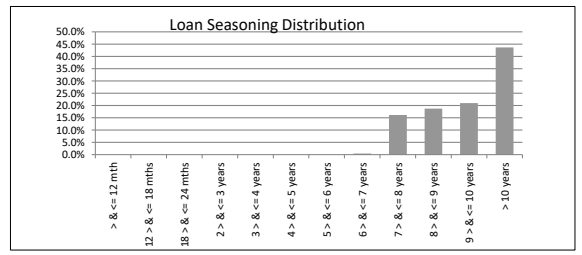
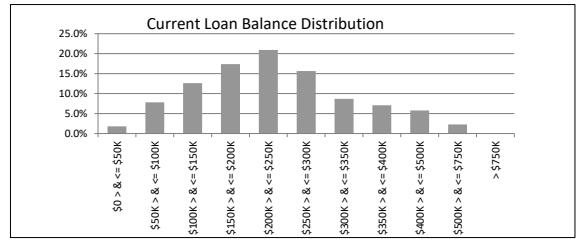
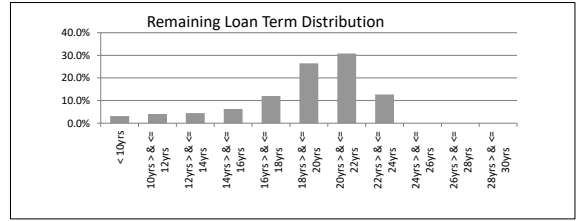
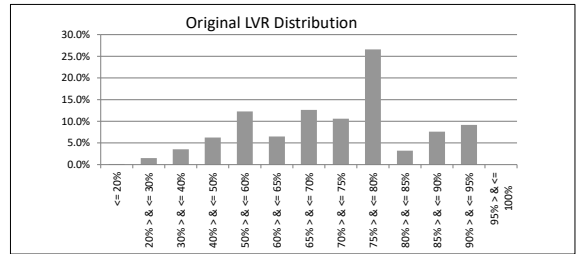
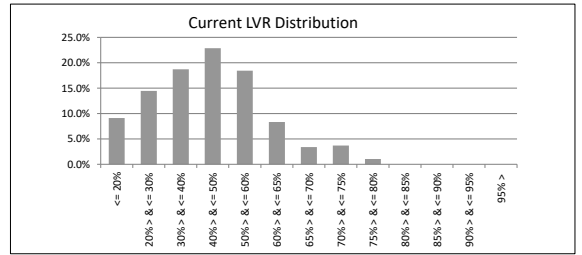
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,466,467.69	3.2%	56	8.2%
10 year > & <= 12 years	\$4,463,006.94	4.1%	34	5.0%
12 year > & <= 14 years	\$4,825,960.12	4.4%	44	6.5%
14 year > & <= 16 years	\$6,889,094.86	6.3%	54	7.9%
16 year > & <= 18 years	\$13,108,430.83	12.0%	92	13.5%
18 year > & <= 20 years	\$28,804,296.60	26.4%	157	23.0%
20 year > & <= 22 years	\$33,610,404.45	30.8%	180	26.4%
22 year > & <= 24 years	\$13,879,714.61	12.7%	65	9.5%
24 year > & <= 26 years	\$0.00	0.0%	0	0.0%
26 year > & <= 28 years	\$0.00	0.0%	0	0.0%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,940,799.69	1.8%	119	17.4%
\$50000 > & <= \$100000	\$8,507,604.84	7.8%	114	16.7%
\$100000 > & <= \$150000	\$13,775,361.67	12.6%	108	15.8%
\$150000 > & <= \$200000	\$18,930,266.66	17.4%	109	16.0%
\$200000 > & <= \$250000	\$22,824,880.49	20.9%	102	15.0%
\$250000 > & <= \$300000	\$17,072,939.06	15.7%	62	9.1%
\$300000 > & <= \$350000	\$9,461,367.89	8.7%	29	4.3%
\$350000 > & <= \$400000	\$7,738,772.23	7.1%	21	3.1%
\$400000 > & <= \$450000	\$3,496,670.31	3.2%	8	1.2%
\$450000 > & <= \$500000	\$2,825,085.94	2.6%	6	0.9%
\$500000 > & <= \$750000	\$2,473,627.32	2.3%	4	0.6%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 5

Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	\$0.00	0.0%	0	0.0%
> & <= 12 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	\$0.00	0.0%	0	0.0%
6 > & <= 7 years	\$478,127.50	0.4%	2	0.3%
7 > & <= 8 years	\$17,595,182.24	16.1%	100	14.7%
8 > & <= 9 years	\$20,418,595.60	18.7%	114	16.7%
9 > & <= 10 years	\$22,931,600.26	21.0%	150	22.0%
> 10 years	\$47,623,870.50	43.7%	316	46.3%
	\$109,047,376.10	100.0%	682	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	19-Jan-26
Collections Period ending	31-Dec-25

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2617	\$3,048,166.85	2.8%	14	2.1%
2615	\$3,019,264.78	2.8%	17	2.5%
2914	\$2,650,968.75	2.4%	11	1.6%
2611	\$2,202,398.19	2.0%	6	0.9%
5162	\$2,013,992.27	1.8%	15	2.2%
2905	\$1,728,930.42	1.6%	9	1.3%
2602	\$1,539,277.37	1.4%	7	1.0%
5169	\$1,539,194.11	1.4%	10	1.5%
5159	\$1,322,828.67	1.2%	10	1.5%
5606	\$1,262,461.67	1.2%	11	1.6%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$21,558,233.81	19.8%	108	15.8%
New South Wales	\$14,541,820.22	13.3%	92	13.5%
Northern Territory	\$850,208.99	0.8%	3	0.4%
Queensland	\$436,536.50	0.4%	4	0.6%
South Australia	\$47,696,751.94	43.7%	351	51.5%
Tasmania	\$394,318.36	0.4%	2	0.3%
Victoria	\$3,919,332.90	3.6%	18	2.6%
Western Australia	\$19,650,173.38	18.0%	104	15.2%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$91,891,393.97	84.3%	561	82.3%
Non-metro	\$16,310,006.77	15.0%	116	17.0%
Inner city	\$845,975.36	0.8%	5	0.7%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$99,351,812.52	91.1%	616	90.3%
Residential Unit	\$8,550,185.20	7.8%	58	8.5%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,145,378.38	1.1%	8	1.2%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$94,731,086.14	86.9%	595	87.2%
Investment	\$14,316,289.96	13.1%	87	12.8%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$1,184,745.91	1.1%	7	1.0%
Pay-as-you-earn employee (casual)	\$3,282,629.81	3.0%	24	3.5%
Pay-as-you-earn employee (full time)	\$78,460,160.32	72.0%	476	69.8%
Pay-as-you-earn employee (part time)	\$9,337,308.60	8.6%	66	9.7%
Self employed	\$9,478,363.67	8.7%	56	8.2%
No data	\$7,304,167.79	6.7%	53	7.8%
Director	\$0.00	0.0%	0	0.0%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$100,942,751.52	92.6%	641	94.0%
Genworth/Helia	\$8,104,624.58	7.4%	41	6.0%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<= 0 days	\$106,314,068.73	97.5%	669	98.1%
0 > and <= 30 days	\$2,046,862.65	1.9%	9	1.3%
30 > and <= 60 days	\$96,245.94	0.1%	1	0.1%
60 > and <= 90 days	\$228,042.49	0.2%	1	0.1%
90 > days	\$362,156.29	0.3%	2	0.3%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$93,511,151.59	85.8%	601	88.1%
Fixed	\$15,536,224.51	14.2%	81	11.9%
	\$109,047,376.10	100.0%	682	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.08%	81

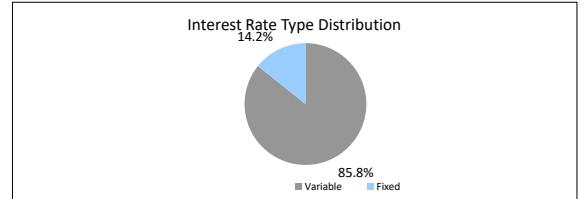
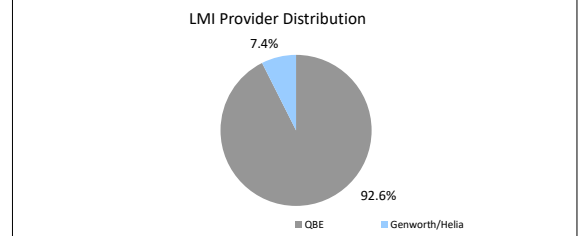
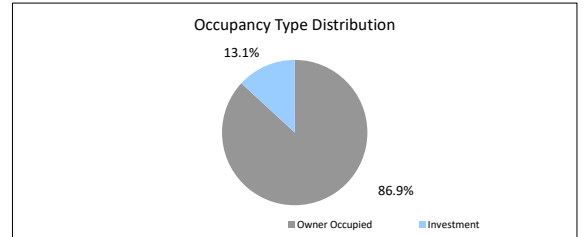
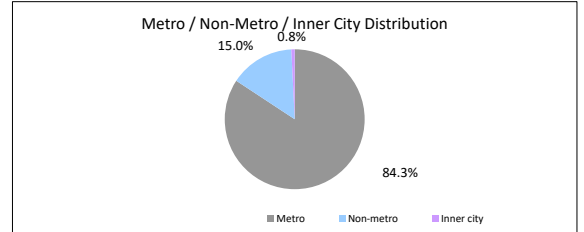
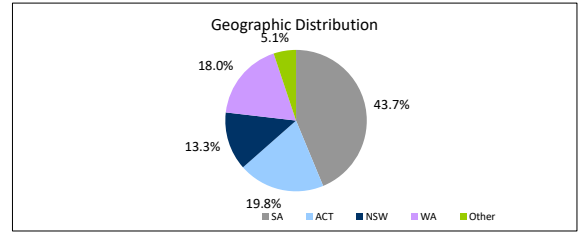
TABLE 16

Foreclosure, Claims and Losses	Balance	Loan Count
Properties foreclosed (Current)	\$0.00	0
Claims submitted to mortgage insurers (cumulative)	\$0.00	0
Claims paid by mortgage insurers (cumulative)	\$0.00	0
Loss covered by excess spread (cumulative)	\$0.00	0
Amount charged off (cumulative)	\$0.00	0

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

TABLE 17

CPR	14.14%
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The Barton Series 2019-1 Trust Representative Pool

Collections Period ending **31-Dec-25**

SUMMARY 31-Dec-25

Pool Balance	\$4,904,992.53
Number of Loans	48
Avg Loan Balance	\$102,187.34
Maximum Loan Balance	\$324,149.70
Minimum Loan Balance	\$0.00
Weighted Avg Interest Rate	5.98%
Weighted Avg Seasoning (mths)	112.7
Maximum Remaining Term (mths)	278.00
Weighted Avg Remaining Term (mths)	235.26
Maximum Current LVR	68.65%
Weighted Avg Current LVR	43.27%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$798,972.33	16.3%	23	47.9%
20% > & <= 30%	\$589,478.81	12.0%	6	12.5%
30% > & <= 40%	\$348,162.25	7.1%	4	8.3%
40% > & <= 50%	\$1,350,729.70	27.5%	7	14.6%
50% > & <= 60%	\$601,344.34	12.3%	2	4.2%
60% > & <= 65%	\$511,398.81	10.4%	2	4.2%
65% > & <= 70%	\$704,906.29	14.4%	4	8.3%
70% > & <= 75%	\$0.00	0.0%	0	0.0%
75% > & <= 80%	\$0.00	0.0%	0	0.0%
80% > & <= 85%	\$0.00	0.0%	0	0.0%
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%
Total	\$4,904,992.53	100.0%	48	100.0%

TABLE 2

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$311,934.93	6.4%	19	39.6%
\$50000 > & <= \$100000	\$705,174.53	14.4%	10	20.8%
\$100000 > & <= \$150000	\$511,701.55	10.4%	4	8.3%
\$150000 > & <= \$200000	\$838,192.31	17.1%	5	10.4%
\$200000 > & <= \$250000	\$1,393,009.66	28.4%	6	12.5%
\$250000 > & <= \$300000	\$820,829.85	16.7%	3	6.3%
\$300000 > & <= \$350000	\$324,149.70	6.6%	1	2.1%
\$350000 > & <= \$400000	\$0.00	0.0%	0	0.0%
\$400000 > & <= \$450000	\$0.00	0.0%	0	0.0%
\$450000 > & <= \$500000	\$0.00	0.0%	0	0.0%
\$500000 > & <= \$750000	\$0.00	0.0%	0	0.0%
> \$750,000	\$0.00	0.0%	0	0.0%
Total	\$4,904,992.53	100.0%	48	100.0%

TABLE 3

Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	\$0.00	0.0%	0	0.0%
> & <= 12 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	\$0.00	0.0%	0	0.0%
6 > & <= 7 years	\$349,745.54	7.1%	2	4.2%
7 > & <= 8 years	\$2,834,910.73	57.8%	19	39.6%
8 > & <= 9 years	\$155,363.42	3.2%	2	4.2%
9 > & <= 10 years	\$304,649.82	6.2%	3	6.3%
> 10 years	\$1,260,323.02	25.7%	22	45.8%
Total	\$4,904,992.53	100.0%	48	100.0%

TABLE 4

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$1,109,260.85	22.6%	13	27.1%
New South Wales	\$649,236.55	13.2%	3	6.3%
Northern Territory	\$0.00	0.0%	0	0.0%
Queensland	\$0.00	0.0%	0	0.0%
South Australia	\$2,727,286.84	55.6%	28	58.3%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$0.00	0.0%	0	0.0%
Western Australia	\$419,208.29	8.5%	4	8.3%
Total	\$4,904,992.53	100.0%	48	100.0%

TABLE 5

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$4,117,994.45	84.0%	40	83.3%
Non-metro	\$781,494.39	15.9%	7	14.6%
Inner city	\$5,503.69	0.1%	1	2.1%
Total	\$4,904,992.53	100.0%	48	100.0%

TABLE 6

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$4,596,729.79	93.7%	43	89.6%
Residential Unit	\$302,759.05	6.2%	4	8.3%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$5,503.69	0.1%	1	2.1%
Total	\$4,904,992.53	100.0%	48	100.0%

TABLE 7

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$4,351,740.15	88.7%	45	93.8%
Investment	\$553,252.38	11.3%	3	6.3%
Total	\$4,904,992.53	100.0%	48	100.0%

TABLE 8

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$0.00	0.0%	0	0.0%
Pay-as-you-earn employee (casual)	\$340,969.74	7.0%	2	4.2%
Pay-as-you-earn employee (full time)	\$3,467,888.27	70.7%	35	72.9%
Pay-as-you-earn employee (part time)	\$851,255.63	17.4%	6	12.5%
Self employed	\$114,383.61	2.3%	2	4.2%
No data	\$0.00	0.0%	0	0.0%
Other	\$130,495.28	2.7%	3	6.3%
Total	\$4,904,992.53	100.0%	48	100.0%

TABLE 9

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$4,904,992.53	100.0%	48	100.0%
0 > and <= 30 days	\$0.00	0.0%	0	0.0%
30 > and <= 60 days	\$0.00	0.0%	0	0.0%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$0.00	0.0%	0	0.0%
Total	\$4,904,992.53	100.0%	48	100.0%

TABLE 10

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$4,663,196.00	95.1%	45	93.8%
Fixed	\$241,796.53	4.9%	3	6.3%
Total	\$4,904,992.53	100.0%	48	100.0%

