

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Dec-24
Collections Period ending	30-Nov-24

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	119,920,000.00	116,631,922.49	116,631,922.49	97.26%	17/12/2024	5.28%	16.28%	16.28%	AU3FN0092789
A-2	AAA(sf)/AAAsf	18,500,000.00	10,492,047.68	10,492,047.68	56.71%	17/12/2024	5.76%	4.30%	8.75%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	4,253,532.83	4,253,532.83	56.71%	17/12/2024	5.91%	2.80%	5.70%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	4,678,886.13	4,678,886.13	56.71%	17/12/2024	6.16%	1.15%	2.34%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	2,552,119.71	2,552,119.71	56.71%	17/12/2024	6.81%	0.25%	0.51%	AU3FN0051777
D	NR/NR	1,250,000.00	708,922.15	708,922.15	56.71%	17/12/2024	10.11%	N/A	N/A	AU3FN0051785

	AT ISSUE	30-Nov-24
Pool Balance	\$495,996,628.58	\$138,211,737.09
Number of Loans	1,974	807
Avg Loan Balance	\$251,264.76	\$171,266.09
Maximum Loan Balance	\$742,616.96	\$663,607.13
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	6.36%
Weighted Avg Seasoning (mths)	43.03	107.50
Maximum Remaining Term (mths)	353.00	300.00
Weighted Avg Remaining Term (mths)	297.68	236.66
Maximum Current LVR	89.70%	79.78%
Weighted Avg Current LVR	59.88%	45.30%

	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$70,694.10	0.05%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	0	\$0.00	0.00%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$9,472,364.17	6.9%	190	23.5%
20% > & <= 30%	\$16,125,387.92	11.7%	119	14.7%
30% > & <= 40%	\$26,575,184.20	19.2%	146	18.1%
40% > & <= 50%	\$29,256,617.59	21.2%	132	16.4%
50% > & <= 60%	\$28,035,965.87	20.3%	118	14.6%
60% > & <= 65%	\$12,425,041.93	9.0%	46	5.7%
65% > & <= 70%	\$8,088,881.50	5.9%	25	3.1%
70% > & <= 75%	\$4,578,064.43	3.3%	18	2.2%
75% > & <= 80%	\$3,654,229.48	2.6%	13	1.6%
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%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$168,845.64	0.1%	5	0.6%
25% > & <= 30%	\$2,638,892.90	1.9%	30	3.7%
30% > & <= 40%	\$4,712,426.01	3.4%	48	5.9%
40% > & <= 50%	\$8,720,733.38	6.3%	82	10.2%
50% > & <= 60%	\$16,374,099.53	11.8%	98	12.1%
60% > & <= 65%	\$9,827,449.46	7.1%	68	8.4%
65% > & <= 70%	\$17,166,321.41	12.4%	93	11.5%
70% > & <= 75%	\$14,412,494.61	10.4%	76	9.4%
75% > & <= 80%	\$38,450,293.87	27.8%	196	24.3%
80% > & <= 85%	\$4,700,438.86	3.4%	22	2.7%
85% > & <= 90%	\$10,056,453.32	7.3%	41	5.1%
90% > & <= 95%	\$10,983,288.10	7.9%	48	5.9%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 3

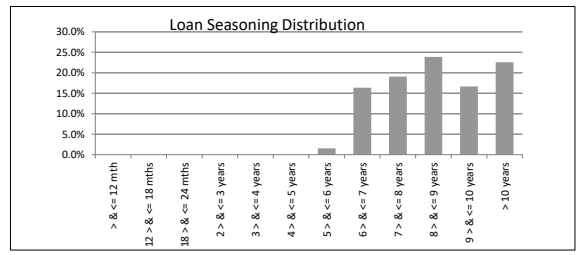
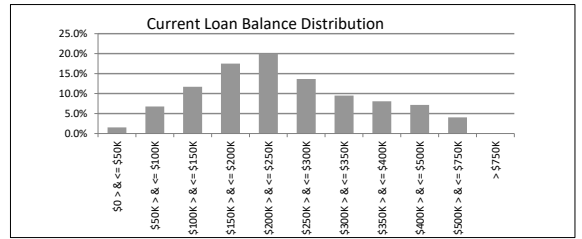
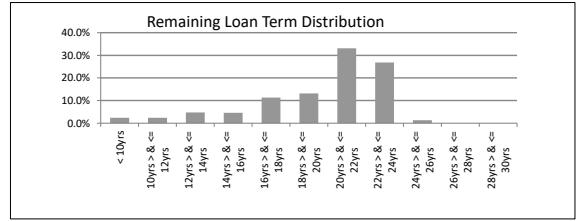
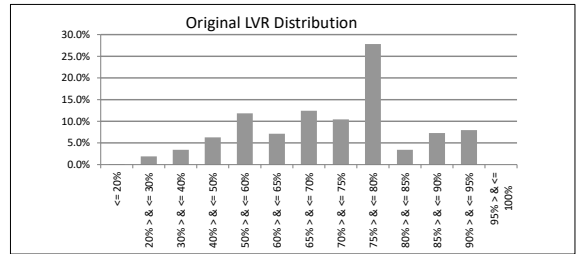
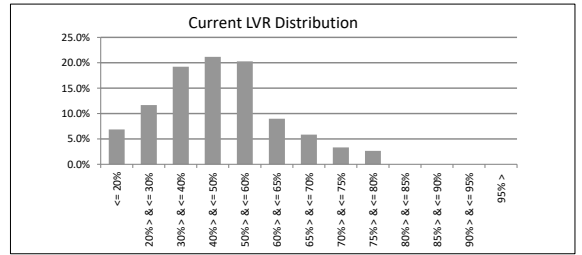
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,293,178.68	2.4%	53	6.6%
10 year > & <= 12 years	\$3,352,884.24	2.4%	34	4.2%
12 year > & <= 14 years	\$6,572,327.22	4.8%	49	6.1%
14 year > & <= 16 years	\$6,370,909.10	4.6%	49	6.1%
16 year > & <= 18 years	\$15,661,986.49	11.3%	94	11.6%
18 year > & <= 20 years	\$18,222,095.60	13.2%	112	13.9%
20 year > & <= 22 years	\$45,791,565.96	33.1%	238	29.5%
22 year > & <= 24 years	\$37,085,588.21	26.8%	172	21.3%
24 year > & <= 26 years	\$1,861,201.59	1.3%	6	0.7%
26 year > & <= 28 years	\$0.00	0.0%	0	0.0%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$2,102,670.65	1.5%	120	14.9%
\$50000 > & <= \$100000	\$9,364,171.89	6.8%	123	15.2%
\$100000 > & <= \$150000	\$16,204,065.01	11.7%	130	16.1%
\$150000 > & <= \$200000	\$24,213,777.84	17.5%	139	17.2%
\$200000 > & <= \$250000	\$27,637,929.01	20.0%	123	15.2%
\$250000 > & <= \$300000	\$18,895,363.95	13.7%	69	8.6%
\$300000 > & <= \$350000	\$13,149,646.18	9.5%	41	5.1%
\$350000 > & <= \$400000	\$11,155,361.35	8.1%	30	3.7%
\$400000 > & <= \$450000	\$3,317,689.99	2.4%	8	1.0%
\$450000 > & <= \$500000	\$6,559,523.60	4.7%	14	1.7%
\$500000 > & <= \$750000	\$5,611,537.62	4.1%	10	1.2%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$138,211,737.09	100.0%	807	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	\$2,103,272.63	1.5%	12	1.5%
6 > & <= 7 years	\$22,597,048.93	16.3%	117	14.5%
7 > & <= 8 years	\$26,359,303.81	19.1%	143	17.7%
8 > & <= 9 years	\$32,967,816.77	23.9%	186	23.0%
9 > & <= 10 years	\$33,020,777.02	16.7%	128	15.9%
> 10 years	\$31,163,517.93	22.5%	221	27.4%
	\$138,211,737.09	100.0%	807	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Dec-24
Collections Period ending	30-Nov-24

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2615	\$3,813,457.30	2.8%	21	2.6%
2617	\$3,244,914.77	2.3%	15	1.9%
2611	\$2,818,216.10	2.0%	7	0.9%
2914	\$2,773,221.80	2.0%	11	1.4%
5162	\$2,452,287.57	1.8%	18	2.2%
5169	\$1,866,404.33	1.4%	11	1.4%
2905	\$1,839,221.31	1.3%	10	1.2%
5051	\$1,707,073.46	1.2%	9	1.1%
5114	\$1,637,182.91	1.2%	13	1.6%
2602	\$1,616,358.67	1.2%	9	1.1%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$25,697,845.78	18.6%	125	15.5%
New South Wales	\$18,524,513.94	13.4%	111	13.8%
Northern Territory	\$777,686.38	0.6%	3	0.4%
Queensland	\$970,972.26	0.7%	5	0.6%
South Australia	\$61,913,762.54	44.8%	421	52.2%
Tasmania	\$376,656.17	0.3%	2	0.2%
Victoria	\$4,392,931.08	3.2%	20	2.5%
Western Australia	\$25,557,368.94	18.5%	120	14.9%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$117,114,226.08	84.7%	659	81.7%
Non-metro	\$19,960,555.40	14.4%	142	17.6%
Inner city	\$1,136,955.61	0.8%	6	0.7%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$126,892,283.56	91.8%	735	91.1%
Residential Unit	\$10,044,551.87	7.3%	64	7.9%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,274,901.66	0.9%	8	1.0%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$121,376,394.89	87.8%	706	87.5%
Investment	\$16,835,342.20	12.2%	101	12.5%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$1,373,778.36	1.0%	8	1.0%
Pay-as-you-earn employee (casual)	\$6,421,065.83	4.6%	36	4.5%
Pay-as-you-earn employee (full time)	\$96,683,261.78	70.0%	550	68.2%
Pay-as-you-earn employee (part time)	\$13,308,812.21	9.6%	86	10.7%
Self employed	\$11,627,923.27	8.4%	65	8.1%
No data	\$9,786,895.64	6.4%	62	7.7%
Director	\$0.00	0.0%	0	0.0%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$128,485,226.63	93.0%	760	94.2%
Genworth/Helia	\$9,726,510.46	7.0%	47	5.8%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$135,973,733.01	98.4%	795	98.5%
0 > and <= 30 days	\$2,167,309.98	1.6%	11	1.4%
30 > and <= 60 days	\$70,694.10	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%
	\$138,211,737.09	100.0%	807	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$109,971,201.17	79.6%	665	82.4%
Fixed	\$28,240,535.92	20.4%	142	17.6%
	\$138,211,737.09	100.0%	807	100.0%

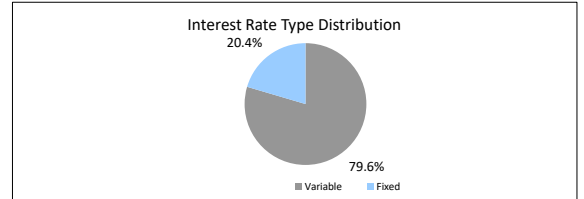
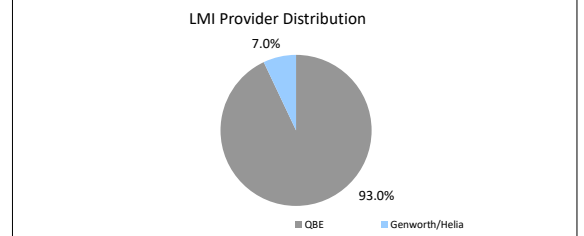
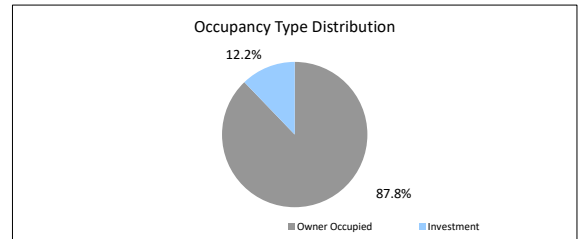
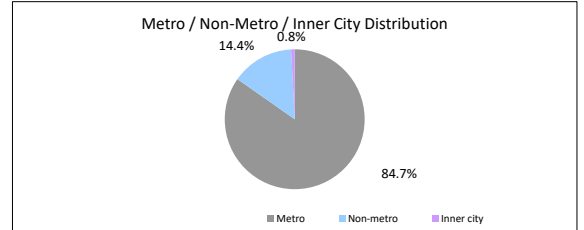
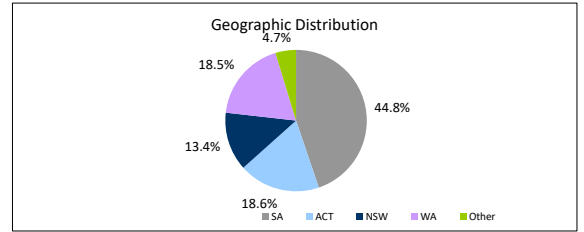
TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	4.68%	142

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.



The Barton Series 2019-1 Trust Representative Pool

Collections Period ending **30-Nov-24**

SUMMARY		30-Nov-24
Pool Balance		\$6,523,655.77
Number of Loans		55
Avg Loan Balance		\$118,611.92
Maximum Loan Balance		\$499,293.44
Minimum Loan Balance		\$0.00
Weighted Avg Interest Rate		6.35%
Weighted Avg Seasoning (mths)		97.9
Maximum Remaining Term (mths)		291.00
Weighted Avg Remaining Term (mths)		247.43
Maximum Current LVR		69.87%
Weighted Avg Current LVR		46.48%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$572,539.21	8.8%	21	38.2%	
20% > & <= 30%	\$892,786.01	13.7%	9	16.4%	
30% > & <= 40%	\$201,683.44	3.1%	3	5.5%	
40% > & <= 50%	\$2,365,086.84	36.3%	11	20.0%	
50% > & <= 60%	\$674,871.47	10.3%	3	5.5%	
60% > & <= 65%	\$476,643.53	7.3%	2	3.6%	
65% > & <= 70%	\$1,340,045.27	20.5%	6	10.9%	
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%	
	\$6,523,655.77	100.0%	55	100.0%	

TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$282,778.55	4.3%	18	32.7%	
\$50000 > & <= \$100000	\$886,766.75	13.6%	13	23.6%	
\$100000 > & <= \$150000	\$758,573.46	11.6%	6	10.9%	
\$150000 > & <= \$200000	\$493,062.23	7.6%	3	5.5%	
\$200000 > & <= \$250000	\$1,073,270.48	16.5%	5	9.1%	
\$250000 > & <= \$300000	\$1,857,668.18	28.5%	7	12.7%	
\$300000 > & <= \$350000	\$672,242.68	10.3%	2	3.6%	
\$350000 > & <= \$400000	\$0.00	0.0%	0	0.0%	
\$400000 > & <= \$450000	\$0.00	0.0%	0	0.0%	
\$450000 > & <= \$500000	\$499,293.44	7.7%	1	1.8%	
\$500000 > & <= \$750000	\$0.00	0.0%	0	0.0%	
> \$750,000	\$0.00	0.0%	0	0.0%	
	\$6,523,655.77	100.0%	55	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	\$758,740.35	11.6%	6	10.9%	
6 > & <= 7 years	\$3,565,935.98	54.7%	19	34.5%	
7 > & <= 8 years	\$264,471.86	4.1%	1	1.8%	
8 > & <= 9 years	\$468,649.55	7.2%	5	9.1%	
9 > & <= 10 years	\$369,592.93	5.7%	2	3.6%	
> 10 years	\$1,096,265.10	16.8%	22	40.0%	
	\$6,523,655.77	100.0%	55	100.0%	

TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$1,737,600.45	26.6%	15	27.3%	
New South Wales	\$668,468.88	10.2%	3	5.5%	
Northern Territory	\$0.00	0.0%	0	0.0%	
Queensland	\$0.00	0.0%	0	0.0%	
South Australia	\$3,327,525.24	51.0%	31	56.4%	
Tasmania	\$0.00	0.0%	0	0.0%	
Victoria	\$0.00	0.0%	0	0.0%	
Western Australia	\$790,061.20	12.1%	6	10.9%	
	\$6,523,655.77	100.0%	55	100.0%	

TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$5,448,470.64	83.5%	45	81.8%	
Non-metro	\$1,055,681.44	16.2%	9	16.4%	
Inner city	\$19,503.69	0.3%	1	1.8%	
	\$6,523,655.77	100.0%	55	100.0%	

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$6,084,447.39	93.3%	49	89.1%	
Residential Unit	\$419,704.69	6.4%	5	9.1%	
Rural	\$0.00	0.0%	0	0.0%	
Semi-Rural	\$0.00	0.0%	0	0.0%	
High Density	\$19,503.69	0.3%	1	1.8%	
	\$6,523,655.77	100.0%	55	100.0%	

TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$5,911,361.59	90.6%	51	92.7%	
Investment	\$612,294.18	9.4%	4	7.3%	
	\$6,523,655.77	100.0%	55	100.0%	

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$214,482.74	3.3%	1	1.8%	
Pay-as-you-earn employee (casual)	\$340,607.25	5.2%	2	3.6%	
Pay-as-you-earn employee (full time)	\$4,726,151.77	72.4%	41	74.5%	
Pay-as-you-earn employee (part time)	\$655,375.07	10.0%	5	9.1%	
Self employed	\$458,110.18	7.0%	3	5.5%	
No data	\$0.00	0.0%	0	0.0%	
Other	\$128,928.76	2.0%	3	5.5%	
	\$6,523,655.77	100.0%	55	100.0%	

TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$6,523,655.77	100.0%	55	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%	
	\$6,523,655.77	100.0%	55	100.0%	

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$4,506,239.45	69.1%	43	78.2%	
Fixed	\$2,017,416.32	30.9%	12	21.8%	
	\$6,523,655.77	100.0%	55	100.0%	

