

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	18-Dec-23
Collections Period ending	30-Nov-23

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-1	AAA(sf)/AAAsf	460,000,000.00	148,470,327.97	148,470,327.97	32.28%	18/12/2023	5.49%	8.00%	16.28%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	13,356,686.35	13,356,686.35	72.20%	18/12/2023	5.74%	4.30%	8.75%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	5,414,872.85	5,414,872.85	72.20%	18/12/2023	5.89%	2.80%	5.70%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	5,956,360.13	5,956,360.13	72.20%	18/12/2023	6.14%	1.15%	2.34%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	3,248,923.71	3,248,923.71	72.20%	18/12/2023	6.79%	0.25%	0.51%	AU3FN0051777
D	NR/NR	1,250,000.00	902,478.82	902,478.82	72.20%	18/12/2023	10.09%	N/A	N/A	AU3FN0051785

	AT ISSUE	30-Nov-23
Pool Balance	\$495,996,628.58	\$175,942,112.93
Number of Loans	1,974	948
Avg Loan Balance	\$251,264.76	\$185,592.95
Maximum Loan Balance	\$742,616.96	\$669,574.82
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	5.91%
Weighted Avg Seasoning (mths)	43.03	95.05
Maximum Remaining Term (mths)	353.00	312.00
Weighted Avg Remaining Term (mths)	297.68	248.44
Maximum Current LVR	89.70%	208.27%
Weighted Avg Current LVR	59.88%	48.45%

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	2	\$601,178.34	0.34%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$10,199,005.60	5.8%	188	19.8%
20% > & <= 30%	\$17,954,413.11	10.2%	126	13.3%
30% > & <= 40%	\$27,777,747.43	15.8%	158	16.7%
40% > & <= 50%	\$33,585,774.58	19.1%	152	16.0%
50% > & <= 60%	\$39,854,926.56	22.7%	158	16.7%
60% > & <= 65%	\$13,455,044.67	7.6%	51	5.4%
65% > & <= 70%	\$17,795,723.56	10.1%	60	6.3%
70% > & <= 75%	\$6,351,808.59	3.6%	25	2.6%
75% > & <= 80%	\$7,145,146.44	4.1%	24	2.5%
80% > & <= 85%	\$1,510,119.78	0.9%	5	0.5%
85% > & <= 90%	\$0.00	0.0%	0	0.0%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% >	\$312,402.61	0.2%	1	0.1%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$302,403.86	0.2%	6	0.6%
25% > & <= 30%	\$2,979,632.68	1.7%	31	3.3%
30% > & <= 40%	\$5,785,628.68	3.3%	55	5.8%
40% > & <= 50%	\$12,099,527.02	6.9%	97	10.2%
50% > & <= 60%	\$20,073,756.29	11.4%	116	12.2%
60% > & <= 65%	\$12,062,744.71	6.9%	77	8.1%
65% > & <= 70%	\$21,713,528.66	12.3%	110	11.6%
70% > & <= 75%	\$17,775,227.41	10.1%	88	9.3%
75% > & <= 80%	\$48,868,423.63	27.8%	227	23.9%
80% > & <= 85%	\$5,473,820.94	3.1%	25	2.6%
85% > & <= 90%	\$13,695,069.47	7.8%	53	5.6%
90% > & <= 95%	\$15,132,349.58	8.6%	63	6.6%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 3

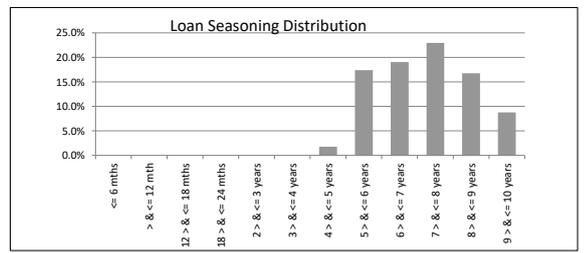
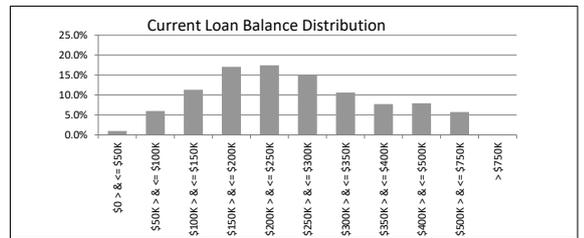
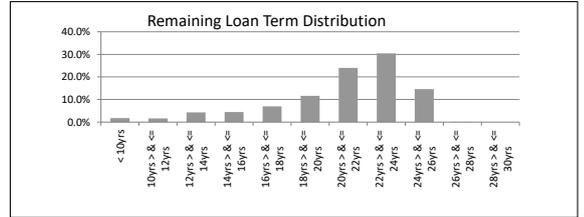
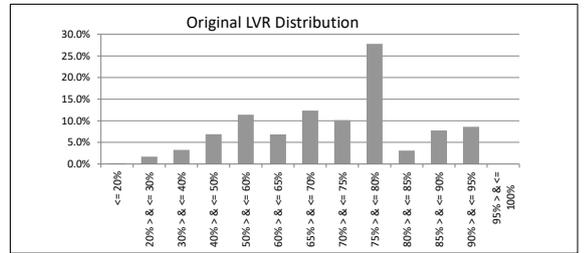
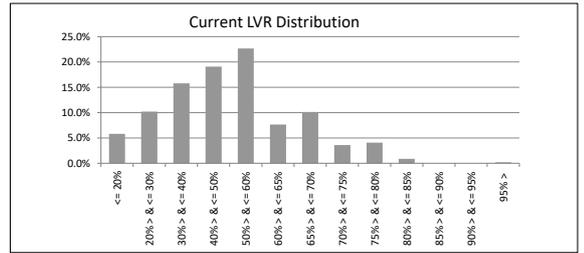
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,181,953.83	1.8%	47	5.0%
10 year > & <= 12 years	\$2,915,165.09	1.7%	31	3.3%
12 year > & <= 14 years	\$7,593,756.52	4.3%	54	5.7%
14 year > & <= 16 years	\$7,793,098.08	4.4%	57	6.0%
16 year > & <= 18 years	\$12,321,215.56	7.0%	73	7.7%
18 year > & <= 20 years	\$20,410,222.41	11.6%	121	12.8%
20 year > & <= 22 years	\$42,253,832.13	24.0%	203	21.4%
22 year > & <= 24 years	\$53,500,902.23	30.4%	257	27.1%
24 year > & <= 26 years	\$25,755,253.50	14.6%	104	11.0%
26 year > & <= 28 years	\$216,713.58	0.1%	1	0.1%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,701,486.06	1.0%	103	10.9%
\$50000 > & <= \$100000	\$10,533,792.64	6.0%	136	14.3%
\$100000 > & <= \$150000	\$19,946,924.99	11.3%	160	16.9%
\$150000 > & <= \$200000	\$30,049,449.34	17.1%	171	18.0%
\$200000 > & <= \$250000	\$30,751,927.59	17.5%	137	14.5%
\$250000 > & <= \$300000	\$26,600,652.48	15.1%	98	10.3%
\$300000 > & <= \$350000	\$18,683,217.76	10.6%	58	6.1%
\$350000 > & <= \$400000	\$13,581,491.63	7.7%	36	3.8%
\$400000 > & <= \$450000	\$6,360,450.14	3.6%	15	1.6%
\$450000 > & <= \$500000	\$7,626,214.09	4.3%	16	1.7%
\$500000 > & <= \$750000	\$10,106,506.21	5.7%	18	1.9%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$175,942,112.93	100.0%	948	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	\$3,107,456.31	1.8%	15	1.6%
5 > & <= 6 years	\$30,586,555.90	17.4%	143	15.1%
6 > & <= 7 years	\$33,517,752.75	19.1%	172	18.1%
7 > & <= 8 years	\$40,400,487.46	23.0%	214	22.6%
8 > & <= 9 years	\$29,476,600.45	16.8%	154	16.2%
9 > & <= 10 years	\$15,458,226.78	8.8%	92	9.7%
> 10 years	\$23,395,033.28	13.3%	158	16.7%
	\$175,942,112.93	100.0%	948	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	18-Dec-23
Collections Period ending	30-Nov-23

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2615	\$4,023,214.67	2.3%	22	2.3%
2611	\$3,365,897.29	1.9%	8	0.8%
2914	\$3,275,186.86	1.9%	12	1.3%
2617	\$3,101,886.82	1.8%	14	1.5%
5162	\$2,842,986.38	1.6%	20	2.1%
2620	\$2,227,173.97	1.3%	12	1.3%
2905	\$2,145,542.40	1.2%	11	1.2%
5114	\$2,078,638.45	1.2%	15	1.6%
5169	\$2,000,688.40	1.1%	11	1.2%
5108	\$1,936,157.55	1.1%	18	1.9%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$31,719,676.43	18.0%	152	16.0%
New South Wales	\$22,735,114.19	12.9%	118	12.4%
Northern Territory	\$803,151.02	0.5%	3	0.3%
Queensland	\$1,475,751.86	0.8%	7	0.7%
South Australia	\$80,362,880.98	45.7%	496	52.3%
Tasmania	\$404,632.77	0.2%	2	0.2%
Victoria	\$6,209,489.17	3.5%	26	2.7%
Western Australia	\$32,231,416.51	18.3%	144	15.2%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$140,459,426.64	79.8%	746	78.7%
Non-metro	\$33,731,786.08	19.2%	194	20.5%
Inner city	\$1,750,900.21	1.0%	8	0.8%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$160,978,259.93	91.5%	858	90.5%
Residential Unit	\$13,360,487.44	7.6%	81	8.5%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,603,365.56	0.9%	9	0.9%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$154,462,199.44	87.8%	825	87.0%
Investment	\$21,479,913.49	12.2%	123	13.0%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$2,691,893.52	1.5%	13	1.4%
Pay-as-you-earn employee (casual)	\$7,147,098.13	4.1%	40	4.2%
Pay-as-you-earn employee (full time)	\$125,021,511.93	71.1%	654	69.0%
Pay-as-you-earn employee (part time)	\$15,734,435.39	8.9%	96	10.1%
Self employed	\$14,763,097.87	8.4%	74	7.8%
No data	\$10,584,076.09	6.0%	71	7.5%
Director	\$0.00	0.0%	0	0.0%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$162,459,160.35	92.3%	888	93.7%
Genworth/Helia	\$13,482,952.58	7.7%	60	6.3%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$172,103,858.21	97.8%	932	98.3%
0 > and <= 30 days	\$3,237,076.38	1.8%	14	1.5%
30 > and <= 60 days	\$0.00	0.0%	0	0.0%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$601,178.34	0.3%	2	0.2%
	\$175,942,112.93	100.0%	948	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$115,647,423.16	65.7%	663	69.9%
Fixed	\$60,294,689.77	34.3%	285	30.1%
	\$175,942,112.93	100.0%	948	100.0%

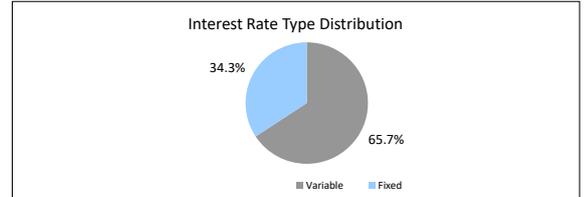
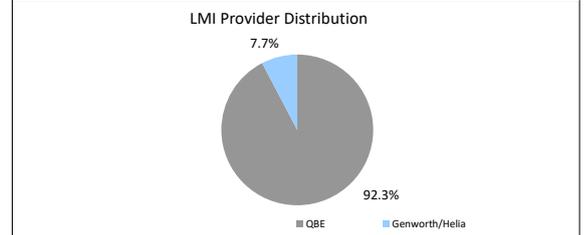
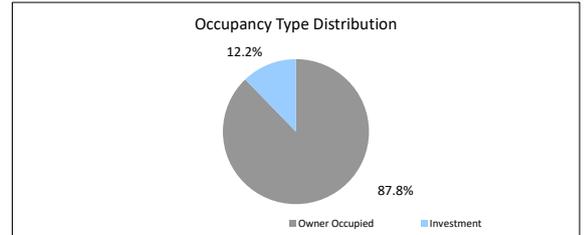
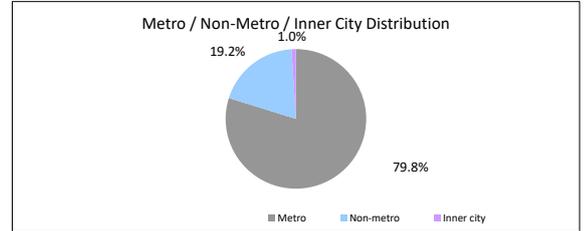
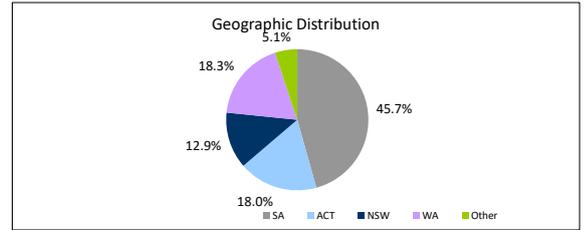
TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.94%	285

TABLE 16

Foreclosure, Claims and Losses	Balance	Loan Count
Properties foreclosed (Current)	\$312,402.61	1
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-23**

SUMMARY		30-Nov-23
Pool Balance		\$8,491,421.37
Number of Loans		63
Avg Loan Balance		\$134,784.47
Maximum Loan Balance		\$512,472.09
Minimum Loan Balance		\$0.00
Weighted Avg Interest Rate		5.32%
Weighted Avg Seasoning (mths)		85.2
Maximum Remaining Term (mths)		303.00
Weighted Avg Remaining Term (mths)		255.22
Maximum Current LVR		83.36%
Weighted Avg Current LVR		47.02%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,035,034.65	12.2%	22	34.9%
20% > & <= 30%		\$998,317.43	11.8%	10	15.9%
30% > & <= 40%		\$281,608.54	3.3%	4	6.3%
40% > & <= 50%		\$2,630,771.29	31.0%	11	17.5%
50% > & <= 60%		\$1,281,429.76	15.1%	6	9.5%
60% > & <= 65%		\$64,782.03	0.8%	1	1.6%
65% > & <= 70%		\$1,695,360.25	20.0%	7	11.1%
70% > & <= 75%		\$159,341.24	1.9%	1	1.6%
75% > & <= 80%		\$0.00	0.0%	0	0.0%
80% > & <= 85%		\$344,776.18	4.1%	1	1.6%
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%
		\$8,491,421.37	100.0%	63	100.0%

TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000		\$388,048.15	4.6%	16	25.4%
\$50000 > & <= \$100000		\$895,511.92	10.5%	14	22.2%
\$100000 > & <= \$150000		\$1,351,465.00	15.9%	11	17.5%
\$150000 > & <= \$200000		\$650,335.11	7.7%	4	6.3%
\$200000 > & <= \$250000		\$1,336,215.61	15.7%	6	9.5%
\$250000 > & <= \$300000		\$1,890,211.21	22.3%	7	11.1%
\$300000 > & <= \$350000		\$687,872.18	8.1%	2	3.2%
\$350000 > & <= \$400000		\$357,482.07	4.2%	1	1.6%
\$400000 > & <= \$450000		\$421,808.03	5.0%	1	1.6%
\$450000 > & <= \$500000		\$0.00	0.0%	0	0.0%
\$500000 > & <= \$750000		\$512,472.09	6.0%	1	1.6%
> \$750,000		\$0.00	0.0%	0	0.0%
		\$8,491,421.37	100.0%	63	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		\$1,231,822.12	14.5%	7	11.1%
5 > & <= 6 years		\$4,441,620.39	52.3%	22	34.9%
6 > & <= 7 years		\$380,202.96	4.5%	3	4.8%
7 > & <= 8 years		\$570,836.25	6.7%	5	7.9%
8 > & <= 9 years		\$391,736.32	4.6%	2	3.2%
9 > & <= 10 years		\$292,041.66	3.4%	6	9.5%
> 10 years		\$1,183,161.67	13.9%	18	28.6%
		\$8,491,421.37	100.0%	63	100.0%

TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$2,260,949.93	26.6%	16	25.4%
New South Wales		\$1,110,290.66	13.1%	4	6.3%
Northern Territory		\$0.00	0.0%	0	0.0%
Queensland		\$0.00	0.0%	0	0.0%
South Australia		\$4,207,763.94	49.6%	37	58.7%
Tasmania		\$0.00	0.0%	0	0.0%
Victoria		\$0.00	0.0%	0	0.0%
Western Australia		\$912,396.84	10.7%	6	9.5%
		\$8,491,421.37	100.0%	63	100.0%

TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$7,063,426.41	83.2%	49	77.8%
Non-metro		\$1,395,241.27	16.4%	13	20.6%
Inner city		\$32,753.69	0.4%	1	1.6%
		\$8,491,421.37	100.0%	63	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$7,853,065.73	92.5%	56	88.9%
Residential Unit		\$605,601.95	7.1%	6	9.5%
Rural		\$0.00	0.0%	0	0.0%
Semi-Rural		\$0.00	0.0%	0	0.0%
High Density		\$32,753.69	0.4%	1	1.6%
		\$8,491,421.37	100.0%	63	100.0%

TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$7,749,908.26	91.3%	58	92.1%
Investment		\$741,513.11	8.7%	5	7.9%
		\$8,491,421.37	100.0%	63	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$224,224.92	2.6%	1	1.6%
Pay-as-you-earn employee (casual)		\$394,541.47	4.6%	2	3.2%
Pay-as-you-earn employee (full time)		\$6,448,611.15	75.9%	48	76.2%
Pay-as-you-earn employee (part time)		\$813,337.45	9.6%	6	9.5%
Self employed		\$481,212.75	5.7%	3	4.8%
No data		\$0.00	0.0%	0	0.0%
Other		\$129,493.63	1.5%	3	4.8%
		\$8,491,421.37	100.0%	63	100.0%

TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$8,202,604.37	96.6%	61	96.8%
0 > and <= 30 days		\$288,817.00	3.4%	2	3.2%
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%
		\$8,491,421.37	100.0%	63	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$4,852,941.82	57.2%	43	68.3%
Fixed		\$3,638,479.55	42.8%	20	31.7%
		\$8,491,421.37	100.0%	63	100.0%

