

# The Barton Series 2019-1 Trust

## Investor Reporting

Payment Date	17-Jan-23
Collections Period ending	31-Dec-22

### 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	185,367,901.19	185,367,901.19	40.30%	17/01/2023	4.21%	8.00%	16.28%	AU3FN0051736
A-2	AAA(sf)/AAAsf	18,500,000.00	16,676,065.50	16,676,065.50	90.14%	17/01/2023	4.46%	4.30%	8.75%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	6,760,567.09	6,760,567.09	90.14%	17/01/2023	4.61%	2.80%	5.70%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	7,436,623.80	7,436,623.80	90.14%	17/01/2023	4.86%	1.15%	2.34%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	4,056,340.26	4,056,340.26	90.14%	17/01/2023	5.51%	0.25%	0.51%	AU3FN0051777
D	NR/NR	1,250,000.00	1,126,761.18	1,126,761.18	90.14%	17/01/2023	8.81%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Dec-22
Pool Balance	\$495,996,628.58	\$219,666,923.64
Number of Loans	1,974	1,114
Avg Loan Balance	\$251,264.76	\$197,187.54
Maximum Loan Balance	\$742,616.96	\$687,359.02
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	4.99%
Weighted Avg Seasoning (mths)	43.03	83.47
Maximum Remaining Term (mths)	353.00	323.00
Weighted Avg Remaining Term (mths)	297.68	259.97
Maximum Current LVR	89.70%	200.71%
Weighted Avg Current LVR	59.88%	50.67%

	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	0	\$0.00	0.00%
60 > and <= 90 days	1	\$193,493.68	0.09%
90 > days	2	\$484,988.66	0.22%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$9,665,399.07	4.4%	180	16.2%
20% > & <= 30%	\$20,305,710.44	9.2%	142	12.7%
30% > & <= 40%	\$32,828,008.83	14.9%	182	16.3%
40% > & <= 50%	\$38,568,880.29	17.6%	174	15.6%
50% > & <= 60%	\$46,227,079.12	21.0%	186	16.7%
60% > & <= 65%	\$20,455,341.73	9.3%	76	6.8%
65% > & <= 70%	\$22,852,352.67	10.4%	76	6.8%
70% > & <= 75%	\$13,913,024.24	6.3%	49	4.4%
75% > & <= 80%	\$10,705,843.33	4.9%	36	3.2%
80% > & <= 85%	\$3,844,223.14	1.8%	12	1.1%
85% > & <= 90%	\$0.00	0.0%	0	0.0%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% >	\$301,060.78	0.1%	1	0.1%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$742,149.65	0.3%	8	0.7%
25% > & <= 30%	\$3,471,705.12	1.6%	34	3.1%
30% > & <= 40%	\$6,678,474.03	3.0%	60	5.4%
40% > & <= 50%	\$15,759,397.68	7.2%	118	10.6%
50% > & <= 60%	\$26,733,076.27	12.2%	146	13.1%
60% > & <= 65%	\$16,498,281.39	7.5%	95	8.5%
65% > & <= 70%	\$26,106,788.56	11.9%	123	11.0%
70% > & <= 75%	\$21,281,802.65	9.7%	100	9.0%
75% > & <= 80%	\$60,528,288.70	27.6%	264	23.7%
80% > & <= 85%	\$7,222,654.90	3.3%	31	2.8%
85% > & <= 90%	\$16,520,823.06	7.5%	61	5.5%
90% > & <= 95%	\$18,123,481.63	8.3%	74	6.6%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 3

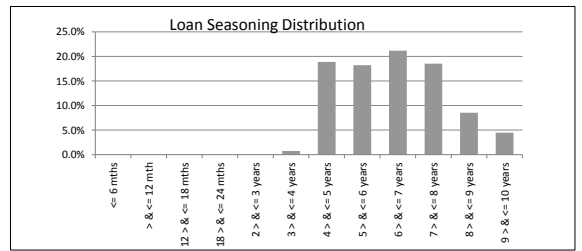
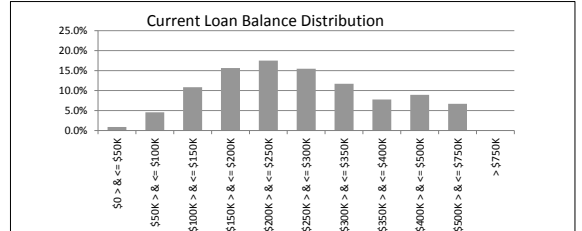
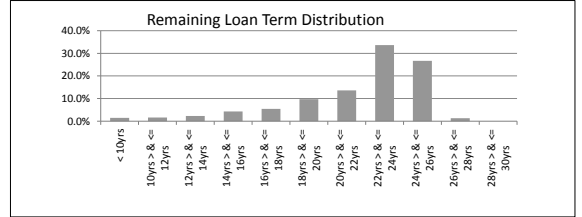
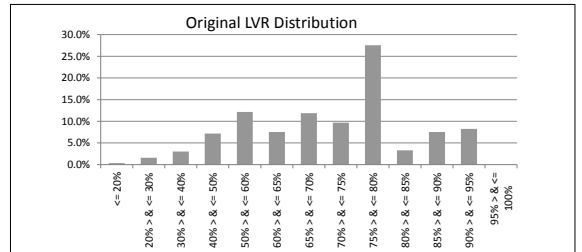
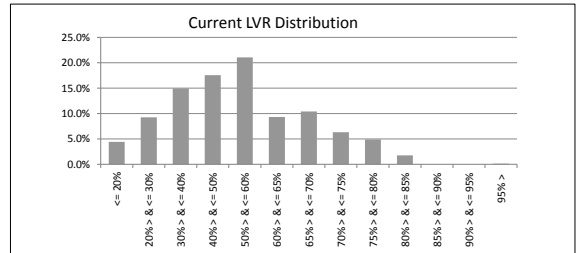
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,212,026.74	1.5%	45	4.0%
10 year > & <= 12 years	\$3,553,160.63	1.6%	36	3.2%
12 year > & <= 14 years	\$5,021,751.89	2.3%	44	3.9%
14 year > & <= 16 years	\$9,364,033.00	4.3%	65	5.8%
16 year > & <= 18 years	\$11,942,547.29	5.4%	70	6.3%
18 year > & <= 20 years	\$21,349,826.65	9.7%	111	10.0%
20 year > & <= 22 years	\$29,962,254.31	13.6%	157	14.1%
22 year > & <= 24 years	\$73,819,308.39	33.6%	342	30.7%
24 year > & <= 26 years	\$58,606,321.80	26.7%	235	21.1%
26 year > & <= 28 years	\$2,835,692.94	1.3%	9	0.8%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$1,949,429.65	0.9%	106	9.5%
\$50000 > & <= \$100000	\$10,073,625.77	4.6%	131	11.8%
\$100000 > & <= \$150000	\$23,812,455.73	10.8%	189	17.0%
\$150000 > & <= \$200000	\$34,357,779.61	15.6%	196	17.6%
\$200000 > & <= \$250000	\$38,415,568.02	17.5%	171	15.4%
\$250000 > & <= \$300000	\$33,988,610.03	15.5%	125	11.2%
\$300000 > & <= \$350000	\$25,704,836.19	11.7%	80	7.2%
\$350000 > & <= \$400000	\$17,084,972.84	7.8%	46	4.1%
\$400000 > & <= \$450000	\$10,994,840.49	5.0%	26	2.3%
\$450000 > & <= \$500000	\$8,636,472.98	3.9%	18	1.6%
\$500000 > & <= \$750000	\$14,648,332.33	6.7%	26	2.3%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$219,666,923.64	100.0%	1,114	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	\$1,637,718.49	0.7%	7	0.6%
4 > & <= 5 years	\$41,469,415.18	18.9%	178	16.0%
5 > & <= 6 years	\$39,967,128.88	18.2%	186	16.7%
6 > & <= 7 years	\$46,470,670.66	21.2%	247	22.2%
7 > & <= 8 years	\$40,720,999.36	18.5%	200	18.0%
8 > & <= 9 years	\$18,727,138.56	8.5%	105	9.4%
9 > & <= 10 years	\$9,871,983.77	4.5%	68	6.1%
> 10 years	\$20,801,868.74	9.5%	123	11.0%
	\$219,666,923.64	100.0%	1,114	100.0%



# The Barton Series 2019-1 Trust

## Investor Reporting

Payment Date	17-Jan-23
Collections Period ending	31-Dec-22

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2615	\$4,947,896.97	2.3%	25	2.2%
2611	\$4,227,395.82	1.9%	11	1.0%
5162	\$3,902,479.28	1.8%	24	2.2%
2914	\$3,725,949.06	1.7%	13	1.2%
2617	\$3,524,232.44	1.6%	15	1.3%
2620	\$3,096,115.86	1.4%	15	1.3%
5114	\$2,980,764.94	1.4%	17	1.5%
2905	\$2,903,438.25	1.3%	14	1.3%
2906	\$2,467,861.06	1.1%	9	0.8%
5158	\$2,397,933.12	1.1%	15	1.3%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$40,409,485.07	18.4%	183	16.4%
New South Wales	\$28,274,233.81	12.9%	141	12.7%
Northern Territory	\$872,438.65	0.4%	3	0.3%
Queensland	\$2,258,480.98	1.0%	11	1.0%
South Australia	\$98,035,600.75	44.6%	563	50.5%
Tasmania	\$412,875.44	0.2%	2	0.2%
Victoria	\$9,300,520.67	4.2%	35	3.1%
Western Australia	\$40,103,288.27	18.3%	176	15.8%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$173,831,168.44	79.1%	867	77.8%
Non-metro	\$43,432,187.55	19.8%	236	21.2%
Inner city	\$2,403,567.65	1.1%	11	1.0%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$199,904,561.22	91.0%	1004	90.1%
Residential Unit	\$17,510,313.82	8.0%	98	8.8%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,252,048.60	1.0%	12	1.1%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$194,444,081.41	88.5%	972	87.3%
Investment	\$25,222,842.23	11.5%	142	12.7%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$3,386,050.80	1.5%	16	1.4%
Pay-as-you-earn employee (casual)	\$8,184,183.91	3.7%	44	3.9%
Pay-as-you-earn employee (full time)	\$157,348,370.63	71.6%	772	69.3%
Pay-as-you-earn employee (part time)	\$20,779,166.60	9.5%	118	10.6%
Self employed	\$17,168,797.92	7.8%	82	7.4%
No data	\$12,800,353.78	5.8%	82	7.4%
Director	\$0.00	0.0%	0	0.0%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$204,715,548.08	93.2%	1051	94.3%
Genworth	\$14,951,375.56	6.8%	63	5.7%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$213,570,814.33	97.2%	1090	97.8%
0 > and <= 30 days	\$5,417,626.97	2.5%	21	1.9%
30 > and <= 60 days	\$0.00	0.0%	0	0.0%
60 > and <= 90 days	\$193,493.68	0.1%	1	0.1%
90 > days	\$484,988.66	0.2%	2	0.2%
	\$219,666,923.64	100.0%	1,114	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$143,730,813.70	65.4%	769	69.0%
Fixed	\$75,936,109.94	34.6%	345	31.0%
	\$219,666,923.64	100.0%	1,114	100.0%

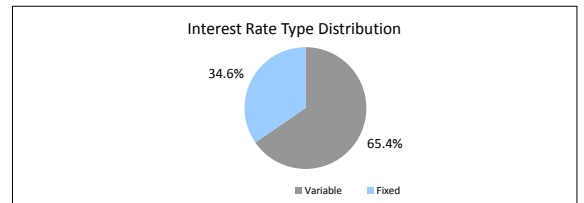
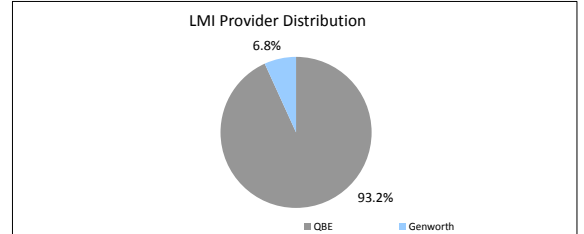
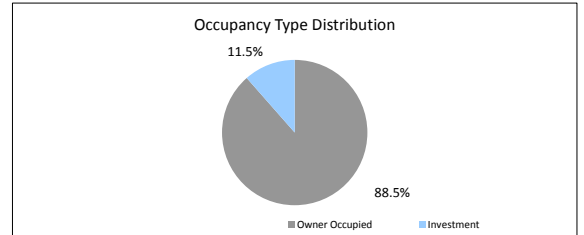
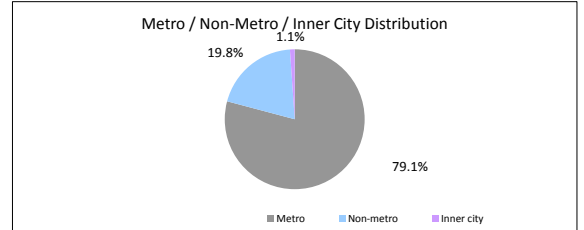
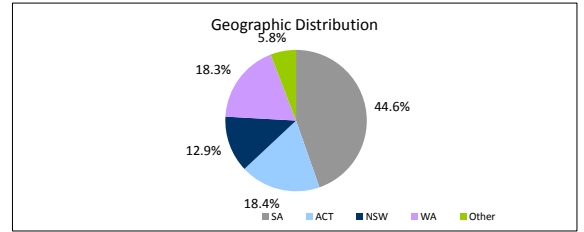
TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.15%	345

TABLE 16

Foreclosure, Claims and Losses (cumulative)	Balance	Loan Count
Properties foreclosed	\$301,060.78	1
Claims submitted to mortgage insurers	\$0.00	0
Claims paid by mortgage insurers	\$0.00	0
loss covered by excess spread	\$0.00	0
Amount charged off	\$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 **31-Dec-22**

## SUMMARY 31-Dec-22

Pool Balance	\$9,218,256.60
Number of Loans	62
Avg Loan Balance	\$148,681.56
Maximum Loan Balance	\$520,909.77
Minimum Loan Balance	\$0.00
Weighted Avg Interest Rate	4.48%
Weighted Avg Seasoning (mths)	76.3
Maximum Remaining Term (mths)	314.00
Weighted Avg Remaining Term (mths)	262.44
Maximum Current LVR	73.62%
Weighted Avg Current LVR	46.93%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,009,174.29	10.9%	18	29.0%
20% > & <= 30%	\$446,193.09	4.8%	7	11.3%
30% > & <= 40%	\$1,617,659.91	17.5%	9	14.5%
40% > & <= 50%	\$2,158,838.20	23.4%	11	17.7%
50% > & <= 60%	\$1,509,260.61	16.4%	7	11.3%
60% > & <= 65%	\$881,614.88	9.6%	4	6.5%
65% > & <= 70%	\$1,130,129.30	12.3%	4	6.5%
70% > & <= 75%	\$465,386.32	5.0%	2	3.2%
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%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

TABLE 2

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$275,126.35	3.0%	10	16.1%
\$50000 > & <= \$100000	\$1,246,724.14	13.5%	18	29.0%
\$100000 > & <= \$150000	\$1,330,388.55	14.4%	10	16.1%
\$150000 > & <= \$200000	\$1,041,468.10	11.3%	6	9.7%
\$200000 > & <= \$250000	\$1,576,559.40	17.1%	7	11.3%
\$250000 > & <= \$300000	\$1,376,627.83	14.9%	5	8.1%
\$300000 > & <= \$350000	\$650,736.43	7.1%	2	3.2%
\$350000 > & <= \$400000	\$758,404.88	8.2%	2	3.2%
\$400000 > & <= \$450000	\$441,311.15	4.8%	1	1.6%
\$450000 > & <= \$500000	\$0.00	0.0%	0	0.0%
\$500000 > & <= \$750000	\$520,909.77	5.7%	1	1.6%
> \$750,000	\$0.00	0.0%	0	0.0%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

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	\$387,053.48	4.2%	1	1.6%
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	\$5,521,307.62	59.9%	25	40.3%
5 > & <= 6 years	\$769,795.46	8.4%	4	6.5%
6 > & <= 7 years	\$354,381.60	3.8%	4	6.5%
7 > & <= 8 years	\$210,072.81	2.3%	2	3.2%
8 > & <= 9 years	\$363,667.88	3.9%	6	9.7%
9 > & <= 10 years	\$105,994.52	1.1%	3	4.8%
> 10 years	\$1,505,983.23	16.3%	17	27.4%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

TABLE 4

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$2,452,245.54	26.6%	16	25.8%
New South Wales	\$679,778.44	7.4%	2	3.2%
Northern Territory	\$0.00	0.0%	0	0.0%
Queensland	\$0.00	0.0%	0	0.0%
South Australia	\$5,221,949.13	56.6%	38	61.3%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$0.00	0.0%	0	0.0%
Western Australia	\$864,283.49	9.4%	6	9.7%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

TABLE 5

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$7,583,089.87	82.3%	49	79.0%
Non-metro	\$1,590,663.04	17.3%	12	19.4%
Inner city	\$44,503.69	0.5%	1	1.6%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

TABLE 6

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$8,373,763.95	90.8%	54	87.1%
Residential Unit	\$799,988.96	8.7%	7	11.3%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$44,503.69	0.5%	1	1.6%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

TABLE 7

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$8,315,725.43	90.2%	56	90.3%
Investment	\$902,531.17	9.8%	6	9.7%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

TABLE 8

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$230,601.26	2.5%	1	1.6%
Pay-as-you-earn employee (casual)	\$47,777.49	0.5%	1	1.6%
Pay-as-you-earn employee (full time)	\$6,883,054.07	74.7%	46	74.2%
Pay-as-you-earn employee (part time)	\$1,227,181.47	13.3%	7	11.3%
Self employed	\$496,598.27	5.4%	3	4.8%
No data	\$0.00	0.0%	0	0.0%
Other	\$333,044.04	3.6%	4	6.5%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

TABLE 9

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<= 0 days	\$8,843,275.67	95.9%	60	96.8%
0 > and <= 30 days	\$374,980.93	4.1%	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%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

TABLE 10

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$4,528,637.19	49.1%	37	59.7%
Fixed	\$4,689,619.41	50.9%	25	40.3%
	<b>\$9,218,256.60</b>	<b>100.0%</b>	<b>62</b>	<b>100.0%</b>

