

The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Jan-25
Collections Period ending	31-Dec-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	116,631,922.49	113,898,885.75	113,898,885.75	97.66%	17/01/2025	5.30%	16.28%	16.28%	AU3FN0092789
A-2	AAA(sf)/AAAsf	18,500,000.00	10,246,187.45	10,246,187.45	55.38%	17/01/2025	5.78%	4.30%	8.75%	AU3FN0051744
AB	AAA(sf)/NR	7,500,000.00	4,153,859.76	4,153,859.76	55.38%	17/01/2025	5.93%	2.80%	5.70%	AU3FN0051751
B	AA+(sf)/NR	8,250,000.00	4,569,245.76	4,569,245.76	55.38%	17/01/2025	6.18%	1.15%	2.34%	AU3FN0051769
C	A+(sf)/NR	4,500,000.00	2,492,315.87	2,492,315.87	55.38%	17/01/2025	6.83%	0.25%	0.51%	AU3FN0051777
D	NR/NR	1,250,000.00	692,309.97	692,309.97	55.38%	17/01/2025	10.13%	N/A	N/A	AU3FN0051785

	AT ISSUE	31-Dec-24
Pool Balance	\$495,996,628.58	\$134,977,468.55
Number of Loans	1,974	793
Avg Loan Balance	\$251,264.76	\$170,211.18
Maximum Loan Balance	\$742,616.96	\$663,229.80
Minimum Loan Balance	\$56,180.70	\$0.00
Weighted Avg Interest Rate	3.92%	6.40%
Weighted Avg Seasoning (mths)	43.03	108.56
Maximum Remaining Term (mths)	353.00	299.00
Weighted Avg Remaining Term (mths)	297.68	236.24
Maximum Current LVR	89.70%	79.71%
Weighted Avg Current LVR	59.88%	45.11%

	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$123,303.60	0.09%
60 > and <= 90 days	1	\$70,694.10	0.05%
90 > days	0	\$0.00	0.00%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$9,136,943.07	6.8%	192	24.2%
20% > & <= 30%	\$16,012,380.95	11.9%	119	15.0%
30% > & <= 40%	\$27,028,965.21	20.0%	145	18.3%
40% > & <= 50%	\$27,773,003.60	20.6%	124	15.6%
50% > & <= 60%	\$27,272,445.01	20.2%	114	14.4%
60% > & <= 65%	\$12,169,811.89	9.0%	46	5.8%
65% > & <= 70%	\$8,150,217.06	6.0%	25	3.2%
70% > & <= 75%	\$4,572,553.24	3.4%	18	2.3%
75% > & <= 80%	\$2,861,148.52	2.1%	10	1.3%
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%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$164,173.43	0.1%	5	0.6%
25% > & <= 30%	\$2,595,923.08	1.9%	30	3.8%
30% > & <= 40%	\$4,693,324.52	3.5%	48	6.1%
40% > & <= 50%	\$8,610,447.74	6.4%	81	10.2%
50% > & <= 60%	\$16,194,279.73	12.0%	98	12.4%
60% > & <= 65%	\$9,655,052.34	7.2%	67	8.4%
65% > & <= 70%	\$16,891,264.38	12.5%	92	11.6%
70% > & <= 75%	\$13,924,266.77	10.3%	73	9.2%
75% > & <= 80%	\$37,148,991.74	27.5%	191	24.1%
80% > & <= 85%	\$4,495,589.05	3.3%	21	2.6%
85% > & <= 90%	\$9,660,325.34	7.2%	39	4.9%
90% > & <= 95%	\$10,943,830.43	8.1%	48	6.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 3

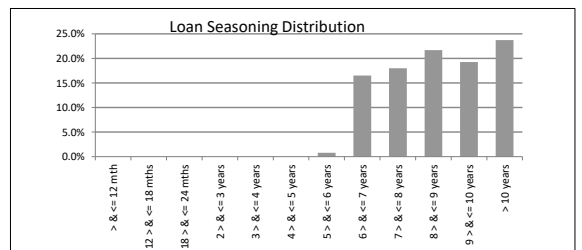
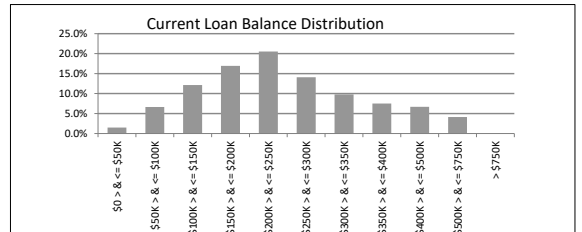
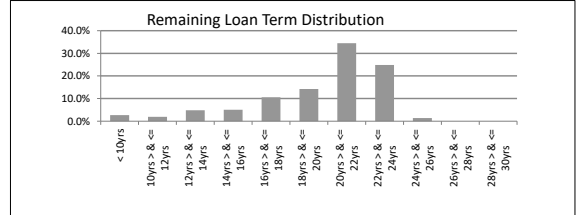
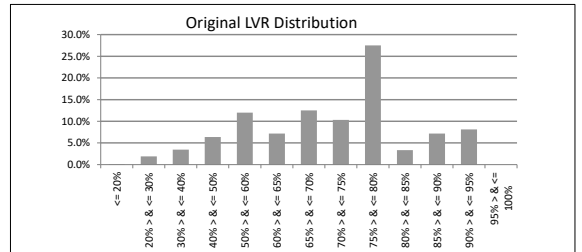
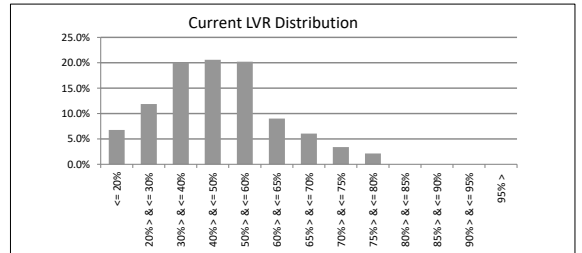
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$3,629,069.75	2.7%	56	7.1%
10 year > & <= 12 years	\$2,616,576.64	1.9%	30	3.8%
12 year > & <= 14 years	\$6,475,507.02	4.8%	49	6.2%
14 year > & <= 16 years	\$6,782,306.24	5.0%	50	6.3%
16 year > & <= 18 years	\$14,278,913.03	10.6%	88	11.1%
18 year > & <= 20 years	\$19,214,110.36	14.2%	117	14.8%
20 year > & <= 22 years	\$46,540,081.31	34.5%	240	30.3%
22 year > & <= 24 years	\$33,583,664.15	24.9%	157	19.8%
24 year > & <= 26 years	\$1,857,240.05	1.4%	6	0.8%
26 year > & <= 28 years	\$0.00	0.0%	0	0.0%
28 year > & <= 30 years	\$0.00	0.0%	0	0.0%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$2,031,438.95	1.5%	122	15.4%
\$50000 > & <= \$100000	\$8,954,443.55	6.6%	119	15.0%
\$100000 > & <= \$150000	\$16,412,125.57	12.2%	131	16.5%
\$150000 > & <= \$200000	\$22,850,982.15	16.9%	131	16.5%
\$200000 > & <= \$250000	\$27,720,888.31	20.5%	123	15.5%
\$250000 > & <= \$300000	\$19,007,632.49	14.1%	69	8.7%
\$300000 > & <= \$350000	\$13,253,864.12	9.8%	41	5.2%
\$350000 > & <= \$400000	\$10,121,241.31	7.5%	27	3.4%
\$400000 > & <= \$450000	\$3,393,858.23	2.5%	8	1.0%
\$450000 > & <= \$500000	\$5,630,095.12	4.2%	12	1.5%
\$500000 > & <= \$750000	\$5,600,898.75	4.1%	10	1.3%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$134,977,468.55	100.0%	793	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	\$1,041,095.13	0.8%	5	0.6%
6 > & <= 7 years	\$22,305,276.44	16.5%	117	14.8%
7 > & <= 8 years	\$24,310,555.90	18.0%	129	16.3%
8 > & <= 9 years	\$29,256,765.46	21.7%	176	22.2%
9 > & <= 10 years	\$26,020,704.86	19.3%	137	17.3%
> 10 years	\$32,043,070.76	23.7%	229	28.9%
	\$134,977,468.55	100.0%	793	100.0%



The Barton Series 2019-1 Trust

Investor Reporting

Payment Date	17-Jan-25
Collections Period ending	31-Dec-24

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2615	\$3,803,690.21	2.8%	21	2.6%
2617	\$3,232,141.13	2.4%	15	1.9%
2611	\$2,811,239.76	2.1%	7	0.9%
2914	\$2,789,952.80	2.1%	11	1.4%
5162	\$2,377,363.46	1.8%	17	2.1%
5169	\$1,865,000.93	1.4%	11	1.4%
2905	\$1,826,658.48	1.4%	10	1.3%
5114	\$1,628,437.87	1.2%	13	1.6%
2602	\$1,572,962.07	1.2%	8	1.0%
6110	\$1,512,704.97	1.1%	5	0.6%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$25,349,718.14	18.8%	123	15.5%
New South Wales	\$18,395,590.94	13.6%	111	14.0%
Northern Territory	\$876,788.53	0.6%	3	0.4%
Queensland	\$965,994.72	0.7%	5	0.6%
South Australia	\$60,263,734.78	44.6%	413	52.1%
Tasmania	\$371,859.77	0.3%	2	0.3%
Victoria	\$4,369,222.87	3.2%	20	2.5%
Western Australia	\$24,384,558.80	18.1%	116	14.6%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$113,982,346.81	84.4%	645	81.3%
Non-metro	\$19,862,651.30	14.7%	142	17.9%
Inner city	\$1,132,470.44	0.8%	6	0.8%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$123,477,119.15	91.5%	720	90.8%
Residential Unit	\$10,233,896.30	7.6%	65	8.2%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,266,453.10	0.9%	8	1.0%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$118,478,576.01	87.8%	693	87.4%
Investment	\$16,498,892.54	12.2%	100	12.6%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$1,361,196.59	1.0%	8	1.0%
Pay-as-you-earn employee (casual)	\$5,950,333.36	4.4%	34	4.3%
Pay-as-you-earn employee (full time)	\$94,812,913.51	70.2%	542	68.3%
Pay-as-you-earn employee (part time)	\$12,845,847.81	9.5%	85	10.7%
Self employed	\$11,487,412.68	8.5%	64	8.1%
No data	\$8,519,764.60	6.3%	60	7.6%
Director	\$0.00	0.0%	0	0.0%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$125,473,434.08	93.0%	747	94.2%
Genworth/Helia	\$9,504,034.47	7.0%	46	5.8%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$133,212,835.04	98.7%	783	98.7%
0 > and <= 30 days	\$1,570,635.81	1.2%	8	1.0%
30 > and <= 60 days	\$123,303.60	0.1%	1	0.1%
60 > and <= 90 days	\$70,694.10	0.1%	1	0.1%
90 > days	\$0.00	0.0%	0	0.0%
	\$134,977,468.55	100.0%	793	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$108,828,389.30	80.6%	661	83.4%
Fixed	\$26,149,079.25	19.4%	132	16.6%
	\$134,977,468.55	100.0%	793	100.0%

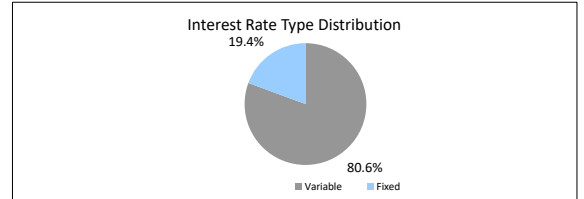
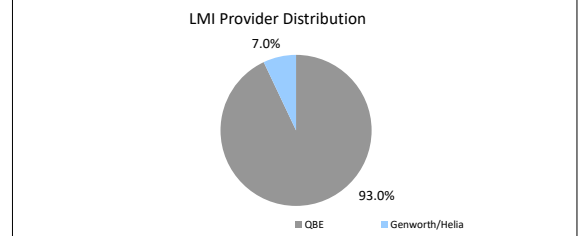
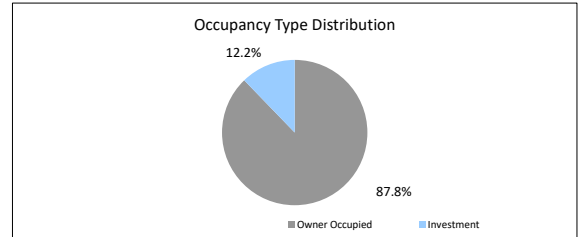
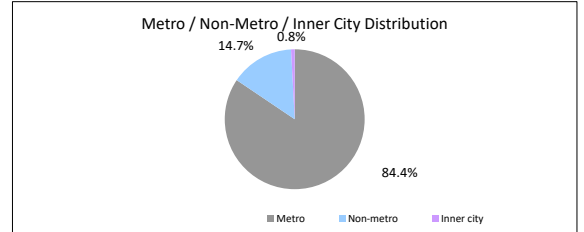
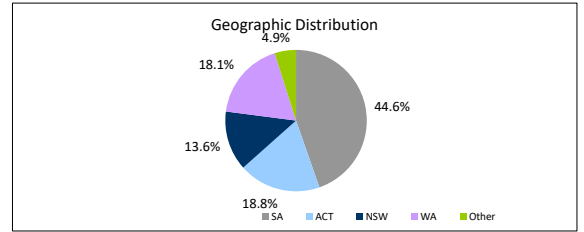
TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	4.77%	132

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 **31-Dec-24**

SUMMARY		31-Dec-24
Pool Balance		\$6,151,444.43
Number of Loans		54
Avg Loan Balance		\$113,915.64
Maximum Loan Balance		\$498,714.46
Minimum Loan Balance		\$0.00
Weighted Avg Interest Rate		6.36%
Weighted Avg Seasoning (mths)		99.8
Maximum Remaining Term (mths)		290.00
Weighted Avg Remaining Term (mths)		244.94
Maximum Current LVR		69.82%
Weighted Avg Current LVR		45.36%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$621,783.32	10.1%	22	40.7%	
20% > & <= 30%	\$815,312.33	13.3%	8	14.8%	
30% > & <= 40%	\$200,090.74	3.3%	3	5.6%	
40% > & <= 50%	\$2,361,863.78	38.4%	11	20.4%	
50% > & <= 60%	\$673,303.08	10.9%	3	5.6%	
60% > & <= 65%	\$475,690.22	7.7%	2	3.7%	
65% > & <= 70%	\$1,003,400.96	16.3%	5	9.3%	
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%	
	\$6,151,444.43	100.0%	54	100.0%	

TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$50000	\$327,975.68	5.3%	19	35.2%	
\$50000 > & <= \$100000	\$823,384.66	13.4%	12	22.2%	
\$100000 > & <= \$150000	\$753,542.28	12.2%	6	11.1%	
\$150000 > & <= \$200000	\$491,289.27	8.0%	3	5.6%	
\$200000 > & <= \$250000	\$1,067,979.98	17.4%	5	9.3%	
\$250000 > & <= \$300000	\$1,854,873.19	30.2%	7	13.0%	
\$300000 > & <= \$350000	\$333,684.91	5.4%	1	1.9%	
\$350000 > & <= \$400000	\$0.00	0.0%	0	0.0%	
\$400000 > & <= \$450000	\$0.00	0.0%	0	0.0%	
\$450000 > & <= \$500000	\$498,714.46	8.1%	1	1.9%	
\$500000 > & <= \$750000	\$0.00	0.0%	0	0.0%	
> \$750,000	\$0.00	0.0%	0	0.0%	
	\$6,151,444.43	100.0%	54	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	\$345,374.48	5.6%	2	3.7%	
6 > & <= 7 years	\$3,602,321.16	58.8%	21	38.9%	
7 > & <= 8 years	\$282,233.58	4.6%	2	3.7%	
8 > & <= 9 years	\$321,184.27	5.2%	4	7.4%	
9 > & <= 10 years	\$515,296.43	8.4%	3	5.6%	
> 10 years	\$1,085,034.51	17.6%	22	40.7%	
	\$6,151,444.43	100.0%	54	100.0%	

TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$1,728,379.69	28.1%	15	27.8%	
New South Wales	\$667,095.12	10.8%	3	5.6%	
Northern Territory	\$0.00	0.0%	0	0.0%	
Queensland	\$0.00	0.0%	0	0.0%	
South Australia	\$3,306,793.81	53.8%	31	57.4%	
Tasmania	\$0.00	0.0%	0	0.0%	
Victoria	\$0.00	0.0%	0	0.0%	
Western Australia	\$449,175.81	7.3%	5	9.3%	
	\$6,151,444.43	100.0%	54	100.0%	

TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$5,084,794.47	82.7%	44	81.5%	
Non-metro	\$1,048,146.27	17.0%	9	16.7%	
Inner city	\$18,503.69	0.3%	1	1.9%	
	\$6,151,444.43	100.0%	54	100.0%	

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$5,719,308.69	93.0%	48	88.9%	
Residential Unit	\$413,632.05	6.7%	5	9.3%	
Rural	\$0.00	0.0%	0	0.0%	
Semi-Rural	\$0.00	0.0%	0	0.0%	
High Density	\$18,503.69	0.3%	1	1.9%	
	\$6,151,444.43	100.0%	54	100.0%	

TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$5,539,503.80	90.1%	50	92.6%	
Investment	\$611,940.63	9.9%	4	7.4%	
	\$6,151,444.43	100.0%	54	100.0%	

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$213,575.32	3.5%	1	1.9%	
Pay-as-you-earn employee (casual)	\$341,649.56	5.6%	2	3.7%	
Pay-as-you-earn employee (full time)	\$4,695,554.10	76.3%	41	75.9%	
Pay-as-you-earn employee (part time)	\$654,547.02	10.6%	5	9.3%	
Self employed	\$118,508.90	1.9%	2	3.7%	
No data	\$0.00	0.0%	0	0.0%	
Other	\$127,609.53	2.1%	3	5.6%	
	\$6,151,444.43	100.0%	54	100.0%	

TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<= 0 days	\$6,151,444.43	100.0%	54	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%	
	\$6,151,444.43	100.0%	54	100.0%	

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$4,144,900.86	67.4%	42	77.8%	
Fixed	\$2,006,543.57	32.6%	12	22.2%	
	\$6,151,444.43	100.0%	54	100.0%	

