

# The Barton Series 2014-1 Trust

## Investor Reporting

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

### NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

Class	Fitch/Moodys 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	AAAsf/Aaa(sf)	276,000,000.00	39,752,240.92	39,752,240.92	14.40%	17/01/2023	3.9224%	8.00%	16.00%	AU3FN0025631
AB	AAAsf/ NR	9,000,000.00	2,839,445.76	2,839,445.76	31.55%	17/01/2023	4.4124%	5.00%	10.00%	AU3FN0025649
AC	AAAsf/ NR	7,500,000.00	2,366,204.79	2,366,204.79	31.55%	17/01/2023	N/A	2.50%	5.00%	AU3FN0025656
B	NR	7,500,000.00	2,366,204.79	2,366,204.79	31.55%	17/01/2023	N/A	0.00%	0.00%	AU3FN0025664

	AT ISSUE	31-Dec-22
Pool Balance	\$293,998,056.99	\$46,396,172.79
Number of Loans	1,391	417
Avg Loan Balance	\$211,357.34	\$111,261.81
Maximum Loan Balance	\$671,787.60	\$580,419.29
Minimum Loan Balance	\$47,506.58	\$0.00
Weighted Avg Interest Rate	5.34%	5.42%
Weighted Avg Seasoning (mths)	44.6	138.8
Maximum Remaining Term (mths)	356.00	279.00
Weighted Avg Remaining Term (mths)	301.00	210.26
Maximum Current LVR	88.01%	74.57%
Weighted Avg Current LVR	59.53%	43.51%

	# 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	1	\$463,671.39	1.00%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$5,928,874.25	12.8%	167	40.0%
20% > & <= 30%	\$5,630,799.38	12.1%	59	14.1%
30% > & <= 40%	\$6,097,624.90	13.1%	50	12.0%
40% > & <= 50%	\$9,677,780.45	20.9%	54	12.9%
50% > & <= 60%	\$9,490,691.29	20.5%	48	11.5%
60% > & <= 65%	\$5,116,346.07	11.0%	23	5.5%
65% > & <= 70%	\$2,725,709.61	5.9%	11	2.6%
70% > & <= 75%	\$1,728,346.84	3.7%	5	1.2%
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%
	\$46,396,172.79	100.0%	417	100.0%

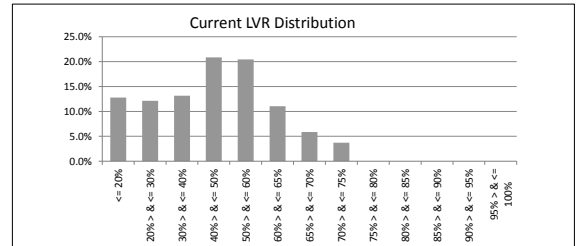


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$61,454.80	0.1%	3	0.7%
25% > & <= 30%	\$893,601.93	1.9%	15	3.6%
30% > & <= 40%	\$2,047,860.72	4.4%	25	6.0%
40% > & <= 50%	\$2,422,147.53	5.2%	37	8.9%
50% > & <= 60%	\$4,280,524.38	9.2%	51	12.2%
60% > & <= 65%	\$1,818,106.88	3.9%	25	6.0%
65% > & <= 70%	\$4,967,758.27	10.7%	46	11.0%
70% > & <= 75%	\$4,015,321.44	8.7%	39	9.4%
75% > & <= 80%	\$17,263,181.94	37.2%	119	28.5%
80% > & <= 85%	\$2,450,084.30	5.3%	13	3.1%
85% > & <= 90%	\$3,867,622.76	8.3%	24	5.8%
90% > & <= 95%	\$2,052,766.90	4.4%	18	4.3%
95% > & <= 100%	\$255,740.94	0.6%	2	0.5%
	\$46,396,172.79	100.0%	417	100.0%

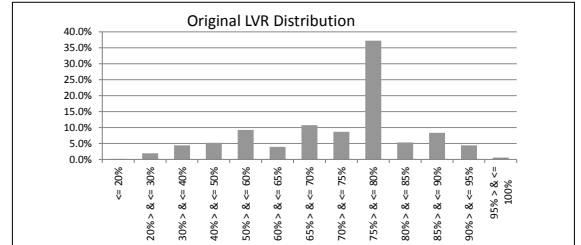


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$1,146,186.36	2.5%	26	6.2%
10 year > & <= 12 years	\$2,478,497.09	5.3%	35	8.4%
12 year > & <= 14 years	\$3,020,251.85	6.5%	41	9.8%
14 year > & <= 16 years	\$6,523,660.60	14.1%	80	19.2%
16 year > & <= 18 years	\$7,393,290.94	15.9%	66	15.8%
18 year > & <= 20 years	\$14,165,390.97	30.5%	108	25.9%
20 year > & <= 22 years	\$11,165,542.20	24.1%	60	14.4%
22 year > & <= 24 years	\$503,352.78	1.1%	1	0.2%
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%
	\$46,396,172.79	100.0%	417	100.0%

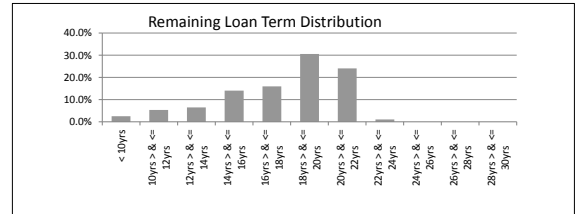
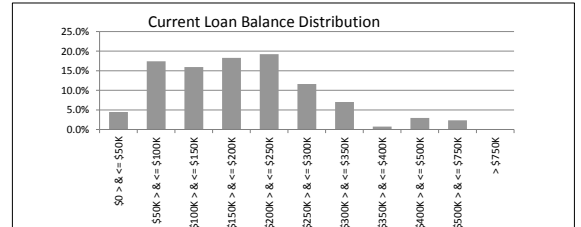


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$5000	\$2,061,268.38	4.4%	123	29.5%
\$5000 > & <= \$10000	\$8,080,846.98	17.4%	109	26.1%
\$10000 > & <= \$15000	\$7,402,021.48	16.0%	60	14.4%
\$15000 > & <= \$20000	\$8,476,487.89	18.3%	49	11.8%
\$20000 > & <= \$25000	\$8,929,717.52	19.2%	40	9.6%
\$25000 > & <= \$30000	\$5,393,685.18	11.6%	20	4.8%
\$30000 > & <= \$35000	\$3,254,550.85	7.0%	10	2.4%
\$35000 > & <= \$40000	\$350,460.02	0.8%	1	0.2%
\$40000 > & <= \$45000	\$443,870.04	1.0%	1	0.2%
\$45000 > & <= \$50000	\$919,472.58	2.0%	2	0.5%
\$50000 > & <= \$75000	\$1,083,772.07	2.3%	2	0.5%
> \$750,000	\$0.00	0.0%	0	0.0%
	\$46,396,172.79	100.0%	417	100.0%



# The Barton Series 2014-1 Trust

## Investor Reporting

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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	\$0.00	0.0%	0	0.0%
7 > & <= 8 years	\$0.00	0.0%	0	0.0%
8 > & <= 9 years	\$2,557,850.48	5.5%	19	4.6%
9 > & <= 10 years	\$13,093,764.19	28.2%	83	19.9%
> 10 years	\$30,744,568.12	66.3%	315	75.5%
<b>Total</b>	<b>\$46,396,172.79</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
5700	\$1,281,664.08	2.8%	15	3.6%
5169	\$1,126,494.20	2.4%	10	2.4%
5162	\$1,111,817.37	2.4%	11	2.6%
5108	\$1,053,290.02	2.3%	12	2.9%
5092	\$940,199.48	2.0%	10	2.4%
2620	\$865,800.61	1.9%	5	1.2%
2614	\$771,313.35	1.7%	7	1.7%
6175	\$767,596.17	1.7%	2	0.5%
5125	\$738,689.17	1.6%	5	1.2%
5159	\$734,563.38	1.6%	9	2.2%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$6,733,412.28	14.5%	66	15.8%
New South Wales	\$2,211,588.57	4.8%	17	4.1%
Northern Territory	\$0.00	0.0%	0	0.0%
Queensland	\$132,638.48	0.3%	2	0.5%
South Australia	\$23,243,287.33	50.1%	250	60.0%
Tasmania	\$0.00	0.0%	0	0.0%
Victoria	\$215,427.80	0.5%	3	0.7%
Western Australia	\$13,859,818.33	29.9%	79	18.9%
<b>Total</b>	<b>\$46,396,172.79</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$39,533,780.07	85.2%	350	83.9%
Non-metro	\$6,432,140.30	13.9%	65	15.6%
Inner city	\$430,252.42	0.9%	2	0.5%
<b>Total</b>	<b>\$46,396,172.79</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$41,155,523.38	88.7%	371	89.0%
Residential Unit	\$4,498,973.15	9.7%	41	9.8%
Rural	\$311,423.80	0.7%	2	0.5%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$430,252.46	0.9%	3	0.7%
<b>Total</b>	<b>\$46,396,172.79</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$43,740,265.95	94.3%	394	94.5%
Investment	\$2,655,906.84	5.7%	23	5.5%
<b>Total</b>	<b>\$46,396,172.79</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$468,217.77	1.0%	5	1.2%
Pay-as-you-earn employee (casual)	\$2,084,208.13	4.5%	17	4.1%
Pay-as-you-earn employee (full time)	\$37,304,017.08	80.4%	322	77.2%
Pay-as-you-earn employee (part time)	\$2,749,170.20	5.9%	33	7.9%
Self employed	\$2,289,097.68	4.9%	17	4.1%
No data	\$1,501,461.93	3.2%	23	5.5%
Director	\$0.00	0.0%	0	0.0%
<b>Total</b>	<b>\$46,396,172.79</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$41,623,797.25	89.7%	388	93.0%
Genworth	\$4,772,375.54	10.3%	29	7.0%
<b>Total</b>	<b>\$46,396,172.79</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$43,570,687.41	93.9%	404	96.9%
0 > and <= 30 days	\$2,361,613.99	5.1%	12	2.9%
30 > and <= 60 days	\$0.00	0.0%	0	0.0%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$463,871.39	1.0%	1	0.2%
<b>Total</b>	<b>\$46,396,172.79</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$33,172,619.84	71.5%	332	79.6%
Fixed	\$13,223,552.95	28.5%	85	20.4%
<b>Total</b>	<b>\$46,396,172.79</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	3.45%	85

TABLE 16

Foreclosure, Claims and Losses (cumulative)	Balance	Loan Count
Properties foreclosed	\$241,934.69	1
Claims submitted to mortgage insurers	\$75,375.22	1
Claims paid by mortgage insurers	\$75,375.22	1
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.

