The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Nov-26
Collections Period ending	31-Oct-26

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	AAA(sf)/AAAsf	460,000,000.00	189,776,581.18	189,776,581.18	41.26%	17/11/2026	5.75%	8.00%	16.14%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	23,972,978.72	23,972,978.72	91.33%	17/11/2026	6.48%	2.75%	5.55%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	7,306,050.66	7,306,050.66	91.33%	17/11/2026	7.48%	1.15%	2.32%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,109,653.50	4,109,653.50	91.33%	17/11/2026	7.98%	0.25%	0.50%	AU3FN0080644
D	NR/NR	1,250,000.00	1,141,570.42	1,141,570.42	91.33%	17/11/2026	11.28%	N/A	N/A	AU3FN0080651

SUMMARY	**AT ISSUE**	**31-Oct-26**
Pool Balance	$495,999,885.13	$224,510,748.49
Number of Loans	1,935	1,116
Avg Loan Balance	$256,330.69	$201,174.51
Maximum Loan Balance	$986,752.58	$902,807.27
Minimum Loan Balance	$20,010.37	$0.00
Weighted Avg Interest Rate	6.26%	6.73%
Weighted Avg Seasoning (mths)	55.1	95.2
Maximum Remaining Term (mths)	357.00	317.00
Weighted Avg Remaining Term (mths)	292.83	254.98
Maximum Current LVR	89.90%	86.92%
Weighted Avg Current LVR	56.66%	48.83%

ARREARS	**# Loans**	**Value of loans**	**% of Total Value**
31 Days to 60 Days	0	$0.00	0.00%
60 > and <= 90 days	1	$146,785.82	0.07%
90 > days	3	$762,576.55	0.34%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	$18,505,807.83	8.2%	349	31.3%
20% > & <= 30%	$24,397,302.50	10.9%	148	13.3%
30% > & <= 40%	$30,526,918.18	13.6%	139	12.5%
40% > & <= 50%	$39,246,919.75	17.5%	132	11.8%
50% > & <= 60%	$40,386,239.49	18.0%	138	12.4%
60% > & <= 65%	$20,929,619.69	9.3%	62	5.6%
65% > & <= 70%	$16,093,625.47	7.2%	48	4.3%
70% > & <= 75%	$16,511,668.31	7.4%	50	4.5%
75% > & <= 80%	$8,623,048.46	3.8%	27	2.4%
80% > & <= 85%	$8,607,238.01	3.8%	21	1.9%
85% > & <= 90%	$682,360.80	0.3%	2	0.2%
90% > & <= 95%	$0.00	0.0%	0	0.0%
95% > & <= 100%	$0.00	0.0%	0	0.0%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

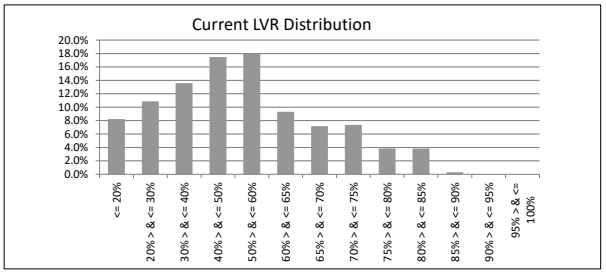


TABLE 2

Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	$2,280,476.01	1.0%	44	3.9%
25% > & <= 30%	$2,835,451.77	1.3%	45	4.0%
30% > & <= 40%	$8,466,163.91	3.8%	66	5.9%
40% > & <= 50%	$15,390,477.45	6.9%	101	9.1%
50% > & <= 60%	$23,838,724.58	10.6%	116	10.4%
60% > & <= 65%	$14,869,235.71	6.6%	74	6.6%
65% > & <= 70%	$22,098,011.18	9.8%	114	10.2%
70% > & <= 75%	$23,351,243.59	10.4%	109	9.8%
75% > & <= 80%	$70,921,781.67	31.6%	291	26.1%
80% > & <= 85%	$3,595,989.01	1.6%	13	1.2%
85% > & <= 90%	$21,383,924.69	9.5%	82	7.3%
90% > & <= 95%	$15,479,268.92	6.9%	61	5.5%
95% > & <= 100%	$0.00	0.0%	0	0.0%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

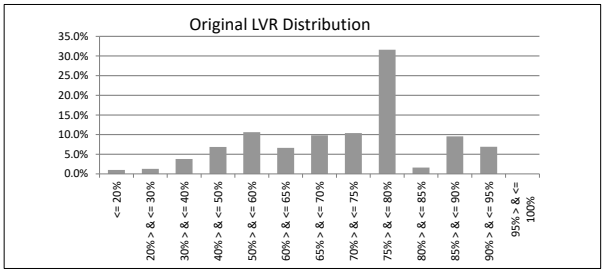


TABLE 3

Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	$5,056,972.83	2.3%	122	10.9%
10 year > & <= 12 years	$3,730,199.42	1.7%	58	5.2%
12 year > & <= 14 years	$7,464,689.73	3.3%	82	7.3%
14 year > & <= 16 years	$16,344,582.79	7.3%	116	10.4%
16 year > & <= 18 years	$14,444,666.62	6.4%	85	7.6%
18 year > & <= 20 years	$20,711,385.07	9.2%	113	10.1%
20 year > & <= 22 years	$33,146,459.79	14.8%	146	13.1%
22 year > & <= 24 years	$51,354,834.35	22.9%	179	16.0%
24 year > & <= 26 years	$68,939,865.62	30.7%	208	18.6%
26 year > & <= 28 years	$3,317,092.27	1.5%	7	0.6%
28 year > & <= 31 years	$0.00	0.0%	0	0.0%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

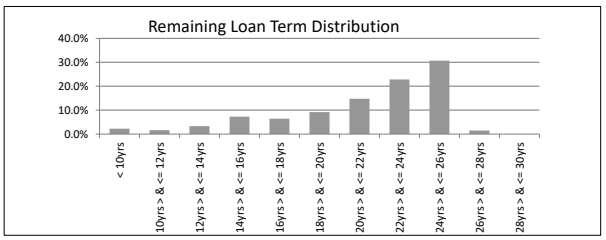


TABLE 4

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
$0 > & <= $100000	$16,626,329.66	7.4%	418	37.5%
$100000 > & <= $200000	$30,709,253.36	13.7%	208	18.6%
$200000 > & <= $300000	$49,739,012.25	22.2%	200	17.9%
$300000 > & <= $400000	$52,778,868.99	23.5%	152	13.6%
$400000 > & <= $500000	$26,710,168.48	11.9%	60	5.4%
$500000 > & <= $600000	$24,844,006.92	11.1%	45	4.0%
$600000 > & <= $700000	$11,430,079.86	5.1%	18	1.6%
$700000 > & <= $800000	$8,205,633.68	3.7%	11	1.0%
$800000 > & <= $900000	$2,564,588.02	1.1%	3	0.3%
$900000 > & <= $1000000	$902,807.27	0.4%	1	0.1%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

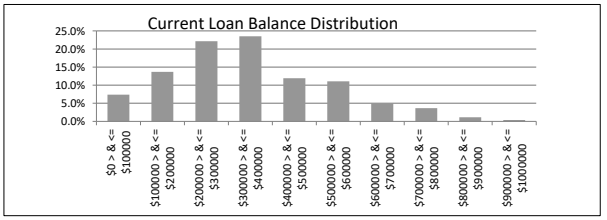
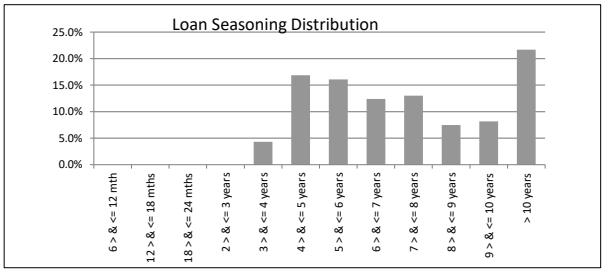


TABLE 5

Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	$0.00	0.0%	0	0.0%
6 > & <= 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	$9,667,748.73	4.3%	30	2.7%
4 > & <= 5 years	$37,903,819.94	16.9%	135	12.1%
5 > & <= 6 years	$36,124,443.38	16.1%	129	11.6%
6 > & <= 7 years	$27,822,578.01	12.4%	105	9.4%
7 > & <= 8 years	$29,208,818.70	13.0%	117	10.5%
8 > & <= 9 years	$16,777,358.82	7.5%	76	6.8%
9 > & <= 10 years	$18,318,921.57	8.2%	95	8.5%
> 10 years	$48,687,059.34	21.7%	429	38.4%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**



The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Nov-26
Collections Period ending	31-Oct-26

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2611	$4,907,788.42	2.2%	20	1.8%
2914	$4,430,515.22	2.0%	13	1.2%
2913	$3,646,097.54	1.6%	13	1.2%
2620	$3,355,373.79	1.5%	11	1.0%
2902	$3,277,602.95	1.5%	14	1.3%
5608	$2,898,172.50	1.3%	28	2.5%
2905	$2,479,712.88	1.1%	10	0.9%
2650	$2,071,457.32	0.9%	13	1.2%
2615	$1,924,656.70	0.9%	9	0.8%
5251	$1,869,534.34	0.8%	8	0.7%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	$37,172,211.86	16.6%	137	12.3%
New South Wales	$41,717,095.86	18.6%	179	16.0%
Northern Territory	$621,488.77	0.3%	2	0.2%
Queensland	$6,590,581.45	2.9%	27	2.4%
South Australia	$67,872,117.74	30.2%	479	42.9%
Tasmania	$1,963,137.35	0.9%	6	0.5%
Victoria	$39,318,571.75	17.5%	143	12.8%
Western Australia	$29,255,543.71	13.0%	143	12.8%
Undefined	$0.00	0.0%	0	0.0%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

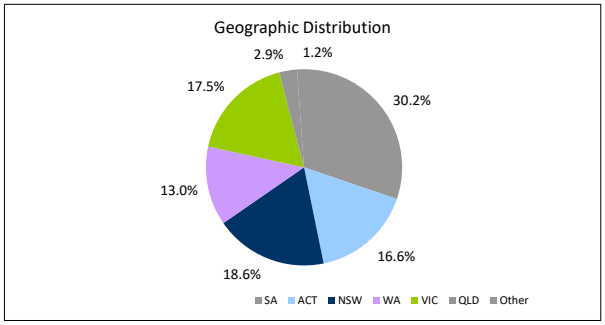


TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	$179,179,586.04	79.8%	827	74.1%
Non-metro	$44,711,924.74	19.9%	287	25.7%
Inner city	$619,237.71	0.3%	2	0.2%
Undefined	$0.00	0.0%	0	0.0%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

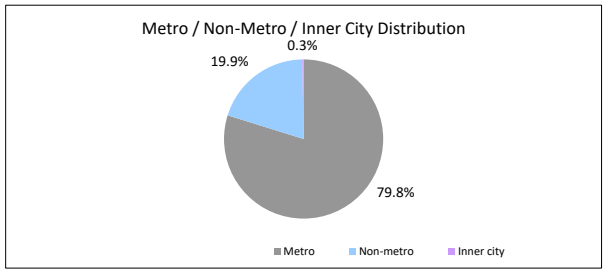


TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	$204,900,756.96	91.3%	1008	90.3%
Residential Unit	$18,503,895.72	8.2%	103	9.2%
Rural	$0.00	0.0%	0	0.0%
Semi-Rural	$0.00	0.0%	0	0.0%
High Density	$1,106,095.81	0.5%	5	0.4%
Undefined	$0.00	0.0%	0	0.0%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	$181,352,519.45	80.8%	938	84.1%
Investment	$43,158,229.04	19.2%	178	15.9%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

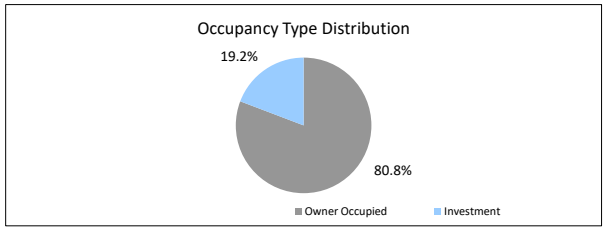


TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	$4,500,893.18	2.0%	15	1.3%
Pay-as-you-earn employee (casual)	$8,683,463.60	3.9%	47	4.2%
Pay-as-you-earn employee (full time)	$168,258,703.63	74.9%	784	70.3%
Pay-as-you-earn employee (part time)	$17,172,683.46	7.6%	90	8.1%
Self employed	$14,439,167.16	6.4%	78	7.0%
Other	$11,455,837.46	5.1%	102	9.1%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	$213,995,257.72	95.3%	1060	95.0%
Genworth/Helia	$10,515,490.77	4.7%	56	5.0%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

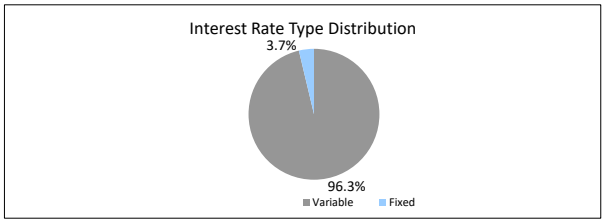


TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	$221,728,022.98	98.8%	1103	98.8%
0 > and <= 30 days	$1,873,363.14	0.8%	9	0.8%
30 > and <= 60 days	$0.00	0.0%	0	0.0%
60 > and <= 90 days	$146,785.82	0.1%	1	0.1%
90 > days	$762,576.55	0.3%	3	0.3%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	$216,161,897.54	96.3%	1081	96.9%
Fixed	$8,348,850.95	3.7%	35	3.1%
	$224,510,748.49	**100.0%**	**1,116**	**100.0%**

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.89%	35
Variable Interest Rate	6.76%	1081

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.

TABLE 17

Fixed Loan Maturity Profile	Balance	% of Balance	Loan Count	eighted Average
<= 6 mths	$1,731,773.47	20.7%	5	6.05%
6 > & <= 12 mth	$2,022,073.83	24.2%	9	5.96%
12 > & <= 18 mths	$1,661,136.19	19.9%	8	5.65%
18 > & <= 24 mths	$1,429,106.81	17.1%	7	6.42%
2 > & <= 3 years	$1,504,760.65	18.0%	6	5.39%
3 > & <= 4 years	$0.00	0.0%	0	0.00%
4 > & <= 5 years	$0.00	0.0%	0	0.00%
	$8,348,850.95	**100.0%**	**35**	

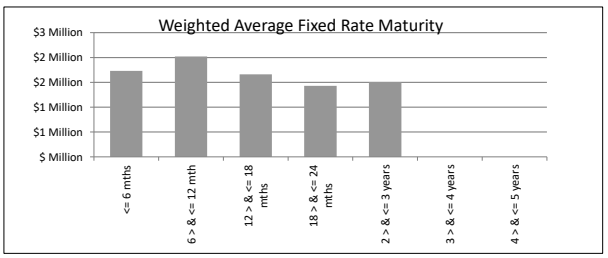


TABLE 18

CPR	14.94%

The Barton Series 2023-1 Trust Representative Pool

Collections Period ending	31-Oct-26

SUMMARY	31-Oct-26
Pool Balance	$10,425,527.25
Number of Loans	49
Avg Loan Balance	$212,765.86
Maximum Loan Balance	$772,096.15
Minimum Loan Balance	$0.00
Weighted Avg Interest Rate	6.61%
Weighted Avg Seasoning (mths)	99.7
Maximum Remaining Term (mths)	313.00
Weighted Avg Remaining Term (mths)	250.50
Maximum Current LVR	85.90%
Weighted Avg Current LVR	53.43%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	$633,534.15	6.1%	10	20.4%
20% > & <= 30%	$469,636.65	4.5%	5	10.2%
30% > & <= 40%	$1,185,328.29	11.4%	5	10.2%
40% > & <= 50%	$2,593,660.07	24.9%	10	20.4%
50% > & <= 60%	$1,392,124.94	13.4%	5	10.2%
60% > & <= 65%	$1,064,371.87	10.2%	4	8.2%
65% > & <= 70%	$596,171.27	5.7%	2	4.1%
70% > & <= 75%	$537,372.08	5.2%	3	6.1%
75% > & <= 80%	$1,375,845.95	13.2%	3	6.1%
80% > & <= 85%	$0.00	0.0%	0	0.0%
85% > & <= 90%	$577,481.98	5.5%	2	4.1%
90% > & <= 95%	$0.00	0.0%	0	0.0%
95% > & <= 100%	$0.00	0.0%	0	0.0%
	$10,425,527.25	100.0%	49	100.0%

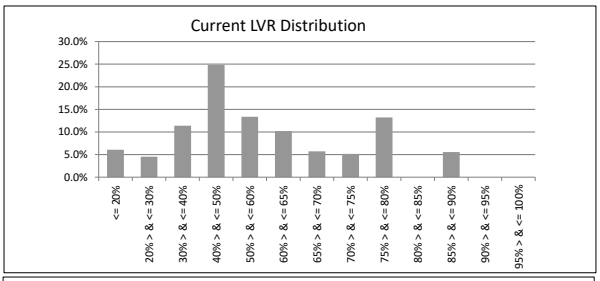


TABLE 2

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
$0 > & <= $100000	$856,534.58	8.2%	16	32.7%
$100000 > & <= $200000	$1,437,899.97	13.8%	10	20.4%
$200000 > & <= $300000	$2,493,013.33	23.9%	10	20.4%
$300000 > & <= $400000	$2,447,047.80	23.5%	7	14.3%
$400000 > & <= $500000	$1,339,670.99	12.8%	3	6.1%
$500000 > & <= $600000	$1,079,264.43	10.4%	2	4.1%
$600000 > & <= $700000	$0.00	0.0%	0	0.0%
$700000 > & <= $800000	$772,096.15	7.4%	1	2.0%
$800000 > & <= $900000	$0.00	0.0%	0	0.0%
$900000 > & <= $1000000	$0.00	0.0%	0	0.0%
	$10,425,527.25	100.0%	49	100.0%

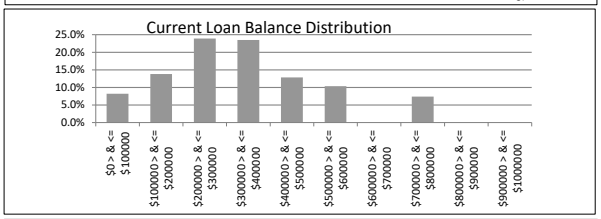


TABLE 3

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	$727,660.44	7.0%	2	4.1%
4 > & <= 5 years	$2,200,304.85	21.1%	6	12.2%
5 > & <= 6 years	$1,010,242.79	9.7%	5	10.2%
6 > & <= 7 years	$1,271,164.08	12.2%	7	14.3%
7 > & <= 8 years	$1,106,934.36	10.6%	6	12.2%
8 > & <= 9 years	$746,986.95	7.2%	3	6.1%
9 > & <= 10 years	$740,184.37	7.1%	2	4.1%
> 10 years	$2,622,049.41	25.2%	18	36.7%
	$10,425,527.25	100.0%	49	100.0%

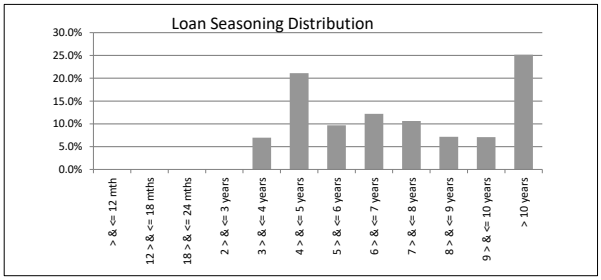


TABLE 4

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	$1,644,009.99	15.8%	6	12.2%
New South Wales	$1,352,778.84	13.0%	5	10.2%
Northern Territory	$189,038.04	1.8%	1	2.0%
Queensland	$0.00	0.0%	0	0.0%
South Australia	$3,951,651.67	37.9%	24	49.0%
Tasmania	$191,092.81	1.8%	1	2.0%
Victoria	$1,995,777.15	19.1%	7	14.3%
Western Australia	$1,101,178.75	10.6%	5	10.2%
	$10,425,527.25	100.0%	49	100.0%

TABLE 5

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	$7,457,403.25	71.5%	29	59.2%
Non-metro	$2,968,124.00	28.5%	20	40.8%
Inner city	$0.00	0.0%	0	0.0%
	$10,425,527.25	100.0%	49	100.0%

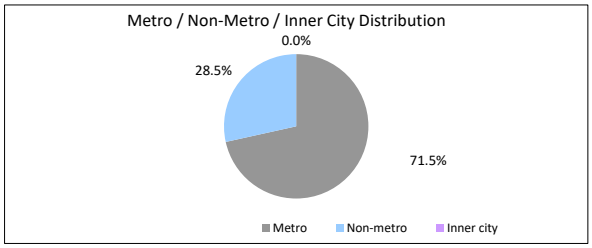


TABLE 6

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	$9,453,011.22	90.7%	45	91.8%
Residential Unit	$972,516.03	9.3%	4	8.2%
Rural	$0.00	0.0%	0	0.0%
Semi-Rural	$0.00	0.0%	0	0.0%
High Density	$0.00	0.0%	0	0.0%
	$10,425,527.25	100.0%	49	100.0%

TABLE 7

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	$9,160,653.78	87.9%	42	85.7%
Investment	$1,264,873.47	12.1%	7	14.3%
	$10,425,527.25	100.0%	49	100.0%

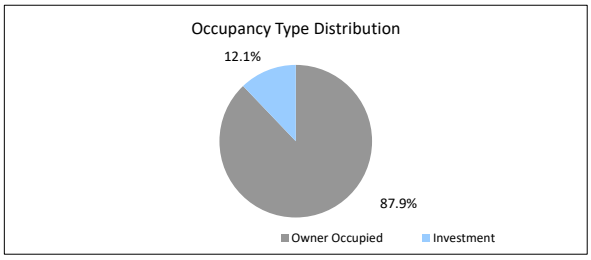


TABLE 8

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	$0.00	0.0%	0	0.0%
Pay-as-you-earn employee (casual)	$92,671.40	0.9%	1	2.0%
Pay-as-you-earn employee (full time)	$9,470,468.08	90.8%	40	81.6%
Pay-as-you-earn employee (part time)	$500,766.42	4.8%	6	12.2%
Self employed	$323,472.16	3.1%	1	2.0%
No data	$0.00	0.0%	0	0.0%
Other	$38,149.19	0.4%	1	2.0%
	$10,425,527.25	100.0%	49	100.0%

TABLE 9

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	$9,255,193.02	88.8%	47	95.9%
0 > and <= 30 days	$0.00	0.0%	0	0.0%
30 > and <= 60 days	$398,238.08	3.8%	1	2.0%
60 > and <= 90 days	$0.00	0.0%	0	0.0%
90 > days	$772,096.15	7.4%	1	2.0%
	$10,425,527.25	100.0%	49	100.0%

TABLE 10

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	$9,703,551.81	93.1%	46	93.9%
Fixed	$721,975.44	6.9%	3	6.1%
	$10,425,527.25	100.0%	49	100.0%

