

# The Barton Series 2023-1 Trust

## Investor Reporting

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

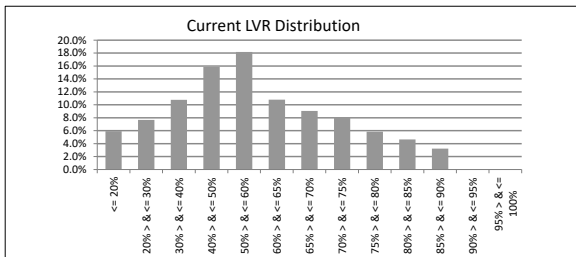
### NOTE SUMMARY (FOLLOWING PAYMENT DAY DISTRIBUTION)

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	AAA(sf)/AAAsf	460,000,000.00	318,251,742.52	318,251,742.52	69.19%	17/01/2025	5.50%		11.17%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	17/01/2025	6.23%	2.75%	3.84%	AU3FN0080628
B	A(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	17/01/2025	7.23%	1.15%	1.61%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/01/2025	7.73%	0.25%	0.35%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/01/2025	11.03%	N/A	N/A	AU3FN0080651

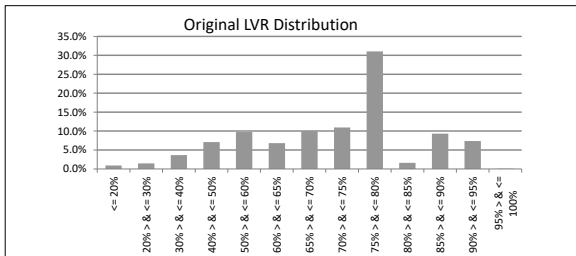
	AT ISSUE	31-Dec-24
Pool Balance	\$495,999,885.13	\$355,408,474.72
Number of Loans	1,935	1,521
Avg Loan Balance	\$256,330.69	\$233,667.64
Maximum Loan Balance	\$986,752.58	\$938,802.89
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.59%
Weighted Avg Seasoning (mths)	55.1	73.5
Maximum Remaining Term (mths)	357.00	339.00
Weighted Avg Remaining Term (mths)	292.83	275.81
Maximum Current LVR	89.90%	89.46%
Weighted Avg Current LVR	56.66%	53.69%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	4	\$735,454.95	0.21%
60 > and <= 90 days	1	\$79,707.84	0.02%
90 > days	0	\$0.00	0.00%

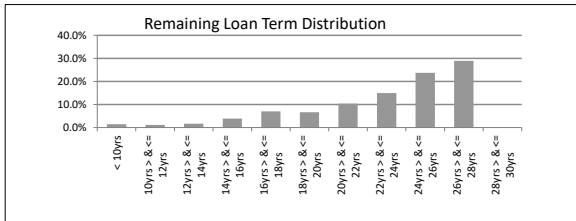
Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$21,057,748.54	5.9%	355	23.3%
20% > & <= 30%	\$27,217,505.84	7.7%	167	11.0%
30% > & <= 40%	\$38,260,780.19	10.8%	179	11.8%
40% > & <= 50%	\$56,329,756.40	15.8%	198	13.0%
50% > & <= 60%	\$64,559,831.80	18.2%	202	13.3%
60% > & <= 65%	\$38,406,589.46	10.8%	118	7.8%
65% > & <= 70%	\$32,195,792.46	9.1%	93	6.1%
70% > & <= 75%	\$28,572,430.40	8.0%	80	5.3%
75% > & <= 80%	\$20,734,986.95	5.8%	57	3.7%
80% > & <= 85%	\$16,544,509.84	4.7%	46	3.0%
85% > & <= 90%	\$11,528,542.84	3.2%	26	1.7%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$355,408,474.72	100.0%	1,521	100.0%



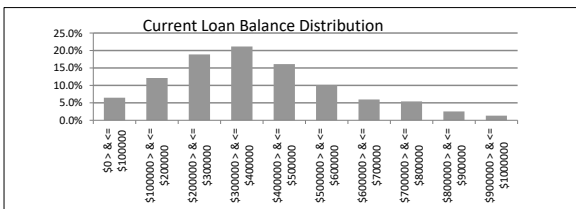
Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$3,250,280.18	0.9%	56	3.7%
25% > & <= 30%	\$5,201,450.34	1.5%	62	4.1%
30% > & <= 40%	\$13,031,901.66	3.7%	89	5.9%
40% > & <= 50%	\$25,226,464.76	7.1%	127	8.3%
50% > & <= 60%	\$34,635,565.69	9.7%	159	10.5%
60% > & <= 65%	\$24,159,506.33	6.8%	105	6.9%
65% > & <= 70%	\$35,498,307.46	10.0%	151	9.9%
70% > & <= 75%	\$38,883,685.14	10.9%	157	10.3%
75% > & <= 80%	\$110,322,088.22	31.0%	390	25.6%
80% > & <= 85%	\$5,646,457.88	1.6%	19	1.2%
85% > & <= 90%	\$33,161,929.41	9.3%	114	7.5%
90% > & <= 95%	\$26,188,559.19	7.4%	91	6.0%
95% > & <= 100%	\$202,278.46	0.1%	1	0.1%
	\$355,408,474.72	100.0%	1,521	100.0%



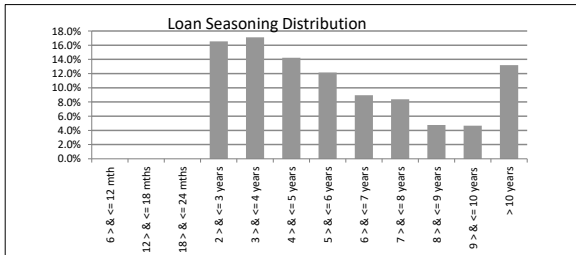
Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$5,067,210.79	1.4%	116	7.6%
10 year > & <= 12 years	\$3,925,573.80	1.1%	56	3.7%
12 year > & <= 14 years	\$6,082,561.64	1.7%	76	5.0%
14 year > & <= 16 years	\$13,938,450.62	3.9%	118	7.8%
16 year > & <= 18 years	\$24,913,009.39	7.0%	147	9.7%
18 year > & <= 20 years	\$23,472,586.79	6.6%	118	7.8%
20 year > & <= 22 years	\$37,012,732.44	10.4%	171	11.2%
22 year > & <= 24 years	\$53,081,935.63	14.9%	190	12.5%
24 year > & <= 26 years	\$84,422,558.12	23.8%	251	16.5%
26 year > & <= 28 years	\$102,947,819.68	29.0%	277	18.2%
28 year > & <= 31 years	\$544,035.82	0.2%	1	0.1%
	\$355,408,474.72	100.0%	1,521	100.0%



Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000	\$22,981,034.77	6.5%	479	31.5%
\$100000 > & <= \$200000	\$43,094,651.05	12.1%	288	18.9%
\$200000 > & <= \$300000	\$67,159,915.26	18.9%	269	17.7%
\$300000 > & <= \$400000	\$75,180,339.51	21.2%	216	14.2%
\$400000 > & <= \$500000	\$57,182,900.82	16.1%	129	8.5%
\$500000 > & <= \$600000	\$35,633,117.52	10.0%	65	4.3%
\$600000 > & <= \$700000	\$21,246,179.35	6.0%	33	2.2%
\$700000 > & <= \$800000	\$19,233,768.92	5.4%	26	1.7%
\$800000 > & <= \$900000	\$9,033,541.62	2.5%	11	0.7%
\$900000 > & <= \$1000000	\$4,663,025.90	1.3%	5	0.3%
	\$355,408,474.72	100.0%	1,521	100.0%



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	\$58,780,812.61	16.5%	188	12.4%
3 > & <= 4 years	\$60,775,752.70	17.1%	191	12.6%
4 > & <= 5 years	\$50,572,187.50	14.2%	164	10.8%
5 > & <= 6 years	\$43,207,621.21	12.2%	148	9.7%
6 > & <= 7 years	\$31,806,288.55	8.9%	122	8.0%
7 > & <= 8 years	\$29,837,580.12	8.4%	125	8.2%
8 > & <= 9 years	\$16,928,537.32	4.8%	103	6.8%
9 > & <= 10 years	\$16,585,637.47	4.7%	82	5.4%
> 10 years	\$46,914,057.24	13.2%	398	26.2%
	\$355,408,474.72	100.0%	1,521	100.0%



Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2611	\$9,218,103.89	2.6%	28	1.8%
2914	\$6,752,061.10	1.9%	16	1.1%
2913	\$6,159,136.91	1.7%	18	1.2%
2620	\$5,442,871.68	1.5%	18	1.2%
5608	\$4,430,284.84	1.2%	36	2.4%
2615	\$3,797,940.87	1.1%	13	0.9%
2902	\$3,788,241.87	1.1%	17	1.1%
2905	\$3,645,971.27	1.0%	13	0.9%
5600	\$3,561,432.99	1.0%	21	1.4%
2607	\$3,410,111.69	1.0%	7	0.5%

# The Barton Series 2023-1 Trust

## Investor Reporting

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

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$62,148,788.28	17.5%	194	12.8%
New South Wales	\$66,550,076.81	18.7%	249	16.4%
Northern Territory	\$853,935.82	0.2%	4	0.3%
Queensland	\$8,167,343.82	2.3%	32	2.1%
South Australia	\$107,395,132.38	30.2%	647	42.5%
Tasmania	\$2,070,552.02	0.6%	6	0.4%
Victoria	\$56,973,651.45	16.0%	180	11.8%
Western Australia	\$51,248,994.14	14.4%	209	13.7%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$355,408,474.72</b>	<b>100.0%</b>	<b>1,521</b>	<b>100.0%</b>

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$284,076,581.53	79.9%	1114	73.2%
Non-metro	\$70,372,329.26	19.8%	403	26.5%
Inner city	\$959,563.93	0.3%	4	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$355,408,474.72</b>	<b>100.0%</b>	<b>1,521</b>	<b>100.0%</b>

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$324,692,042.75	91.4%	1374	90.3%
Residential Unit	\$28,768,013.62	8.1%	141	9.3%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,948,418.35	0.5%	6	0.4%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$355,408,474.72</b>	<b>100.0%</b>	<b>1,521</b>	<b>100.0%</b>

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$286,740,216.29	80.7%	1262	83.0%
Investment	\$68,668,258.43	19.3%	259	17.0%
	<b>\$355,408,474.72</b>	<b>100.0%</b>	<b>1,521</b>	<b>100.0%</b>

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$7,044,077.35	2.0%	24	1.6%
Pay-as-you-earn employee (casual)	\$13,667,799.15	3.8%	66	4.3%
Pay-as-you-earn employee (full time)	\$272,284,314.16	76.6%	1092	71.8%
Pay-as-you-earn employee (part time)	\$23,782,259.58	6.7%	115	7.6%
Self employed	\$19,967,852.84	5.6%	95	6.2%
No data	\$18,662,171.64	5.3%	129	8.5%
	<b>\$355,408,474.72</b>	<b>100.0%</b>	<b>1,521</b>	<b>100.0%</b>

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$338,124,145.62	95.1%	1444	94.9%
Genworth	\$17,284,329.10	4.9%	77	5.1%
	<b>\$355,408,474.72</b>	<b>100.0%</b>	<b>1,521</b>	<b>100.0%</b>

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$348,511,407.42	98.1%	1488	97.8%
0 > and <= 30 days	\$6,081,904.51	1.7%	28	1.8%
30 > and <= 60 days	\$735,454.95	0.2%	4	0.3%
60 > and <= 90 days	\$79,707.84	0.0%	1	0.1%
90 > days	\$0.00	0.0%	0	0.0%
	<b>\$355,408,474.72</b>	<b>100.0%</b>	<b>1,521</b>	<b>100.0%</b>

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$335,831,782.43	94.5%	1448	95.2%
Fixed	\$19,576,692.29	5.5%	73	4.8%
	<b>\$355,408,474.72</b>	<b>100.0%</b>	<b>1,521</b>	<b>100.0%</b>

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.95%	73
Variable Interest Rate	6.62%	1448

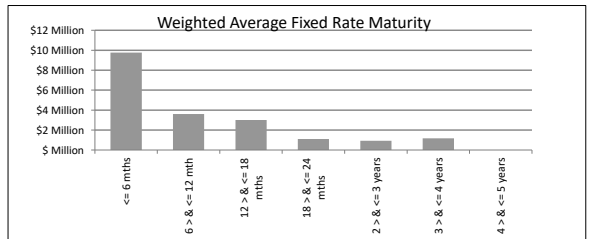
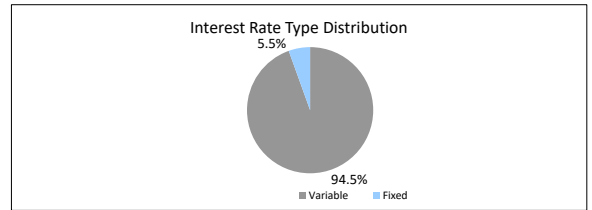
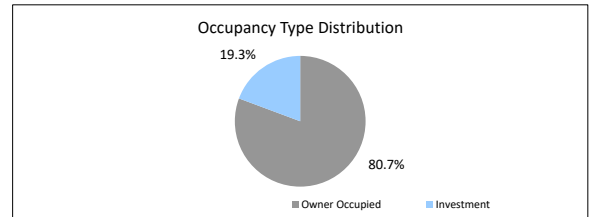
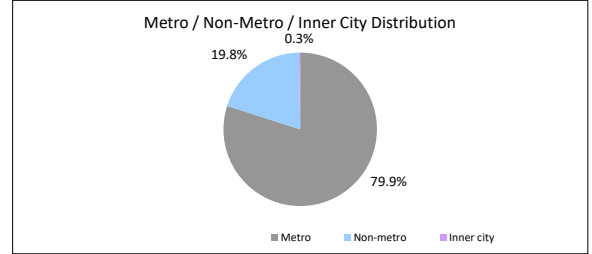
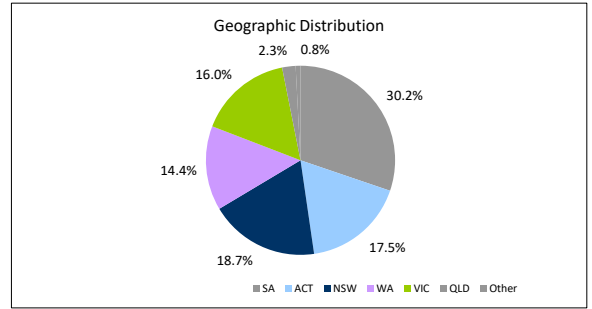
TABLE 16

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	Weighted Average
<= 6 mths	\$9,755,311.29	49.8%	35	5.90%
6 > & <= 12 mth	\$3,608,370.95	18.4%	12	5.80%
12 > & <= 18 mths	\$3,004,269.38	15.3%	10	5.92%
18 > & <= 24 mths	\$1,107,027.11	5.7%	7	6.37%
2 > & <= 3 years	\$922,999.25	4.7%	3	6.10%
3 > & <= 4 years	\$1,178,714.31	6.0%	6	6.33%
4 > & <= 5 years	\$0.00	0.0%	0	#DIV/0!
	<b>\$19,576,692.29</b>	<b>100.0%</b>	<b>73</b>	



# The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **31-Dec-24**

SUMMARY		31-Dec-24
Pool Balance		\$17,097,903.23
Number of Loans		74
Avg Loan Balance		\$231,052.75
Maximum Loan Balance		\$765,114.73
Minimum Loan Balance		\$0.00
Weighted Avg Interest Rate		6.38%
Weighted Avg Seasoning (mths)		74.4
Maximum Remaining Term (mths)		335.00
Weighted Avg Remaining Term (mths)		273.99
Maximum Current LVR		87.90%
Weighted Avg Current LVR		56.13%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,566,715.64	9.2%	17	23.0%
20% > & <= 30%		\$570,415.46	3.3%	5	6.8%
30% > & <= 40%		\$990,197.26	5.8%	4	5.4%
40% > & <= 50%		\$1,541,002.02	9.0%	8	10.8%
50% > & <= 60%		\$3,794,435.71	22.2%	15	20.3%
60% > & <= 65%		\$1,963,382.10	11.5%	6	8.1%
65% > & <= 70%		\$2,262,652.73	13.2%	7	9.5%
70% > & <= 75%		\$1,347,152.09	7.9%	5	6.8%
75% > & <= 80%		\$1,501,069.00	8.8%	3	4.1%
80% > & <= 85%		\$511,486.39	3.0%	1	1.4%
85% > & <= 90%		\$1,049,394.83	6.1%	3	4.1%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$17,097,903.23	100.0%	74	100.0%

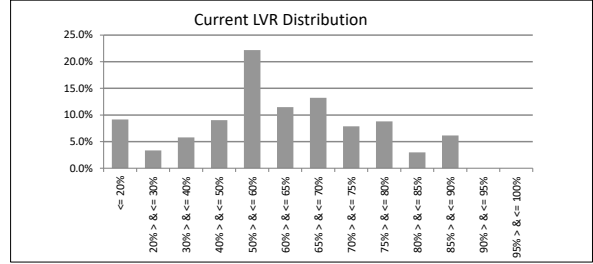


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000		\$1,181,498.99	6.9%	18	24.3%
\$100000 > & <= \$200000		\$2,965,155.27	17.3%	20	27.0%
\$200000 > & <= \$300000		\$3,430,112.24	20.1%	14	18.9%
\$300000 > & <= \$400000		\$3,825,928.93	22.4%	11	14.9%
\$400000 > & <= \$500000		\$2,659,141.44	15.6%	6	8.1%
\$500000 > & <= \$600000		\$1,667,640.27	9.8%	3	4.1%
\$600000 > & <= \$700000		\$603,311.36	3.5%	1	1.4%
\$700000 > & <= \$800000		\$765,114.73	4.5%	1	1.4%
\$800000 > & <= \$900000		\$0.00	0.0%	0	0.0%
\$900000 > & <= \$1000000		\$0.00	0.0%	0	0.0%
		\$17,097,903.23	100.0%	74	100.0%

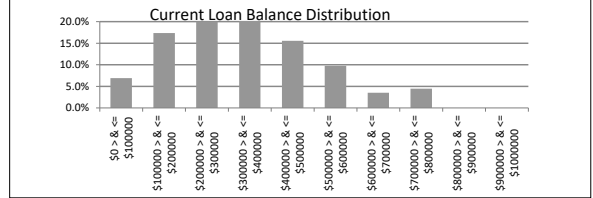


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$0.00	0.0%	0	0.0%
18 > & <= 24 mths		\$0.00	0.0%	0	0.0%
2 > & <= 3 years		\$3,661,822.34	21.4%	11	14.9%
3 > & <= 4 years		\$2,795,906.19	16.4%	10	13.5%
4 > & <= 5 years		\$2,738,250.46	16.0%	13	17.6%
5 > & <= 6 years		\$1,110,260.64	6.5%	5	6.8%
6 > & <= 7 years		\$1,887,298.89	11.0%	8	10.8%
7 > & <= 8 years		\$776,198.98	4.5%	2	2.7%
8 > & <= 9 years		\$749,328.51	4.4%	5	6.8%
9 > & <= 10 years		\$126,813.38	0.7%	2	2.7%
> 10 years		\$3,252,023.84	19.0%	18	24.3%
		\$17,097,903.23	100.0%	74	100.0%

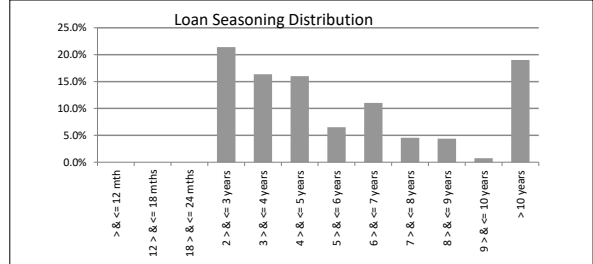


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$2,688,192.30	15.7%	9	12.2%
New South Wales		\$1,996,350.76	11.7%	7	9.5%
Northern Territory		\$212,773.28	1.2%	1	1.4%
Queensland		\$161,860.57	0.9%	1	1.4%
South Australia		\$6,897,541.07	40.3%	33	44.6%
Tasmania		\$201,395.37	1.2%	1	1.4%
Victoria		\$2,895,089.94	16.9%	12	16.2%
Western Australia		\$2,044,699.94	12.0%	10	13.5%
		\$17,097,903.23	100.0%	74	100.0%

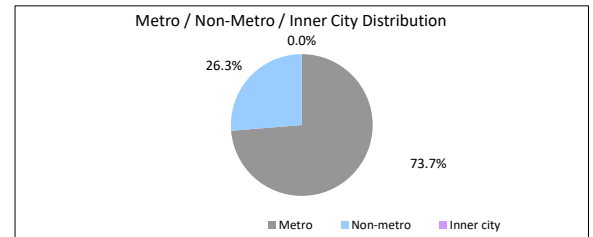


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$12,601,918.16	73.7%	48	64.9%
Non-metro		\$4,495,985.07	26.3%	26	35.1%
Inner city		\$0.00	0.0%	0	0.0%
		\$17,097,903.23	100.0%	74	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$15,700,279.51	91.8%	68	91.9%
Residential Unit		\$1,397,623.72	8.2%	6	8.1%
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%
		\$17,097,903.23	100.0%	74	100.0%

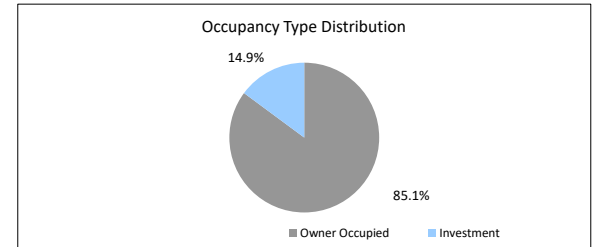


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$14,555,299.03	85.1%	59	79.7%
Investment		\$2,542,604.20	14.9%	15	20.3%
		\$17,097,903.23	100.0%	74	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$161,860.57	0.9%	1	1.4%
Pay-as-you-earn employee (casual)		\$112,198.85	0.7%	1	1.4%
Pay-as-you-earn employee (full time)		\$14,117,556.96	82.6%	57	77.0%
Pay-as-you-earn employee (part time)		\$2,018,573.81	11.8%	11	14.9%
Self employed		\$344,565.83	2.0%	1	1.4%
No data		\$302,287.68	1.8%	2	2.7%
Other		\$40,859.53	0.2%	1	1.4%
		\$17,097,903.23	100.0%	74	100.0%

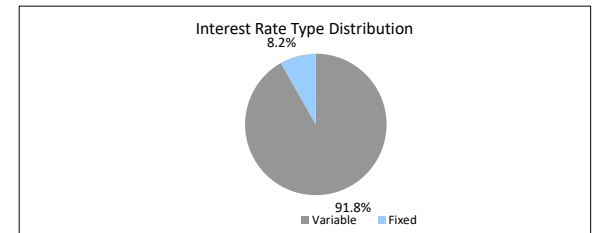


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$15,396,373.06	90.0%	69	93.2%
0 > and <= 30 days		\$265,681.78	1.6%	1	1.4%
30 > and <= 60 days		\$837,346.93	4.9%	2	2.7%
60 > and <= 90 days		\$0.00	0.0%	0	0.0%
90 > days		\$598,501.46	3.5%	2	2.7%
		\$17,097,903.23	100.0%	74	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$15,690,245.88	91.8%	69	93.2%
Fixed		\$1,407,657.35	8.2%	5	6.8%
		\$17,097,903.23	100.0%	74	100.0%