

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Feb-25
Collections Period ending	31-Jan-25

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	308,666,776.39	308,666,776.39	67.10%	17/02/2025	5.49%	8.00%	11.47%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	17/02/2025	6.22%	2.75%	3.94%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	17/02/2025	7.22%	1.15%	1.65%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/02/2025	7.72%	0.25%	0.36%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/02/2025	11.02%	N/A	N/A	AU3FN0080651

	AT ISSUE	31-Jan-25
Pool Balance	\$495,999,885.13	\$345,899,579.75
Number of Loans	1,935	1,500
Avg Loan Balance	\$256,330.69	\$230,599.72
Maximum Loan Balance	\$986,752.58	\$939,357.27
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.58%
Weighted Avg Seasoning (mths)	55.1	74.4
Maximum Remaining Term (mths)	357.00	338.00
Weighted Avg Remaining Term (mths)	292.83	274.88
Maximum Current LVR	89.90%	89.47%
Weighted Avg Current LVR	56.66%	53.46%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	2	\$575,874.15	0.17%
60 > and <= 90 days	4	\$570,491.20	0.16%
90 > days	0	\$0.00	0.00%

TABLE 1	Balance	% of Balance	Loan Count	% of Loan Count
Current LVR				
<= 20%	\$21,130,843.20	6.1%	360	24.0%
20% > & <= 30%	\$26,601,683.16	7.7%	159	10.6%
30% > & <= 40%	\$38,157,692.43	11.0%	183	12.2%
40% > & <= 50%	\$52,925,804.76	15.3%	188	12.5%
50% > & <= 60%	\$64,865,719.07	18.8%	206	13.7%
60% > & <= 65%	\$36,307,525.15	10.5%	110	7.3%
65% > & <= 70%	\$31,493,914.70	9.1%	92	6.1%
70% > & <= 75%	\$28,899,473.50	8.4%	80	5.3%
75% > & <= 80%	\$20,489,746.41	5.9%	56	3.7%
80% > & <= 85%	\$15,490,370.41	4.5%	44	2.9%
85% > & <= 90%	\$9,536,806.96	2.8%	22	1.5%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$345,899,579.75	100.0%	1,500	100.0%

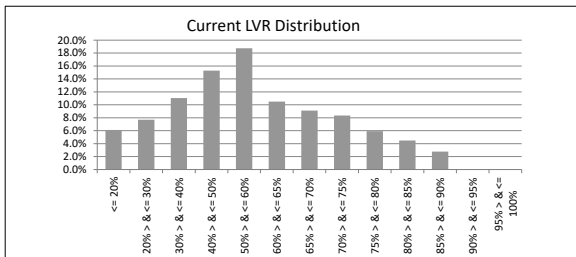


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$3,188,787.56	0.9%	55	3.7%
25% > & <= 30%	\$4,925,483.89	1.4%	62	4.1%
30% > & <= 40%	\$12,770,715.16	3.7%	89	5.9%
40% > & <= 50%	\$24,804,166.74	7.2%	123	8.2%
50% > & <= 60%	\$33,455,910.14	9.7%	157	10.5%
60% > & <= 65%	\$23,543,794.17	6.8%	104	6.9%
65% > & <= 70%	\$33,860,127.80	9.8%	148	9.9%
70% > & <= 75%	\$38,442,046.39	11.1%	155	10.3%
75% > & <= 80%	\$109,020,068.97	31.5%	389	25.9%
80% > & <= 85%	\$5,640,676.41	1.6%	19	1.3%
85% > & <= 90%	\$31,541,708.58	9.1%	111	7.4%
90% > & <= 95%	\$24,504,240.64	7.1%	87	5.8%
95% > & <= 100%	\$201,853.30	0.1%	1	0.1%
	\$345,899,579.75	100.0%	1,500	100.0%

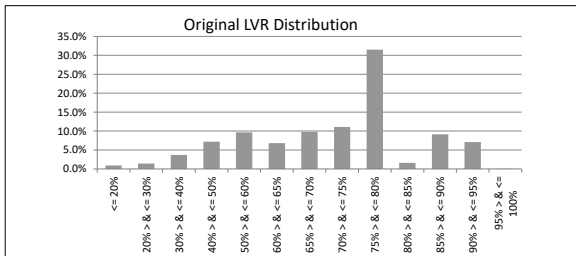


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$4,912,322.08	1.4%	113	7.5%
10 year > & <= 12 years	\$4,044,259.26	1.2%	61	4.1%
12 year > & <= 14 years	\$5,582,943.33	1.6%	72	4.8%
14 year > & <= 16 years	\$14,240,984.41	4.1%	120	8.0%
16 year > & <= 18 years	\$24,873,547.77	7.2%	147	9.8%
18 year > & <= 20 years	\$22,815,378.30	6.6%	114	7.6%
20 year > & <= 22 years	\$36,427,385.14	10.5%	175	11.7%
22 year > & <= 24 years	\$51,855,884.70	15.0%	186	12.4%
24 year > & <= 26 years	\$82,658,100.40	23.9%	245	16.3%
26 year > & <= 28 years	\$97,945,031.46	28.3%	266	17.7%
28 year > & <= 31 years	\$543,742.90	0.2%	1	0.1%
	\$345,899,579.75	100.0%	1,500	100.0%

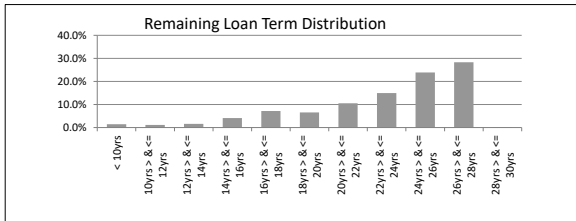


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$22,817,701.16	6.6%	480	32.0%
\$100000 > & <= \$200000	\$42,614,351.80	12.3%	286	19.1%
\$200000 > & <= \$300000	\$65,308,870.27	18.9%	262	17.5%
\$300000 > & <= \$400000	\$73,054,892.85	21.1%	210	14.0%
\$400000 > & <= \$500000	\$55,710,597.11	16.1%	126	8.4%
\$500000 > & <= \$600000	\$36,633,153.54	10.6%	67	4.5%
\$600000 > & <= \$700000	\$21,290,894.95	6.2%	33	2.2%
\$700000 > & <= \$800000	\$16,395,265.41	4.7%	22	1.5%
\$800000 > & <= \$900000	\$7,411,179.16	2.1%	9	0.6%
\$900000 > & <= \$1000000	\$4,662,673.50	1.3%	5	0.3%
	\$345,899,579.75	100.0%	1,500	100.0%

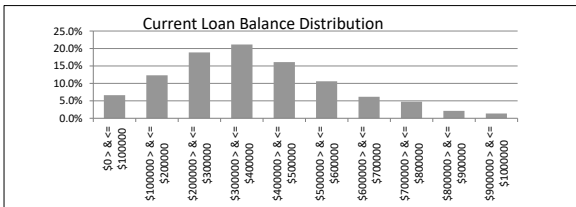


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%
18 > & <= 24 mths	\$0.00	0.0%	0	0.0%
2 > & <= 3 years	\$52,065,238.41	15.1%	165	11.0%
3 > & <= 4 years	\$59,045,472.60	17.1%	190	12.7%
4 > & <= 5 years	\$50,391,275.18	14.6%	164	10.9%
5 > & <= 6 years	\$45,314,563.97	13.1%	154	10.3%
6 > & <= 7 years	\$29,542,225.91	8.5%	118	7.9%
7 > & <= 8 years	\$28,446,389.91	8.2%	119	7.9%
8 > & <= 9 years	\$18,216,735.36	5.3%	107	7.1%
9 > & <= 10 years	\$15,466,784.77	4.5%	83	5.5%
> 10 years	\$47,410,893.64	13.7%	400	26.7%
	\$345,899,579.75	100.0%	1,500	100.0%

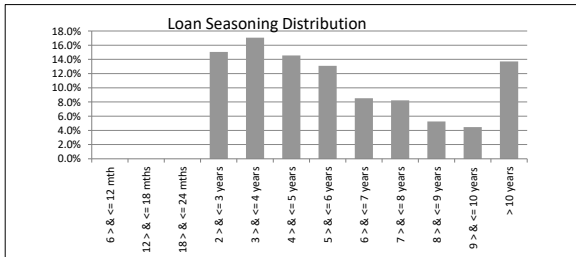


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
2611	\$9,119,661.69	2.6%	28	1.9%
2914	\$6,728,046.30	1.9%	16	1.1%
2913	\$5,795,050.95	1.7%	17	1.1%
2620	\$5,423,667.23	1.6%	18	1.2%
5608	\$4,607,944.93	1.3%	38	2.5%
2902	\$3,746,780.81	1.1%	16	1.1%
2905	\$3,625,280.26	1.0%	13	0.9%
2607	\$3,391,164.41	1.0%	7	0.5%
5700	\$3,242,119.38	0.9%	22	1.5%
5600	\$3,152,074.57	0.9%	18	1.2%

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Feb-25
Collections Period ending	31-Jan-25

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$58,602,203.82	16.9%	188	12.5%
New South Wales	\$65,686,548.34	19.0%	245	16.3%
Northern Territory	\$841,176.53	0.2%	4	0.3%
Queensland	\$8,156,569.57	2.4%	32	2.1%
South Australia	\$105,966,390.59	30.6%	643	42.9%
Tasmania	\$2,066,675.65	0.6%	6	0.4%
Victoria	\$56,310,566.31	16.3%	179	11.9%
Western Australia	\$48,269,448.94	14.0%	203	13.5%
Undefined	\$0.00	0.0%	0	0.0%
	\$345,899,579.75	100.0%	1,500	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$275,632,946.86	79.7%	1096	73.1%
Non-metro	\$69,311,805.73	20.0%	400	26.7%
Inner city	\$954,827.16	0.3%	4	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	\$345,899,579.75	100.0%	1,500	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$315,646,384.76	91.3%	1355	90.3%
Residential Unit	\$28,304,591.46	8.2%	139	9.3%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,948,603.53	0.6%	6	0.4%
Undefined	\$0.00	0.0%	0	0.0%
	\$345,899,579.75	100.0%	1,500	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$279,549,127.51	80.8%	1247	83.1%
Investment	\$66,350,452.24	19.2%	253	16.9%
	\$345,899,579.75	100.0%	1,500	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$7,013,256.53	2.0%	24	1.6%
Pay-as-you-earn employee (casual)	\$13,464,083.19	3.9%	65	4.3%
Pay-as-you-earn employee (full time)	\$265,412,848.03	76.7%	1078	71.9%
Pay-as-you-earn employee (part time)	\$22,588,817.46	6.5%	113	7.5%
Self employed	\$19,647,450.40	5.7%	94	6.3%
No data	\$17,773,124.14	5.1%	126	8.4%
	\$345,899,579.75	100.0%	1,500	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$329,193,612.01	95.2%	1424	94.9%
Genworth	\$16,705,967.74	4.8%	76	5.1%
	\$345,899,579.75	100.0%	1,500	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$338,135,356.51	97.8%	1474	98.3%
0 > and <= 30 days	\$6,617,857.89	1.9%	20	1.3%
30 > and <= 60 days	\$575,874.15	0.2%	2	0.1%
60 > and <= 90 days	\$570,491.20	0.2%	4	0.3%
90 > days	\$0.00	0.0%	0	0.0%
	\$345,899,579.75	100.0%	1,500	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$327,019,094.41	94.5%	1428	95.2%
Fixed	\$18,880,485.34	5.5%	72	4.8%
	\$345,899,579.75	100.0%	1,500	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.97%	72
Variable Interest Rate	6.62%	1428

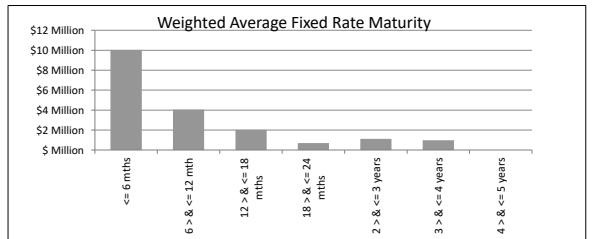
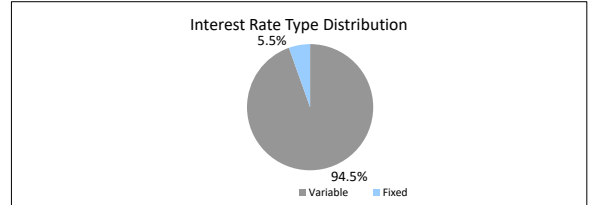
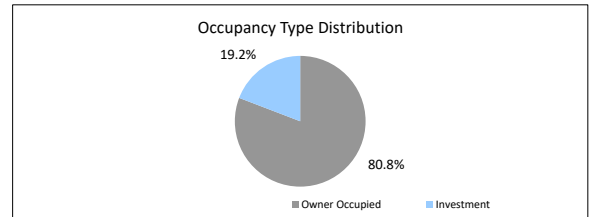
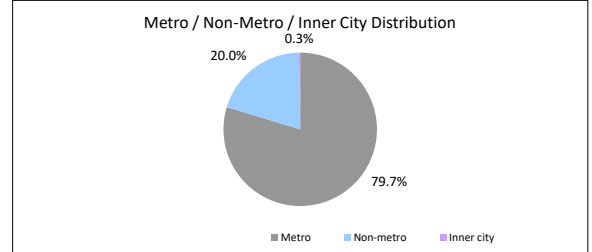
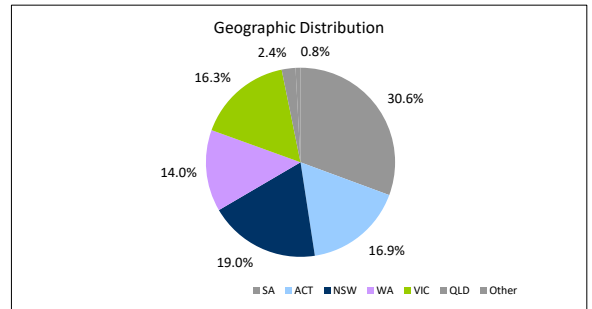
TABLE 16

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	\$10,021,859.70	53.1%	38	5.92%
6 > & <= 12 mth	\$4,046,265.75	21.4%	12	5.76%
12 > & <= 18 mths	\$2,014,511.31	10.7%	8	6.23%
18 > & <= 24 mths	\$700,081.72	3.7%	5	6.35%
2 > & <= 3 years	\$1,114,789.34	5.9%	4	6.10%
3 > & <= 4 years	\$982,977.52	5.2%	5	6.37%
4 > & <= 5 years	\$0.00	0.0%	0	#DIV/0!
	\$18,880,485.34	100.0%	72	



The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **31-Jan-25**

SUMMARY		31-Jan-25
Pool Balance		\$16,702,733.36
Number of Loans		73
Avg Loan Balance		\$228,804.57
Maximum Loan Balance		\$761,448.51
Minimum Loan Balance		\$0.00
Weighted Avg Interest Rate		6.37%
Weighted Avg Seasoning (mths)		75.6
Maximum Remaining Term (mths)		334.00
Weighted Avg Remaining Term (mths)		272.61
Maximum Current LVR		87.80%
Weighted Avg Current LVR		55.55%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,555,965.31	9.3%	17	23.3%
20% > & <= 30%		\$563,645.22	3.4%	5	6.8%
30% > & <= 40%		\$984,952.41	5.9%	4	5.5%
40% > & <= 50%		\$1,706,412.25	10.2%	9	12.3%
50% > & <= 60%		\$3,600,342.10	21.6%	14	19.2%
60% > & <= 65%		\$2,664,950.74	16.0%	8	11.0%
65% > & <= 70%		\$1,536,261.14	9.2%	5	6.8%
70% > & <= 75%		\$1,033,951.61	6.2%	4	5.5%
75% > & <= 80%		\$1,495,018.28	9.0%	3	4.1%
80% > & <= 85%		\$509,944.12	3.1%	1	1.4%
85% > & <= 90%		\$1,051,290.18	6.3%	3	4.1%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$16,702,733.36	100.0%	73	100.0%

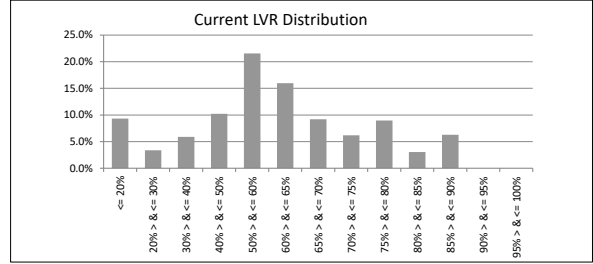


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000		\$1,156,126.90	6.9%	18	24.7%
\$100000 > & <= \$200000		\$2,956,356.95	17.7%	20	27.4%
\$200000 > & <= \$300000		\$3,421,003.50	20.5%	14	19.2%
\$300000 > & <= \$400000		\$3,883,394.28	23.3%	11	15.1%
\$400000 > & <= \$500000		\$2,259,824.51	13.5%	5	6.8%
\$500000 > & <= \$600000		\$1,663,409.36	10.0%	3	4.1%
\$600000 > & <= \$700000		\$601,169.35	3.6%	1	1.4%
\$700000 > & <= \$800000		\$761,448.51	4.6%	1	1.4%
\$800000 > & <= \$900000		\$0.00	0.0%	0	0.0%
\$900000 > & <= \$1000000		\$0.00	0.0%	0	0.0%
		\$16,702,733.36	100.0%	73	100.0%

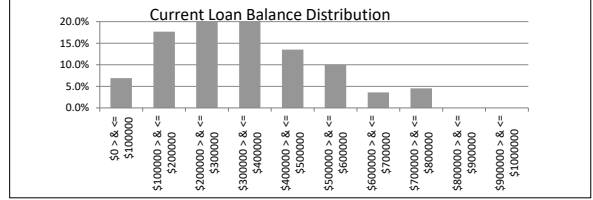


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$0.00	0.0%	0	0.0%
18 > & <= 24 mths		\$0.00	0.0%	0	0.0%
2 > & <= 3 years		\$3,644,846.30	21.8%	11	15.1%
3 > & <= 4 years		\$2,804,502.75	16.8%	10	13.7%
4 > & <= 5 years		\$2,710,533.79	16.2%	13	17.8%
5 > & <= 6 years		\$792,239.75	4.7%	4	5.5%
6 > & <= 7 years		\$1,879,202.09	11.3%	8	11.0%
7 > & <= 8 years		\$774,473.78	4.6%	2	2.7%
8 > & <= 9 years		\$734,662.41	4.4%	5	6.8%
9 > & <= 10 years		\$124,783.27	0.7%	2	2.7%
> 10 years		\$3,237,489.22	19.4%	18	24.7%
		\$16,702,733.36	100.0%	73	100.0%

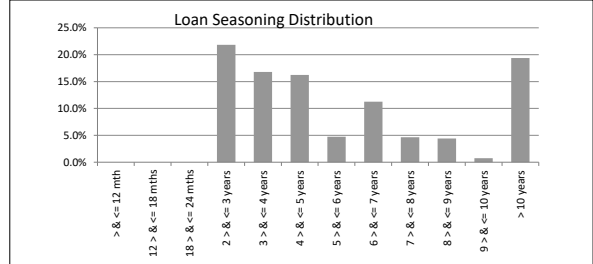


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$2,663,587.42	15.9%	9	12.3%
New South Wales		\$1,990,191.16	11.9%	7	9.6%
Northern Territory		\$211,806.11	1.3%	1	1.4%
Queensland		\$161,644.71	1.0%	1	1.4%
South Australia		\$6,555,753.62	39.2%	32	43.8%
Tasmania		\$200,421.52	1.2%	1	1.4%
Victoria		\$2,878,248.20	17.2%	12	16.4%
Western Australia		\$2,041,080.62	12.2%	10	13.7%
		\$16,702,733.36	100.0%	73	100.0%

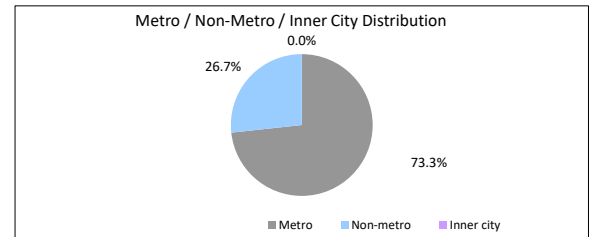


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$12,239,681.10	73.3%	47	64.4%
Non-metro		\$4,463,052.26	26.7%	26	35.6%
Inner city		\$0.00	0.0%	0	0.0%
		\$16,702,733.36	100.0%	73	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$15,316,012.91	91.7%	67	91.8%
Residential Unit		\$1,386,720.45	8.3%	6	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%
		\$16,702,733.36	100.0%	73	100.0%

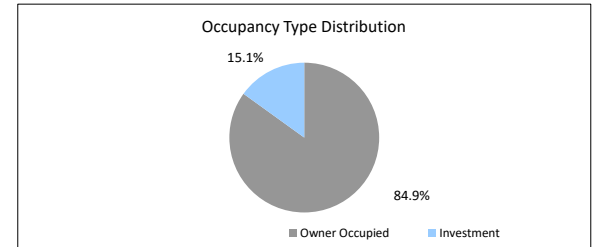


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$14,187,878.76	84.9%	58	79.5%
Investment		\$2,514,854.60	15.1%	15	20.5%
		\$16,702,733.36	100.0%	73	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$161,644.71	1.0%	1	1.4%
Pay-as-you-earn employee (casual)		\$110,927.53	0.7%	1	1.4%
Pay-as-you-earn employee (full time)		\$13,752,154.64	82.3%	56	76.7%
Pay-as-you-earn employee (part time)		\$1,998,149.12	12.0%	11	15.1%
Self employed		\$343,645.39	2.1%	1	1.4%
No data		\$296,139.61	1.8%	2	2.7%
Other		\$40,072.36	0.2%	1	1.4%
		\$16,702,733.36	100.0%	73	100.0%

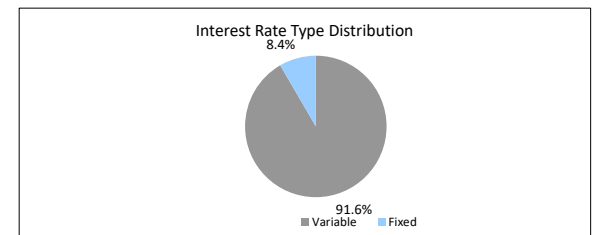


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$15,003,903.56	89.8%	68	93.2%
0 > and <= 30 days		\$1,096,648.64	6.6%	3	4.1%
30 > and <= 60 days		\$0.00	0.0%	0	0.0%
60 > and <= 90 days		\$0.00	0.0%	0	0.0%
90 > days		\$602,181.16	3.6%	2	2.7%
		\$16,702,733.36	100.0%	73	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$15,300,789.88	91.6%	68	93.2%
Fixed		\$1,401,943.48	8.4%	5	6.8%
		\$16,702,733.36	100.0%	73	100.0%