

# The Barton Series 2023-1 Trust

## Investor Reporting

Payment Date	17-Jan-24
Collections Period ending	31-Dec-23

### 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	408,051,267.42	408,051,267.42	88.71%	17/01/2024	5.47%	8.00%	8.93%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	17/01/2024	6.20%	2.75%	3.07%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	17/01/2024	7.20%	1.15%	1.28%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/01/2024	7.70%	0.25%	0.28%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/01/2024	11.00%	N/A	N/A	AU3FN0080651

	AT ISSUE	31-Dec-23
Pool Balance	\$495,999,885.13	\$444,495,304.98
Number of Loans	1,935	1,799
Avg Loan Balance	\$256,330.69	\$247,079.10
Maximum Loan Balance	\$986,752.58	\$975,874.50
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.67%
Weighted Avg Seasoning (mths)	55.1	61.2
Maximum Remaining Term (mths)	357.00	351.00
Weighted Avg Remaining Term (mths)	292.83	287.29
Maximum Current LVR	89.90%	91.14%
Weighted Avg Current LVR	56.66%	55.49%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$151,307.06	0.03%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	0	\$0.00	0.00%

TABLE 1	Balance	% of Balance	Loan Count	% of Loan Count
Current LVR				
<= 20%	\$26,874,781.27	5.8%	378	21.0%
20% > & <= 30%	\$29,538,871.81	6.6%	185	10.3%
30% > & <= 40%	\$46,880,191.97	10.5%	211	11.7%
40% > & <= 50%	\$58,037,000.50	13.1%	210	11.7%
50% > & <= 60%	\$78,362,725.95	17.6%	247	13.7%
60% > & <= 65%	\$43,651,694.32	9.8%	132	7.3%
65% > & <= 70%	\$44,104,241.48	9.9%	129	7.2%
70% > & <= 75%	\$46,726,482.69	10.5%	118	6.6%
75% > & <= 80%	\$32,975,031.41	7.4%	85	4.7%
80% > & <= 85%	\$19,650,586.26	4.4%	61	3.4%
85% > & <= 90%	\$18,361,571.87	4.1%	42	2.3%
90% > & <= 95%	\$332,125.45	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$444,495,304.98	100.0%	1,799	100.0%

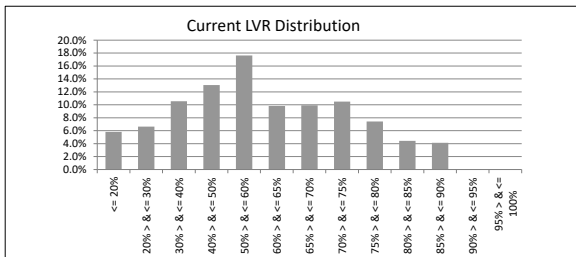


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$4,168,140.55	0.9%	84	3.6%
25% > & <= 30%	\$7,489,887.24	1.7%	75	4.2%
30% > & <= 40%	\$16,830,553.44	3.8%	105	5.8%
40% > & <= 50%	\$29,589,871.28	6.7%	145	8.1%
50% > & <= 60%	\$43,021,974.38	9.7%	190	10.6%
60% > & <= 65%	\$32,170,060.51	7.2%	129	7.2%
65% > & <= 70%	\$43,466,864.29	9.8%	177	9.8%
70% > & <= 75%	\$51,528,852.32	11.6%	189	10.5%
75% > & <= 80%	\$139,908,319.69	31.5%	466	25.9%
80% > & <= 85%	\$5,985,972.24	1.3%	21	1.2%
85% > & <= 90%	\$39,444,544.30	8.9%	131	7.3%
90% > & <= 95%	\$30,683,532.04	6.9%	106	5.9%
95% > & <= 100%	\$206,732.70	0.0%	1	0.1%
	\$444,495,304.98	100.0%	1,799	100.0%

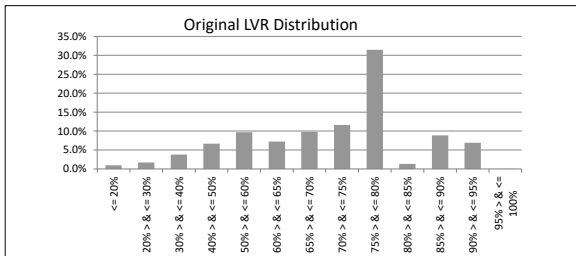


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$4,749,064.80	1.1%	103	5.7%
10 year > & <= 12 years	\$3,968,552.75	0.9%	58	3.2%
12 year > & <= 14 years	\$7,485,517.94	1.7%	78	4.3%
14 year > & <= 16 years	\$11,714,473.40	2.6%	107	5.9%
16 year > & <= 18 years	\$23,633,146.46	5.3%	145	8.1%
18 year > & <= 20 years	\$30,303,866.86	6.8%	165	9.2%
20 year > & <= 22 years	\$35,697,361.86	8.0%	161	8.9%
22 year > & <= 24 years	\$58,296,859.97	13.1%	227	12.6%
24 year > & <= 26 years	\$85,830,351.13	19.3%	265	14.7%
26 year > & <= 28 years	\$123,007,337.89	27.7%	331	18.4%
28 year > & <= 31 years	\$59,808,771.92	13.5%	159	8.8%
	\$444,495,304.98	100.0%	1,799	100.0%

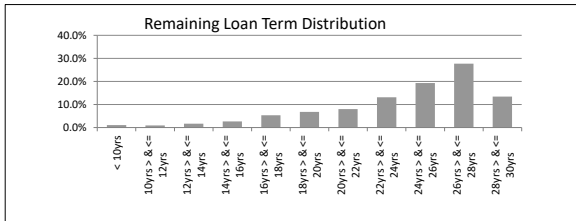


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$27,092,021.65	6.1%	505	28.1%
\$100000 > & <= \$200000	\$53,344,626.93	12.0%	362	20.1%
\$200000 > & <= \$300000	\$85,100,421.70	19.1%	338	18.8%
\$300000 > & <= \$400000	\$88,947,906.79	20.0%	254	14.1%
\$400000 > & <= \$500000	\$64,479,372.48	14.5%	145	8.1%
\$500000 > & <= \$600000	\$47,474,136.29	10.7%	87	4.8%
\$600000 > & <= \$700000	\$34,132,591.96	7.7%	53	2.9%
\$700000 > & <= \$800000	\$24,642,913.10	5.5%	33	1.8%
\$800000 > & <= \$900000	\$11,757,013.43	2.6%	14	0.8%
\$900000 > & <= \$1000000	\$7,524,300.65	1.7%	8	0.4%
	\$444,495,304.98	100.0%	1,799	100.0%

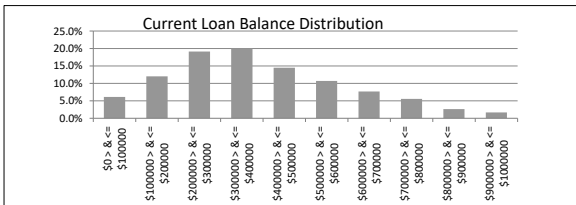


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$43,395,756.92	9.8%	120	6.7%
18 > & <= 24 mths	\$31,606,840.29	7.1%	109	6.1%
2 > & <= 3 years	\$75,280,160.40	16.9%	230	12.8%
3 > & <= 4 years	\$62,458,647.62	14.1%	197	11.0%
4 > & <= 5 years	\$53,583,544.73	12.1%	176	9.8%
5 > & <= 6 years	\$40,148,474.93	9.0%	141	7.8%
6 > & <= 7 years	\$37,820,698.03	8.5%	148	8.2%
7 > & <= 8 years	\$22,841,049.32	5.1%	129	7.2%
8 > & <= 9 years	\$20,265,528.27	4.6%	100	5.6%
9 > & <= 10 years	\$12,862,970.79	2.9%	77	4.3%
> 10 years	\$44,231,633.68	10.0%	372	20.7%
	\$444,495,304.98	100.0%	1,799	100.0%

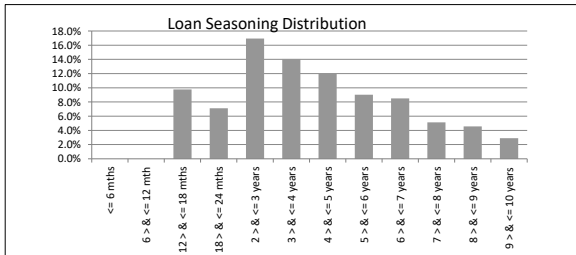


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
2611	\$11,122,643.06	2.5%	31	1.7%
2914	\$9,825,684.18	2.2%	22	1.2%
2913	\$7,485,626.22	1.7%	19	1.1%
2620	\$5,902,250.58	1.3%	19	1.1%
5608	\$5,643,496.68	1.3%	45	2.5%
2902	\$4,817,887.97	1.1%	21	1.2%
2615	\$4,565,437.11	1.0%	15	0.8%
2607	\$4,142,175.34	0.9%	8	0.4%
5600	\$4,049,225.68	0.9%	22	1.2%
2905	\$4,032,853.36	0.9%	14	0.8%

# The Barton Series 2023-1 Trust

## Investor Reporting

Payment Date	17-Jan-24
Collections Period ending	31-Dec-23

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$85,682,118.17	19.3%	251	14.0%
New South Wales	\$72,961,020.77	16.4%	266	14.8%
Northern Territory	\$1,152,750.38	0.3%	4	0.2%
Queensland	\$11,157,195.40	2.5%	41	2.3%
South Australia	\$132,452,006.47	29.8%	752	41.8%
Tasmania	\$2,476,065.71	0.6%	7	0.4%
Victoria	\$73,965,594.79	16.6%	218	12.1%
Western Australia	\$64,648,553.29	14.5%	260	14.5%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$444,495,304.98</b>	<b>100.0%</b>	<b>1,799</b>	<b>100.0%</b>

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$347,805,241.77	78.2%	1296	72.0%
Non-metro	\$94,169,510.21	21.2%	497	27.6%
Inner city	\$2,520,553.00	0.6%	6	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$444,495,304.98</b>	<b>100.0%</b>	<b>1,799</b>	<b>100.0%</b>

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$405,222,462.83	91.2%	1626	90.4%
Residential Unit	\$36,102,016.36	8.1%	163	9.1%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$3,170,825.79	0.7%	10	0.6%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$444,495,304.98</b>	<b>100.0%</b>	<b>1,799</b>	<b>100.0%</b>

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$358,395,092.34	80.6%	1479	82.2%
Investment	\$86,100,212.64	19.4%	320	17.8%
	<b>\$444,495,304.98</b>	<b>100.0%</b>	<b>1,799</b>	<b>100.0%</b>

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$8,348,404.42	1.9%	28	1.6%
Pay-as-you-earn employee (casual)	\$16,863,929.57	3.8%	81	4.5%
Pay-as-you-earn employee (full time)	\$339,302,158.11	76.3%	1292	71.8%
Pay-as-you-earn employee (part time)	\$30,235,894.44	6.8%	141	7.8%
Self employed	\$24,504,354.16	5.5%	110	6.1%
No data	\$25,240,564.28	5.7%	147	8.2%
	<b>\$444,495,304.98</b>	<b>100.0%</b>	<b>1,799</b>	<b>100.0%</b>

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$420,120,457.17	94.5%	1699	94.4%
Genworth	\$24,374,847.81	5.5%	100	5.6%
	<b>\$444,495,304.98</b>	<b>100.0%</b>	<b>1,799</b>	<b>100.0%</b>

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$437,069,957.47	98.3%	1770	98.4%
0 > and <= 30 days	\$7,274,040.45	1.6%	28	1.6%
30 > and <= 60 days	\$151,307.06	0.0%	1	0.1%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$0.00	0.0%	0	0.0%
	<b>\$444,495,304.98</b>	<b>100.0%</b>	<b>1,799</b>	<b>100.0%</b>

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$412,600,277.25	92.8%	1688	93.8%
Fixed	\$31,895,027.73	7.2%	111	6.2%
	<b>\$444,495,304.98</b>	<b>100.0%</b>	<b>1,799</b>	<b>100.0%</b>

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.80%	111
Variable Interest Rate	6.73%	1688

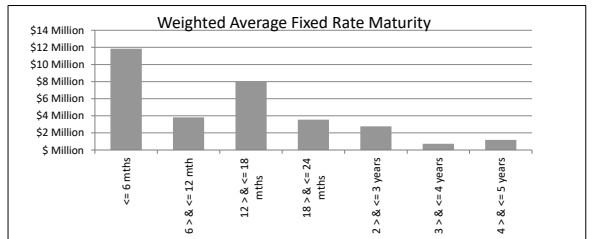
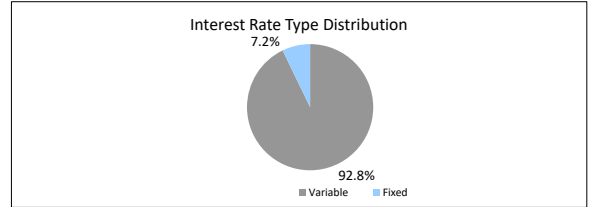
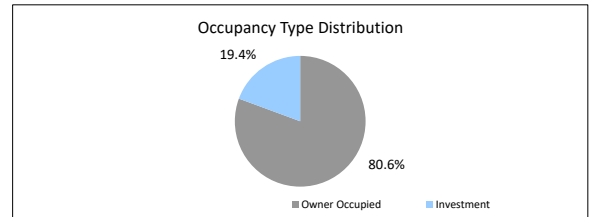
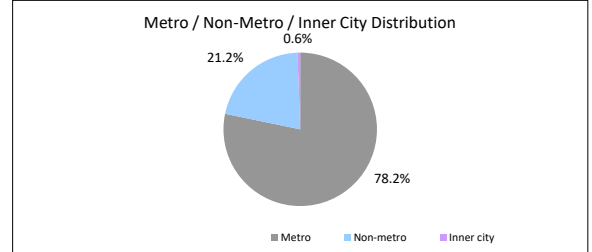
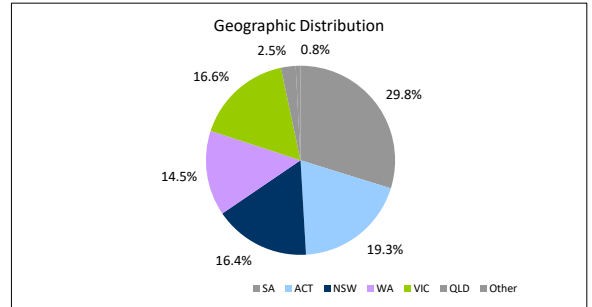
TABLE 16

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	\$11,837,005.01	37.1%	42	5.73%
6 > & <= 12 mth	\$3,818,190.94	12.0%	10	5.87%
12 > & <= 18 mths	\$8,009,067.15	25.1%	28	5.81%
18 > & <= 24 mths	\$3,541,481.61	11.1%	12	5.72%
2 > & <= 3 years	\$2,775,585.95	8.7%	11	5.85%
3 > & <= 4 years	\$726,372.08	2.3%	2	5.99%
4 > & <= 5 years	\$1,167,324.99	3.7%	6	6.32%
	<b>\$31,895,027.73</b>	<b>100.0%</b>	<b>111</b>	



The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **31-Dec-23**

SUMMARY		31-Dec-23
Pool Balance		\$24,380,183.33
Number of Loans		94
Avg Loan Balance		\$259,363.65
Maximum Loan Balance		\$871,542.44
Minimum Loan Balance		\$22,355.13
Weighted Avg Interest Rate		6.28%
Weighted Avg Seasoning (mths)		58.0
Maximum Remaining Term (mths)		347.00
Weighted Avg Remaining Term (mths)		291.30
Maximum Current LVR		89.80%
Weighted Avg Current LVR		58.08%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,681,393.80	6.9%	16	17.0%
20% > & <= 30%		\$1,213,240.50	5.0%	9	9.6%
30% > & <= 40%		\$1,741,110.38	7.1%	8	8.5%
40% > & <= 50%		\$2,797,148.83	11.5%	10	10.6%
50% > & <= 60%		\$4,154,255.33	17.0%	14	14.9%
60% > & <= 65%		\$3,944,255.99	16.2%	13	13.8%
65% > & <= 70%		\$671,171.64	2.8%	3	3.2%
70% > & <= 75%		\$2,319,810.86	9.5%	6	6.4%
75% > & <= 80%		\$2,366,608.00	9.7%	8	8.4%
80% > & <= 85%		\$1,570,386.93	6.4%	3	3.2%
85% > & <= 90%		\$1,920,801.07	7.9%	6	6.4%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$24,380,183.33	100.0%	94	100.0%

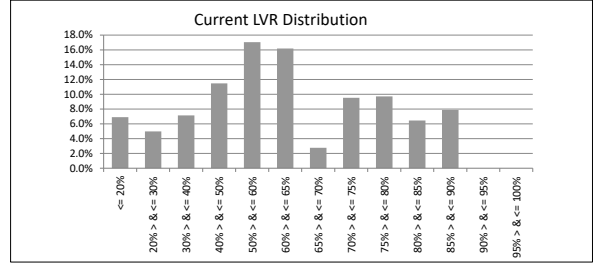


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000		\$1,153,800.00	4.7%	16	17.0%
\$100000 > & <= \$200000		\$4,060,278.57	16.7%	27	28.7%
\$200000 > & <= \$300000		\$4,900,833.63	20.1%	20	21.3%
\$300000 > & <= \$400000		\$5,217,026.78	21.4%	15	16.0%
\$400000 > & <= \$500000		\$3,646,621.01	15.0%	8	8.5%
\$500000 > & <= \$600000		\$1,706,884.67	7.0%	3	3.2%
\$600000 > & <= \$700000		\$610,128.51	2.5%	1	1.1%
\$700000 > & <= \$800000		\$2,213,067.72	9.1%	3	3.2%
\$800000 > & <= \$900000		\$871,542.44	3.6%	1	1.1%
\$900000 > & <= \$1000000		\$0.00	0.0%	0	0.0%
		\$24,380,183.33	100.0%	94	100.0%

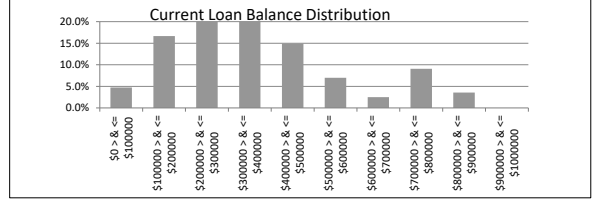


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$3,123,594.07	12.8%	7	7.4%
18 > & <= 24 mths		\$3,296,252.74	13.5%	10	10.6%
2 > & <= 3 years		\$4,693,723.23	19.3%	14	14.9%
3 > & <= 4 years		\$3,416,915.58	14.0%	14	14.9%
4 > & <= 5 years		\$1,405,865.31	5.8%	5	5.3%
5 > & <= 6 years		\$1,939,568.54	8.0%	8	8.5%
6 > & <= 7 years		\$788,876.30	3.2%	2	2.1%
7 > & <= 8 years		\$1,171,956.57	4.8%	7	7.4%
8 > & <= 9 years		\$221,645.23	0.9%	2	2.1%
9 > & <= 10 years		\$1,207,306.09	5.0%	4	4.3%
> 10 years		\$3,114,479.67	12.8%	21	22.3%
		\$24,380,183.33	100.0%	94	100.0%

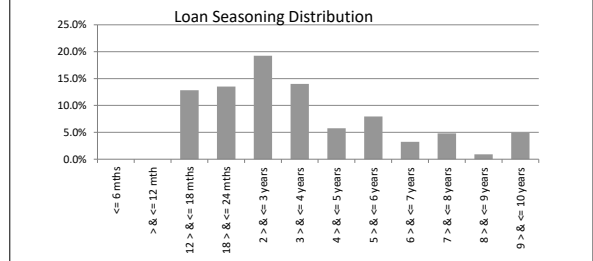


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$4,994,785.61	20.5%	13	13.8%
New South Wales		\$3,957,429.73	16.2%	12	12.8%
Northern Territory		\$226,796.37	0.9%	1	1.1%
Queensland		\$440,769.64	1.8%	2	2.1%
South Australia		\$8,013,829.71	32.9%	37	39.4%
Tasmania		\$206,686.45	0.8%	1	1.1%
Victoria		\$3,046,456.09	12.5%	13	13.8%
Western Australia		\$3,493,429.73	14.3%	15	16.0%
		\$24,380,183.33	100.0%	94	100.0%

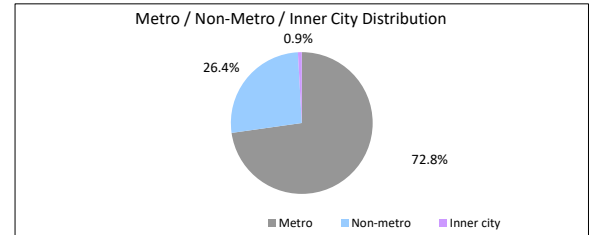


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$17,741,697.54	72.8%	60	63.8%
Non-metro		\$6,425,991.80	26.4%	33	35.1%
Inner city		\$212,493.99	0.9%	1	1.1%
		\$24,380,183.33	100.0%	94	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$21,480,571.44	88.1%	82	87.2%
Residential Unit		\$2,687,117.90	11.0%	11	11.7%
Rural		\$0.00	0.0%	0	0.0%
Semi-Rural		\$0.00	0.0%	0	0.0%
High Density		\$212,493.99	0.9%	1	1.1%
		\$24,380,183.33	100.0%	94	100.0%

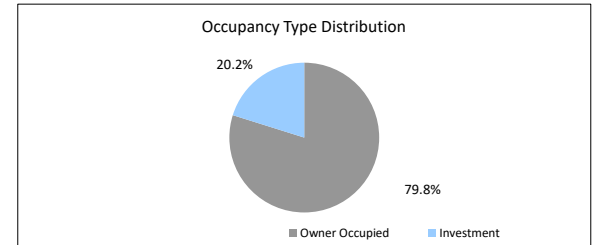


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$19,465,783.77	79.8%	72	76.6%
Investment		\$4,914,399.56	20.2%	22	23.4%
		\$24,380,183.33	100.0%	94	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$164,522.87	0.7%	1	1.1%
Pay-as-you-earn employee (casual)		\$333,007.16	1.4%	2	2.1%
Pay-as-you-earn employee (full time)		\$20,569,557.03	84.4%	74	78.7%
Pay-as-you-earn employee (part time)		\$2,145,347.77	8.8%	11	11.7%
Self employed		\$517,269.56	2.1%	2	2.1%
No data		\$352,121.61	1.4%	2	2.1%
Other		\$298,357.33	1.2%	2	2.1%
		\$24,380,183.33	100.0%	94	100.0%

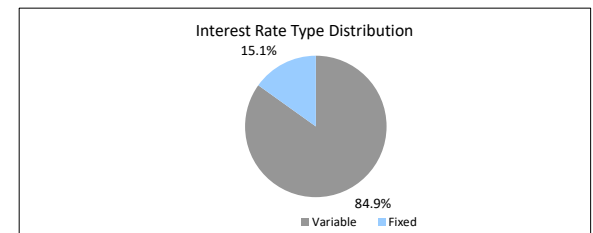


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$23,506,805.03	96.4%	90	95.7%
0 > and <= 30 days		\$873,378.30	3.6%	4	4.3%
30 > and <= 60 days		\$0.00	0.0%	0	0.0%
60 > and <= 90 days		\$0.00	0.0%	0	0.0%
90 > days		\$0.00	0.0%	0	0.0%
		\$24,380,183.33	100.0%	94	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$20,694,646.24	84.9%	81	86.2%
Fixed		\$3,685,537.09	15.1%	13	13.8%
		\$24,380,183.33	100.0%	94	100.0%