

# The Barton Series 2023-1 Trust

## Investor Reporting

Payment Date	17-May-24
Collections Period ending	30-Apr-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	374,587,215.63	374,587,215.63	81.43%	17/05/2024	5.47%	8.00%	9.65%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	17/05/2024	6.20%	2.75%	3.32%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	17/05/2024	7.20%	1.15%	1.39%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/05/2024	7.70%	0.25%	0.30%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/05/2024	11.00%	N/A	N/A	AU3FN0080651

	AT ISSUE	30-Apr-24
Pool Balance	\$495,999,885.13	\$411,296,840.90
Number of Loans	1,935	1,694
Avg Loan Balance	\$256,330.69	\$242,796.25
Maximum Loan Balance	\$986,752.58	\$972,359.27
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.64%
Weighted Avg Seasoning (mths)	55.1	65.0
Maximum Remaining Term (mths)	357.00	347.00
Weighted Avg Remaining Term (mths)	292.83	283.80
Maximum Current LVR	89.90%	90.24%
Weighted Avg Current LVR	56.66%	54.91%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	3	\$984,731.05	0.24%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	1	\$95,320.53	0.02%

TABLE 1	Balance	% of Balance	Loan Count	% of Loan Count
Current LVR				
<= 20%	\$23,643,520.97	5.7%	373	22.0%
20% > & <= 30%	\$30,096,563.43	7.3%	181	10.7%
30% > & <= 40%	\$44,677,968.44	10.9%	199	11.7%
40% > & <= 50%	\$54,781,170.33	13.3%	196	11.6%
50% > & <= 60%	\$70,536,971.40	17.1%	221	13.0%
60% > & <= 65%	\$45,435,886.89	11.0%	134	7.9%
65% > & <= 70%	\$41,015,086.96	10.0%	122	7.2%
70% > & <= 75%	\$37,455,962.23	9.1%	101	6.0%
75% > & <= 80%	\$29,970,087.86	7.3%	77	4.5%
80% > & <= 85%	\$19,231,801.55	4.7%	57	3.4%
85% > & <= 90%	\$14,122,947.93	3.4%	32	1.9%
90% > & <= 95%	\$328,872.91	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$411,296,840.90	100.0%	1,694	100.0%

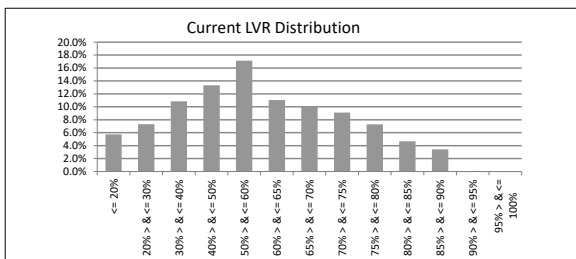


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$3,741,128.08	0.9%	62	3.7%
25% > & <= 30%	\$6,641,467.59	1.6%	69	4.1%
30% > & <= 40%	\$15,039,498.17	3.7%	96	5.7%
40% > & <= 50%	\$28,201,180.86	6.9%	140	8.3%
50% > & <= 60%	\$39,378,469.70	9.6%	176	10.4%
60% > & <= 65%	\$29,264,434.97	7.1%	122	7.2%
65% > & <= 70%	\$40,796,348.08	9.9%	170	10.0%
70% > & <= 75%	\$44,578,560.39	10.8%	172	10.2%
75% > & <= 80%	\$130,655,433.76	31.8%	440	26.0%
80% > & <= 85%	\$5,782,296.78	1.4%	20	1.2%
85% > & <= 90%	\$37,772,964.67	9.2%	124	7.3%
90% > & <= 95%	\$29,239,487.29	7.1%	102	6.0%
95% > & <= 100%	\$205,570.56	0.0%	1	0.1%
	\$411,296,840.90	100.0%	1,694	100.0%

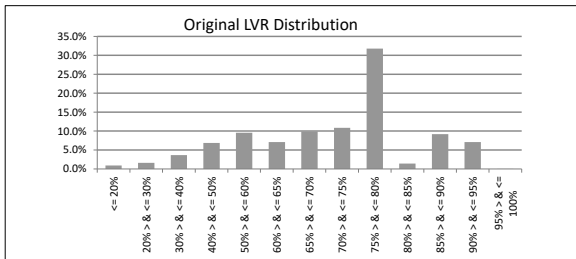


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$4,892,480.69	1.2%	107	6.3%
10 year > & <= 12 years	\$4,235,351.01	1.0%	61	3.6%
12 year > & <= 14 years	\$6,659,839.85	1.6%	74	4.4%
14 year > & <= 16 years	\$11,057,835.31	2.7%	106	6.3%
16 year > & <= 18 years	\$25,193,625.64	6.1%	150	8.9%
18 year > & <= 20 years	\$26,783,663.40	6.5%	143	8.4%
20 year > & <= 22 years	\$35,759,700.47	8.7%	163	9.6%
22 year > & <= 24 years	\$56,140,589.84	13.6%	208	12.3%
24 year > & <= 26 years	\$82,547,202.31	20.1%	253	14.9%
26 year > & <= 28 years	\$114,376,445.72	27.8%	325	19.2%
28 year > & <= 31 years	\$43,650,106.66	10.6%	104	6.1%
	\$411,296,840.90	100.0%	1,694	100.0%

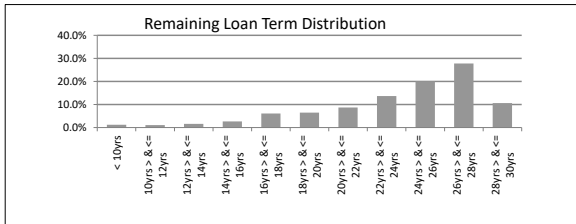


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$25,080,613.35	6.1%	491	29.0%
\$100000 > & <= \$200000	\$49,119,985.77	11.9%	335	19.8%
\$200000 > & <= \$300000	\$79,071,202.82	19.2%	315	18.6%
\$300000 > & <= \$400000	\$83,485,865.99	20.3%	239	14.1%
\$400000 > & <= \$500000	\$63,742,783.51	15.5%	143	8.4%
\$500000 > & <= \$600000	\$39,334,669.70	9.6%	72	4.3%
\$600000 > & <= \$700000	\$30,111,690.10	7.3%	47	2.8%
\$700000 > & <= \$800000	\$23,082,296.87	5.6%	31	1.8%
\$800000 > & <= \$900000	\$10,787,672.94	2.6%	13	0.8%
\$900000 > & <= \$1000000	\$7,480,059.85	1.8%	8	0.5%
	\$411,296,840.90	100.0%	1,694	100.0%

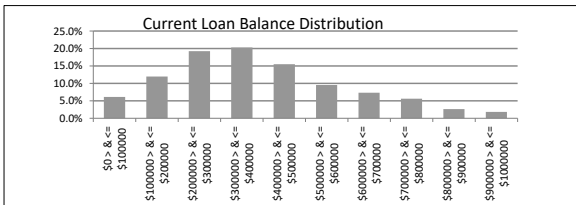


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$15,826,024.17	3.8%	40	2.4%
18 > & <= 24 mths	\$37,045,670.43	9.0%	106	6.3%
2 > & <= 3 years	\$66,152,925.97	16.1%	223	13.2%
3 > & <= 4 years	\$62,907,929.68	15.3%	202	11.9%
4 > & <= 5 years	\$54,839,763.18	13.3%	175	10.3%
5 > & <= 6 years	\$36,291,493.19	8.8%	135	8.0%
6 > & <= 7 years	\$33,239,148.35	8.1%	122	7.2%
7 > & <= 8 years	\$27,533,326.32	6.7%	140	8.3%
8 > & <= 9 years	\$18,834,595.36	4.6%	100	5.9%
9 > & <= 10 years	\$13,148,527.30	3.2%	74	4.4%
> 10 years	\$45,477,436.95	11.1%	377	22.3%
	\$411,296,840.90	100.0%	1,694	100.0%

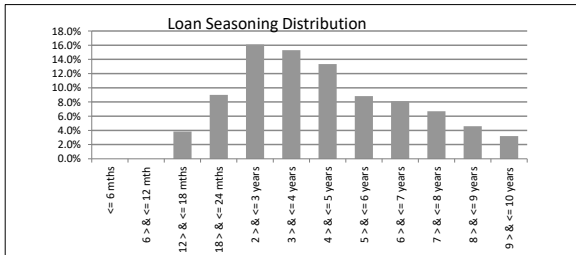


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
2611	\$10,623,725.47	2.6%	31	1.8%
2914	\$7,768,002.94	1.9%	18	1.1%
2913	\$6,880,403.57	1.7%	18	1.1%
2620	\$5,682,534.45	1.4%	19	1.1%
5608	\$5,198,192.76	1.3%	41	2.4%
2615	\$4,415,517.04	1.1%	14	0.8%
2607	\$4,133,423.15	1.0%	8	0.5%
2902	\$3,940,909.62	1.0%	18	1.1%
5600	\$3,881,910.78	0.9%	21	1.2%
2905	\$3,806,879.16	0.9%	13	0.8%

# The Barton Series 2023-1 Trust

## Investor Reporting

Payment Date	17-May-24
Collections Period ending	30-Apr-24

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$69,248,778.23	16.8%	207	12.2%
New South Wales	\$76,659,705.15	18.6%	278	16.4%
Northern Territory	\$902,101.59	0.2%	4	0.2%
Queensland	\$9,424,924.69	2.3%	34	2.0%
South Australia	\$123,862,562.06	30.1%	714	42.1%
Tasmania	\$1,921,827.05	0.5%	6	0.4%
Victoria	\$68,415,039.46	16.6%	205	12.1%
Western Australia	\$60,861,902.67	14.8%	246	14.5%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$411,296,840.90</b>	<b>100.0%</b>	<b>1,694</b>	<b>100.0%</b>

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$326,962,933.36	79.5%	1237	73.0%
Non-metro	\$81,826,628.95	19.9%	451	26.6%
Inner city	\$2,507,278.59	0.6%	6	0.4%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$411,296,840.90</b>	<b>100.0%</b>	<b>1,694</b>	<b>100.0%</b>

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$375,731,656.89	91.4%	1533	90.5%
Residential Unit	\$33,350,589.21	8.1%	153	9.0%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,214,594.80	0.5%	8	0.5%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$411,296,840.90</b>	<b>100.0%</b>	<b>1,694</b>	<b>100.0%</b>

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$329,085,103.92	80.0%	1392	82.2%
Investment	\$82,211,736.98	20.0%	302	17.8%
	<b>\$411,296,840.90</b>	<b>100.0%</b>	<b>1,694</b>	<b>100.0%</b>

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$7,679,130.31	1.9%	27	1.6%
Pay-as-you-earn employee (casual)	\$15,941,807.67	3.9%	76	4.5%
Pay-as-you-earn employee (full time)	\$315,352,143.37	76.7%	1223	72.2%
Pay-as-you-earn employee (part time)	\$28,413,989.86	6.9%	132	7.8%
Self employed	\$20,295,733.12	4.9%	96	5.7%
No data	\$23,614,036.57	5.7%	140	8.3%
	<b>\$411,296,840.90</b>	<b>100.0%</b>	<b>1,694</b>	<b>100.0%</b>

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$388,984,924.22	94.6%	1604	94.7%
Genworth	\$22,311,916.68	5.4%	90	5.3%
	<b>\$411,296,840.90</b>	<b>100.0%</b>	<b>1,694</b>	<b>100.0%</b>

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$402,522,041.83	97.9%	1663	98.2%
0 > and <= 30 days	\$7,694,747.49	1.9%	27	1.6%
30 > and <= 60 days	\$984,731.05	0.2%	3	0.2%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$95,320.53	0.0%	1	0.1%
	<b>\$411,296,840.90</b>	<b>100.0%</b>	<b>1,694</b>	<b>100.0%</b>

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$381,019,342.19	92.6%	1590	93.9%
Fixed	\$30,277,498.71	7.4%	104	6.1%
	<b>\$411,296,840.90</b>	<b>100.0%</b>	<b>1,694</b>	<b>100.0%</b>

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.81%	104
Variable Interest Rate	6.70%	1590

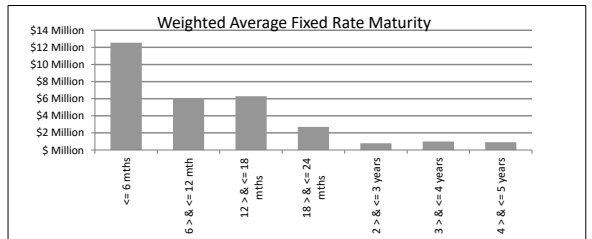
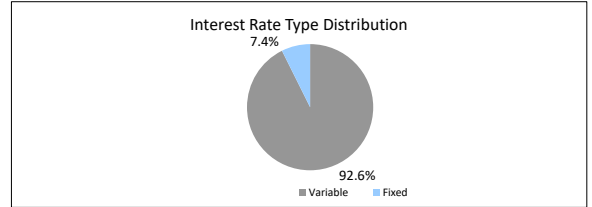
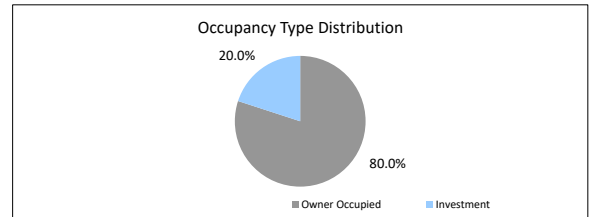
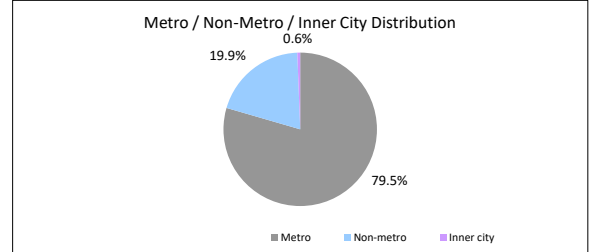
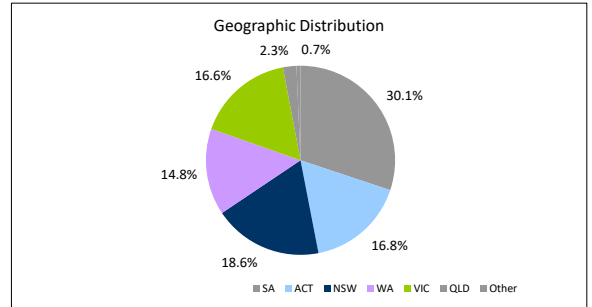
TABLE 16

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	\$12,540,629.21	41.4%	43	5.81%
6 > & <= 12 mth	\$6,045,752.65	20.0%	18	5.73%
12 > & <= 18 mths	\$6,286,462.45	20.8%	23	5.76%
18 > & <= 24 mths	\$2,699,214.70	8.9%	7	5.75%
2 > & <= 3 years	\$786,375.18	2.6%	5	6.23%
3 > & <= 4 years	\$1,001,884.90	3.3%	4	6.03%
4 > & <= 5 years	\$917,179.62	3.0%	4	6.39%
	<b>\$30,277,498.71</b>	<b>100.0%</b>	<b>104</b>	



**The Barton Series 2023-1 Trust Representative Pool**

Collections Period ending **30-Apr-24**

SUMMARY		30-Apr-24
Pool Balance		\$22,689,958.76
Number of Loans		88
Avg Loan Balance		\$257,840.44
Maximum Loan Balance		\$866,705.95
Minimum Loan Balance		\$32,068.76
Weighted Avg Interest Rate		6.36%
Weighted Avg Seasoning (mths)		62.0
Maximum Remaining Term (mths)		343.00
Weighted Avg Remaining Term (mths)		286.71
Maximum Current LVR		89.70%
Weighted Avg Current LVR		58.39%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
	<= 20%	\$1,536,410.55	6.8%	15	17.0%
	20% > & <= 30%	\$1,078,226.90	4.8%	8	9.1%
	30% > & <= 40%	\$1,311,191.51	5.8%	6	6.8%
	40% > & <= 50%	\$2,211,627.47	9.7%	10	11.4%
	50% > & <= 60%	\$4,698,445.34	20.7%	17	19.3%
	60% > & <= 65%	\$2,791,778.59	12.3%	8	9.1%
	65% > & <= 70%	\$1,554,354.69	6.9%	6	6.8%
	70% > & <= 75%	\$2,692,370.63	11.9%	7	8.0%
	75% > & <= 80%	\$1,833,299.44	8.1%	4	4.5%
	80% > & <= 85%	\$1,554,301.71	6.9%	3	3.4%
	85% > & <= 90%	\$1,427,951.93	6.3%	4	4.5%
	90% > & <= 95%	\$0.00	0.0%	0	0.0%
	95% > & <= 100%	\$0.00	0.0%	0	0.0%
		\$22,689,958.76	100.0%	88	100.0%

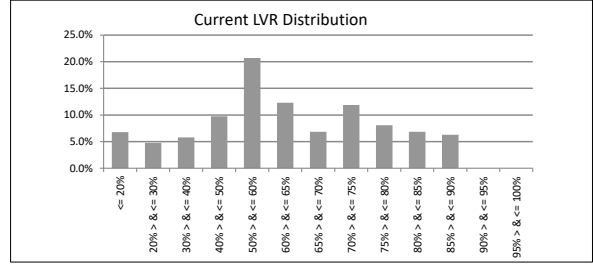


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
	\$0 > & <= \$100000	\$1,160,322.42	5.1%	16	18.2%
	\$100000 > & <= \$200000	\$3,780,354.87	16.7%	25	28.4%
	\$200000 > & <= \$300000	\$3,780,958.67	16.7%	16	18.2%
	\$300000 > & <= \$400000	\$5,456,712.67	24.0%	16	18.2%
	\$400000 > & <= \$500000	\$3,139,090.88	13.8%	7	8.0%
	\$500000 > & <= \$600000	\$1,694,161.80	7.5%	3	3.4%
	\$600000 > & <= \$700000	\$607,157.56	2.7%	1	1.1%
	\$700000 > & <= \$800000	\$2,204,493.94	9.7%	3	3.4%
	\$800000 > & <= \$900000	\$866,705.95	3.8%	1	1.1%
	\$900000 > & <= \$1000000	\$0.00	0.0%	0	0.0%
		\$22,689,958.76	100.0%	88	100.0%

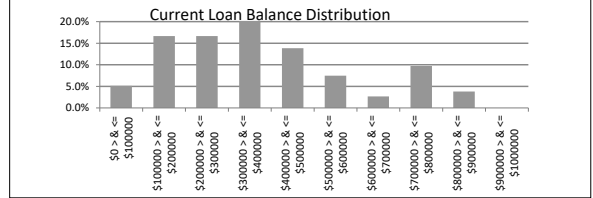


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
	<= 6 mths	\$0.00	0.0%	0	0.0%
	> & <= 12 mth	\$0.00	0.0%	0	0.0%
	12 > & <= 18 mths	\$790,695.48	3.5%	2	2.3%
	18 > & <= 24 mths	\$1,562,876.53	6.9%	3	3.4%
	2 > & <= 3 years	\$7,460,311.85	32.9%	22	25.0%
	3 > & <= 4 years	\$2,770,661.26	12.2%	13	14.8%
	4 > & <= 5 years	\$1,510,913.66	6.7%	5	5.7%
	5 > & <= 6 years	\$2,286,425.31	10.1%	8	9.1%
	6 > & <= 7 years	\$437,944.75	1.9%	3	3.4%
	7 > & <= 8 years	\$1,192,694.39	5.3%	4	4.5%
	8 > & <= 9 years	\$477,637.39	2.1%	4	4.5%
	9 > & <= 10 years	\$1,057,143.19	4.7%	4	4.5%
	> 10 years	\$3,142,654.95	13.9%	20	22.7%
		\$22,689,958.76	100.0%	88	100.0%

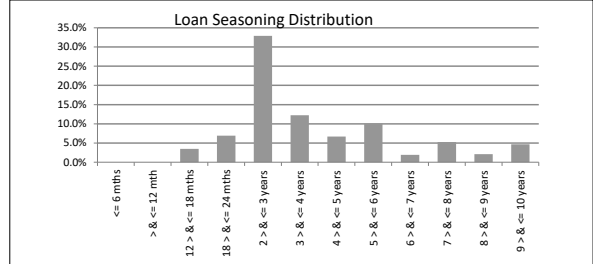


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
	Australian Capital Territory	\$5,025,416.00	22.1%	13	14.8%
	New South Wales	\$3,381,141.28	14.9%	10	11.4%
	Northern Territory	\$222,608.34	1.0%	1	1.1%
	Queensland	\$163,626.53	0.7%	1	1.1%
	South Australia	\$7,495,743.73	33.0%	35	39.8%
	Tasmania	\$204,711.06	0.9%	1	1.1%
	Victoria	\$3,027,586.39	13.3%	13	14.8%
	Western Australia	\$3,169,125.43	14.0%	14	15.9%
		\$22,689,958.76	100.0%	88	100.0%

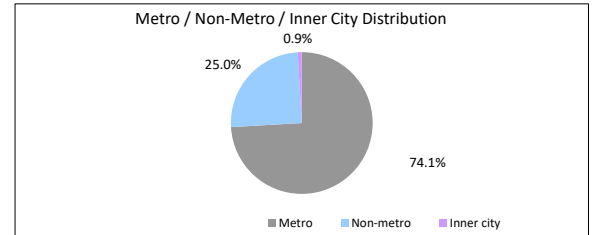


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
	Metro	\$16,807,347.75	74.1%	57	64.8%
	Non-metro	\$5,672,138.12	25.0%	30	34.1%
	Inner city	\$210,472.89	0.9%	1	1.1%
		\$22,689,958.76	100.0%	88	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
	Residential House	\$20,374,960.33	89.8%	80	90.9%
	Residential Unit	\$2,104,525.54	9.3%	7	8.0%
	Rural	\$0.00	0.0%	0	0.0%
	Semi-Rural	\$0.00	0.0%	0	0.0%
	High Density	\$210,472.89	0.9%	1	1.1%
		\$22,689,958.76	100.0%	88	100.0%

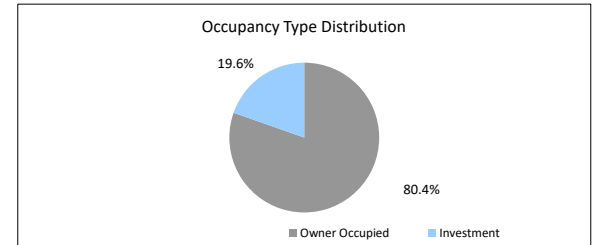


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
	Owner Occupied	\$18,238,385.36	80.4%	68	77.3%
	Investment	\$4,451,573.40	19.6%	20	22.7%
		\$22,689,958.76	100.0%	88	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
	Contractor	\$163,626.53	0.7%	1	1.1%
	Pay-as-you-earn employee (casual)	\$328,038.55	1.4%	2	2.3%
	Pay-as-you-earn employee (full time)	\$19,075,919.31	84.1%	69	78.4%
	Pay-as-you-earn employee (part time)	\$2,044,609.33	9.0%	11	12.5%
	Self employed	\$512,039.86	2.3%	2	2.3%
	No data	\$334,788.52	1.5%	2	2.3%
	Other	\$230,936.66	1.0%	1	1.1%
		\$22,689,958.76	100.0%	88	100.0%

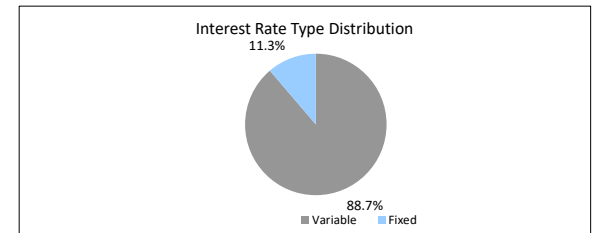


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
	<=0 days	\$21,388,981.04	94.3%	85	96.6%
	0 > and <= 30 days	\$1,300,977.72	5.7%	3	3.4%
	30 > and <= 60 days	\$0.00	0.0%	0	0.0%
	60 > and <= 90 days	\$0.00	0.0%	0	0.0%
	90 > days	\$0.00	0.0%	0	0.0%
		\$22,689,958.76	100.0%	88	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
	Variable	\$20,136,774.78	88.7%	78	88.6%
	Fixed	\$2,553,183.98	11.3%	10	11.4%
		\$22,689,958.76	100.0%	88	100.0%