

# The Barton Series 2023-1 Trust

## Investor Reporting

Payment Date	17-Oct-24
Collections Period ending	30-Sep-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	337,820,970.69	337,820,970.69	73.44%	17/10/2024	5.47%	8.00%	10.59%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	17/10/2024	6.20%	2.75%	3.64%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	17/10/2024	7.20%	1.15%	1.52%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/10/2024	7.70%	0.25%	0.33%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/10/2024	11.00%	N/A	N/A	AU3FN0080651

	AT ISSUE	30-Sep-24
Pool Balance	\$495,999,885.13	\$374,822,391.56
Number of Loans	1,935	1,583
Avg Loan Balance	\$256,330.69	\$236,779.78
Maximum Loan Balance	\$986,752.58	\$942,222.61
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.61%
Weighted Avg Seasoning (mths)	55.1	70.2
Maximum Remaining Term (mths)	357.00	342.00
Weighted Avg Remaining Term (mths)	292.83	278.75
Maximum Current LVR	89.90%	89.75%
Weighted Avg Current LVR	56.66%	53.95%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	2	\$295,955.75	0.08%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	1	\$567,000.85	0.15%

TABLE 1	Balance	% of Balance	Loan Count	% of Loan Count
Current LVR				
<= 20%	\$22,530,805.10	6.0%	366	23.1%
20% > & <= 30%	\$27,566,385.89	7.4%	166	10.5%
30% > & <= 40%	\$41,434,068.54	11.1%	189	11.9%
40% > & <= 50%	\$56,591,168.40	15.1%	203	12.8%
50% > & <= 60%	\$67,184,890.34	17.9%	209	13.2%
60% > & <= 65%	\$40,571,648.77	10.8%	123	7.8%
65% > & <= 70%	\$34,436,450.58	9.2%	99	6.3%
70% > & <= 75%	\$32,147,585.77	8.6%	89	5.6%
75% > & <= 80%	\$22,099,757.01	5.9%	61	3.9%
80% > & <= 85%	\$17,635,774.61	4.7%	49	3.1%
85% > & <= 90%	\$12,623,856.55	3.4%	29	1.8%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$374,822,391.56	100.0%	1,583	100.0%

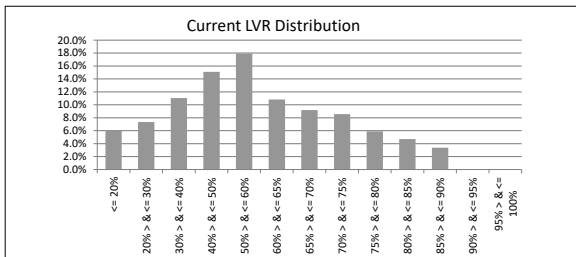


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$3,345,080.08	0.9%	57	3.6%
25% > & <= 30%	\$5,761,712.53	1.5%	64	4.0%
30% > & <= 40%	\$13,567,716.94	3.6%	92	5.8%
40% > & <= 50%	\$26,389,574.44	7.0%	133	8.4%
50% > & <= 60%	\$37,377,618.37	10.0%	168	10.6%
60% > & <= 65%	\$25,076,999.22	6.7%	109	6.9%
65% > & <= 70%	\$37,282,345.58	9.9%	156	9.9%
70% > & <= 75%	\$41,117,677.69	11.0%	166	10.5%
75% > & <= 80%	\$117,089,004.86	31.2%	407	25.7%
80% > & <= 85%	\$5,682,109.90	1.5%	19	1.2%
85% > & <= 90%	\$35,476,293.73	9.5%	118	7.5%
90% > & <= 95%	\$26,459,941.57	7.1%	93	5.9%
95% > & <= 100%	\$196,316.65	0.1%	1	0.1%
	\$374,822,391.56	100.0%	1,583	100.0%

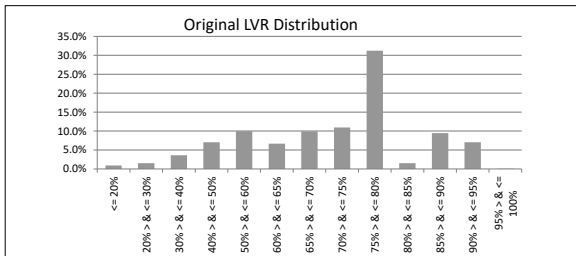


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$5,235,457.06	1.4%	115	7.3%
10 year > & <= 12 years	\$3,967,253.71	1.1%	55	3.5%
12 year > & <= 14 years	\$5,713,804.85	1.5%	70	4.4%
14 year > & <= 16 years	\$12,918,804.39	3.4%	113	7.1%
16 year > & <= 18 years	\$26,855,620.51	7.2%	162	10.2%
18 year > & <= 20 years	\$23,730,347.31	6.3%	119	7.5%
20 year > & <= 22 years	\$36,738,055.14	9.8%	173	10.9%
22 year > & <= 24 years	\$53,313,441.32	14.2%	193	12.2%
24 year > & <= 26 years	\$84,314,222.46	22.5%	255	16.1%
26 year > & <= 28 years	\$110,414,275.14	29.5%	301	19.0%
28 year > & <= 31 years	\$11,621,109.67	3.1%	27	1.7%
	\$374,822,391.56	100.0%	1,583	100.0%

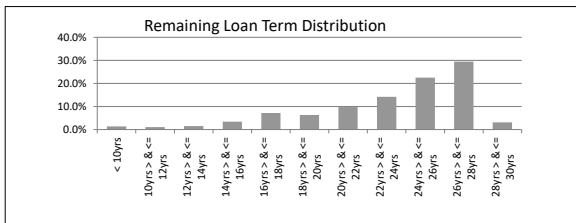


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$23,985,751.67	6.4%	487	30.8%
\$100000 > & <= \$200000	\$44,603,103.71	11.9%	300	19.0%
\$200000 > & <= \$300000	\$71,701,939.75	19.1%	287	18.1%
\$300000 > & <= \$400000	\$78,855,604.27	21.0%	226	14.3%
\$400000 > & <= \$500000	\$58,707,800.23	15.7%	132	8.3%
\$500000 > & <= \$600000	\$38,364,051.88	10.2%	70	4.4%
\$600000 > & <= \$700000	\$22,479,835.37	6.0%	35	2.2%
\$700000 > & <= \$800000	\$20,726,312.90	5.5%	28	1.8%
\$800000 > & <= \$900000	\$10,719,648.02	2.9%	13	0.8%
\$900000 > & <= \$1000000	\$4,678,343.76	1.2%	5	0.3%
	\$374,822,391.56	100.0%	1,583	100.0%

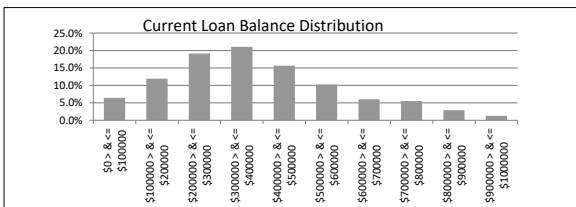


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%
18 > & <= 24 mths	\$19,447,362.36	5.2%	50	3.2%
2 > & <= 3 years	\$67,546,779.18	18.0%	210	13.3%
3 > & <= 4 years	\$53,406,031.79	14.2%	182	11.5%
4 > & <= 5 years	\$46,989,604.56	12.5%	162	10.2%
5 > & <= 6 years	\$47,491,754.00	12.7%	159	10.0%
6 > & <= 7 years	\$29,278,894.33	7.8%	108	6.8%
7 > & <= 8 years	\$31,614,808.23	8.4%	142	9.0%
8 > & <= 9 years	\$17,411,598.21	4.6%	94	5.9%
9 > & <= 10 years	\$14,818,083.88	4.0%	84	5.3%
> 10 years	\$46,817,475.02	12.5%	392	24.8%
	\$374,822,391.56	100.0%	1,583	100.0%

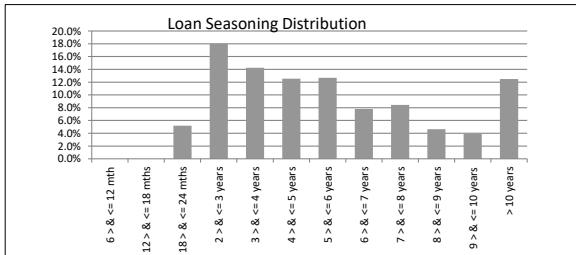


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
2611	\$9,332,349.73	2.5%	29	1.8%
2913	\$6,928,166.72	1.8%	19	1.2%
2914	\$6,924,912.51	1.8%	16	1.0%
2620	\$5,637,749.67	1.5%	19	1.2%
5608	\$4,963,804.72	1.3%	38	2.4%
2615	\$3,828,297.56	1.0%	13	0.8%
2902	\$3,794,145.12	1.0%	17	1.1%
2905	\$3,736,499.58	1.0%	13	0.8%
5600	\$3,673,566.01	1.0%	22	1.4%
5700	\$3,551,088.22	0.9%	25	1.6%

# The Barton Series 2023-1 Trust

## Investor Reporting

Payment Date	17-Oct-24
Collections Period ending	30-Sep-24

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$63,690,161.75	17.0%	197	12.4%
New South Wales	\$71,596,328.33	19.1%	263	16.6%
Northern Territory	\$872,494.80	0.2%	4	0.3%
Queensland	\$8,660,357.68	2.3%	33	2.1%
South Australia	\$115,083,047.61	30.7%	677	42.8%
Tasmania	\$1,935,564.55	0.5%	6	0.4%
Victoria	\$58,275,118.68	15.5%	182	11.5%
Western Australia	\$54,709,318.16	14.6%	221	14.0%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$374,822,391.56</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$300,097,226.57	80.1%	1161	73.3%
Non-metro	\$73,357,648.30	19.6%	417	26.3%
Inner city	\$1,367,516.69	0.4%	5	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$374,822,391.56</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$341,917,463.36	91.2%	1429	90.3%
Residential Unit	\$30,981,951.94	8.3%	148	9.3%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,922,976.26	0.5%	6	0.4%
Undefined	\$0.00	0.0%	0	0.0%
	<b>\$374,822,391.56</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$299,957,133.92	80.0%	1302	82.2%
Investment	\$74,865,257.64	20.0%	281	17.8%
	<b>\$374,822,391.56</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$7,083,586.54	1.9%	24	1.5%
Pay-as-you-earn employee (casual)	\$15,085,020.69	4.0%	72	4.5%
Pay-as-you-earn employee (full time)	\$285,601,834.86	76.2%	1133	71.6%
Pay-as-you-earn employee (part time)	\$25,692,510.96	6.9%	122	7.7%
Self employed	\$20,768,792.71	5.5%	98	6.2%
No data	\$20,590,645.80	5.5%	134	8.5%
	<b>\$374,822,391.56</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$356,266,236.19	95.0%	1504	95.0%
Genworth	\$18,556,155.37	5.0%	79	5.0%
	<b>\$374,822,391.56</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$368,916,161.09	98.4%	1563	98.7%
0 > and <= 30 days	\$5,043,273.87	1.3%	17	1.1%
30 > and <= 60 days	\$295,955.75	0.1%	2	0.1%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$567,000.85	0.2%	1	0.1%
	<b>\$374,822,391.56</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$354,146,062.09	94.5%	1509	95.3%
Fixed	\$20,676,329.47	5.5%	74	4.7%
	<b>\$374,822,391.56</b>	<b>100.0%</b>	<b>1,583</b>	<b>100.0%</b>

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.92%	74
Variable Interest Rate	6.65%	1509

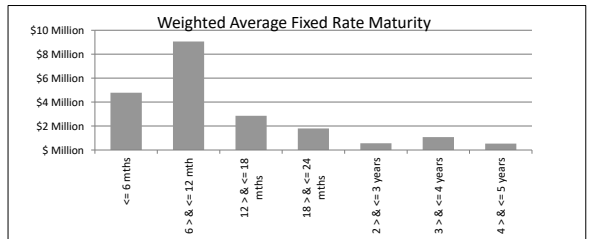
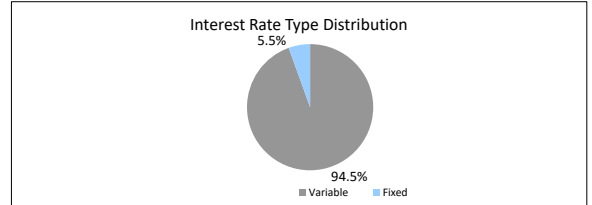
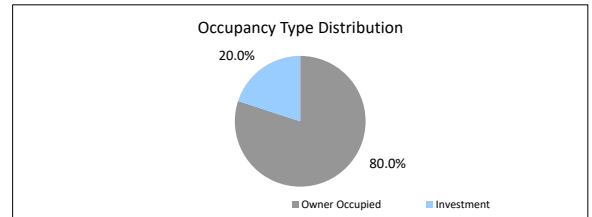
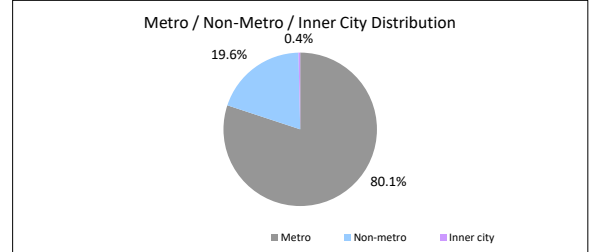
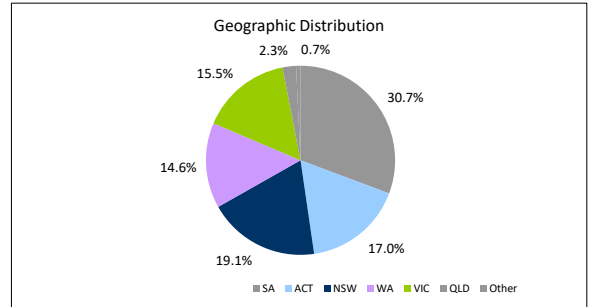
TABLE 16

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	\$4,780,850.51	23.1%	14	5.78%
6 > & <= 12 mth	\$9,060,729.65	43.8%	34	5.91%
12 > & <= 18 mths	\$2,863,022.76	13.8%	8	5.79%
18 > & <= 24 mths	\$1,798,559.37	8.7%	8	6.17%
2 > & <= 3 years	\$563,723.68	2.7%	3	6.29%
3 > & <= 4 years	\$1,075,403.21	5.2%	5	6.11%
4 > & <= 5 years	\$534,040.29	2.6%	2	6.49%
	<b>\$20,676,329.47</b>	<b>100.0%</b>	<b>74</b>	



# The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **30-Sep-24**

SUMMARY		30-Sep-24
Pool Balance		\$17,759,821.70
Number of Loans		76
Avg Loan Balance		\$233,681.86
Maximum Loan Balance		\$767,256.69
Minimum Loan Balance		\$42,918.74
Weighted Avg Interest Rate		6.40%
Weighted Avg Seasoning (mths)		71.5
Maximum Remaining Term (mths)		338.00
Weighted Avg Remaining Term (mths)		275.56
Maximum Current LVR		90.70%
Weighted Avg Current LVR		55.99%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,453,645.04	8.2%	15	19.7%
20% > & <= 30%		\$765,276.23	4.3%	6	7.9%
30% > & <= 40%		\$728,604.95	4.1%	2	2.6%
40% > & <= 50%		\$2,135,032.19	12.0%	11	14.5%
50% > & <= 60%		\$4,484,765.84	25.3%	18	23.7%
60% > & <= 65%		\$1,891,539.33	10.7%	5	6.6%
65% > & <= 70%		\$1,526,217.84	8.6%	6	7.9%
70% > & <= 75%		\$1,514,600.42	8.5%	5	6.6%
75% > & <= 80%		\$1,506,127.29	8.5%	3	3.9%
80% > & <= 85%		\$513,627.34	2.9%	1	1.3%
85% > & <= 90%		\$1,054,345.60	5.9%	3	3.9%
90% > & <= 95%		\$186,039.63	1.0%	1	1.3%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$17,759,821.70	100.0%	76	100.0%

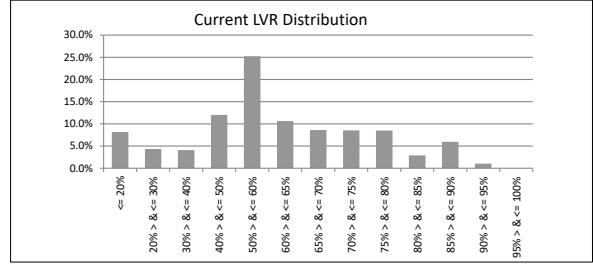


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000		\$1,143,523.71	6.4%	16	21.1%
\$100000 > & <= \$200000		\$3,418,589.71	19.2%	23	30.3%
\$200000 > & <= \$300000		\$3,688,410.93	20.8%	15	19.7%
\$300000 > & <= \$400000		\$4,195,781.80	23.6%	12	15.8%
\$400000 > & <= \$500000		\$2,263,295.11	12.7%	5	6.6%
\$500000 > & <= \$600000		\$1,678,921.61	9.5%	3	3.9%
\$600000 > & <= \$700000		\$604,042.14	3.4%	1	1.3%
\$700000 > & <= \$800000		\$767,256.69	4.3%	1	1.3%
\$800000 > & <= \$900000		\$0.00	0.0%	0	0.0%
\$900000 > & <= \$1000000		\$0.00	0.0%	0	0.0%
		\$17,759,821.70	100.0%	76	100.0%

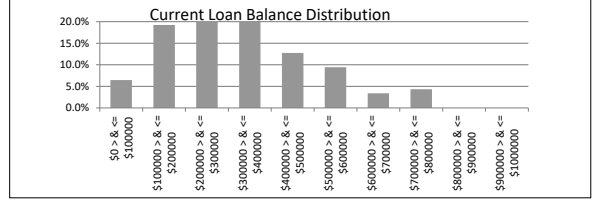


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$0.00	0.0%	0	0.0%
18 > & <= 24 mths		\$784,852.04	4.4%	2	2.6%
2 > & <= 3 years		\$4,736,437.05	26.7%	14	18.4%
3 > & <= 4 years		\$1,215,002.06	6.8%	7	9.2%
4 > & <= 5 years		\$3,308,169.88	18.6%	14	18.4%
5 > & <= 6 years		\$1,460,395.07	8.2%	6	7.9%
6 > & <= 7 years		\$1,143,789.08	6.4%	5	6.6%
7 > & <= 8 years		\$1,011,711.08	5.7%	3	3.9%
8 > & <= 9 years		\$599,983.48	3.4%	5	6.6%
9 > & <= 10 years		\$125,845.69	0.7%	1	1.3%
> 10 years		\$3,373,636.27	19.0%	19	25.0%
		\$17,759,821.70	100.0%	76	100.0%

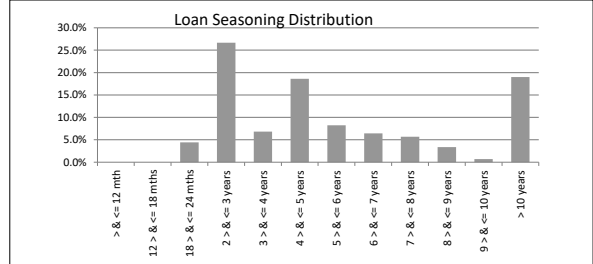


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$2,651,710.39	14.9%	9	11.8%
New South Wales		\$2,318,374.86	13.1%	8	10.5%
Northern Territory		\$216,524.28	1.2%	1	1.3%
Queensland		\$162,527.91	0.9%	1	1.3%
South Australia		\$7,013,680.85	39.5%	33	43.4%
Tasmania		\$202,410.10	1.1%	1	1.3%
Victoria		\$2,919,858.99	16.4%	12	15.8%
Western Australia		\$2,274,734.32	12.8%	11	14.5%
		\$17,759,821.70	100.0%	76	100.0%

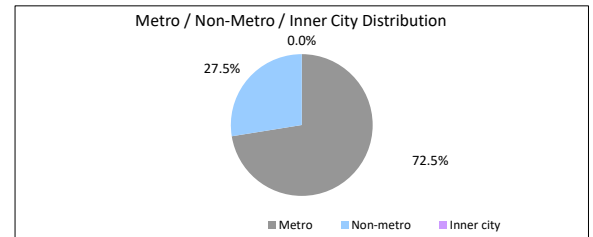


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$12,869,097.81	72.5%	49	64.5%
Non-metro		\$4,890,723.89	27.5%	27	35.5%
Inner city		\$0.00	0.0%	0	0.0%
		\$17,759,821.70	100.0%	76	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$16,402,003.45	92.4%	70	92.1%
Residential Unit		\$1,357,818.25	7.6%	6	7.9%
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%
		\$17,759,821.70	100.0%	76	100.0%

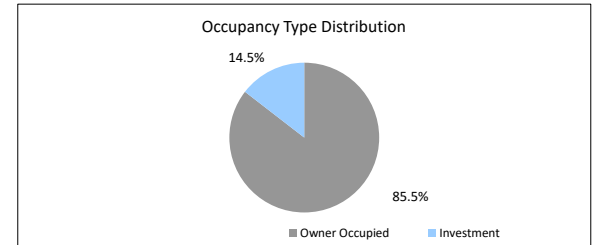


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$15,179,047.33	85.5%	61	80.3%
Investment		\$2,580,774.37	14.5%	15	19.7%
		\$17,759,821.70	100.0%	76	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$162,527.91	0.9%	1	1.3%
Pay-as-you-earn employee (casual)		\$113,991.61	0.6%	1	1.3%
Pay-as-you-earn employee (full time)		\$14,604,852.89	82.2%	59	77.6%
Pay-as-you-earn employee (part time)		\$1,990,697.16	11.2%	11	14.5%
Self employed		\$347,648.78	2.0%	1	1.3%
No data		\$313,936.88	1.8%	2	2.6%
Other		\$226,166.47	1.3%	1	1.3%
		\$17,759,821.70	100.0%	76	100.0%

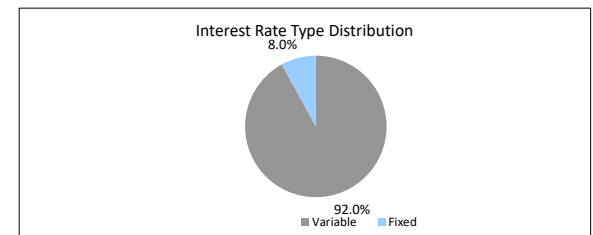


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$16,068,153.86	90.5%	71	93.4%
0 > and <= 30 days		\$1,505,628.21	8.5%	4	5.3%
30 > and <= 60 days		\$0.00	0.0%	0	0.0%
60 > and <= 90 days		\$186,039.63	1.0%	1	1.3%
90 > days		\$0.00	0.0%	0	0.0%
		\$17,759,821.70	100.0%	76	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$16,342,797.28	92.0%	71	93.4%
Fixed		\$1,417,024.42	8.0%	5	6.6%
		\$17,759,821.70	100.0%	76	100.0%