

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	18-Dec-23
Collections Period ending	30-Nov-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	419,169,303.83	419,169,303.83	91.12%	18/12/2023	5.46%	8.00%	8.71%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	18/12/2023	6.19%	2.75%	2.99%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	18/12/2023	7.19%	1.15%	1.25%	AU3FN0080636
C	AA(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	18/12/2023	7.69%	0.25%	0.27%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	18/12/2023	10.99%	N/A	N/A	AU3FN0080651

	AT ISSUE	30-Nov-23
Pool Balance	\$495,999,885.13	\$455,525,103.01
Number of Loans	1,935	1,831
Avg Loan Balance	\$256,330.69	\$248,784.87
Maximum Loan Balance	\$986,752.58	\$976,425.48
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.67%
Weighted Avg Seasoning (mths)	55.1	59.9
Maximum Remaining Term (mths)	357.00	352.00
Weighted Avg Remaining Term (mths)	292.83	288.68
Maximum Current LVR	89.90%	90.61%
Weighted Avg Current LVR	56.66%	55.79%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	0	\$0.00	0.00%
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%	\$26,145,203.26	5.7%	381	20.8%
20% > & <= 30%	\$28,630,235.66	6.3%	180	9.8%
30% > & <= 40%	\$48,847,436.92	10.7%	220	12.0%
40% > & <= 50%	\$57,031,747.14	12.5%	207	11.3%
50% > & <= 60%	\$81,768,806.46	18.0%	256	14.0%
60% > & <= 65%	\$42,643,111.69	9.4%	128	7.0%
65% > & <= 70%	\$46,857,811.47	10.3%	137	7.5%
70% > & <= 75%	\$48,538,297.35	10.7%	123	6.7%
75% > & <= 80%	\$34,156,971.20	7.5%	89	4.9%
80% > & <= 85%	\$18,968,451.10	4.2%	60	3.3%
85% > & <= 90%	\$21,606,819.56	4.7%	49	2.7%
90% > & <= 95%	\$330,211.20	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$455,525,103.01	100.0%	1,831	100.0%

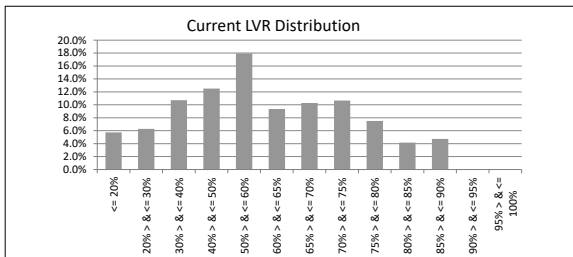


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$4,294,226.40	0.9%	66	3.6%
25% > & <= 30%	\$7,616,541.63	1.7%	77	4.2%
30% > & <= 40%	\$16,982,591.40	3.7%	106	5.8%
40% > & <= 50%	\$29,765,261.78	6.5%	145	7.9%
50% > & <= 60%	\$44,144,355.27	9.7%	192	10.5%
60% > & <= 65%	\$34,157,858.80	7.5%	134	7.3%
65% > & <= 70%	\$43,759,230.28	9.6%	178	9.7%
70% > & <= 75%	\$52,753,915.64	11.6%	191	10.4%
75% > & <= 80%	\$143,600,969.04	31.5%	478	26.1%
80% > & <= 85%	\$6,364,192.76	1.4%	22	1.2%
85% > & <= 90%	\$40,569,746.69	8.9%	133	7.3%
90% > & <= 95%	\$31,309,473.61	6.9%	108	5.9%
95% > & <= 100%	\$206,739.71	0.0%	1	0.1%
	\$455,525,103.01	100.0%	1,831	100.0%

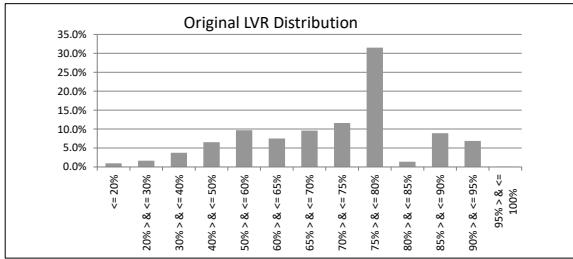


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$4,905,512.59	1.1%	105	5.7%
10 year > & <= 12 years	\$3,704,557.25	0.8%	56	3.1%
12 year > & <= 14 years	\$7,956,348.27	1.7%	84	4.6%
14 year > & <= 16 years	\$11,012,752.09	2.4%	101	5.5%
16 year > & <= 18 years	\$23,258,233.32	5.1%	147	8.0%
18 year > & <= 20 years	\$31,018,621.88	6.8%	169	9.2%
20 year > & <= 22 years	\$35,089,203.20	7.7%	156	8.5%
22 year > & <= 24 years	\$57,901,923.04	12.7%	232	12.7%
24 year > & <= 26 years	\$86,352,929.49	19.0%	265	14.5%
26 year > & <= 28 years	\$125,999,560.58	27.7%	337	18.4%
28 year > & <= 31 years	\$68,325,461.30	15.0%	179	9.8%
	\$455,525,103.01	100.0%	1,831	100.0%

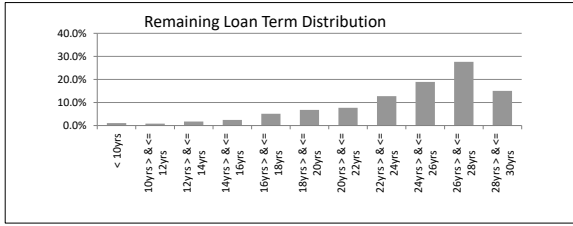


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$27,563,563.18	6.1%	512	28.0%
\$100000 > & <= \$200000	\$53,564,844.61	11.8%	363	19.8%
\$200000 > & <= \$300000	\$86,494,111.62	19.0%	344	18.8%
\$300000 > & <= \$400000	\$89,004,305.14	19.5%	255	13.9%
\$400000 > & <= \$500000	\$70,176,021.66	15.4%	158	8.6%
\$500000 > & <= \$600000	\$48,200,516.25	10.6%	88	4.8%
\$600000 > & <= \$700000	\$35,623,347.83	7.8%	55	3.0%
\$700000 > & <= \$800000	\$23,127,907.58	5.1%	31	1.7%
\$800000 > & <= \$900000	\$14,241,692.37	3.1%	17	0.9%
\$900000 > & <= \$1000000	\$7,528,792.97	1.7%	8	0.4%
	\$455,525,103.01	100.0%	1,831	100.0%

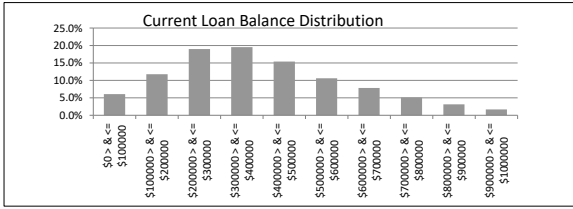


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$6,002,245.68	1.3%	10	0.5%
12 > & <= 18 mths	\$45,089,189.95	9.9%	128	7.0%
18 > & <= 24 mths	\$33,659,800.27	7.4%	116	6.3%
2 > & <= 3 years	\$74,035,782.98	16.3%	226	12.3%
3 > & <= 4 years	\$65,444,025.51	14.4%	210	11.5%
4 > & <= 5 years	\$55,976,078.84	12.3%	182	9.9%
5 > & <= 6 years	\$37,283,300.88	8.2%	130	7.1%
6 > & <= 7 years	\$38,856,883.22	8.5%	155	8.5%
7 > & <= 8 years	\$23,703,408.18	5.2%	131	7.2%
8 > & <= 9 years	\$19,095,220.15	4.2%	95	5.2%
9 > & <= 10 years	\$12,335,815.39	2.7%	78	4.3%
> 10 years	\$44,043,351.96	9.7%	370	20.2%
	\$455,525,103.01	100.0%	1,831	100.0%

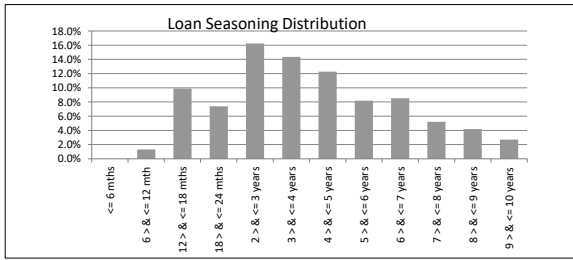


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
2611	\$11,166,617.74	2.5%	32	1.7%
2914	\$10,331,662.20	2.3%	23	1.3%
2913	\$7,215,520.80	1.6%	18	1.0%
5608	\$6,030,088.96	1.3%	46	2.5%
2620	\$5,907,403.18	1.3%	19	1.0%
2615	\$4,575,030.49	1.0%	15	0.8%
2607	\$4,402,390.12	1.0%	9	0.5%
2902	\$4,093,247.82	0.9%	20	1.1%
2905	\$4,039,443.25	0.9%	14	0.8%
5700	\$3,864,744.91	0.8%	27	1.5%

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	18-Dec-23
Collections Period ending	30-Nov-23

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$87,337,380.86	19.2%	259	14.1%
New South Wales	\$74,712,756.25	16.4%	272	14.9%
Northern Territory	\$1,170,879.06	0.3%	4	0.2%
Queensland	\$12,583,526.69	2.8%	44	2.4%
South Australia	\$135,688,938.75	29.8%	762	41.6%
Tasmania	\$3,065,233.45	0.7%	8	0.4%
Victoria	\$76,230,266.18	16.7%	222	12.1%
Western Australia	\$64,736,121.77	14.2%	260	14.2%
Undefined	\$0.00	0.0%	0	0.0%
	\$455,525,103.01	100.0%	1,831	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$353,854,355.63	77.7%	1310	71.5%
Non-metro	\$99,141,595.30	21.8%	515	28.1%
Inner city	\$2,528,952.08	0.6%	6	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	\$455,525,103.01	100.0%	1,831	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$412,534,772.95	90.6%	1649	90.1%
Residential Unit	\$39,802,458.16	8.7%	172	9.4%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$3,187,871.90	0.7%	10	0.5%
Undefined	\$0.00	0.0%	0	0.0%
	\$455,525,103.01	100.0%	1,831	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$367,429,354.94	80.7%	1504	82.1%
Investment	\$88,095,748.07	19.3%	327	17.9%
	\$455,525,103.01	100.0%	1,831	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$8,362,498.92	1.8%	28	1.5%
Pay-as-you-earn employee (casual)	\$17,149,080.92	3.8%	82	4.5%
Pay-as-you-earn employee (full time)	\$349,222,909.01	76.7%	1318	72.0%
Pay-as-you-earn employee (part time)	\$30,338,447.80	6.7%	142	7.8%
Self employed	\$25,080,903.08	5.5%	112	6.1%
No data	\$25,371,263.28	5.6%	149	8.1%
	\$455,525,103.01	100.0%	1,831	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$430,953,865.74	94.6%	1730	94.5%
Genworth	\$24,571,237.27	5.4%	101	5.5%
	\$455,525,103.01	100.0%	1,831	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$448,580,340.61	98.5%	1805	98.6%
0 > and <= 30 days	\$6,944,762.40	1.5%	26	1.4%
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%
	\$455,525,103.01	100.0%	1,831	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$422,145,529.56	92.7%	1716	93.7%
Fixed	\$33,379,573.45	7.3%	115	6.3%
	\$455,525,103.01	100.0%	1,831	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.71%	115
Variable Interest Rate	6.75%	1716

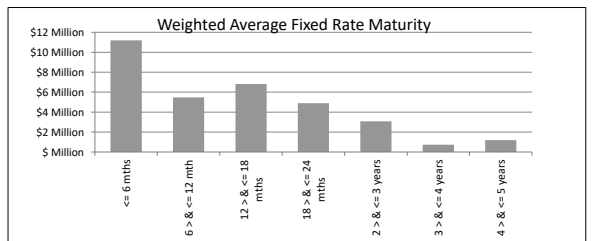
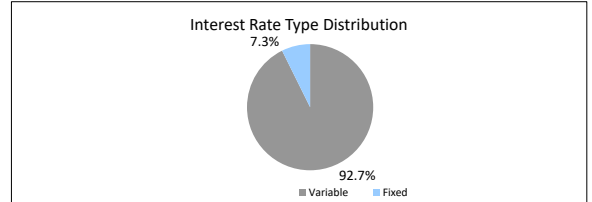
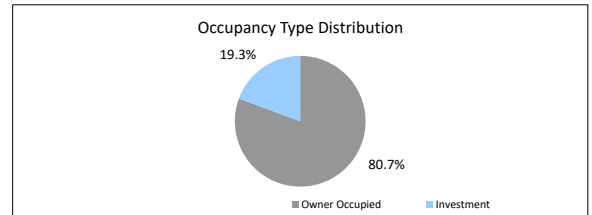
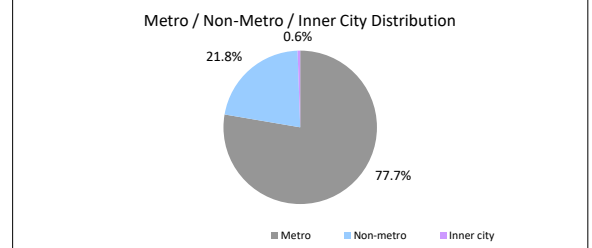
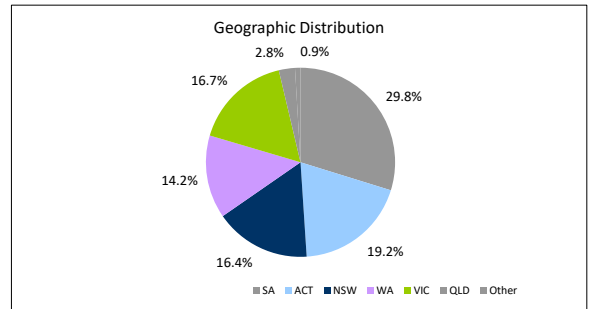
TABLE 16

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	\$11,186,761.05	33.5%	37	5.39%
6 > & <= 12 mth	\$5,482,370.51	16.4%	18	6.01%
12 > & <= 18 mths	\$6,821,201.49	20.4%	24	5.78%
18 > & <= 24 mths	\$4,902,331.95	14.7%	16	5.76%
2 > & <= 3 years	\$3,073,567.26	9.2%	12	5.84%
3 > & <= 4 years	\$728,209.58	2.2%	2	5.99%
4 > & <= 5 years	\$1,185,131.61	3.6%	6	6.32%
	\$33,379,573.45	100.0%	115	



The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **30-Nov-23**

SUMMARY		30-Nov-23
Pool Balance		\$24,440,831.43
Number of Loans		94
Avg Loan Balance		\$260,008.85
Maximum Loan Balance		\$871,917.61
Minimum Loan Balance		\$24,415.18
Weighted Avg Interest Rate		6.31%
Weighted Avg Seasoning (mths)		57.0
Maximum Remaining Term (mths)		348.00
Weighted Avg Remaining Term (mths)		292.24
Maximum Current LVR		89.90%
Weighted Avg Current LVR		58.18%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,694,133.46	6.9%	16	17.0%
20% > & <= 30%		\$1,217,473.06	5.0%	9	9.6%
30% > & <= 40%		\$1,743,948.60	7.1%	8	8.5%
40% > & <= 50%		\$2,802,508.16	11.5%	10	10.6%
50% > & <= 60%		\$4,165,612.61	17.0%	14	14.9%
60% > & <= 65%		\$3,954,785.25	16.2%	13	13.8%
65% > & <= 70%		\$671,953.54	2.7%	3	3.2%
70% > & <= 75%		\$2,326,691.74	9.5%	6	6.4%
75% > & <= 80%		\$2,372,717.53	9.7%	8	8.4%
80% > & <= 85%		\$1,571,055.45	6.4%	3	3.2%
85% > & <= 90%		\$1,919,952.03	7.9%	6	6.4%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$24,440,831.43	100.0%	94	100.0%

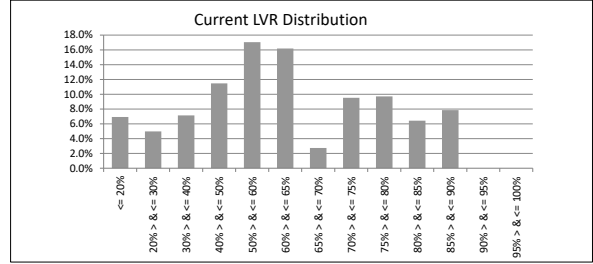


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000		\$1,162,969.64	4.8%	16	17.0%
\$100000 > & <= \$200000		\$4,072,888.90	16.7%	27	28.7%
\$200000 > & <= \$300000		\$4,911,836.93	20.1%	20	21.3%
\$300000 > & <= \$400000		\$5,231,007.48	21.4%	15	16.0%
\$400000 > & <= \$500000		\$3,150,221.65	12.9%	7	7.4%
\$500000 > & <= \$600000		\$2,210,109.14	9.0%	4	4.3%
\$600000 > & <= \$700000		\$610,199.49	2.5%	1	1.1%
\$700000 > & <= \$800000		\$2,219,680.59	9.1%	3	3.2%
\$800000 > & <= \$900000		\$871,917.61	3.6%	1	1.1%
\$900000 > & <= \$1000000		\$0.00	0.0%	0	0.0%
		\$24,440,831.43	100.0%	94	100.0%

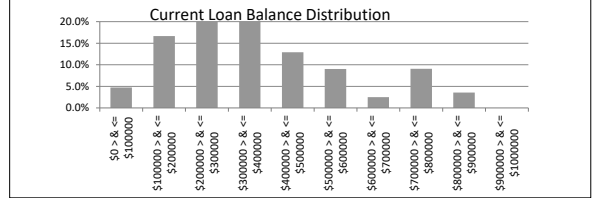


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$590,329.15	2.4%	1	1.1%
12 > & <= 18 mths		\$2,539,583.52	10.4%	6	6.4%
18 > & <= 24 mths		\$4,790,334.99	19.6%	12	12.8%
2 > & <= 3 years		\$3,308,525.44	13.5%	13	13.8%
3 > & <= 4 years		\$3,667,449.71	15.0%	14	14.9%
4 > & <= 5 years		\$1,307,892.70	5.4%	5	5.3%
5 > & <= 6 years		\$1,713,217.93	7.0%	7	7.4%
6 > & <= 7 years		\$790,367.83	3.2%	2	2.1%
7 > & <= 8 years		\$1,268,941.52	5.2%	8	8.5%
8 > & <= 9 years		\$134,110.20	0.5%	1	1.1%
9 > & <= 10 years		\$1,206,779.44	4.9%	4	4.3%
> 10 years		\$3,123,299.00	12.8%	21	22.3%
		\$24,440,831.43	100.0%	94	100.0%

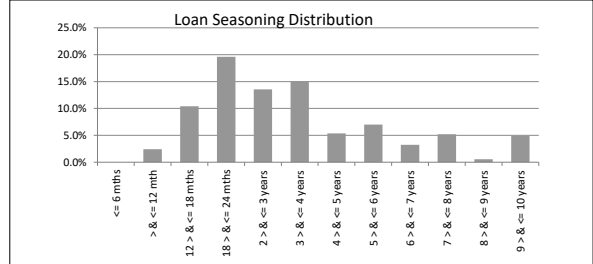


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$5,008,229.04	20.5%	13	13.8%
New South Wales		\$3,962,874.58	16.2%	12	12.8%
Northern Territory		\$228,495.70	0.9%	1	1.1%
Queensland		\$440,270.52	1.8%	2	2.1%
South Australia		\$8,039,332.26	32.9%	37	39.4%
Tasmania		\$206,991.26	0.8%	1	1.1%
Victoria		\$3,052,991.68	12.5%	13	13.8%
Western Australia		\$3,501,646.39	14.3%	15	16.0%
		\$24,440,831.43	100.0%	94	100.0%

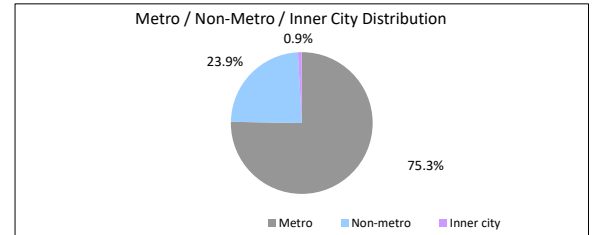


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$18,397,161.66	75.3%	61	64.9%
Non-metro		\$5,830,780.97	23.9%	32	34.0%
Inner city		\$212,888.80	0.9%	1	1.1%
		\$24,440,831.43	100.0%	94	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$21,952,660.12	89.8%	84	89.4%
Residential Unit		\$2,275,282.51	9.3%	9	9.6%
Rural		\$0.00	0.0%	0	0.0%
Semi-Rural		\$0.00	0.0%	0	0.0%
High Density		\$212,888.80	0.9%	1	1.1%
		\$24,440,831.43	100.0%	94	100.0%

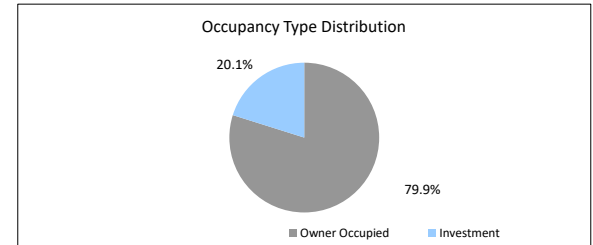


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$19,516,054.42	79.9%	72	76.6%
Investment		\$4,924,777.01	20.1%	22	23.4%
		\$24,440,831.43	100.0%	94	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$164,724.47	0.7%	1	1.1%
Pay-as-you-earn employee (casual)		\$333,940.32	1.4%	2	2.1%
Pay-as-you-earn employee (full time)		\$20,610,166.75	84.3%	74	78.7%
Pay-as-you-earn employee (part time)		\$1,678,504.06	6.9%	10	10.6%
Self employed		\$520,659.32	2.1%	2	2.1%
No data		\$832,325.59	3.4%	3	3.2%
Other		\$300,510.92	1.2%	2	2.1%
		\$24,440,831.43	100.0%	94	100.0%

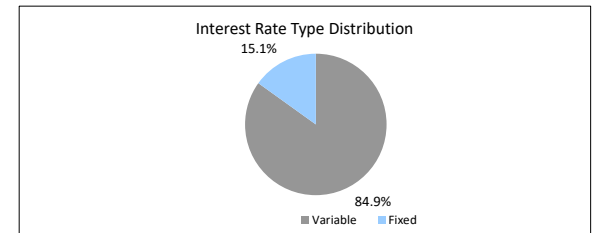


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$23,192,100.08	94.9%	92	97.9%
0 > and <= 30 days		\$1,248,731.35	5.1%	2	2.1%
30 > and <= 60 days		\$0.00	0.0%	0	0.0%
60 > and <= 90 days		\$0.00	0.0%	0	0.0%
90 > days		\$0.00	0.0%	0	0.0%
		\$24,440,831.43	100.0%	94	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$20,752,616.93	84.9%	81	86.2%
Fixed		\$3,688,214.50	15.1%	13	13.8%
		\$24,440,831.43	100.0%	94	100.0%