

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	18-Mar-24
Collections Period ending	29-Feb-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	391,453,318.55	391,453,318.55	85.10%	18/03/2024	5.47%	8.00%	9.27%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	18/03/2024	6.20%	2.75%	3.19%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	18/03/2024	7.20%	1.15%	1.33%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	18/03/2024	7.70%	0.25%	0.29%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	18/03/2024	11.00%	N/A	N/A	AU3FN0080651

	AT ISSUE	29-Feb-24
Pool Balance	\$495,999,885.13	\$428,029,085.86
Number of Loans	1,935	1,746
Avg Loan Balance	\$256,330.69	\$245,148.39
Maximum Loan Balance	\$986,752.58	\$974,029.01
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.65%
Weighted Avg Seasoning (mths)	55.1	62.8
Maximum Remaining Term (mths)	357.00	349.00
Weighted Avg Remaining Term (mths)	292.83	285.91
Maximum Current LVR	89.90%	90.44%
Weighted Avg Current LVR	56.66%	55.24%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	0	\$0.00	0.00%
60 > and <= 90 days	1	\$93,951.47	0.02%
90 > days	0	\$0.00	0.00%

TABLE 1	Balance	% of Balance	Loan Count	% of Loan Count
Current LVR				
<= 20%	\$26,697,814.65	6.0%	385	22.1%
20% > & <= 30%	\$30,181,433.64	7.1%	184	10.5%
30% > & <= 40%	\$44,640,357.38	10.4%	194	11.1%
40% > & <= 50%	\$57,003,422.64	13.3%	209	12.0%
50% > & <= 60%	\$74,181,882.18	17.3%	230	13.2%
60% > & <= 65%	\$42,763,826.89	10.0%	129	7.4%
65% > & <= 70%	\$45,129,029.68	10.5%	130	7.4%
70% > & <= 75%	\$39,523,356.02	9.2%	104	6.0%
75% > & <= 80%	\$33,374,476.89	7.8%	86	4.9%
80% > & <= 85%	\$18,854,250.05	4.4%	56	3.2%
85% > & <= 90%	\$16,349,655.00	3.8%	38	2.2%
90% > & <= 95%	\$329,580.84	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$428,029,085.86	100.0%	1,746	100.0%

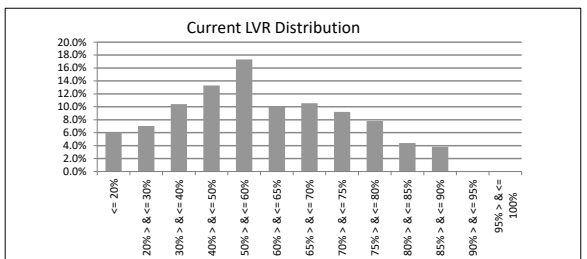


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$3,977,077.14	0.9%	63	3.6%
25% > & <= 30%	\$6,898,041.13	1.6%	72	4.1%
30% > & <= 40%	\$15,562,430.96	3.6%	99	5.7%
40% > & <= 50%	\$28,606,488.93	6.7%	141	8.1%
50% > & <= 60%	\$40,337,005.05	9.4%	181	10.4%
60% > & <= 65%	\$29,770,677.08	7.0%	123	7.0%
65% > & <= 70%	\$41,786,156.26	9.8%	174	10.0%
70% > & <= 75%	\$49,315,773.89	11.5%	183	10.5%
75% > & <= 80%	\$136,522,189.55	31.9%	456	26.1%
80% > & <= 85%	\$5,798,303.28	1.4%	20	1.1%
85% > & <= 90%	\$38,937,758.53	9.1%	128	7.3%
90% > & <= 95%	\$30,310,767.54	7.1%	105	6.0%
95% > & <= 100%	\$206,416.52	0.0%	1	0.1%
	\$428,029,085.86	100.0%	1,746	100.0%

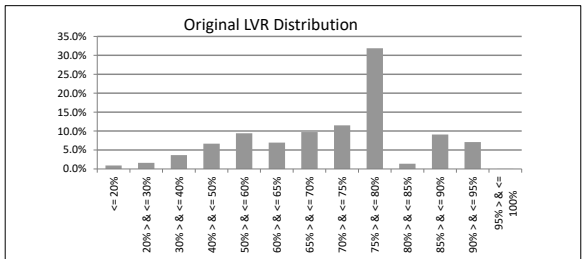


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$4,802,947.66	1.1%	104	6.0%
10 year > & <= 12 years	\$4,185,577.28	1.0%	60	3.4%
12 year > & <= 14 years	\$6,697,594.25	1.6%	72	4.1%
14 year > & <= 16 years	\$11,925,687.34	2.8%	114	6.5%
16 year > & <= 18 years	\$23,982,838.32	5.6%	146	8.4%
18 year > & <= 20 years	\$28,159,058.28	6.6%	149	8.5%
20 year > & <= 22 years	\$35,534,572.62	8.3%	162	9.3%
22 year > & <= 24 years	\$55,028,134.86	12.9%	214	12.3%
24 year > & <= 26 years	\$85,392,246.52	20.0%	260	14.9%
26 year > & <= 28 years	\$119,040,332.38	27.8%	333	19.1%
28 year > & <= 31 years	\$53,280,096.35	12.4%	132	7.6%
	\$428,029,085.86	100.0%	1,746	100.0%

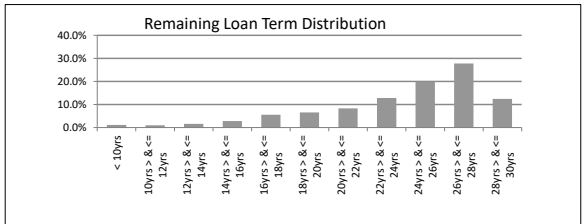


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$26,032,099.05	6.1%	499	28.6%
\$100000 > & <= \$200000	\$51,048,757.41	11.9%	348	19.9%
\$200000 > & <= \$300000	\$79,870,613.09	18.7%	319	18.3%
\$300000 > & <= \$400000	\$86,868,278.11	20.3%	249	14.3%
\$400000 > & <= \$500000	\$65,392,446.85	15.3%	147	8.4%
\$500000 > & <= \$600000	\$44,238,997.66	10.3%	81	4.6%
\$600000 > & <= \$700000	\$30,948,248.44	7.2%	48	2.7%
\$700000 > & <= \$800000	\$26,105,148.79	6.1%	35	2.0%
\$800000 > & <= \$900000	\$10,025,760.42	2.3%	12	0.7%
\$900000 > & <= \$1000000	\$7,498,736.04	1.8%	8	0.5%
	\$428,029,085.86	100.0%	1,746	100.0%

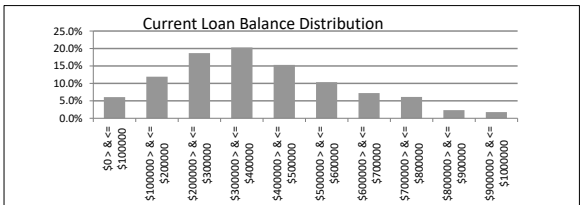


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$26,138,724.91	6.1%	64	3.7%
18 > & <= 24 mths	\$36,910,164.83	8.6%	117	6.7%
2 > & <= 3 years	\$73,000,686.20	17.1%	236	13.5%
3 > & <= 4 years	\$62,623,544.51	14.6%	196	11.2%
4 > & <= 5 years	\$56,935,241.39	13.3%	189	10.8%
5 > & <= 6 years	\$37,469,707.12	8.8%	133	7.6%
6 > & <= 7 years	\$35,090,737.67	8.2%	134	7.7%
7 > & <= 8 years	\$23,573,561.11	5.5%	130	7.4%
8 > & <= 9 years	\$18,660,151.77	4.4%	101	5.8%
9 > & <= 10 years	\$13,365,278.56	3.1%	73	4.2%
> 10 years	\$44,261,287.79	10.3%	373	21.4%
	\$428,029,085.86	100.0%	1,746	100.0%

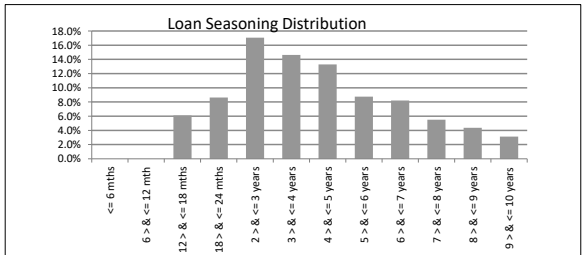


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
2611	\$10,732,592.51	2.5%	31	1.8%
2914	\$9,603,469.17	2.2%	21	1.2%
2913	\$7,430,773.74	1.7%	19	1.1%
2620	\$5,745,756.50	1.3%	19	1.1%
5608	\$5,285,388.75	1.2%	42	2.4%
2902	\$4,737,327.30	1.1%	20	1.1%
2615	\$4,507,131.35	1.1%	15	0.9%
2607	\$4,149,549.53	1.0%	8	0.5%
5600	\$3,907,295.44	0.9%	21	1.2%
5700	\$3,839,572.32	0.9%	27	1.5%

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	18-Mar-24
Collections Period ending	29-Feb-24

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$74,249,416.68	17.3%	217	12.4%
New South Wales	\$77,472,370.78	18.1%	279	16.0%
Northern Territory	\$915,326.89	0.2%	4	0.2%
Queensland	\$10,768,058.84	2.5%	39	2.2%
South Australia	\$128,478,065.63	30.0%	735	42.1%
Tasmania	\$2,649,551.87	0.6%	7	0.4%
Victoria	\$71,155,987.95	16.6%	213	12.2%
Western Australia	\$62,340,307.22	14.6%	252	14.4%
Undefined	\$0.00	0.0%	0	0.0%
	\$428,029,085.86	100.0%	1,746	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$341,770,584.45	79.8%	1281	73.4%
Non-metro	\$83,738,736.99	19.6%	459	26.3%
Inner city	\$2,519,764.42	0.6%	6	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	\$428,029,085.86	100.0%	1,746	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$390,813,209.91	91.3%	1580	90.5%
Residential Unit	\$34,659,507.36	8.1%	157	9.0%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,556,368.59	0.6%	9	0.5%
Undefined	\$0.00	0.0%	0	0.0%
	\$428,029,085.86	100.0%	1,746	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$344,515,768.63	80.5%	1436	82.2%
Investment	\$83,513,317.23	19.5%	310	17.8%
	\$428,029,085.86	100.0%	1,746	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$8,308,634.48	1.9%	28	1.6%
Pay-as-you-earn employee (casual)	\$16,393,894.30	3.8%	77	4.4%
Pay-as-you-earn employee (full time)	\$328,245,769.47	76.7%	1260	72.2%
Pay-as-you-earn employee (part time)	\$29,413,220.01	6.9%	137	7.8%
Self employed	\$21,460,286.98	5.0%	102	5.8%
No data	\$24,207,280.62	5.7%	142	8.1%
	\$428,029,085.86	100.0%	1,746	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$404,638,238.73	94.5%	1651	94.6%
Genworth	\$23,390,847.13	5.5%	95	5.4%
	\$428,029,085.86	100.0%	1,746	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$419,835,067.90	98.1%	1716	98.3%
0 > and <= 30 days	\$8,100,066.49	1.9%	29	1.7%
30 > and <= 60 days	\$0.00	0.0%	0	0.0%
60 > and <= 90 days	\$93,951.47	0.0%	1	0.1%
90 > days	\$0.00	0.0%	0	0.0%
	\$428,029,085.86	100.0%	1,746	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$396,894,084.51	92.7%	1638	93.8%
Fixed	\$31,135,001.35	7.3%	108	6.2%
	\$428,029,085.86	100.0%	1,746	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.81%	108
Variable Interest Rate	6.71%	1638

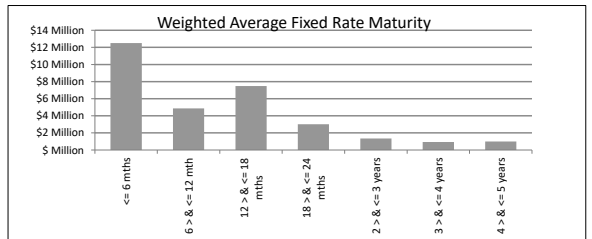
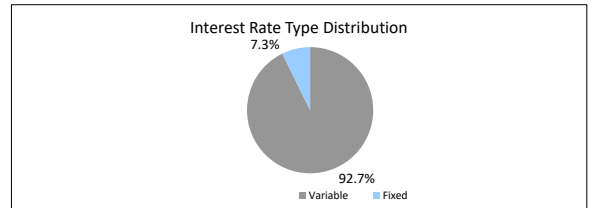
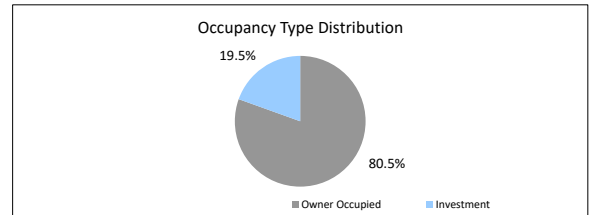
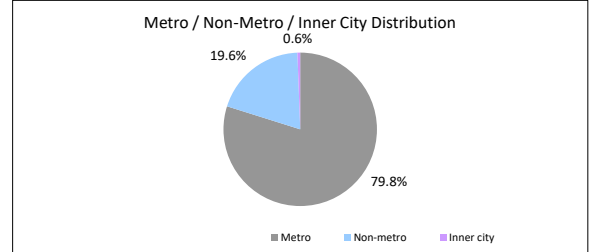
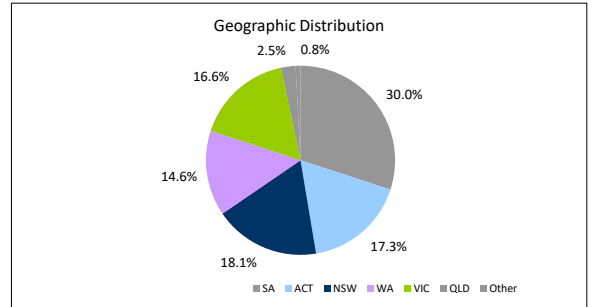
TABLE 16

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	\$12,507,319.96	40.2%	44	5.77%
6 > & <= 12 mth	\$4,862,805.37	15.6%	14	5.79%
12 > & <= 18 mths	\$7,472,601.72	24.0%	27	5.80%
18 > & <= 24 mths	\$3,018,242.39	9.7%	9	5.69%
2 > & <= 3 years	\$1,349,261.60	4.3%	6	6.09%
3 > & <= 4 years	\$927,353.67	3.0%	3	6.01%
4 > & <= 5 years	\$997,416.64	3.2%	5	6.37%
	\$31,135,001.35	100.0%	108	



The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **29-Feb-24**

SUMMARY 29-Feb-24

Pool Balance	\$23,355,636.26
Number of Loans	91
Avg Loan Balance	\$256,655.34
Maximum Loan Balance	\$869,240.03
Minimum Loan Balance	\$30,211.51
Weighted Avg Interest Rate	6.40%
Weighted Avg Seasoning (mths)	60.9
Maximum Remaining Term (mths)	345.00
Weighted Avg Remaining Term (mths)	288.03
Maximum Current LVR	89.60%
Weighted Avg Current LVR	57.56%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$1,662,202.86	7.1%	16	17.6%
20% > & <= 30%	\$1,223,944.26	5.2%	9	9.9%
30% > & <= 40%	\$1,731,814.75	7.4%	8	8.8%
40% > & <= 50%	\$2,381,928.68	10.2%	10	11.0%
50% > & <= 60%	\$4,040,660.07	17.3%	13	14.3%
60% > & <= 65%	\$3,476,804.07	14.9%	11	12.1%
65% > & <= 70%	\$1,384,139.07	5.9%	5	5.5%
70% > & <= 75%	\$2,431,053.49	10.4%	7	7.7%
75% > & <= 80%	\$2,028,289.04	8.7%	5	5.5%
80% > & <= 85%	\$1,562,812.60	6.7%	3	3.3%
85% > & <= 90%	\$1,431,987.37	6.1%	4	4.4%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$23,355,636.26	100.0%	91	100.0%

TABLE 2

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000	\$1,142,837.14	4.9%	16	17.6%
\$100000 > & <= \$200000	\$3,879,255.07	16.6%	26	28.6%
\$200000 > & <= \$300000	\$4,310,690.12	18.5%	18	19.8%
\$300000 > & <= \$400000	\$5,483,615.41	23.5%	16	17.6%
\$400000 > & <= \$500000	\$3,153,087.70	13.5%	7	7.7%
\$500000 > & <= \$600000	\$1,699,000.02	7.3%	3	3.3%
\$600000 > & <= \$700000	\$609,558.82	2.6%	1	1.1%
\$700000 > & <= \$800000	\$2,208,351.95	9.5%	3	3.3%
\$800000 > & <= \$900000	\$869,240.03	3.7%	1	1.1%
\$900000 > & <= \$1000000	\$0.00	0.0%	0	0.0%
	\$23,355,636.26	100.0%	91	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	\$793,983.09	3.4%	2	2.2%
18 > & <= 24 mths	\$4,121,525.29	17.6%	12	13.2%
2 > & <= 3 years	\$5,075,880.19	21.7%	14	15.4%
3 > & <= 4 years	\$3,719,871.79	15.9%	15	16.5%
4 > & <= 5 years	\$1,398,518.01	6.0%	5	5.5%
5 > & <= 6 years	\$1,927,054.34	8.3%	8	8.8%
6 > & <= 7 years	\$0.00	0.0%	0	0.0%
7 > & <= 8 years	\$1,882,102.46	8.1%	8	8.8%
8 > & <= 9 years	\$276,955.25	1.2%	3	3.3%
9 > & <= 10 years	\$1,202,928.71	5.2%	4	4.4%
> 10 years	\$2,956,817.13	12.7%	20	22.0%
	\$23,355,636.26	100.0%	91	100.0%

TABLE 4

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$4,975,154.37	21.3%	13	14.3%
New South Wales	\$3,459,602.22	14.8%	11	12.1%
Northern Territory	\$224,740.38	1.0%	1	1.1%
Queensland	\$164,063.70	0.7%	1	1.1%
South Australia	\$7,807,720.80	33.4%	36	39.6%
Tasmania	\$205,366.49	0.9%	1	1.1%
Victoria	\$3,043,510.97	13.0%	13	14.3%
Western Australia	\$3,475,477.33	14.9%	15	16.5%
	\$23,355,636.26	100.0%	91	100.0%

TABLE 5

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$17,177,028.38	73.5%	59	64.8%
Non-metro	\$5,966,931.52	25.5%	31	34.1%
Inner-city	\$211,676.36	0.9%	1	1.1%
	\$23,355,636.26	100.0%	91	100.0%

TABLE 6

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$20,479,827.12	87.7%	79	86.8%
Residential Unit	\$2,664,132.78	11.4%	11	12.1%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$211,676.36	0.9%	1	1.1%
	\$23,355,636.26	100.0%	91	100.0%

TABLE 7

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$18,462,274.00	79.0%	69	75.8%
Investment	\$4,893,362.26	21.0%	22	24.2%
	\$23,355,636.26	100.0%	91	100.0%

TABLE 8

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$164,063.70	0.7%	1	1.1%
Pay-as-you-earn employee (casual)	\$331,048.10	1.4%	2	2.2%
Pay-as-you-earn employee (full time)	\$19,587,533.49	83.9%	71	78.0%
Pay-as-you-earn employee (part time)	\$2,118,300.99	9.1%	11	12.1%
Self employed	\$516,438.62	2.2%	2	2.2%
No data	\$342,292.51	1.5%	2	2.2%
Other	\$295,958.85	1.3%	2	2.2%
	\$23,355,636.26	100.0%	91	100.0%

TABLE 9

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$21,367,987.33	91.5%	86	94.5%
0 > and <= 30 days	\$1,987,648.93	8.5%	5	5.5%
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%
	\$23,355,636.26	100.0%	91	100.0%

TABLE 10

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$20,792,302.53	89.0%	81	89.0%
Fixed	\$2,563,333.73	11.0%	10	11.0%
	\$23,355,636.26	100.0%	91	100.0%

