

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	19-Feb-24
Collections Period ending	31-Jan-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	399,964,734.43	399,964,734.43	86.95%	19/02/2024	5.48%	8.00%	9.09%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	19/02/2024	6.21%	2.75%	3.13%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	19/02/2024	7.21%	1.15%	1.31%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	19/02/2024	7.71%	0.25%	0.28%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	19/02/2024	11.01%	N/A	N/A	AU3FN0080651

	AT ISSUE	31-Jan-24
Pool Balance	\$495,999,885.13	\$436,472,950.82
Number of Loans	1,935	1,772
Avg Loan Balance	\$256,330.69	\$246,316.56
Maximum Loan Balance	\$986,752.58	\$975,150.91
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.66%
Weighted Avg Seasoning (mths)	55.1	62.0
Maximum Remaining Term (mths)	357.00	350.00
Weighted Avg Remaining Term (mths)	292.83	286.62
Maximum Current LVR	89.90%	90.56%
Weighted Avg Current LVR	56.66%	55.38%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$446,165.37	0.10%
60 > and <= 90 days	1	\$93,307.38	0.02%
90 > days	0	\$0.00	0.00%

TABLE 1	Balance	% of Balance	Loan Count	% of Loan Count
Current LVR				
<= 20%	\$26,262,924.42	5.8%	377	21.3%
20% > & <= 30%	\$29,734,557.63	6.8%	187	10.6%
30% > & <= 40%	\$46,744,866.32	10.7%	204	11.5%
40% > & <= 50%	\$57,636,334.44	13.2%	211	11.9%
50% > & <= 60%	\$77,765,361.09	17.8%	243	13.7%
60% > & <= 65%	\$41,410,866.26	9.5%	124	7.0%
65% > & <= 70%	\$43,739,274.38	10.0%	128	7.2%
70% > & <= 75%	\$43,545,440.14	10.0%	111	6.3%
75% > & <= 80%	\$33,629,603.13	7.7%	89	5.0%
80% > & <= 85%	\$19,406,887.94	4.4%	57	3.2%
85% > & <= 90%	\$17,266,813.71	4.0%	40	2.3%
90% > & <= 95%	\$330,021.36	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$436,472,950.82	100.0%	1,772	100.0%

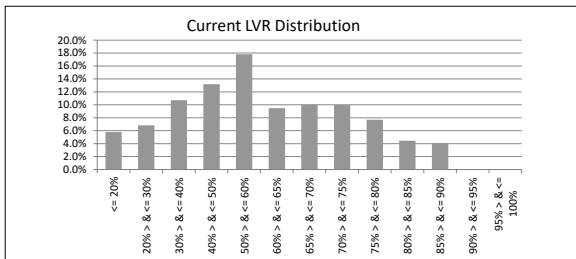


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$4,120,318.29	0.9%	64	3.6%
25% > & <= 30%	\$7,055,400.77	1.6%	73	4.1%
30% > & <= 40%	\$16,195,483.56	3.7%	100	5.6%
40% > & <= 50%	\$29,094,900.90	6.7%	142	8.0%
50% > & <= 60%	\$42,126,266.19	9.7%	187	10.6%
60% > & <= 65%	\$30,600,668.19	7.0%	125	7.1%
65% > & <= 70%	\$42,648,235.07	9.8%	176	9.9%
70% > & <= 75%	\$50,454,031.83	11.6%	186	10.5%
75% > & <= 80%	\$138,510,163.73	31.7%	463	26.1%
80% > & <= 85%	\$5,811,701.10	1.3%	20	1.1%
85% > & <= 90%	\$39,250,137.56	9.0%	130	7.3%
90% > & <= 95%	\$30,399,314.26	7.0%	105	5.9%
95% > & <= 100%	\$206,329.37	0.0%	1	0.1%
	\$436,472,950.82	100.0%	1,772	100.0%

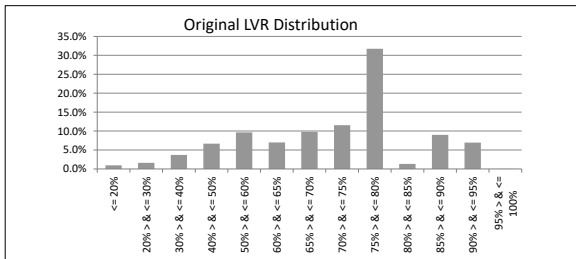


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$4,747,490.97	1.1%	103	5.8%
10 year > & <= 12 years	\$4,253,600.25	1.0%	60	3.4%
12 year > & <= 14 years	\$6,559,494.70	1.5%	73	4.1%
14 year > & <= 16 years	\$12,063,297.57	2.8%	112	6.3%
16 year > & <= 18 years	\$24,169,377.50	5.5%	146	8.2%
18 year > & <= 20 years	\$29,276,339.92	6.7%	158	8.9%
20 year > & <= 22 years	\$35,144,479.21	8.1%	162	9.1%
22 year > & <= 24 years	\$55,252,068.99	12.7%	216	12.2%
24 year > & <= 26 years	\$86,131,372.70	19.7%	263	14.8%
26 year > & <= 28 years	\$121,661,436.42	27.9%	334	18.8%
28 year > & <= 31 years	\$57,213,992.59	13.1%	145	8.2%
	\$436,472,950.82	100.0%	1,772	100.0%

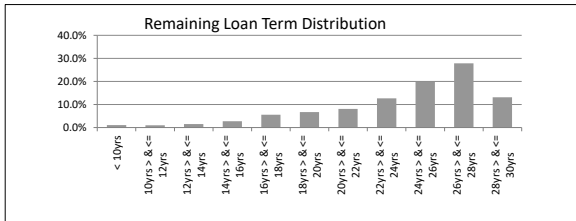


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$26,336,749.62	6.0%	501	28.3%
\$100000 > & <= \$200000	\$52,944,115.95	12.1%	359	20.3%
\$200000 > & <= \$300000	\$81,785,294.83	18.7%	325	18.3%
\$300000 > & <= \$400000	\$87,427,408.09	20.0%	250	14.1%
\$400000 > & <= \$500000	\$65,312,396.95	15.0%	147	8.3%
\$500000 > & <= \$600000	\$44,721,185.59	10.2%	82	4.6%
\$600000 > & <= \$700000	\$34,101,247.96	7.8%	53	3.0%
\$700000 > & <= \$800000	\$24,600,860.97	5.6%	33	1.9%
\$800000 > & <= \$900000	\$11,732,234.62	2.7%	14	0.8%
\$900000 > & <= \$1000000	\$7,511,456.24	1.7%	8	0.5%
	\$436,472,950.82	100.0%	1,772	100.0%

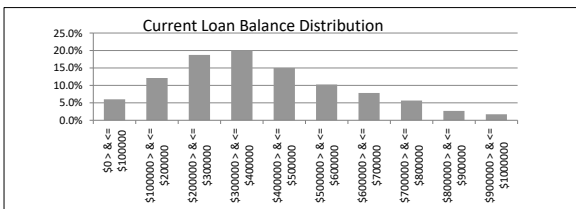


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$34,330,663.67	7.9%	86	4.9%
18 > & <= 24 mths	\$33,198,964.02	7.6%	118	6.7%
2 > & <= 3 years	\$74,254,698.94	17.0%	229	12.9%
3 > & <= 4 years	\$63,389,725.94	14.5%	199	11.2%
4 > & <= 5 years	\$55,750,332.24	12.8%	182	10.3%
5 > & <= 6 years	\$38,544,322.71	8.8%	138	7.8%
6 > & <= 7 years	\$35,419,159.12	8.1%	138	7.8%
7 > & <= 8 years	\$23,862,225.47	5.5%	131	7.4%
8 > & <= 9 years	\$19,705,845.62	4.5%	102	5.8%
9 > & <= 10 years	\$13,854,976.16	3.2%	76	4.3%
> 10 years	\$44,162,036.93	10.1%	373	21.0%
	\$436,472,950.82	100.0%	1,772	100.0%

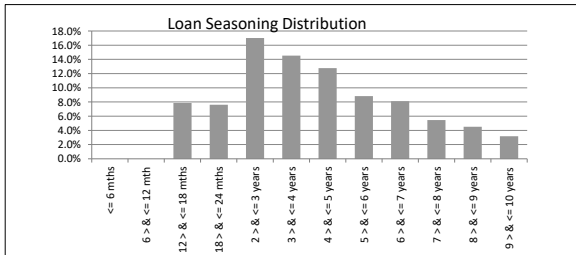


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
2611	\$11,075,414.03	2.5%	31	1.7%
2914	\$9,635,511.53	2.2%	21	1.2%
2913	\$7,458,132.28	1.7%	19	1.1%
2620	\$5,892,288.50	1.3%	19	1.1%
5608	\$5,596,159.42	1.3%	45	2.5%
2902	\$4,748,392.04	1.1%	20	1.1%
2615	\$4,532,745.39	1.0%	15	0.8%
2607	\$4,127,106.41	0.9%	8	0.5%
5600	\$4,034,147.98	0.9%	22	1.2%
2905	\$3,849,094.70	0.9%	13	0.7%

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	19-Feb-24
Collections Period ending	31-Jan-24

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$75,694,637.89	17.3%	218	12.3%
New South Wales	\$79,919,231.96	18.3%	286	16.1%
Northern Territory	\$1,125,348.53	0.3%	4	0.2%
Queensland	\$10,850,056.53	2.5%	40	2.3%
South Australia	\$130,575,513.25	29.9%	746	42.1%
Tasmania	\$2,570,077.56	0.6%	7	0.4%
Victoria	\$72,179,338.73	16.5%	214	12.1%
Western Australia	\$63,558,746.37	14.6%	257	14.5%
Undefined	\$0.00	0.0%	0	0.0%
	\$436,472,950.82	100.0%	1,772	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$348,273,583.17	79.8%	1300	73.4%
Non-metro	\$85,685,127.70	19.6%	466	26.3%
Inner city	\$2,514,239.95	0.6%	6	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	\$436,472,950.82	100.0%	1,772	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$398,583,122.85	91.3%	1604	90.5%
Residential Unit	\$35,311,095.92	8.1%	159	9.0%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,578,732.05	0.6%	9	0.5%
Undefined	\$0.00	0.0%	0	0.0%
	\$436,472,950.82	100.0%	1,772	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$351,766,862.65	80.6%	1459	82.3%
Investment	\$84,706,088.17	19.4%	313	17.7%
	\$436,472,950.82	100.0%	1,772	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$8,338,431.04	1.9%	28	1.6%
Pay-as-you-earn employee (casual)	\$16,785,759.63	3.8%	81	4.6%
Pay-as-you-earn employee (full time)	\$333,154,550.79	76.3%	1274	71.9%
Pay-as-you-earn employee (part time)	\$29,999,381.91	6.9%	139	7.8%
Self employed	\$23,916,621.54	5.5%	108	6.1%
No data	\$24,278,205.91	5.6%	142	8.0%
	\$436,472,950.82	100.0%	1,772	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$412,783,124.90	94.6%	1675	94.5%
Genworth	\$23,689,825.92	5.4%	97	5.5%
	\$436,472,950.82	100.0%	1,772	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$429,377,805.68	98.4%	1742	98.3%
0 > and <= 30 days	\$6,555,672.39	1.5%	28	1.6%
30 > and <= 60 days	\$446,165.37	0.1%	1	0.1%
60 > and <= 90 days	\$93,307.38	0.0%	1	0.1%
90 > days	\$0.00	0.0%	0	0.0%
	\$436,472,950.82	100.0%	1,772	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$405,007,586.55	92.8%	1663	93.8%
Fixed	\$31,465,364.27	7.2%	109	6.2%
	\$436,472,950.82	100.0%	1,772	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.81%	109
Variable Interest Rate	6.73%	1663

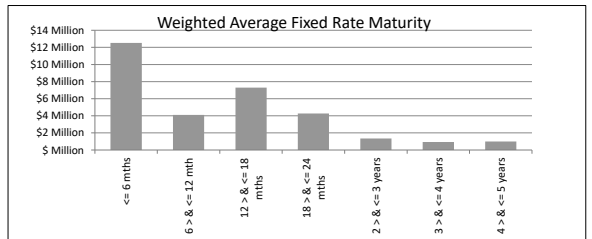
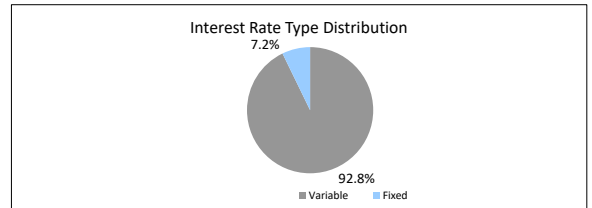
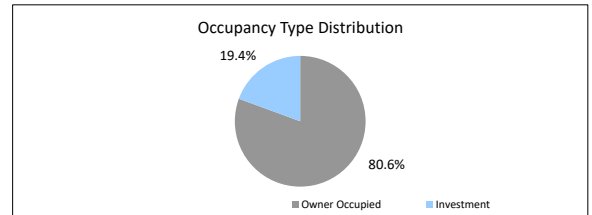
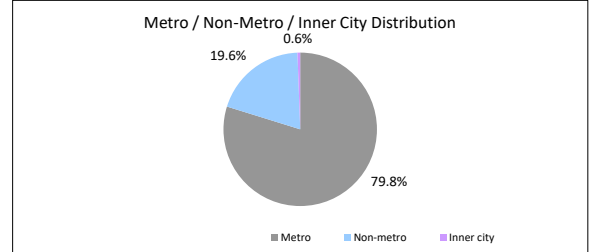
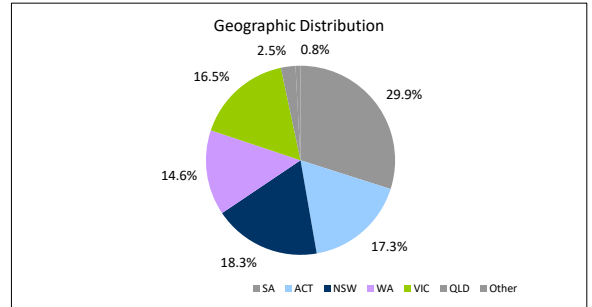
TABLE 16

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	\$12,528,977.00	39.8%	44	5.77%
6 > & <= 12 mth	\$4,102,427.69	13.0%	11	5.79%
12 > & <= 18 mths	\$7,285,033.29	23.2%	27	5.83%
18 > & <= 24 mths	\$4,276,068.43	13.6%	13	5.64%
2 > & <= 3 years	\$1,350,554.18	4.3%	6	6.09%
3 > & <= 4 years	\$927,138.69	2.9%	3	6.01%
4 > & <= 5 years	\$995,164.99	3.2%	5	6.37%
	\$31,465,364.27	100.0%	109	



The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **31-Jan-24**

SUMMARY		31-Jan-24
Pool Balance		\$24,314,602.53
Number of Loans		94
Avg Loan Balance		\$258,665.98
Maximum Loan Balance		\$870,677.97
Minimum Loan Balance		\$21,281.19
Weighted Avg Interest Rate		6.28%
Weighted Avg Seasoning (mths)		59.0
Maximum Remaining Term (mths)		346.00
Weighted Avg Remaining Term (mths)		290.38
Maximum Current LVR		89.70%
Weighted Avg Current LVR		57.93%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,670,742.85	6.9%	16	17.0%
20% > & <= 30%		\$1,215,760.69	5.0%	9	9.6%
30% > & <= 40%		\$1,737,078.15	7.1%	8	8.5%
40% > & <= 50%		\$2,791,337.77	11.5%	10	10.6%
50% > & <= 60%		\$4,141,433.95	17.0%	14	14.9%
60% > & <= 65%		\$3,935,039.11	16.2%	13	13.8%
65% > & <= 70%		\$668,437.84	2.7%	3	3.2%
70% > & <= 75%		\$2,312,951.80	9.5%	6	6.4%
75% > & <= 80%		\$2,362,804.44	9.7%	8	6.4%
80% > & <= 85%		\$1,562,393.25	6.4%	3	3.2%
85% > & <= 90%		\$1,916,622.68	7.9%	6	6.4%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$24,314,602.53	100.0%	94	100.0%

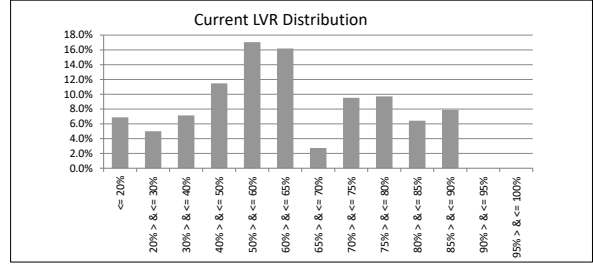


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000		\$1,144,422.82	4.7%	16	17.0%
\$100000 > & <= \$200000		\$4,052,059.60	16.7%	27	28.7%
\$200000 > & <= \$300000		\$4,888,273.10	20.1%	20	21.3%
\$300000 > & <= \$400000		\$5,193,210.15	21.4%	15	16.0%
\$400000 > & <= \$500000		\$3,641,119.36	15.0%	8	8.5%
\$500000 > & <= \$600000		\$1,703,649.88	7.0%	3	3.2%
\$600000 > & <= \$700000		\$609,966.47	2.5%	1	1.1%
\$700000 > & <= \$800000		\$2,211,223.18	9.1%	3	3.2%
\$800000 > & <= \$900000		\$870,677.97	3.6%	1	1.1%
\$900000 > & <= \$1000000		\$0.00	0.0%	0	0.0%
		\$24,314,602.53	100.0%	94	100.0%

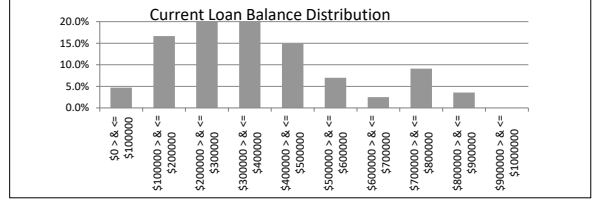


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$2,324,042.18	9.6%	5	5.3%
18 > & <= 24 mths		\$3,346,900.41	13.8%	11	11.7%
2 > & <= 3 years		\$5,083,664.53	20.9%	14	14.9%
3 > & <= 4 years		\$3,742,455.19	15.4%	15	16.0%
4 > & <= 5 years		\$1,402,414.37	5.8%	5	5.3%
5 > & <= 6 years		\$1,935,565.01	8.0%	8	8.5%
6 > & <= 7 years		\$787,399.28	3.2%	2	2.1%
7 > & <= 8 years		\$1,103,070.62	4.5%	6	6.4%
8 > & <= 9 years		\$280,638.01	1.2%	3	3.2%
9 > & <= 10 years		\$1,198,512.72	4.9%	4	4.3%
> 10 years		\$3,109,940.21	12.8%	21	22.3%
		\$24,314,602.53	100.0%	94	100.0%

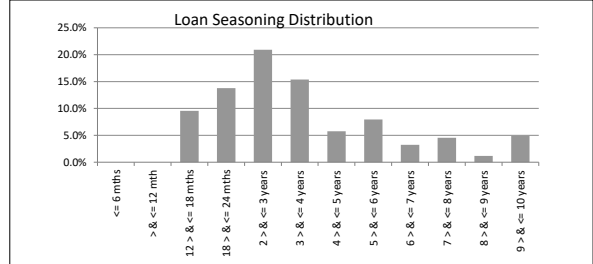


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$4,988,764.85	20.5%	13	13.8%
New South Wales		\$3,952,608.31	16.3%	12	12.8%
Northern Territory		\$225,773.45	0.9%	1	1.1%
Queensland		\$441,071.29	1.8%	2	2.1%
South Australia		\$7,984,986.91	32.8%	37	39.4%
Tasmania		\$205,738.15	0.8%	1	1.1%
Victoria		\$3,038,247.53	12.5%	13	13.8%
Western Australia		\$3,477,412.04	14.3%	15	16.0%
		\$24,314,602.53	100.0%	94	100.0%

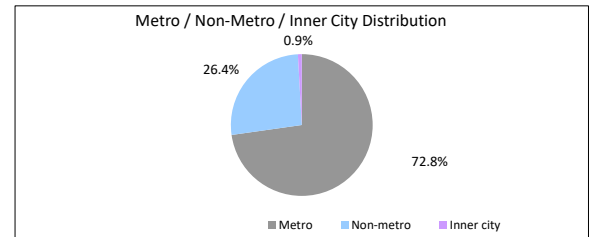


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$17,691,259.21	72.8%	60	63.8%
Non-metro		\$6,411,245.01	26.4%	33	35.1%
Inner city		\$212,098.31	0.9%	1	1.1%
		\$24,314,602.53	100.0%	94	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$21,425,188.98	88.1%	82	87.2%
Residential Unit		\$2,677,315.24	11.0%	11	11.7%
Rural		\$0.00	0.0%	0	0.0%
Semi-Rural		\$0.00	0.0%	0	0.0%
High Density		\$212,098.31	0.9%	1	1.1%
		\$24,314,602.53	100.0%	94	100.0%

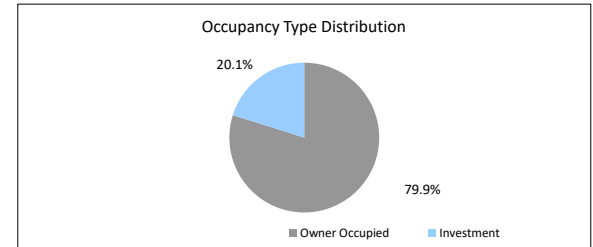


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$19,418,886.62	79.9%	72	76.6%
Investment		\$4,895,715.91	20.1%	22	23.4%
		\$24,314,602.53	100.0%	94	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$164,320.04	0.7%	1	1.1%
Pay-as-you-earn employee (casual)		\$332,068.68	1.4%	2	2.1%
Pay-as-you-earn employee (full time)		\$20,523,021.11	84.4%	74	78.7%
Pay-as-you-earn employee (part time)		\$2,135,774.33	8.8%	11	11.7%
Self employed		\$513,872.64	2.1%	2	2.1%
No data		\$348,351.52	1.4%	2	2.1%
Other		\$297,194.21	1.2%	2	2.1%
		\$24,314,602.53	100.0%	94	100.0%

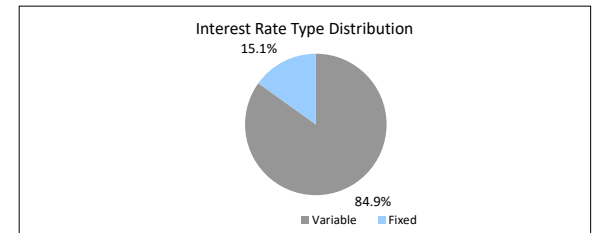


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$22,572,478.99	92.8%	87	92.6%
0 > and <= 30 days		\$1,742,123.54	7.2%	7	7.4%
30 > and <= 60 days		\$0.00	0.0%	0	0.0%
60 > and <= 90 days		\$0.00	0.0%	0	0.0%
90 > days		\$0.00	0.0%	0	0.0%
		\$24,314,602.53	100.0%	94	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$20,641,430.32	84.9%	81	86.2%
Fixed		\$3,673,172.21	15.1%	13	13.8%
		\$24,314,602.53	100.0%	94	100.0%