

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Jul-24
Collections Period ending	30-Jun-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	358,921,599.57	358,921,599.57	78.03%	17/07/2024	5.47%	8.00%	10.03%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	17/07/2024	6.20%	2.75%	3.45%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	17/07/2024	7.20%	1.15%	1.44%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/07/2024	7.70%	0.25%	0.31%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/07/2024	11.00%	N/A	N/A	AU3FN0080651

	AT ISSUE	30-Jun-24
Pool Balance	\$495,999,885.13	\$395,755,555.13
Number of Loans	1,935	1,648
Avg Loan Balance	\$256,330.69	\$240,142.93
Maximum Loan Balance	\$986,752.58	\$971,066.85
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.63%
Weighted Avg Seasoning (mths)	55.1	67.3
Maximum Remaining Term (mths)	357.00	345.00
Weighted Avg Remaining Term (mths)	292.83	281.45
Maximum Current LVR	89.90%	90.05%
Weighted Avg Current LVR	56.66%	54.50%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	3	\$578,102.95	0.15%
60 > and <= 90 days	2	\$639,415.76	0.16%
90 > days	1	\$94,203.10	0.02%

TABLE 1	Balance	% of Balance	Loan Count	% of Loan Count
Current LVR				
<= 20%	\$23,847,452.06	6.0%	374	22.7%
20% > & <= 30%	\$29,427,620.86	7.4%	175	10.6%
30% > & <= 40%	\$41,487,570.48	10.5%	189	11.5%
40% > & <= 50%	\$55,393,756.54	14.0%	200	12.1%
50% > & <= 60%	\$71,486,368.66	18.1%	222	13.5%
60% > & <= 65%	\$41,317,202.89	10.4%	127	7.7%
65% > & <= 70%	\$38,072,124.23	9.6%	112	6.8%
70% > & <= 75%	\$34,871,423.23	8.8%	94	5.7%
75% > & <= 80%	\$27,485,049.12	6.9%	71	4.3%
80% > & <= 85%	\$17,956,213.00	4.5%	51	3.1%
85% > & <= 90%	\$14,082,620.46	3.6%	32	1.9%
90% > & <= 95%	\$328,153.60	0.1%	1	0.1%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$395,755,555.13	100.0%	1,648	100.0%

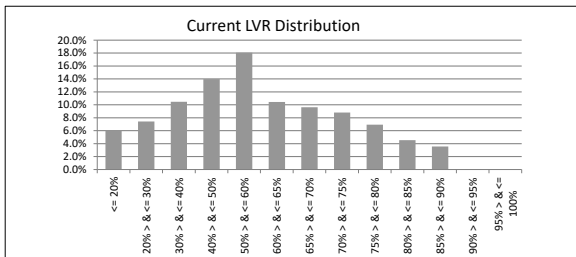


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$3,627,829.81	0.9%	61	3.7%
25% > & <= 30%	\$6,309,585.13	1.6%	67	4.1%
30% > & <= 40%	\$14,225,067.64	3.6%	95	5.8%
40% > & <= 50%	\$27,843,113.14	7.0%	137	8.3%
50% > & <= 60%	\$38,992,530.14	9.9%	174	10.6%
60% > & <= 65%	\$27,478,250.66	6.9%	117	7.1%
65% > & <= 70%	\$39,013,488.20	9.9%	164	10.0%
70% > & <= 75%	\$43,677,217.23	11.0%	170	10.3%
75% > & <= 80%	\$124,334,028.46	31.4%	425	25.8%
80% > & <= 85%	\$5,754,398.57	1.5%	20	1.2%
85% > & <= 90%	\$36,908,718.30	9.3%	121	7.3%
90% > & <= 95%	\$27,397,811.32	6.9%	96	5.8%
95% > & <= 100%	\$193,516.53	0.0%	1	0.1%
	\$395,755,555.13	100.0%	1,648	100.0%

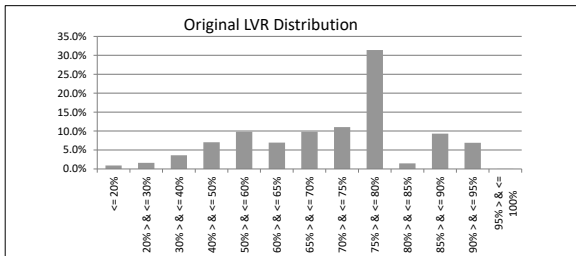


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$4,958,971.84	1.3%	108	6.6%
10 year > & <= 12 years	\$4,391,654.77	1.1%	61	3.7%
12 year > & <= 14 years	\$6,248,879.38	1.6%	74	4.5%
14 year > & <= 16 years	\$11,945,069.24	3.0%	109	6.6%
16 year > & <= 18 years	\$26,684,271.32	6.7%	157	9.5%
18 year > & <= 20 years	\$25,691,769.67	6.5%	131	7.9%
20 year > & <= 22 years	\$38,553,225.72	9.7%	176	10.7%
22 year > & <= 24 years	\$54,360,290.33	13.7%	202	12.3%
24 year > & <= 26 years	\$77,500,882.36	19.6%	235	14.3%
26 year > & <= 28 years	\$117,068,584.29	29.6%	331	20.1%
28 year > & <= 31 years	\$28,351,956.21	7.2%	64	3.9%
	\$395,755,555.13	100.0%	1,648	100.0%

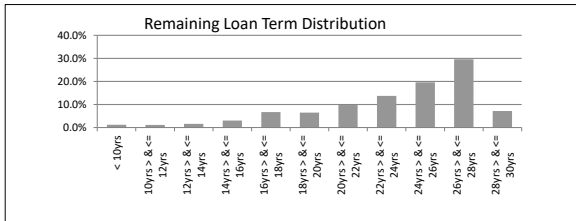


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$25,425,513.21	6.4%	495	30.0%
\$100000 > & <= \$200000	\$45,920,865.56	11.6%	311	18.9%
\$200000 > & <= \$300000	\$75,746,853.28	19.1%	304	18.4%
\$300000 > & <= \$400000	\$83,314,064.10	21.1%	239	14.5%
\$400000 > & <= \$500000	\$61,007,612.90	15.4%	137	8.3%
\$500000 > & <= \$600000	\$41,690,615.96	10.5%	76	4.6%
\$600000 > & <= \$700000	\$24,506,157.83	6.2%	38	2.3%
\$700000 > & <= \$800000	\$21,548,740.51	5.4%	29	1.8%
\$800000 > & <= \$900000	\$10,027,354.25	2.5%	12	0.7%
\$900000 > & <= \$1000000	\$6,567,777.53	1.7%	7	0.4%
	\$395,755,555.13	100.0%	1,648	100.0%

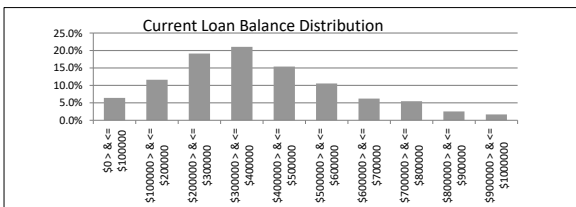


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%
18 > & <= 24 mths	\$39,408,622.28	10.0%	113	6.9%
2 > & <= 3 years	\$65,472,346.51	16.5%	206	12.5%
3 > & <= 4 years	\$61,073,811.96	15.4%	204	12.4%
4 > & <= 5 years	\$49,702,278.76	12.6%	164	10.0%
5 > & <= 6 years	\$40,927,944.17	10.3%	146	8.9%
6 > & <= 7 years	\$30,477,114.86	7.7%	108	6.6%
7 > & <= 8 years	\$27,294,235.19	6.9%	135	8.2%
8 > & <= 9 years	\$22,119,865.88	5.6%	113	6.9%
9 > & <= 10 years	\$12,465,858.75	3.1%	76	4.6%
> 10 years	\$46,813,478.77	11.8%	383	23.2%
	\$395,755,555.13	100.0%	1,648	100.0%

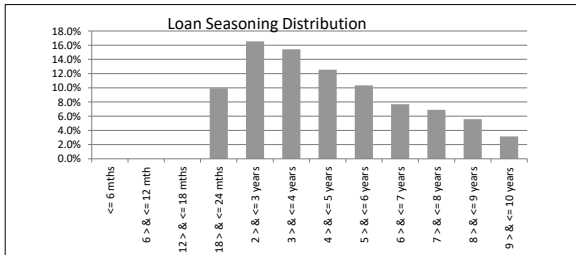


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
5112	\$10,603,289.91	2.7%	31	1.9%
3130	\$7,152,323.22	1.8%	17	1.0%
2080	\$6,870,361.42	1.7%	18	1.1%
4505	\$5,665,615.45	1.4%	19	1.2%
2257	\$5,076,727.63	1.3%	40	2.4%
2320	\$4,376,589.86	1.1%	14	0.8%
5097	\$4,138,422.95	1.0%	8	0.5%
5171	\$3,901,416.42	1.0%	18	1.1%
2190	\$3,778,027.29	1.0%	13	0.8%
5235	\$3,655,065.60	0.9%	26	1.6%

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Jul-24
Collections Period ending	30-Jun-24

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$67,142,179.49	17.0%	204	12.4%
New South Wales	\$75,167,309.88	19.0%	273	16.6%
Northern Territory	\$886,729.65	0.2%	4	0.2%
Queensland	\$8,929,445.18	2.3%	34	2.1%
South Australia	\$119,131,614.30	30.1%	694	42.1%
Tasmania	\$1,913,230.59	0.5%	5	0.3%
Victoria	\$64,454,740.57	16.3%	198	12.0%
Western Australia	\$58,130,305.47	14.7%	236	14.3%
Undefined	\$0.00	0.0%	0	0.0%
	\$395,755,555.13	100.0%	1,648	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$315,084,199.13	79.6%	1204	73.1%
Non-metro	\$79,297,934.75	20.0%	439	26.6%
Inner city	\$1,373,421.25	0.3%	5	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	\$395,755,555.13	100.0%	1,648	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$362,038,115.04	91.5%	1490	90.4%
Residential Unit	\$31,560,664.71	8.0%	151	9.2%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$2,156,775.38	0.5%	7	0.4%
Undefined	\$0.00	0.0%	0	0.0%
	\$395,755,555.13	100.0%	1,648	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$316,198,672.32	79.9%	1357	82.3%
Investment	\$79,556,882.81	20.1%	291	17.7%
	\$395,755,555.13	100.0%	1,648	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$7,686,763.05	1.9%	27	1.6%
Pay-as-you-earn employee (casual)	\$15,369,930.14	3.9%	74	4.5%
Pay-as-you-earn employee (full time)	\$302,915,190.66	76.5%	1186	72.0%
Pay-as-you-earn employee (part time)	\$27,662,830.40	7.0%	129	7.8%
Self employed	\$20,039,896.13	5.1%	96	5.8%
No data	\$22,080,944.75	5.6%	136	8.3%
	\$395,755,555.13	100.0%	1,648	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$375,151,830.29	94.8%	1564	94.9%
Genworth	\$20,603,724.84	5.2%	84	5.1%
	\$395,755,555.13	100.0%	1,648	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$389,022,374.60	98.3%	1624	98.5%
0 > and <= 30 days	\$5,421,458.72	1.4%	18	1.1%
30 > and <= 60 days	\$578,102.95	0.1%	3	0.2%
60 > and <= 90 days	\$639,415.76	0.2%	2	0.1%
90 > days	\$94,203.10	0.0%	1	0.1%
	\$395,755,555.13	100.0%	1,648	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$372,381,816.66	94.1%	1565	95.0%
Fixed	\$23,373,738.47	5.9%	83	5.0%
	\$395,755,555.13	100.0%	1,648	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.93%	83
Variable Interest Rate	6.68%	1565

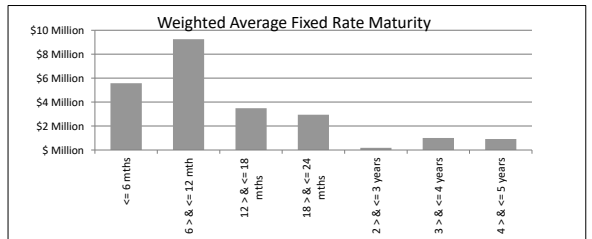
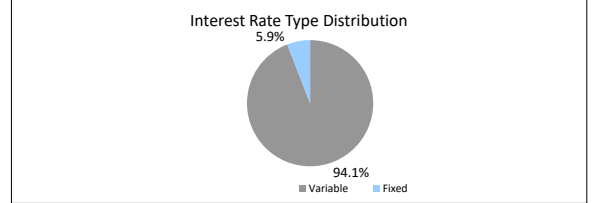
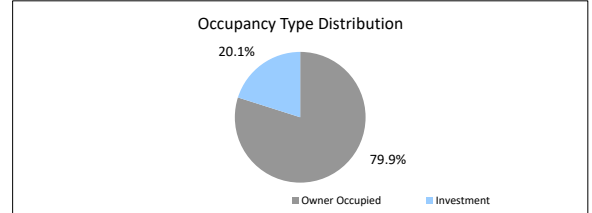
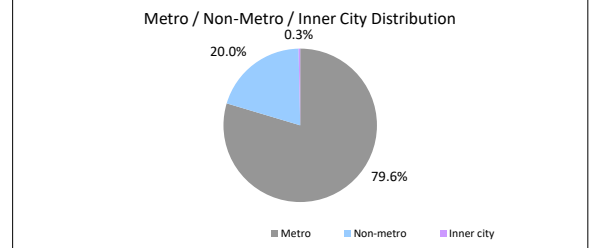
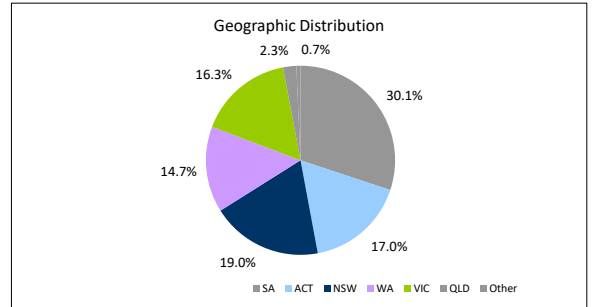
TABLE 16

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	\$5,584,862.10	23.9%	18	5.97%
6 > & <= 12 mth	\$9,252,644.29	39.6%	33	5.91%
12 > & <= 18 mths	\$3,487,677.97	14.9%	12	5.72%
18 > & <= 24 mths	\$2,947,844.29	12.6%	9	5.90%
2 > & <= 3 years	\$188,488.16	0.8%	3	6.62%
3 > & <= 4 years	\$998,124.04	4.3%	4	6.03%
4 > & <= 5 years	\$914,097.62	3.9%	4	6.39%
	\$23,373,738.47	100.0%	83	



The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **30-Jun-24**

SUMMARY		30-Jun-24
Pool Balance		\$21,359,811.62
Number of Loans		85
Avg Loan Balance		\$251,291.90
Maximum Loan Balance		\$861,437.16
Minimum Loan Balance		\$39,939.41
Weighted Avg Interest Rate		6.39%
Weighted Avg Seasoning (mths)		65.3
Maximum Remaining Term (mths)		341.00
Weighted Avg Remaining Term (mths)		282.84
Maximum Current LVR		89.70%
Weighted Avg Current LVR		57.63%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,516,339.31	7.1%	15	17.6%
20% > & <= 30%		\$1,207,094.67	5.7%	9	10.6%
30% > & <= 40%		\$824,851.95	3.9%	3	3.5%
40% > & <= 50%		\$2,142,994.87	10.0%	10	11.8%
50% > & <= 60%		\$5,212,075.18	24.4%	19	22.4%
60% > & <= 65%		\$2,451,786.63	11.5%	7	8.2%
65% > & <= 70%		\$1,545,401.74	7.2%	6	7.1%
70% > & <= 75%		\$1,983,958.77	9.3%	6	7.1%
75% > & <= 80%		\$1,826,425.20	8.6%	4	4.7%
80% > & <= 85%		\$1,558,503.50	7.3%	3	3.5%
85% > & <= 90%		\$1,090,379.80	5.1%	3	3.5%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$21,359,811.62	100.0%	85	100.0%

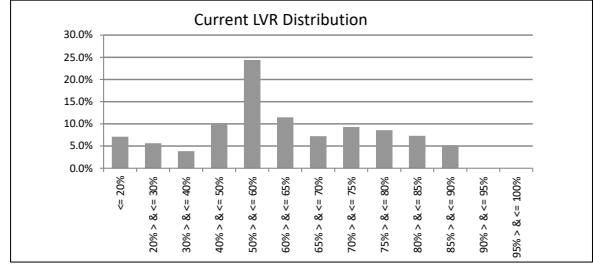


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000		\$1,256,146.00	5.9%	17	20.0%
\$100000 > & <= \$200000		\$3,381,347.25	15.8%	23	27.1%
\$200000 > & <= \$300000		\$4,138,187.02	19.4%	17	20.0%
\$300000 > & <= \$400000		\$4,799,442.31	22.5%	14	16.5%
\$400000 > & <= \$500000		\$3,127,652.06	14.6%	7	8.2%
\$500000 > & <= \$600000		\$1,689,616.82	7.9%	3	3.5%
\$600000 > & <= \$700000		\$606,670.56	2.8%	1	1.2%
\$700000 > & <= \$800000		\$1,499,312.44	7.0%	2	2.4%
\$800000 > & <= \$900000		\$861,437.16	4.0%	1	1.2%
\$900000 > & <= \$1000000		\$0.00	0.0%	0	0.0%
		\$21,359,811.62	100.0%	85	100.0%

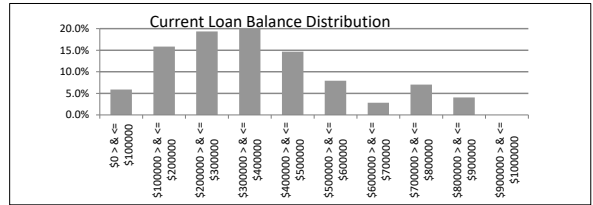


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$0.00	0.0%	0	0.0%
18 > & <= 24 mths		\$1,647,781.79	7.7%	4	4.7%
2 > & <= 3 years		\$7,305,014.46	34.2%	21	24.7%
3 > & <= 4 years		\$2,160,060.12	10.1%	11	12.9%
4 > & <= 5 years		\$1,903,333.71	8.9%	7	8.2%
5 > & <= 6 years		\$2,190,922.46	10.3%	8	9.4%
6 > & <= 7 years		\$438,007.46	2.1%	3	3.5%
7 > & <= 8 years		\$1,017,208.84	4.8%	3	3.5%
8 > & <= 9 years		\$637,107.45	3.0%	5	5.9%
9 > & <= 10 years		\$666,647.00	3.1%	3	3.5%
> 10 years		\$3,393,728.33	15.9%	20	23.5%
		\$21,359,811.62	100.0%	85	100.0%

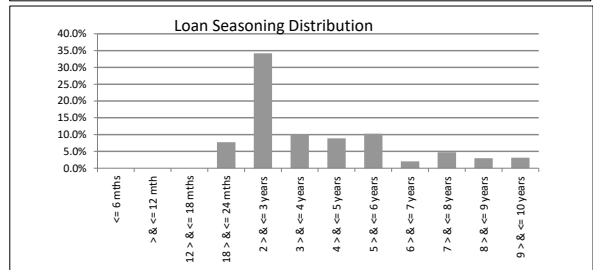


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$5,031,541.76	23.6%	13	15.3%
New South Wales		\$2,333,084.59	10.9%	8	9.4%
Northern Territory		\$219,763.89	1.0%	1	1.2%
Queensland		\$163,185.09	0.8%	1	1.2%
South Australia		\$7,200,134.74	33.7%	34	40.0%
Tasmania		\$204,047.44	1.0%	1	1.2%
Victoria		\$3,008,885.18	14.1%	13	15.3%
Western Australia		\$3,199,168.93	15.0%	14	16.5%
		\$21,359,811.62	100.0%	85	100.0%

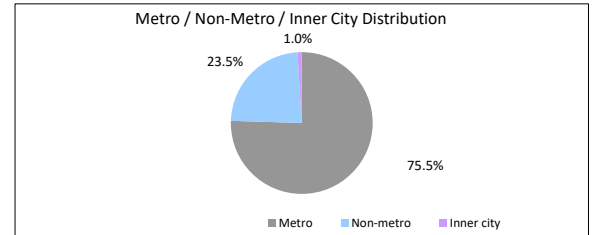


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$16,125,889.86	75.5%	56	65.9%
Non-metro		\$5,024,260.84	23.5%	28	32.9%
Inner city		\$209,660.92	1.0%	1	1.2%
		\$21,359,811.62	100.0%	85	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$19,769,157.44	92.6%	78	91.8%
Residential Unit		\$1,380,993.26	6.5%	6	7.1%
Rural		\$0.00	0.0%	0	0.0%
Semi-Rural		\$0.00	0.0%	0	0.0%
High Density		\$209,660.92	1.0%	1	1.2%
		\$21,359,811.62	100.0%	85	100.0%

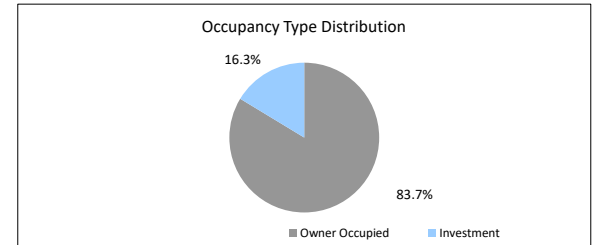


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$17,871,602.31	83.7%	67	78.8%
Investment		\$3,488,209.31	16.3%	18	21.2%
		\$21,359,811.62	100.0%	85	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$163,185.09	0.8%	1	1.2%
Pay-as-you-earn employee (casual)		\$326,074.63	1.5%	2	2.4%
Pay-as-you-earn employee (full time)		\$17,781,514.67	83.2%	66	77.6%
Pay-as-you-earn employee (part time)		\$2,025,665.13	9.5%	11	12.9%
Self employed		\$507,895.96	2.4%	2	2.4%
No data		\$327,250.80	1.5%	2	2.4%
Other		\$228,225.34	1.1%	1	1.2%
		\$21,359,811.62	100.0%	85	100.0%

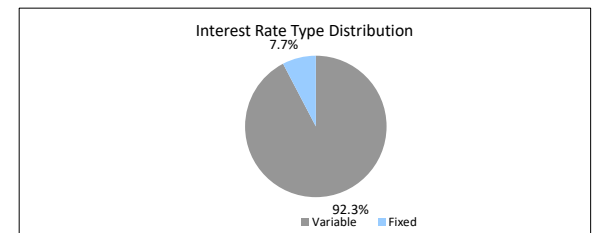


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$20,049,976.02	93.9%	82	96.5%
0 > and <= 30 days		\$1,309,835.60	6.1%	3	3.5%
30 > and <= 60 days		\$0.00	0.0%	0	0.0%
60 > and <= 90 days		\$0.00	0.0%	0	0.0%
90 > days		\$0.00	0.0%	0	0.0%
		\$21,359,811.62	100.0%	85	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$19,722,995.71	92.3%	79	92.9%
Fixed		\$1,636,815.91	7.7%	6	7.1%
		\$21,359,811.62	100.0%	85	100.0%