

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	18-Nov-24
Collections Period ending	31-Oct-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	330,811,722.14	330,811,722.14	71.92%	18/11/2024	5.47%	8.00%	10.79%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	18/11/2024	6.20%	2.75%	3.71%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	18/11/2024	7.20%	1.15%	1.55%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	18/11/2024	7.70%	0.25%	0.34%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	18/11/2024	11.00%	N/A	N/A	AU3FN0080651

	AT ISSUE	31-Oct-24
Pool Balance	\$495,999,885.13	\$367,868,771.96
Number of Loans	1,935	1,561
Avg Loan Balance	\$256,330.69	\$235,662.25
Maximum Loan Balance	\$986,752.58	\$941,137.94
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.59%
Weighted Avg Seasoning (mths)	55.1	71.4
Maximum Remaining Term (mths)	357.00	341.00
Weighted Avg Remaining Term (mths)	292.83	277.76
Maximum Current LVR	89.90%	89.66%
Weighted Avg Current LVR	56.66%	53.80%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	1	\$210,016.18	0.06%
60 > and <= 90 days	0	\$0.00	0.00%
90 > days	1	\$570,199.74	0.16%

TABLE 1	Balance	% of Balance	Loan Count	% of Loan Count
Current LVR				
<= 20%	\$21,862,319.48	5.9%	363	23.3%
20% > & <= 30%	\$28,037,761.61	7.6%	164	10.5%
30% > & <= 40%	\$39,561,823.09	10.8%	185	11.9%
40% > & <= 50%	\$56,840,454.30	15.5%	202	12.9%
50% > & <= 60%	\$67,962,873.91	18.5%	212	13.6%
60% > & <= 65%	\$40,674,221.65	11.1%	123	7.9%
65% > & <= 70%	\$30,568,884.83	8.3%	90	5.8%
70% > & <= 75%	\$31,740,978.11	8.6%	87	5.6%
75% > & <= 80%	\$21,750,568.54	5.9%	61	3.9%
80% > & <= 85%	\$16,259,886.58	4.4%	45	2.9%
85% > & <= 90%	\$12,608,999.86	3.4%	29	1.9%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$367,868,771.96	100.0%	1,561	100.0%

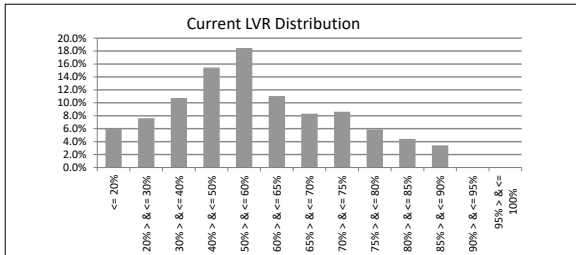


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$3,316,506.39	0.9%	57	3.7%
25% > & <= 30%	\$5,628,342.73	1.5%	64	4.1%
30% > & <= 40%	\$13,454,348.89	3.7%	92	5.9%
40% > & <= 50%	\$26,044,525.03	7.1%	132	8.5%
50% > & <= 60%	\$36,877,036.24	10.0%	164	10.5%
60% > & <= 65%	\$24,938,623.87	6.8%	108	6.9%
65% > & <= 70%	\$36,664,709.67	10.0%	154	9.9%
70% > & <= 75%	\$40,569,234.90	11.0%	164	10.5%
75% > & <= 80%	\$113,359,240.18	30.8%	397	25.4%
80% > & <= 85%	\$5,669,744.82	1.5%	19	1.2%
85% > & <= 90%	\$34,767,037.59	9.5%	117	7.5%
90% > & <= 95%	\$26,382,257.64	7.2%	92	5.9%
95% > & <= 100%	\$197,164.01	0.1%	1	0.1%
	\$367,868,771.96	100.0%	1,561	100.0%

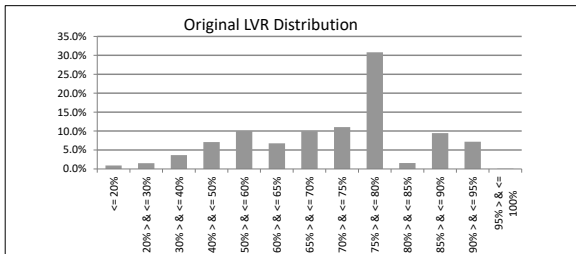


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$5,061,202.21	1.4%	114	7.3%
10 year > & <= 12 years	\$3,732,620.73	1.0%	54	3.5%
12 year > & <= 14 years	\$5,979,212.80	1.6%	75	4.8%
14 year > & <= 16 years	\$13,148,646.41	3.6%	113	7.2%
16 year > & <= 18 years	\$27,239,997.56	7.4%	162	10.4%
18 year > & <= 20 years	\$22,877,315.85	6.2%	114	7.3%
20 year > & <= 22 years	\$36,177,790.57	9.8%	170	10.9%
22 year > & <= 24 years	\$54,168,186.17	14.7%	196	12.6%
24 year > & <= 26 years	\$84,675,271.03	23.0%	256	16.4%
26 year > & <= 28 years	\$109,531,347.61	29.8%	298	19.1%
28 year > & <= 31 years	\$5,277,181.02	1.4%	9	0.6%
	\$367,868,771.96	100.0%	1,561	100.0%

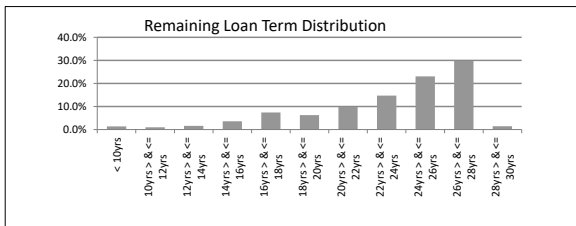


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$23,396,164.77	6.4%	480	30.7%
\$100000 > & <= \$200000	\$44,815,948.28	12.2%	300	19.2%
\$200000 > & <= \$300000	\$70,841,770.22	19.3%	283	18.1%
\$300000 > & <= \$400000	\$77,839,776.11	21.2%	223	14.3%
\$400000 > & <= \$500000	\$56,913,744.30	15.5%	128	8.2%
\$500000 > & <= \$600000	\$37,170,774.68	10.1%	68	4.4%
\$600000 > & <= \$700000	\$22,407,954.32	6.1%	35	2.2%
\$700000 > & <= \$800000	\$20,720,862.32	5.6%	28	1.8%
\$800000 > & <= \$900000	\$9,087,381.14	2.5%	11	0.7%
\$900000 > & <= \$1000000	\$4,674,395.82	1.3%	5	0.3%
	\$367,868,771.96	100.0%	1,561	100.0%

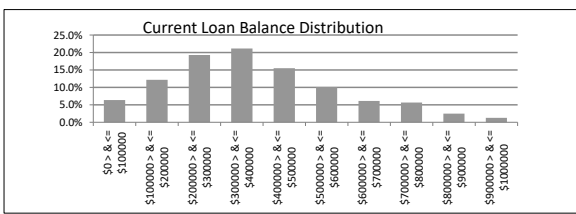


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%
18 > & <= 24 mths	\$13,641,852.48	3.7%	35	2.2%
2 > & <= 3 years	\$63,381,130.05	17.2%	200	12.8%
3 > & <= 4 years	\$56,219,926.11	15.3%	184	11.8%
4 > & <= 5 years	\$47,754,645.98	13.0%	163	10.4%
5 > & <= 6 years	\$47,364,029.00	12.9%	161	10.3%
6 > & <= 7 years	\$27,393,186.68	7.4%	102	6.5%
7 > & <= 8 years	\$32,455,959.20	8.8%	137	8.8%
8 > & <= 9 years	\$16,808,644.39	4.6%	100	6.4%
9 > & <= 10 years	\$16,303,479.94	4.4%	85	5.4%
> 10 years	\$46,545,918.13	12.7%	394	25.2%
	\$367,868,771.96	100.0%	1,561	100.0%

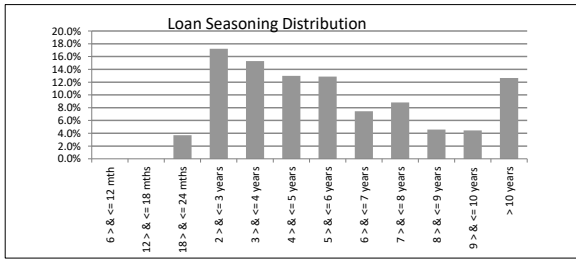


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
2611	\$9,294,392.30	2.5%	28	1.8%
2914	\$6,900,440.65	1.9%	16	1.0%
2913	\$6,896,580.74	1.9%	19	1.2%
2620	\$5,633,827.50	1.5%	19	1.2%
5608	\$4,938,611.53	1.3%	38	2.4%
2615	\$3,812,713.22	1.0%	13	0.8%
2902	\$3,795,586.46	1.0%	17	1.1%
2905	\$3,722,742.89	1.0%	13	0.8%
5600	\$3,613,188.65	1.0%	22	1.4%
2607	\$3,441,620.81	0.9%	7	0.4%

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	18-Nov-24
Collections Period ending	31-Oct-24

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$63,423,004.55	17.2%	196	12.6%
New South Wales	\$69,505,481.42	18.9%	259	16.6%
Northern Territory	\$866,016.07	0.2%	4	0.3%
Queensland	\$8,647,403.21	2.4%	33	2.1%
South Australia	\$112,895,997.92	30.7%	668	42.8%
Tasmania	\$2,070,279.85	0.6%	6	0.4%
Victoria	\$57,639,212.04	15.7%	181	11.6%
Western Australia	\$52,821,376.90	14.4%	214	13.7%
Undefined	\$0.00	0.0%	0	0.0%
	\$367,868,771.96	100.0%	1,561	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$293,769,258.76	79.9%	1144	73.3%
Non-metro	\$72,735,309.20	19.8%	412	26.4%
Inner city	\$1,364,204.00	0.4%	5	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	\$367,868,771.96	100.0%	1,561	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$335,315,102.98	91.2%	1409	90.3%
Residential Unit	\$30,636,265.30	8.3%	146	9.4%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,917,403.68	0.5%	6	0.4%
Undefined	\$0.00	0.0%	0	0.0%
	\$367,868,771.96	100.0%	1,561	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$295,963,403.63	80.5%	1291	82.7%
Investment	\$71,905,368.33	19.5%	270	17.3%
	\$367,868,771.96	100.0%	1,561	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$6,770,625.65	1.8%	22	1.4%
Pay-as-you-earn employee (casual)	\$15,032,022.02	4.1%	71	4.5%
Pay-as-you-earn employee (full time)	\$280,007,191.29	76.1%	1117	71.6%
Pay-as-you-earn employee (part time)	\$25,147,548.17	6.8%	121	7.8%
Self employed	\$20,477,949.20	5.6%	97	6.2%
No data	\$20,433,435.63	5.6%	133	8.5%
	\$367,868,771.96	100.0%	1,561	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$349,998,182.84	95.1%	1483	95.0%
Genworth	\$17,870,589.12	4.9%	78	5.0%
	\$367,868,771.96	100.0%	1,561	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$361,630,943.70	98.3%	1538	98.5%
0 > and <= 30 days	\$5,457,612.34	1.5%	21	1.3%
30 > and <= 60 days	\$210,016.18	0.1%	1	0.1%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$570,199.74	0.2%	1	0.1%
	\$367,868,771.96	100.0%	1,561	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$347,222,997.32	94.4%	1487	95.3%
Fixed	\$20,645,774.64	5.6%	74	4.7%
	\$367,868,771.96	100.0%	1,561	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.93%	74
Variable Interest Rate	6.63%	1487

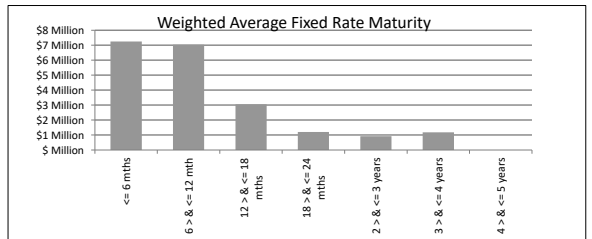
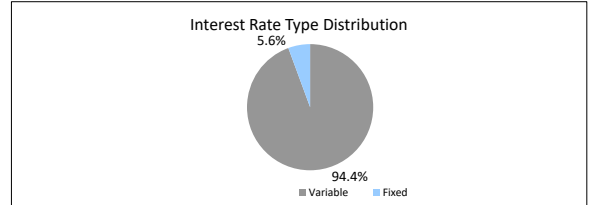
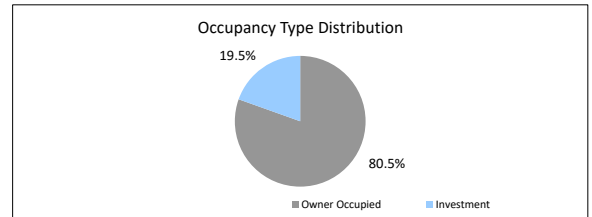
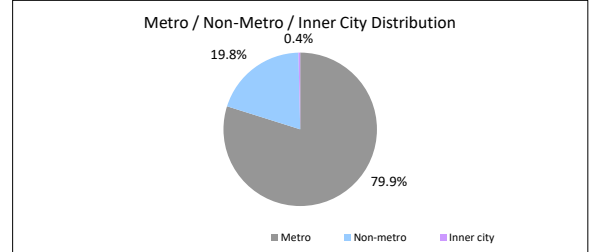
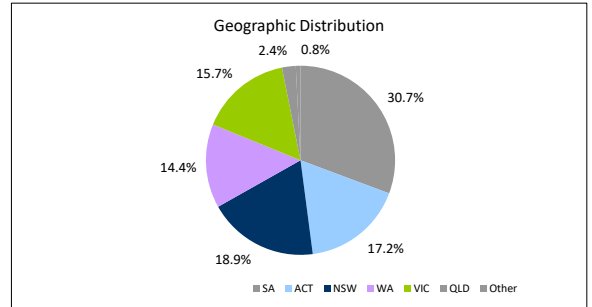
TABLE 16

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	\$7,254,071.31	35.1%	23	5.88%
6 > & <= 12 mth	\$7,033,165.12	34.1%	26	5.86%
12 > & <= 18 mths	\$3,049,985.01	14.8%	9	5.87%
18 > & <= 24 mths	\$1,199,735.63	5.8%	7	6.30%
2 > & <= 3 years	\$926,565.27	4.5%	3	6.10%
3 > & <= 4 years	\$1,182,252.30	5.7%	6	6.33%
4 > & <= 5 years	\$0.00	0.0%	0	#DIV/0!
	\$20,645,774.64	100.0%	74	



The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **31-Oct-24**

SUMMARY		31-Oct-24
Pool Balance		\$17,485,008.58
Number of Loans		76
Avg Loan Balance		\$230,065.90
Maximum Loan Balance		\$769,521.30
Minimum Loan Balance		\$7.91
Weighted Avg Interest Rate		6.40%
Weighted Avg Seasoning (mths)		72.7
Maximum Remaining Term (mths)		337.00
Weighted Avg Remaining Term (mths)		275.45
Maximum Current LVR		91.20%
Weighted Avg Current LVR		56.17%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,532,083.39	8.8%	16	21.1%
20% > & <= 30%		\$647,908.82	3.7%	6	7.9%
30% > & <= 40%		\$986,648.32	5.6%	4	5.3%
40% > & <= 50%		\$1,637,774.29	9.4%	8	10.5%
50% > & <= 60%		\$4,055,769.72	23.2%	17	22.4%
60% > & <= 65%		\$2,531,404.08	14.5%	7	9.2%
65% > & <= 70%		\$1,669,879.19	9.6%	6	7.9%
70% > & <= 75%		\$1,163,737.72	6.7%	4	5.3%
75% > & <= 80%		\$1,508,055.22	8.6%	3	3.9%
80% > & <= 85%		\$512,947.51	2.9%	1	1.3%
85% > & <= 90%		\$1,051,378.74	6.0%	3	3.9%
90% > & <= 95%		\$187,421.58	1.1%	1	1.3%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$17,485,008.58	100.0%	76	100.0%

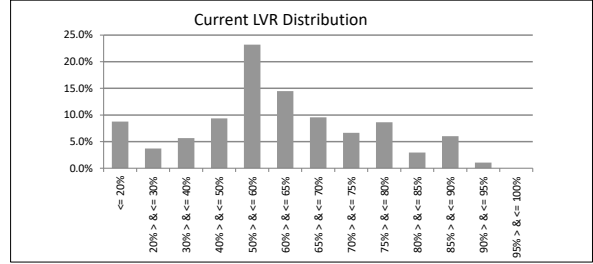


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000		\$1,117,535.91	6.4%	17	22.4%
\$100000 > & <= \$200000		\$3,395,611.58	19.4%	23	30.3%
\$200000 > & <= \$300000		\$3,453,862.51	19.8%	14	18.4%
\$300000 > & <= \$400000		\$3,811,036.17	21.8%	11	14.5%
\$400000 > & <= \$500000		\$2,659,621.11	15.2%	6	7.9%
\$500000 > & <= \$600000		\$1,673,978.76	9.6%	3	3.9%
\$600000 > & <= \$700000		\$603,841.24	3.5%	1	1.3%
\$700000 > & <= \$800000		\$769,521.30	4.4%	1	1.3%
\$800000 > & <= \$900000		\$0.00	0.0%	0	0.0%
\$900000 > & <= \$1000000		\$0.00	0.0%	0	0.0%
		\$17,485,008.58	100.0%	76	100.0%

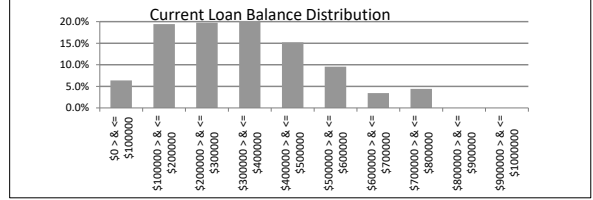


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$0.00	0.0%	0	0.0%
18 > & <= 24 mths		\$781,847.05	4.5%	2	2.6%
2 > & <= 3 years		\$3,932,556.55	22.5%	11	14.5%
3 > & <= 4 years		\$1,829,337.74	10.5%	9	11.8%
4 > & <= 5 years		\$3,171,535.59	18.1%	14	18.4%
5 > & <= 6 years		\$1,583,981.92	9.1%	7	9.2%
6 > & <= 7 years		\$1,141,219.73	6.5%	5	6.6%
7 > & <= 8 years		\$778,074.27	4.4%	2	2.6%
8 > & <= 9 years		\$764,584.56	4.4%	6	7.9%
9 > & <= 10 years		\$127,487.42	0.7%	1	1.3%
> 10 years		\$3,374,383.75	19.3%	19	25.0%
		\$17,485,008.58	100.0%	76	100.0%

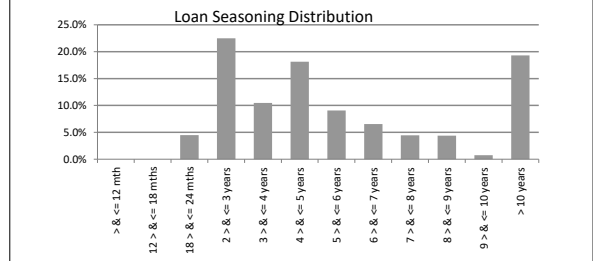


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$2,672,191.94	15.3%	9	11.8%
New South Wales		\$2,133,244.25	12.2%	8	10.5%
Northern Territory		\$215,502.66	1.2%	1	1.3%
Queensland		\$162,315.16	0.9%	1	1.3%
South Australia		\$6,941,532.62	39.7%	33	43.4%
Tasmania		\$202,084.19	1.2%	1	1.3%
Victoria		\$2,909,916.09	16.6%	12	15.8%
Western Australia		\$2,248,221.67	12.9%	11	14.5%
		\$17,485,008.58	100.0%	76	100.0%

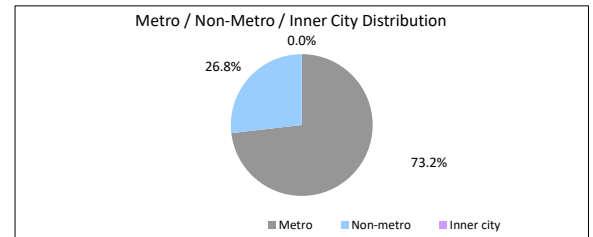


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$12,796,185.77	73.2%	49	64.5%
Non-metro		\$4,688,822.81	26.8%	27	35.5%
Inner city		\$0.00	0.0%	0	0.0%
		\$17,485,008.58	100.0%	76	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$16,111,622.19	92.1%	70	92.1%
Residential Unit		\$1,373,386.39	7.9%	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%
		\$17,485,008.58	100.0%	76	100.0%

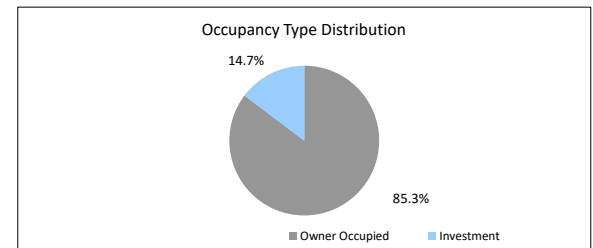


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$14,913,019.81	85.3%	61	80.3%
Investment		\$2,571,988.77	14.7%	15	19.7%
		\$17,485,008.58	100.0%	76	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$162,315.16	0.9%	1	1.3%
Pay-as-you-earn employee (casual)		\$113,406.84	0.6%	1	1.3%
Pay-as-you-earn employee (full time)		\$14,506,080.60	83.0%	59	77.6%
Pay-as-you-earn employee (part time)		\$2,003,546.70	11.5%	11	14.5%
Self employed		\$346,625.45	2.0%	1	1.3%
No data		\$310,106.51	1.8%	2	2.6%
Other		\$42,927.32	0.2%	1	1.3%
		\$17,485,008.58	100.0%	76	100.0%

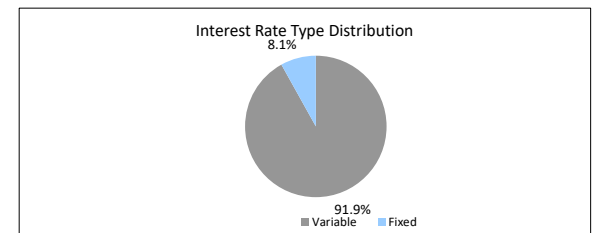


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$15,787,424.97	90.3%	71	93.4%
0 > and <= 30 days		\$338,914.50	1.9%	2	2.6%
30 > and <= 60 days		\$1,171,247.53	6.7%	2	2.6%
60 > and <= 90 days		\$0.00	0.0%	0	0.0%
90 > days		\$187,421.58	1.1%	1	1.3%
		\$17,485,008.58	100.0%	76	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$16,070,391.63	91.9%	71	93.4%
Fixed		\$1,414,616.95	8.1%	5	6.5%
		\$17,485,008.58	100.0%	76	100.0%