

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Dec-24
Collections Period ending	30-Nov-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	325,143,768.16	325,143,768.16	70.68%	17/12/2024	5.48%	8.00%	10.95%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	17/12/2024	6.21%	2.75%	3.77%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	17/12/2024	7.21%	1.15%	1.57%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/12/2024	7.71%	0.25%	0.34%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/12/2024	11.01%	N/A	N/A	AU3FN0080651

	AT ISSUE	30-Nov-24
Pool Balance	\$495,999,885.13	\$362,245,801.75
Number of Loans	1,935	1,542
Avg Loan Balance	\$256,330.69	\$234,919.46
Maximum Loan Balance	\$986,752.58	\$940,392.12
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	6.59%
Weighted Avg Seasoning (mths)	55.1	72.4
Maximum Remaining Term (mths)	357.00	340.00
Weighted Avg Remaining Term (mths)	292.83	276.81
Maximum Current LVR	89.90%	89.55%
Weighted Avg Current LVR	56.66%	53.77%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	3	\$492,936.39	0.14%
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%	\$21,046,706.31	5.8%	356	23.1%
20% > & <= 30%	\$28,174,724.76	7.8%	169	11.0%
30% > & <= 40%	\$38,996,151.42	10.8%	185	12.0%
40% > & <= 50%	\$57,243,231.66	15.8%	200	13.0%
50% > & <= 60%	\$66,063,127.21	18.2%	205	13.3%
60% > & <= 65%	\$39,548,999.34	10.9%	122	7.9%
65% > & <= 70%	\$29,879,373.51	8.2%	87	5.6%
70% > & <= 75%	\$31,576,333.68	8.7%	86	5.6%
75% > & <= 80%	\$20,811,798.74	5.7%	58	3.8%
80% > & <= 85%	\$17,009,073.35	4.7%	47	3.0%
85% > & <= 90%	\$11,896,281.77	3.3%	27	1.8%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$362,245,801.75	100.0%	1,542	100.0%

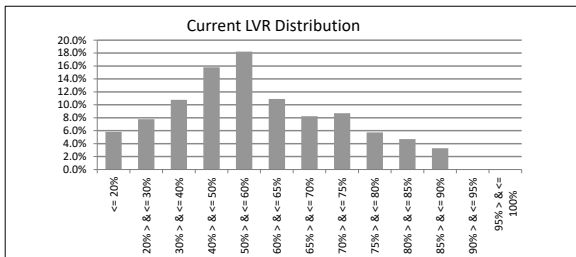


TABLE 2	Balance	% of Balance	Loan Count	% of Loan Count
Original LVR				
<= 20%	\$3,326,621.66	0.9%	57	3.7%
25% > & <= 30%	\$5,574,060.64	1.5%	64	4.2%
30% > & <= 40%	\$13,137,495.75	3.6%	91	5.9%
40% > & <= 50%	\$25,576,746.96	7.1%	129	8.4%
50% > & <= 60%	\$36,047,118.20	10.0%	162	10.5%
60% > & <= 65%	\$25,028,860.09	6.9%	108	7.0%
65% > & <= 70%	\$36,045,797.47	10.0%	152	9.9%
70% > & <= 75%	\$39,741,682.92	11.0%	160	10.4%
75% > & <= 80%	\$111,992,456.96	30.9%	393	25.5%
80% > & <= 85%	\$5,652,051.52	1.6%	19	1.2%
85% > & <= 90%	\$33,737,732.80	9.3%	115	7.5%
90% > & <= 95%	\$26,185,558.72	7.2%	91	5.9%
95% > & <= 100%	\$199,618.06	0.1%	1	0.1%
	\$362,245,801.75	100.0%	1,542	100.0%

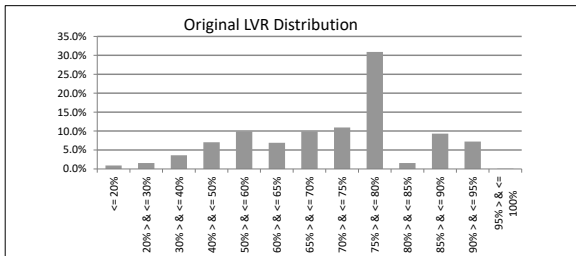


TABLE 3	Balance	% of Balance	Loan Count	% of Loan Count
Remaining Loan Term				
< 10 years	\$5,086,407.41	1.4%	116	7.5%
10 year > & <= 12 years	\$3,907,883.19	1.1%	56	3.6%
12 year > & <= 14 years	\$5,897,836.77	1.6%	73	4.7%
14 year > & <= 16 years	\$13,750,773.25	3.8%	116	7.5%
16 year > & <= 18 years	\$25,924,532.38	7.2%	154	10.0%
18 year > & <= 20 years	\$23,614,360.29	6.5%	119	7.7%
20 year > & <= 22 years	\$35,708,910.45	9.9%	168	10.9%
22 year > & <= 24 years	\$54,863,451.00	15.1%	196	12.7%
24 year > & <= 26 years	\$82,409,564.62	22.7%	249	16.1%
26 year > & <= 28 years	\$110,537,752.49	30.5%	294	19.1%
28 year > & <= 31 years	\$544,329.90	0.2%	1	0.1%
	\$362,245,801.75	100.0%	1,542	100.0%

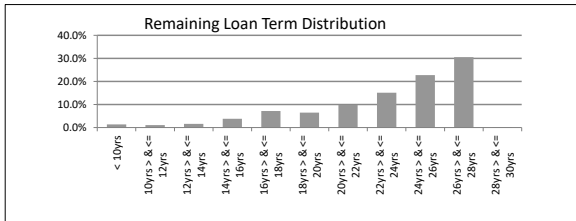


TABLE 4	Balance	% of Balance	Loan Count	% of Loan Count
Current Loan Balance				
\$0 > & <= \$100000	\$23,005,769.97	6.4%	478	31.0%
\$100000 > & <= \$200000	\$44,713,271.26	12.3%	298	19.3%
\$200000 > & <= \$300000	\$68,968,358.96	19.0%	275	17.8%
\$300000 > & <= \$400000	\$76,410,813.72	21.1%	219	14.2%
\$400000 > & <= \$500000	\$57,371,256.48	15.8%	129	8.4%
\$500000 > & <= \$600000	\$35,601,502.50	9.8%	65	4.2%
\$600000 > & <= \$700000	\$23,162,579.21	6.4%	36	2.3%
\$700000 > & <= \$800000	\$19,276,975.07	5.3%	26	1.7%
\$800000 > & <= \$900000	\$9,066,170.62	2.5%	11	0.7%
\$900000 > & <= \$1000000	\$4,669,103.96	1.3%	5	0.3%
	\$362,245,801.75	100.0%	1,542	100.0%

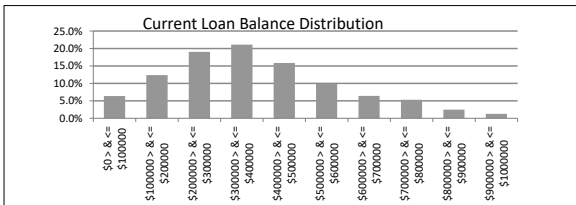


TABLE 5	Balance	% of Balance	Loan Count	% of Loan Count
Loan Seasoning				
<= 6 mths	\$0.00	0.0%	0	0.0%
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%
18 > & <= 24 mths	\$5,980,441.16	1.7%	10	0.6%
2 > & <= 3 years	\$59,769,468.26	16.5%	196	12.7%
3 > & <= 4 years	\$59,619,433.04	16.5%	188	12.2%
4 > & <= 5 years	\$51,097,062.73	14.1%	171	11.1%
5 > & <= 6 years	\$45,940,164.82	12.7%	156	10.1%
6 > & <= 7 years	\$29,410,686.40	8.1%	111	7.2%
7 > & <= 8 years	\$31,048,024.19	8.6%	132	8.6%
8 > & <= 9 years	\$16,985,639.59	4.7%	103	6.7%
9 > & <= 10 years	\$16,009,764.46	4.4%	81	5.3%
> 10 years	\$46,385,117.10	12.8%	394	25.6%
	\$362,245,801.75	100.0%	1,542	100.0%

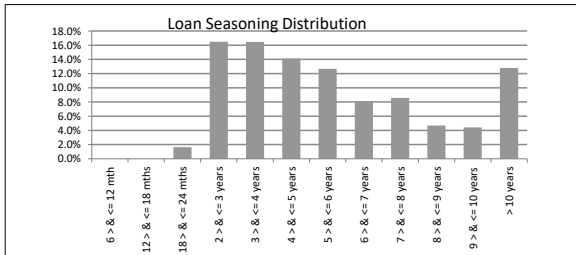


TABLE 6	Balance	% of Balance	Loan Count	% of Loan Count
Postcode Concentration (top 10 by value)				
2611	\$9,339,195.39	2.6%	28	1.8%
2914	\$6,877,240.38	1.9%	16	1.0%
2913	\$6,818,417.15	1.9%	19	1.2%
2620	\$5,619,061.30	1.6%	19	1.2%
5608	\$4,432,354.22	1.2%	36	2.3%
2615	\$3,793,454.46	1.0%	13	0.8%
2902	\$3,777,717.20	1.0%	17	1.1%
2905	\$3,707,137.83	1.0%	13	0.8%
5600	\$3,601,858.94	1.0%	21	1.4%
2607	\$3,425,333.74	0.9%	7	0.5%

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Dec-24
Collections Period ending	30-Nov-24

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$63,170,118.50	17.4%	195	12.6%
New South Wales	\$68,950,271.10	19.0%	257	16.7%
Northern Territory	\$859,845.06	0.2%	4	0.3%
Queensland	\$8,708,462.75	2.4%	33	2.1%
South Australia	\$109,862,269.60	30.3%	655	42.5%
Tasmania	\$2,067,151.98	0.6%	6	0.4%
Victoria	\$57,052,561.49	15.7%	180	11.7%
Western Australia	\$51,575,121.27	14.2%	212	13.7%
Undefined	\$0.00	0.0%	0	0.0%
	\$362,245,801.75	100.0%	1,542	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$289,418,720.33	79.9%	1131	73.3%
Non-metro	\$71,465,449.25	19.7%	406	26.3%
Inner city	\$1,361,632.17	0.4%	5	0.3%
Undefined	\$0.00	0.0%	0	0.0%
	\$362,245,801.75	100.0%	1,542	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$330,521,225.29	91.2%	1393	90.3%
Residential Unit	\$29,809,929.38	8.2%	143	9.3%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,914,647.08	0.5%	6	0.4%
Undefined	\$0.00	0.0%	0	0.0%
	\$362,245,801.75	100.0%	1,542	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$291,698,188.12	80.5%	1277	82.8%
Investment	\$70,547,613.63	19.5%	265	17.2%
	\$362,245,801.75	100.0%	1,542	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$7,064,663.52	2.0%	24	1.6%
Pay-as-you-earn employee (casual)	\$13,709,335.37	3.8%	66	4.3%
Pay-as-you-earn employee (full time)	\$276,850,764.45	76.4%	1106	71.7%
Pay-as-you-earn employee (part time)	\$24,286,256.24	6.7%	118	7.7%
Self employed	\$20,011,280.70	5.5%	96	6.2%
No data	\$20,323,501.47	5.6%	132	8.6%
	\$362,245,801.75	100.0%	1,542	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$344,560,357.50	95.1%	1465	95.0%
Genworth	\$17,685,444.25	4.9%	77	5.0%
	\$362,245,801.75	100.0%	1,542	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$356,850,511.34	98.5%	1520	98.6%
0 > and <= 30 days	\$4,902,354.02	1.4%	19	1.2%
30 > and <= 60 days	\$492,936.39	0.1%	3	0.2%
60 > and <= 90 days	\$0.00	0.0%	0	0.0%
90 > days	\$0.00	0.0%	0	0.0%
	\$362,245,801.75	100.0%	1,542	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$341,943,733.10	94.4%	1468	95.2%
Fixed	\$20,302,068.65	5.6%	74	4.8%
	\$362,245,801.75	100.0%	1,542	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.92%	74
Variable Interest Rate	6.63%	1468

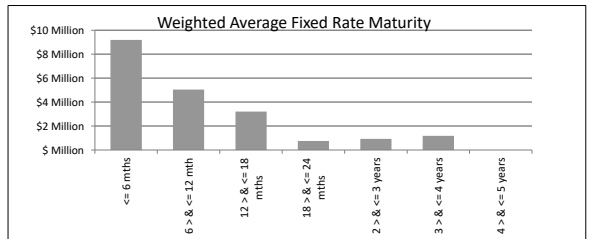
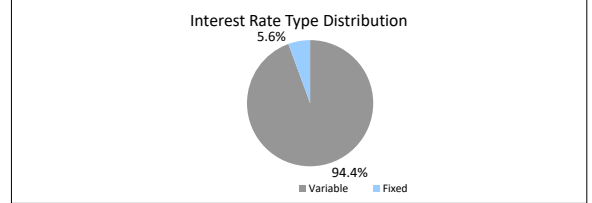
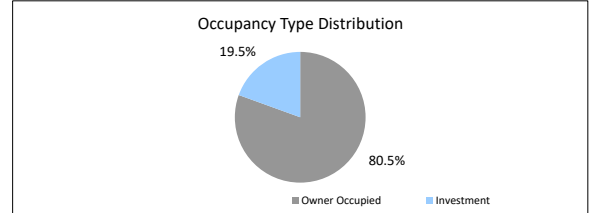
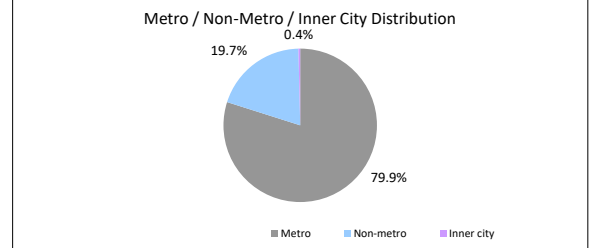
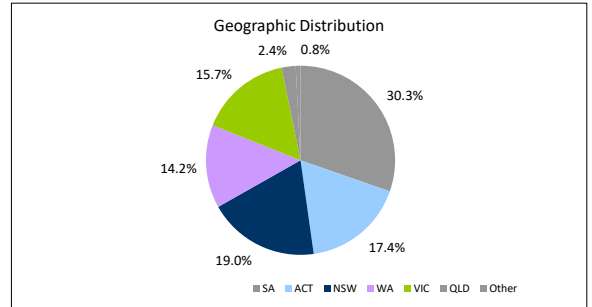
TABLE 16

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	\$9,189,966.73	45.3%	31	5.86%
6 > & <= 12 mth	\$5,052,323.00	24.9%	17	5.83%
12 > & <= 18 mths	\$3,204,048.32	15.8%	10	5.89%
18 > & <= 24 mths	\$750,621.03	3.7%	7	6.38%
2 > & <= 3 years	\$924,831.63	4.6%	3	6.10%
3 > & <= 4 years	\$1,180,277.94	5.8%	6	6.33%
4 > & <= 5 years	\$0.00	0.0%	0	#DIV/0!
	\$20,302,068.65	100.0%	74	



The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **30-Nov-24**

SUMMARY		30-Nov-24
Pool Balance		\$17,411,432.23
Number of Loans		76
Avg Loan Balance		\$229,097.79
Maximum Loan Balance		\$770,353.89
Minimum Loan Balance		\$0.00
Weighted Avg Interest Rate		6.39%
Weighted Avg Seasoning (mths)		73.7
Maximum Remaining Term (mths)		336.00
Weighted Avg Remaining Term (mths)		274.50
Maximum Current LVR		87.90%
Weighted Avg Current LVR		55.86%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%		\$1,512,927.63	8.7%	16	21.1%
20% > & <= 30%		\$647,103.72	3.7%	6	7.9%
30% > & <= 40%		\$967,227.00	5.6%	4	5.3%
40% > & <= 50%		\$1,730,446.94	9.9%	9	11.8%
50% > & <= 60%		\$4,272,443.38	24.5%	17	22.4%
60% > & <= 65%		\$1,791,665.15	10.3%	5	6.6%
65% > & <= 70%		\$2,070,035.92	11.9%	7	9.2%
70% > & <= 75%		\$1,349,061.04	7.7%	5	6.6%
75% > & <= 80%		\$1,507,858.89	8.7%	3	3.9%
80% > & <= 85%		\$512,176.73	2.9%	1	1.3%
85% > & <= 90%		\$1,050,485.83	6.0%	3	3.9%
90% > & <= 95%		\$0.00	0.0%	0	0.0%
95% > & <= 100%		\$0.00	0.0%	0	0.0%
		\$17,411,432.23	100.0%	76	100.0%

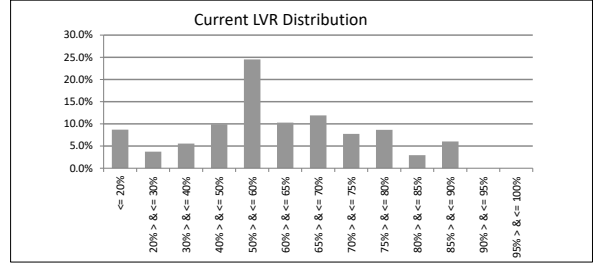


TABLE 2	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000		\$1,102,248.26	6.3%	17	22.4%
\$100000 > & <= \$200000		\$3,360,448.69	19.3%	23	30.3%
\$200000 > & <= \$300000		\$3,445,135.92	19.8%	14	18.4%
\$300000 > & <= \$400000		\$3,798,734.09	21.8%	11	14.5%
\$400000 > & <= \$500000		\$2,660,106.72	15.3%	6	7.9%
\$500000 > & <= \$600000		\$1,670,885.41	9.6%	3	3.9%
\$600000 > & <= \$700000		\$603,519.25	3.5%	1	1.3%
\$700000 > & <= \$800000		\$770,353.89	4.4%	1	1.3%
\$800000 > & <= \$900000		\$0.00	0.0%	0	0.0%
\$900000 > & <= \$1000000		\$0.00	0.0%	0	0.0%
		\$17,411,432.23	100.0%	76	100.0%

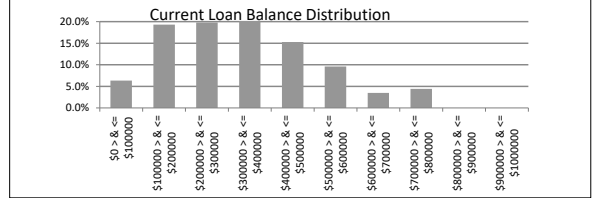


TABLE 3	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths		\$0.00	0.0%	0	0.0%
> & <= 12 mth		\$0.00	0.0%	0	0.0%
12 > & <= 18 mths		\$0.00	0.0%	0	0.0%
18 > & <= 24 mths		\$0.00	0.0%	0	0.0%
2 > & <= 3 years		\$4,239,653.45	24.3%	12	15.8%
3 > & <= 4 years		\$2,289,573.44	13.1%	10	13.2%
4 > & <= 5 years		\$3,136,696.71	18.0%	14	18.4%
5 > & <= 6 years		\$1,048,511.08	6.0%	5	6.6%
6 > & <= 7 years		\$1,664,385.00	9.6%	7	9.2%
7 > & <= 8 years		\$777,069.81	4.5%	2	2.6%
8 > & <= 9 years		\$757,377.10	4.3%	6	7.9%
9 > & <= 10 years		\$126,242.00	0.7%	1	1.3%
> 10 years		\$3,371,923.64	19.4%	19	25.0%
		\$17,411,432.23	100.0%	76	100.0%

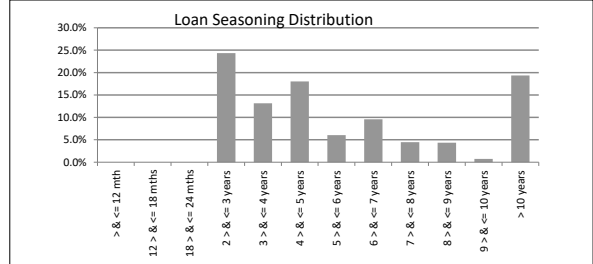


TABLE 4	Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory		\$2,661,118.85	15.3%	9	11.8%
New South Wales		\$2,127,152.70	12.2%	8	10.5%
Northern Territory		\$213,840.27	1.2%	1	1.3%
Queensland		\$162,075.50	0.9%	1	1.3%
South Australia		\$6,922,719.21	39.8%	33	43.4%
Tasmania		\$201,725.41	1.2%	1	1.3%
Victoria		\$2,902,246.47	16.7%	12	15.8%
Western Australia		\$2,220,553.82	12.8%	11	14.5%
		\$17,411,432.23	100.0%	76	100.0%

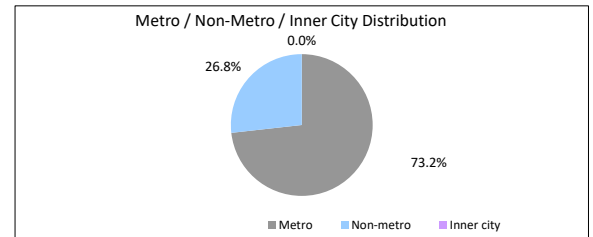


TABLE 5	Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro		\$12,750,791.37	73.2%	49	64.5%
Non-metro		\$4,660,640.86	26.8%	27	35.5%
Inner city		\$0.00	0.0%	0	0.0%
		\$17,411,432.23	100.0%	76	100.0%

TABLE 6	Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House		\$16,046,841.54	92.2%	70	92.1%
Residential Unit		\$1,364,590.69	7.8%	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%
		\$17,411,432.23	100.0%	76	100.0%

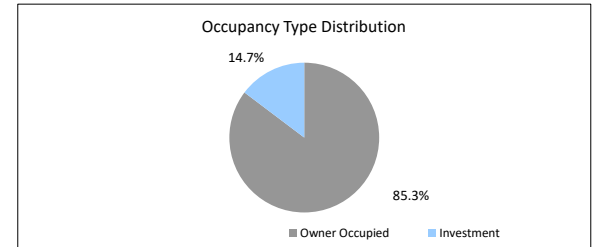


TABLE 7	Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied		\$14,849,844.44	85.3%	61	80.3%
Investment		\$2,561,587.79	14.7%	15	19.7%
		\$17,411,432.23	100.0%	76	100.0%

TABLE 8	Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor		\$162,075.50	0.9%	1	1.3%
Pay-as-you-earn employee (casual)		\$112,793.13	0.6%	1	1.3%
Pay-as-you-earn employee (full time)		\$14,455,860.40	83.0%	59	77.6%
Pay-as-you-earn employee (part time)		\$1,987,346.24	11.4%	11	14.5%
Self employed		\$345,571.15	2.0%	1	1.3%
No data		\$306,143.65	1.8%	2	2.6%
Other		\$41,642.16	0.2%	1	1.3%
		\$17,411,432.23	100.0%	76	100.0%

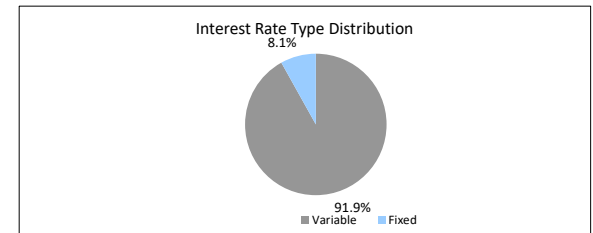


TABLE 9	Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days		\$15,707,545.32	90.2%	71	93.4%
0 > and <= 30 days		\$72,429.81	0.4%	1	1.3%
30 > and <= 60 days		\$1,036,899.17	6.0%	2	2.6%
60 > and <= 90 days		\$406,174.85	2.3%	1	1.3%
90 > days		\$188,383.08	1.1%	1	1.3%
		\$17,411,432.23	100.0%	76	100.0%

TABLE 10	Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable		\$16,000,923.54	91.9%	71	93.4%
Fixed		\$1,410,508.69	8.1%	5	6.6%
		\$17,411,432.23	100.0%	76	100.0%