

The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Feb-26
Collections Period ending	31-Jan-26

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	234,547,137.67	234,547,137.67	50.99%	17/02/2026	4.73%	8.00%	14.57%	AU3FN0080610
AB	AAA(sf)/AAAsf	26,250,000.00	26,250,000.00	26,250,000.00	100.00%	17/02/2026	5.46%	2.75%	5.01%	AU3FN0080628
B	AA(sf)/NR	8,000,000.00	8,000,000.00	8,000,000.00	100.00%	17/02/2026	6.46%	1.15%	2.09%	AU3FN0080636
C	A(sf)/NR	4,500,000.00	4,500,000.00	4,500,000.00	100.00%	17/02/2026	6.96%	0.25%	0.46%	AU3FN0080644
D	NR/NR	1,250,000.00	1,250,000.00	1,250,000.00	100.00%	17/02/2026	10.26%	N/A	N/A	AU3FN0080651

SUMMARY	AT ISSUE	31-Jan-26
Pool Balance	\$495,999,885.13	\$272,368,192.13
Number of Loans	1,935	1,271
Avg Loan Balance	\$256,330.69	\$214,294.41
Maximum Loan Balance	\$986,752.58	\$922,206.30
Minimum Loan Balance	\$20,010.37	\$0.00
Weighted Avg Interest Rate	6.26%	5.80%
Weighted Avg Seasoning (mths)	55.1	86.5
Maximum Remaining Term (mths)	357.00	326.00
Weighted Avg Remaining Term (mths)	292.83	263.61
Maximum Current LVR	89.90%	87.80%
Weighted Avg Current LVR	56.66%	51.04%

ARREARS	# Loans	Value of loans	% of Total Value
31 Days to 60 Days	2	\$411,934.90	0.15%
60 > and <= 90 days	1	\$504,013.10	0.19%
90 > days	1	\$215,664.95	0.08%

TABLE 1	Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$19,787,943.61	7.3%	361	28.4%	
20% > & <= 30%	\$25,233,730.82	9.3%	146	11.5%	
30% > & <= 40%	\$28,885,699.03	10.6%	146	11.5%	
40% > & <= 50%	\$48,963,946.32	18.0%	167	13.1%	
50% > & <= 60%	\$54,440,371.03	20.0%	184	14.5%	
60% > & <= 65%	\$24,182,391.29	8.9%	71	5.6%	
65% > & <= 70%	\$23,059,600.71	8.5%	65	5.1%	
70% > & <= 75%	\$19,284,038.54	7.1%	57	4.5%	
75% > & <= 80%	\$13,954,729.43	5.1%	37	2.9%	
80% > & <= 85%	\$10,426,543.69	3.8%	27	2.1%	
85% > & <= 90%	\$4,149,197.66	1.5%	10	0.8%	
90% > & <= 95%	\$0.00	0.0%	0	0.0%	
95% > & <= 100%	\$0.00	0.0%	0	0.0%	
	\$272,368,192.13	100.0%	1,271	100.0%	

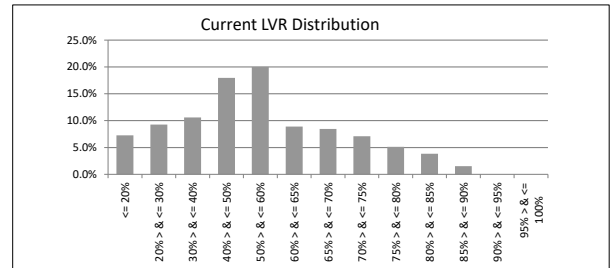


TABLE 2	Original LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$2,684,873.34	1.0%	50	3.9%	
25% > & <= 30%	\$3,208,371.53	1.2%	50	3.9%	
30% > & <= 40%	\$9,461,658.94	3.5%	73	5.7%	
40% > & <= 50%	\$20,000,681.61	7.3%	108	8.5%	
50% > & <= 60%	\$27,386,316.30	10.1%	130	10.2%	
60% > & <= 65%	\$18,883,863.28	6.9%	90	7.1%	
65% > & <= 70%	\$27,019,474.46	9.9%	130	10.2%	
70% > & <= 75%	\$30,674,894.49	11.3%	132	10.4%	
75% > & <= 80%	\$83,297,054.23	30.6%	327	25.7%	
80% > & <= 85%	\$4,822,412.61	1.8%	17	1.3%	
85% > & <= 90%	\$26,870,970.13	9.9%	96	7.6%	
90% > & <= 95%	\$17,862,427.29	6.6%	67	5.3%	
95% > & <= 100%	\$195,193.92	0.1%	1	0.1%	
	\$272,368,192.13	100.0%	1,271	100.0%	

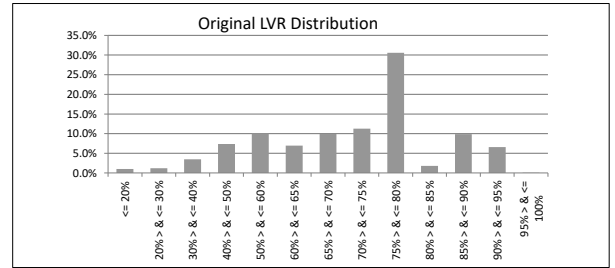


TABLE 3	Remaining Loan Term	Balance	% of Balance	Loan Count	% of Loan Count
< 10 years	\$4,896,064.76	1.8%	121	9.5%	
10 year > & <= 12 years	\$4,095,030.76	1.5%	59	4.6%	
12 year > & <= 14 years	\$7,287,279.36	2.7%	86	6.8%	
14 year > & <= 16 years	\$15,446,338.06	5.7%	110	8.7%	
16 year > & <= 18 years	\$18,185,643.38	6.7%	116	9.1%	
18 year > & <= 20 years	\$21,217,445.26	7.8%	109	8.6%	
20 year > & <= 22 years	\$33,795,994.71	12.4%	152	12.0%	
22 year > & <= 24 years	\$55,571,200.80	20.4%	193	15.2%	
24 year > & <= 26 years	\$75,196,467.18	27.6%	228	17.9%	
26 year > & <= 28 years	\$36,676,727.86	13.5%	97	7.6%	
28 year > & <= 31 years	\$0.00	0.0%	0	0.0%	
	\$272,368,192.13	100.0%	1,271	100.0%	

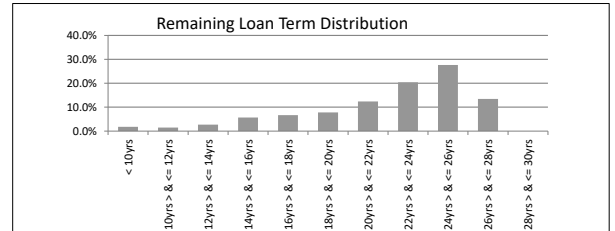


TABLE 4	Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000	\$19,363,974.26	7.1%	450	35.4%	
\$100000 > & <= \$200000	\$35,896,253.37	13.2%	241	19.0%	
\$200000 > & <= \$300000	\$54,581,001.48	20.0%	218	17.2%	
\$300000 > & <= \$400000	\$62,539,994.50	23.0%	179	14.1%	
\$400000 > & <= \$500000	\$36,959,056.97	13.6%	83	6.5%	
\$500000 > & <= \$600000	\$28,924,443.81	9.9%	49	3.9%	
\$600000 > & <= \$700000	\$17,208,777.83	6.3%	27	2.1%	
\$700000 > & <= \$800000	\$12,733,194.86	4.7%	17	1.3%	
\$800000 > & <= \$900000	\$3,418,923.89	1.3%	4	0.3%	
\$900000 > & <= \$1000000	\$2,742,571.16	1.0%	3	0.2%	
	\$272,368,192.13	100.0%	1,271	100.0%	

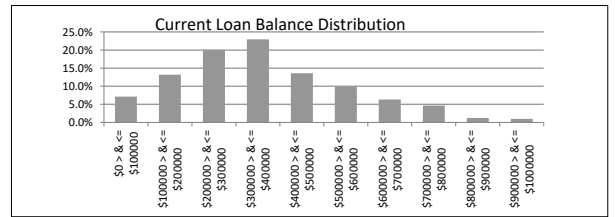
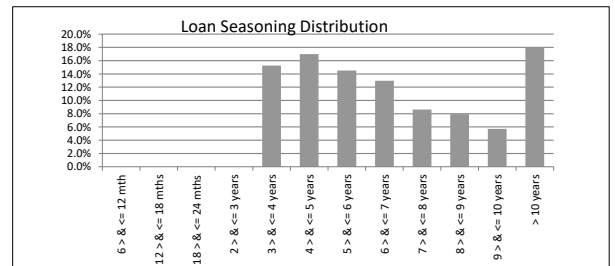


TABLE 5	Loan Seasoning	Balance	% of Balance	Loan Count	% of Loan Count
<= 6 mths	\$0.00	0.0%	0	0.0%	
6 > & <= 12 mth	\$0.00	0.0%	0	0.0%	
12 > & <= 18 mths	\$0.00	0.0%	0	0.0%	
18 > & <= 24 mths	\$0.00	0.0%	0	0.0%	
2 > & <= 3 years	\$0.00	0.0%	0	0.0%	
3 > & <= 4 years	\$41,584,314.76	15.3%	138	10.9%	
4 > & <= 5 years	\$46,286,326.30	17.0%	156	12.3%	
5 > & <= 6 years	\$39,556,991.79	14.5%	133	10.5%	
6 > & <= 7 years	\$35,298,146.33	13.0%	130	10.2%	
7 > & <= 8 years	\$23,483,369.06	8.6%	104	8.2%	
8 > & <= 9 years	\$21,643,543.13	7.9%	97	7.6%	
9 > & <= 10 years	\$15,551,595.97	5.7%	96	7.6%	
> 10 years	\$48,963,904.79	18.0%	417	32.8%	
	\$272,368,192.13	100.0%	1,271	100.0%	



The Barton Series 2023-1 Trust

Investor Reporting

Payment Date	17-Feb-26
Collections Period ending	31-Jan-26

TABLE 6

Postcode Concentration (top 10 by value)	Balance	% of Balance	Loan Count	% of Loan Count
2914	\$6,140,118.88	2.3%	16	1.3%
2611	\$6,136,647.02	2.3%	22	1.7%
2913	\$4,278,835.75	1.6%	14	1.1%
2620	\$3,870,678.34	1.4%	14	1.1%
2902	\$3,544,706.02	1.3%	15	1.2%
5608	\$3,330,214.17	1.2%	30	2.4%
5700	\$2,946,307.06	1.1%	21	1.7%
2905	\$2,671,950.25	1.0%	11	0.9%
2650	\$2,547,610.70	0.9%	16	1.3%
2615	\$2,542,287.57	0.9%	11	0.9%

TABLE 7

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$44,906,166.45	16.5%	157	12.4%
New South Wales	\$51,752,160.07	19.0%	209	16.4%
Northern Territory	\$663,388.80	0.2%	3	0.2%
Queensland	\$6,785,692.22	2.5%	28	2.2%
South Australia	\$84,076,043.76	30.9%	546	43.0%
Tasmania	\$2,038,645.41	0.7%	6	0.5%
Victoria	\$45,065,044.47	16.5%	154	12.1%
Western Australia	\$37,081,050.95	13.6%	168	13.2%
Undefined	\$0.00	0.0%	0	0.0%
	\$272,368,192.13	100.0%	1,271	100.0%

TABLE 8

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$218,839,177.61	80.3%	935	73.6%
Non-metro	\$52,889,281.01	19.4%	334	26.3%
Inner city	\$639,733.51	0.2%	2	0.2%
Undefined	\$0.00	0.0%	0	0.0%
	\$272,368,192.13	100.0%	1,271	100.0%

TABLE 9

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$248,136,254.66	91.1%	1145	90.1%
Residential Unit	\$22,933,022.73	8.4%	121	9.5%
Rural	\$0.00	0.0%	0	0.0%
Semi-Rural	\$0.00	0.0%	0	0.0%
High Density	\$1,298,914.74	0.5%	5	0.4%
Undefined	\$0.00	0.0%	0	0.0%
	\$272,368,192.13	100.0%	1,271	100.0%

TABLE 10

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$219,920,752.85	80.7%	1061	83.5%
Investment	\$52,447,439.28	19.3%	210	16.5%
	\$272,368,192.13	100.0%	1,271	100.0%

TABLE 11

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$4,254,577.56	1.6%	14	1.1%
Pay-as-you-earn employee (casual)	\$9,963,361.38	3.7%	53	4.2%
Pay-as-you-earn employee (full time)	\$208,799,959.23	76.7%	915	72.0%
Pay-as-you-earn employee (part time)	\$18,720,877.59	6.9%	94	7.4%
Self employed	\$15,823,234.23	5.8%	85	6.7%
No data	\$14,806,182.14	5.4%	110	8.7%
	\$272,368,192.13	100.0%	1,271	100.0%

TABLE 12

LMI Provider	Balance	% of Balance	Loan Count	% of Loan Count
QBE	\$259,243,816.52	95.2%	1207	95.0%
Genworth/Helia	\$13,124,375.61	4.8%	64	5.0%
	\$272,368,192.13	100.0%	1,271	100.0%

TABLE 13

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$268,755,862.23	98.7%	1255	98.7%
0 > and <= 30 days	\$2,480,716.95	0.9%	12	0.9%
30 > and <= 60 days	\$411,934.90	0.2%	2	0.2%
60 > and <= 90 days	\$504,013.10	0.2%	1	0.1%
90 > days	\$215,664.95	0.1%	1	0.1%
	\$272,368,192.13	100.0%	1,271	100.0%

TABLE 14

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$264,225,761.87	97.0%	1233	97.0%
Fixed	\$8,142,430.26	3.0%	38	3.0%
	\$272,368,192.13	100.0%	1,271	100.0%

TABLE 15

Weighted Ave Interest Rate	Balance	Loan Count
Fixed Interest Rate	5.81%	38
Variable Interest Rate	5.80%	1233

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

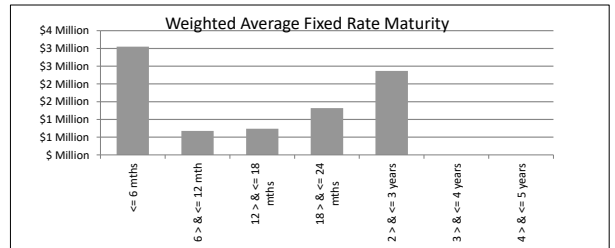
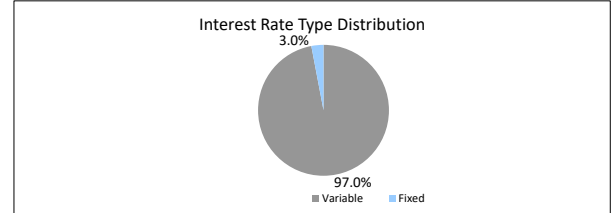
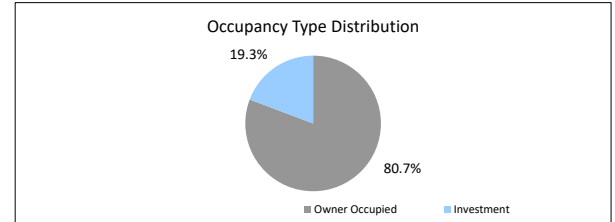
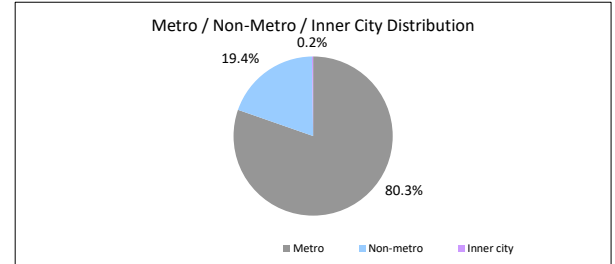
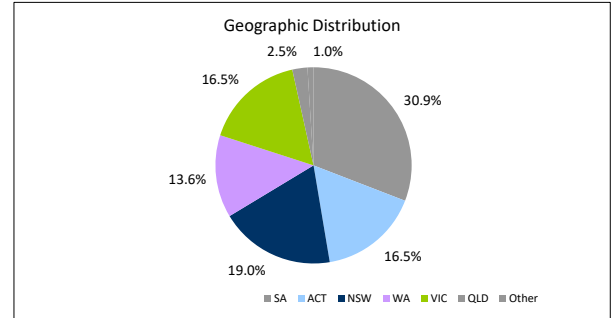
Please note: Stratified data excludes loans where the collateral has been sold and there is an LMI claim pending.

TABLE 17

Fixed Loan Maturity Profile	Balance	% of Balance	Loan Count	Weighted Average
<= 6 mths	\$3,051,475.25	37.5%	13	5.86%
6 > & <= 12 mth	\$673,027.98	8.3%	5	6.30%
12 > & <= 18 mths	\$737,833.25	9.1%	5	5.73%
18 > & <= 24 mths	\$1,315,251.41	16.2%	5	5.59%
2 > & <= 3 years	\$2,364,842.37	29.0%	10	5.76%
3 > & <= 4 years	\$0.00	0.0%	0	0.00%
4 > & <= 5 years	\$0.00	0.0%	0	0.00%
	\$8,142,430.26	100.0%	38	

TABLE 18

CPR	11.00%
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The Barton Series 2023-1 Trust Representative Pool

Collections Period ending **31-Jan-26**

SUMMARY 31-Jan-26

Pool Balance	\$12,848,589.17
Number of Loans	57
Avg Loan Balance	\$225,413.85
Maximum Loan Balance	\$758,596.60
Minimum Loan Balance	\$0.00
Weighted Avg Interest Rate	5.58%
Weighted Avg Seasoning (mths)	90.5
Maximum Remaining Term (mths)	322.00
Weighted Avg Remaining Term (mths)	259.15
Maximum Current LVR	85.70%
Weighted Avg Current LVR	52.73%

TABLE 1

Current LVR	Balance	% of Balance	Loan Count	% of Loan Count
<= 20%	\$805,218.70	6.3%	10	17.5%
20% > & <= 30%	\$537,541.60	4.2%	5	8.8%
30% > & <= 40%	\$1,419,899.89	11.1%	7	12.3%
40% > & <= 50%	\$2,489,042.41	19.4%	9	15.8%
50% > & <= 60%	\$2,755,976.08	21.4%	10	17.5%
60% > & <= 65%	\$1,405,750.84	10.9%	5	8.8%
65% > & <= 70%	\$937,428.69	7.3%	3	5.3%
70% > & <= 75%	\$464,067.34	3.6%	2	3.5%
75% > & <= 80%	\$1,462,914.99	11.4%	4	7.0%
80% > & <= 85%	\$424,270.02	3.3%	1	1.8%
85% > & <= 90%	\$146,478.61	1.1%	1	1.8%
90% > & <= 95%	\$0.00	0.0%	0	0.0%
95% > & <= 100%	\$0.00	0.0%	0	0.0%
	\$12,848,589.17	100.0%	57	100.0%

TABLE 2

Current Loan Balance	Balance	% of Balance	Loan Count	% of Loan Count
\$0 > & <= \$100000	\$739,128.91	5.8%	13	22.8%
\$100000 > & <= \$200000	\$2,293,124.60	17.8%	17	29.8%
\$200000 > & <= \$300000	\$2,787,328.48	21.7%	11	19.3%
\$300000 > & <= \$400000	\$2,797,101.12	21.8%	8	14.0%
\$400000 > & <= \$500000	\$1,770,017.64	13.8%	4	7.0%
\$500000 > & <= \$600000	\$1,703,291.82	13.3%	3	5.3%
\$600000 > & <= \$700000	\$0.00	0.0%	0	0.0%
\$700000 > & <= \$800000	\$758,596.60	5.9%	1	1.8%
\$800000 > & <= \$900000	\$0.00	0.0%	0	0.0%
\$900000 > & <= \$1000000	\$0.00	0.0%	0	0.0%
	\$12,848,589.17	100.0%	57	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	\$0.00	0.0%	0	0.0%
3 > & <= 4 years	\$2,962,284.67	23.1%	8	14.0%
4 > & <= 5 years	\$1,945,885.78	15.1%	7	12.3%
5 > & <= 6 years	\$1,424,139.87	11.1%	8	14.0%
6 > & <= 7 years	\$821,182.92	6.4%	4	7.0%
7 > & <= 8 years	\$1,671,374.57	13.0%	7	12.3%
8 > & <= 9 years	\$753,853.55	5.9%	2	3.5%
9 > & <= 10 years	\$384,754.87	3.0%	3	5.3%
> 10 years	\$2,885,112.94	22.5%	18	31.6%
	\$12,848,589.17	100.0%	57	100.0%

TABLE 4

Geographic Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Australian Capital Territory	\$1,970,209.07	15.3%	7	12.3%
New South Wales	\$1,386,372.71	10.8%	5	8.8%
Northern Territory	\$198,505.66	1.5%	1	1.8%
Queensland	\$0.00	0.0%	0	0.0%
South Australia	\$5,383,431.50	41.9%	28	49.1%
Tasmania	\$194,637.53	1.5%	1	1.8%
Victoria	\$2,123,064.03	16.5%	8	14.0%
Western Australia	\$1,592,368.67	12.4%	7	12.3%
	\$12,848,589.17	100.0%	57	100.0%

TABLE 5

Metro/Non-Metro/Inner-City	Balance	% of Balance	Loan Count	% of Loan Count
Metro	\$8,996,833.99	70.0%	35	61.4%
Non-metro	\$3,851,755.18	30.0%	22	38.6%
Inner city	\$0.00	0.0%	0	0.0%
	\$12,848,589.17	100.0%	57	100.0%

TABLE 6

Property Type	Balance	% of Balance	Loan Count	% of Loan Count
Residential House	\$11,837,273.43	92.1%	53	93.0%
Residential Unit	\$1,011,315.74	7.9%	4	7.0%
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%
	\$12,848,589.17	100.0%	57	100.0%

TABLE 7

Occupancy Type	Balance	% of Balance	Loan Count	% of Loan Count
Owner Occupied	\$11,175,826.52	87.0%	47	82.5%
Investment	\$1,672,762.65	13.0%	10	17.5%
	\$12,848,589.17	100.0%	57	100.0%

TABLE 8

Employment Type Distribution	Balance	% of Balance	Loan Count	% of Loan Count
Contractor	\$0.00	0.0%	0	0.0%
Pay-as-you-earn employee (casual)	\$100,370.58	0.8%	1	1.8%
Pay-as-you-earn employee (full time)	\$11,366,340.74	88.5%	46	80.7%
Pay-as-you-earn employee (part time)	\$1,014,796.80	7.9%	8	14.0%
Self employed	\$332,021.29	2.6%	1	1.8%
No data	\$0.00	0.0%	0	0.0%
Other	\$35,059.76	0.3%	1	1.8%
	\$12,848,589.17	100.0%	57	100.0%

TABLE 9

Arrears	Balance	% of Balance	Loan Count	% of Loan Count
<=0 days	\$11,832,131.37	92.1%	55	96.5%
0 > and <= 30 days	\$1,016,457.80	7.9%	2	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%
	\$12,848,589.17	100.0%	57	100.0%

TABLE 10

Interest Rate Type	Balance	% of Balance	Loan Count	% of Loan Count
Variable	\$12,486,222.47	97.2%	55	96.5%
Fixed	\$362,366.70	2.8%	2	3.5%
	\$12,848,589.17	100.0%	57	100.0%

