

Harvey Series 2023-1 Trust

Investor Report

As at 30-Sep-25

Transaction Details	
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T.Limited
Liquidity Facility Provider	National Australia Bank Limited
Bank Account	National Australia Bank Limited
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited

Summary Information

Total Current Balance:	\$ 363,778,350
Total Number of Loans:	1,499
Average Current Balance:	\$ 242,681
Highest Current Balance:	\$ 994,008
Scheduled LVR (Average)	45.39%
Scheduled LVR (Weighted Average)	54.68%
Current LVR (Average)	38.71%
Current LVR (Weighted Average)	52.61%
Seasoning (Months)(Average)	98.15
Seasoning (Months)(Weighted Average)	69.71
Weighted Average Variable Rate	5.71%
Weighted Average Fixed Rate	6.10%
Weighted Average Rate on All Loans	5.71%
Percentage (by value) of Variable Rate Loans	98.80%
Percentage (by value) of Fixed Rate Loans	1.20%
Owner Occupied by Dollar Value	\$ 292,840,589
Percentage Owner Occupied	80.50%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 373,951,259
Scheduled Repayments Received During Period	(\$ 2,879,190)
Unscheduled Repayments Received During Period	(\$ 10,471,418)
Redraws	\$ 1,639,649
Interest	\$ 1,538,049
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 363,778,350
Further Advances repurchased: Interest	\$ 2,579
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 184,482
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Scheduled Loan-to-Valuation Ratio

Scheduled LVR	Number of Loans		Scheduled Amount	
	#	%	\$	%
> 0% <= 25%	346	23.08%	\$ 33,344,446	7.90%
> 25% <= 30%	96	6.40%	\$ 18,518,533	4.39%
> 30% <= 35%	81	5.40%	\$ 18,953,548	4.49%
> 35% <= 40%	100	6.67%	\$ 26,626,388	6.31%
> 40% <= 45%	107	7.14%	\$ 31,333,913	7.42%
> 45% <= 50%	93	6.20%	\$ 31,409,050	7.44%
> 50% <= 55%	100	6.67%	\$ 35,669,422	8.45%
> 55% <= 60%	101	6.74%	\$ 35,891,354	8.50%
> 60% <= 65%	131	8.74%	\$ 50,620,727	11.99%
> 65% <= 70%	93	6.20%	\$ 36,423,566	8.63%
> 70% <= 75%	110	7.34%	\$ 43,329,989	10.27%
> 75% <= 80%	69	4.60%	\$ 30,439,305	7.21%
> 80% <= 85%	49	3.27%	\$ 20,420,479	4.84%
> 85% <= 90%	19	1.27%	\$ 7,340,597	1.74%
> 90% <= 95%	4	0.27%	\$ 1,765,109	0.42%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,499	100.00%	\$ 422,086,425	100.00%

Table 2 - Mortgage Pool by Current Loan-to-Valuation Ratio

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	512	34.16%	\$ 36,273,880	9.97%
> 25% <= 30%	84	5.60%	\$ 17,818,715	4.90%
> 30% <= 35%	79	5.27%	\$ 17,222,866	4.73%
> 35% <= 40%	84	5.60%	\$ 23,486,456	6.46%
> 40% <= 45%	106	7.07%	\$ 32,039,684	8.81%
> 45% <= 50%	91	6.07%	\$ 27,246,432	7.49%
> 50% <= 55%	80	5.34%	\$ 29,334,698	8.06%
> 55% <= 60%	101	6.74%	\$ 35,284,932	9.70%
> 60% <= 65%	95	6.34%	\$ 36,408,168	10.01%
> 65% <= 70%	82	5.47%	\$ 30,707,787	8.44%
> 70% <= 75%	78	5.20%	\$ 31,457,352	8.65%
> 75% <= 80%	54	3.60%	\$ 23,873,101	6.56%
> 80% <= 85%	36	2.40%	\$ 15,266,035	4.20%
> 85% <= 90%	15	1.00%	\$ 6,303,901	1.73%
> 90% <= 95%	2	0.13%	\$ 1,054,341	0.29%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	262	17.48%	\$ 4,567,228	1.26%
> \$ 50,000 <= \$ 100,000	152	10.14%	\$ 11,495,533	3.16%
> \$ 100,000 <= \$ 150,000	156	10.41%	\$ 19,576,066	5.38%
> \$ 150,000 <= \$ 200,000	139	9.27%	\$ 24,149,604	6.64%
> \$ 200,000 <= \$ 250,000	137	9.14%	\$ 31,151,808	8.56%
> \$ 250,000 <= \$ 300,000	126	8.41%	\$ 34,636,109	9.52%
> \$ 300,000 <= \$ 350,000	127	8.47%	\$ 41,075,385	11.29%
> \$ 350,000 <= \$ 485,800	109	7.27%	\$ 40,964,547	11.26%
> \$ 485,800 <= \$ 500,000	145	9.67%	\$ 64,917,626	17.85%
> \$ 500,000 <= \$ 750,000	122	8.14%	\$ 71,228,809	19.58%
> \$ 750,000 <= \$ 1,000,000	24	1.60%	\$ 20,015,636	5.50%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	895	72.94%	\$ 10,965,759	18.79%
> \$ 50,000 <= \$ 100,000	158	12.88%	\$ 11,539,368	19.77%
> \$ 100,000 <= \$ 150,000	61	4.97%	\$ 7,479,864	12.81%
> \$ 150,000 <= \$ 200,000	53	4.32%	\$ 9,146,156	15.67%
> \$ 200,000 <= \$ 250,000	21	1.71%	\$ 4,672,559	8.01%
> \$ 250,000 <= \$ 300,000	14	1.14%	\$ 3,799,267	6.51%
> \$ 300,000 <= \$ 400,000	12	0.98%	\$ 4,191,908	7.18%
> \$ 400,000 <= \$ 500,000	6	0.49%	\$ 2,641,782	4.53%
> \$ 500,000 <= \$ 1,000,000	7	0.57%	\$ 3,931,995	6.74%
Total	1,227	100.00%	\$ 58,368,658	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	3	18.75%	\$ 491,748	11.31%
> 6 <= 12 mths	3	18.75%	\$ 481,425	11.07%
> 12 <= 24 mths	8	50.00%	\$ 3,061,971	70.43%
> 24 <= 36 mths	1	6.25%	\$ 192,458	4.43%
> 36 <= 60 mths	1	6.25%	\$ 120,156	2.76%
Total	16	100.00%	\$ 4,347,757	100.00%

Table 6 - Mortgage Pool Loan Seasoning

Days Since Drawdown	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 3 mths	0	0.00%	\$ 0	0.00%
> 3 <= 6 mths	0	0.00%	\$ 0	0.00%
> 6 <= 12 mths	0	0.00%	\$ 0	0.00%
> 12 <= 18 mths	0	0.00%	\$ 0	0.00%
> 18 <= 24 mths	0	0.00%	\$ 0	0.00%
> 24 <= 36 mths	56	3.74%	\$ 16,993,966	4.67%
> 36 <= 48 mths	498	33.22%	\$ 146,348,705	40.23%
> 48 <= 60 mths	256	17.08%	\$ 77,908,271	21.42%
> 60 <= 160 mths	343	22.88%	\$ 92,818,410	25.52%
> 160 <= 360 mths	346	23.08%	\$ 29,708,998	8.17%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.20%	\$ 160,801	0.04%
>	5	<=	10 years	20	1.33%	\$ 1,090,090	0.30%
>	10	<=	15 years	55	3.67%	\$ 5,638,277	1.55%
>	15	<=	20 years	126	8.41%	\$ 23,423,607	6.44%
>	20	<=	25 years	192	12.81%	\$ 40,898,705	11.24%
>	25	<=	30 years	1,083	72.25%	\$ 290,038,117	79.73%
>	30	<=	50 years	20	1.33%	\$ 2,528,752	0.70%
Total				1,499	100.00%	\$ 363,778,350	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	49	3.27%	\$ 934,326	0.26%
>	5	<=	10 years	113	7.54%	\$ 6,448,405	1.77%
>	10	<=	15 years	253	16.88%	\$ 29,880,836	8.21%
>	15	<=	20 years	265	17.68%	\$ 52,075,224	14.32%
>	20	<=	25 years	319	21.28%	\$ 104,170,991	28.64%
>	25	<=	30 years	500	33.36%	\$ 170,268,569	46.81%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				1,499	100.00%	\$ 363,778,350	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,483	98.93%	\$ 359,430,593	98.80%
Fixed 1Y	0	0.00%	\$ 0	0.00%
Fixed 2Y	8	0.53%	\$ 2,183,555	0.60%
Fixed 3Y	7	0.47%	\$ 2,044,047	0.56%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.07%	\$ 120,156	0.03%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	606	40.43%	\$ 138,320,556	38.02%
NSW	394	26.28%	\$ 104,493,926	28.72%
VIC	348	23.22%	\$ 83,358,087	22.91%
WA	87	5.80%	\$ 19,369,031	5.32%
SA	31	2.07%	\$ 7,681,547	2.11%
ACT	24	1.60%	\$ 8,435,298	2.32%
TAS	7	0.47%	\$ 1,555,047	0.43%
NT	2	0.13%	\$ 564,858	0.16%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	468	31.22%	\$ 112,905,253	31.04%
QLD Non metro	138	9.21%	\$ 25,415,302	6.99%
NSW Metro	312	20.81%	\$ 84,795,071	23.31%
NSW Non metro	82	5.47%	\$ 19,698,855	5.42%
VIC Metro	287	19.15%	\$ 71,316,314	19.60%
VIC Non metro	61	4.07%	\$ 12,041,773	3.31%
WA Metro	69	4.60%	\$ 15,769,473	4.33%
WA Non metro	18	1.20%	\$ 3,599,557	0.99%
SA Metro	25	1.67%	\$ 6,177,803	1.70%
SA Non metro	6	0.40%	\$ 1,503,744	0.41%
ACT Metro	24	1.60%	\$ 8,435,298	2.32%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.33%	\$ 1,200,997	0.33%
TAS Non metro	2	0.13%	\$ 354,050	0.10%
NT Metro	1	0.07%	\$ 304,357	0.08%
NT Non metro	1	0.07%	\$ 260,501	0.07%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 11.2 - Mortgage Pool by INNER CITY \ METRO \ NON-METRO

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,184	78.99%	\$ 299,228,683	82.26%
Inner city	7	0.47%	\$ 1,675,883	0.46%
Non metro	308	20.55%	\$ 62,873,783	17.28%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	23	1.53%	\$ 4,002,076	1.10%
2527	17	1.13%	\$ 3,800,110	1.04%
4209	12	0.80%	\$ 3,796,044	1.04%
4207	13	0.87%	\$ 3,710,227	1.02%
3030	15	1.00%	\$ 3,632,309	1.00%
3977	12	0.80%	\$ 3,375,425	0.93%
4124	11	0.73%	\$ 3,191,686	0.88%
2530	16	1.07%	\$ 2,895,465	0.80%
4305	14	0.93%	\$ 2,758,145	0.76%
2529	8	0.53%	\$ 2,722,077	0.75%
Total	141	9.41%	\$ 33,883,565	9.31%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,486	99.13%	\$ 358,865,004	98.65%
>	1	<=	7	days	4	0.27%	\$ 1,340,287	0.37%
>	7	<=	30	days	1	0.07%	\$ 196,178	0.05%
>	30	<=	60	days	3	0.20%	\$ 888,489	0.24%
>	60	<=	90	days	1	0.07%	\$ 323,268	0.09%
>	90	<=	120	days	1	0.07%	\$ 280,041	0.08%
>	120	<=	150	days	2	0.13%	\$ 1,164,484	0.32%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	1	0.07%	\$ 720,598	0.20%
Total					1,499	100.00%	\$ 363,778,350	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,224	81.65%	\$ 292,840,589	80.50%
Investment Loans	275	18.35%	\$ 70,937,761	19.50%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,465	97.73%	\$ 350,866,444	96.45%
Interest Only Loans	34	2.27%	\$ 12,911,906	3.55%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	424	28.29%	\$ 117,100,372	32.19%
Renovation	139	9.27%	\$ 28,326,534	7.79%
Purchase - New Dwelling	109	7.27%	\$ 25,125,404	6.91%
Purchase - Existing Dwelling	415	27.69%	\$ 113,776,682	31.28%
Buy Home (Investment)	129	8.61%	\$ 31,666,548	8.70%
Other	283	18.88%	\$ 47,782,810	13.14%
Total	1,499	100.00%	\$ 363,778,350	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	243	16.21%	\$ 56,958,854	15.66%
Genworth LMI	85	5.67%	\$ 9,941,235	2.73%
Uninsured	1,171	78.12%	\$ 296,878,261	81.61%
Total	1,499	100.00%	\$ 363,778,350	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 13,537,668.27
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 32,305.40
Input Tax Credits Received From ATO		\$ 7,419.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 0.00
Net Basis Swap Receipt From Swap Provider		\$ 37,277.59
		<u>\$ 13,614,670.26</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 8,540,679	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,248,924</u>	\$ 9,789,603
Class AB-R Principal to be paid to Class AB-R Note Holders	\$ 816,115	
Class AB-R Interest Payment to be paid to the Class AB-R Note Holders:	<u>\$ 123,041</u>	\$ 123,041
Class B-R Principal to be paid to Class B-R Note Holders	\$ 346,849	
Class B-R Interest Payment to be paid to the Class B-R Note Holders:	<u>\$ 53,864</u>	\$ 53,864
Class C-R Principal to be paid to Class C-R Note Holders	\$ 234,633	
Class C-R Interest Payment to be paid to the Class C-R Note Holders:	<u>\$ 37,501</u>	\$ 37,501
Class D-R Principal to be paid to Class D-R Note Holders	\$ 95,894	
Class D-R Interest Payment to be paid to the Class D-R Note Holders:	<u>\$ 16,341</u>	\$ 16,341
Class E-R Principal to be paid to Class E-R Note Holders	\$ 67,330	
Class E-R Interest Payment to be paid to the Class E-R Note Holders:	<u>\$ 15,745</u>	\$ 15,745
Class F-R Principal to be paid to Class F-R Note Holders	\$ 71,410	
Class F-R Interest Payment to be paid to the Class F-R Note Holders:	<u>\$ 19,288</u>	\$ 19,288
Redraws		\$ 1,639,649
Trust Expenses		\$ 287,407
Excess Revenue Reserve		\$ 0
Total		<u>\$ 11,982,440.00</u>

Great Southern Bank, a business name of Credit Union Australia Ltd ABN 44 087 650 959 confirms that it retains a net economic interest of not less than 5 per cent of Series 2023-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013