

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-December-2025

### Transaction Details

Closing Date	Thursday, 15 June 2023
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Issuer	Perpetual Trustee Company Limited
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T. Limited
Liquidity Facility Provider	National Australia Bank Limited
Redraw Provider	Great Southern Bank
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited
Collections Account Provider	National Australia Bank Limited
Legal Maturity Date	Distribution Date in December 2054

### Note Portfolio Summary

Note Balances	Issued \$	Current Invested \$	Margin (bps)	Subordination	Bond factor
Class A-1 Notes	690,000,000	291,058,236	1.30%	16.04%	42.18%
Class AB-R Notes	30,000,000	27,812,429	1.45%	8.02%	92.71%
Class B-R Notes	12,750,000	11,820,282	1.60%	4.61%	92.71%
Class C-R Notes	8,625,000	7,996,073	1.75%	2.31%	92.71%
Class D-R Notes	3,525,000	3,267,960	2.10%	1.36%	92.71%
Class E-R Notes	2,475,000	2,294,525	4.20%	0.70%	92.71%
Class F-R Notes	2,625,000	2,433,588	5.40%	0.00%	92.71%
<b>Total<sup>†</sup></b>	<b>750,000,000</b>	<b>346,683,093</b>			

<sup>†</sup>N.B principal payments on notes are distributed on the 16th day of the following month (or next business day if date falls on a weekend)

### Mortgage Portfolio Information

Total Current Balance:	\$335,866,461
Total Number of Loans:	1,421
Average Current Balance:	\$236,359
Highest Current Balance:	\$1,064,453
Seasoning Average (Months):	101.73
Seasoning (Weighted Average) (Months):	73.04
Remaining Loan Term (Average) (Months):	228.65
Remaining Term (Weighted Average):	267.08
Remaining Term (Maximum) (Months):	322.33
Approval LVR (Average)	57.12%
Approval LVR (Weighted Average)	60.76%
Scheduled LVR (Average)	44.68%
Scheduled LVR (Weighted Average)	53.97%
Scheduled LVR (Maximum)	90.62%
Current LVR (Average)	37.53%
Current LVR (Weighted Average)	51.78%
Current LVR (Maximum)	90.62%
Variable Rate (Weighted Average)	5.70%
Fixed Rate (Weighted Average)	5.92%
Rate on All Loans (Weighted Average)	5.70%
Variable Rate Loans (Percentage by value):	98.76%
Fixed Rate Loans (Percentage by value)	1.24%
Owner Occupied (Dollar Value)	\$271,486,808
Owner Occupied (Percentage)	80.83%
Pool reduction	\$10,816,633
Monthly Repayment speed	3.12%
Single Monthly Mortality Rate (SMM)	2.43%
CPR (Monthly)	25.60%
CPR (Quarterly)	21.19%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$346,683,093
Scheduled Repayments Received During Period	-\$2,728,687
Unscheduled Repayments Received During Period	-\$10,909,174
Redraws	\$1,366,077
Interest	\$1,454,248
Other Charges	\$904
Mortgage Portfolio Balance At End of Period	\$335,866,461
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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### Mortgage Portfolio Statistical Tables

**Table 1 - Approval Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	165	11.61%	46,099,959	8.93%
> 20% <= 30%	56	3.94%	11,718,834	2.27%
> 30% <= 40%	120	8.44%	32,265,838	6.25%
> 40% <= 50%	141	9.92%	46,954,037	9.09%
> 50% <= 55%	92	6.47%	33,913,477	6.57%
> 55% <= 60%	111	7.81%	40,970,985	7.93%
> 60% <= 65%	99	6.97%	42,734,442	8.27%
> 65% <= 70%	110	7.74%	44,064,545	8.53%
> 70% <= 75%	98	6.90%	40,905,306	7.92%
> 75% <= 80%	244	17.17%	102,909,373	19.92%
> 80% <= 85%	29	2.04%	13,068,845	2.53%
> 85% <= 90%	63	4.43%	26,128,555	5.06%
> 90% <= 95%	54	3.80%	21,095,806	4.08%
> 95%	39	2.74%	13,679,773	2.65%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>516,509,774</b>	<b>100.00%</b>

**Table 2 - Scheduled Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	240	16.89%	18,427,301	4.67%
> 20% <= 30%	179	12.60%	30,294,074	7.67%
> 30% <= 40%	189	13.30%	46,774,306	11.85%
> 40% <= 50%	196	13.79%	62,626,062	15.86%
> 50% <= 55%	90	6.33%	30,338,438	7.68%
> 55% <= 60%	106	7.46%	38,045,001	9.64%
> 60% <= 65%	109	7.67%	40,945,292	10.37%
> 65% <= 70%	94	6.62%	37,154,137	9.41%
> 70% <= 75%	97	6.83%	39,589,019	10.03%
> 75% <= 80%	59	4.15%	25,566,098	6.48%
> 80% <= 85%	45	3.17%	18,483,599	4.68%
> 85% <= 90%	15	1.06%	5,538,672	1.40%
> 90% <= 95%	2	0.14%	1,051,589	0.27%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>394,833,586</b>	<b>100.00%</b>

**Table 3 - Current Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	435	30.61%	23,486,428	6.99%
> 20% <= 30%	148	10.42%	28,951,682	8.62%
> 30% <= 40%	167	11.75%	41,830,704	12.45%
> 40% <= 50%	183	12.88%	54,230,722	16.15%
> 50% <= 55%	74	5.21%	24,663,983	7.34%
> 55% <= 60%	95	6.69%	34,641,684	10.31%
> 60% <= 65%	82	5.77%	31,567,183	9.40%
> 65% <= 70%	79	5.56%	29,747,961	8.86%
> 70% <= 75%	69	4.86%	28,135,700	8.38%
> 75% <= 80%	44	3.10%	19,652,445	5.85%
> 80% <= 85%	32	2.25%	13,508,775	4.02%
> 85% <= 90%	11	0.77%	4,397,640	1.31%
> 90% <= 95%	2	0.14%	1,051,555	0.31%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 4 - Current Loan Balances**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	267	18.79%	4,657,515	1.39%
\$50,000 to \$100,000	148	10.42%	11,092,060	3.30%
\$100,000 to \$150,000	145	10.20%	18,374,493	5.47%
\$150,000 to \$200,000	136	9.57%	23,726,797	7.06%
\$200,000 to \$250,000	131	9.22%	29,777,807	8.87%
\$250,000 to \$300,000	118	8.30%	32,403,483	9.65%
\$300,000 to \$350,000	117	8.23%	37,805,085	11.26%
\$350,000 to \$400,000	96	6.76%	36,019,831	10.72%
\$400,000 to \$500,000	126	8.87%	56,290,524	16.76%
\$500,000 to \$750,000	115	8.09%	67,347,515	20.05%
\$750,000 to \$1,000,000	21	1.48%	17,306,896	5.15%
\$1,000,000 to \$1,500,000	1	0.07%	1,064,453	0.32%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

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### Mortgage Portfolio Statistical Tables

**Table 5 - Available Redraw**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	844	72.20%	10,666,405	18.07%
\$50,000 to \$100,000	145	12.40%	10,492,833	17.77%
\$100,000 to \$150,000	63	5.39%	7,814,305	13.23%
\$150,000 to \$200,000	43	3.68%	7,419,353	12.57%
\$200,000 to \$250,000	34	2.91%	7,480,697	12.67%
\$250,000 to \$300,000	12	1.03%	3,217,832	5.45%
\$300,000 to \$400,000	14	1.20%	4,748,605	8.04%
\$400,000 to \$500,000	6	0.51%	2,739,354	4.64%
\$500,000 to \$1,000,000	8	0.68%	4,464,692	7.56%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>59,044,074</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.07%	735,135	0.22%
2 Year Fixed	4	0.28%	1,168,783	0.35%
3 Year Fixed	8	0.56%	2,141,697	0.64%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.07%	117,520	0.03%
Variable	1,407	99.01%	331,703,325	98.76%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 7 - Fixed Rate Mortgages by Fixed Rate Term Remaining**

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	1	7.14%	45,462	1.09%
6 to 12 months	4	28.57%	1,737,552	41.74%
12 to 24 months	6	42.86%	1,953,760	46.93%
24 to 36 months	3	21.43%	426,362	10.24%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>14</b>	<b>100.00%</b>	<b>4,163,135</b>	<b>100.00%</b>

**Table 8 - Loan Seasoning**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 3 months	0	0.00%	0	0.00%
6 to 12 months	0	0.00%	0	0.00%
12 to 18 months	0	0.00%	0	0.00%
18 to 24 months	0	0.00%	0	0.00%
24 to 36 months	0	0.00%	0	0.00%
36 to 48 months	405	28.50%	120,960,611	36.01%
48 to 60 months	339	23.86%	95,997,154	28.58%
60 to 180 months	383	26.95%	94,698,281	28.20%
180 to 360 months	294	20.69%	24,210,414	7.21%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 9 - Original Loan Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	3	0.21%	131,227	0.04%
5 to 10 years	19	1.34%	1,048,586	0.31%
10 to 15 years	52	3.66%	5,185,044	1.54%
15 to 20 years	119	8.37%	20,958,023	6.24%
20 to 25 years	183	12.88%	38,797,809	11.55%
25 to 30 years	1,025	72.13%	267,472,135	79.64%
30+ years	20	1.41%	2,273,637	0.68%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 10 - Remaining Loan Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	50	3.52%	885,527	0.26%
5 to 10 years	112	7.88%	6,551,202	1.95%
10 to 15 years	263	18.51%	31,697,264	9.44%
15 to 20 years	231	16.26%	44,280,995	13.18%
20 to 25 years	305	21.46%	98,948,859	29.46%
25 to 30 years	460	32.37%	153,502,613	45.70%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 11 - Days in Arrears**

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,404	98.80%	0	329,704,444	98.17%
1 to 29 days	14	0.99%	14,543	4,497,518	1.34%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.21%	62,406	1,664,499	0.50%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>76,949</b>	<b>335,866,461</b>	<b>100.00%</b>

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### Mortgage Portfolio Statistical Tables

**Table 12 - Owner Occupied \ Investment Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	1,160	81.63%	271,486,808	80.83%
Investment Loans	261	18.37%	64,379,653	19.17%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	568	39.97%	124,121,573	36.96%
NSW	374	26.32%	97,868,381	29.14%
Vic	334	23.50%	78,183,326	23.28%
WA	84	5.91%	18,740,583	5.58%
SA	30	2.11%	7,348,615	2.19%
ACT	22	1.55%	7,505,489	2.23%
Tas	7	0.49%	1,536,545	0.46%
NT	2	0.14%	561,949	0.17%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 14 - Inner City \ Metropolitan \ Non-Metropolitan**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,115	78.47%	275,220,407	81.94%
Inner city	7	0.49%	1,665,905	0.50%
Non metro	299	21.04%	58,980,149	17.56%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	434	30.54%	100,251,297	29.85%
Non-metro	134	9.43%	23,870,276	7.11%
New South Wales				
Metro	294	20.69%	79,505,404	23.67%
Non-metro	80	5.63%	18,362,976	5.47%
Victoria				
Metro	275	19.35%	67,040,229	19.96%
Non-metro	59	4.15%	11,143,098	3.32%
Western Australia				
Metro	67	4.71%	15,217,949	4.53%
Non-metro	17	1.20%	3,522,633	1.05%
South Australia				
Metro	24	1.69%	5,885,791	1.75%
Non-metro	6	0.42%	1,462,823	0.44%
Australian Capital Territory				
Metro	22	1.55%	7,505,489	2.23%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	5	0.35%	1,177,750	0.35%
Non-metro	2	0.14%	358,796	0.11%
Northern Territory				
Metro	1	0.07%	302,402	0.09%
Non-metro	1	0.07%	259,547	0.08%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 16 - Post Code Concentration (top 10)**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4350	23	1.62%	3,868,740	1.15%
2527	17	1.20%	3,719,429	1.11%
4209	12	0.84%	3,682,756	1.10%
3030	15	1.06%	3,579,621	1.07%
3977	12	0.84%	3,354,617	1.00%
4207	11	0.77%	2,849,913	0.85%
2530	15	1.06%	2,841,389	0.85%
2529	8	0.56%	2,699,267	0.80%
4305	13	0.91%	2,693,779	0.80%
4152	11	0.77%	2,645,383	0.79%
<b>Total</b>	<b>137</b>	<b>9.64%</b>	<b>31,934,894</b>	<b>9.51%</b>

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### Mortgage Portfolio Statistical Tables

**Table 17 - Interest Rate**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	0	0.00%	0	0.00%
3.00 to 3.25 %	0	0.00%	0	0.00%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	0	0.00%	0	0.00%
3.75 to 4.00 %	0	0.00%	0	0.00%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	0	0.00%	0	0.00%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.07%	369,281	0.11%
5.00 to 5.25 %	38	2.67%	15,829,417	4.71%
5.25 to 5.50 %	435	30.61%	133,850,552	39.85%
5.50 to 5.75 %	342	24.07%	89,899,482	26.77%
5.75 to 6.00 %	162	11.40%	33,664,884	10.02%
6.00 to 6.25 %	133	9.36%	27,997,578	8.34%
6.25 to 6.50 %	111	7.81%	18,193,865	5.42%
6.50 to 6.75 %	35	2.46%	3,203,764	0.95%
6.75 to 7.00 %	18	1.27%	2,363,510	0.70%
7.00 to 7.25 %	50	3.52%	4,461,249	1.33%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	96	6.76%	6,032,878	1.80%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,390	97.82%	324,640,392	96.66%
Interest Only Loans	31	2.18%	11,226,069	3.34%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 19 - Interest Only Remaining Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	14	45.16%	4,936,385	43.97%
12 to 24 months	9	29.03%	2,906,187	25.89%
24 to 36 months	5	16.13%	2,016,886	17.97%
36 to 48 months	2	6.45%	868,223	7.73%
48 to 60 months	1	3.23%	498,388	4.44%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>31</b>	<b>100.00%</b>	<b>11,226,069</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	228	16.05%	51,144,250	15.23%
Helia LMI	84	5.91%	9,712,874	2.89%
Other	0	0.00%	0	0.00%
Uninsured	1,109	78.04%	275,009,337	81.88%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	399	28.08%	107,233,051	31.93%
Renovation	130	9.15%	25,578,524	7.62%
Purchase - New Dwelling	103	7.25%	22,493,643	6.70%
Purchase - Existing Dwelling	400	28.15%	107,545,238	32.02%
Purchase - Investment Dwelling	123	8.66%	28,453,385	8.47%
Other	266	18.72%	44,562,619	13.27%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,209	85.08%	289,846,294	86.30%
Duplex	12	0.84%	3,580,756	1.07%
Townhouse	38	2.67%	9,810,379	2.92%
Apartment / Unit / Flat	157	11.05%	31,629,477	9.42%
Vacant Land	0	0.00%	0	0.00%
Villa	5	0.35%	999,555	0.30%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>1,421</b>	<b>100.00%</b>	<b>335,866,461</b>	<b>100.00%</b>

**Table 23 - Reserves**

	\$ Current Balance
Excess Revenue Reserve	750,000
Extraordinary Expenses Reserve	150,000
<b>Total</b>	<b>900,000</b>

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Distribution Summary		\$	\$
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			13,827,870
Interest Earnings on the Collections Account (excluding Cash Deposit)			34,828
Input Tax Credits Received From ATO			6,687
Net Fixed Rate Swap Receipt From Swap Provider			0
Net Basis Swap Receipt From Swap Provider			48,918
<b>Total</b>			<b>13,918,303</b>

### Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	9,081,118	
	Coupon Payment	1,198,303	10,279,421
Class AB-R Notes	Principal Payment	867,757	
	Coupon Payment	118,049	985,806
Class B-R Notes	Principal Payment	368,797	
	Coupon Payment	51,676	420,473
Class C-R Notes	Principal Payment	249,480	
	Coupon Payment	35,976	285,457
Class D-R Notes	Principal Payment	101,962	
	Coupon Payment	15,675	117,636
Class E-R Notes	Principal Payment	71,590	
	Coupon Payment	15,098	86,688
Class F-R Notes	Principal Payment	75,929	
	Coupon Payment	18,493	94,422
Other			
Trust Expenses			282,323
Redraws			1,366,077
Transfer to/from Reserves			0
<b>Total</b>			<b>13,918,303</b>

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 the Series 2023-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013