Series 2023-1 Harvey Trust
Investor Report

As at **31-July-2026**

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	250,566,061	1.30%	16.04%	36.31%
Class AB-R Notes	30,000,000	23,943,149	1.45%	8.02%	79.81%
Class B-R Notes	12,750,000	10,175,838	1.60%	4.61%	79.81%
Class C-R Notes	8,625,000	6,883,655	1.75%	2.31%	79.81%
Class D-R Notes	3,525,000	2,813,320	2.10%	1.36%	79.81%
Class E-R Notes	2,475,000	1,975,310	4.20%	0.70%	79.81%
Class F-R Notes	2,625,000	2,095,026	5.40%	0.00%	79.81%
Total*	**750,000,000**	**298,452,360**			

**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:	$294,461,919
Total Number of Loans:	1,293
Average Current Balance:	$227,735
Highest Current Balance:	$1,082,183
Seasoning Average (Months):	109.30
Seasoning (Weighted Average) (Months):	79.78
Remaining Loan Term (Average) (Months):	221.66
Remaining Term (Weighted Average):	260.93
Remaining Term (Maximum) (Months):	315.36
Approval LVR (Average)	57.23%
Approval LVR (Weighted Average)	60.94%
Scheduled LVR (Average)	43.33%
Scheduled LVR (Weighted Average)	53.06%
Scheduled LVR (Maximum)	89.79%
Current LVR (Average)	36.14%
Current LVR (Weighted Average)	50.96%
Current LVR (Maximum)	89.79%
Variable Rate (Weighted Average)	6.42%
Fixed Rate (Weighted Average)	6.01%
Rate on All Loans (Weighted Average)	6.41%
Variable Rate Loans (Percentage by value):	98.19%
Fixed Rate Loans (Percentage by value)	1.81%
Owner Occupied (Dollar Value)	$238,230,089
Owner Occupied (Percentage)	80.90%
Pool reduction	$3,990,441
Monthly Repayment speed	1.34%
Single Monthly Mortality Rate (SMM)	0.65%
CPR (Monthly)	7.55%
CPR (Quarterly)	13.49%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$298,452,360
Scheduled Repayments Received During Period	-$2,603,265
Unscheduled Repayments Received During Period	-$4,201,348
Redraws	$1,388,319
Interest	$1,425,853
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$294,461,919
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%	147	11.37%	40,836,468	8.73%
> 20% <= 30%	53	4.10%	11,417,775	2.44%
> 30% <= 40%	112	8.66%	30,121,932	6.44%
> 40% <= 50%	124	9.59%	41,275,879	8.82%
> 50% <= 55%	80	6.19%	28,666,183	6.13%
> 55% <= 60%	107	8.28%	39,204,230	8.38%
> 60% <= 65%	92	7.12%	39,417,626	8.42%
> 65% <= 70%	100	7.73%	39,564,777	8.45%
> 70% <= 75%	84	6.50%	32,907,195	7.03%
> 75% <= 80%	223	17.25%	95,143,638	20.33%
> 80% <= 85%	25	1.93%	11,968,526	2.56%
> 85% <= 90%	57	4.41%	23,879,460	5.10%
> 90% <= 95%	52	4.02%	20,503,690	4.38%
> 95%	37	2.86%	13,044,598	2.79%
Total	**1,293**	**100.00%**	**467,951,976**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	237	18.33%	17,674,322	5.09%
> 20% <= 30%	171	13.23%	28,432,478	8.19%
> 30% <= 40%	166	12.84%	40,895,614	11.77%
> 40% <= 50%	180	13.92%	55,549,477	15.99%
> 50% <= 55%	86	6.65%	29,086,001	8.37%
> 55% <= 60%	108	8.35%	39,032,117	11.24%
> 60% <= 65%	98	7.58%	35,687,409	10.27%
> 65% <= 70%	71	5.49%	27,013,244	7.78%
> 70% <= 75%	80	6.19%	33,046,652	9.51%
> 75% <= 80%	57	4.41%	24,916,580	7.17%
> 80% <= 85%	29	2.24%	11,778,854	3.39%
> 85% <= 90%	10	0.77%	4,248,186	1.22%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	**1,293**	**100.00%**	**347,360,936**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	413	31.94%	20,970,182	7.12%
> 20% <= 30%	148	11.45%	27,242,053	9.25%
> 30% <= 40%	147	11.37%	37,310,378	12.67%
> 40% <= 50%	157	12.14%	46,748,649	15.88%
> 50% <= 55%	69	5.34%	22,337,596	7.59%
> 55% <= 60%	101	7.81%	37,170,088	12.62%
> 60% <= 65%	71	5.49%	25,758,646	8.75%
> 65% <= 70%	60	4.64%	21,839,306	7.42%
> 70% <= 75%	57	4.41%	24,008,055	8.15%
> 75% <= 80%	42	3.25%	18,872,496	6.41%
> 80% <= 85%	21	1.62%	8,927,762	3.03%
> 85% <= 90%	7	0.54%	3,276,706	1.11%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 4 - Current Loan Balances	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	260	20.11%	4,140,264	1.41%
$50,000 to $100,000	137	10.60%	9,984,446	3.39%
$100,000 to $150,000	137	10.60%	17,161,316	5.83%
$150,000 to $200,000	114	8.82%	19,698,408	6.69%
$200,000 to $250,000	121	9.36%	27,172,294	9.23%
$250,000 to $300,000	116	8.97%	31,930,481	10.84%
$300,000 to $350,000	98	7.58%	31,615,440	10.74%
$350,000 to $400,000	80	6.19%	29,759,787	10.11%
$400,000 to $500,000	113	8.74%	50,277,387	17.07%
$500,000 to $750,000	100	7.73%	58,472,840	19.86%
$750,000 to $1,000,000	16	1.24%	13,167,072	4.47%
$1,000,000 to $1,500,000	1	0.08%	1,082,183	0.37%
$1,500,000+	0	0.00%	0	0.00%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

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Investor Report

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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	780	71.43%	9,511,472	17.95%
$50,000 to $100,000	154	14.10%	10,866,838	20.51%
$100,000 to $150,000	62	5.68%	7,615,695	14.37%
$150,000 to $200,000	38	3.48%	6,638,474	12.53%
$200,000 to $250,000	21	1.92%	4,599,476	8.68%
$250,000 to $300,000	12	1.10%	3,194,200	6.03%
$300,000 to $400,000	12	1.10%	4,098,787	7.74%
$400,000 to $500,000	8	0.73%	3,575,266	6.75%
$500,000 to $1,000,000	5	0.46%	2,885,916	5.45%
$1,000,000+	0	0.00%	0	0.00%
Total	**1,092**	**100.00%**	**52,986,123**	**100.00%**

Table 6 - Product Type	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	2	0.15%	990,981	0.34%
2 Year Fixed	7	0.54%	1,925,300	0.65%
3 Year Fixed	8	0.62%	2,291,286	0.78%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.08%	110,346	0.04%
Variable	1,275	98.61%	289,144,006	98.19%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

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	3	16.67%	1,585,472	29.81%
6 to 12 months	6	33.33%	1,931,863	36.33%
12 to 24 months	4	22.22%	1,028,253	19.34%
24 to 36 months	5	27.78%	772,324	14.52%
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%
Total	**18**	**100.00%**	**5,317,912**	**100.00%**

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	124	9.59%	35,463,093	12.04%
48 to 60 months	400	30.94%	111,484,480	37.86%
60 to 180 months	482	37.28%	124,658,470	42.33%
180 to 360 months	287	22.20%	22,855,876	7.76%
360+ months	0	0.00%	0	0.00%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 9 - Original Loan Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	3	0.23%	58,378	0.02%
5 to 10 years	16	1.24%	735,088	0.25%
10 to 15 years	45	3.48%	4,231,815	1.44%
15 to 20 years	105	8.12%	17,050,775	5.79%
20 to 25 years	173	13.38%	35,664,918	12.11%
25 to 30 years	932	72.08%	234,713,689	79.71%
30+ years	19	1.47%	2,007,256	0.68%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 10 - Remaining Loan Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	50	3.87%	943,082	0.32%
5 to 10 years	148	11.45%	8,076,495	2.74%
10 to 15 years	221	17.09%	28,376,748	9.64%
15 to 20 years	212	16.40%	42,797,840	14.53%
20 to 25 years	355	27.46%	115,597,977	39.26%
25 to 30 years	307	23.74%	98,669,777	33.51%
30+ years	0	0.00%	0	0.00%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 11 - Days in Arrears	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	1,280	98.99%	4	290,358,353	98.61%
1 to 29 days	11	0.85%	12,858	2,843,816	0.97%
30 to 59 days	1	0.08%	6,748	500,922	0.17%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.08%	67,496	758,829	0.26%
Total	**1,293**	**100.00%**	**87,106**	**294,461,919**	**100.00%**

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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	1,059	81.90%	238,230,089	80.90%
Investment Loans	234	18.10%	56,231,830	19.10%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	520	40.22%	109,234,237	37.10%
NSW	341	26.37%	87,611,645	29.75%
Vic	305	23.59%	66,936,704	22.73%
WA	77	5.96%	16,698,837	5.67%
SA	25	1.93%	5,864,668	1.99%
ACT	20	1.55%	6,883,375	2.34%
Tas	4	0.31%	934,412	0.32%
NT	1	0.08%	298,039	0.10%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	1,019	78.81%	241,363,664	81.97%
Inner city	6	0.46%	1,461,756	0.50%
Non metro	268	20.73%	51,636,498	17.54%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	399	30.86%	88,233,135	29.96%
Non-metro	121	9.36%	21,001,102	7.13%
New South Wales				
Metro	267	20.65%	70,686,241	24.01%
Non-metro	74	5.72%	16,925,405	5.75%
Victoria				
Metro	252	19.49%	57,175,392	19.42%
Non-metro	53	4.10%	9,761,312	3.31%
Western Australia				
Metro	62	4.80%	13,689,409	4.65%
Non-metro	15	1.16%	3,009,428	1.02%
South Australia				
Metro	21	1.62%	5,116,092	1.74%
Non-metro	4	0.31%	748,576	0.25%
Australian Capital Territory				
Metro	20	1.55%	6,883,375	2.34%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	3	0.23%	743,736	0.25%
Non-metro	1	0.08%	190,677	0.06%
Northern Territory				
Metro	1	0.08%	298,039	0.10%
Non-metro	0	0.00%	0	0.00%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
4350	22	1.70%	3,588,636	1.22%
2527	16	1.24%	3,302,631	1.12%
3030	14	1.08%	3,121,792	1.06%
3977	10	0.77%	3,109,362	1.06%
4305	12	0.93%	2,816,640	0.96%
4207	10	0.77%	2,591,944	0.88%
4209	10	0.77%	2,571,344	0.87%
3024	10	0.77%	2,529,864	0.86%
2529	6	0.46%	2,429,256	0.82%
4165	10	0.77%	2,259,557	0.77%
Total	**120**	**9.28%**	**28,321,026**	**9.62%**

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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 %	0	0.00%	0	0.00%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	3	0.23%	456,730	0.16%
5.50 to 5.75 %	5	0.39%	1,723,110	0.59%
5.75 to 6.00 %	48	3.71%	18,562,991	6.30%
6.00 to 6.25 %	411	31.79%	124,098,343	42.14%
6.25 to 6.50 %	309	23.90%	77,207,738	26.22%
6.50 to 6.75 %	142	10.98%	26,134,614	8.88%
6.75 to 7.00 %	104	8.04%	19,958,649	6.78%
7.00 to 7.25 %	94	7.27%	12,829,594	4.36%
7.25 to 7.50 %	28	2.17%	2,255,841	0.77%
7.50+ %	149	11.52%	11,234,308	3.82%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 18 - Interest Only Loans	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	1,271	98.30%	286,849,492	97.41%
Interest Only Loans	22	1.70%	7,612,426	2.59%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 19 - Interest Only Remaining Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	11	50.00%	3,556,999	46.73%
12 to 24 months	3	13.64%	1,001,985	13.16%
24 to 36 months	5	22.73%	2,015,366	26.47%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	3	13.64%	1,038,075	13.64%
60+ months	0	0.00%	0	0.00%
Total	**22**	**100.00%**	**7,612,426**	**100.00%**

Table 20 - Mortgage Insurer	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	207	16.01%	45,809,363	15.56%
Helia LMI	77	5.96%	8,527,976	2.90%
Other	0	0.00%	0	0.00%
Uninsured	1,009	78.04%	240,124,580	81.55%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 21 - Loan Purpose	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	381	29.47%	97,971,294	33.27%
Renovation	114	8.82%	21,190,135	7.20%
Purchase - New Dwelling	100	7.73%	20,896,070	7.10%
Purchase - Existing Dwelling	379	29.31%	97,488,862	33.11%
Purchase - Investment Dwelling	111	8.58%	25,090,946	8.52%
Other	208	16.09%	31,824,611	10.81%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 22 - Loan Collateral	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	1,102	85.23%	256,125,904	86.98%
Duplex	12	0.93%	3,484,220	1.18%
Townhouse	33	2.55%	7,203,778	2.45%
Apartment / Unit / Flat	141	10.90%	26,682,354	9.06%
Vacant Land	0	0.00%	0	0.00%
Villa	5	0.39%	965,662	0.33%
Other	0	0.00%	0	0.00%
Total	**1,293**	**100.00%**	**294,461,919**	**100.00%**

Table 23 - Reserves	$ Current Balance
Excess Revenue Reserve	750,000
Extraordinary Expenses Reserve	150,000
Total	**900,000**

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Distribution Summary		**$**	**$**
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			6,989,641
Interest Earnings on the Collections Account (excluding Cash Deposit)			27,717
Input Tax Credits Received From ATO			5,777
Net Fixed Rate Swap Receipt From Swap Provider			3,472
Net Basis Swap Receipt From Swap Provider			88,327
Total			**7,114,934**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A-1 Notes	Principal Payment	3,350,180	
	Coupon Payment	1,233,977	4,584,157
Class AB-R Notes	Principal Payment	320,131	
	Coupon Payment	121,063	441,193
Class B-R Notes	Principal Payment	136,055	
	Coupon Payment	52,790	188,845
Class C-R Notes	Principal Payment	92,038	
	Coupon Payment	36,616	128,654
Class D-R Notes	Principal Payment	37,615	
	Coupon Payment	15,828	53,443
Class E-R Notes	Principal Payment	26,411	
	Coupon Payment	14,750	41,161
Class F-R Notes	Principal Payment	28,011	
	Coupon Payment	17,848	45,860
Other			
Trust Expenses			243,302
Redraws			1,388,319
Transfer to/from Reserves			0
Total			**7,114,934**

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