

# Harvey Series 2023-1 Trust

## Investor Report

As at 30-Apr-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:	\$ 412,617,747
Total Number of Loans:	1,647
Average Current Balance:	\$ 250,527
Highest Current Balance:	\$ 973,831
Scheduled LVR (Average)	46.32%
Scheduled LVR (Weighted Average)	55.81%
Current LVR (Average)	39.99%
Current LVR (Weighted Average)	53.97%
Seasoning (Months)(Average)	92.88
Seasoning (Months)(Weighted Average)	64.49
Weighted Average Variable Rate	6.21%
Weighted Average Fixed Rate	6.09%
Weighted Average Rate on All Loans	6.21%
Percentage (by value) of Variable Rate Loans	98.34%
Percentage (by value) of Fixed Rate Loans	1.66%
Owner Occupied by Dollar Value	\$ 333,837,318
Percentage Owner Occupied	80.91%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 422,263,955
Scheduled Repayments Received During Period	(\$ 3,314,443)
Unscheduled Repayments Received During Period	(\$ 9,720,296)
Redraws	\$ 1,488,336
Interest	\$ 1,900,194
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 412,617,747
Further Advances repurchased: Interest	\$ 885
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 220,246
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%	366	22.22%	\$ 34,989,270	7.40%
>	25%	<=	30%	107	6.50%	\$ 20,669,119	4.37%
>	30%	<=	35%	81	4.92%	\$ 18,624,107	3.94%
>	35%	<=	40%	108	6.56%	\$ 28,266,120	5.97%
>	40%	<=	45%	115	6.98%	\$ 33,876,812	7.16%
>	45%	<=	50%	109	6.62%	\$ 35,330,431	7.47%
>	50%	<=	55%	108	6.56%	\$ 39,492,942	8.35%
>	55%	<=	60%	101	6.13%	\$ 36,545,877	7.73%
>	60%	<=	65%	126	7.65%	\$ 49,670,163	10.50%
>	65%	<=	70%	125	7.59%	\$ 49,710,153	10.51%
>	70%	<=	75%	132	8.01%	\$ 53,536,921	11.32%
>	75%	<=	80%	81	4.92%	\$ 35,488,869	7.50%
>	80%	<=	85%	47	2.85%	\$ 20,247,522	4.28%
>	85%	<=	90%	37	2.25%	\$ 14,756,052	3.12%
>	90%	<=	95%	4	0.24%	\$ 1,880,058	0.40%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,647</b>	<b>100.00%</b>	<b>\$ 473,084,414</b>	<b>100.00%</b>

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	544	33.03%	\$ 39,378,596	9.54%
>	25%	<=	30%	92	5.59%	\$ 18,258,559	4.43%
>	30%	<=	35%	72	4.37%	\$ 17,441,102	4.23%
>	35%	<=	40%	97	5.89%	\$ 25,589,753	6.20%
>	40%	<=	45%	115	6.98%	\$ 33,448,943	8.11%
>	45%	<=	50%	94	5.71%	\$ 28,044,057	6.80%
>	50%	<=	55%	90	5.46%	\$ 33,291,480	8.07%
>	55%	<=	60%	98	5.95%	\$ 35,457,977	8.59%
>	60%	<=	65%	111	6.74%	\$ 44,931,735	10.89%
>	65%	<=	70%	102	6.19%	\$ 38,918,132	9.43%
>	70%	<=	75%	93	5.65%	\$ 37,793,620	9.16%
>	75%	<=	80%	68	4.13%	\$ 29,917,030	7.25%
>	80%	<=	85%	38	2.31%	\$ 16,871,405	4.09%
>	85%	<=	90%	31	1.88%	\$ 12,216,338	2.96%
>	90%	<=	95%	2	0.12%	\$ 1,059,020	0.26%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	281	17.06%	\$ 5,318,038	1.29%
> \$ 50,000 <= \$ 100,000	156	9.47%	\$ 11,576,410	2.81%
> \$ 100,000 <= \$ 150,000	167	10.14%	\$ 20,974,852	5.08%
> \$ 150,000 <= \$ 200,000	150	9.11%	\$ 26,206,294	6.35%
> \$ 200,000 <= \$ 250,000	144	8.74%	\$ 32,813,860	7.95%
> \$ 250,000 <= \$ 300,000	147	8.93%	\$ 40,529,568	9.82%
> \$ 300,000 <= \$ 350,000	138	8.38%	\$ 44,740,317	10.84%
> \$ 350,000 <= \$ 485,800	131	7.95%	\$ 49,323,909	11.95%
> \$ 485,800 <= \$ 500,000	156	9.47%	\$ 69,783,029	16.91%
> \$ 500,000 <= \$ 750,000	147	8.93%	\$ 85,959,942	20.83%
> \$ 750,000 <= \$ 1,000,000	30	1.82%	\$ 25,391,529	6.15%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	999	74.72%	\$ 11,696,617	19.33%
> \$ 50,000 <= \$ 100,000	163	12.19%	\$ 11,757,527	19.43%
> \$ 100,000 <= \$ 150,000	61	4.56%	\$ 7,562,318	12.50%
> \$ 150,000 <= \$ 200,000	49	3.66%	\$ 8,312,876	13.74%
> \$ 200,000 <= \$ 250,000	26	1.94%	\$ 5,739,177	9.48%
> \$ 250,000 <= \$ 300,000	10	0.75%	\$ 2,798,184	4.62%
> \$ 300,000 <= \$ 400,000	14	1.05%	\$ 4,979,597	8.23%
> \$ 400,000 <= \$ 500,000	7	0.52%	\$ 3,126,440	5.17%
> \$ 500,000 <= \$ 1,000,000	8	0.60%	\$ 4,538,232	7.50%
<b>Total</b>	<b>1,337</b>	<b>100.00%</b>	<b>\$ 60,510,969</b>	<b>100.00%</b>

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	10	45.45%	\$ 3,590,020	52.38%
> 6 <= 12 mths	2	9.09%	\$ 386,710	5.64%
> 12 <= 24 mths	7	31.82%	\$ 1,947,462	28.41%
> 24 <= 36 mths	2	9.09%	\$ 805,039	11.74%
> 36 <= 60 mths	1	4.55%	\$ 125,213	1.83%
<b>Total</b>	<b>22</b>	<b>100.00%</b>	<b>\$ 6,854,443</b>	<b>100.00%</b>

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	273	16.58%	\$ 85,881,782	20.81%
> 36 <= 48 mths	518	31.45%	\$ 157,081,557	38.07%
> 48 <= 60 mths	147	8.93%	\$ 51,599,557	12.51%
> 60 <= 160 mths	336	20.40%	\$ 84,798,599	20.55%
> 160 <= 360 mths	373	22.65%	\$ 33,256,253	8.06%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.18%	\$ 205,394	0.05%
>	5	<=	10 years	25	1.52%	\$ 1,300,903	0.32%
>	10	<=	15 years	60	3.64%	\$ 6,584,315	1.60%
>	15	<=	20 years	136	8.26%	\$ 25,659,105	6.22%
>	20	<=	25 years	211	12.81%	\$ 45,761,419	11.09%
>	25	<=	30 years	1,191	72.31%	\$ 330,323,777	80.06%
>	30	<=	50 years	21	1.28%	\$ 2,782,835	0.67%
<b>Total</b>				<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	55	3.34%	\$ 1,127,696	0.27%
>	5	<=	10 years	103	6.25%	\$ 6,150,440	1.49%
>	10	<=	15 years	268	16.27%	\$ 29,159,250	7.07%
>	15	<=	20 years	295	17.91%	\$ 57,283,757	13.88%
>	20	<=	25 years	336	20.40%	\$ 107,716,254	26.11%
>	25	<=	30 years	590	35.82%	\$ 211,180,350	51.18%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,625	98.66%	\$ 405,763,304	98.34%
Fixed 1Y	0	0.00%	\$ 0	0.00%
Fixed 2Y	15	0.91%	\$ 4,851,160	1.18%
Fixed 3Y	6	0.36%	\$ 1,878,071	0.46%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 125,213	0.03%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	667	40.50%	\$ 157,185,726	38.09%
NSW	443	26.90%	\$ 121,943,409	29.55%
VIC	373	22.65%	\$ 90,556,376	21.95%
WA	96	5.83%	\$ 23,342,251	5.66%
SA	34	2.06%	\$ 9,000,822	2.18%
ACT	25	1.52%	\$ 8,424,700	2.04%
TAS	7	0.43%	\$ 1,594,880	0.39%
NT	2	0.12%	\$ 569,583	0.14%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	516	31.33%	\$ 128,482,719	31.14%
QLD Non metro	151	9.17%	\$ 28,703,007	6.96%
NSW Metro	353	21.43%	\$ 99,110,733	24.02%
NSW Non metro	90	5.46%	\$ 22,832,676	5.53%
VIC Metro	307	18.64%	\$ 76,626,581	18.57%
VIC Non metro	66	4.01%	\$ 13,929,795	3.38%
WA Metro	76	4.61%	\$ 19,074,959	4.62%
WA Non metro	20	1.21%	\$ 4,267,292	1.03%
SA Metro	28	1.70%	\$ 7,427,859	1.80%
SA Non metro	6	0.36%	\$ 1,572,964	0.38%
ACT Metro	25	1.52%	\$ 8,424,700	2.04%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.30%	\$ 1,240,246	0.30%
TAS Non metro	2	0.12%	\$ 354,634	0.09%
NT Metro	1	0.06%	\$ 307,383	0.07%
NT Non metro	1	0.06%	\$ 262,199	0.06%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,302	79.05%	\$ 338,485,361	82.03%
Inner city	9	0.55%	\$ 2,209,819	0.54%
Non metro	336	20.40%	\$ 71,922,567	17.43%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	25	1.52%	\$ 4,749,022	1.15%
2527	20	1.21%	\$ 4,582,410	1.11%
4209	12	0.73%	\$ 3,952,141	0.96%
3977	13	0.79%	\$ 3,817,736	0.93%
4207	17	1.03%	\$ 3,809,267	0.92%
3030	16	0.97%	\$ 3,677,948	0.89%
2530	18	1.09%	\$ 3,436,914	0.83%
4300	12	0.73%	\$ 3,313,875	0.80%
4124	11	0.67%	\$ 3,284,716	0.80%
4165	12	0.73%	\$ 3,178,292	0.77%
<b>Total</b>	<b>156</b>	<b>9.47%</b>	<b>\$ 37,802,320</b>	<b>9.16%</b>

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,634	99.21%	\$ 407,657,084	98.80%
>	1	<=	7	days	5	0.30%	\$ 1,802,327	0.44%
>	7	<=	30	days	2	0.12%	\$ 682,958	0.17%
>	30	<=	60	days	1	0.06%	\$ 108,916	0.03%
>	60	<=	90	days	3	0.18%	\$ 1,207,241	0.29%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	1	0.06%	\$ 472,737	0.11%
>	150	<=	180	days	1	0.06%	\$ 686,485	0.17%
>	180			days	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,350	81.97%	\$ 333,837,318	80.91%
Investment Loans	297	18.03%	\$ 78,780,429	19.09%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,609	97.69%	\$ 398,399,129	96.55%
Interest Only Loans	38	2.31%	\$ 14,218,619	3.45%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	460	27.93%	\$ 132,437,900	32.10%
Renovation	157	9.53%	\$ 32,227,167	7.81%
Purchase - New Dwelling	117	7.10%	\$ 29,052,201	7.04%
Purchase - Existing Dwelling	459	27.87%	\$ 128,510,998	31.15%
Buy Home (Investment)	139	8.44%	\$ 35,685,097	8.65%
Other	315	19.13%	\$ 54,704,384	13.26%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	276	16.76%	\$ 66,191,452	16.04%
Genworth LMI	92	5.59%	\$ 11,129,847	2.70%
Uninsured	1,279	77.66%	\$ 335,296,449	81.26%
<b>Total</b>	<b>1,647</b>	<b>100.00%</b>	<b>\$ 412,617,747</b>	<b>100.00%</b>

## DISTRIBUTION SUMMARY

### Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 13,255,868.96
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 41,352.00
Input Tax Credits Received From ATO		\$ 8,348.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 1,707.94
Net Basis Swap Receipt From Swap Provider		\$ 977.74
		<u>\$ 13,308,254.64</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 9,646,208	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,598,894</u>	\$ 11,245,102
Class AB-R Principal to be paid to Class AB-R Note Holders	\$ 0	
Class AB-R Interest Payment to be paid to the Class AB-R Note Holders:	<u>\$ 136,107</u>	\$ 136,107
Class B-R Principal to be paid to Class B-R Note Holders	\$ 0	
Class B-R Interest Payment to be paid to the Class B-R Note Holders:	<u>\$ 59,417</u>	\$ 59,417
Class C-R Principal to be paid to Class C-R Note Holders	\$ 0	
Class C-R Interest Payment to be paid to the Class C-R Note Holders:	<u>\$ 41,258</u>	\$ 41,258
Class D-R Principal to be paid to Class D-R Note Holders	\$ 0	
Class D-R Interest Payment to be paid to the Class D-R Note Holders:	<u>\$ 17,876</u>	\$ 17,876
Class E-R Principal to be paid to Class E-R Note Holders	\$ 0	
Class E-R Interest Payment to be paid to the Class E-R Note Holders:	<u>\$ 16,823</u>	\$ 16,823
Class F-R Principal to be paid to Class F-R Note Holders	\$ 0	
Class F-R Interest Payment to be paid to the Class F-R Note Holders:	<u>\$ 20,432</u>	\$ 20,432
Redraws		\$ 1,488,336
Trust Expenses		\$ 282,904
Excess Revenue Reserve		\$ 0
Total		<u>\$ 13,308,254.64</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