

Harvey Series 2023-1 Trust

Investor Report

As at 30-Jun-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:	\$ 391,526,430
Total Number of Loans:	1,585
Average Current Balance:	\$ 247,020
Highest Current Balance:	\$ 1,012,256
Scheduled LVR (Average)	45.89%
Scheduled LVR (Weighted Average)	55.33%
Current LVR (Average)	39.43%
Current LVR (Weighted Average)	53.48%
Seasoning (Months)(Average)	95.13
Seasoning (Months)(Weighted Average)	66.31
Weighted Average Variable Rate	5.96%
Weighted Average Fixed Rate	6.13%
Weighted Average Rate on All Loans	5.96%
Percentage (by value) of Variable Rate Loans	98.64%
Percentage (by value) of Fixed Rate Loans	1.36%
Owner Occupied by Dollar Value	\$ 315,321,962
Percentage Owner Occupied	80.54%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 399,848,942
Scheduled Repayments Received During Period	(\$ 3,165,298)
Unscheduled Repayments Received During Period	(\$ 9,602,944)
Redraws	\$ 2,714,221
Interest	\$ 1,729,266
Other Charges	\$ 2,243
Mortgage Portfolio Balance At End of Period	\$ 391,526,430
Further Advances repurchased: Interest	\$ 1,940
Waived Mortgage Break Costs paid by the Servicer	\$ 2,243
Interest Offset	\$ 208,451
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%	361	22.78%	\$ 34,576,933	7.67%
> 25% <= 30%	103	6.50%	\$ 19,936,880	4.42%
> 30% <= 35%	79	4.98%	\$ 17,858,346	3.96%
> 35% <= 40%	109	6.88%	\$ 28,760,883	6.38%
> 40% <= 45%	115	7.26%	\$ 34,846,761	7.73%
> 45% <= 50%	93	5.87%	\$ 30,075,683	6.67%
> 50% <= 55%	108	6.81%	\$ 39,266,636	8.71%
> 55% <= 60%	98	6.18%	\$ 35,429,249	7.86%
> 60% <= 65%	128	8.08%	\$ 49,415,633	10.96%
> 65% <= 70%	114	7.19%	\$ 45,725,271	10.14%
> 70% <= 75%	123	7.76%	\$ 49,458,126	10.97%
> 75% <= 80%	75	4.73%	\$ 32,865,185	7.29%
> 80% <= 85%	44	2.78%	\$ 19,062,952	4.23%
> 85% <= 90%	31	1.96%	\$ 11,809,092	2.62%
> 90% <= 95%	4	0.25%	\$ 1,769,568	0.39%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,585	100.00%	\$ 450,857,200	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	534	33.69%	\$ 37,992,644	9.70%
> 25% <= 30%	87	5.49%	\$ 18,091,512	4.62%
> 30% <= 35%	75	4.73%	\$ 17,468,171	4.46%
> 35% <= 40%	91	5.74%	\$ 24,317,166	6.21%
> 40% <= 45%	117	7.38%	\$ 34,894,092	8.91%
> 45% <= 50%	80	5.05%	\$ 23,417,411	5.98%
> 50% <= 55%	90	5.68%	\$ 32,667,103	8.34%
> 55% <= 60%	96	6.06%	\$ 35,010,727	8.94%
> 60% <= 65%	109	6.88%	\$ 42,265,630	10.80%
> 65% <= 70%	92	5.80%	\$ 35,670,116	9.11%
> 70% <= 75%	89	5.62%	\$ 35,671,105	9.11%
> 75% <= 80%	64	4.04%	\$ 28,585,623	7.30%
> 80% <= 85%	36	2.27%	\$ 15,115,115	3.86%
> 85% <= 90%	23	1.45%	\$ 9,302,837	2.38%
> 90% <= 95%	2	0.13%	\$ 1,057,179	0.27%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,585	100.00%	\$ 391,526,430	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	278	17.54%	\$ 5,090,962	1.30%
> \$ 50,000 <= \$ 100,000	148	9.34%	\$ 11,054,596	2.82%
> \$ 100,000 <= \$ 150,000	165	10.41%	\$ 20,595,444	5.26%
> \$ 150,000 <= \$ 200,000	149	9.40%	\$ 26,003,748	6.64%
> \$ 200,000 <= \$ 250,000	140	8.83%	\$ 32,010,741	8.18%
> \$ 250,000 <= \$ 300,000	135	8.52%	\$ 37,258,589	9.52%
> \$ 300,000 <= \$ 350,000	131	8.26%	\$ 42,556,614	10.87%
> \$ 350,000 <= \$ 485,800	124	7.82%	\$ 46,731,693	11.94%
> \$ 485,800 <= \$ 500,000	152	9.59%	\$ 68,085,084	17.39%
> \$ 500,000 <= \$ 750,000	137	8.64%	\$ 80,142,006	20.47%
> \$ 750,000 <= \$ 1,000,000	26	1.64%	\$ 21,996,954	5.62%
Total	1,585	100.00%	\$ 391,526,430	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	951	73.89%	\$ 11,260,238	18.96%
> \$ 50,000 <= \$ 100,000	156	12.12%	\$ 11,354,836	19.12%
> \$ 100,000 <= \$ 150,000	64	4.97%	\$ 7,792,809	13.12%
> \$ 150,000 <= \$ 200,000	54	4.20%	\$ 9,174,529	15.45%
> \$ 200,000 <= \$ 250,000	25	1.94%	\$ 5,538,483	9.33%
> \$ 250,000 <= \$ 300,000	11	0.85%	\$ 3,014,258	5.08%
> \$ 300,000 <= \$ 400,000	12	0.93%	\$ 4,135,705	6.96%
> \$ 400,000 <= \$ 500,000	7	0.54%	\$ 3,154,122	5.31%
> \$ 500,000 <= \$ 1,000,000	7	0.54%	\$ 3,961,841	6.67%
Total	1,287	100.00%	\$ 59,386,820	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	7	36.84%	\$ 1,985,467	37.19%
> 6 <= 12 mths	2	10.53%	\$ 175,430	3.29%
> 12 <= 24 mths	9	47.37%	\$ 3,054,988	57.22%
> 24 <= 36 mths	0	0.00%	\$ 0	0.00%
> 36 <= 60 mths	1	5.26%	\$ 123,510	2.31%
Total	19	100.00%	\$ 5,339,396	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	197	12.43%	\$ 59,757,334	15.26%
> 36 <= 48 mths	498	31.42%	\$ 149,462,935	38.17%
> 48 <= 60 mths	195	12.30%	\$ 64,842,426	16.56%
> 60 <= 160 mths	332	20.95%	\$ 86,139,353	22.00%
> 160 <= 360 mths	363	22.90%	\$ 31,324,383	8.00%
Total	1,585	100.00%	\$ 391,526,430	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.19%	\$ 191,940	0.05%
>	5	<=	10 years	24	1.51%	\$ 1,208,728	0.31%
>	10	<=	15 years	57	3.60%	\$ 6,132,388	1.57%
>	15	<=	20 years	130	8.20%	\$ 24,545,057	6.27%
>	20	<=	25 years	204	12.87%	\$ 43,107,122	11.01%
>	25	<=	30 years	1,146	72.30%	\$ 313,595,434	80.10%
>	30	<=	50 years	21	1.32%	\$ 2,745,761	0.70%
Total				1,585	100.00%	\$ 391,526,430	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	55	3.47%	\$ 1,080,074	0.28%
>	5	<=	10 years	105	6.62%	\$ 5,865,521	1.50%
>	10	<=	15 years	268	16.91%	\$ 29,974,844	7.66%
>	15	<=	20 years	275	17.35%	\$ 53,429,515	13.65%
>	20	<=	25 years	327	20.63%	\$ 106,209,447	27.13%
>	25	<=	30 years	555	35.02%	\$ 194,967,030	49.80%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				1,585	100.00%	\$ 391,526,430	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,566	98.80%	\$ 386,187,035	98.64%
Fixed 1Y	0	0.00%	\$ 0	0.00%
Fixed 2Y	12	0.76%	\$ 3,347,841	0.86%
Fixed 3Y	6	0.38%	\$ 1,868,045	0.48%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 123,510	0.03%
Total	1,585	100.00%	\$ 391,526,430	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	645	40.69%	\$ 150,830,954	38.52%
NSW	422	26.62%	\$ 113,175,592	28.91%
VIC	360	22.71%	\$ 86,716,375	22.15%
WA	92	5.80%	\$ 21,846,074	5.58%
SA	32	2.02%	\$ 8,369,189	2.14%
ACT	25	1.58%	\$ 8,432,514	2.15%
TAS	7	0.44%	\$ 1,587,476	0.41%
NT	2	0.13%	\$ 568,257	0.15%
Total	1,585	100.00%	\$ 391,526,430	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	502	31.67%	\$ 124,038,925	31.68%
QLD Non metro	143	9.02%	\$ 26,792,029	6.84%
NSW Metro	336	21.20%	\$ 92,341,571	23.59%
NSW Non metro	86	5.43%	\$ 20,834,021	5.32%
VIC Metro	297	18.74%	\$ 74,271,354	18.97%
VIC Non metro	63	3.97%	\$ 12,445,021	3.18%
WA Metro	74	4.67%	\$ 18,167,896	4.64%
WA Non metro	18	1.14%	\$ 3,678,178	0.94%
SA Metro	26	1.64%	\$ 6,822,567	1.74%
SA Non metro	6	0.38%	\$ 1,546,621	0.40%
ACT Metro	25	1.58%	\$ 8,432,514	2.15%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.32%	\$ 1,230,674	0.31%
TAS Non metro	2	0.13%	\$ 356,802	0.09%
NT Metro	1	0.06%	\$ 306,231	0.08%
NT Non metro	1	0.06%	\$ 262,025	0.07%
Total	1,585	100.00%	\$ 391,526,430	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,259	79.43%	\$ 323,924,079	82.73%
Inner city	7	0.44%	\$ 1,687,654	0.43%
Non metro	319	20.13%	\$ 65,914,697	16.84%
Total	1,585	100.00%	\$ 391,526,430	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	25	1.58%	\$ 4,785,043	1.22%
2527	20	1.26%	\$ 4,523,550	1.16%
4209	12	0.76%	\$ 3,846,275	0.98%
3977	13	0.82%	\$ 3,811,447	0.97%
4207	16	1.01%	\$ 3,742,325	0.96%
3030	16	1.01%	\$ 3,647,717	0.93%
2530	18	1.14%	\$ 3,409,894	0.87%
4124	11	0.69%	\$ 3,241,661	0.83%
4300	11	0.69%	\$ 3,023,134	0.77%
4305	15	0.95%	\$ 2,926,517	0.75%
Total	157	9.91%	\$ 36,957,564	9.44%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,571	99.12%	\$ 385,905,620	98.56%
>	1	<=	7	days	6	0.38%	\$ 2,381,032	0.61%
>	7	<=	30	days	3	0.19%	\$ 858,440	0.22%
>	30	<=	60	days	0	0.00%	\$ 0	0.00%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	2	0.13%	\$ 990,849	0.25%
>	120	<=	150	days	2	0.13%	\$ 695,574	0.18%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	1	0.06%	\$ 694,915	0.18%
Total					1,585	100.00%	\$ 391,526,430	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,297	81.83%	\$ 315,321,962	80.54%
Investment Loans	288	18.17%	\$ 76,204,468	19.46%
Total	1,585	100.00%	\$ 391,526,430	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,550	97.79%	\$ 378,268,804	96.61%
Interest Only Loans	35	2.21%	\$ 13,257,627	3.39%
Total	1,585	100.00%	\$ 391,526,430	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	442	27.89%	\$ 126,295,843	32.26%
Renovation	152	9.59%	\$ 30,824,342	7.87%
Purchase - New Dwelling	114	7.19%	\$ 27,741,553	7.09%
Purchase - Existing Dwelling	440	27.76%	\$ 120,555,744	30.79%
Buy Home (Investment)	135	8.52%	\$ 34,361,653	8.78%
Other	302	19.05%	\$ 51,747,294	13.22%
Total	1,585	100.00%	\$ 391,526,430	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	264	16.66%	\$ 62,236,750	15.90%
Genworth LMI	90	5.68%	\$ 10,596,547	2.71%
Uninsured	1,231	77.67%	\$ 318,693,133	81.40%
Total	1,585	100.00%	\$ 391,526,430	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 12,978,631.44
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 40,479.37
Input Tax Credits Received From ATO		\$ 8,010.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 0.00
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 13,027,120.81</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 8,322,511	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,406,416</u>	\$ 9,728,927
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>\$ 127,849</u>	\$ 127,849
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>\$ 55,908</u>	\$ 55,908
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>\$ 38,883</u>	\$ 38,883
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>\$ 16,906</u>	\$ 16,906
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>\$ 16,142</u>	\$ 16,142
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>\$ 19,709</u>	\$ 19,709
Redraws		\$ 2,714,221
Trust Expenses		\$ 308,576
Excess Revenue Reserve		\$ 0
Total		<u>\$ 13,027,120.81</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