

Harvey Series 2023-1 Trust

Investor Report

As at 31-Jul-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:	\$ 381,003,998
Total Number of Loans:	1,550
Average Current Balance:	\$ 245,809
Highest Current Balance:	\$ 1,023,983
Scheduled LVR (Average)	45.74%
Scheduled LVR (Weighted Average)	55.12%
Current LVR (Average)	39.24%
Current LVR (Weighted Average)	53.27%
Seasoning (Months)(Average)	96.23
Seasoning (Months)(Weighted Average)	67.60
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	98.90%
Percentage (by value) of Fixed Rate Loans	1.10%
Owner Occupied by Dollar Value	\$ 306,471,744
Percentage Owner Occupied	80.44%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 391,526,430
Scheduled Repayments Received During Period	(\$ 3,073,715)
Unscheduled Repayments Received During Period	(\$ 11,086,115)
Redraws	\$ 1,894,943
Interest	\$ 1,742,456
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 381,003,998
Further Advances repurchased: Interest	\$ 655
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 210,178
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%	358	23.10%	\$ 34,533,578	7.85%
> 25% <= 30%	98	6.32%	\$ 19,329,567	4.40%
> 30% <= 35%	79	5.10%	\$ 17,529,876	3.99%
> 35% <= 40%	104	6.71%	\$ 28,113,139	6.39%
> 40% <= 45%	111	7.16%	\$ 33,247,355	7.56%
> 45% <= 50%	94	6.06%	\$ 30,800,094	7.01%
> 50% <= 55%	103	6.65%	\$ 37,046,280	8.43%
> 55% <= 60%	100	6.45%	\$ 35,855,624	8.16%
> 60% <= 65%	126	8.13%	\$ 48,797,878	11.10%
> 65% <= 70%	108	6.97%	\$ 42,779,565	9.73%
> 70% <= 75%	120	7.74%	\$ 48,187,909	10.96%
> 75% <= 80%	73	4.71%	\$ 32,150,034	7.31%
> 80% <= 85%	46	2.97%	\$ 19,505,895	4.44%
> 85% <= 90%	26	1.68%	\$ 10,029,804	2.28%
> 90% <= 95%	4	0.26%	\$ 1,768,317	0.40%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,550	100.00%	\$ 439,674,914	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	521	33.61%	\$ 36,950,009	9.70%
> 25% <= 30%	87	5.61%	\$ 17,753,087	4.66%
> 30% <= 35%	77	4.97%	\$ 17,750,515	4.66%
> 35% <= 40%	90	5.81%	\$ 24,186,985	6.35%
> 40% <= 45%	113	7.29%	\$ 33,182,468	8.71%
> 45% <= 50%	84	5.42%	\$ 25,701,979	6.75%
> 50% <= 55%	84	5.42%	\$ 30,402,123	7.98%
> 55% <= 60%	96	6.19%	\$ 34,142,422	8.96%
> 60% <= 65%	104	6.71%	\$ 40,434,828	10.61%
> 65% <= 70%	86	5.55%	\$ 33,294,564	8.74%
> 70% <= 75%	91	5.87%	\$ 36,347,740	9.54%
> 75% <= 80%	60	3.87%	\$ 26,771,480	7.03%
> 80% <= 85%	35	2.26%	\$ 15,025,059	3.94%
> 85% <= 90%	20	1.29%	\$ 8,004,367	2.10%
> 90% <= 95%	2	0.13%	\$ 1,056,371	0.28%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,550	100.00%	\$ 381,003,998	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	271	17.48%	\$ 4,732,663	1.24%
> \$ 50,000 <= \$ 100,000	148	9.55%	\$ 11,109,753	2.92%
> \$ 100,000 <= \$ 150,000	162	10.45%	\$ 20,386,659	5.35%
> \$ 150,000 <= \$ 200,000	146	9.42%	\$ 25,477,884	6.69%
> \$ 200,000 <= \$ 250,000	138	8.90%	\$ 31,512,886	8.27%
> \$ 250,000 <= \$ 300,000	134	8.65%	\$ 36,885,894	9.68%
> \$ 300,000 <= \$ 350,000	127	8.19%	\$ 41,176,202	10.81%
> \$ 350,000 <= \$ 485,800	120	7.74%	\$ 45,232,471	11.87%
> \$ 485,800 <= \$ 500,000	146	9.42%	\$ 65,460,797	17.18%
> \$ 500,000 <= \$ 750,000	132	8.52%	\$ 77,071,193	20.23%
> \$ 750,000 <= \$ 1,000,000	26	1.68%	\$ 21,957,595	5.76%
Total	1,550	100.00%	\$ 381,003,998	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	928	73.48%	\$ 11,076,391	18.86%
> \$ 50,000 <= \$ 100,000	158	12.51%	\$ 11,501,188	19.58%
> \$ 100,000 <= \$ 150,000	64	5.07%	\$ 7,896,484	13.45%
> \$ 150,000 <= \$ 200,000	52	4.12%	\$ 8,869,836	15.10%
> \$ 200,000 <= \$ 250,000	25	1.98%	\$ 5,570,509	9.49%
> \$ 250,000 <= \$ 300,000	13	1.03%	\$ 3,597,744	6.13%
> \$ 300,000 <= \$ 400,000	10	0.79%	\$ 3,543,835	6.03%
> \$ 400,000 <= \$ 500,000	7	0.55%	\$ 3,213,569	5.47%
> \$ 500,000 <= \$ 1,000,000	6	0.48%	\$ 3,459,736	5.89%
Total	1,263	100.00%	\$ 58,729,292	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	20.00%	\$ 494,895	11.84%
> 6 <= 12 mths	3	20.00%	\$ 485,462	11.62%
> 12 <= 24 mths	8	53.33%	\$ 3,076,353	73.61%
> 24 <= 36 mths	0	0.00%	\$ 0	0.00%
> 36 <= 60 mths	1	6.67%	\$ 122,661	2.93%
Total	15	100.00%	\$ 4,179,371	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	155	10.00%	\$ 46,852,318	12.30%
> 36 <= 48 mths	492	31.74%	\$ 147,225,806	38.64%
> 48 <= 60 mths	208	13.42%	\$ 66,111,615	17.35%
> 60 <= 160 mths	339	21.87%	\$ 90,005,937	23.62%
> 160 <= 360 mths	356	22.97%	\$ 30,808,322	8.09%
Total	1,550	100.00%	\$ 381,003,998	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.19%	\$ 182,265	0.05%
>	5	<=	10 years	22	1.42%	\$ 1,159,120	0.30%
>	10	<=	15 years	56	3.61%	\$ 5,906,665	1.55%
>	15	<=	20 years	129	8.32%	\$ 24,138,765	6.34%
>	20	<=	25 years	200	12.90%	\$ 42,327,071	11.11%
>	25	<=	30 years	1,119	72.19%	\$ 304,564,431	79.94%
>	30	<=	50 years	21	1.35%	\$ 2,725,681	0.72%
Total				1,550	100.00%	\$ 381,003,998	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	52	3.35%	\$ 1,028,180	0.27%
>	5	<=	10 years	112	7.23%	\$ 6,405,953	1.68%
>	10	<=	15 years	258	16.65%	\$ 29,356,416	7.71%
>	15	<=	20 years	272	17.55%	\$ 53,843,898	14.13%
>	20	<=	25 years	325	20.97%	\$ 105,957,620	27.81%
>	25	<=	30 years	531	34.26%	\$ 184,411,931	48.40%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				1,550	100.00%	\$ 381,003,998	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,535	99.03%	\$ 376,824,627	98.90%
Fixed 1Y	0	0.00%	\$ 0	0.00%
Fixed 2Y	8	0.52%	\$ 2,194,037	0.58%
Fixed 3Y	6	0.39%	\$ 1,862,672	0.49%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 122,661	0.03%
Total	1,550	100.00%	\$ 381,003,998	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	626	40.39%	\$ 145,000,123	38.06%
NSW	411	26.52%	\$ 110,901,993	29.11%
VIC	358	23.10%	\$ 85,303,558	22.39%
WA	89	5.74%	\$ 20,911,953	5.49%
SA	32	2.06%	\$ 8,293,214	2.18%
ACT	25	1.61%	\$ 8,452,375	2.22%
TAS	7	0.45%	\$ 1,573,435	0.41%
NT	2	0.13%	\$ 567,347	0.15%
Total	1,550	100.00%	\$ 381,003,998	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	486	31.35%	\$ 118,852,617	31.19%
QLD Non metro	140	9.03%	\$ 26,147,506	6.86%
NSW Metro	327	21.10%	\$ 90,484,753	23.75%
NSW Non metro	84	5.42%	\$ 20,417,240	5.36%
VIC Metro	295	19.03%	\$ 72,817,995	19.11%
VIC Non metro	63	4.06%	\$ 12,485,562	3.28%
WA Metro	71	4.58%	\$ 17,260,468	4.53%
WA Non metro	18	1.16%	\$ 3,651,485	0.96%
SA Metro	26	1.68%	\$ 6,761,787	1.77%
SA Non metro	6	0.39%	\$ 1,531,426	0.40%
ACT Metro	25	1.61%	\$ 8,452,375	2.22%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.32%	\$ 1,217,525	0.32%
TAS Non metro	2	0.13%	\$ 355,911	0.09%
NT Metro	1	0.06%	\$ 305,665	0.08%
NT Non metro	1	0.06%	\$ 261,682	0.07%
Total	1,550	100.00%	\$ 381,003,998	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,229	79.29%	\$ 314,469,984	82.54%
Inner city	7	0.45%	\$ 1,683,201	0.44%
Non metro	314	20.26%	\$ 64,850,812	17.02%
Total	1,550	100.00%	\$ 381,003,998	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2527	20	1.29%	\$ 4,474,173	1.17%
4350	24	1.55%	\$ 4,391,213	1.15%
4209	12	0.77%	\$ 3,833,546	1.01%
3030	16	1.03%	\$ 3,642,919	0.96%
4207	13	0.84%	\$ 3,590,038	0.94%
3977	12	0.77%	\$ 3,407,015	0.89%
4124	11	0.71%	\$ 3,194,378	0.84%
4305	15	0.97%	\$ 2,941,371	0.77%
2530	16	1.03%	\$ 2,922,554	0.77%
2529	8	0.52%	\$ 2,738,901	0.72%
Total	147	9.48%	\$ 35,136,108	9.22%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,537	99.16%	\$ 375,969,088	98.68%
>	1	<=	7	days	3	0.19%	\$ 1,453,224	0.38%
>	7	<=	30	days	3	0.19%	\$ 721,124	0.19%
>	30	<=	60	days	2	0.13%	\$ 470,089	0.12%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	3	0.19%	\$ 1,465,848	0.38%
>	150	<=	180	days	1	0.06%	\$ 225,467	0.06%
>	180			days	1	0.06%	\$ 699,159	0.18%
Total					1,550	100.00%	\$ 381,003,998	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,266	81.68%	\$ 306,471,744	80.44%
Investment Loans	284	18.32%	\$ 74,532,253	19.56%
Total	1,550	100.00%	\$ 381,003,998	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,516	97.81%	\$ 368,088,354	96.61%
Interest Only Loans	34	2.19%	\$ 12,915,643	3.39%
Total	1,550	100.00%	\$ 381,003,998	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	436	28.13%	\$ 123,698,097	32.47%
Renovation	147	9.48%	\$ 29,889,309	7.84%
Purchase - New Dwelling	111	7.16%	\$ 25,938,719	6.81%
Purchase - Existing Dwelling	427	27.55%	\$ 117,850,254	30.93%
Buy Home (Investment)	133	8.58%	\$ 33,369,360	8.76%
Other	296	19.10%	\$ 50,258,259	13.19%
Total	1,550	100.00%	\$ 381,003,998	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	256	16.52%	\$ 60,173,329	15.79%
Genworth LMI	88	5.68%	\$ 10,518,261	2.76%
Uninsured	1,206	77.81%	\$ 310,312,407	81.45%
Total	1,550	100.00%	\$ 381,003,998	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 14,370,681.75
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 32,971.20
Input Tax Credits Received From ATO		\$ 7,559.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 3,375.18
Net Basis Swap Receipt From Swap Provider		\$ 148,560.38
		<u>\$ 14,563,147.51</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 10,522,433	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,518,853</u>	\$ 12,041,286
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>\$ 141,510</u>	\$ 141,510
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>\$ 61,871</u>	\$ 61,871
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>\$ 43,024</u>	\$ 43,024
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>\$ 18,699</u>	\$ 18,699
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>\$ 17,828</u>	\$ 17,828
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>\$ 21,757</u>	\$ 21,757
Redraws		\$ 1,894,943
Trust Expenses		\$ 322,230
Excess Revenue Reserve		\$ 0
Total		<u>\$ 14,563,147.51</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