

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-May-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	261,786,764	1.30%	16.04%	37.94%
Class AB-R Notes	30,000,000	25,015,357	1.45%	8.02%	83.38%
Class B-R Notes	12,750,000	10,631,527	1.60%	4.61%	83.38%
Class C-R Notes	8,625,000	7,191,915	1.75%	2.31%	83.38%
Class D-R Notes	3,525,000	2,939,304	2.10%	1.36%	83.38%
Class E-R Notes	2,475,000	2,063,767	4.20%	0.70%	83.38%
Class F-R Notes	2,625,000	2,188,844	5.40%	0.00%	83.38%
<b>Total*</b>	<b>750,000,000</b>	<b>311,817,479</b>			

\*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:	\$305,984,079
Total Number of Loans:	1,333
Average Current Balance:	\$229,545
Highest Current Balance:	\$1,072,914
Seasoning Average (Months):	107.22
Seasoning (Weighted Average) (Months):	77.62
Remaining Loan Term (Average) (Months):	223.79
Remaining Term (Weighted Average):	263.03
Remaining Term (Maximum) (Months):	317.36
Approval LVR (Average)	57.34%
Approval LVR (Weighted Average)	61.02%
Scheduled LVR (Average)	43.69%
Scheduled LVR (Weighted Average)	53.37%
Scheduled LVR (Maximum)	90.17%
Current LVR (Average)	36.43%
Current LVR (Weighted Average)	51.24%
Current LVR (Maximum)	90.17%
Variable Rate (Weighted Average)	6.43%
Fixed Rate (Weighted Average)	6.00%
Rate on All Loans (Weighted Average)	6.42%
Variable Rate Loans (Percentage by value):	98.24%
Fixed Rate Loans (Percentage by value)	1.76%
Owner Occupied (Dollar Value)	\$248,123,905
Owner Occupied (Percentage)	81.09%
Pool reduction	\$5,833,400
Monthly Repayment speed	1.87%
Single Monthly Mortality Rate (SMM)	1.18%
CPR (Monthly)	13.30%
CPR (Quarterly)	14.09%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$311,817,479
Scheduled Repayments Received During Period	-\$2,587,065
Unscheduled Repayments Received During Period	-\$6,537,750
Redraws	\$1,833,101
Interest	\$1,458,314
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$305,984,079
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-May-2026

### Mortgage Portfolio Statistical Tables

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

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	152	11.40%	41,793,822	8.66%
> 20% <= 30%	53	3.98%	11,417,775	2.37%
> 30% <= 40%	115	8.63%	31,012,732	6.43%
> 40% <= 50%	129	9.68%	43,128,074	8.94%
> 50% <= 55%	82	6.15%	29,990,818	6.22%
> 55% <= 60%	109	8.18%	40,326,985	8.36%
> 60% <= 65%	93	6.98%	39,613,626	8.21%
> 65% <= 70%	102	7.65%	40,414,976	8.38%
> 70% <= 75%	87	6.53%	34,008,704	7.05%
> 75% <= 80%	234	17.55%	99,111,948	20.54%
> 80% <= 85%	27	2.03%	12,539,487	2.60%
> 85% <= 90%	60	4.50%	25,195,533	5.22%
> 90% <= 95%	53	3.98%	20,860,989	4.32%
> 95%	37	2.78%	13,044,598	2.70%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>482,460,067</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%	243	18.23%	17,511,088	4.85%
> 20% <= 30%	170	12.75%	28,829,627	7.99%
> 30% <= 40%	172	12.90%	42,683,967	11.82%
> 40% <= 50%	183	13.73%	56,971,189	15.78%
> 50% <= 55%	92	6.90%	31,085,723	8.61%
> 55% <= 60%	108	8.10%	39,277,476	10.88%
> 60% <= 65%	92	6.90%	33,004,170	9.14%
> 65% <= 70%	83	6.23%	32,422,453	8.98%
> 70% <= 75%	86	6.45%	34,913,085	9.67%
> 75% <= 80%	58	4.35%	25,445,889	7.05%
> 80% <= 85%	34	2.55%	13,954,402	3.87%
> 85% <= 90%	10	0.75%	3,818,177	1.06%
> 90% <= 95%	2	0.15%	1,047,190	0.29%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>360,964,437</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%	420	31.51%	20,820,265	6.80%
> 20% <= 30%	143	10.73%	27,817,841	9.09%
> 30% <= 40%	162	12.15%	40,057,926	13.09%
> 40% <= 50%	157	11.78%	45,757,444	14.95%
> 50% <= 55%	80	6.00%	26,468,883	8.65%
> 55% <= 60%	94	7.05%	34,101,419	11.14%
> 60% <= 65%	73	5.48%	26,651,827	8.71%
> 65% <= 70%	68	5.10%	25,837,974	8.44%
> 70% <= 75%	58	4.35%	23,972,995	7.83%
> 75% <= 80%	45	3.38%	20,186,128	6.60%
> 80% <= 85%	24	1.80%	10,280,459	3.36%
> 85% <= 90%	7	0.53%	2,983,863	0.98%
> 90% <= 95%	2	0.15%	1,047,056	0.34%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</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	269	20.18%	4,261,509	1.39%
\$50,000 to \$100,000	134	10.05%	9,983,944	3.26%
\$100,000 to \$150,000	146	10.95%	18,253,364	5.97%
\$150,000 to \$200,000	118	8.85%	20,510,534	6.70%
\$200,000 to \$250,000	124	9.30%	28,037,995	9.16%
\$250,000 to \$300,000	114	8.55%	31,480,029	10.29%
\$300,000 to \$350,000	100	7.50%	32,163,051	10.51%
\$350,000 to \$400,000	90	6.75%	33,533,470	10.96%
\$400,000 to \$500,000	115	8.63%	51,440,371	16.81%
\$500,000 to \$750,000	106	7.95%	62,027,458	20.27%
\$750,000 to \$1,000,000	16	1.20%	13,219,439	4.32%
\$1,000,000 to \$1,500,000	1	0.08%	1,072,914	0.35%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</b>	<b>100.00%</b>

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-May-2026

### Mortgage Portfolio Statistical Tables

**Table 5 - Available Redraw**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	803	71.38%	9,648,546	17.52%
\$50,000 to \$100,000	156	13.87%	11,173,474	20.29%
\$100,000 to \$150,000	65	5.78%	8,000,886	14.53%
\$150,000 to \$200,000	38	3.38%	6,735,335	12.23%
\$200,000 to \$250,000	29	2.58%	6,426,764	11.67%
\$250,000 to \$300,000	8	0.71%	2,122,068	3.85%
\$300,000 to \$400,000	14	1.24%	4,819,399	8.75%
\$400,000 to \$500,000	6	0.53%	2,741,690	4.98%
\$500,000 to \$1,000,000	6	0.53%	3,405,768	6.18%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,125</b>	<b>100.00%</b>	<b>55,073,931</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	2	0.15%	998,813	0.33%
2 Year Fixed	7	0.53%	1,936,739	0.63%
3 Year Fixed	9	0.68%	2,340,832	0.77%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.08%	112,195	0.04%
Variable	1,314	98.57%	300,595,499	98.24%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</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	3	15.79%	437,324	8.12%
6 to 12 months	6	31.58%	2,652,114	49.22%
12 to 24 months	6	31.58%	1,641,922	30.47%
24 to 36 months	4	21.05%	657,221	12.20%
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>19</b>	<b>100.00%</b>	<b>5,388,580</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	189	14.18%	54,800,533	17.91%
48 to 60 months	410	30.76%	116,743,869	38.15%
60 to 180 months	444	33.31%	111,265,703	36.36%
180 to 360 months	290	21.76%	23,173,974	7.57%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</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	0.23%	80,486	0.03%
5 to 10 years	16	1.20%	809,790	0.26%
10 to 15 years	47	3.53%	4,608,224	1.51%
15 to 20 years	108	8.10%	17,573,334	5.74%
20 to 25 years	179	13.43%	36,733,843	12.01%
25 to 30 years	961	72.09%	244,130,309	79.79%
30+ years	19	1.43%	2,048,093	0.67%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</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	48	3.60%	957,367	0.31%
5 to 10 years	142	10.65%	7,820,619	2.56%
10 to 15 years	229	17.18%	28,418,553	9.29%
15 to 20 years	214	16.05%	41,763,406	13.65%
20 to 25 years	341	25.58%	109,255,380	35.71%
25 to 30 years	359	26.93%	117,768,754	38.49%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</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	1,317	98.80%	0	300,947,896	98.35%
1 to 29 days	12	0.90%	18,494	3,524,406	1.15%
30 to 59 days	2	0.15%	4,472	394,324	0.13%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	2	0.15%	70,607	1,117,452	0.37%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>93,573</b>	<b>305,984,079</b>	<b>100.00%</b>

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-May-2026

### Mortgage Portfolio Statistical Tables

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	1,094	82.07%	248,123,905	81.09%
Investment Loans	239	17.93%	57,860,174	18.91%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	535	40.14%	112,923,577	36.91%
NSW	351	26.33%	90,589,182	29.61%
Vic	316	23.71%	70,371,621	23.00%
WA	77	5.78%	16,955,471	5.54%
SA	28	2.10%	6,838,410	2.23%
ACT	20	1.50%	6,971,933	2.28%
Tas	5	0.38%	1,034,644	0.34%
NT	1	0.08%	299,242	0.10%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,051	78.84%	251,188,504	82.09%
Inner city	6	0.45%	1,468,341	0.48%
Non metro	276	20.71%	53,327,234	17.43%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	409	30.68%	91,274,166	29.83%
Non-metro	126	9.45%	21,649,411	7.08%
New South Wales				
Metro	276	20.71%	73,349,547	23.97%
Non-metro	75	5.63%	17,239,635	5.63%
Victoria				
Metro	262	19.65%	60,311,115	19.71%
Non-metro	54	4.05%	10,060,506	3.29%
Western Australia				
Metro	62	4.65%	13,893,255	4.54%
Non-metro	15	1.13%	3,062,216	1.00%
South Australia				
Metro	23	1.73%	5,714,046	1.87%
Non-metro	5	0.38%	1,124,363	0.37%
Australian Capital Territory				
Metro	20	1.50%	6,971,933	2.28%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.30%	843,541	0.28%
Non-metro	1	0.08%	191,103	0.06%
Northern Territory				
Metro	1	0.08%	299,242	0.10%
Non-metro	0	0.00%	0	0.00%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4350	22	1.65%	3,637,467	1.19%
3030	15	1.13%	3,532,333	1.15%
2527	16	1.20%	3,336,586	1.09%
4209	11	0.83%	3,208,094	1.05%
3977	10	0.75%	3,123,346	1.02%
4305	12	0.90%	2,846,480	0.93%
4207	10	0.75%	2,655,373	0.87%
2529	7	0.53%	2,456,390	0.80%
4124	10	0.75%	2,439,439	0.80%
3024	10	0.75%	2,422,019	0.79%
<b>Total</b>	<b>123</b>	<b>9.23%</b>	<b>29,657,527</b>	<b>9.69%</b>

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-May-2026

### 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%	460,860	0.15%
5.50 to 5.75 %	5	0.38%	1,732,205	0.57%
5.75 to 6.00 %	45	3.38%	17,148,488	5.60%
6.00 to 6.25 %	421	31.58%	127,991,784	41.83%
6.25 to 6.50 %	322	24.16%	81,494,694	26.63%
6.50 to 6.75 %	145	10.88%	27,220,730	8.90%
6.75 to 7.00 %	111	8.33%	21,825,093	7.13%
7.00 to 7.25 %	97	7.28%	13,769,948	4.50%
7.25 to 7.50 %	30	2.25%	2,704,529	0.88%
7.50+ %	154	11.55%	11,635,747	3.80%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,310	98.27%	298,021,721	97.40%
Interest Only Loans	23	1.73%	7,962,357	2.60%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</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	11	47.83%	3,995,067	50.17%
12 to 24 months	5	21.74%	1,313,176	16.49%
24 to 36 months	5	21.74%	2,016,079	25.32%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	2	8.70%	638,036	8.01%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>23</b>	<b>100.00%</b>	<b>7,962,357</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	215	16.13%	47,789,886	15.62%
Helia LMI	78	5.85%	8,626,215	2.82%
Other	0	0.00%	0	0.00%
Uninsured	1,040	78.02%	249,567,978	81.56%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	392	29.41%	100,446,570	32.83%
Renovation	117	8.78%	22,635,556	7.40%
Purchase - New Dwelling	100	7.50%	20,857,292	6.82%
Purchase - Existing Dwelling	392	29.41%	101,893,397	33.30%
Purchase - Investment Dwelling	116	8.70%	26,430,066	8.64%
Other	216	16.20%	33,721,198	11.02%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,138	85.37%	266,195,749	87.00%
Duplex	12	0.90%	3,513,643	1.15%
Townhouse	34	2.55%	7,799,322	2.55%
Apartment / Unit / Flat	144	10.80%	27,492,884	8.99%
Vacant Land	0	0.00%	0	0.00%
Villa	5	0.38%	982,482	0.32%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>1,333</b>	<b>100.00%</b>	<b>305,984,079</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>

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-May-2026

<b>Distribution Summary</b>	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		9,317,175
Interest Earnings on the Collections Account (excluding Cash Deposit)		27,801
Input Tax Credits Received From ATO		5,999
Net Fixed Rate Swap Receipt From Swap Provider		0
Net Basis Swap Receipt From Swap Provider		0
<b>Total</b>		<b>9,350,975</b>

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	4,897,439	
	Coupon Payment	1,164,252	6,061,690
Class AB-R Notes	Principal Payment	467,981	
	Coupon Payment	114,233	582,214
Class B-R Notes	Principal Payment	198,892	
	Coupon Payment	49,816	248,708
Class C-R Notes	Principal Payment	134,544	
	Coupon Payment	34,556	169,101
Class D-R Notes	Principal Payment	54,988	
	Coupon Payment	14,940	69,928
Class E-R Notes	Principal Payment	38,608	
	Coupon Payment	13,933	52,542
Class F-R Notes	Principal Payment	40,948	
	Coupon Payment	16,865	57,813
Other			
Trust Expenses			275,878
Redraws			1,833,101
Transfer to/from Reserves			0
<b>Total</b>			<b>9,350,975</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