

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-October-2025

### 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	305,410,580	1.30%	16.04%	44.26%
Class AB-R Notes	30,000,000	29,183,885	1.45%	8.02%	97.28%
Class B-R Notes	12,750,000	12,403,151	1.60%	4.61%	97.28%
Class C-R Notes	8,625,000	8,390,367	1.75%	2.31%	97.28%
Class D-R Notes	3,525,000	3,429,106	2.10%	1.36%	97.28%
Class E-R Notes	2,475,000	2,407,671	4.20%	0.70%	97.28%
Class F-R Notes	2,625,000	2,553,590	5.40%	0.00%	97.28%
<b>Total<sup>†</sup></b>	<b>750,000,000</b>	<b>363,778,350</b>			

<sup>†</sup>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:	\$353,832,756
Total Number of Loans:	1,472
Average Current Balance:	\$240,376
Highest Current Balance:	\$1,008,110
Seasoning Average (Months):	99.15
Seasoning (Weighted Average) (Months):	70.84
Remaining Loan Term (Average) (Months):	231.02
Remaining Term (Weighted Average):	269.02
Remaining Term (Maximum) (Months):	324.34
Approval LVR (Average)	57.23%
Approval LVR (Weighted Average)	60.88%
Scheduled LVR (Average)	45.17%
Scheduled LVR (Weighted Average)	54.45%
Scheduled LVR (Maximum)	90.87%
Current LVR (Average)	38.24%
Current LVR (Weighted Average)	52.28%
Current LVR (Maximum)	90.87%
Variable Rate (Weighted Average)	5.70%
Fixed Rate (Weighted Average)	6.12%
Rate on All Loans (Weighted Average)	5.71%
Variable Rate Loans (Percentage by value):	98.94%
Fixed Rate Loans (Percentage by value)	1.06%
Owner Occupied (Dollar Value)	\$285,531,816
Owner Occupied (Percentage)	80.70%
Pool reduction	\$9,945,594
Monthly Repayment speed	2.73%
Single Monthly Mortality Rate (SMM)	2.06%
CPR (Monthly)	22.11%
CPR (Quarterly)	19.41%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$363,778,350
Scheduled Repayments Received During Period	-\$2,832,835
Unscheduled Repayments Received During Period	-\$10,335,846
Redraws	\$1,679,837
Interest	\$1,543,082
Other Charges	\$168
Defaulted Amounts (ie shortfalls written off)	\$0
Mortgage Portfolio Balance At End of Period	\$353,832,756

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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%	169	11.48%	47,398,762	8.85%
> 20% <= 30%	58	3.94%	12,068,834	2.25%
> 30% <= 40%	125	8.49%	33,585,838	6.27%
> 40% <= 50%	146	9.92%	48,725,843	9.10%
> 50% <= 55%	93	6.32%	34,098,477	6.37%
> 55% <= 60%	118	8.02%	43,763,410	8.17%
> 60% <= 65%	103	7.00%	44,319,695	8.27%
> 65% <= 70%	112	7.61%	44,992,406	8.40%
> 70% <= 75%	102	6.93%	42,534,847	7.94%
> 75% <= 80%	255	17.32%	107,115,025	20.00%
> 80% <= 85%	30	2.04%	13,676,033	2.55%
> 85% <= 90%	66	4.48%	27,967,885	5.22%
> 90% <= 95%	55	3.74%	21,357,056	3.99%
> 95%	40	2.72%	14,086,046	2.63%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>535,690,155</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%	239	16.24%	18,748,557	4.54%
> 20% <= 30%	197	13.38%	32,459,751	7.86%
> 30% <= 40%	181	12.30%	45,310,299	10.97%
> 40% <= 50%	200	13.59%	62,622,912	15.17%
> 50% <= 55%	96	6.52%	34,688,963	8.40%
> 55% <= 60%	101	6.86%	35,057,578	8.49%
> 60% <= 65%	126	8.56%	48,749,722	11.81%
> 65% <= 70%	90	6.11%	34,914,157	8.46%
> 70% <= 75%	107	7.27%	43,023,213	10.42%
> 75% <= 80%	66	4.48%	28,939,436	7.01%
> 80% <= 85%	48	3.26%	19,918,020	4.82%
> 85% <= 90%	17	1.15%	6,693,780	1.62%
> 90% <= 95%	4	0.27%	1,762,247	0.43%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>412,888,634</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%	433	29.42%	23,474,687	6.63%
> 20% <= 30%	160	10.87%	30,040,467	8.49%
> 30% <= 40%	165	11.21%	41,064,242	11.61%
> 40% <= 50%	191	12.98%	58,119,857	16.43%
> 50% <= 55%	80	5.43%	28,259,617	7.99%
> 55% <= 60%	97	6.59%	34,544,676	9.76%
> 60% <= 65%	88	5.98%	33,074,112	9.35%
> 65% <= 70%	81	5.50%	30,404,516	8.59%
> 70% <= 75%	76	5.16%	30,898,289	8.73%
> 75% <= 80%	52	3.53%	22,697,880	6.41%
> 80% <= 85%	33	2.24%	14,217,074	4.02%
> 85% <= 90%	14	0.95%	5,983,856	1.69%
> 90% <= 95%	2	0.14%	1,053,484	0.30%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</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	263	17.87%	4,453,903	1.26%
\$50,000 to \$100,000	152	10.33%	11,418,544	3.23%
\$100,000 to \$150,000	153	10.39%	19,336,665	5.46%
\$150,000 to \$200,000	137	9.31%	23,808,256	6.73%
\$200,000 to \$250,000	136	9.24%	30,892,851	8.73%
\$250,000 to \$300,000	122	8.29%	33,625,553	9.50%
\$300,000 to \$350,000	122	8.29%	39,426,796	11.14%
\$350,000 to \$400,000	106	7.20%	39,723,192	11.23%
\$400,000 to \$500,000	139	9.44%	62,215,132	17.58%
\$500,000 to \$750,000	119	8.08%	69,755,051	19.71%
\$750,000 to \$1,000,000	22	1.49%	18,168,703	5.13%
\$1,000,000 to \$1,500,000	1	0.07%	1,008,110	0.28%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</b>	<b>100.00%</b>

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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	875	72.55%	11,053,636	18.70%
\$50,000 to \$100,000	150	12.44%	10,951,216	18.52%
\$100,000 to \$150,000	68	5.64%	8,398,438	14.21%
\$150,000 to \$200,000	47	3.90%	8,112,182	13.72%
\$200,000 to \$250,000	27	2.24%	5,999,001	10.15%
\$250,000 to \$300,000	12	1.00%	3,220,714	5.45%
\$300,000 to \$400,000	14	1.16%	4,786,733	8.10%
\$400,000 to \$500,000	6	0.50%	2,691,751	4.55%
\$500,000 to \$1,000,000	7	0.58%	3,906,321	6.61%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,206</b>	<b>100.00%</b>	<b>59,119,992</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	0	0.00%	0	0.00%
2 Year Fixed	6	0.41%	1,605,482	0.45%
3 Year Fixed	7	0.48%	2,037,561	0.58%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.07%	119,290	0.03%
Variable	1,458	99.05%	350,070,423	98.94%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</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	2	14.29%	381,105	10.13%
6 to 12 months	3	21.43%	479,219	12.74%
12 to 24 months	7	50.00%	2,591,611	68.88%
24 to 36 months	1	7.14%	191,108	5.08%
36 to 48 months	1	7.14%	119,290	3.17%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>14</b>	<b>100.00%</b>	<b>3,762,333</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	15	1.02%	5,218,662	1.47%
36 to 48 months	499	33.90%	146,667,586	41.45%
48 to 60 months	278	18.89%	81,830,153	23.13%
60 to 180 months	395	26.83%	97,465,183	27.55%
180 to 360 months	285	19.36%	22,651,172	6.40%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</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	0.20%	151,022	0.04%
5 to 10 years	20	1.36%	1,072,752	0.30%
10 to 15 years	55	3.74%	5,563,899	1.57%
15 to 20 years	124	8.42%	22,731,880	6.42%
20 to 25 years	187	12.70%	40,800,189	11.53%
25 to 30 years	1,063	72.21%	281,003,575	79.42%
30+ years	20	1.36%	2,509,440	0.71%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</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	47	3.19%	917,868	0.26%
5 to 10 years	115	7.81%	6,645,116	1.88%
10 to 15 years	254	17.26%	29,730,590	8.40%
15 to 20 years	258	17.53%	50,206,391	14.19%
20 to 25 years	311	21.13%	102,059,238	28.84%
25 to 30 years	487	33.08%	164,273,552	46.43%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</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	1,459	99.12%	0	348,692,183	98.55%
1 to 29 days	6	0.41%	4,940	1,868,348	0.53%
30 to 59 days	1	0.07%	5,717	553,148	0.16%
60 to 89 days	3	0.20%	18,433	1,203,665	0.34%
90+ days	3	0.20%	35,025	1,515,411	0.43%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>64,114</b>	<b>353,832,756</b>	<b>100.00%</b>

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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	1,202	81.66%	285,531,816	80.70%
Investment Loans	270	18.34%	68,300,940	19.30%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	593	40.29%	132,276,282	37.38%
NSW	388	26.36%	102,989,243	29.11%
Vic	342	23.23%	81,448,533	23.02%
WA	85	5.77%	19,011,037	5.37%
SA	31	2.11%	7,646,901	2.16%
ACT	24	1.63%	8,353,042	2.36%
Tas	7	0.48%	1,543,783	0.44%
NT	2	0.14%	563,935	0.16%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,161	78.87%	290,489,446	82.10%
Inner city	7	0.48%	1,672,673	0.47%
Non metro	304	20.65%	61,670,637	17.43%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	457	31.05%	107,717,426	30.44%
Non-metro	136	9.24%	24,558,856	6.94%
New South Wales				
Metro	306	20.79%	83,232,280	23.52%
Non-metro	82	5.57%	19,756,963	5.58%
Victoria				
Metro	282	19.16%	69,776,070	19.72%
Non-metro	60	4.08%	11,672,463	3.30%
Western Australia				
Metro	68	4.62%	15,437,566	4.36%
Non-metro	17	1.15%	3,573,471	1.01%
South Australia				
Metro	25	1.70%	6,155,370	1.74%
Non-metro	6	0.41%	1,491,531	0.42%
Australian Capital Territory				
Metro	24	1.63%	8,353,042	2.36%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	5	0.34%	1,186,642	0.34%
Non-metro	2	0.14%	357,141	0.10%
Northern Territory				
Metro	1	0.07%	303,724	0.09%
Non-metro	1	0.07%	260,211	0.07%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4350	23	1.56%	3,937,121	1.11%
2527	17	1.15%	3,767,672	1.06%
4209	12	0.82%	3,738,832	1.06%
4207	13	0.88%	3,697,194	1.04%
3030	15	1.02%	3,612,244	1.02%
3977	12	0.82%	3,363,585	0.95%
4124	11	0.75%	3,076,502	0.87%
2530	15	1.02%	2,858,619	0.81%
4305	14	0.95%	2,762,544	0.78%
2529	8	0.54%	2,717,367	0.77%
<b>Total</b>	<b>140</b>	<b>9.51%</b>	<b>33,531,680</b>	<b>9.48%</b>

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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 %	1	0.07%	370,783	0.10%
5.00 to 5.25 %	41	2.79%	17,359,426	4.91%
5.25 to 5.50 %	446	30.30%	139,255,956	39.36%
5.50 to 5.75 %	346	23.51%	91,392,415	25.83%
5.75 to 6.00 %	178	12.09%	38,720,899	10.94%
6.00 to 6.25 %	138	9.38%	30,077,747	8.50%
6.25 to 6.50 %	114	7.74%	19,348,753	5.47%
6.50 to 6.75 %	36	2.45%	3,536,294	1.00%
6.75 to 7.00 %	20	1.36%	2,864,789	0.81%
7.00 to 7.25 %	52	3.53%	4,645,990	1.31%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	100	6.79%	6,259,705	1.77%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,440	97.83%	342,117,279	96.69%
Interest Only Loans	32	2.17%	11,715,477	3.31%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</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	12	37.50%	4,193,357	35.79%
12 to 24 months	9	28.13%	3,074,800	26.25%
24 to 36 months	2	6.25%	605,434	5.17%
36 to 48 months	8	25.00%	3,343,504	28.54%
48 to 60 months	1	3.13%	498,382	4.25%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>32</b>	<b>100.00%</b>	<b>11,715,477</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	237	16.10%	54,556,011	15.42%
Helia LMI	84	5.71%	9,782,554	2.76%
Other	0	0.00%	0	0.00%
Uninsured	1,151	78.19%	289,494,191	81.82%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	414	28.13%	113,108,660	31.97%
Renovation	136	9.24%	27,653,871	7.82%
Purchase - New Dwelling	107	7.27%	24,245,930	6.85%
Purchase - Existing Dwelling	411	27.92%	111,839,607	31.61%
Purchase - Investment Dwelling	127	8.63%	30,400,061	8.59%
Other	277	18.82%	46,584,627	13.17%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,253	85.12%	304,892,746	86.17%
Duplex	13	0.88%	3,953,335	1.12%
Townhouse	40	2.72%	10,561,277	2.98%
Apartment / Unit / Flat	161	10.94%	33,415,362	9.44%
Vacant Land	0	0.00%	0	0.00%
Villa	5	0.34%	1,010,036	0.29%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>1,472</b>	<b>100.00%</b>	<b>353,832,756</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>

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### Distribution Summary

	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		13,360,137
Interest Earnings on the Collections Account (excluding Cash Deposit)		34,975
Input Tax Credits Received From ATO		7,061
Net Fixed Rate Swap Receipt From Swap Provider		114
Net Basis Swap Receipt From Swap Provider		83,171
<b>Total</b>		<b>13,485,457</b>

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

Noteholders			
Class A-1 Notes	Principal Payment	8,349,836	
	Coupon Payment	1,287,993	9,637,829
Class AB-R Notes	Principal Payment	797,879	
	Coupon Payment	126,914	924,792
Class B-R Notes	Principal Payment	339,099	
	Coupon Payment	55,569	394,668
Class C-R Notes	Principal Payment	229,390	
	Coupon Payment	38,694	268,085
Class D-R Notes	Principal Payment	93,751	
	Coupon Payment	16,866	110,617
Class E-R Notes	Principal Payment	65,825	
	Coupon Payment	16,275	82,100
Class F-R Notes	Principal Payment	69,814	
	Coupon Payment	19,948	89,762
Other			
Trust Expenses			297,767
Redraws			1,679,837
Transfer to/from Reserves			0
<b>Total</b>			<b>13,485,457</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