

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-January-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	281,977,118	1.30%	16.04%	40.87%
Class AB-R Notes	30,000,000	26,944,671	1.45%	8.02%	89.82%
Class B-R Notes	12,750,000	11,451,485	1.60%	4.61%	89.82%
Class C-R Notes	8,625,000	7,746,593	1.75%	2.31%	89.82%
Class D-R Notes	3,525,000	3,165,999	2.10%	1.36%	89.82%
Class E-R Notes	2,475,000	2,222,935	4.20%	0.70%	89.82%
Class F-R Notes	2,625,000	2,357,659	5.40%	0.00%	89.82%
<b>Total<sup>†</sup></b>	<b>750,000,000</b>	<b>335,866,461</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:	\$331,015,242
Total Number of Loans:	1,403
Average Current Balance:	\$235,934
Highest Current Balance:	\$1,071,846
Seasoning Average (Months):	102.92
Seasoning (Weighted Average) (Months):	73.92
Remaining Loan Term (Average) (Months):	227.65
Remaining Term (Weighted Average):	266.26
Remaining Term (Maximum) (Months):	321.31
Approval LVR (Average)	57.13%
Approval LVR (Weighted Average)	60.78%
Scheduled LVR (Average)	44.45%
Scheduled LVR (Weighted Average)	53.81%
Scheduled LVR (Maximum)	90.50%
Current LVR (Average)	37.39%
Current LVR (Weighted Average)	51.63%
Current LVR (Maximum)	90.50%
Variable Rate (Weighted Average)	5.70%
Fixed Rate (Weighted Average)	5.91%
Rate on All Loans (Weighted Average)	5.70%
Variable Rate Loans (Percentage by value):	98.71%
Fixed Rate Loans (Percentage by value)	1.29%
Owner Occupied (Dollar Value)	\$268,293,287
Owner Occupied (Percentage)	81.05%
Pool reduction	\$4,851,219
Monthly Repayment speed	1.44%
Single Monthly Mortality Rate (SMM)	0.79%
CPR (Monthly)	9.07%
CPR (Quarterly)	17.01%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$335,866,461
Scheduled Repayments Received During Period	-\$2,664,329
Unscheduled Repayments Received During Period	-\$5,834,943
Redraws	\$2,220,593
Interest	\$1,427,460
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$331,015,242
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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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%	163	11.62%	45,304,959	8.87%
> 20% <= 30%	54	3.85%	11,498,834	2.25%
> 30% <= 40%	120	8.55%	32,265,838	6.32%
> 40% <= 50%	141	10.05%	47,129,670	9.23%
> 50% <= 55%	90	6.41%	33,360,995	6.53%
> 55% <= 60%	110	7.84%	40,726,985	7.98%
> 60% <= 65%	98	6.99%	42,365,224	8.30%
> 65% <= 70%	107	7.63%	42,778,545	8.38%
> 70% <= 75%	96	6.84%	39,985,306	7.83%
> 75% <= 80%	239	17.03%	101,123,948	19.81%
> 80% <= 85%	29	2.07%	13,068,845	2.56%
> 85% <= 90%	63	4.49%	26,128,555	5.12%
> 90% <= 95%	54	3.85%	21,095,806	4.13%
> 95%	39	2.78%	13,679,773	2.68%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>510,513,283</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%	241	17.18%	18,353,206	4.73%
> 20% <= 30%	175	12.47%	29,257,230	7.54%
> 30% <= 40%	190	13.54%	46,996,157	12.11%
> 40% <= 50%	193	13.76%	62,583,941	16.13%
> 50% <= 55%	93	6.63%	30,727,473	7.92%
> 55% <= 60%	102	7.27%	36,592,670	9.43%
> 60% <= 65%	108	7.70%	40,337,600	10.40%
> 65% <= 70%	89	6.34%	35,549,044	9.16%
> 70% <= 75%	95	6.77%	38,704,532	9.98%
> 75% <= 80%	57	4.06%	24,499,443	6.31%
> 80% <= 85%	43	3.06%	17,823,789	4.59%
> 85% <= 90%	15	1.07%	5,532,169	1.43%
> 90% <= 95%	2	0.14%	1,050,680	0.27%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>388,007,935</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%	429	30.58%	22,695,820	6.86%
> 20% <= 30%	149	10.62%	29,138,073	8.80%
> 30% <= 40%	172	12.26%	43,110,341	13.02%
> 40% <= 50%	176	12.54%	53,087,183	16.04%
> 50% <= 55%	72	5.13%	24,206,274	7.31%
> 55% <= 60%	94	6.70%	34,262,343	10.35%
> 60% <= 65%	82	5.84%	30,949,820	9.35%
> 65% <= 70%	76	5.42%	28,988,860	8.76%
> 70% <= 75%	67	4.78%	27,431,876	8.29%
> 75% <= 80%	43	3.06%	18,878,153	5.70%
> 80% <= 85%	30	2.14%	12,821,998	3.87%
> 85% <= 90%	11	0.78%	4,393,855	1.33%
> 90% <= 95%	2	0.14%	1,050,645	0.32%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</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	268	19.10%	4,760,105	1.44%
\$50,000 to \$100,000	140	9.98%	10,431,092	3.15%
\$100,000 to \$150,000	145	10.33%	18,295,916	5.53%
\$150,000 to \$200,000	134	9.55%	23,352,576	7.05%
\$200,000 to \$250,000	134	9.55%	30,450,306	9.20%
\$250,000 to \$300,000	113	8.05%	31,148,321	9.41%
\$300,000 to \$350,000	111	7.91%	35,801,865	10.82%
\$350,000 to \$400,000	101	7.20%	37,782,866	11.41%
\$400,000 to \$500,000	122	8.70%	54,597,303	16.49%
\$500,000 to \$750,000	114	8.13%	66,790,758	20.18%
\$750,000 to \$1,000,000	20	1.43%	16,532,289	4.99%
\$1,000,000 to \$1,500,000	1	0.07%	1,071,846	0.32%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</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	842	72.52%	10,585,503	18.55%
\$50,000 to \$100,000	149	12.83%	10,785,134	18.90%
\$100,000 to \$150,000	60	5.17%	7,434,383	13.03%
\$150,000 to \$200,000	41	3.53%	7,147,239	12.52%
\$200,000 to \$250,000	32	2.76%	7,039,246	12.33%
\$250,000 to \$300,000	14	1.21%	3,808,285	6.67%
\$300,000 to \$400,000	10	0.86%	3,505,843	6.14%
\$400,000 to \$500,000	5	0.43%	2,292,352	4.02%
\$500,000 to \$1,000,000	8	0.69%	4,476,723	7.84%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,161</b>	<b>100.00%</b>	<b>57,074,708</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.07%	731,607	0.22%
2 Year Fixed	5	0.36%	1,273,448	0.38%
3 Year Fixed	8	0.57%	2,135,505	0.65%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.07%	115,868	0.04%
Variable	1,388	98.93%	326,758,814	98.71%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</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	13.33%	171,410	4.03%
6 to 12 months	3	20.00%	1,604,042	37.69%
12 to 24 months	7	46.67%	2,056,285	48.31%
24 to 36 months	3	20.00%	424,692	9.98%
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>15</b>	<b>100.00%</b>	<b>4,256,428</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	372	26.51%	112,067,824	33.86%
48 to 60 months	355	25.30%	98,447,657	29.74%
60 to 180 months	384	27.37%	96,550,295	29.17%
180 to 360 months	292	20.81%	23,949,466	7.24%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</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	0.21%	119,512	0.04%
5 to 10 years	19	1.35%	1,031,499	0.31%
10 to 15 years	48	3.42%	4,848,953	1.46%
15 to 20 years	119	8.48%	20,956,627	6.33%
20 to 25 years	182	12.97%	38,288,669	11.57%
25 to 30 years	1,013	72.20%	263,520,885	79.61%
30+ years	19	1.35%	2,249,097	0.68%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</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	50	3.56%	877,136	0.26%
5 to 10 years	118	8.41%	6,735,871	2.03%
10 to 15 years	252	17.96%	30,620,638	9.25%
15 to 20 years	230	16.39%	44,539,188	13.46%
20 to 25 years	305	21.74%	99,836,744	30.16%
25 to 30 years	448	31.93%	148,405,666	44.83%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</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	1,391	99.14%	14	326,914,542	98.76%
1 to 29 days	9	0.64%	8,477	2,427,562	0.73%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.21%	73,523	1,673,137	0.51%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>82,015</b>	<b>331,015,242</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	1,147	81.75%	268,293,287	81.05%
Investment Loans	256	18.25%	62,721,955	18.95%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	563	40.13%	123,344,392	37.26%
NSW	370	26.37%	96,298,982	29.09%
Vic	330	23.52%	76,789,054	23.20%
WA	83	5.92%	18,319,771	5.53%
SA	29	2.07%	7,314,796	2.21%
ACT	21	1.50%	7,271,150	2.20%
Tas	6	0.43%	1,375,338	0.42%
NT	1	0.07%	301,760	0.09%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,103	78.62%	271,804,601	82.11%
Inner city	6	0.43%	1,481,912	0.45%
Non metro	294	20.96%	57,728,729	17.44%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	429	30.58%	99,548,896	30.07%
Non-metro	134	9.55%	23,795,496	7.19%
New South Wales				
Metro	291	20.74%	77,973,798	23.56%
Non-metro	79	5.63%	18,325,184	5.54%
Victoria				
Metro	272	19.39%	65,944,301	19.92%
Non-metro	58	4.13%	10,844,753	3.28%
Western Australia				
Metro	67	4.78%	15,198,137	4.59%
Non-metro	16	1.14%	3,121,634	0.94%
South Australia				
Metro	23	1.64%	5,865,149	1.77%
Non-metro	6	0.43%	1,449,647	0.44%
Australian Capital Territory				
Metro	21	1.50%	7,271,150	2.20%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	5	0.36%	1,183,323	0.36%
Non-metro	1	0.07%	192,015	0.06%
Northern Territory				
Metro	1	0.07%	301,760	0.09%
Non-metro	0	0.00%	0	0.00%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</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	1.64%	3,847,265	1.16%
4209	12	0.86%	3,720,089	1.12%
2527	17	1.21%	3,697,067	1.12%
3030	15	1.07%	3,565,691	1.08%
3977	11	0.78%	3,287,563	0.99%
4305	13	0.93%	2,987,915	0.90%
4207	11	0.78%	2,842,435	0.86%
2530	15	1.07%	2,831,397	0.86%
2529	8	0.57%	2,687,793	0.81%
4152	11	0.78%	2,642,981	0.80%
<b>Total</b>	<b>136</b>	<b>9.69%</b>	<b>32,110,197</b>	<b>9.70%</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%	368,549	0.11%
5.00 to 5.25 %	38	2.71%	15,812,179	4.78%
5.25 to 5.50 %	429	30.58%	132,090,577	39.90%
5.50 to 5.75 %	343	24.45%	89,848,289	27.14%
5.75 to 6.00 %	156	11.12%	31,780,490	9.60%
6.00 to 6.25 %	131	9.34%	27,492,975	8.31%
6.25 to 6.50 %	110	7.84%	18,071,408	5.46%
6.50 to 6.75 %	33	2.35%	2,997,524	0.91%
6.75 to 7.00 %	18	1.28%	2,358,352	0.71%
7.00 to 7.25 %	49	3.49%	4,277,787	1.29%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	95	6.77%	5,917,112	1.79%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,375	98.00%	320,838,070	96.93%
Interest Only Loans	28	2.00%	10,177,172	3.07%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</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	42.86%	4,616,411	45.36%
12 to 24 months	9	32.14%	2,906,378	28.56%
24 to 36 months	3	10.71%	1,148,414	11.28%
36 to 48 months	2	7.14%	868,186	8.53%
48 to 60 months	2	7.14%	637,782	6.27%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>28</b>	<b>100.00%</b>	<b>10,177,172</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	227	16.18%	50,889,229	15.37%
Helia LMI	84	5.99%	9,572,805	2.89%
Other	0	0.00%	0	0.00%
Uninsured	1,092	77.83%	270,553,207	81.73%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	394	28.08%	105,628,137	31.91%
Renovation	126	8.98%	25,143,204	7.60%
Purchase - New Dwelling	102	7.27%	22,056,073	6.66%
Purchase - Existing Dwelling	395	28.15%	105,522,579	31.88%
Purchase - Investment Dwelling	122	8.70%	28,017,191	8.46%
Other	264	18.82%	44,648,059	13.49%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,196	85.25%	286,880,318	86.67%
Duplex	12	0.86%	3,565,211	1.08%
Townhouse	37	2.64%	9,337,774	2.82%
Apartment / Unit / Flat	153	10.91%	30,235,725	9.13%
Vacant Land	0	0.00%	0	0.00%
Villa	5	0.36%	996,213	0.30%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>1,403</b>	<b>100.00%</b>	<b>331,015,242</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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<b>Distribution Summary</b>		\$	\$
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			8,681,523
Interest Earnings on the Collections Account (excluding Cash Deposit)			29,297
Input Tax Credits Received From ATO			6,729
Net Fixed Rate Swap Receipt From Swap Provider			0
Net Basis Swap Receipt From Swap Provider			32,025
<b>Total</b>			<b>8,749,574</b>

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

Noteholders			
Class A-1 Notes	Principal Payment	4,072,847	
	Coupon Payment	1,164,508	5,237,355
Class AB-R Notes	Principal Payment	389,186	
	Coupon Payment	114,709	503,895
Class B-R Notes	Principal Payment	165,404	
	Coupon Payment	50,210	215,614
Class C-R Notes	Principal Payment	111,891	
	Coupon Payment	34,953	146,843
Class D-R Notes	Principal Payment	45,729	
	Coupon Payment	15,226	60,955
Class E-R Notes	Principal Payment	32,108	
	Coupon Payment	14,655	46,763
Class F-R Notes	Principal Payment	34,054	
	Coupon Payment	17,946	52,000
Other			
Trust Expenses			265,555
Redraws			2,220,593
Transfer to/from Reserves			0
<b>Total</b>			<b>8,749,574</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