# Series 2023-1 Harvey Trust

## Investor Report

| As at | 30-June-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 | 256,889,326 | 1.30% | 16.04% | 37.23% |
| Class AB-R Notes | 30,000,000 | 24,547,377 | 1.45% | 8.02% | 81.82% |
| Class B-R Notes | 12,750,000 | 10,432,635 | 1.60% | 4.61% | 81.82% |
| Class C-R Notes | 8,625,000 | 7,057,371 | 1.75% | 2.31% | 81.82% |
| Class D-R Notes | 3,525,000 | 2,884,317 | 2.10% | 1.36% | 81.82% |
| Class E-R Notes | 2,475,000 | 2,025,159 | 4.20% | 0.70% | 81.82% |
| Class F-R Notes | 2,625,000 | 2,147,895 | 5.40% | 0.00% | 81.82% |
| **Total*** | **750,000,000** | **305,984,079** | | | |

**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: | $298,452,360 |
| Total Number of Loans: | 1,308 |
| Average Current Balance: | $228,175 |
| Highest Current Balance: | $1,074,516 |
| | |
| Seasoning Average (Months): | 108.39 |
| Seasoning (Weighted Average) (Months): | 78.56 |
| | |
| Remaining Loan Term (Average) (Months): | 222.12 |
| Remaining Term (Weighted Average): | 261.76 |
| Remaining Term (Maximum) (Months): | 316.38 |
| | |
| Approval LVR (Average) | 57.17% |
| Approval LVR (Weighted Average) | 60.90% |
| | |
| Scheduled LVR (Average) | 43.40% |
| Scheduled LVR (Weighted Average) | 53.15% |
| Scheduled LVR (Maximum) | 90.17% |
| | |
| Current LVR (Average) | 36.19% |
| Current LVR (Weighted Average) | 51.09% |
| Current LVR (Maximum) | 90.17% |
| | |
| Variable Rate (Weighted Average) | 6.42% |
| Fixed Rate (Weighted Average ) | 6.00% |
| Rate on All Loans (Weighted Average) | 6.41% |
| | |
| Variable Rate Loans (Percentage by value): | 98.21% |
| Fixed Rate Loans (Percentage by value) | 1.79% |
| | |
| Owner Occupied (Dollar Value) | $241,625,427 |
| Owner Occupied (Percentage) | 80.96% |
| | |
| Pool reduction | $7,531,719 |
| Monthly Repayment speed | 2.46% |
| | |
| Single Monthly Mortality Rate (SMM) | 1.73% |
| CPR (Monthly) | 18.94% |
| CPR (Quarterly) | 15.27% |

### Mortgage Portfolio Transaction Data (Current Month)

| | |
|---|---|
| Mortgage Portfolio Balance At Start of Period | $305,984,079 |
| Scheduled Repayments Received During Period | -$2,596,633 |
| Unscheduled Repayments Received During Period | -$8,401,804 |
| Redraws | $2,058,614 |
| Interest | $1,408,103 |
| Other Charges | $0 |
| Mortgage Portfolio Balance At End of Period | $298,452,360 |
| | |
| Defaulted Amounts (ie shortfalls written off) | $0 |
| Recoveries on Defaulted Amounts | $0 |

# Series 2023-1 Harvey Trust
Investor Report

As at **30-June-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% | 151 | 11.54% | 41,743,822 | 8.84% |
| > 20% <= 30% | 53 | 4.05% | 11,417,775 | 2.42% |
| > 30% <= 40% | 114 | 8.72% | 30,860,732 | 6.53% |
| > 40% <= 50% | 126 | 9.63% | 41,592,879 | 8.80% |
| > 50% <= 55% | 80 | 6.12% | 28,666,183 | 6.07% |
| > 55% <= 60% | 107 | 8.18% | 39,204,230 | 8.30% |
| > 60% <= 65% | 93 | 7.11% | 39,613,626 | 8.39% |
| > 65% <= 70% | 101 | 7.72% | 40,072,377 | 8.48% |
| > 70% <= 75% | 84 | 6.42% | 32,907,195 | 6.97% |
| > 75% <= 80% | 225 | 17.20% | 95,597,300 | 20.24% |
| > 80% <= 85% | 25 | 1.91% | 11,968,526 | 2.53% |
| > 85% <= 90% | 59 | 4.51% | 24,883,694 | 5.27% |
| > 90% <= 95% | 53 | 4.05% | 20,860,989 | 4.42% |
| > 95% | 37 | 2.83% | 13,044,598 | 2.76% |
| **Total** | **1,308** | **100.00%** | **472,433,925** | **100.00%** |

**Table 2 - Scheduled Loan-to-Valuation Ratio**

| | No. of Loans | % by No. Accounts | $ Scheduled Balance | % by Scheduled Balance |
|---|---|---|---|---|
| > 0% <= 20% | 243 | 18.58% | 18,248,622 | 5.19% |
| > 20% <= 30% | 169 | 12.92% | 28,228,195 | 8.02% |
| > 30% <= 40% | 167 | 12.77% | 41,338,380 | 11.75% |
| > 40% <= 50% | 180 | 13.76% | 55,298,560 | 15.72% |
| > 50% <= 55% | 90 | 6.88% | 30,480,769 | 8.66% |
| > 55% <= 60% | 108 | 8.26% | 39,174,265 | 11.13% |
| > 60% <= 65% | 93 | 7.11% | 33,780,582 | 9.60% |
| > 65% <= 70% | 79 | 6.04% | 29,958,429 | 8.52% |
| > 70% <= 75% | 78 | 5.96% | 32,115,498 | 9.13% |
| > 75% <= 80% | 58 | 4.43% | 25,763,688 | 7.32% |
| > 80% <= 85% | 32 | 2.45% | 12,827,738 | 3.65% |
| > 85% <= 90% | 10 | 0.76% | 4,254,633 | 1.21% |
| > 90% <= 95% | 1 | 0.08% | 349,391 | 0.10% |
| > 95% | 0 | 0.00% | 0 | 0.00% |
| **Total** | **1,308** | **100.00%** | **351,818,749** | **100.00%** |

**Table 3 - Current Loan-to-Valuation Ratio**

| | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| > 0% <= 20% | 416 | 31.80% | 20,311,979 | 6.81% |
| > 20% <= 30% | 147 | 11.24% | 27,961,085 | 9.37% |
| > 30% <= 40% | 151 | 11.54% | 37,870,739 | 12.69% |
| > 40% <= 50% | 157 | 12.00% | 46,443,209 | 15.56% |
| > 50% <= 55% | 78 | 5.96% | 25,410,312 | 8.51% |
| > 55% <= 60% | 96 | 7.34% | 35,824,992 | 12.00% |
| > 60% <= 65% | 69 | 5.28% | 24,674,710 | 8.27% |
| > 65% <= 70% | 64 | 4.89% | 23,927,730 | 8.02% |
| > 70% <= 75% | 57 | 4.36% | 23,757,484 | 7.96% |
| > 75% <= 80% | 43 | 3.29% | 19,298,984 | 6.47% |
| > 80% <= 85% | 22 | 1.68% | 9,338,407 | 3.13% |
| > 85% <= 90% | 7 | 0.54% | 3,283,339 | 1.10% |
| > 90% <= 95% | 1 | 0.08% | 349,391 | 0.12% |
| > 95% | 0 | 0.00% | 0 | 0.00% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

**Table 4 - Current Loan Balances**

| | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| $0 to $50,000 | 268 | 20.49% | 4,337,187 | 1.45% |
| $50,000 to $100,000 | 135 | 10.32% | 9,927,949 | 3.33% |
| $100,000 to $150,000 | 137 | 10.47% | 17,218,671 | 5.77% |
| $150,000 to $200,000 | 118 | 9.02% | 20,434,899 | 6.85% |
| $200,000 to $250,000 | 122 | 9.33% | 27,486,402 | 9.21% |
| $250,000 to $300,000 | 115 | 8.79% | 31,732,213 | 10.63% |
| $300,000 to $350,000 | 95 | 7.26% | 30,663,169 | 10.27% |
| $350,000 to $400,000 | 84 | 6.42% | 31,285,285 | 10.48% |
| $400,000 to $500,000 | 115 | 8.79% | 51,405,604 | 17.22% |
| $500,000 to $750,000 | 102 | 7.80% | 59,695,969 | 20.00% |
| $750,000 to $1,000,000 | 16 | 1.22% | 13,190,496 | 4.42% |
| $1,000,000 to $1,500,000 | 1 | 0.08% | 1,074,516 | 0.36% |
| $1,500,000+ | 0 | 0.00% | 0 | 0.00% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

# Series 2023-1 Harvey Trust
## Investor Report

As at **30-June-2026**

**Mortgage Portfolio Statistical Tables**

**Table 5 - Available Redraw**

| | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| $0 to $50,000 | 789 | 71.60% | 9,621,391 | 18.00% |
| $50,000 to $100,000 | 153 | 13.88% | 10,870,163 | 20.33% |
| $100,000 to $150,000 | 63 | 5.72% | 7,829,770 | 14.65% |
| $150,000 to $200,000 | 36 | 3.27% | 6,373,703 | 11.92% |
| $200,000 to $250,000 | 26 | 2.36% | 5,670,951 | 10.61% |
| $250,000 to $300,000 | 11 | 1.00% | 2,898,560 | 5.42% |
| $300,000 to $400,000 | 12 | 1.09% | 4,131,808 | 7.73% |
| $400,000 to $500,000 | 7 | 0.64% | 3,179,469 | 5.95% |
| $500,000 to $1,000,000 | 5 | 0.45% | 2,879,948 | 5.39% |
| $1,000,000+ | 0 | 0.00% | 0 | 0.00% |
| **Total** | **1,102** | **100.00%** | **53,455,762** | **100.00%** |

**Table 6 - Product Type**

| | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 1 Year Fixed | 2 | 0.15% | 996,551 | 0.33% |
| 2 Year Fixed | 7 | 0.54% | 1,931,905 | 0.65% |
| 3 Year Fixed | 8 | 0.61% | 2,298,004 | 0.77% |
| 4 Year Fixed | 0 | 0.00% | 0 | 0.00% |
| 5 Year Fixed | 1 | 0.08% | 111,263 | 0.04% |
| Variable | 1,290 | 98.62% | 293,114,636 | 98.21% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

**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 | 4 | 22.22% | 1,712,352 | 32.08% |
| 6 to 12 months | 6 | 33.33% | 1,938,847 | 36.32% |
| 12 to 24 months | 4 | 22.22% | 1,032,100 | 19.34% |
| 24 to 36 months | 4 | 22.22% | 654,424 | 12.26% |
| 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% |
| **Total** | **18** | **100.00%** | **5,337,724** | **100.00%** |

**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 | 160 | 12.23% | 45,931,140 | 15.39% |
| 48 to 60 months | 405 | 30.96% | 113,020,076 | 37.87% |
| 60 to 180 months | 457 | 34.94% | 116,739,225 | 39.11% |
| 180 to 360 months | 286 | 21.87% | 22,761,919 | 7.63% |
| 360+ months | 0 | 0.00% | 0 | 0.00% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

**Table 9 - Original Loan Term**

| | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 0 to 5 years | 3 | 0.23% | 70,355 | 0.02% |
| 5 to 10 years | 16 | 1.22% | 818,913 | 0.27% |
| 10 to 15 years | 47 | 3.59% | 4,508,329 | 1.51% |
| 15 to 20 years | 107 | 8.18% | 17,359,570 | 5.82% |
| 20 to 25 years | 177 | 13.53% | 35,907,665 | 12.03% |
| 25 to 30 years | 939 | 71.79% | 237,764,749 | 79.67% |
| 30+ years | 19 | 1.45% | 2,022,780 | 0.68% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

**Table 10 - Remaining Loan Term**

| | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 0 to 5 years | 48 | 3.67% | 923,657 | 0.31% |
| 5 to 10 years | 149 | 11.39% | 7,984,801 | 2.68% |
| 10 to 15 years | 223 | 17.05% | 28,712,294 | 9.62% |
| 15 to 20 years | 218 | 16.67% | 42,792,054 | 14.34% |
| 20 to 25 years | 344 | 26.30% | 113,089,738 | 37.89% |
| 25 to 30 years | 326 | 24.92% | 104,949,816 | 35.16% |
| 30+ years | 0 | 0.00% | 0 | 0.00% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

**Table 11 - Days in Arrears**

| | No. of Loans | % by No. Accounts | $ Arrears Balance | $ Current Balance | % by Current Balance |
|---|---|---|---|---|---|
| 0 days | 1,293 | 98.85% | 5 | 293,377,051 | 98.30% |
| 1 to 29 days | 12 | 0.92% | 15,688 | 3,785,900 | 1.27% |
| 30 to 59 days | 0 | 0.00% | 0 | 0 | 0.00% |
| 60 to 89 days | 1 | 0.08% | 1,507 | 171,337 | 0.06% |
| 90+ days | 2 | 0.15% | 72,174 | 1,118,071 | 0.37% |
| **Total** | **1,308** | **100.00%** | **89,373** | **298,452,360** | **100.00%** |

# Series 2023-1 Harvey Trust
Investor Report

As at **30-June-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 | 1,073 | 82.03% | 241,625,427 | 80.96% |
| Investment Loans | 235 | 17.97% | 56,826,932 | 19.04% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

| Table 13 - State Concentration | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| Qld | 525 | 40.14% | 110,054,005 | 36.87% |
| NSW | 345 | 26.38% | 88,688,043 | 29.72% |
| Vic | 310 | 23.70% | 68,418,592 | 22.92% |
| WA | 77 | 5.89% | 16,907,423 | 5.67% |
| SA | 26 | 1.99% | 6,224,097 | 2.09% |
| ACT | 20 | 1.53% | 6,926,833 | 2.32% |
| Tas | 4 | 0.31% | 934,729 | 0.31% |
| NT | 1 | 0.08% | 298,637 | 0.10% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

| Table 14 - Inner City \ Metropolitan \ Non-Metropolitan | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| Metro | 1,030 | 78.75% | 244,461,345 | 81.91% |
| Inner city | 6 | 0.46% | 1,464,994 | 0.49% |
| Non metro | 272 | 20.80% | 52,526,021 | 17.60% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

| Table 15 - Geographic Distribution | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| Queensland | | | | |
| Metro | 402 | 30.73% | 88,848,222 | 29.77% |
| Non-metro | 123 | 9.40% | 21,205,783 | 7.11% |
| New South Wales | | | | |
| Metro | 269 | 20.57% | 71,132,829 | 23.83% |
| Non-metro | 76 | 5.81% | 17,555,214 | 5.88% |
| Victoria | | | | |
| Metro | 257 | 19.65% | 58,654,646 | 19.65% |
| Non-metro | 53 | 4.05% | 9,763,946 | 3.27% |
| Western Australia | | | | |
| Metro | 62 | 4.74% | 13,860,665 | 4.64% |
| Non-metro | 15 | 1.15% | 3,046,758 | 1.02% |
| South Australia | | | | |
| Metro | 22 | 1.68% | 5,460,666 | 1.83% |
| Non-metro | 4 | 0.31% | 763,430 | 0.26% |
| Australian Capital Territory | | | | |
| Metro | 20 | 1.53% | 6,926,833 | 2.32% |
| Non-metro | 0 | 0.00% | 0 | 0.00% |
| Tasmania | | | | |
| Metro | 3 | 0.23% | 743,839 | 0.25% |
| Non-metro | 1 | 0.08% | 190,890 | 0.06% |
| Northern Territory | | | | |
| Metro | 1 | 0.08% | 298,637 | 0.10% |
| Non-metro | 0 | 0.00% | 0 | 0.00% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

| Table 16 - Post Code Concentration (top 10) | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 4350 | 22 | 1.68% | 3,653,294 | 1.22% |
| 2527 | 16 | 1.22% | 3,320,676 | 1.11% |
| 3030 | 14 | 1.07% | 3,140,326 | 1.05% |
| 3977 | 10 | 0.76% | 3,118,225 | 1.04% |
| 4305 | 12 | 0.92% | 2,832,703 | 0.95% |
| 4207 | 10 | 0.76% | 2,598,808 | 0.87% |
| 4209 | 10 | 0.76% | 2,585,614 | 0.87% |
| 3024 | 10 | 0.76% | 2,468,078 | 0.83% |
| 2529 | 6 | 0.46% | 2,447,931 | 0.82% |
| 4655 | 14 | 1.07% | 2,275,123 | 0.76% |
| **Total** | **124** | **9.48%** | **28,440,780** | **9.53%** |

# Series 2023-1 Harvey Trust

Investor Report

As at **30-June-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% | 458,766 | 0.15% |
| 5.50 to 5.75 % | 5 | 0.38% | 1,729,412 | 0.58% |
| 5.75 to 6.00 % | 47 | 3.59% | 18,410,645 | 6.17% |
| 6.00 to 6.25 % | 414 | 31.65% | 126,325,014 | 42.33% |
| 6.25 to 6.50 % | 314 | 24.01% | 77,900,714 | 26.10% |
| 6.50 to 6.75 % | 143 | 10.93% | 26,568,210 | 8.90% |
| 6.75 to 7.00 % | 108 | 8.26% | 20,445,637 | 6.85% |
| 7.00 to 7.25 % | 95 | 7.26% | 13,007,733 | 4.36% |
| 7.25 to 7.50 % | 28 | 2.14% | 2,270,016 | 0.76% |
| 7.50+ % | 151 | 11.54% | 11,336,212 | 3.80% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

| Table 18 - Interest Only Loans | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| Principal & Interest Loans | 1,285 | 98.24% | 290,491,228 | 97.33% |
| Interest Only Loans | 23 | 1.76% | 7,961,131 | 2.67% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

| Table 19 - Interest Only Remaining Term | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 0 to 12 months | 11 | 47.83% | 3,790,937 | 47.62% |
| 12 to 24 months | 4 | 17.39% | 1,116,791 | 14.03% |
| 24 to 36 months | 5 | 21.74% | 2,015,410 | 25.32% |
| 36 to 48 months | 0 | 0.00% | 0 | 0.00% |
| 48 to 60 months | 3 | 13.04% | 1,037,993 | 13.04% |
| 60+ months | 0 | 0.00% | 0 | 0.00% |
| **Total** | **23** | **100.00%** | **7,961,131** | **100.00%** |

| Table 20 - Mortgage Insurer | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| QBE LMI | 211 | 16.13% | 46,934,119 | 15.73% |
| Helia LMI | 77 | 5.89% | 8,576,036 | 2.87% |
| Other | 0 | 0.00% | 0 | 0.00% |
| Uninsured | 1,020 | 77.98% | 242,942,205 | 81.40% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

| Table 21 - Loan Purpose | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| Refinance | 387 | 29.59% | 99,291,827 | 33.27% |
| Renovation | 115 | 8.79% | 21,679,088 | 7.26% |
| Purchase - New Dwelling | 101 | 7.72% | 20,912,779 | 7.01% |
| Purchase - Existing Dwelling | 381 | 29.13% | 98,800,341 | 33.10% |
| Purchase - Investment Dwelling | 113 | 8.64% | 25,598,733 | 8.58% |
| Other | 211 | 16.13% | 32,169,593 | 10.78% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

| Table 22 - Loan Collateral | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| House and Land | 1,116 | 85.32% | 259,387,036 | 86.91% |
| Duplex | 12 | 0.92% | 3,502,514 | 1.17% |
| Townhouse | 33 | 2.52% | 7,315,164 | 2.45% |
| Apartment / Unit / Flat | 141 | 10.78% | 27,136,239 | 9.09% |
| Vacant Land | 0 | 0.00% | 0 | 0.00% |
| Villa | 5 | 0.38% | 969,417 | 0.32% |
| Other | 1 | 0.08% | 141,989 | 0.05% |
| **Total** | **1,308** | **100.00%** | **298,452,360** | **100.00%** |

| Table 23 - Reserves | $ Current Balance |
|---|---|
| Excess Revenue Reserve | 750,000 |
| Extraordinary Expenses Reserve | 150,000 |
| **Total** | **900,000** |

# Series 2023-1 Harvey Trust

Investor Report

As at **30-June-2026**

| **Distribution Summary** | | **$** | **$** |
| --- | --- | --- | --- |
| Amounts Received by Trust prior to distribution date | | | |
| Collections (including excess subscription monies on first determination date) | | | 11,180,687 |
| Interest Earnings on the Collections Account (excluding Cash Deposit) | | | 30,717 |
| Input Tax Credits Received From ATO | | | 6,051 |
| Net Fixed Rate Swap Receipt From Swap Provider | | | 2,373 |
| Net Basis Swap Receipt From Swap Provider | | | 39,468 |
| **Total** | | | **11,259,296** |

| | | | |
| --- | --- | --- | --- |
| Amounts to be paid by Trustee on Distribution Date: | | | |
| Noteholders | | | |
| Class A-1 Notes | Principal Payment | 6,323,265 | |
| | Coupon Payment | 1,182,395 | 7,505,659 |
| Class AB-R Notes | Principal Payment | 604,227 | |
| | Coupon Payment | 116,012 | 720,239 |
| Class B-R Notes | Principal Payment | 256,797 | |
| | Coupon Payment | 50,591 | 307,388 |
| Class C-R Notes | Principal Payment | 173,715 | |
| | Coupon Payment | 35,094 | 208,809 |
| Class D-R Notes | Principal Payment | 70,997 | |
| | Coupon Payment | 15,172 | 86,169 |
| Class E-R Notes | Principal Payment | 49,849 | |
| | Coupon Payment | 14,148 | 63,997 |
| Class F-R Notes | Principal Payment | 52,870 | |
| | Coupon Payment | 17,124 | 69,994 |
| Other | | | |
| Trust Expenses | | | 238,427 |
| Redraws | | | 2,058,614 |
| Transfer to/from Reserves | | | 0 |
| **Total** | | | **11,259,296** |

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