

# Harvey Series 2023-1 Trust

## Investor Report

As at 31-May-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:	\$ 399,848,942
Total Number of Loans:	1,615
Average Current Balance:	\$ 247,584
Highest Current Balance:	\$ 989,940
Scheduled LVR (Average)	46.09%
Scheduled LVR (Weighted Average)	55.52%
Current LVR (Average)	39.65%
Current LVR (Weighted Average)	53.66%
Seasoning (Months)(Average)	94.23
Seasoning (Months)(Weighted Average)	65.55
Weighted Average Variable Rate	6.21%
Weighted Average Fixed Rate	6.09%
Weighted Average Rate on All Loans	6.21%
Percentage (by value) of Variable Rate Loans	98.28%
Percentage (by value) of Fixed Rate Loans	1.72%
Owner Occupied by Dollar Value	\$ 322,188,096
Percentage Owner Occupied	80.58%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 412,617,747
Scheduled Repayments Received During Period	(\$ 3,270,303)
Unscheduled Repayments Received During Period	(\$ 13,709,483)
Redraws	\$ 2,307,757
Interest	\$ 1,903,223
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 399,848,942
Further Advances repurchased: Interest	\$ 2,188
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 225,928
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%	363	22.48%	\$ 34,614,754	7.53%
>	25%	<=	30%	102	6.32%	\$ 19,648,909	4.28%
>	30%	<=	35%	84	5.20%	\$ 18,955,202	4.12%
>	35%	<=	40%	106	6.56%	\$ 27,988,911	6.09%
>	40%	<=	45%	118	7.31%	\$ 35,219,164	7.66%
>	45%	<=	50%	103	6.38%	\$ 32,913,537	7.16%
>	50%	<=	55%	107	6.63%	\$ 39,071,258	8.50%
>	55%	<=	60%	98	6.07%	\$ 35,246,455	7.67%
>	60%	<=	65%	127	7.86%	\$ 49,562,426	10.79%
>	65%	<=	70%	115	7.12%	\$ 45,658,904	9.94%
>	70%	<=	75%	131	8.11%	\$ 52,187,705	11.36%
>	75%	<=	80%	78	4.83%	\$ 34,110,365	7.42%
>	80%	<=	85%	44	2.72%	\$ 18,957,923	4.13%
>	85%	<=	90%	35	2.17%	\$ 13,643,676	2.97%
>	90%	<=	95%	4	0.25%	\$ 1,768,778	0.38%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,615</b>	<b>100.00%</b>	<b>\$ 459,547,969</b>	<b>100.00%</b>

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	538	33.31%	\$ 38,507,677	9.63%
>	25%	<=	30%	93	5.76%	\$ 18,678,553	4.67%
>	30%	<=	35%	73	4.52%	\$ 17,350,947	4.34%
>	35%	<=	40%	92	5.70%	\$ 24,441,099	6.11%
>	40%	<=	45%	115	7.12%	\$ 33,573,275	8.40%
>	45%	<=	50%	89	5.51%	\$ 26,418,620	6.61%
>	50%	<=	55%	90	5.57%	\$ 32,718,143	8.18%
>	55%	<=	60%	96	5.94%	\$ 34,953,586	8.74%
>	60%	<=	65%	110	6.81%	\$ 43,441,400	10.86%
>	65%	<=	70%	96	5.94%	\$ 36,932,724	9.24%
>	70%	<=	75%	91	5.63%	\$ 36,139,283	9.04%
>	75%	<=	80%	68	4.21%	\$ 30,076,084	7.52%
>	80%	<=	85%	35	2.17%	\$ 14,953,107	3.74%
>	85%	<=	90%	27	1.67%	\$ 10,606,181	2.65%
>	90%	<=	95%	2	0.12%	\$ 1,058,261	0.26%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	286	17.71%	\$ 5,484,781	1.37%
> \$ 50,000 <= \$ 100,000	149	9.23%	\$ 11,128,888	2.78%
> \$ 100,000 <= \$ 150,000	162	10.03%	\$ 20,342,280	5.09%
> \$ 150,000 <= \$ 200,000	150	9.29%	\$ 26,142,530	6.54%
> \$ 200,000 <= \$ 250,000	143	8.85%	\$ 32,647,344	8.16%
> \$ 250,000 <= \$ 300,000	139	8.61%	\$ 38,357,811	9.59%
> \$ 300,000 <= \$ 350,000	139	8.61%	\$ 45,121,392	11.28%
> \$ 350,000 <= \$ 485,800	128	7.93%	\$ 48,216,222	12.06%
> \$ 485,800 <= \$ 500,000	154	9.54%	\$ 69,022,361	17.26%
> \$ 500,000 <= \$ 750,000	139	8.61%	\$ 81,382,737	20.35%
> \$ 750,000 <= \$ 1,000,000	26	1.61%	\$ 22,002,596	5.50%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	968	74.01%	\$ 11,435,179	19.14%
> \$ 50,000 <= \$ 100,000	162	12.39%	\$ 11,633,804	19.47%
> \$ 100,000 <= \$ 150,000	63	4.82%	\$ 7,695,417	12.88%
> \$ 150,000 <= \$ 200,000	52	3.98%	\$ 8,879,349	14.86%
> \$ 200,000 <= \$ 250,000	25	1.91%	\$ 5,560,780	9.31%
> \$ 250,000 <= \$ 300,000	10	0.76%	\$ 2,805,106	4.69%
> \$ 300,000 <= \$ 400,000	15	1.15%	\$ 5,244,001	8.78%
> \$ 400,000 <= \$ 500,000	7	0.54%	\$ 3,163,704	5.29%
> \$ 500,000 <= \$ 1,000,000	6	0.46%	\$ 3,336,872	5.58%
<b>Total</b>	<b>1,308</b>	<b>100.00%</b>	<b>\$ 59,754,212</b>	<b>100.00%</b>

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	10	45.45%	\$ 3,486,488	50.77%
> 6 <= 12 mths	1	4.55%	\$ 123,923	1.80%
> 12 <= 24 mths	9	40.91%	\$ 2,736,513	39.85%
> 24 <= 36 mths	1	4.55%	\$ 396,126	5.77%
> 36 <= 60 mths	1	4.55%	\$ 124,375	1.81%
<b>Total</b>	<b>22</b>	<b>100.00%</b>	<b>\$ 6,867,426</b>	<b>100.00%</b>

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	230	14.24%	\$ 70,629,497	17.66%
> 36 <= 48 mths	516	31.95%	\$ 156,765,394	39.21%
> 48 <= 60 mths	165	10.22%	\$ 54,340,290	13.59%
> 60 <= 160 mths	334	20.68%	\$ 85,787,112	21.45%
> 160 <= 360 mths	370	22.91%	\$ 32,326,648	8.08%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.19%	\$ 195,758	0.05%
>	5	<=	10 years	25	1.55%	\$ 1,276,504	0.32%
>	10	<=	15 years	58	3.59%	\$ 6,219,416	1.56%
>	15	<=	20 years	132	8.17%	\$ 24,737,173	6.19%
>	20	<=	25 years	208	12.88%	\$ 44,121,620	11.03%
>	25	<=	30 years	1,168	72.32%	\$ 320,533,332	80.16%
>	30	<=	50 years	21	1.30%	\$ 2,765,139	0.69%
<b>Total</b>				<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	56	3.47%	\$ 1,071,154	0.27%
>	5	<=	10 years	104	6.44%	\$ 5,944,353	1.49%
>	10	<=	15 years	272	16.84%	\$ 30,143,934	7.54%
>	15	<=	20 years	278	17.21%	\$ 53,642,403	13.42%
>	20	<=	25 years	334	20.68%	\$ 107,532,367	26.89%
>	25	<=	30 years	571	35.36%	\$ 201,514,731	50.40%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,593	98.64%	\$ 392,981,516	98.28%
Fixed 1Y	0	0.00%	\$ 0	0.00%
Fixed 2Y	15	0.93%	\$ 4,869,477	1.22%
Fixed 3Y	6	0.37%	\$ 1,873,574	0.47%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 124,375	0.03%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	657	40.68%	\$ 154,261,465	38.58%
NSW	428	26.50%	\$ 115,080,371	28.78%
VIC	367	22.72%	\$ 88,147,409	22.05%
WA	95	5.88%	\$ 22,827,796	5.71%
SA	34	2.11%	\$ 8,965,952	2.24%
ACT	25	1.55%	\$ 8,409,662	2.10%
TAS	7	0.43%	\$ 1,588,028	0.40%
NT	2	0.12%	\$ 568,259	0.14%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	512	31.70%	\$ 127,429,774	31.87%
QLD Non metro	145	8.98%	\$ 26,831,691	6.71%
NSW Metro	339	20.99%	\$ 93,230,134	23.32%
NSW Non metro	89	5.51%	\$ 21,850,238	5.46%
VIC Metro	303	18.76%	\$ 75,297,723	18.83%
VIC Non metro	64	3.96%	\$ 12,849,686	3.21%
WA Metro	75	4.64%	\$ 18,566,284	4.64%
WA Non metro	20	1.24%	\$ 4,261,512	1.07%
SA Metro	28	1.73%	\$ 7,406,112	1.85%
SA Non metro	6	0.37%	\$ 1,559,840	0.39%
ACT Metro	25	1.55%	\$ 8,409,662	2.10%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.31%	\$ 1,234,281	0.31%
TAS Non metro	2	0.12%	\$ 353,747	0.09%
NT Metro	1	0.06%	\$ 306,842	0.08%
NT Non metro	1	0.06%	\$ 261,416	0.07%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,279	79.20%	\$ 329,679,767	82.45%
Inner city	9	0.56%	\$ 2,201,045	0.55%
Non metro	327	20.25%	\$ 67,968,129	17.00%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	25	1.55%	\$ 4,728,903	1.18%
2527	20	1.24%	\$ 4,565,058	1.14%
4209	12	0.74%	\$ 3,912,450	0.98%
3977	13	0.80%	\$ 3,826,702	0.96%
4207	16	0.99%	\$ 3,752,999	0.94%
3030	16	0.99%	\$ 3,663,244	0.92%
2530	18	1.11%	\$ 3,424,162	0.86%
4300	12	0.74%	\$ 3,310,709	0.83%
4124	11	0.68%	\$ 3,253,378	0.81%
4503	14	0.87%	\$ 2,991,662	0.75%
<b>Total</b>	<b>157</b>	<b>9.72%</b>	<b>\$ 37,429,267</b>	<b>9.36%</b>

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,599	99.01%	\$ 394,156,823	98.58%
>	1	<=	7	days	7	0.43%	\$ 2,497,228	0.62%
>	7	<=	30	days	3	0.19%	\$ 711,518	0.18%
>	30	<=	60	days	1	0.06%	\$ 109,397	0.03%
>	60	<=	90	days	2	0.12%	\$ 986,991	0.25%
>	90	<=	120	days	2	0.12%	\$ 696,163	0.17%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	1	0.06%	\$ 690,823	0.17%
<b>Total</b>					<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,322	81.86%	\$ 322,188,096	80.58%
Investment Loans	293	18.14%	\$ 77,660,846	19.42%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,579	97.77%	\$ 386,122,320	96.57%
Interest Only Loans	36	2.23%	\$ 13,726,622	3.43%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	451	27.93%	\$ 128,668,186	32.18%
Renovation	155	9.60%	\$ 31,797,347	7.95%
Purchase - New Dwelling	115	7.12%	\$ 28,190,877	7.05%
Purchase - Existing Dwelling	448	27.74%	\$ 123,054,702	30.78%
Buy Home (Investment)	136	8.42%	\$ 34,687,236	8.68%
Other	310	19.20%	\$ 53,450,595	13.37%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	267	16.53%	\$ 63,405,952	15.86%
Genworth LMI	92	5.70%	\$ 11,069,639	2.77%
Uninsured	1,256	77.77%	\$ 325,373,351	81.37%
<b>Total</b>	<b>1,615</b>	<b>100.00%</b>	<b>\$ 399,848,942</b>	<b>100.00%</b>

## DISTRIBUTION SUMMARY

### Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 17,207,901.72
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 43,189.66
Input Tax Credits Received From ATO		\$ 7,977.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 0.00
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 17,259,068.38</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 12,768,806	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,525,120</u>	\$ 14,293,926
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>\$ 133,576</u>	\$ 133,576
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>\$ 58,394</u>	\$ 58,394
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>\$ 40,601</u>	\$ 40,601
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>\$ 17,641</u>	\$ 17,641
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>\$ 16,801</u>	\$ 16,801
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>\$ 20,494</u>	\$ 20,494
Redraws		\$ 2,307,757
Trust Expenses		\$ 369,878
Excess Revenue Reserve		\$ 0
Total		<u>\$ 17,259,068.38</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