

# Series 2023-1 Harvey Trust

## Investor Report

As at

30-November-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	297,060,744	1.30%	16.04%	43.05%
Class AB-R Notes	30,000,000	28,386,006	1.45%	8.02%	94.62%
Class B-R Notes	12,750,000	12,064,053	1.60%	4.61%	94.62%
Class C-R Notes	8,625,000	8,160,977	1.75%	2.31%	94.62%
Class D-R Notes	3,525,000	3,335,356	2.10%	1.36%	94.62%
Class E-R Notes	2,475,000	2,341,845	4.20%	0.70%	94.62%
Class F-R Notes	2,625,000	2,483,776	5.40%	0.00%	94.62%
<b>Total<sup>†</sup></b>	<b>750,000,000</b>	<b>353,832,756</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:	\$346,683,093
Total Number of Loans:	1,447
Average Current Balance:	\$239,587
Highest Current Balance:	\$1,024,118
Seasoning Average (Months):	100.37
Seasoning (Weighted Average) (Months):	71.86
Remaining Loan Term (Average) (Months):	230.07
Remaining Term (Weighted Average):	268.18
Remaining Term (Maximum) (Months):	323.35
Approval LVR (Average)	57.30%
Approval LVR (Weighted Average)	60.98%
Scheduled LVR (Average)	44.98%
Scheduled LVR (Weighted Average)	54.33%
Scheduled LVR (Maximum)	90.74%
Current LVR (Average)	38.07%
Current LVR (Weighted Average)	52.19%
Current LVR (Maximum)	90.74%
Variable Rate (Weighted Average)	5.70%
Fixed Rate (Weighted Average)	6.10%
Rate on All Loans (Weighted Average)	5.70%
Variable Rate Loans (Percentage by value):	98.99%
Fixed Rate Loans (Percentage by value)	1.01%
Owner Occupied (Dollar Value)	\$280,072,695
Owner Occupied (Percentage)	80.79%
Pool reduction	\$7,149,663
Monthly Repayment speed	2.02%
Single Monthly Mortality Rate (SMM)	1.36%
CPR (Monthly)	15.16%
CPR (Quarterly)	19.97%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$353,832,756
Scheduled Repayments Received During Period	-\$2,751,425
Unscheduled Repayments Received During Period	-\$7,693,624
Redraws	\$1,843,067
Interest	\$1,452,320
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$346,683,093
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%	166	11.47%	46,224,833	8.77%
> 20% <= 30%	57	3.94%	11,918,834	2.26%
> 30% <= 40%	121	8.36%	32,600,838	6.19%
> 40% <= 50%	144	9.95%	48,055,637	9.12%
> 50% <= 55%	92	6.36%	33,913,477	6.44%
> 55% <= 60%	116	8.02%	42,760,185	8.11%
> 60% <= 65%	100	6.91%	43,084,467	8.18%
> 65% <= 70%	112	7.74%	44,992,406	8.54%
> 70% <= 75%	100	6.91%	41,805,306	7.93%
> 75% <= 80%	250	17.28%	105,407,047	20.00%
> 80% <= 85%	29	2.00%	13,068,845	2.48%
> 85% <= 90%	66	4.56%	27,967,885	5.31%
> 90% <= 95%	54	3.73%	21,095,806	4.00%
> 95%	40	2.76%	14,086,046	2.67%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>526,981,611</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%	242	16.72%	18,733,398	4.63%
> 20% <= 30%	184	12.72%	30,855,352	7.63%
> 30% <= 40%	184	12.72%	46,080,991	11.39%
> 40% <= 50%	199	13.75%	63,447,310	15.68%
> 50% <= 55%	93	6.43%	31,061,398	7.68%
> 55% <= 60%	102	7.05%	35,971,408	8.89%
> 60% <= 65%	117	8.09%	45,256,813	11.19%
> 65% <= 70%	94	6.50%	36,756,569	9.09%
> 70% <= 75%	104	7.19%	42,453,195	10.49%
> 75% <= 80%	60	4.15%	25,817,989	6.38%
> 80% <= 85%	48	3.32%	19,988,066	4.94%
> 85% <= 90%	18	1.24%	7,094,881	1.75%
> 90% <= 95%	2	0.14%	1,052,446	0.26%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>404,569,816</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%	432	29.85%	23,696,436	6.84%
> 20% <= 30%	151	10.44%	28,716,166	8.28%
> 30% <= 40%	168	11.61%	42,023,186	12.12%
> 40% <= 50%	187	12.92%	56,109,155	16.18%
> 50% <= 55%	76	5.25%	25,733,756	7.42%
> 55% <= 60%	97	6.70%	35,527,203	10.25%
> 60% <= 65%	87	6.01%	32,563,845	9.39%
> 65% <= 70%	80	5.53%	30,616,001	8.83%
> 70% <= 75%	72	4.98%	29,448,282	8.49%
> 75% <= 80%	48	3.32%	21,011,980	6.06%
> 80% <= 85%	34	2.35%	14,505,788	4.18%
> 85% <= 90%	13	0.90%	5,678,886	1.64%
> 90% <= 95%	2	0.14%	1,052,411	0.30%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</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	258	17.83%	4,376,405	1.26%
\$50,000 to \$100,000	153	10.57%	11,350,962	3.27%
\$100,000 to \$150,000	148	10.23%	18,658,786	5.38%
\$150,000 to \$200,000	136	9.40%	23,623,608	6.81%
\$200,000 to \$250,000	137	9.47%	31,117,274	8.98%
\$250,000 to \$300,000	116	8.02%	31,886,356	9.20%
\$300,000 to \$350,000	124	8.57%	40,042,519	11.55%
\$350,000 to \$400,000	102	7.05%	38,307,555	11.05%
\$400,000 to \$500,000	133	9.19%	59,574,074	17.18%
\$500,000 to \$750,000	118	8.15%	69,332,484	20.00%
\$750,000 to \$1,000,000	21	1.45%	17,388,951	5.02%
\$1,000,000 to \$1,500,000	1	0.07%	1,024,118	0.30%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</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	851	72.30%	10,717,923	18.49%
\$50,000 to \$100,000	148	12.57%	10,747,296	18.54%
\$100,000 to \$150,000	68	5.78%	8,478,676	14.62%
\$150,000 to \$200,000	43	3.65%	7,442,361	12.84%
\$200,000 to \$250,000	31	2.63%	6,875,562	11.86%
\$250,000 to \$300,000	9	0.76%	2,442,191	4.21%
\$300,000 to \$400,000	15	1.27%	5,072,994	8.75%
\$400,000 to \$500,000	6	0.51%	2,792,177	4.82%
\$500,000 to \$1,000,000	6	0.51%	3,406,284	5.88%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,177</b>	<b>100.00%</b>	<b>57,975,464</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	5	0.35%	1,339,904	0.39%
3 Year Fixed	7	0.48%	2,030,701	0.59%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.07%	118,397	0.03%
Variable	1,434	99.10%	343,194,090	98.99%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</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	1	7.69%	120,265	3.45%
6 to 12 months	4	30.77%	757,149	21.70%
12 to 24 months	6	46.15%	2,303,083	66.01%
24 to 36 months	2	15.38%	308,505	8.84%
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>13</b>	<b>100.00%</b>	<b>3,489,003</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	459	31.72%	137,437,862	39.64%
48 to 60 months	307	21.22%	89,202,340	25.73%
60 to 180 months	390	26.95%	96,642,663	27.88%
180 to 360 months	291	20.11%	23,400,228	6.75%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</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%	141,208	0.04%
5 to 10 years	19	1.31%	1,057,922	0.31%
10 to 15 years	52	3.59%	5,245,578	1.51%
15 to 20 years	123	8.50%	22,196,234	6.40%
20 to 25 years	185	12.79%	39,779,329	11.47%
25 to 30 years	1,045	72.22%	275,776,053	79.55%
30+ years	20	1.38%	2,486,769	0.72%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</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	3.32%	874,910	0.25%
5 to 10 years	112	7.74%	6,591,148	1.90%
10 to 15 years	261	18.04%	30,485,632	8.79%
15 to 20 years	246	17.00%	48,855,927	14.09%
20 to 25 years	306	21.15%	99,618,592	28.73%
25 to 30 years	474	32.76%	160,256,884	46.23%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</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	1,426	98.55%	0	339,911,442	98.05%
1 to 29 days	14	0.97%	15,210	3,638,894	1.05%
30 to 59 days	1	0.07%	3,048	129,138	0.04%
60 to 89 days	1	0.07%	9,177	555,940	0.16%
90+ days	5	0.35%	61,306	2,447,679	0.71%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>88,741</b>	<b>346,683,093</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	1,181	81.62%	280,072,695	80.79%
Investment Loans	266	18.38%	66,610,398	19.21%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	580	40.08%	128,672,245	37.12%
NSW	382	26.40%	101,657,122	29.32%
Vic	338	23.36%	79,757,644	23.01%
WA	84	5.81%	18,816,924	5.43%
SA	30	2.07%	7,380,604	2.13%
ACT	24	1.66%	8,297,045	2.39%
Tas	7	0.48%	1,538,420	0.44%
NT	2	0.14%	563,090	0.16%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,137	78.58%	284,213,397	81.98%
Inner city	7	0.48%	1,669,338	0.48%
Non metro	303	20.94%	60,800,358	17.54%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	445	30.75%	104,595,687	30.17%
Non-metro	135	9.33%	24,076,558	6.94%
New South Wales				
Metro	300	20.73%	82,301,881	23.74%
Non-metro	82	5.67%	19,355,241	5.58%
Victoria				
Metro	278	19.21%	68,034,254	19.62%
Non-metro	60	4.15%	11,723,390	3.38%
Western Australia				
Metro	67	4.63%	15,271,333	4.40%
Non-metro	17	1.17%	3,545,592	1.02%
South Australia				
Metro	24	1.66%	5,900,767	1.70%
Non-metro	6	0.41%	1,479,837	0.43%
Australian Capital Territory				
Metro	24	1.66%	8,297,045	2.39%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	5	0.35%	1,178,727	0.34%
Non-metro	2	0.14%	359,692	0.10%
Northern Territory				
Metro	1	0.07%	303,042	0.09%
Non-metro	1	0.07%	260,048	0.08%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</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	1.59%	3,919,438	1.13%
2527	17	1.17%	3,745,529	1.08%
4209	12	0.83%	3,711,454	1.07%
3030	15	1.04%	3,596,654	1.04%
3977	12	0.83%	3,352,846	0.97%
4207	12	0.83%	3,250,080	0.94%
2530	15	1.04%	2,851,285	0.82%
4305	13	0.90%	2,729,749	0.79%
2529	8	0.55%	2,713,174	0.78%
4152	11	0.76%	2,657,743	0.77%
<b>Total</b>	<b>138</b>	<b>9.54%</b>	<b>32,527,952</b>	<b>9.38%</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%	370,009	0.11%
5.00 to 5.25 %	39	2.70%	16,589,985	4.79%
5.25 to 5.50 %	439	30.34%	136,973,879	39.51%
5.50 to 5.75 %	343	23.70%	90,727,179	26.17%
5.75 to 6.00 %	171	11.82%	37,192,438	10.73%
6.00 to 6.25 %	136	9.40%	29,298,238	8.45%
6.25 to 6.50 %	113	7.81%	18,722,648	5.40%
6.50 to 6.75 %	36	2.49%	3,448,233	0.99%
6.75 to 7.00 %	19	1.31%	2,684,830	0.77%
7.00 to 7.25 %	51	3.52%	4,497,958	1.30%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	99	6.84%	6,177,695	1.78%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,415	97.79%	334,970,144	96.62%
Interest Only Loans	32	2.21%	11,712,949	3.38%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</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	14	43.75%	4,936,294	42.14%
12 to 24 months	8	25.00%	2,653,981	22.66%
24 to 36 months	3	9.38%	1,432,494	12.23%
36 to 48 months	6	18.75%	2,191,873	18.71%
48 to 60 months	1	3.13%	498,306	4.25%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>32</b>	<b>100.00%</b>	<b>11,712,949</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	233	16.10%	53,713,880	15.49%
Helia LMI	84	5.81%	9,794,723	2.83%
Other	0	0.00%	0	0.00%
Uninsured	1,130	78.09%	283,174,490	81.68%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	407	28.13%	110,659,303	31.92%
Renovation	134	9.26%	27,027,225	7.80%
Purchase - New Dwelling	104	7.19%	22,637,322	6.53%
Purchase - Existing Dwelling	406	28.06%	111,224,086	32.08%
Purchase - Investment Dwelling	127	8.78%	30,016,821	8.66%
Other	269	18.59%	45,118,336	13.01%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,230	85.00%	298,209,946	86.02%
Duplex	12	0.83%	3,621,947	1.04%
Townhouse	40	2.76%	10,524,988	3.04%
Apartment / Unit / Flat	160	11.06%	33,318,339	9.61%
Vacant Land	0	0.00%	0	0.00%
Villa	5	0.35%	1,007,873	0.29%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>346,683,093</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)		10,631,132
Interest Earnings on the Collections Account (excluding Cash Deposit)		29,789
Input Tax Credits Received From ATO		7,065
Net Fixed Rate Swap Receipt From Swap Provider		0
Net Basis Swap Receipt From Swap Provider		0
<b>Total</b>		<b>10,667,987</b>

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

Noteholders			
Class A-1 Notes	Principal Payment	6,002,509	
	Coupon Payment	1,144,654	7,147,163
Class AB-R Notes	Principal Payment	573,577	
	Coupon Payment	112,762	686,339
Class B-R Notes	Principal Payment	243,770	
	Coupon Payment	49,362	293,132
Class C-R Notes	Principal Payment	164,903	
	Coupon Payment	34,364	199,268
Class D-R Notes	Principal Payment	67,395	
	Coupon Payment	14,972	82,367
Class E-R Notes	Principal Payment	47,320	
	Coupon Payment	14,420	61,740
Class F-R Notes	Principal Payment	50,188	
	Coupon Payment	17,662	67,850
Other			
Trust Expenses			287,062
Redraws			1,843,067
Transfer to/from Reserves			0
<b>Total</b>			<b>10,667,987</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