

# Series 2023-1 Harvey Trust

## Investor Report

As at

28-February-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	277,904,271	1.30%	16.04%	40.28%
Class AB-R Notes	30,000,000	26,555,486	1.45%	8.02%	88.52%
Class B-R Notes	12,750,000	11,286,081	1.60%	4.61%	88.52%
Class C-R Notes	8,625,000	7,634,702	1.75%	2.31%	88.52%
Class D-R Notes	3,525,000	3,120,270	2.10%	1.36%	88.52%
Class E-R Notes	2,475,000	2,190,828	4.20%	0.70%	88.52%
Class F-R Notes	2,625,000	2,323,605	5.40%	0.00%	88.52%
<b>Total*</b>	<b>750,000,000</b>	<b>331,015,242</b>			

\*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:	\$324,343,084
Total Number of Loans:	1,387
Average Current Balance:	\$233,845
Highest Current Balance:	\$1,067,395
Seasoning Average (Months):	104.24
Seasoning (Weighted Average) (Months):	75.03
Remaining Loan Term (Average) (Months):	226.40
Remaining Term (Weighted Average):	265.36
Remaining Term (Maximum) (Months):	320.39
Approval LVR (Average)	57.15%
Approval LVR (Weighted Average)	60.85%
Scheduled LVR (Average)	44.22%
Scheduled LVR (Weighted Average)	53.65%
Scheduled LVR (Maximum)	90.97%
Current LVR (Average)	37.15%
Current LVR (Weighted Average)	51.49%
Current LVR (Maximum)	90.97%
Variable Rate (Weighted Average)	5.94%
Fixed Rate (Weighted Average )	5.91%
Rate on All Loans (Weighted Average)	5.94%
Variable Rate Loans (Percentage by value):	98.65%
Fixed Rate Loans (Percentage by value)	1.35%
Owner Occupied (Dollar Value)	\$262,563,629
Owner Occupied (Percentage)	80.95%
Pool reduction	\$6,672,158
Monthly Repayment speed	2.02%
Single Monthly Mortality Rate (SMM)	1.35%
CPR (Monthly)	15.06%
CPR (Quarterly)	16.99%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$331,015,242
Scheduled Repayments Received During Period	-\$2,584,206
Unscheduled Repayments Received During Period	-\$6,858,998
Redraws	\$1,472,393
Interest	\$1,298,652
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$324,343,084
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

# Series 2023-1 Harvey Trust

## Investor Report

As at

28-February-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%	161	11.61%	44,343,959	8.81%
> 20% <= 30%	54	3.89%	11,498,834	2.29%
> 30% <= 40%	120	8.65%	32,265,838	6.41%
> 40% <= 50%	136	9.81%	45,298,160	9.00%
> 50% <= 55%	89	6.42%	33,024,234	6.56%
> 55% <= 60%	110	7.93%	40,726,985	8.09%
> 60% <= 65%	96	6.92%	41,081,224	8.16%
> 65% <= 70%	105	7.57%	41,859,387	8.32%
> 70% <= 75%	94	6.78%	38,653,156	7.68%
> 75% <= 80%	239	17.23%	101,123,948	20.10%
> 80% <= 85%	29	2.09%	13,068,845	2.60%
> 85% <= 90%	61	4.40%	25,497,033	5.07%
> 90% <= 95%	54	3.89%	21,095,806	4.19%
> 95%	39	2.81%	13,679,773	2.72%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>503,217,181</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%	243	17.52%	17,917,961	4.71%
> 20% <= 30%	171	12.33%	28,838,315	7.58%
> 30% <= 40%	190	13.70%	47,125,088	12.39%
> 40% <= 50%	190	13.70%	61,082,198	16.06%
> 50% <= 55%	92	6.63%	30,303,979	7.97%
> 55% <= 60%	103	7.43%	36,589,138	9.62%
> 60% <= 65%	105	7.57%	38,791,198	10.20%
> 65% <= 70%	87	6.27%	35,005,142	9.20%
> 70% <= 75%	96	6.92%	38,597,113	10.15%
> 75% <= 80%	54	3.89%	23,234,205	6.11%
> 80% <= 85%	42	3.03%	17,505,946	4.60%
> 85% <= 90%	11	0.79%	4,051,594	1.06%
> 90% <= 95%	3	0.22%	1,404,741	0.37%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>380,446,618</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%	428	30.86%	22,192,162	6.84%
> 20% <= 30%	149	10.74%	29,633,082	9.14%
> 30% <= 40%	169	12.18%	41,742,881	12.87%
> 40% <= 50%	172	12.40%	51,739,068	15.95%
> 50% <= 55%	74	5.34%	24,902,368	7.68%
> 55% <= 60%	88	6.34%	31,392,899	9.68%
> 60% <= 65%	82	5.91%	31,839,548	9.82%
> 65% <= 70%	76	5.48%	28,640,392	8.83%
> 70% <= 75%	68	4.90%	27,179,532	8.38%
> 75% <= 80%	41	2.96%	17,861,021	5.51%
> 80% <= 85%	29	2.09%	12,589,290	3.88%
> 85% <= 90%	8	0.58%	3,211,699	0.99%
> 90% <= 95%	3	0.22%	1,419,142	0.44%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</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	267	19.25%	4,648,837	1.43%
\$50,000 to \$100,000	141	10.17%	10,511,789	3.24%
\$100,000 to \$150,000	144	10.38%	18,072,963	5.57%
\$150,000 to \$200,000	131	9.44%	22,767,314	7.02%
\$200,000 to \$250,000	130	9.37%	29,430,964	9.07%
\$250,000 to \$300,000	117	8.44%	32,148,616	9.91%
\$300,000 to \$350,000	108	7.79%	34,813,325	10.73%
\$350,000 to \$400,000	96	6.92%	35,849,575	11.05%
\$400,000 to \$500,000	121	8.72%	54,133,665	16.69%
\$500,000 to \$750,000	113	8.15%	66,133,983	20.39%
\$750,000 to \$1,000,000	18	1.30%	14,764,658	4.55%
\$1,000,000 to \$1,500,000	1	0.07%	1,067,395	0.33%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</b>	<b>100.00%</b>

# Series 2023-1 Harvey Trust

## Investor Report

As at

28-February-2026

### Mortgage Portfolio Statistical Tables

**Table 5 - Available Redraw**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	828	72.44%	10,379,710	18.47%
\$50,000 to \$100,000	146	12.77%	10,606,002	18.87%
\$100,000 to \$150,000	63	5.51%	7,798,155	13.88%
\$150,000 to \$200,000	39	3.41%	6,827,881	12.15%
\$200,000 to \$250,000	30	2.62%	6,559,331	11.67%
\$250,000 to \$300,000	13	1.14%	3,493,100	6.22%
\$300,000 to \$400,000	11	0.96%	3,798,610	6.76%
\$400,000 to \$500,000	6	0.52%	2,782,302	4.95%
\$500,000 to \$1,000,000	7	0.61%	3,950,778	7.03%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,143</b>	<b>100.00%</b>	<b>56,195,869</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%	730,037	0.23%
2 Year Fixed	6	0.43%	1,409,628	0.43%
3 Year Fixed	8	0.58%	2,126,010	0.66%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.07%	114,916	0.04%
Variable	1,371	98.85%	319,962,493	98.65%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</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	12.50%	168,448	3.85%
6 to 12 months	3	18.75%	1,600,845	36.54%
12 to 24 months	8	50.00%	2,188,915	49.97%
24 to 36 months	3	18.75%	422,384	9.64%
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>16</b>	<b>100.00%</b>	<b>4,380,592</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	323	23.29%	97,046,688	29.92%
48 to 60 months	375	27.04%	103,724,803	31.98%
60 to 180 months	397	28.62%	99,717,384	30.74%
180 to 360 months	292	21.05%	23,854,209	7.35%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</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	0.22%	110,802	0.03%
5 to 10 years	19	1.37%	999,899	0.31%
10 to 15 years	48	3.46%	4,849,829	1.50%
15 to 20 years	115	8.29%	19,725,401	6.08%
20 to 25 years	182	13.12%	38,088,263	11.74%
25 to 30 years	1,001	72.17%	258,389,773	79.67%
30+ years	19	1.37%	2,179,119	0.67%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</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	3.60%	854,821	0.26%
5 to 10 years	129	9.30%	7,571,396	2.33%
10 to 15 years	240	17.30%	29,016,665	8.95%
15 to 20 years	228	16.44%	44,109,238	13.60%
20 to 25 years	314	22.64%	101,992,051	31.45%
25 to 30 years	426	30.71%	140,798,914	43.41%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</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	1,369	98.70%	0	318,841,611	98.30%
1 to 29 days	14	1.01%	17,253	3,474,546	1.07%
30 to 59 days	1	0.07%	9,950	689,472	0.21%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.22%	65,132	1,337,456	0.41%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>92,335</b>	<b>324,343,084</b>	<b>100.00%</b>

# Series 2023-1 Harvey Trust

## Investor Report

As at

28-February-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	1,134	81.76%	262,563,629	80.95%
Investment Loans	253	18.24%	61,779,455	19.05%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	557	40.16%	120,858,555	37.26%
NSW	366	26.39%	95,257,062	29.37%
Vic	327	23.58%	74,444,431	22.95%
WA	81	5.84%	17,896,076	5.52%
SA	29	2.09%	7,279,146	2.24%
ACT	20	1.44%	6,920,826	2.13%
Tas	6	0.43%	1,385,977	0.43%
NT	1	0.07%	301,011	0.09%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,090	78.59%	265,930,392	81.99%
Inner city	6	0.43%	1,477,980	0.46%
Non metro	291	20.98%	56,934,711	17.55%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	425	30.64%	97,699,561	30.12%
Non-metro	132	9.52%	23,158,994	7.14%
New South Wales				
Metro	288	20.76%	77,051,898	23.76%
Non-metro	78	5.62%	18,205,164	5.61%
Victoria				
Metro	269	19.39%	63,623,152	19.62%
Non-metro	58	4.18%	10,821,279	3.34%
Western Australia				
Metro	65	4.69%	14,776,212	4.56%
Non-metro	16	1.15%	3,119,865	0.96%
South Australia				
Metro	23	1.66%	5,841,446	1.80%
Non-metro	6	0.43%	1,437,700	0.44%
Australian Capital Territory				
Metro	20	1.44%	6,920,826	2.13%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	5	0.36%	1,194,268	0.37%
Non-metro	1	0.07%	191,710	0.06%
Northern Territory				
Metro	1	0.07%	301,011	0.09%
Non-metro	0	0.00%	0	0.00%
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</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	1.66%	3,858,729	1.19%
3030	15	1.08%	3,545,194	1.09%
2527	16	1.15%	3,413,966	1.05%
3977	11	0.79%	3,274,978	1.01%
4209	11	0.79%	3,256,674	1.00%
4305	13	0.94%	3,045,030	0.94%
2530	15	1.08%	2,839,890	0.88%
4207	11	0.79%	2,832,544	0.87%
2529	8	0.58%	2,675,712	0.82%
4152	11	0.79%	2,637,444	0.81%
<b>Total</b>	<b>134</b>	<b>9.66%</b>	<b>31,380,160</b>	<b>9.67%</b>

# Series 2023-1 Harvey Trust

## Investor Report

As at

28-February-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 %	1	0.07%	367,706	0.11%	
5.25 to 5.50 %	40	2.88%	15,832,239	4.88%	
5.50 to 5.75 %	427	30.79%	131,418,287	40.52%	
5.75 to 6.00 %	340	24.51%	87,873,745	27.09%	
6.00 to 6.25 %	151	10.89%	30,185,877	9.31%	
6.25 to 6.50 %	130	9.37%	27,633,454	8.52%	
6.50 to 6.75 %	105	7.57%	15,759,247	4.86%	
6.75 to 7.00 %	33	2.38%	2,909,540	0.90%	
7.00 to 7.25 %	17	1.23%	2,331,921	0.72%	
7.25 to 7.50 %	48	3.46%	4,123,628	1.27%	
7.50+ %	95	6.85%	5,907,439	1.82%	
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</b>	<b>100.00%</b>	

Table 18 - Interest Only Loans					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
Principal & Interest Loans	1,360	98.05%	315,132,129	97.16%	
Interest Only Loans	27	1.95%	9,210,955	2.84%	
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</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	44.44%	4,163,810	45.20%	
12 to 24 months	8	29.63%	2,393,979	25.99%	
24 to 36 months	3	11.11%	1,147,690	12.46%	
36 to 48 months	2	7.41%	867,876	9.42%	
48 to 60 months	2	7.41%	637,600	6.92%	
60+ months	0	0.00%	0	0.00%	
<b>Total</b>	<b>27</b>	<b>100.00%</b>	<b>9,210,955</b>	<b>100.00%</b>	

Table 20 - Mortgage Insurer					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
QBE LMI	224	16.15%	49,973,265	15.41%	
Helia LMI	84	6.06%	9,456,106	2.92%	
Other	0	0.00%	0	0.00%	
Uninsured	1,079	77.79%	264,913,713	81.68%	
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</b>	<b>100.00%</b>	

Table 21 - Loan Purpose					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
Refinance	388	27.97%	102,992,593	31.75%	
Renovation	123	8.87%	24,374,409	7.52%	
Purchase - New Dwelling	101	7.28%	21,490,462	6.63%	
Purchase - Existing Dwelling	392	28.26%	104,257,927	32.14%	
Purchase - Investment Dwelling	121	8.72%	27,592,046	8.51%	
Other	262	18.89%	43,635,648	13.45%	
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</b>	<b>100.00%</b>	

Table 22 - Loan Collateral					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
House and Land	1,181	85.15%	280,430,887	86.46%	
Duplex	12	0.87%	3,561,578	1.10%	
Townhouse	37	2.67%	9,312,880	2.87%	
Apartment / Unit / Flat	152	10.96%	30,045,211	9.26%	
Vacant Land	0	0.00%	0	0.00%	
Villa	5	0.36%	992,529	0.31%	
Other	0	0.00%	0	0.00%	
<b>Total</b>	<b>1,387</b>	<b>100.00%</b>	<b>324,343,084</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>

# Series 2023-1 Harvey Trust

## Investor Report

As at

28-February-2026

<b>Distribution Summary</b>	<b>\$</b>	<b>\$</b>
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		9,609,160
Interest Earnings on the Collections Account (excluding Cash Deposit)		21,969
Input Tax Credits Received From ATO		6,542
Net Fixed Rate Swap Receipt From Swap Provider		222
Net Basis Swap Receipt From Swap Provider		55,521
<b>Total</b>		<b>9,693,414</b>

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	5,601,618	
	Coupon Payment	1,086,677	6,688,296
Class AB-R Notes	Principal Payment	535,270	
	Coupon Payment	106,894	642,164
Class B-R Notes	Principal Payment	227,490	
	Coupon Payment	46,729	274,218
Class C-R Notes	Principal Payment	153,890	
	Coupon Payment	32,489	186,379
Class D-R Notes	Principal Payment	62,894	
	Coupon Payment	14,116	77,010
Class E-R Notes	Principal Payment	44,160	
	Coupon Payment	13,441	57,600
Class F-R Notes	Principal Payment	46,836	
	Coupon Payment	16,394	63,230
Other			
Trust Expenses			232,123
Redraws			1,472,393
Transfer to/from Reserves			0
<b>Total</b>			<b>9,693,414</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