

Series 2023-1 Harvey Trust

Investor Report

As at

31-August-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-I Notes	690,000,000	247,215,881	1.30%	16.04%	35.83%	
Class AB-R Notes	30,000,000	23,623,019	1.45%	8.02%	78.74%	
Class B-R Notes	12,750,000	10,039,783	1.60%	4.61%	78.74%	
Class C-R Notes	8,625,000	6,791,618	1.75%	2.31%	78.74%	
Class D-R Notes	3,525,000	2,775,705	2.10%	1.36%	78.74%	
Class E-R Notes	2,475,000	1,948,899	4.20%	0.70%	78.74%	
Class F-R Notes	2,625,000	2,067,014	5.40%	0.00%	78.74%	
Total*	750,000,000	294,461,919				

*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:	\$287,522,007
Total Number of Loans:	1,273
Average Current Balance:	\$225,862
Highest Current Balance:	\$1,059,811
Seasoning Average (Months):	110.32
Seasoning (Weighted Average) (Months):	80.73
Remaining Loan Term (Average) (Months):	220.80
Remaining Term (Weighted Average):	259.91
Remaining Term (Maximum) (Months):	314.34
Approval LVR (Average)	57.15%
Approval LVR (Weighted Average)	60.81%
Scheduled LVR (Average)	43.17%
Scheduled LVR (Weighted Average)	52.82%
Scheduled LVR (Maximum)	89.67%
Current LVR (Average)	35.80%
Current LVR (Weighted Average)	50.62%
Current LVR (Maximum)	89.67%
Variable Rate (Weighted Average)	6.42%
Fixed Rate (Weighted Average)	6.01%
Rate on All Loans (Weighted Average)	6.41%
Variable Rate Loans (Percentage by value):	98.16%
Fixed Rate Loans (Percentage by value)	1.84%
Owner Occupied (Dollar Value)	\$232,818,193
Owner Occupied (Percentage)	80.97%
Pool reduction	\$6,939,912
Monthly Repayment speed	2.36%
Single Monthly Mortality Rate (SMM)	1.63%
CPR (Monthly)	17.90%
CPR (Quarterly)	15.05%

Mortgage Portfolio Transaction Data (Current Month)	
Mortgage Portfolio Balance At Start of Period	\$294,461,919
Scheduled Repayments Received During Period	-\$2,552,076
Unscheduled Repayments Received During Period	-\$6,924,524
Redraws	\$1,141,315
Interest	\$1,395,374
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$287,522,007
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%	146	11.47%	40,706,468	8.84%
> 20% <= 30%	51	4.01%	11,122,576	2.41%
> 30% <= 40%	111	8.72%	30,011,932	6.52%
> 40% <= 50%	124	9.74%	41,275,879	8.96%
> 50% <= 55%	76	5.97%	27,026,070	5.87%
> 55% <= 60%	107	8.41%	39,204,230	8.51%
> 60% <= 65%	91	7.15%	39,136,856	8.50%
> 65% <= 70%	99	7.78%	39,044,777	8.48%
> 70% <= 75%	81	6.36%	31,617,195	6.86%
> 75% <= 80%	219	17.20%	93,458,634	20.29%
> 80% <= 85%	25	1.96%	11,968,526	2.60%
> 85% <= 90%	56	4.40%	23,278,684	5.05%
> 90% <= 95%	52	4.08%	20,503,690	4.45%
> 95%	35	2.75%	12,274,640	2.66%
Total	1,273	100.00%	460,630,157	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	236	18.54%	17,601,376	5.17%
> 20% <= 30%	167	13.12%	28,480,589	8.36%
> 30% <= 40%	166	13.04%	40,550,382	11.90%
> 40% <= 50%	176	13.83%	54,178,147	15.90%
> 50% <= 55%	86	6.76%	29,194,015	8.57%
> 55% <= 60%	105	8.25%	37,843,527	11.11%
> 60% <= 65%	96	7.54%	34,827,214	10.22%
> 65% <= 70%	71	5.58%	26,997,309	7.93%
> 70% <= 75%	78	6.13%	32,180,766	9.45%
> 75% <= 80%	53	4.16%	22,788,387	6.69%
> 80% <= 85%	29	2.28%	11,757,769	3.45%
> 85% <= 90%	10	0.79%	4,241,488	1.25%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	1,273	100.00%	340,640,970	100.00%

Table 3 - Current Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	408	32.05%	20,784,128	7.23%
> 20% <= 30%	154	12.10%	28,214,659	9.81%
> 30% <= 40%	143	11.23%	36,157,599	12.58%
> 40% <= 50%	153	12.02%	45,352,821	15.77%
> 50% <= 55%	66	5.18%	21,993,566	7.65%
> 55% <= 60%	103	8.09%	36,943,273	12.85%
> 60% <= 65%	69	5.42%	25,376,353	8.83%
> 65% <= 70%	55	4.32%	20,061,109	6.98%
> 70% <= 75%	57	4.48%	24,098,967	8.38%
> 75% <= 80%	37	2.91%	16,364,498	5.69%
> 80% <= 85%	23	1.81%	9,757,580	3.39%
> 85% <= 90%	5	0.39%	2,417,454	0.84%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	1,273	100.00%	287,522,007	100.00%

Table 4 - Current Loan Balances				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	258	20.27%	3,980,501	1.38%
\$50,000 to \$100,000	135	10.60%	9,894,344	3.44%
\$100,000 to \$150,000	138	10.84%	17,296,719	6.02%
\$150,000 to \$200,000	121	9.51%	21,092,598	7.34%
\$200,000 to \$250,000	109	8.56%	24,679,705	8.58%
\$250,000 to \$300,000	117	9.19%	32,254,390	11.22%
\$300,000 to \$350,000	100	7.86%	32,363,043	11.26%
\$350,000 to \$400,000	78	6.13%	29,090,852	10.12%
\$400,000 to \$500,000	105	8.25%	46,937,388	16.32%
\$500,000 to \$750,000	95	7.46%	55,681,344	19.37%
\$750,000 to \$1,000,000	16	1.26%	13,191,312	4.59%
\$1,000,000 to \$1,500,000	1	0.08%	1,059,811	0.37%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,273	100.00%	287,522,007	100.00%

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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	762	71.08%	9,451,579	17.78%	
\$50,000 to \$100,000	149	13.90%	10,726,663	20.18%	
\$100,000 to \$150,000	64	5.97%	7,865,594	14.80%	
\$150,000 to \$200,000	39	3.64%	6,827,363	12.85%	
\$200,000 to \$250,000	22	2.05%	4,855,645	9.14%	
\$250,000 to \$300,000	11	1.03%	2,914,460	5.48%	
\$300,000 to \$400,000	12	1.12%	4,074,352	7.67%	
\$400,000 to \$500,000	8	0.75%	3,566,503	6.71%	
\$500,000 to \$1,000,000	5	0.47%	2,863,177	5.39%	
\$1,000,000+	0	0.00%	0	0.00%	
Total	1,072	100.00%	53,145,334	100.00%	

Table 6 - Product Type					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
1 Year Fixed	2	0.16%	988,225	0.34%	
2 Year Fixed	7	0.55%	1,922,586	0.67%	
3 Year Fixed	8	0.63%	2,284,389	0.79%	
4 Year Fixed	0	0.00%	0	0.00%	
5 Year Fixed	1	0.08%	108,652	0.04%	
Variable	1,255	98.59%	282,218,154	98.16%	
Total	1,273	100.00%	287,522,007	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	3	16.67%	1,582,665	29.84%	
6 to 12 months	6	33.33%	1,925,376	36.30%	
12 to 24 months	5	27.78%	1,213,043	22.87%	
24 to 36 months	4	22.22%	582,769	10.99%	
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%	5,303,852	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	79	6.21%	21,802,221	7.58%	
48 to 60 months	418	32.84%	116,948,813	40.67%	
60 to 180 months	491	38.57%	126,524,330	44.01%	
180 to 360 months	285	22.39%	22,246,643	7.74%	
360+ months	0	0.00%	0	0.00%	
Total	1,273	100.00%	287,522,007	100.00%	

Table 9 - Original Loan Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 5 years	3	0.24%	48,155	0.02%	
5 to 10 years	15	1.18%	773,267	0.27%	
10 to 15 years	44	3.46%	4,152,891	1.44%	
15 to 20 years	103	8.09%	16,600,605	5.77%	
20 to 25 years	171	13.43%	34,680,745	12.06%	
25 to 30 years	918	72.11%	229,406,959	79.79%	
30+ years	19	1.49%	1,859,385	0.65%	
Total	1,273	100.00%	287,522,007	100.00%	

Table 10 - Remaining Loan Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 5 years	51	4.01%	1,020,134	0.35%	
5 to 10 years	149	11.70%	8,239,198	2.87%	
10 to 15 years	213	16.73%	27,396,249	9.53%	
15 to 20 years	214	16.81%	43,159,111	15.01%	
20 to 25 years	356	27.97%	114,686,711	39.89%	
25 to 30 years	290	22.78%	93,020,604	32.35%	
30+ years	0	0.00%	0	0.00%	
Total	1,273	100.00%	287,522,007	100.00%	

Table 11 - Days in Arrears					
	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,259	98.90%	15	282,636,702	98.30%
1 to 29 days	12	0.94%	18,212	4,311,385	1.50%
30 to 59 days	1	0.08%	1,396	70,322	0.02%
60 to 89 days	1	0.08%	6,748	503,598	0.18%
90+ days	0	0.00%	0	0	0.00%
Total	1,273	100.00%	26,371	287,522,007	100.00%

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Table 12 - Owner Occupied \ Investment Loans				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	1,044	82.01%	232,818,193	80.97%
Investment Loans	229	17.99%	54,703,814	19.03%
Total	1,273	100.00%	287,522,007	100.00%

Table 13 - State Concentration				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	513	40.30%	106,480,944	37.03%
NSW	336	26.39%	85,661,596	29.79%
Vic	298	23.41%	65,379,569	22.74%
WA	76	5.97%	15,988,383	5.56%
SA	25	1.96%	5,836,070	2.03%
ACT	20	1.57%	6,943,149	2.41%
Tas	4	0.31%	934,856	0.33%
NT	1	0.08%	297,439	0.10%
Total	1,273	100.00%	287,522,007	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,004	78.87%	236,288,551	82.18%
Inner city	6	0.47%	1,456,950	0.51%
Non metro	263	20.66%	49,776,507	17.31%
Total	1,273	100.00%	287,522,007	100.00%

Table 15 - Geographic Distribution				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	394	30.95%	86,240,127	29.99%
Non-metro	119	9.35%	20,240,817	7.04%
New South Wales				
Metro	263	20.66%	69,376,121	24.13%
Non-metro	73	5.73%	16,285,476	5.66%
Victoria				
Metro	247	19.40%	55,973,366	19.47%
Non-metro	51	4.01%	9,406,203	3.27%
Western Australia				
Metro	61	4.79%	13,072,628	4.55%
Non-metro	15	1.18%	2,915,755	1.01%
South Australia				
Metro	21	1.65%	5,098,275	1.77%
Non-metro	4	0.31%	737,795	0.26%
Australian Capital Territory				
Metro	20	1.57%	6,943,149	2.41%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	3	0.24%	744,395	0.26%
Non-metro	1	0.08%	190,462	0.07%
Northern Territory				
Metro	1	0.08%	297,439	0.10%
Non-metro	0	0.00%	0	0.00%
Total	1,273	100.00%	287,522,007	100.00%

Table 16 - Post Code Concentration (top 10)				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4350	22	1.73%	3,566,350	1.24%
2527	16	1.26%	3,180,047	1.11%
3030	14	1.10%	3,105,583	1.08%
3977	10	0.79%	3,102,350	1.08%
4305	12	0.94%	2,802,540	0.97%
4207	10	0.79%	2,613,566	0.91%
4209	10	0.79%	2,561,099	0.89%
3024	10	0.79%	2,522,927	0.88%
2529	6	0.47%	2,422,707	0.84%
4165	10	0.79%	2,258,590	0.79%
Total	120	9.43%	28,135,760	9.79%

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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	0.24%	454,685	0.16%	
5.50 to 5.75 %	5	0.39%	1,722,165	0.60%	
5.75 to 6.00 %	50	3.93%	19,898,624	6.92%	
6.00 to 6.25 %	410	32.21%	122,114,546	42.47%	
6.25 to 6.50 %	301	23.64%	73,381,596	25.52%	
6.50 to 6.75 %	133	10.45%	24,129,487	8.39%	
6.75 to 7.00 %	103	8.09%	19,820,570	6.89%	
7.00 to 7.25 %	93	7.31%	12,662,320	4.40%	
7.25 to 7.50 %	28	2.20%	2,252,265	0.78%	
7.50+ %	147	11.55%	11,085,748	3.86%	
Total	1,273	100.00%	287,522,007	100.00%	

Table 18 - Interest Only Loans				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,251	98.27%	279,910,153	97.35%
Interest Only Loans	22	1.73%	7,611,853	2.65%
Total	1,273	100.00%	287,522,007	100.00%

Table 19 - Interest Only Remaining Term				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	11	50.00%	3,735,599	49.08%
12 to 24 months	2	9.09%	575,486	7.56%
24 to 36 months	5	22.73%	2,014,864	26.47%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	4	18.18%	1,285,904	16.89%
60+ months	0	0.00%	0	0.00%
Total	22	100.00%	7,611,853	100.00%

Table 20 - Mortgage Insurer				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	205	16.10%	44,704,896	15.55%
Helia LMI	75	5.89%	8,415,014	2.93%
Other	0	0.00%	0	0.00%
Uninsured	993	78.00%	234,402,096	81.52%
Total	1,273	100.00%	287,522,007	100.00%

Table 21 - Loan Purpose				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	372	29.22%	94,944,711	33.02%
Renovation	113	8.88%	21,078,317	7.33%
Purchase - New Dwelling	98	7.70%	19,836,907	6.90%
Purchase - Existing Dwelling	375	29.46%	96,006,983	33.39%
Purchase - Investment Dwelling	110	8.64%	24,761,496	8.61%
Other	205	16.10%	30,893,592	10.74%
Total	1,273	100.00%	287,522,007	100.00%

Table 22 - Loan Collateral				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,085	85.23%	250,056,529	86.97%
Duplex	12	0.94%	3,470,212	1.21%
Townhouse	33	2.59%	7,173,023	2.49%
Apartment / Unit / Flat	138	10.84%	25,860,368	8.99%
Vacant Land	0	0.00%	0	0.00%
Villa	5	0.39%	961,875	0.33%
Other	0	0.00%	0	0.00%
Total	1,273	100.00%	287,522,007	100.00%

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

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Distribution Summary	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		9,662,054
Interest Earnings on the Collections Account (excluding Cash Deposit)		25,848
Input Tax Credits Received From ATO		5,794
Net Fixed Rate Swap Receipt From Swap Provider		1,373
Net Basis Swap Receipt From Swap Provider		0
Total		9,695,069

Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A-1 Notes	Principal Payment	5,826,412	
	Coupon Payment	1,140,410	6,966,822
Class AB-R Notes	Principal Payment	556,750	
	Coupon Payment	111,886	668,636
Class B-R Notes	Principal Payment	236,619	
	Coupon Payment	48,789	285,408
Class C-R Notes	Principal Payment	160,066	
	Coupon Payment	33,842	193,907
Class D-R Notes	Principal Payment	65,418	
	Coupon Payment	14,629	80,048
Class E-R Notes	Principal Payment	45,932	
	Coupon Payment	13,636	59,567
Class F-R Notes	Principal Payment	48,716	
	Coupon Payment	16,501	65,216
Other			
Trust Expenses			234,150
Redraws			1,141,315
Transfer to/from Reserves			0
Total			9,695,069

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