

Harvey Series 2023-1 Trust

Investor Report

As at 31-Aug-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:	\$ 373,951,259
Total Number of Loans:	1,529
Average Current Balance:	\$ 244,572
Highest Current Balance:	\$ 985,098
Scheduled LVR (Average)	45.60%
Scheduled LVR (Weighted Average)	54.91%
Current LVR (Average)	38.96%
Current LVR (Weighted Average)	52.98%
Seasoning (Months)(Average)	96.97
Seasoning (Months)(Weighted Average)	68.36
Weighted Average Variable Rate	5.70%
Weighted Average Fixed Rate	6.10%
Weighted Average Rate on All Loans	5.71%
Percentage (by value) of Variable Rate Loans	98.83%
Percentage (by value) of Fixed Rate Loans	1.17%
Owner Occupied by Dollar Value	\$ 300,603,493
Percentage Owner Occupied	80.39%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 381,003,998
Scheduled Repayments Received During Period	(\$ 2,994,057)
Unscheduled Repayments Received During Period	(\$ 7,311,786)
Redraws	\$ 1,567,499
Interest	\$ 1,685,605
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 373,951,259
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 198,611
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%	354	23.15%	\$ 34,225,226	7.90%
> 25% <= 30%	95	6.21%	\$ 18,649,065	4.31%
> 30% <= 35%	78	5.10%	\$ 17,341,698	4.01%
> 35% <= 40%	104	6.80%	\$ 28,291,892	6.53%
> 40% <= 45%	111	7.26%	\$ 32,930,069	7.61%
> 45% <= 50%	96	6.28%	\$ 32,259,651	7.45%
> 50% <= 55%	97	6.34%	\$ 34,510,428	7.97%
> 55% <= 60%	103	6.74%	\$ 36,942,483	8.53%
> 60% <= 65%	130	8.50%	\$ 49,864,189	11.52%
> 65% <= 70%	102	6.67%	\$ 40,624,019	9.38%
> 70% <= 75%	115	7.52%	\$ 46,042,234	10.63%
> 75% <= 80%	70	4.58%	\$ 31,047,836	7.17%
> 80% <= 85%	47	3.07%	\$ 19,359,702	4.47%
> 85% <= 90%	23	1.50%	\$ 9,106,850	2.10%
> 90% <= 95%	4	0.26%	\$ 1,766,906	0.41%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,529	100.00%	\$ 432,962,248	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	522	34.14%	\$ 37,446,138	10.01%
> 25% <= 30%	83	5.43%	\$ 16,824,649	4.50%
> 30% <= 35%	76	4.97%	\$ 17,232,515	4.61%
> 35% <= 40%	87	5.69%	\$ 24,154,280	6.46%
> 40% <= 45%	108	7.06%	\$ 32,444,495	8.68%
> 45% <= 50%	88	5.76%	\$ 26,289,990	7.03%
> 50% <= 55%	84	5.49%	\$ 30,253,953	8.09%
> 55% <= 60%	96	6.28%	\$ 33,986,934	9.09%
> 60% <= 65%	107	7.00%	\$ 41,182,639	11.01%
> 65% <= 70%	81	5.30%	\$ 31,356,655	8.39%
> 70% <= 75%	87	5.69%	\$ 35,002,075	9.36%
> 75% <= 80%	56	3.66%	\$ 24,818,844	6.64%
> 80% <= 85%	35	2.29%	\$ 14,783,619	3.95%
> 85% <= 90%	17	1.11%	\$ 7,119,004	1.90%
> 90% <= 95%	2	0.13%	\$ 1,055,469	0.28%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,529	100.00%	\$ 373,951,259	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	267	17.46%	\$ 4,551,152	1.22%
> \$ 50,000 <= \$ 100,000	151	9.88%	\$ 11,404,526	3.05%
> \$ 100,000 <= \$ 150,000	159	10.40%	\$ 19,912,523	5.32%
> \$ 150,000 <= \$ 200,000	142	9.29%	\$ 24,719,340	6.61%
> \$ 200,000 <= \$ 250,000	137	8.96%	\$ 31,241,485	8.35%
> \$ 250,000 <= \$ 300,000	130	8.50%	\$ 35,697,184	9.55%
> \$ 300,000 <= \$ 350,000	128	8.37%	\$ 41,454,290	11.09%
> \$ 350,000 <= \$ 485,800	115	7.52%	\$ 43,331,406	11.59%
> \$ 485,800 <= \$ 500,000	147	9.61%	\$ 65,864,561	17.61%
> \$ 500,000 <= \$ 750,000	128	8.37%	\$ 74,864,890	20.02%
> \$ 750,000 <= \$ 1,000,000	25	1.64%	\$ 20,909,902	5.59%
Total	1,529	100.00%	\$ 373,951,259	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	916	73.28%	\$ 11,190,748	18.95%
> \$ 50,000 <= \$ 100,000	161	12.88%	\$ 11,778,760	19.94%
> \$ 100,000 <= \$ 150,000	58	4.64%	\$ 7,119,911	12.05%
> \$ 150,000 <= \$ 200,000	54	4.32%	\$ 9,256,369	15.67%
> \$ 200,000 <= \$ 250,000	23	1.84%	\$ 5,164,607	8.74%
> \$ 250,000 <= \$ 300,000	13	1.04%	\$ 3,606,511	6.11%
> \$ 300,000 <= \$ 400,000	11	0.88%	\$ 3,891,953	6.59%
> \$ 400,000 <= \$ 500,000	7	0.56%	\$ 3,056,033	5.17%
> \$ 500,000 <= \$ 1,000,000	7	0.56%	\$ 3,999,958	6.77%
Total	1,250	100.00%	\$ 59,064,851	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	3	18.75%	\$ 493,149	11.31%
> 6 <= 12 mths	3	18.75%	\$ 483,490	11.09%
> 12 <= 24 mths	8	50.00%	\$ 3,068,704	70.39%
> 24 <= 36 mths	1	6.25%	\$ 193,382	4.44%
> 36 <= 60 mths	1	6.25%	\$ 121,038	2.78%
Total	16	100.00%	\$ 4,359,761	100.00%

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	108	7.06%	\$ 31,495,682	8.42%
> 36 <= 48 mths	501	32.77%	\$ 151,984,532	40.64%
> 48 <= 60 mths	230	15.04%	\$ 70,151,975	18.76%
> 60 <= 160 mths	341	22.30%	\$ 90,520,715	24.21%
> 160 <= 360 mths	349	22.83%	\$ 29,798,355	7.97%
Total	1,529	100.00%	\$ 373,951,259	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.20%	\$ 170,700	0.05%
>	5	<=	10 years	21	1.37%	\$ 1,107,992	0.30%
>	10	<=	15 years	55	3.60%	\$ 5,688,550	1.52%
>	15	<=	20 years	129	8.44%	\$ 23,956,953	6.41%
>	20	<=	25 years	196	12.82%	\$ 41,939,347	11.22%
>	25	<=	30 years	1,105	72.27%	\$ 298,540,265	79.83%
>	30	<=	50 years	20	1.31%	\$ 2,547,452	0.68%
Total				1,529	100.00%	\$ 373,951,259	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	49	3.20%	\$ 935,837	0.25%
>	5	<=	10 years	116	7.59%	\$ 6,190,814	1.66%
>	10	<=	15 years	250	16.35%	\$ 28,901,114	7.73%
>	15	<=	20 years	272	17.79%	\$ 54,307,523	14.52%
>	20	<=	25 years	323	21.12%	\$ 104,893,864	28.05%
>	25	<=	30 years	519	33.94%	\$ 178,722,108	47.79%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				1,529	100.00%	\$ 373,951,259	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,513	98.95%	\$ 369,591,498	98.83%
Fixed 1Y	0	0.00%	\$ 0	0.00%
Fixed 2Y	8	0.52%	\$ 2,188,542	0.59%
Fixed 3Y	7	0.46%	\$ 2,050,182	0.55%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.07%	\$ 121,038	0.03%
Total	1,529	100.00%	\$ 373,951,259	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	617	40.35%	\$ 141,943,189	37.96%
NSW	405	26.49%	\$ 108,974,337	29.14%
VIC	353	23.09%	\$ 84,315,426	22.55%
WA	88	5.76%	\$ 19,861,224	5.31%
SA	32	2.09%	\$ 8,258,528	2.21%
ACT	25	1.64%	\$ 8,468,946	2.26%
TAS	7	0.46%	\$ 1,563,680	0.42%
NT	2	0.13%	\$ 565,928	0.15%
Total	1,529	100.00%	\$ 373,951,259	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	477	31.20%	\$ 115,942,767	31.00%
QLD Non metro	140	9.16%	\$ 26,000,422	6.95%
NSW Metro	323	21.12%	\$ 89,222,106	23.86%
NSW Non metro	82	5.36%	\$ 19,752,231	5.28%
VIC Metro	290	18.97%	\$ 71,891,221	19.22%
VIC Non metro	63	4.12%	\$ 12,424,205	3.32%
WA Metro	70	4.58%	\$ 16,232,446	4.34%
WA Non metro	18	1.18%	\$ 3,628,778	0.97%
SA Metro	26	1.70%	\$ 6,743,652	1.80%
SA Non metro	6	0.39%	\$ 1,514,876	0.41%
ACT Metro	25	1.64%	\$ 8,468,946	2.26%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.33%	\$ 1,208,655	0.32%
TAS Non metro	2	0.13%	\$ 355,025	0.09%
NT Metro	1	0.07%	\$ 305,033	0.08%
NT Non metro	1	0.07%	\$ 260,896	0.07%
Total	1,529	100.00%	\$ 373,951,259	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,210	79.14%	\$ 308,334,867	82.45%
Inner city	7	0.46%	\$ 1,679,960	0.45%
Non metro	312	20.41%	\$ 63,936,432	17.10%
Total	1,529	100.00%	\$ 373,951,259	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2527	19	1.24%	\$ 4,439,605	1.19%
4350	24	1.57%	\$ 4,359,754	1.17%
4209	12	0.78%	\$ 3,815,557	1.02%
3030	16	1.05%	\$ 3,648,246	0.98%
4207	13	0.85%	\$ 3,586,096	0.96%
3977	12	0.78%	\$ 3,392,592	0.91%
4124	11	0.72%	\$ 3,204,250	0.86%
2530	16	1.05%	\$ 2,907,925	0.78%
4305	14	0.92%	\$ 2,767,136	0.74%
2529	8	0.52%	\$ 2,727,511	0.73%
Total	145	9.48%	\$ 34,848,671	9.32%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,516	99.15%	\$ 369,077,019	98.70%
>	1	<=	7	days	7	0.46%	\$ 2,161,203	0.58%
>	7	<=	30	days	1	0.07%	\$ 226,621	0.06%
>	30	<=	60	days	1	0.07%	\$ 321,843	0.09%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	1	0.07%	\$ 280,017	0.07%
>	120	<=	150	days	1	0.07%	\$ 469,494	0.13%
>	150	<=	180	days	1	0.07%	\$ 717,336	0.19%
>	180			days	1	0.07%	\$ 697,727	0.19%
Total					1,529	100.00%	\$ 373,951,259	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,250	81.75%	\$ 300,603,493	80.39%
Investment Loans	279	18.25%	\$ 73,347,766	19.61%
Total	1,529	100.00%	\$ 373,951,259	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,495	97.78%	\$ 361,035,147	96.55%
Interest Only Loans	34	2.22%	\$ 12,916,112	3.45%
Total	1,529	100.00%	\$ 373,951,259	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	433	28.32%	\$ 121,743,692	32.56%
Renovation	146	9.55%	\$ 29,771,203	7.96%
Purchase - New Dwelling	111	7.26%	\$ 25,693,021	6.87%
Purchase - Existing Dwelling	421	27.53%	\$ 115,197,230	30.81%
Buy Home (Investment)	131	8.57%	\$ 33,026,972	8.83%
Other	287	18.77%	\$ 48,519,142	12.97%
Total	1,529	100.00%	\$ 373,951,259	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	250	16.35%	\$ 58,670,652	15.69%
Genworth LMI	86	5.62%	\$ 10,052,368	2.69%
Uninsured	1,193	78.02%	\$ 305,228,239	81.62%
Total	1,529	100.00%	\$ 373,951,259	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 10,504,454.20
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 36,504.40
Input Tax Credits Received From ATO		\$ 7,599.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 0.00
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 10,548,557.60</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 7,052,738	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,240,790</u>	\$ 8,293,529
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>\$ 119,536</u>	\$ 119,536
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>\$ 52,322</u>	\$ 52,322
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>\$ 36,422</u>	\$ 36,422
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>\$ 15,866</u>	\$ 15,866
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>\$ 15,269</u>	\$ 15,269
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>\$ 18,698</u>	\$ 18,698
Redraws		\$ 1,567,499
Trust Expenses		\$ 429,416
Excess Revenue Reserve		\$ 0
Total		<u>\$ 10,548,557.60</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