

# Series 2023-1 Harvey Trust

## Investor Report

As at

31-March-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	272,302,652	1.30%	16.04%	39.46%
Class AB-R Notes	30,000,000	26,020,216	1.45%	8.02%	86.73%
Class B-R Notes	12,750,000	11,058,592	1.60%	4.61%	86.73%
Class C-R Notes	8,625,000	7,480,812	1.75%	2.31%	86.73%
Class D-R Notes	3,525,000	3,057,375	2.10%	1.36%	86.73%
Class E-R Notes	2,475,000	2,146,668	4.20%	0.70%	86.73%
Class F-R Notes	2,625,000	2,276,769	5.40%	0.00%	86.73%
<b>Total*</b>	<b>750,000,000</b>	<b>324,343,084</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:	\$317,667,720
Total Number of Loans:	1,364
Average Current Balance:	\$232,894
Highest Current Balance:	\$1,058,525
Seasoning Average (Months):	105.16
Seasoning (Weighted Average) (Months):	76.07
Remaining Loan Term (Average) (Months):	225.85
Remaining Term (Weighted Average):	264.69
Remaining Term (Maximum) (Months):	319.37
Approval LVR (Average)	57.21%
Approval LVR (Weighted Average)	60.90%
Scheduled LVR (Average)	44.13%
Scheduled LVR (Weighted Average)	53.61%
Scheduled LVR (Maximum)	90.20%
Current LVR (Average)	37.07%
Current LVR (Weighted Average)	51.44%
Current LVR (Maximum)	90.20%
Variable Rate (Weighted Average)	6.19%
Fixed Rate (Weighted Average)	5.95%
Rate on All Loans (Weighted Average)	6.18%
Variable Rate Loans (Percentage by value):	98.46%
Fixed Rate Loans (Percentage by value)	1.54%
Owner Occupied (Dollar Value)	\$258,057,202
Owner Occupied (Percentage)	81.23%
Pool reduction	\$6,675,364
Monthly Repayment speed	2.06%
Single Monthly Mortality Rate (SMM)	1.39%
CPR (Monthly)	15.48%
CPR (Quarterly)	13.32%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$324,343,084
Scheduled Repayments Received During Period	-\$2,575,304
Unscheduled Repayments Received During Period	-\$7,074,314
Redraws	\$1,533,050
Interest	\$1,441,203
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$317,667,720
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%	158	11.58%	43,384,279	8.79%
> 20% <= 30%	54	3.96%	11,498,834	2.33%
> 30% <= 40%	117	8.58%	31,473,789	6.37%
> 40% <= 50%	133	9.75%	44,666,647	9.05%
> 50% <= 55%	86	6.30%	31,492,234	6.38%
> 55% <= 60%	109	7.99%	40,326,985	8.17%
> 60% <= 65%	94	6.89%	40,236,746	8.15%
> 65% <= 70%	104	7.62%	41,639,387	8.43%
> 70% <= 75%	92	6.74%	36,469,156	7.39%
> 75% <= 80%	237	17.38%	100,039,948	20.26%
> 80% <= 85%	28	2.05%	12,799,845	2.59%
> 85% <= 90%	61	4.47%	25,497,033	5.16%
> 90% <= 95%	53	3.89%	20,860,989	4.23%
> 95%	38	2.79%	13,320,908	2.70%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>493,706,779</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	17.74%	17,719,873	4.75%
> 20% <= 30%	172	12.61%	29,327,662	7.86%
> 30% <= 40%	180	13.20%	44,585,716	11.96%
> 40% <= 50%	185	13.56%	58,922,064	15.80%
> 50% <= 55%	93	6.82%	31,047,002	8.33%
> 55% <= 60%	102	7.48%	36,093,596	9.68%
> 60% <= 65%	103	7.55%	38,166,374	10.24%
> 65% <= 70%	86	6.30%	34,317,473	9.20%
> 70% <= 75%	94	6.89%	37,465,518	10.05%
> 75% <= 80%	55	4.03%	23,791,114	6.38%
> 80% <= 85%	40	2.93%	16,575,972	4.45%
> 85% <= 90%	10	0.73%	3,830,214	1.03%
> 90% <= 95%	2	0.15%	1,048,737	0.28%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>372,891,316</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%	419	30.72%	21,308,925	6.71%
> 20% <= 30%	150	11.00%	29,618,775	9.32%
> 30% <= 40%	167	12.24%	40,862,869	12.86%
> 40% <= 50%	161	11.80%	48,689,639	15.33%
> 50% <= 55%	77	5.65%	25,357,350	7.98%
> 55% <= 60%	93	6.82%	32,996,897	10.39%
> 60% <= 65%	79	5.79%	30,709,455	9.67%
> 65% <= 70%	74	5.43%	27,305,676	8.60%
> 70% <= 75%	63	4.62%	25,390,970	7.99%
> 75% <= 80%	45	3.30%	19,491,573	6.14%
> 80% <= 85%	27	1.98%	11,894,373	3.74%
> 85% <= 90%	7	0.51%	2,992,815	0.94%
> 90% <= 95%	2	0.15%	1,048,402	0.33%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</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	264	19.35%	4,673,214	1.47%
\$50,000 to \$100,000	136	9.97%	10,030,609	3.16%
\$100,000 to \$150,000	145	10.63%	18,049,544	5.68%
\$150,000 to \$200,000	127	9.31%	22,053,569	6.94%
\$200,000 to \$250,000	133	9.75%	30,128,477	9.48%
\$250,000 to \$300,000	112	8.21%	30,827,195	9.70%
\$300,000 to \$350,000	107	7.84%	34,484,132	10.86%
\$350,000 to \$400,000	93	6.82%	34,735,471	10.93%
\$400,000 to \$500,000	116	8.50%	51,865,222	16.33%
\$500,000 to \$750,000	113	8.28%	65,811,312	20.72%
\$750,000 to \$1,000,000	17	1.25%	13,950,449	4.39%
\$1,000,000 to \$1,500,000	1	0.07%	1,058,525	0.33%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</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	817	72.36%	10,143,795	18.34%
\$50,000 to \$100,000	144	12.75%	10,493,616	18.97%
\$100,000 to \$150,000	62	5.49%	7,550,366	13.65%
\$150,000 to \$200,000	38	3.37%	6,612,663	11.95%
\$200,000 to \$250,000	33	2.92%	7,218,543	13.05%
\$250,000 to \$300,000	11	0.97%	2,955,939	5.34%
\$300,000 to \$400,000	12	1.06%	4,156,532	7.51%
\$400,000 to \$500,000	5	0.44%	2,284,867	4.13%
\$500,000 to \$1,000,000	7	0.62%	3,896,635	7.04%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,129</b>	<b>100.00%</b>	<b>55,312,957</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%	728,793	0.23%
2 Year Fixed	7	0.51%	1,946,695	0.61%
3 Year Fixed	8	0.59%	2,117,626	0.67%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.07%	114,022	0.04%
Variable	1,347	98.75%	312,760,583	98.46%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</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	11.76%	165,555	3.37%
6 to 12 months	3	17.65%	1,598,364	32.57%
12 to 24 months	9	52.94%	2,722,805	55.49%
24 to 36 months	3	17.65%	420,412	8.57%
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>17</b>	<b>100.00%</b>	<b>4,907,137</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	267	19.57%	79,045,009	24.88%
48 to 60 months	404	29.62%	113,329,536	35.68%
60 to 180 months	403	29.55%	101,532,331	31.96%
180 to 360 months	290	21.26%	23,760,844	7.48%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</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%	100,375	0.03%
5 to 10 years	18	1.32%	945,134	0.30%
10 to 15 years	47	3.45%	4,663,921	1.47%
15 to 20 years	110	8.06%	18,345,343	5.78%
20 to 25 years	180	13.20%	37,442,055	11.79%
25 to 30 years	987	72.36%	254,006,438	79.96%
30+ years	19	1.39%	2,164,455	0.68%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</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	3.52%	1,023,633	0.32%
5 to 10 years	133	9.75%	7,396,022	2.33%
10 to 15 years	233	17.08%	28,874,452	9.09%
15 to 20 years	223	16.35%	43,252,334	13.62%
20 to 25 years	323	23.68%	103,406,820	32.55%
25 to 30 years	404	29.62%	133,714,460	42.09%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</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	1,348	98.83%	0	312,124,732	98.26%
1 to 29 days	12	0.88%	11,720	3,515,957	1.11%
30 to 59 days	1	0.07%	9,908	688,498	0.22%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.22%	67,732	1,338,533	0.42%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>89,361</b>	<b>317,667,720</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	1,119	82.04%	258,057,202	81.23%
Investment Loans	245	17.96%	59,610,518	18.77%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	549	40.25%	118,704,157	37.37%
NSW	360	26.39%	93,544,700	29.45%
Vic	322	23.61%	72,542,166	22.84%
WA	77	5.65%	17,068,130	5.37%
SA	29	2.13%	7,240,130	2.28%
ACT	20	1.47%	6,890,128	2.17%
Tas	6	0.44%	1,377,872	0.43%
NT	1	0.07%	300,436	0.09%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,070	78.45%	259,960,100	81.83%
Inner city	6	0.44%	1,474,782	0.46%
Non metro	288	21.11%	56,232,838	17.70%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	418	30.65%	95,933,201	30.20%
Non-metro	131	9.60%	22,770,956	7.17%
New South Wales				
Metro	283	20.75%	75,563,064	23.79%
Non-metro	77	5.65%	17,981,636	5.66%
Victoria				
Metro	264	19.35%	61,730,397	19.43%
Non-metro	58	4.25%	10,811,769	3.40%
Western Australia				
Metro	62	4.55%	14,018,711	4.41%
Non-metro	15	1.10%	3,049,419	0.96%
South Australia				
Metro	23	1.69%	5,812,593	1.83%
Non-metro	6	0.44%	1,427,537	0.45%
Australian Capital Territory				
Metro	20	1.47%	6,890,128	2.17%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	5	0.37%	1,186,351	0.37%
Non-metro	1	0.07%	191,521	0.06%
Northern Territory				
Metro	1	0.07%	300,436	0.09%
Non-metro	0	0.00%	0	0.00%
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</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	1.69%	3,793,482	1.19%
3030	15	1.10%	3,529,134	1.11%
2527	16	1.17%	3,389,517	1.07%
4209	11	0.81%	3,238,385	1.02%
3977	10	0.73%	3,136,527	0.99%
4305	12	0.88%	2,879,259	0.91%
4207	11	0.81%	2,828,182	0.89%
2530	15	1.10%	2,824,321	0.89%
2529	8	0.59%	2,665,636	0.84%
4152	10	0.73%	2,631,702	0.83%
<b>Total</b>	<b>131</b>	<b>9.60%</b>	<b>30,916,146</b>	<b>9.73%</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 %	0	0.00%	0	0.00%	
5.00 to 5.25 %	0	0.00%	0	0.00%	
5.25 to 5.50 %	4	0.29%	746,780	0.24%	
5.50 to 5.75 %	42	3.08%	16,825,515	5.30%	
5.75 to 6.00 %	425	31.16%	130,390,442	41.05%	
6.00 to 6.25 %	336	24.63%	86,878,528	27.35%	
6.25 to 6.50 %	151	11.07%	29,834,746	9.39%	
6.50 to 6.75 %	119	8.72%	23,241,113	7.32%	
6.75 to 7.00 %	102	7.48%	14,877,546	4.68%	
7.00 to 7.25 %	30	2.20%	2,775,064	0.87%	
7.25 to 7.50 %	16	1.17%	2,279,854	0.72%	
7.50+ %	139	10.19%	9,818,130	3.09%	
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</b>	<b>100.00%</b>	

Table 18 - Interest Only Loans					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
Principal & Interest Loans	1,341	98.31%	309,702,515	97.49%	
Interest Only Loans	23	1.69%	7,965,205	2.51%	
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</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	9	39.13%	3,044,990	38.23%	
12 to 24 months	7	30.43%	2,266,025	28.45%	
24 to 36 months	4	17.39%	1,640,361	20.59%	
36 to 48 months	1	4.35%	375,931	4.72%	
48 to 60 months	2	8.70%	637,897	8.01%	
60+ months	0	0.00%	0	0.00%	
<b>Total</b>	<b>23</b>	<b>100.00%</b>	<b>7,965,205</b>	<b>100.00%</b>	

Table 20 - Mortgage Insurer					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
QBE LMI	221	16.20%	49,510,623	15.59%	
Helia LMI	81	5.94%	9,291,946	2.93%	
Other	0	0.00%	0	0.00%	
Uninsured	1,062	77.86%	258,865,151	81.49%	
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</b>	<b>100.00%</b>	

Table 21 - Loan Purpose					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
Refinance	381	27.93%	100,755,662	31.72%	
Renovation	121	8.87%	24,125,375	7.59%	
Purchase - New Dwelling	99	7.26%	21,069,191	6.63%	
Purchase - Existing Dwelling	387	28.37%	101,951,869	32.09%	
Purchase - Investment Dwelling	119	8.72%	27,040,559	8.51%	
Other	257	18.84%	42,725,065	13.45%	
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</b>	<b>100.00%</b>	

Table 22 - Loan Collateral					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
House and Land	1,164	85.34%	275,405,229	86.70%	
Duplex	12	0.88%	3,545,972	1.12%	
Townhouse	35	2.57%	8,569,772	2.70%	
Apartment / Unit / Flat	148	10.85%	29,157,140	9.18%	
Vacant Land	0	0.00%	0	0.00%	
Villa	5	0.37%	989,606	0.31%	
Other	0	0.00%	0	0.00%	
<b>Total</b>	<b>1,364</b>	<b>100.00%</b>	<b>317,667,720</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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<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)		9,835,422
Interest Earnings on the Collections Account (excluding Cash Deposit)		28,079
Input Tax Credits Received From ATO		5,867
Net Fixed Rate Swap Receipt From Swap Provider		0
Net Basis Swap Receipt From Swap Provider		64,537
<b>Total</b>		<b>9,933,905</b>

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

Noteholders			
Class A-1 Notes	Principal Payment	5,604,311	
	Coupon Payment	1,214,171	6,818,482
Class AB-R Notes	Principal Payment	535,527	
	Coupon Payment	119,337	654,863
Class B-R Notes	Principal Payment	227,599	
	Coupon Payment	52,127	279,726
Class C-R Notes	Principal Payment	153,964	
	Coupon Payment	36,215	190,179
Class D-R Notes	Principal Payment	62,924	
	Coupon Payment	15,710	78,634
Class E-R Notes	Principal Payment	44,181	
	Coupon Payment	14,859	59,040
Class F-R Notes	Principal Payment	46,859	
	Coupon Payment	18,080	64,939
Other			
Trust Expenses			254,991
Redraws			1,533,050
Transfer to/from Reserves			0
<b>Total</b>			<b>9,933,905</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