

Harvey Series 2023-1 Trust

Investor Report

As at 30-Apr-24

| 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: | \$ 532,324,303 |
| Total Number of Loans: | 1,997 |
| Average Current Balance: | \$ 266,562 |
| Highest Current Balance: | \$ 1,182,984 |
| Scheduled LVR (Average) | 49.01% |
| Scheduled LVR (Weighted Average) | 58.02% |
| Current LVR (Average) | 43.36% |
| Current LVR (Weighted Average) | 45.27% |
| Seasoning (Months)(Average) | 80.36 |
| Seasoning (Months)(Weighted Average) | 53.00 |
| Weighted Average Variable Rate | 6.53% |
| Weighted Average Fixed Rate | 5.17% |
| Weighted Average Rate on All Loans | 6.48% |
| Percentage (by value) of Variable Rate Loans | 96.65% |
| Percentage (by value) of Fixed Rate Loans | 3.35% |
| Owner Occupied by Dollar Value | \$ 423,838,433 |
| Percentage Owner Occupied | 79.62% |
| Percentage (by value) of Variable Rate Loans: | 96.65% |
| Percentage (by value) of Fixed Rate Loans: | 3.35% |

| Current Month Mortgage Transaction Data | |
|--|--------------------|
| Mortgage Portfolio Balance At Start of Period | \$ 547,046,352.35 |
| Scheduled Repayments Received During Period | (\$ 4,290,894.29) |
| Unscheduled Repayments Received During Period | (\$ 14,632,624.18) |
| Redraws | \$ 1,603,128.14 |
| Interest | \$ 2,598,340.58 |
| Other Charges | \$ 0.00 |
| Mortgage Portfolio Balance At End of Period | \$ 532,324,302.60 |
| Further Advances repurchased: Interest | \$ 679.59 |
| Waived Mortgage Break Costs paid by the Servicer | \$ 0.00 |
| Interest Offset | \$ 257,695.47 |
| Defaulted Amounts (ie shortfalls written off) | \$ 0.00 |
| Recovered amount of write off | \$ 0.00 |

Table 1 - Mortgage Pool by Scheduled Loan-to-Valuation Ratio

| Scheduled LVR | | | | Number of Loans | | Scheduled Amount | |
|---------------|-----|----|------|-----------------|----------------|--------------------------|----------------|
| | | | | # | % | \$ | % |
| > | 0% | <= | 25% | 374 | 18.73% | \$ 36,578,788.95 | 6.13% |
| > | 25% | <= | 30% | 132 | 6.61% | \$ 22,560,610.79 | 3.78% |
| > | 30% | <= | 35% | 103 | 5.16% | \$ 23,314,047.51 | 3.90% |
| > | 35% | <= | 40% | 107 | 5.36% | \$ 31,261,086.38 | 5.23% |
| > | 40% | <= | 45% | 141 | 7.06% | \$ 39,599,139.81 | 6.63% |
| > | 45% | <= | 50% | 136 | 6.81% | \$ 40,516,669.98 | 6.78% |
| > | 50% | <= | 55% | 129 | 6.46% | \$ 48,097,494.60 | 8.05% |
| > | 55% | <= | 60% | 120 | 6.01% | \$ 46,284,401.99 | 7.75% |
| > | 60% | <= | 65% | 132 | 6.61% | \$ 49,433,777.94 | 8.28% |
| > | 65% | <= | 70% | 176 | 8.81% | \$ 72,492,424.03 | 12.14% |
| > | 70% | <= | 75% | 164 | 8.21% | \$ 66,631,765.22 | 11.16% |
| > | 75% | <= | 80% | 130 | 6.51% | \$ 56,561,823.44 | 9.47% |
| > | 80% | <= | 85% | 70 | 3.51% | \$ 29,909,257.27 | 5.01% |
| > | 85% | <= | 90% | 69 | 3.46% | \$ 27,413,666.09 | 4.59% |
| > | 90% | <= | 95% | 14 | 0.70% | \$ 6,513,727.72 | 1.09% |
| > | 95% | <= | 100% | 0 | 0.00% | \$ 0.00 | 0.00% |
| Total | | | | 1,997 | 100.00% | \$ 597,168,681.72 | 100.00% |

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

| Current LVR | | | | Number of Loans | | Current Balance | |
|--------------|-----|----|------|-----------------|----------------|--------------------------|----------------|
| | | | | # | % | \$ | % |
| > | 0% | <= | 25% | 571 | 28.59% | \$ 41,511,844.10 | 7.80% |
| > | 25% | <= | 30% | 113 | 5.66% | \$ 22,514,789.76 | 4.23% |
| > | 30% | <= | 35% | 99 | 4.96% | \$ 24,182,056.05 | 4.54% |
| > | 35% | <= | 40% | 101 | 5.06% | \$ 26,571,692.13 | 4.99% |
| > | 40% | <= | 45% | 130 | 6.51% | \$ 37,246,982.81 | 7.00% |
| > | 45% | <= | 50% | 120 | 6.01% | \$ 37,106,160.30 | 6.97% |
| > | 50% | <= | 55% | 108 | 5.41% | \$ 40,507,197.76 | 7.61% |
| > | 55% | <= | 60% | 122 | 6.11% | \$ 44,887,729.45 | 8.43% |
| > | 60% | <= | 65% | 132 | 6.61% | \$ 49,924,998.68 | 9.38% |
| > | 65% | <= | 70% | 143 | 7.16% | \$ 58,674,619.98 | 11.02% |
| > | 70% | <= | 75% | 134 | 6.71% | \$ 52,738,562.41 | 9.91% |
| > | 75% | <= | 80% | 102 | 5.11% | \$ 46,074,082.92 | 8.66% |
| > | 80% | <= | 85% | 59 | 2.95% | \$ 24,212,048.20 | 4.55% |
| > | 85% | <= | 90% | 55 | 2.75% | \$ 22,741,644.28 | 4.27% |
| > | 90% | <= | 95% | 8 | 0.40% | \$ 3,429,893.77 | 0.64% |
| > | 95% | <= | 100% | 0 | 0.00% | \$ 0.00 | 0.00% |
| Total | | | | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 3 - Mortgage Pool by Current Loan Balances

| Current Loan Balance | Number of Loans | | Current Balance | |
|------------------------------|-----------------|----------------|--------------------------|----------------|
| | # | % | \$ | % |
| > \$ 0 <= \$ 50,000 | 277 | 13.87% | \$ 5,809,078.37 | 1.09% |
| > \$ 50,000 <= \$ 100,000 | 194 | 9.71% | \$ 14,392,129.64 | 2.70% |
| > \$ 100,000 <= \$ 150,000 | 188 | 9.41% | \$ 23,434,561.81 | 4.40% |
| > \$ 150,000 <= \$ 200,000 | 178 | 8.91% | \$ 31,239,706.18 | 5.87% |
| > \$ 200,000 <= \$ 250,000 | 183 | 9.16% | \$ 41,479,654.29 | 7.79% |
| > \$ 250,000 <= \$ 300,000 | 187 | 9.36% | \$ 51,171,356.09 | 9.61% |
| > \$ 300,000 <= \$ 350,000 | 169 | 8.46% | \$ 54,842,596.22 | 10.30% |
| > \$ 350,000 <= \$ 485,800 | 173 | 8.66% | \$ 65,063,432.57 | 12.22% |
| > \$ 485,800 <= \$ 500,000 | 213 | 10.67% | \$ 95,519,537.12 | 17.94% |
| > \$ 500,000 <= \$ 750,000 | 191 | 9.56% | \$ 111,770,663.33 | 21.00% |
| > \$ 750,000 <= \$ 1,000,000 | 44 | 2.20% | \$ 37,601,586.98 | 7.06% |
| Total | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 4 - Mortgage Pool by Available Redraw

| Available Redraw | Number of Loans | | Current Balance | |
|------------------------------|-----------------|----------------|-------------------------|----------------|
| | # | % | \$ | % |
| > \$ 0 <= \$ 50,000 | 1,220 | 76.44% | \$ 13,802,565.39 | 21.27% |
| > \$ 50,000 <= \$ 100,000 | 200 | 12.53% | \$ 14,021,256.79 | 21.60% |
| > \$ 100,000 <= \$ 150,000 | 65 | 4.07% | \$ 7,973,287.67 | 12.29% |
| > \$ 150,000 <= \$ 200,000 | 48 | 3.01% | \$ 8,340,806.01 | 12.85% |
| > \$ 200,000 <= \$ 250,000 | 19 | 1.19% | \$ 4,143,292.07 | 6.38% |
| > \$ 250,000 <= \$ 300,000 | 17 | 1.07% | \$ 4,624,014.74 | 7.13% |
| > \$ 300,000 <= \$ 400,000 | 8 | 0.50% | \$ 2,701,093.27 | 4.16% |
| > \$ 400,000 <= \$ 500,000 | 12 | 0.75% | \$ 5,258,248.69 | 8.10% |
| > \$ 500,000 <= \$ 1,000,000 | 7 | 0.44% | \$ 4,033,758.14 | 6.22% |
| Total | 1,596 | 100.00% | \$ 64,898,322.77 | 100.00% |

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

| Fixed Rate Term Remaining | Number of Loans | | Current Balance | |
|---------------------------|-----------------|----------------|-------------------------|----------------|
| | # | % | \$ | % |
| > 0 <= 6 mths | 30 | 51.72% | \$ 9,141,439.33 | 51.23% |
| > 6 <= 12 mths | 10 | 17.24% | \$ 2,938,602.73 | 16.47% |
| > 12 <= 24 mths | 12 | 20.69% | \$ 4,052,537.04 | 22.71% |
| > 24 <= 36 mths | 5 | 8.62% | \$ 1,574,602.95 | 8.82% |
| > 36 <= 60 mths | 1 | 1.72% | \$ 136,559.92 | 0.77% |
| Total | 58 | 100.00% | \$ 17,843,741.97 | 100.00% |

Table 6 - Mortgage Pool Loan Seasoning

| Days Since Drawdown | Number of Loans | | Current Balance | |
|---------------------|-----------------|----------------|-------------------------|----------------|
| | # | % | \$ | % |
| > 0 <= 3 mths | 0 | 0.00% | \$0.00 | 0.00% |
| > 3 <= 6 mths | 0 | 0.00% | \$0.00 | 0.00% |
| > 6 <= 12 mths | 0 | 0.00% | \$0.00 | 0.00% |
| > 12 <= 18 mths | 27 | 1.35% | \$9,525,033.32 | 1.79% |
| > 18 <= 24 mths | 307 | 15.37% | \$101,116,674.56 | 19.00% |
| > 24 <= 36 mths | 637 | 31.90% | \$203,333,917.04 | 38.20% |
| > 36 <= 48 mths | 172 | 8.61% | \$64,277,853.83 | 12.07% |
| > 48 <= 60 mths | 89 | 4.46% | \$35,470,538.28 | 6.66% |
| > 60 <= 160 mths | 361 | 18.08% | \$79,682,178.88 | 14.97% |
| > 160 <= 360 mths | 404 | 20.23% | \$38,918,106.69 | 7.31% |
| Total | 1,997 | 100.00% | \$532,324,302.60 | 100.00% |

Table 7 - Mortgage Pool by Original Loan Term

| Original Loan Term | | | | Number of Loans | | Current Balance | |
|--------------------|----|----|----------|-----------------|----------------|--------------------------|----------------|
| | | | | # | % | \$ | % |
| > | 0 | <= | 5 years | 6 | 0.30% | \$ 365,413.81 | 0.07% |
| > | 5 | <= | 10 years | 30 | 1.50% | \$ 2,193,834.46 | 0.41% |
| > | 10 | <= | 15 years | 76 | 3.81% | \$ 10,251,898.19 | 1.93% |
| > | 15 | <= | 20 years | 153 | 7.66% | \$ 32,772,383.69 | 6.16% |
| > | 20 | <= | 25 years | 259 | 12.97% | \$ 62,149,811.71 | 11.68% |
| > | 25 | <= | 30 years | 1,443 | 72.26% | \$ 420,030,280.91 | 78.90% |
| > | 30 | <= | 50 years | 30 | 1.50% | \$ 4,560,679.83 | 0.86% |
| Total | | | | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 8 - Mortgage Pool by Remaining Loan Term

| Remaining Loan Term | | | | Number of Loans | | Current Balance | |
|---------------------|----|----|----------|-----------------|----------------|--------------------------|----------------|
| | | | | # | % | \$ | % |
| > | 0 | <= | 5 years | 52 | 2.60% | \$ 1,502,799.57 | 0.28% |
| > | 5 | <= | 10 years | 112 | 5.61% | \$ 7,023,831.05 | 1.32% |
| > | 10 | <= | 15 years | 291 | 14.57% | \$ 32,946,189.94 | 6.19% |
| > | 15 | <= | 20 years | 348 | 17.43% | \$ 69,774,314.85 | 13.11% |
| > | 20 | <= | 25 years | 385 | 19.28% | \$ 116,744,110.12 | 21.93% |
| > | 25 | <= | 30 years | 809 | 40.51% | \$ 304,333,057.07 | 57.17% |
| > | 30 | <= | 50 years | 0 | 0.00% | \$ 0.00 | 0.00% |
| Total | | | | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 9 - Mortgage Pool by Product Codes

| Product Codes | Number of Loans | | Current Balance | |
|---------------|-----------------|----------------|--------------------------|----------------|
| | # | % | \$ | % |
| Variable | 1,939 | 97.10% | \$ 514,480,560.63 | 96.65% |
| Fixed 1Y | 18 | 0.90% | \$ 5,551,220.97 | 1.04% |
| Fixed 2Y | 21 | 1.05% | \$ 7,114,360.14 | 1.34% |
| Fixed 3Y | 17 | 0.85% | \$ 5,025,361.12 | 0.94% |
| Fixed 4Y | 0 | 0.00% | \$ 0.00 | 0.00% |
| Fixed 5Y | 2 | 0.10% | \$ 152,799.74 | 0.03% |
| Total | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 10 - Mortgage Pool by State Concentration

| State Concentration | Number of Loans | | Current Balance | |
|---------------------|-----------------|----------------|--------------------------|----------------|
| | # | % | \$ | % |
| QLD | 814 | 40.76% | \$ 203,195,013.75 | 38.17% |
| NSW | 510 | 25.54% | \$ 149,458,014.14 | 28.08% |
| VIC | 451 | 22.58% | \$ 115,143,000.32 | 21.63% |
| WA | 135 | 6.76% | \$ 37,606,523.96 | 7.06% |
| SA | 44 | 2.20% | \$ 12,132,034.49 | 2.28% |
| ACT | 33 | 1.65% | \$ 12,363,808.30 | 2.32% |
| TAS | 8 | 0.40% | \$ 1,843,891.54 | 0.35% |
| NT | 2 | 0.10% | \$ 582,016.10 | 0.11% |
| Total | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 11.1 - Mortgage Pool by Geographic Distribution

| Location of Security Properties | Number of Loans | | Current Balance | |
|-----------------------------------|-----------------|----------------|--------------------------|----------------|
| | # | % | \$ | % |
| BRISBANE METRO | 499 | 24.99% | \$ 130,905,279.23 | 24.59% |
| GOLD COAST \ SUNSHINE COAST METRO | 94 | 4.71% | \$ 26,615,704.82 | 5.00% |
| QLD COUNTRY | 221 | 11.07% | \$ 45,674,029.70 | 8.58% |
| SYD METRO | 131 | 6.56% | \$ 43,609,451.95 | 8.19% |
| OTHER NSW METRO | 57 | 2.85% | \$ 18,099,279.33 | 3.40% |
| NSW COUNTRY | 322 | 16.12% | \$ 87,749,282.86 | 16.48% |
| ACT METRO | 33 | 1.65% | \$ 12,363,808.30 | 2.32% |
| MELBOURNE METRO | 275 | 13.77% | \$ 70,211,170.82 | 13.19% |
| VICTORIA COUNTRY | 176 | 8.81% | \$ 44,931,829.50 | 8.44% |
| PERTH METRO | 109 | 5.46% | \$ 31,510,646.56 | 5.92% |
| WA COUNTRY | 26 | 1.30% | \$ 6,095,877.40 | 1.15% |
| ADELAIDE METRO | 33 | 1.65% | \$ 9,969,259.96 | 1.87% |
| SA COUNTRY | 11 | 0.55% | \$ 2,162,774.53 | 0.41% |
| DARWIN METRO | 2 | 0.10% | \$ 582,016.10 | 0.11% |
| NT COUNTRY | 0 | 0.00% | \$ 0.00 | 0.00% |
| HOBART METRO | 6 | 0.30% | \$ 1,496,118.22 | 0.28% |
| TAS COUNTRY | 2 | 0.10% | \$ 347,773.32 | 0.07% |
| Total | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

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

| Location of Security Properties | Number of Loans | | Current Balance | |
|---------------------------------|-----------------|----------------|--------------------------|----------------|
| | # | % | \$ | % |
| INNER CITY | 11 | 0.55% | \$ 3,124,645.21 | 0.59% |
| METRO | 1,357 | 67.95% | \$ 377,218,218.09 | 70.86% |
| NONMETRO | 629 | 31.50% | \$ 151,981,439.30 | 28.55% |
| Total | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 12 - Mortgage Pool by Post Code Concentration

| Top 10 Post Codes by Current Balance | Number of Loans | | Current Balance | |
|--------------------------------------|-----------------|--------------|-------------------------|--------------|
| | # | % | \$ | % |
| 4350 | 30 | 1.50% | \$ 6,357,003.46 | 1.19% |
| 2527 | 21 | 1.05% | \$ 5,066,149.70 | 0.95% |
| 4209 | 14 | 0.70% | \$ 4,890,341.47 | 0.92% |
| 3030 | 21 | 1.05% | \$ 4,860,953.79 | 0.91% |
| 4305 | 19 | 0.95% | \$ 4,525,505.67 | 0.85% |
| 4124 | 15 | 0.75% | \$ 4,485,913.02 | 0.84% |
| 4207 | 19 | 0.95% | \$ 4,381,748.32 | 0.82% |
| 4503 | 17 | 0.85% | \$ 4,130,809.75 | 0.78% |
| 3977 | 13 | 0.65% | \$ 4,119,843.37 | 0.77% |
| 2529 | 13 | 0.65% | \$ 4,009,142.39 | 0.75% |
| Total | 182 | 9.11% | \$ 46,827,410.94 | 8.80% |

Table 13 - Mortgage Pool by Days in Arrears

| Number of Days in Arrears by Current Balance | | | | Number of Loans | | Current Balance | | |
|---|-----|----|-----|-----------------|--------------|-----------------|--------------------------|----------------|
| | | | | # | % | \$ | % | |
| >= | 0 | <= | 1 | days | 1,981 | 99.20% | \$ 527,853,473.96 | 99.16% |
| > | 1 | <= | 7 | days | 8 | 0.40% | \$ 2,595,968.92 | 0.49% |
| > | 7 | <= | 30 | days | 7 | 0.35% | \$ 1,702,319.01 | 0.32% |
| > | 30 | <= | 60 | days | 0 | 0.00% | \$ 0.00 | 0.00% |
| > | 60 | <= | 90 | days | 0 | 0.00% | \$ 0.00 | 0.00% |
| > | 90 | <= | 120 | days | 0 | 0.00% | \$ 0.00 | 0.00% |
| > | 120 | <= | 150 | days | 0 | 0.00% | \$ 0.00 | 0.00% |
| > | 150 | <= | 180 | days | 0 | 0.00% | \$ 0.00 | 0.00% |
| > | 180 | | | days | 1 | 0.05% | \$ 172,540.71 | 0.03% |
| Total | | | | | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 14 - Owner Occupied \ Investment Loans

| Owner Occupied \ Investment Loans | Number of Loans | | Current Balance | |
|-----------------------------------|-----------------|----------------|--------------------------|----------------|
| | # | % | \$ | % |
| Owner Occupied Loans | 1,619 | 81.07% | \$ 423,838,432.66 | 79.62% |
| Investment Loans | 378 | 18.93% | \$ 108,485,869.94 | 20.38% |
| Total | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 15 - Interest Only Loans

| Mortgage Insurer | Number of Loans | | Current Balance | |
|------------------------------|-----------------|----------------|--------------------------|----------------|
| | # | % | \$ | % |
| Principal and Interest Loans | 1,935 | 96.90% | \$ 507,018,143.14 | 95.25% |
| Interest Only Loans | 62 | 3.10% | \$ 25,306,159.46 | 4.75% |
| Total | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 16 - Mortgage Pool by Loan Purpose

| Loan Purpose | Number of Loans | | Current Balance | |
|------------------------------|-----------------|----------------|--------------------------|----------------|
| | # | % | \$ | % |
| Refinance | 572 | 28.64% | \$ 176,622,687.68 | 33.18% |
| Renovation | 186 | 9.31% | \$ 41,655,460.81 | 7.83% |
| Purchase - New Dwelling | 143 | 7.16% | \$ 36,899,136.60 | 6.93% |
| Purchase - Existing Dwelling | 544 | 27.24% | \$ 156,132,414.88 | 29.33% |
| Buy Home (Investment) | 172 | 8.61% | \$ 47,966,008.50 | 9.01% |
| Other | 380 | 19.03% | \$ 73,048,594.13 | 13.72% |
| Total | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

Table 17 - Mortgage Pool by Mortgage Insurer

| Mortgage Insurer | Number of Loans | | Current Balance | |
|------------------|-----------------|----------------|--------------------------|----------------|
| | # | % | \$ | % |
| QBE LMI | 360 | 18.03% | \$ 92,547,734.53 | 17.39% |
| Genworth LMI | 107 | 5.36% | \$ 14,942,807.57 | 2.81% |
| Uninsured | 1,530 | 76.61% | \$ 424,833,760.50 | 79.81% |
| Total | 1,997 | 100.00% | \$ 532,324,302.60 | 100.00% |

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

| | | |
|--|------------------------|------------------|
| Class A1 Principal to be paid to Class A1 Note Holders | \$ 14,722,049.75 | |
| Class A1 Interest Payment to be paid to the Class A1 Note Holders: | <u>\$ 2,239,746.03</u> | \$ 16,961,795.78 |
| Redraws | | \$ 1,603,128.14 |
| Trust Expenses | | \$ 353,188.27 |
| Excess Revenue Reserve | | \$ 0.00 |

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