

# Harvey Series 2023-1 Trust

## Investor Report

As at 29-Feb-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:	\$ 560,667,324
Total Number of Loans:	2,076
Average Current Balance:	\$ 270,071
Highest Current Balance:	\$ 1,170,245
Scheduled LVR (Average)	49.43%
Scheduled LVR (Weighted Average)	58.28%
Current LVR (Average)	43.88%
Current LVR (Weighted Average)	43.47%
Seasoning (Months)(Average)	77.79
Seasoning (Months)(Weighted Average)	50.84
Weighted Average Variable Rate	6.54%
Weighted Average Fixed Rate	4.75%
Weighted Average Rate on All Loans	6.46%
Percentage (by value) of Variable Rate Loans	95.26%
Percentage (by value) of Fixed Rate Loans	4.74%
Owner Occupied by Dollar Value	\$ 443,934,369
Percentage Owner Occupied	79.18%
Percentage (by value) of Variable Rate Loans:	95.26%
Percentage (by value) of Fixed Rate Loans:	4.74%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 573,189,392.43
Scheduled Repayments Received During Period	(\$ 4,418,507.87)
Unscheduled Repayments Received During Period	(\$ 13,010,047.24)
Redraws	\$ 2,270,975.84
Interest	\$ 2,635,510.79
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 560,667,323.95
Further Advances repurchased: Interest	\$ 2,452.74
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 249,197.03
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%	377	18.16%	\$ 37,605,894.89	6.01%
> 25% <= 30%	141	6.79%	\$ 24,341,762.48	3.89%
> 30% <= 35%	103	4.96%	\$ 23,575,076.70	3.77%
> 35% <= 40%	109	5.25%	\$ 31,610,557.09	5.05%
> 40% <= 45%	150	7.23%	\$ 41,936,241.72	6.70%
> 45% <= 50%	146	7.03%	\$ 44,024,369.84	7.03%
> 50% <= 55%	127	6.12%	\$ 46,883,921.81	7.49%
> 55% <= 60%	127	6.12%	\$ 49,463,987.18	7.90%
> 60% <= 65%	138	6.65%	\$ 51,394,230.19	8.21%
> 65% <= 70%	183	8.82%	\$ 75,851,945.47	12.12%
> 70% <= 75%	169	8.14%	\$ 68,542,235.03	10.95%
> 75% <= 80%	140	6.74%	\$ 60,975,607.33	9.74%
> 80% <= 85%	77	3.71%	\$ 32,965,244.11	5.27%
> 85% <= 90%	71	3.42%	\$ 28,754,044.35	4.59%
> 90% <= 95%	18	0.87%	\$ 7,895,344.53	1.26%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$ 625,820,462.72</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	570	27.46%	\$ 41,791,674.79	7.45%
> 25% <= 30%	127	6.12%	\$ 24,738,293.06	4.41%
> 30% <= 35%	99	4.77%	\$ 25,629,006.84	4.57%
> 35% <= 40%	106	5.11%	\$ 26,532,051.38	4.73%
> 40% <= 45%	139	6.70%	\$ 41,503,053.92	7.40%
> 45% <= 50%	134	6.45%	\$ 40,218,046.17	7.17%
> 50% <= 55%	112	5.39%	\$ 42,555,378.43	7.59%
> 55% <= 60%	116	5.59%	\$ 43,931,567.34	7.84%
> 60% <= 65%	137	6.60%	\$ 51,571,184.02	9.20%
> 65% <= 70%	153	7.37%	\$ 62,452,346.36	11.14%
> 70% <= 75%	145	6.98%	\$ 56,802,174.53	10.13%
> 75% <= 80%	104	5.01%	\$ 46,001,836.87	8.20%
> 80% <= 85%	66	3.18%	\$ 28,499,431.09	5.08%
> 85% <= 90%	57	2.75%	\$ 23,577,371.92	4.21%
> 90% <= 95%	11	0.53%	\$ 4,863,907.23	0.87%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

**Table 3 - Mortgage Pool by Current Loan Balances**

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	280	13.49%	\$ 5,977,266.95	1.07%
> \$ 50,000 <= \$ 100,000	190	9.15%	\$ 14,200,081.95	2.53%
> \$ 100,000 <= \$ 150,000	191	9.20%	\$ 23,780,509.61	4.24%
> \$ 150,000 <= \$ 200,000	188	9.06%	\$ 33,014,783.21	5.89%
> \$ 200,000 <= \$ 250,000	190	9.15%	\$ 43,163,855.96	7.70%
> \$ 250,000 <= \$ 300,000	207	9.97%	\$ 56,634,664.43	10.10%
> \$ 300,000 <= \$ 350,000	176	8.48%	\$ 57,060,685.36	10.18%
> \$ 350,000 <= \$ 485,800	175	8.43%	\$ 65,706,861.81	11.72%
> \$ 485,800 <= \$ 500,000	229	11.03%	\$ 102,467,312.75	18.28%
> \$ 500,000 <= \$ 750,000	206	9.92%	\$ 120,772,261.15	21.54%
> \$ 750,000 <= \$ 1,000,000	44	2.12%	\$ 37,889,040.77	6.76%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

**Table 4 - Mortgage Pool by Available Redraw**

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,285	76.95%	\$ 14,272,860.64	21.89%
> \$ 50,000 <= \$ 100,000	214	12.81%	\$ 15,333,218.41	23.52%
> \$ 100,000 <= \$ 150,000	64	3.83%	\$ 8,002,802.55	12.28%
> \$ 150,000 <= \$ 200,000	49	2.93%	\$ 8,566,098.16	13.14%
> \$ 200,000 <= \$ 250,000	21	1.26%	\$ 4,632,594.34	7.11%
> \$ 250,000 <= \$ 300,000	10	0.60%	\$ 2,741,622.31	4.21%
> \$ 300,000 <= \$ 400,000	12	0.72%	\$ 4,096,416.63	6.28%
> \$ 400,000 <= \$ 500,000	8	0.48%	\$ 3,547,519.69	5.44%
> \$ 500,000 <= \$ 1,000,000	7	0.42%	\$ 3,998,614.01	6.13%
<b>Total</b>	<b>1,670</b>	<b>100.00%</b>	<b>\$ 65,191,746.74</b>	<b>100.00%</b>

**Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining**

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	58	69.88%	\$ 19,105,670.97	71.86%
> 6 <= 12 mths	3	3.61%	\$ 433,103.09	1.63%
> 12 <= 24 mths	16	19.28%	\$ 5,327,346.09	20.04%
> 24 <= 36 mths	5	6.02%	\$ 1,581,778.08	5.95%
> 36 <= 60 mths	1	1.20%	\$ 138,889.30	0.52%
<b>Total</b>	<b>83</b>	<b>100.00%</b>	<b>\$ 26,586,787.53</b>	<b>100.00%</b>

**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	138	6.65%	\$44,581,697.53	7.95%
> 18 <= 24 mths	366	17.63%	\$126,437,627.34	22.55%
> 24 <= 36 mths	574	27.65%	\$179,183,949.48	31.96%
> 36 <= 48 mths	140	6.74%	\$60,187,681.46	10.74%
> 48 <= 60 mths	79	3.81%	\$29,333,469.74	5.23%
> 60 <= 160 mths	384	18.50%	\$83,876,317.38	14.96%
> 160 <= 360 mths	395	19.03%	\$37,066,581.02	6.61%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$560,667,323.95</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	6	0.29%	\$ 389,518.45	0.07%
>	5	<=	10 years	31	1.49%	\$ 2,275,965.30	0.41%
>	10	<=	15 years	78	3.76%	\$ 10,828,711.91	1.93%
>	15	<=	20 years	165	7.95%	\$ 36,720,805.74	6.55%
>	20	<=	25 years	271	13.05%	\$ 65,940,985.49	11.76%
>	25	<=	30 years	1,494	71.97%	\$ 439,601,630.84	78.41%
>	30	<=	50 years	31	1.49%	\$ 4,909,706.22	0.88%
<b>Total</b>				<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	49	2.36%	\$ 1,392,258.62	0.25%
>	5	<=	10	years	115	5.54%	\$ 7,428,707.97	1.32%
>	10	<=	15	years	302	14.55%	\$ 34,184,996.31	6.10%
>	15	<=	20	years	361	17.39%	\$ 73,207,573.26	13.06%
>	20	<=	25	years	389	18.74%	\$ 118,840,512.89	21.20%
>	25	<=	30	years	860	41.43%	\$ 325,613,274.90	58.08%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>					<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance	
		#	%	\$	%
Variable		1,993	96.00%	\$ 534,080,536.42	95.26%
Fixed 1Y		27	1.30%	\$ 9,283,795.66	1.66%
Fixed 2Y		32	1.54%	\$ 10,270,239.77	1.83%
Fixed 3Y		22	1.06%	\$ 6,876,815.83	1.23%
Fixed 4Y		0	0.00%	\$ 0.00	0.00%
Fixed 5Y		2	0.10%	\$ 155,936.27	0.03%
<b>Total</b>		<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration		Number of Loans		Current Balance	
		#	%	\$	%
QLD		848	40.85%	\$ 213,430,153.83	38.07%
NSW		530	25.53%	\$ 159,347,799.62	28.42%
VIC		464	22.35%	\$ 119,431,830.38	21.30%
WA		141	6.79%	\$ 39,478,936.52	7.04%
SA		48	2.31%	\$ 13,560,301.70	2.42%
ACT		35	1.69%	\$ 13,024,919.09	2.32%
TAS		8	0.39%	\$ 1,809,264.84	0.32%
NT		2	0.10%	\$ 584,117.97	0.10%
<b>Total</b>		<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	517	24.90%	\$ 136,117,322.61	24.28%
GOLD COAST \ SUNSHINE COAST METRO	100	4.82%	\$ 29,087,591.05	5.19%
QLD COUNTRY	231	11.13%	\$ 48,225,240.17	8.60%
SYD METRO	139	6.70%	\$ 47,819,331.72	8.53%
OTHER NSW METRO	59	2.84%	\$ 18,781,952.68	3.35%
NSW COUNTRY	332	15.99%	\$ 92,746,515.22	16.54%
ACT METRO	35	1.69%	\$ 13,024,919.09	2.32%
MELBOURNE METRO	281	13.54%	\$ 72,029,831.52	12.85%
VICTORIA COUNTRY	183	8.82%	\$ 47,401,998.86	8.45%
PERTH METRO	114	5.49%	\$ 32,980,249.73	5.88%
WA COUNTRY	27	1.30%	\$ 6,498,686.79	1.16%
ADELAIDE METRO	37	1.78%	\$ 11,399,465.67	2.03%
SA COUNTRY	11	0.53%	\$ 2,160,836.03	0.39%
DARWIN METRO	2	0.10%	\$ 584,117.97	0.10%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.29%	\$ 1,460,370.39	0.26%
TAS COUNTRY	2	0.10%	\$ 348,894.45	0.06%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
INNER CITY	12	0.58%	\$ 3,449,307.32	0.62%
METRO	1,411	67.97%	\$ 396,083,512.27	70.65%
NONMETRO	653	31.45%	\$ 161,134,504.36	28.74%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	32	1.54%	\$ 6,661,760.01	1.19%
2527	21	1.01%	\$ 5,103,364.14	0.91%
4209	16	0.77%	\$ 5,091,171.31	0.91%
3030	22	1.06%	\$ 5,090,844.13	0.91%
4305	20	0.96%	\$ 4,833,542.92	0.86%
4207	19	0.92%	\$ 4,502,562.57	0.80%
4124	15	0.72%	\$ 4,493,525.99	0.80%
2530	21	1.01%	\$ 4,446,890.92	0.79%
4503	17	0.82%	\$ 4,159,488.77	0.74%
3977	13	0.63%	\$ 4,137,770.42	0.74%
<b>Total</b>	<b>196</b>	<b>9.44%</b>	<b>\$ 48,520,921.18</b>	<b>8.65%</b>

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,069	99.66%	\$ 559,230,318.02	99.74%
>	1	<=	7	days	2	0.10%	\$ 603,247.36	0.11%
>	7	<=	30	days	4	0.19%	\$ 662,938.91	0.12%
>	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%	\$ 170,819.66	0.03%
<b>Total</b>					<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,677	80.78%	\$ 443,934,369.03	79.18%
Investment Loans	399	19.22%	\$ 116,732,954.92	20.82%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,010	96.82%	\$ 533,288,779.14	95.12%
Interest Only Loans	66	3.18%	\$ 27,378,544.81	4.88%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	605	29.14%	\$ 188,195,536.87	33.57%
Renovation	196	9.44%	\$ 44,586,597.34	7.95%
Purchase - New Dwelling	146	7.03%	\$ 37,919,775.30	6.76%
Purchase - Existing Dwelling	559	26.93%	\$ 163,539,856.69	29.17%
Buy Home (Investment)	178	8.57%	\$ 49,861,139.71	8.89%
Other	392	18.88%	\$ 76,564,418.04	13.66%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	377	18.16%	\$ 97,703,221.76	17.43%
Genworth LMI	108	5.20%	\$ 15,362,535.59	2.74%
Uninsured	1,591	76.64%	\$ 447,601,566.60	79.83%
<b>Total</b>	<b>2,076</b>	<b>100.00%</b>	<b>\$ 560,667,323.95</b>	<b>100.00%</b>

## DISTRIBUTION SUMMARY

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 12,522,068.48	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,438,633.81</u>	\$ 14,960,702.29
Redraws		\$ 2,270,975.84
Trust Expenses		\$ 502,638.63
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