

Harvey Series 2023-1 Trust

Investor Report

As at 31-Dec-23

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:	\$ 588,648,488
Total Number of Loans:	2,151
Average Current Balance:	\$ 273,663
Highest Current Balance:	\$ 1,209,592
Scheduled LVR (Average)	49.94%
Scheduled LVR (Weighted Average)	58.74%
Current LVR (Average)	44.47%
Current LVR (Weighted Average)	41.75%
Seasoning (Months)(Average)	75.23
Seasoning (Months)(Weighted Average)	48.94
Weighted Average Variable Rate	6.56%
Weighted Average Fixed Rate	4.23%
Weighted Average Rate on All Loans	6.42%
Percentage (by value) of Variable Rate Loans	93.94%
Percentage (by value) of Fixed Rate Loans	6.06%
Owner Occupied by Dollar Value	\$ 461,547,916
Percentage Owner Occupied	78.41%
Percentage (by value) of Variable Rate Loans:	93.94%
Percentage (by value) of Fixed Rate Loans:	6.06%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 604,869,059.18
Scheduled Repayments Received During Period	(\$ 4,505,539.73)
Unscheduled Repayments Received During Period	(\$ 16,564,287.00)
Redraws	\$ 1,919,673.76
Interest	\$ 2,928,314.79
Other Charges	\$ 1,266.76
Mortgage Portfolio Balance At End of Period	\$ 588,648,487.76
Further Advances repurchased: Interest	\$ 4,176.38
Waived Mortgagor Break Costs paid by the Servicer	\$ 1,266.76
Interest Offset	\$ 271,260.43
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%	379	17.62%	\$ 37,874,032.12	5.78%
> 25% <= 30%	139	6.46%	\$ 24,247,029.72	3.70%
> 30% <= 35%	113	5.25%	\$ 25,322,378.05	3.86%
> 35% <= 40%	115	5.35%	\$ 32,953,595.79	5.03%
> 40% <= 45%	147	6.83%	\$ 40,965,570.38	6.25%
> 45% <= 50%	151	7.02%	\$ 46,408,488.81	7.08%
> 50% <= 55%	131	6.09%	\$ 48,606,792.81	7.42%
> 55% <= 60%	138	6.42%	\$ 52,537,310.82	8.02%
> 60% <= 65%	144	6.69%	\$ 53,554,893.40	8.17%
> 65% <= 70%	177	8.23%	\$ 73,802,228.34	11.26%
> 70% <= 75%	178	8.28%	\$ 73,724,896.11	11.25%
> 75% <= 80%	161	7.48%	\$ 69,855,293.60	10.66%
> 80% <= 85%	81	3.77%	\$ 35,059,539.14	5.35%
> 85% <= 90%	75	3.49%	\$ 30,791,439.63	4.70%
> 90% <= 95%	22	1.02%	\$ 9,557,475.72	1.46%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,151	100.00%	\$ 655,260,964.44	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	574	26.69%	\$ 42,099,435.59	7.15%
> 25% <= 30%	121	5.63%	\$ 22,411,196.41	3.81%
> 30% <= 35%	113	5.25%	\$ 27,726,092.86	4.71%
> 35% <= 40%	110	5.11%	\$ 28,547,134.51	4.85%
> 40% <= 45%	136	6.32%	\$ 40,181,071.81	6.83%
> 45% <= 50%	143	6.65%	\$ 44,808,227.94	7.61%
> 50% <= 55%	120	5.58%	\$ 45,438,055.07	7.72%
> 55% <= 60%	121	5.63%	\$ 45,537,852.74	7.74%
> 60% <= 65%	136	6.32%	\$ 52,027,581.92	8.84%
> 65% <= 70%	164	7.62%	\$ 67,724,971.39	11.51%
> 70% <= 75%	149	6.93%	\$ 58,587,448.83	9.95%
> 75% <= 80%	114	5.30%	\$ 50,039,551.10	8.50%
> 80% <= 85%	73	3.39%	\$ 31,361,793.85	5.33%
> 85% <= 90%	63	2.93%	\$ 26,010,992.44	4.42%
> 90% <= 95%	14	0.65%	\$ 6,147,081.30	1.04%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	282	13.11%	\$ 6,340,311.14	1.08%
> \$ 50,000 <= \$ 100,000	195	9.07%	\$ 14,478,607.86	2.46%
> \$ 100,000 <= \$ 150,000	200	9.30%	\$ 25,103,421.97	4.26%
> \$ 150,000 <= \$ 200,000	188	8.74%	\$ 33,295,012.72	5.66%
> \$ 200,000 <= \$ 250,000	191	8.88%	\$ 43,474,188.16	7.39%
> \$ 250,000 <= \$ 300,000	210	9.76%	\$ 57,512,928.30	9.77%
> \$ 300,000 <= \$ 350,000	192	8.93%	\$ 62,149,927.42	10.56%
> \$ 350,000 <= \$ 485,800	180	8.37%	\$ 67,588,178.99	11.48%
> \$ 485,800 <= \$ 500,000	249	11.58%	\$ 111,071,771.57	18.87%
> \$ 500,000 <= \$ 750,000	218	10.13%	\$ 127,897,213.51	21.73%
> \$ 750,000 <= \$ 1,000,000	46	2.14%	\$ 39,736,926.12	6.75%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,309	76.82%	\$ 14,441,326.04	21.67%
> \$ 50,000 <= \$ 100,000	221	12.97%	\$ 15,892,312.92	23.84%
> \$ 100,000 <= \$ 150,000	61	3.58%	\$ 7,545,244.41	11.32%
> \$ 150,000 <= \$ 200,000	52	3.05%	\$ 9,097,487.14	13.65%
> \$ 200,000 <= \$ 250,000	22	1.29%	\$ 4,863,727.91	7.30%
> \$ 250,000 <= \$ 300,000	12	0.70%	\$ 3,291,105.66	4.94%
> \$ 300,000 <= \$ 400,000	13	0.76%	\$ 4,465,709.68	6.70%
> \$ 400,000 <= \$ 500,000	7	0.41%	\$ 3,061,393.74	4.59%
> \$ 500,000 <= \$ 1,000,000	7	0.41%	\$ 3,998,814.29	6.00%
Total	1,704	100.00%	\$ 66,657,121.79	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	84	77.06%	\$ 27,449,432.64	76.92%
> 6 <= 12 mths	4	3.67%	\$ 1,294,052.12	3.63%
> 12 <= 24 mths	15	13.76%	\$ 5,218,985.45	14.62%
> 24 <= 36 mths	5	4.59%	\$ 1,584,092.79	4.44%
> 36 <= 60 mths	1	0.92%	\$ 140,453.93	0.39%
Total	109	100.00%	\$ 35,687,016.93	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	259	12.04%	\$84,131,101.25	14.29%
> 18 <= 24 mths	392	18.22%	\$133,364,548.85	22.66%
> 24 <= 36 mths	515	23.94%	\$167,549,894.95	28.46%
> 36 <= 48 mths	131	6.09%	\$58,344,302.65	9.91%
> 48 <= 60 mths	56	2.60%	\$19,147,830.72	3.25%
> 60 <= 160 mths	407	18.92%	\$89,642,067.00	15.23%
> 160 <= 360 mths	391	18.18%	\$36,468,742.34	6.20%
Total	2,151	100.00%	\$588,648,487.76	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	6	0.28%	\$ 417,389.39	0.07%
>	5	<=	10 years	35	1.63%	\$ 2,440,271.46	0.41%
>	10	<=	15 years	80	3.72%	\$ 11,091,365.53	1.88%
>	15	<=	20 years	174	8.09%	\$ 39,898,889.99	6.78%
>	20	<=	25 years	278	12.92%	\$ 68,006,001.06	11.55%
>	25	<=	30 years	1,547	71.92%	\$ 461,855,991.16	78.46%
>	30	<=	50 years	31	1.44%	\$ 4,938,579.17	0.84%
Total				2,151	100.00%	\$ 588,648,487.76	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	53	2.46%	\$ 1,616,995.66	0.27%
>	5	<=	10	years	112	5.21%	\$ 7,379,306.63	1.25%
>	10	<=	15	years	306	14.23%	\$ 34,894,077.87	5.93%
>	15	<=	20	years	375	17.43%	\$ 76,860,360.29	13.06%
>	20	<=	25	years	401	18.64%	\$ 123,298,313.94	20.95%
>	25	<=	30	years	904	42.03%	\$ 344,599,433.37	58.54%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					2,151	100.00%	\$ 588,648,487.76	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,042	94.93%	\$ 552,961,470.83	93.94%
Fixed 1Y	28	1.30%	\$ 10,031,475.95	1.70%
Fixed 2Y	52	2.42%	\$ 17,032,670.92	2.89%
Fixed 3Y	27	1.26%	\$ 8,464,565.65	1.44%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	2	0.09%	\$ 158,304.41	0.03%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	878	40.82%	\$ 223,656,195.82	37.99%
NSW	549	25.52%	\$ 166,075,953.65	28.21%
VIC	479	22.27%	\$ 126,062,211.65	21.42%
WA	146	6.79%	\$ 41,268,270.62	7.01%
SA	51	2.37%	\$ 14,760,115.21	2.51%
ACT	35	1.63%	\$ 13,158,715.66	2.24%
TAS	10	0.46%	\$ 2,598,084.13	0.44%
NT	3	0.14%	\$ 1,068,941.02	0.18%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	539	25.06%	\$ 143,239,065.73	24.33%
GOLD COAST \ SUNSHINE COAST METRO	104	4.83%	\$ 30,239,532.19	5.14%
QLD COUNTRY	235	10.93%	\$ 50,177,597.90	8.52%
SYD METRO	143	6.65%	\$ 49,633,274.74	8.43%
OTHER NSW METRO	63	2.93%	\$ 20,372,659.08	3.46%
NSW COUNTRY	343	15.95%	\$ 96,070,019.83	16.32%
ACT METRO	35	1.63%	\$ 13,158,715.66	2.24%
MELBOURNE METRO	290	13.48%	\$ 75,609,424.39	12.84%
VICTORIA COUNTRY	189	8.79%	\$ 50,452,787.26	8.57%
PERTH METRO	118	5.49%	\$ 34,312,437.14	5.83%
WA COUNTRY	28	1.30%	\$ 6,955,833.48	1.18%
ADELAIDE METRO	40	1.86%	\$ 12,566,274.27	2.13%
SA COUNTRY	11	0.51%	\$ 2,193,840.94	0.37%
DARWIN METRO	3	0.14%	\$ 1,068,941.02	0.18%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.28%	\$ 1,464,776.14	0.25%
TAS COUNTRY	4	0.19%	\$ 1,133,307.99	0.19%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
INNER CITY	12	0.56%	\$ 3,472,024.84	0.59%
METRO	1,466	68.15%	\$ 416,831,850.48	70.81%
NONMETRO	673	31.29%	\$ 168,344,612.44	28.60%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	33	1.53%	\$ 7,084,577.55	1.20%
4503	22	1.02%	\$ 5,821,713.59	0.99%
2530	22	1.02%	\$ 5,265,870.45	0.89%
2527	22	1.02%	\$ 5,147,596.61	0.87%
3030	22	1.02%	\$ 5,136,353.60	0.87%
4209	16	0.74%	\$ 5,098,259.78	0.87%
4305	20	0.93%	\$ 4,886,681.87	0.83%
4124	16	0.74%	\$ 4,813,686.98	0.82%
3977	14	0.65%	\$ 4,556,642.91	0.77%
4207	19	0.88%	\$ 4,481,441.21	0.76%
Total	206	9.58%	\$ 52,292,824.55	8.88%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,132	99.12%	\$ 583,705,275.29	99.16%
>	1	<=	7	days	7	0.33%	\$ 1,940,355.03	0.33%
>	7	<=	30	days	10	0.46%	\$ 2,675,336.03	0.45%
>	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	1	0.05%	\$ 158,377.90	0.03%
>	180			days	1	0.05%	\$ 169,143.51	0.03%
Total					2,151	100.00%	\$ 588,648,487.76	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,727	80.29%	\$ 461,547,916.18	78.41%
Investment Loans	424	19.71%	\$ 127,100,571.58	21.59%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,078	96.61%	\$ 557,895,219.57	94.78%
Interest Only Loans	73	3.39%	\$ 30,753,268.19	5.22%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	638	29.66%	\$ 201,563,437.73	34.24%
Renovation	202	9.39%	\$ 46,076,600.80	7.83%
Purchase - New Dwelling	150	6.97%	\$ 39,762,959.36	6.75%
Purchase - Existing Dwelling	575	26.73%	\$ 169,691,367.86	28.83%
Buy Home (Investment)	187	8.69%	\$ 53,232,810.00	9.04%
Other	399	18.55%	\$ 78,321,312.01	13.31%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	392	18.22%	\$ 103,921,601.44	17.65%
Genworth LMI	110	5.11%	\$ 15,719,930.67	2.67%
Uninsured	1,649	76.66%	\$ 469,006,955.65	79.68%
Total	2,151	100.00%	\$ 588,648,487.76	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 16,220,571.42	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,425,030.06</u>	\$ 18,645,601.48
Redraws		\$ 1,919,673.76
Trust Expenses		\$ 653,184.15
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