

# Harvey Series 2023-1 Trust

## Investor Report

As at 31-Jan-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:	\$ 440,126,789
Total Number of Loans:	1,726
Average Current Balance:	\$ 254,998
Highest Current Balance:	\$ 993,305
Scheduled LVR (Average)	47.06%
Scheduled LVR (Weighted Average)	56.35%
Current LVR (Average)	40.92%
Current LVR (Weighted Average)	54.44%
Seasoning (Months)(Average)	89.62
Seasoning (Months)(Weighted Average)	61.57
Weighted Average Variable Rate	6.48%
Weighted Average Fixed Rate	6.09%
Weighted Average Rate on All Loans	6.47%
Percentage (by value) of Variable Rate Loans	97.92%
Percentage (by value) of Fixed Rate Loans	2.08%
Owner Occupied by Dollar Value	\$ 355,268,812
Percentage Owner Occupied	80.72%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 448,479,851
Scheduled Repayments Received During Period	(\$ 3,672,477)
Unscheduled Repayments Received During Period	(\$ 8,616,522)
Redraws	\$ 1,755,480
Interest	\$ 2,180,457
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 440,126,789
Further Advances repurchased: Interest	\$ 1,498
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 256,258
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%	364	21.09%	\$ 35,777,648	7.14%
> 25% <= 30%	118	6.84%	\$ 21,661,614	4.32%
> 30% <= 35%	88	5.10%	\$ 19,518,166	3.89%
> 35% <= 40%	101	5.85%	\$ 27,594,830	5.50%
> 40% <= 45%	122	7.07%	\$ 34,929,434	6.97%
> 45% <= 50%	110	6.37%	\$ 35,409,178	7.06%
> 50% <= 55%	115	6.66%	\$ 43,102,779	8.60%
> 55% <= 60%	107	6.20%	\$ 38,766,913	7.73%
> 60% <= 65%	128	7.42%	\$ 49,005,200	9.78%
> 65% <= 70%	145	8.40%	\$ 57,597,648	11.49%
> 70% <= 75%	139	8.05%	\$ 56,955,481	11.36%
> 75% <= 80%	91	5.27%	\$ 39,838,081	7.95%
> 80% <= 85%	52	3.01%	\$ 22,480,294	4.48%
> 85% <= 90%	41	2.38%	\$ 15,933,291	3.18%
> 90% <= 95%	5	0.29%	\$ 2,732,604	0.55%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 501,303,161</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	547	31.69%	\$ 40,892,075	9.29%
> 25% <= 30%	94	5.45%	\$ 18,828,404	4.28%
> 30% <= 35%	77	4.46%	\$ 18,415,370	4.18%
> 35% <= 40%	97	5.62%	\$ 23,804,918	5.41%
> 40% <= 45%	123	7.13%	\$ 37,317,132	8.48%
> 45% <= 50%	97	5.62%	\$ 28,957,069	6.58%
> 50% <= 55%	101	5.85%	\$ 36,109,292	8.20%
> 55% <= 60%	105	6.08%	\$ 38,457,379	8.74%
> 60% <= 65%	115	6.66%	\$ 44,346,012	10.08%
> 65% <= 70%	118	6.84%	\$ 45,828,651	10.41%
> 70% <= 75%	96	5.56%	\$ 39,716,087	9.02%
> 75% <= 80%	80	4.63%	\$ 35,536,778	8.07%
> 80% <= 85%	41	2.38%	\$ 17,620,118	4.00%
> 85% <= 90%	32	1.85%	\$ 12,388,618	2.81%
> 90% <= 95%	3	0.17%	\$ 1,908,886	0.43%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	273	15.82%	\$ 5,332,301	1.21%
> \$ 50,000 <= \$ 100,000	175	10.14%	\$ 13,179,584	2.99%
> \$ 100,000 <= \$ 150,000	164	9.50%	\$ 20,738,386	4.71%
> \$ 150,000 <= \$ 200,000	157	9.10%	\$ 27,544,355	6.26%
> \$ 200,000 <= \$ 250,000	159	9.21%	\$ 36,316,022	8.25%
> \$ 250,000 <= \$ 300,000	150	8.69%	\$ 41,137,654	9.35%
> \$ 300,000 <= \$ 350,000	150	8.69%	\$ 48,619,421	11.05%
> \$ 350,000 <= \$ 485,800	133	7.71%	\$ 50,001,846	11.36%
> \$ 485,800 <= \$ 500,000	172	9.97%	\$ 76,695,000	17.43%
> \$ 500,000 <= \$ 750,000	161	9.33%	\$ 93,665,963	21.28%
> \$ 750,000 <= \$ 1,000,000	32	1.85%	\$ 26,896,257	6.11%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,045	74.91%	\$ 12,137,938	19.82%
> \$ 50,000 <= \$ 100,000	175	12.54%	\$ 12,318,515	20.12%
> \$ 100,000 <= \$ 150,000	59	4.23%	\$ 7,264,189	11.86%
> \$ 150,000 <= \$ 200,000	51	3.66%	\$ 8,652,980	14.13%
> \$ 200,000 <= \$ 250,000	26	1.86%	\$ 5,701,175	9.31%
> \$ 250,000 <= \$ 300,000	14	1.00%	\$ 3,915,289	6.39%
> \$ 300,000 <= \$ 400,000	10	0.72%	\$ 3,666,478	5.99%
> \$ 400,000 <= \$ 500,000	8	0.57%	\$ 3,595,083	5.87%
> \$ 500,000 <= \$ 1,000,000	7	0.50%	\$ 3,974,579	6.49%
<b>Total</b>	<b>1,395</b>	<b>100.00%</b>	<b>\$ 61,226,226</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	17	58.62%	\$ 6,065,200	66.14%
> 6 <= 12 mths	3	10.34%	\$ 502,467	5.48%
> 12 <= 24 mths	6	20.69%	\$ 1,660,001	18.10%
> 24 <= 36 mths	2	6.90%	\$ 813,615	8.87%
> 36 <= 60 mths	1	3.45%	\$ 128,554	1.40%
<b>Total</b>	<b>29</b>	<b>100.00%</b>	<b>\$ 9,169,836</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	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	474	27.46%	\$ 151,823,921	34.50%
> 36 <= 48 mths	434	25.14%	\$ 128,776,700	29.26%
> 48 <= 60 mths	112	6.49%	\$ 48,114,645	10.93%
> 60 <= 160 mths	327	18.95%	\$ 76,653,905	17.42%
> 160 <= 360 mths	379	21.96%	\$ 34,757,618	7.90%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.17%	\$ 234,162	0.05%
>	5	<=	10 years	26	1.51%	\$ 1,333,209	0.30%
>	10	<=	15 years	62	3.59%	\$ 7,544,824	1.71%
>	15	<=	20 years	140	8.11%	\$ 27,310,919	6.21%
>	20	<=	25 years	223	12.92%	\$ 50,589,998	11.49%
>	25	<=	30 years	1,249	72.36%	\$ 350,179,846	79.56%
>	30	<=	50 years	23	1.33%	\$ 2,933,831	0.67%
<b>Total</b>				<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	51	2.95%	\$ 1,258,189	0.29%
>	5	<=	10 years	107	6.20%	\$ 6,349,562	1.44%
>	10	<=	15 years	277	16.05%	\$ 30,505,211	6.93%
>	15	<=	20 years	305	17.67%	\$ 60,936,183	13.85%
>	20	<=	25 years	333	19.29%	\$ 102,832,213	23.36%
>	25	<=	30 years	653	37.83%	\$ 238,245,431	54.13%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,697	98.32%	\$ 430,956,954	97.92%
Fixed 1Y	4	0.23%	\$ 1,334,747	0.30%
Fixed 2Y	18	1.04%	\$ 5,808,685	1.32%
Fixed 3Y	6	0.35%	\$ 1,897,850	0.43%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 128,554	0.03%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	707	40.96%	\$ 169,281,441	38.46%
NSW	456	26.42%	\$ 127,943,837	29.07%
VIC	384	22.25%	\$ 95,050,738	21.60%
WA	109	6.32%	\$ 27,706,876	6.30%
SA	34	1.97%	\$ 9,116,001	2.07%
ACT	27	1.56%	\$ 8,849,551	2.01%
TAS	7	0.41%	\$ 1,605,768	0.36%
NT	2	0.12%	\$ 572,576	0.13%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	546	31.63%	\$ 137,891,887	31.33%
QLD Non metro	161	9.33%	\$ 31,389,554	7.13%
NSW Metro	364	21.09%	\$ 103,753,940	23.57%
NSW Non metro	92	5.33%	\$ 24,189,897	5.50%
VIC Metro	317	18.37%	\$ 80,457,450	18.28%
VIC Non metro	67	3.88%	\$ 14,593,288	3.32%
WA Metro	87	5.04%	\$ 23,046,192	5.24%
WA Non metro	22	1.27%	\$ 4,660,684	1.06%
SA Metro	28	1.62%	\$ 7,498,848	1.70%
SA Non metro	6	0.35%	\$ 1,617,153	0.37%
ACT Metro	27	1.56%	\$ 8,849,551	2.01%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.29%	\$ 1,258,923	0.29%
TAS Non metro	2	0.12%	\$ 346,845	0.08%
NT Metro	1	0.06%	\$ 309,181	0.07%
NT Non metro	1	0.06%	\$ 263,395	0.06%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</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	
	#	%	\$	%
Metro	1,366	79.14%	\$ 360,852,112	81.99%
Inner city	9	0.52%	\$ 2,213,861	0.50%
Non metro	351	20.34%	\$ 77,060,816	17.51%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</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	
	#	%	\$	%
2527	21	1.22%	\$ 4,802,959	1.09%
4350	25	1.45%	\$ 4,789,067	1.09%
3977	13	0.75%	\$ 4,007,536	0.91%
3030	17	0.98%	\$ 3,981,575	0.90%
4209	12	0.70%	\$ 3,975,286	0.90%
4207	18	1.04%	\$ 3,920,965	0.89%
4124	13	0.75%	\$ 3,700,507	0.84%
2530	18	1.04%	\$ 3,546,393	0.81%
4503	15	0.87%	\$ 3,397,103	0.77%
4300	12	0.70%	\$ 3,346,226	0.76%
<b>Total</b>	<b>164</b>	<b>9.50%</b>	<b>\$ 39,467,616</b>	<b>8.97%</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	1,706	98.84%	\$ 432,495,000	98.27%
>	1	<=	7	days	7	0.41%	\$ 3,081,017	0.70%
>	7	<=	30	days	7	0.41%	\$ 2,572,109	0.58%
>	30	<=	60	days	2	0.12%	\$ 602,408	0.14%
>	60	<=	90	days	3	0.17%	\$ 1,252,728	0.28%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	1	0.06%	\$ 123,527	0.03%
<b>Total</b>					<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,410	81.69%	\$ 355,268,812	80.72%
Investment Loans	316	18.31%	\$ 84,857,978	19.28%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,685	97.62%	\$ 424,018,600	96.34%
Interest Only Loans	41	2.38%	\$ 16,108,189	3.66%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	487	28.22%	\$ 142,660,267	32.41%
Renovation	163	9.44%	\$ 34,426,676	7.82%
Purchase - New Dwelling	128	7.42%	\$ 32,269,320	7.33%
Purchase - Existing Dwelling	476	27.58%	\$ 134,343,965	30.52%
Buy Home (Investment)	148	8.57%	\$ 38,142,620	8.67%
Other	324	18.77%	\$ 58,283,941	13.24%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	291	16.86%	\$ 69,986,153	15.90%
Genworth LMI	95	5.50%	\$ 11,680,744	2.65%
Uninsured	1,340	77.64%	\$ 358,459,892	81.44%
<b>Total</b>	<b>1,726</b>	<b>100.00%</b>	<b>\$ 440,126,789</b>	<b>100.00%</b>

## DISTRIBUTION SUMMARY

### Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 12,546,755.01
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 32,566.38
Input Tax Credits Received From ATO		\$ 17,672.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 3,959.26
Net Basis Swap Receipt From Swap Provider		\$ 56,536.34
		<u>\$ 12,657,488.99</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 8,353,062	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,912,385</u>	\$ 10,265,447
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>\$ 151,627</u>	\$ 151,627
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>\$ 66,118</u>	\$ 66,118
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>\$ 45,861</u>	\$ 45,861
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>\$ 19,825</u>	\$ 19,825
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>\$ 18,476</u>	\$ 18,476
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>\$ 22,358</u>	\$ 22,358
Redraws		\$ 1,755,480
Trust Expenses		\$ 312,295
Excess Revenue Reserve		\$ 0
Total		<u>\$ 12,657,488.99</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