

Harvey Series 2023-1 Trust

Investor Report

As at 30-Nov-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:	\$ 604,869,059
Total Number of Loans:	2,197
Average Current Balance:	\$ 275,316
Highest Current Balance:	\$ 1,206,274
Scheduled LVR (Average)	50.08%
Scheduled LVR (Weighted Average)	58.83%
Current LVR (Average)	44.74%
Current LVR (Weighted Average)	40.80%
Seasoning (Months)(Average)	73.94
Seasoning (Months)(Weighted Average)	48.01
Weighted Average Variable Rate	6.57%
Weighted Average Fixed Rate	3.43%
Weighted Average Rate on All Loans	6.25%
Percentage (by value) of Variable Rate Loans	90.06%
Percentage (by value) of Fixed Rate Loans	9.94%
Owner Occupied by Dollar Value	\$ 473,539,556
Percentage Owner Occupied	78.29%
Percentage (by value) of Variable Rate Loans:	90.06%
Percentage (by value) of Fixed Rate Loans:	9.94%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 628,326,754.70
Scheduled Repayments Received During Period	(\$ 4,574,994.15)
Unscheduled Repayments Received During Period	(\$ 24,340,068.27)
Redraws	\$ 2,632,631.58
Interest	\$ 2,824,235.32
Other Charges	\$ 500.00
Mortgage Portfolio Balance At End of Period	\$ 604,869,059.18
Further Advances repurchased: Interest	\$ 4,380.71
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 261,732.41
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%	386	17.57%	\$ 38,835,454.96	5.79%
> 25% <= 30%	138	6.28%	\$ 24,079,498.87	3.59%
> 30% <= 35%	114	5.19%	\$ 25,168,318.26	3.75%
> 35% <= 40%	120	5.46%	\$ 34,706,916.17	5.17%
> 40% <= 45%	145	6.60%	\$ 40,713,133.37	6.06%
> 45% <= 50%	153	6.96%	\$ 47,016,291.55	7.00%
> 50% <= 55%	135	6.14%	\$ 49,414,071.43	7.36%
> 55% <= 60%	146	6.65%	\$ 55,596,919.21	8.28%
> 60% <= 65%	147	6.69%	\$ 54,820,722.15	8.17%
> 65% <= 70%	184	8.38%	\$ 76,639,601.89	11.42%
> 70% <= 75%	178	8.10%	\$ 74,806,276.76	11.14%
> 75% <= 80%	166	7.56%	\$ 70,813,219.14	10.55%
> 80% <= 85%	83	3.78%	\$ 36,875,746.58	5.49%
> 85% <= 90%	79	3.60%	\$ 32,009,169.42	4.77%
> 90% <= 95%	23	1.05%	\$ 9,790,157.86	1.46%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,197	100.00%	\$ 671,285,497.62	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	581	26.45%	\$ 43,862,220.97	7.25%
> 25% <= 30%	119	5.42%	\$ 22,224,798.13	3.67%
> 30% <= 35%	119	5.42%	\$ 28,824,127.06	4.77%
> 35% <= 40%	114	5.19%	\$ 30,145,870.51	4.98%
> 40% <= 45%	134	6.10%	\$ 38,142,775.65	6.31%
> 45% <= 50%	146	6.65%	\$ 45,849,283.13	7.58%
> 50% <= 55%	123	5.60%	\$ 45,653,208.47	7.55%
> 55% <= 60%	126	5.74%	\$ 48,471,742.70	8.01%
> 60% <= 65%	137	6.24%	\$ 52,777,460.10	8.73%
> 65% <= 70%	169	7.69%	\$ 70,117,525.15	11.59%
> 70% <= 75%	156	7.10%	\$ 61,604,279.30	10.18%
> 75% <= 80%	121	5.51%	\$ 52,189,343.58	8.63%
> 80% <= 85%	74	3.37%	\$ 31,889,486.65	5.27%
> 85% <= 90%	64	2.91%	\$ 26,969,376.32	4.46%
> 90% <= 95%	14	0.64%	\$ 6,147,561.46	1.02%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,197	100.00%	\$ 604,869,059.18	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	281	12.79%	\$ 6,660,431.68	1.10%
> \$ 50,000 <= \$ 100,000	198	9.01%	\$ 14,632,118.04	2.42%
> \$ 100,000 <= \$ 150,000	199	9.06%	\$ 25,033,455.38	4.14%
> \$ 150,000 <= \$ 200,000	193	8.78%	\$ 34,123,106.61	5.64%
> \$ 200,000 <= \$ 250,000	196	8.92%	\$ 44,529,464.58	7.36%
> \$ 250,000 <= \$ 300,000	219	9.97%	\$ 59,885,777.72	9.90%
> \$ 300,000 <= \$ 350,000	200	9.10%	\$ 64,802,255.22	10.71%
> \$ 350,000 <= \$ 485,800	179	8.15%	\$ 67,156,321.07	11.10%
> \$ 485,800 <= \$ 500,000	260	11.83%	\$ 115,997,830.19	19.18%
> \$ 500,000 <= \$ 750,000	225	10.24%	\$ 131,487,147.75	21.74%
> \$ 750,000 <= \$ 1,000,000	47	2.14%	\$ 40,561,150.94	6.71%
Total	2,197	100.00%	\$ 604,869,059.18	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,346	77.27%	\$ 14,814,091.59	22.29%
> \$ 50,000 <= \$ 100,000	221	12.69%	\$ 15,813,687.46	23.80%
> \$ 100,000 <= \$ 150,000	65	3.73%	\$ 7,989,976.93	12.02%
> \$ 150,000 <= \$ 200,000	53	3.04%	\$ 9,258,390.16	13.93%
> \$ 200,000 <= \$ 250,000	21	1.21%	\$ 4,640,220.27	6.98%
> \$ 250,000 <= \$ 300,000	10	0.57%	\$ 2,757,772.47	4.15%
> \$ 300,000 <= \$ 400,000	13	0.75%	\$ 4,526,096.02	6.81%
> \$ 400,000 <= \$ 500,000	6	0.34%	\$ 2,639,187.15	3.97%
> \$ 500,000 <= \$ 1,000,000	7	0.40%	\$ 4,015,359.69	6.04%
Total	1,742	100.00%	\$ 66,454,781.74	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	139	76.80%	\$ 46,793,701.13	77.86%
> 6 <= 12 mths	21	11.60%	\$ 6,451,771.58	10.74%
> 12 <= 24 mths	16	8.84%	\$ 5,733,127.83	9.54%
> 24 <= 36 mths	4	2.21%	\$ 976,583.74	1.63%
> 36 <= 60 mths	1	0.55%	\$ 141,201.43	0.23%
Total	181	100.00%	\$ 60,096,385.71	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	313	14.25%	\$103,220,413.18	17.06%
> 18 <= 24 mths	433	19.71%	\$145,027,178.27	23.98%
> 24 <= 36 mths	458	20.85%	\$151,529,574.60	25.05%
> 36 <= 48 mths	128	5.83%	\$55,786,404.56	9.22%
> 48 <= 60 mths	62	2.82%	\$21,838,298.16	3.61%
> 60 <= 160 mths	409	18.62%	\$90,727,719.10	15.00%
> 160 <= 360 mths	394	17.93%	\$36,739,471.31	6.07%
Total	2,197	100.00%	\$604,869,059.18	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	6	0.27%	\$ 430,707.83	0.07%
>	5	<=	10 years	36	1.64%	\$ 2,656,519.53	0.44%
>	10	<=	15 years	81	3.69%	\$ 11,782,625.63	1.95%
>	15	<=	20 years	178	8.10%	\$ 40,388,119.44	6.68%
>	20	<=	25 years	282	12.84%	\$ 69,282,844.75	11.45%
>	25	<=	30 years	1,583	72.05%	\$ 475,371,922.58	78.59%
>	30	<=	50 years	31	1.41%	\$ 4,956,319.42	0.82%
Total				2,197	100.00%	\$ 604,869,059.18	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	54	2.46%	\$ 1,701,813.13	0.28%
>	5	<=	10	years	111	5.05%	\$ 7,315,924.20	1.21%
>	10	<=	15	years	311	14.16%	\$ 36,046,587.71	5.96%
>	15	<=	20	years	382	17.39%	\$ 78,659,418.65	13.00%
>	20	<=	25	years	400	18.21%	\$ 124,281,282.22	20.55%
>	25	<=	30	years	939	42.74%	\$ 356,864,033.27	59.00%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					2,197	100.00%	\$ 604,869,059.18	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance	
		#	%	\$	%
Variable		2,016	91.76%	\$ 544,772,673.47	90.06%
Fixed 1Y		28	1.27%	\$ 10,045,138.05	1.66%
Fixed 2Y		111	5.05%	\$ 37,501,819.35	6.20%
Fixed 3Y		39	1.78%	\$ 12,287,369.84	2.03%
Fixed 4Y		0	0.00%	\$ 0.00	0.00%
Fixed 5Y		3	0.14%	\$ 262,058.47	0.04%
Total		2,197	100.00%	\$ 604,869,059.18	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration		Number of Loans		Current Balance	
		#	%	\$	%
QLD		896	40.78%	\$ 229,959,051.51	38.02%
NSW		565	25.72%	\$ 171,726,969.73	28.39%
VIC		484	22.03%	\$ 128,049,645.65	21.17%
WA		151	6.87%	\$ 42,716,765.11	7.06%
SA		52	2.37%	\$ 15,236,740.56	2.52%
ACT		36	1.64%	\$ 13,515,807.64	2.23%
TAS		10	0.46%	\$ 2,594,687.79	0.43%
NT		3	0.14%	\$ 1,069,391.19	0.18%
Total		2,197	100.00%	\$ 604,869,059.18	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	547	24.90%	\$ 146,233,922.92	24.18%
GOLD COAST \ SUNSHINE COAST METRO	108	4.92%	\$ 31,277,545.94	5.17%
QLD COUNTRY	241	10.97%	\$ 52,447,582.65	8.67%
SYD METRO	147	6.69%	\$ 51,054,366.73	8.44%
OTHER NSW METRO	65	2.96%	\$ 21,442,838.56	3.55%
NSW COUNTRY	353	16.07%	\$ 99,229,764.44	16.41%
ACT METRO	36	1.64%	\$ 13,515,807.64	2.23%
MELBOURNE METRO	294	13.38%	\$ 76,971,120.43	12.73%
VICTORIA COUNTRY	190	8.65%	\$ 51,078,525.22	8.44%
PERTH METRO	122	5.55%	\$ 35,577,889.87	5.88%
WA COUNTRY	29	1.32%	\$ 7,138,875.24	1.18%
ADELAIDE METRO	41	1.87%	\$ 13,029,924.62	2.15%
SA COUNTRY	11	0.50%	\$ 2,206,815.94	0.36%
DARWIN METRO	3	0.14%	\$ 1,069,391.19	0.18%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.27%	\$ 1,459,559.84	0.24%
TAS COUNTRY	4	0.18%	\$ 1,135,127.95	0.19%
Total	2,197	100.00%	\$ 604,869,059.18	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	0.55%	\$ 3,480,357.27	0.58%
METRO	1,496	68.09%	\$ 427,722,809.41	70.71%
NONMETRO	689	31.36%	\$ 173,665,892.50	28.71%
Total	2,197	100.00%	\$ 604,869,059.18	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	33	1.50%	\$ 7,117,787.34	1.18%
4503	22	1.00%	\$ 5,845,259.86	0.97%
2527	23	1.05%	\$ 5,687,509.85	0.94%
3030	23	1.05%	\$ 5,634,789.01	0.93%
2530	22	1.00%	\$ 5,340,951.97	0.88%
4124	17	0.77%	\$ 5,193,156.58	0.86%
4209	16	0.73%	\$ 5,123,957.29	0.85%
4305	20	0.91%	\$ 4,898,921.66	0.81%
2560	20	0.91%	\$ 4,647,693.17	0.77%
3977	14	0.64%	\$ 4,570,136.28	0.76%
Total	210	9.56%	\$ 54,060,163.01	8.94%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,188	99.59%	\$ 602,327,016.77	99.58%
>	1	<=	7	days	5	0.23%	\$ 1,362,246.64	0.23%
>	7	<=	30	days	2	0.09%	\$ 853,957.81	0.14%
>	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	1	0.05%	\$ 157,556.28	0.03%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	1	0.05%	\$ 168,281.68	0.03%
Total					2,197	100.00%	\$ 604,869,059.18	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,762	80.20%	\$ 473,539,555.51	78.29%
Investment Loans	435	19.80%	\$ 131,329,503.67	21.71%
Total	2,197	100.00%	\$ 604,869,059.18	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,107	95.90%	\$ 567,059,358.37	93.75%
Interest Only Loans	90	4.10%	\$ 37,809,700.81	6.25%
Total	2,197	100.00%	\$ 604,869,059.18	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	656	29.86%	\$ 207,920,889.97	34.37%
Renovation	205	9.33%	\$ 46,898,457.95	7.75%
Purchase - New Dwelling	152	6.92%	\$ 40,656,856.05	6.72%
Purchase - Existing Dwelling	582	26.49%	\$ 172,646,828.83	28.54%
Buy Home (Investment)	192	8.74%	\$ 55,114,845.67	9.11%
Other	410	18.66%	\$ 81,631,180.71	13.50%
Total	2,197	100.00%	\$ 604,869,059.18	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	398	18.12%	\$ 105,846,908.55	17.50%
Genworth LMI	113	5.14%	\$ 16,561,299.78	2.74%
Uninsured	1,686	76.74%	\$ 482,460,850.85	79.76%
Total	2,197	100.00%	\$ 604,869,059.18	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 23,457,695.52	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,790,250.81</u>	\$ 26,247,946.33
Redraws		\$ 2,632,631.58
Trust Expenses		\$ 396,136.72
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