

Harvey Series 2023-1 Trust

Investor Report

As at 31-Mar-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:	\$ 422,263,955
Total Number of Loans:	1,670
Average Current Balance:	\$ 252,853
Highest Current Balance:	\$ 980,245
Scheduled LVR (Average)	46.47%
Scheduled LVR (Weighted Average)	55.87%
Current LVR (Average)	40.33%
Current LVR (Weighted Average)	54.04%
Seasoning (Months)(Average)	91.86
Seasoning (Months)(Weighted Average)	63.54
Weighted Average Variable Rate	6.22%
Weighted Average Fixed Rate	6.11%
Weighted Average Rate on All Loans	6.22%
Percentage (by value) of Variable Rate Loans	98.18%
Percentage (by value) of Fixed Rate Loans	1.82%
Owner Occupied by Dollar Value	\$ 340,852,396
Percentage Owner Occupied	80.72%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 432,538,195
Scheduled Repayments Received During Period	(\$ 3,523,733)
Unscheduled Repayments Received During Period	(\$ 10,671,963)
Redraws	\$ 1,899,437
Interest	\$ 2,022,019
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 422,263,955
Further Advances repurchased: Interest	\$ 4,659
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 231,851
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%	368	22.04%	\$ 36,063,640	7.49%
> 25% <= 30%	111	6.65%	\$ 21,530,960	4.47%
> 30% <= 35%	82	4.91%	\$ 18,295,671	3.80%
> 35% <= 40%	109	6.53%	\$ 29,149,845	6.06%
> 40% <= 45%	116	6.95%	\$ 33,294,807	6.92%
> 45% <= 50%	111	6.65%	\$ 36,270,033	7.53%
> 50% <= 55%	110	6.59%	\$ 40,599,009	8.43%
> 55% <= 60%	96	5.75%	\$ 35,335,601	7.34%
> 60% <= 65%	129	7.72%	\$ 49,415,396	10.27%
> 65% <= 70%	130	7.78%	\$ 52,277,875	10.86%
> 70% <= 75%	134	8.02%	\$ 54,655,971	11.35%
> 75% <= 80%	84	5.03%	\$ 36,791,367	7.64%
> 80% <= 85%	48	2.87%	\$ 20,697,931	4.30%
> 85% <= 90%	38	2.28%	\$ 15,124,285	3.14%
> 90% <= 95%	4	0.24%	\$ 1,881,889	0.39%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,670	100.00%	\$ 481,384,278	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	548	32.81%	\$ 41,373,939	9.80%
> 25% <= 30%	85	5.09%	\$ 17,186,477	4.07%
> 30% <= 35%	76	4.55%	\$ 18,064,966	4.28%
> 35% <= 40%	98	5.87%	\$ 25,169,774	5.96%
> 40% <= 45%	121	7.25%	\$ 35,368,654	8.38%
> 45% <= 50%	92	5.51%	\$ 27,987,127	6.63%
> 50% <= 55%	94	5.63%	\$ 34,229,118	8.11%
> 55% <= 60%	94	5.63%	\$ 34,894,787	8.26%
> 60% <= 65%	118	7.07%	\$ 45,848,213	10.86%
> 65% <= 70%	108	6.47%	\$ 42,507,681	10.07%
> 70% <= 75%	93	5.57%	\$ 37,659,881	8.92%
> 75% <= 80%	73	4.37%	\$ 32,196,005	7.62%
> 80% <= 85%	39	2.34%	\$ 17,045,083	4.04%
> 85% <= 90%	29	1.74%	\$ 11,672,228	2.76%
> 90% <= 95%	2	0.12%	\$ 1,060,023	0.25%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,670	100.00%	\$ 422,263,955	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	269	16.11%	\$ 5,055,280	1.20%
> \$ 50,000 <= \$ 100,000	171	10.24%	\$ 12,679,902	3.00%
> \$ 100,000 <= \$ 150,000	163	9.76%	\$ 20,539,954	4.86%
> \$ 150,000 <= \$ 200,000	153	9.16%	\$ 26,771,378	6.34%
> \$ 200,000 <= \$ 250,000	146	8.74%	\$ 33,235,451	7.87%
> \$ 250,000 <= \$ 300,000	145	8.68%	\$ 39,739,851	9.41%
> \$ 300,000 <= \$ 350,000	149	8.92%	\$ 48,260,617	11.43%
> \$ 350,000 <= \$ 485,800	128	7.66%	\$ 48,201,439	11.42%
> \$ 485,800 <= \$ 500,000	163	9.76%	\$ 72,833,593	17.25%
> \$ 500,000 <= \$ 750,000	152	9.10%	\$ 88,756,388	21.02%
> \$ 750,000 <= \$ 1,000,000	31	1.86%	\$ 26,190,100	6.20%
Total	1,670	100.00%	\$ 422,263,955	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,015	74.96%	\$ 11,636,435	19.67%
> \$ 50,000 <= \$ 100,000	168	12.41%	\$ 11,825,242	19.99%
> \$ 100,000 <= \$ 150,000	61	4.51%	\$ 7,506,511	12.69%
> \$ 150,000 <= \$ 200,000	48	3.55%	\$ 8,240,201	13.93%
> \$ 200,000 <= \$ 250,000	23	1.70%	\$ 5,061,379	8.55%
> \$ 250,000 <= \$ 300,000	12	0.89%	\$ 3,314,201	5.60%
> \$ 300,000 <= \$ 400,000	13	0.96%	\$ 4,592,041	7.76%
> \$ 400,000 <= \$ 500,000	8	0.59%	\$ 3,551,360	6.00%
> \$ 500,000 <= \$ 1,000,000	6	0.44%	\$ 3,440,969	5.82%
Total	1,354	100.00%	\$ 59,168,339	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	11	47.83%	\$ 4,607,612	59.91%
> 6 <= 12 mths	3	13.04%	\$ 499,669	6.50%
> 12 <= 24 mths	6	26.09%	\$ 1,650,275	21.46%
> 24 <= 36 mths	2	8.70%	\$ 807,200	10.50%
> 36 <= 60 mths	1	4.35%	\$ 126,067	1.64%
Total	23	100.00%	\$ 7,690,823	100.00%

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	334	20.00%	\$ 105,653,344	25.02%
> 36 <= 48 mths	499	29.88%	\$ 150,670,155	35.68%
> 48 <= 60 mths	127	7.60%	\$ 48,346,585	11.45%
> 60 <= 160 mths	338	20.24%	\$ 84,278,595	19.96%
> 160 <= 360 mths	372	22.28%	\$ 33,315,275	7.89%
Total	1,670	100.00%	\$ 422,263,955	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.18%	\$ 215,076	0.05%
>	5	<=	10 years	25	1.50%	\$ 1,251,052	0.30%
>	10	<=	15 years	61	3.65%	\$ 7,132,272	1.69%
>	15	<=	20 years	138	8.26%	\$ 26,490,665	6.27%
>	20	<=	25 years	215	12.87%	\$ 47,408,230	11.23%
>	25	<=	30 years	1,207	72.28%	\$ 336,962,331	79.80%
>	30	<=	50 years	21	1.26%	\$ 2,804,330	0.66%
Total				1,670	100.00%	\$ 422,263,955	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	52	3.11%	\$ 1,151,053	0.27%
>	5	<=	10 years	105	6.29%	\$ 6,269,757	1.48%
>	10	<=	15 years	274	16.41%	\$ 30,265,417	7.17%
>	15	<=	20 years	298	17.84%	\$ 58,342,862	13.82%
>	20	<=	25 years	338	20.24%	\$ 108,206,319	25.63%
>	25	<=	30 years	603	36.11%	\$ 218,028,546	51.63%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				1,670	100.00%	\$ 422,263,955	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,647	98.62%	\$ 414,573,132	98.18%
Fixed 1Y	1	0.06%	\$ 844,487	0.20%
Fixed 2Y	15	0.90%	\$ 4,836,552	1.15%
Fixed 3Y	6	0.36%	\$ 1,883,717	0.45%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 126,067	0.03%
Total	1,670	100.00%	\$ 422,263,955	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	677	40.54%	\$ 160,236,583	37.95%
NSW	450	26.95%	\$ 125,350,014	29.69%
VIC	377	22.57%	\$ 92,765,398	21.97%
WA	98	5.87%	\$ 24,238,574	5.74%
SA	34	2.04%	\$ 9,030,164	2.14%
ACT	25	1.50%	\$ 8,471,169	2.01%
TAS	7	0.42%	\$ 1,601,490	0.38%
NT	2	0.12%	\$ 570,562	0.14%
Total	1,670	100.00%	\$ 422,263,955	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	522	31.26%	\$ 130,408,591	30.88%
QLD Non metro	155	9.28%	\$ 29,827,992	7.06%
NSW Metro	359	21.50%	\$ 101,438,388	24.02%
NSW Non metro	91	5.45%	\$ 23,911,626	5.66%
VIC Metro	311	18.62%	\$ 78,845,390	18.67%
VIC Non metro	66	3.95%	\$ 13,920,008	3.30%
WA Metro	78	4.67%	\$ 19,947,563	4.72%
WA Non metro	20	1.20%	\$ 4,291,011	1.02%
SA Metro	28	1.68%	\$ 7,445,802	1.76%
SA Non metro	6	0.36%	\$ 1,584,362	0.38%
ACT Metro	25	1.50%	\$ 8,471,169	2.01%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.30%	\$ 1,248,230	0.30%
TAS Non metro	2	0.12%	\$ 353,260	0.08%
NT Metro	1	0.06%	\$ 307,976	0.07%
NT Non metro	1	0.06%	\$ 262,585	0.06%
Total	1,670	100.00%	\$ 422,263,955	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,320	79.04%	\$ 345,915,966	81.92%
Inner city	9	0.54%	\$ 2,197,143	0.52%
Non metro	341	20.42%	\$ 74,150,845	17.56%
Total	1,670	100.00%	\$ 422,263,955	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	25	1.50%	\$ 4,760,195	1.13%
2527	20	1.20%	\$ 4,603,499	1.09%
3977	13	0.78%	\$ 3,972,830	0.94%
3030	17	1.02%	\$ 3,962,078	0.94%
4209	12	0.72%	\$ 3,951,097	0.94%
4207	18	1.08%	\$ 3,933,619	0.93%
4124	13	0.78%	\$ 3,727,383	0.88%
2530	18	1.08%	\$ 3,482,414	0.82%
4300	12	0.72%	\$ 3,327,767	0.79%
4165	12	0.72%	\$ 3,181,692	0.75%
Total	160	9.58%	\$ 38,902,574	9.21%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,656	99.16%	\$ 416,894,501	98.73%
>	1	<=	7	days	5	0.30%	\$ 1,594,092	0.38%
>	7	<=	30	days	2	0.12%	\$ 748,187	0.18%
>	30	<=	60	days	4	0.24%	\$ 1,167,570	0.28%
>	60	<=	90	days	1	0.06%	\$ 705,699	0.17%
>	90	<=	120	days	1	0.06%	\$ 471,593	0.11%
>	120	<=	150	days	1	0.06%	\$ 682,313	0.16%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	0	0.00%	\$ 0	0.00%
Total					1,670	100.00%	\$ 422,263,955	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,369	81.98%	\$ 340,852,396	80.72%
Investment Loans	301	18.02%	\$ 81,411,559	19.28%
Total	1,670	100.00%	\$ 422,263,955	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,632	97.72%	\$ 407,468,678	96.50%
Interest Only Loans	38	2.28%	\$ 14,795,277	3.50%
Total	1,670	100.00%	\$ 422,263,955	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	469	28.08%	\$ 136,518,198	32.33%
Renovation	161	9.64%	\$ 33,647,661	7.97%
Purchase - New Dwelling	119	7.13%	\$ 30,074,542	7.12%
Purchase - Existing Dwelling	464	27.78%	\$ 130,239,780	30.84%
Buy Home (Investment)	141	8.44%	\$ 36,324,358	8.60%
Other	316	18.92%	\$ 55,459,416	13.13%
Total	1,670	100.00%	\$ 422,263,955	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	281	16.83%	\$ 67,119,806	15.90%
Genworth LMI	92	5.51%	\$ 11,244,578	2.66%
Uninsured	1,297	77.66%	\$ 343,899,570	81.44%
Total	1,670	100.00%	\$ 422,263,955	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 14,432,205.94
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 37,221.85
Input Tax Credits Received From ATO		\$ 7,804.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 0.00
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 14,477,231.79</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 10,274,240	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,649,967</u>	\$ 11,924,206
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>\$ 136,568</u>	\$ 136,568
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>\$ 59,613</u>	\$ 59,613
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>\$ 41,390</u>	\$ 41,390
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>\$ 17,930</u>	\$ 17,930
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>\$ 16,861</u>	\$ 16,861
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>\$ 20,472</u>	\$ 20,472
Redraws		\$ 1,899,437
Trust Expenses		\$ 360,753
Excess Revenue Reserve		\$ 0
Total		<u>\$ 14,477,231.79</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