

Harvey Series 2023-1 Trust

Investor Report

As at 31-Mar-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:	\$ 547,046,352
Total Number of Loans:	2,038
Average Current Balance:	\$ 268,423
Highest Current Balance:	\$ 1,175,201
Scheduled LVR (Average)	49.20%
Scheduled LVR (Weighted Average)	58.14%
Current LVR (Average)	43.63%
Current LVR (Weighted Average)	44.11%
Seasoning (Months)(Average)	79.05
Seasoning (Months)(Weighted Average)	52.11
Weighted Average Variable Rate	6.54%
Weighted Average Fixed Rate	5.11%
Weighted Average Rate on All Loans	6.48%
Percentage (by value) of Variable Rate Loans	96.15%
Percentage (by value) of Fixed Rate Loans	3.85%
Owner Occupied by Dollar Value	\$ 435,855,597
Percentage Owner Occupied	79.67%
Percentage (by value) of Variable Rate Loans:	96.15%
Percentage (by value) of Fixed Rate Loans:	3.85%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 560,667,323.95
Scheduled Repayments Received During Period	(\$ 4,372,962.79)
Unscheduled Repayments Received During Period	(\$ 14,432,720.65)
Redraws	\$ 2,432,786.35
Interest	\$ 2,751,925.49
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 547,046,352.35
Further Advances repurchased: Interest	\$ 4,378.13
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 266,276.97
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%	376	18.45%	\$ 37,283,258.84	6.09%
> 25% <= 30%	138	6.77%	\$ 23,783,719.18	3.89%
> 30% <= 35%	105	5.15%	\$ 23,762,341.56	3.88%
> 35% <= 40%	108	5.30%	\$ 31,437,275.15	5.14%
> 40% <= 45%	143	7.02%	\$ 40,450,780.99	6.61%
> 45% <= 50%	139	6.82%	\$ 41,445,520.28	6.77%
> 50% <= 55%	128	6.28%	\$ 48,040,872.96	7.85%
> 55% <= 60%	125	6.13%	\$ 47,571,974.27	7.77%
> 60% <= 65%	132	6.48%	\$ 49,810,348.47	8.14%
> 65% <= 70%	182	8.93%	\$ 74,700,255.21	12.20%
> 70% <= 75%	166	8.15%	\$ 67,311,178.65	11.00%
> 75% <= 80%	139	6.82%	\$ 60,974,562.04	9.96%
> 80% <= 85%	73	3.58%	\$ 31,344,900.62	5.12%
> 85% <= 90%	71	3.48%	\$ 28,097,726.30	4.59%
> 90% <= 95%	13	0.64%	\$ 6,171,451.51	1.01%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,038	100.00%	\$ 612,186,166.03	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	571	28.02%	\$ 42,271,078.67	7.73%
> 25% <= 30%	120	5.89%	\$ 23,550,035.22	4.30%
> 30% <= 35%	101	4.96%	\$ 25,550,250.14	4.67%
> 35% <= 40%	106	5.20%	\$ 26,810,757.97	4.90%
> 40% <= 45%	134	6.58%	\$ 38,631,553.67	7.06%
> 45% <= 50%	122	5.99%	\$ 37,653,327.64	6.88%
> 50% <= 55%	108	5.30%	\$ 40,783,222.53	7.46%
> 55% <= 60%	122	5.99%	\$ 45,233,341.75	8.27%
> 60% <= 65%	137	6.72%	\$ 52,103,261.36	9.52%
> 65% <= 70%	149	7.31%	\$ 60,723,256.35	11.10%
> 70% <= 75%	138	6.77%	\$ 53,969,568.64	9.87%
> 75% <= 80%	105	5.15%	\$ 46,824,160.39	8.56%
> 80% <= 85%	61	2.99%	\$ 26,037,714.08	4.76%
> 85% <= 90%	55	2.70%	\$ 22,715,045.40	4.15%
> 90% <= 95%	9	0.44%	\$ 4,189,778.54	0.77%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,038	100.00%	\$ 547,046,352.35	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	278	13.64%	\$ 6,001,646.50	1.10%
> \$ 50,000 <= \$ 100,000	188	9.22%	\$ 13,957,738.43	2.55%
> \$ 100,000 <= \$ 150,000	191	9.37%	\$ 23,695,998.49	4.33%
> \$ 150,000 <= \$ 200,000	187	9.18%	\$ 32,826,568.02	6.00%
> \$ 200,000 <= \$ 250,000	190	9.32%	\$ 43,104,154.76	7.88%
> \$ 250,000 <= \$ 300,000	197	9.67%	\$ 53,962,104.21	9.86%
> \$ 300,000 <= \$ 350,000	172	8.44%	\$ 55,837,581.16	10.21%
> \$ 350,000 <= \$ 485,800	173	8.49%	\$ 65,102,198.94	11.90%
> \$ 485,800 <= \$ 500,000	220	10.79%	\$ 98,552,311.77	18.02%
> \$ 500,000 <= \$ 750,000	196	9.62%	\$ 114,660,067.64	20.96%
> \$ 750,000 <= \$ 1,000,000	46	2.26%	\$ 39,345,982.43	7.19%
Total	2,038	100.00%	\$ 547,046,352.35	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,262	76.81%	\$ 13,945,431.45	21.40%
> \$ 50,000 <= \$ 100,000	209	12.72%	\$ 14,885,321.85	22.84%
> \$ 100,000 <= \$ 150,000	63	3.83%	\$ 7,761,189.27	11.91%
> \$ 150,000 <= \$ 200,000	47	2.86%	\$ 8,219,497.77	12.61%
> \$ 200,000 <= \$ 250,000	19	1.16%	\$ 4,159,382.30	6.38%
> \$ 250,000 <= \$ 300,000	15	0.91%	\$ 4,088,055.97	6.27%
> \$ 300,000 <= \$ 400,000	12	0.73%	\$ 4,117,699.64	6.32%
> \$ 400,000 <= \$ 500,000	10	0.61%	\$ 4,524,208.25	6.94%
> \$ 500,000 <= \$ 1,000,000	6	0.37%	\$ 3,477,079.80	5.33%
Total	1,643	100.00%	\$ 65,177,866.30	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	40	60.61%	\$ 13,429,045.69	63.68%
> 6 <= 12 mths	7	10.61%	\$ 1,603,973.22	7.61%
> 12 <= 24 mths	13	19.70%	\$ 4,339,279.58	20.58%
> 24 <= 36 mths	5	7.58%	\$ 1,577,843.58	7.48%
> 36 <= 60 mths	1	1.52%	\$ 137,354.74	0.65%
Total	66	100.00%	\$ 21,087,496.81	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	76	3.73%	\$24,848,366.00	4.54%
> 18 <= 24 mths	335	16.44%	\$112,665,170.71	20.60%
> 24 <= 36 mths	618	30.32%	\$194,791,769.66	35.61%
> 36 <= 48 mths	150	7.36%	\$60,099,067.39	10.99%
> 48 <= 60 mths	86	4.22%	\$34,708,265.19	6.34%
> 60 <= 160 mths	375	18.40%	\$82,130,592.85	15.01%
> 160 <= 360 mths	398	19.53%	\$37,803,120.55	6.91%
Total	2,038	100.00%	\$547,046,352.35	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	6	0.29%	\$ 379,170.01	0.07%
>	5	<=	10 years	31	1.52%	\$ 2,248,425.23	0.41%
>	10	<=	15 years	77	3.78%	\$ 10,570,407.12	1.93%
>	15	<=	20 years	159	7.80%	\$ 34,565,562.39	6.32%
>	20	<=	25 years	264	12.95%	\$ 63,946,735.20	11.69%
>	25	<=	30 years	1,471	72.18%	\$ 430,833,564.03	78.76%
>	30	<=	50 years	30	1.47%	\$ 4,502,488.37	0.82%
Total				2,038	100.00%	\$ 547,046,352.35	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	51	2.50%	\$ 1,431,627.54	0.26%
>	5	<=	10	years	112	5.50%	\$ 7,156,241.27	1.31%
>	10	<=	15	years	296	14.52%	\$ 33,580,981.68	6.14%
>	15	<=	20	years	355	17.42%	\$ 71,280,979.92	13.03%
>	20	<=	25	years	387	18.99%	\$ 117,746,379.57	21.52%
>	25	<=	30	years	837	41.07%	\$ 315,850,142.37	57.74%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					2,038	100.00%	\$ 547,046,352.35	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance	
		#	%	\$	%
Variable		1,972	96.76%	\$ 525,958,855.54	96.15%
Fixed 1Y		23	1.13%	\$ 8,014,559.19	1.47%
Fixed 2Y		22	1.08%	\$ 7,147,075.16	1.31%
Fixed 3Y		19	0.93%	\$ 5,771,862.62	1.06%
Fixed 4Y		0	0.00%	\$ 0.00	0.00%
Fixed 5Y		2	0.10%	\$ 153,999.84	0.03%
Total		2,038	100.00%	\$ 547,046,352.35	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration		Number of Loans		Current Balance	
		#	%	\$	%
QLD		830	40.73%	\$ 208,054,459.95	38.03%
NSW		520	25.52%	\$ 154,330,047.45	28.21%
VIC		459	22.52%	\$ 117,444,318.34	21.47%
WA		138	6.77%	\$ 38,788,291.05	7.09%
SA		47	2.31%	\$ 13,114,575.50	2.40%
ACT		34	1.67%	\$ 12,928,639.58	2.36%
TAS		8	0.39%	\$ 1,803,108.50	0.33%
NT		2	0.10%	\$ 582,911.98	0.11%
Total		2,038	100.00%	\$ 547,046,352.35	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	508	24.93%	\$ 133,047,976.80	24.32%
GOLD COAST \ SUNSHINE COAST METRO	98	4.81%	\$ 28,383,023.96	5.19%
QLD COUNTRY	224	10.99%	\$ 46,623,459.19	8.52%
SYD METRO	135	6.62%	\$ 45,737,950.00	8.36%
OTHER NSW METRO	57	2.80%	\$ 18,278,958.34	3.34%
NSW COUNTRY	328	16.09%	\$ 90,313,139.11	16.51%
ACT METRO	34	1.67%	\$ 12,928,639.58	2.36%
MELBOURNE METRO	279	13.69%	\$ 71,375,006.26	13.05%
VICTORIA COUNTRY	180	8.83%	\$ 46,069,312.08	8.42%
PERTH METRO	112	5.50%	\$ 32,683,348.67	5.97%
WA COUNTRY	26	1.28%	\$ 6,104,942.38	1.12%
ADELAIDE METRO	36	1.77%	\$ 10,933,463.16	2.00%
SA COUNTRY	11	0.54%	\$ 2,181,112.34	0.40%
DARWIN METRO	2	0.10%	\$ 582,911.98	0.11%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.29%	\$ 1,454,742.33	0.27%
TAS COUNTRY	2	0.10%	\$ 348,366.17	0.06%
Total	2,038	100.00%	\$ 547,046,352.35	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
INNER CITY	11	0.54%	\$ 3,144,878.98	0.57%
METRO	1,388	68.11%	\$ 387,910,546.20	70.91%
NONMETRO	639	31.35%	\$ 155,990,927.17	28.52%
Total	2,038	100.00%	\$ 547,046,352.35	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	30	1.47%	\$ 6,397,632.59	1.17%
3030	22	1.08%	\$ 5,100,030.47	0.93%
2527	21	1.03%	\$ 5,077,967.78	0.93%
4209	15	0.74%	\$ 4,944,522.36	0.90%
4305	20	0.98%	\$ 4,827,318.19	0.88%
4124	15	0.74%	\$ 4,502,399.28	0.82%
4207	19	0.93%	\$ 4,490,998.24	0.82%
2530	21	1.03%	\$ 4,241,568.40	0.78%
4503	17	0.83%	\$ 4,149,958.48	0.76%
3977	13	0.64%	\$ 4,127,694.70	0.75%
Total	193	9.47%	\$ 47,860,090.49	8.75%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,024	99.31%	\$ 542,475,648.55	99.16%
>	1	<=	7	days	8	0.39%	\$ 3,240,534.69	0.59%
>	7	<=	30	days	5	0.25%	\$ 1,158,477.01	0.21%
>	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%	\$ 171,692.10	0.03%
Total					2,038	100.00%	\$ 547,046,352.35	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,652	81.06%	\$ 435,855,597.07	79.67%
Investment Loans	386	18.94%	\$ 111,190,755.28	20.33%
Total	2,038	100.00%	\$ 547,046,352.35	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,976	96.96%	\$ 521,681,498.25	95.36%
Interest Only Loans	62	3.04%	\$ 25,364,854.10	4.64%
Total	2,038	100.00%	\$ 547,046,352.35	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	592	29.05%	\$ 182,466,924.64	33.35%
Renovation	191	9.37%	\$ 42,679,455.39	7.80%
Purchase - New Dwelling	144	7.07%	\$ 37,616,572.46	6.88%
Purchase - Existing Dwelling	554	27.18%	\$ 161,381,275.33	29.50%
Buy Home (Investment)	174	8.54%	\$ 48,511,937.51	8.87%
Other	383	18.79%	\$ 74,390,187.02	13.60%
Total	2,038	100.00%	\$ 547,046,352.35	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	367	18.01%	\$ 94,909,710.33	17.35%
Genworth LMI	108	5.30%	\$ 15,245,386.93	2.79%
Uninsured	1,563	76.69%	\$ 436,891,255.09	79.86%
Total	2,038	100.00%	\$ 547,046,352.35	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 13,620,971.60	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,226,751.53</u>	\$ 15,847,723.13
Redraws		\$ 2,432,786.35
Trust Expenses		\$ 538,359.67
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