

# Harvey Series 2023-1 Trust

## Investor Report

As at 31-Jan-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:	\$ 573,189,392
Total Number of Loans:	2,116
Average Current Balance:	\$ 270,883
Highest Current Balance:	\$ 1,172,672
Scheduled LVR (Average)	49.59%
Scheduled LVR (Weighted Average)	58.45%
Current LVR (Average)	44.06%
Current LVR (Weighted Average)	42.50%
Seasoning (Months)(Average)	76.68
Seasoning (Months)(Weighted Average)	49.96
Weighted Average Variable Rate	6.55%
Weighted Average Fixed Rate	4.42%
Weighted Average Rate on All Loans	6.43%
Percentage (by value) of Variable Rate Loans	94.35%
Percentage (by value) of Fixed Rate Loans	5.65%
Owner Occupied by Dollar Value	\$ 452,956,435
Percentage Owner Occupied	79.02%
Percentage (by value) of Variable Rate Loans:	94.35%
Percentage (by value) of Fixed Rate Loans:	5.65%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 588,648,487.76
Scheduled Repayments Received During Period	(\$ 4,570,589.61)
Unscheduled Repayments Received During Period	(\$ 15,958,065.28)
Redraws	\$ 2,188,425.24
Interest	\$ 2,881,134.32
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 573,189,392.43
Further Advances repurchased: Interest	\$ 3,910.18
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 266,811.04
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%	381	18.01%	\$ 37,862,778.67	5.92%
> 25% <= 30%	144	6.81%	\$ 24,951,243.14	3.90%
> 30% <= 35%	106	5.01%	\$ 24,312,646.70	3.80%
> 35% <= 40%	112	5.29%	\$ 32,339,401.72	5.06%
> 40% <= 45%	149	7.04%	\$ 41,320,589.54	6.46%
> 45% <= 50%	148	6.99%	\$ 45,225,350.47	7.07%
> 50% <= 55%	126	5.95%	\$ 47,253,210.70	7.39%
> 55% <= 60%	134	6.33%	\$ 51,310,131.94	8.02%
> 60% <= 65%	142	6.71%	\$ 52,572,130.65	8.22%
> 65% <= 70%	181	8.55%	\$ 74,789,037.26	11.69%
> 70% <= 75%	171	8.08%	\$ 70,720,679.39	11.05%
> 75% <= 80%	152	7.18%	\$ 65,630,351.84	10.26%
> 80% <= 85%	79	3.73%	\$ 33,973,457.54	5.31%
> 85% <= 90%	72	3.40%	\$ 29,188,540.68	4.56%
> 90% <= 95%	19	0.90%	\$ 8,272,714.84	1.29%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$ 639,722,265.08</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	579	27.36%	\$ 42,381,051.95	7.39%
> 25% <= 30%	128	6.05%	\$ 25,092,465.42	4.38%
> 30% <= 35%	103	4.87%	\$ 26,540,434.48	4.63%
> 35% <= 40%	104	4.91%	\$ 26,182,604.56	4.57%
> 40% <= 45%	137	6.47%	\$ 39,599,284.71	6.91%
> 45% <= 50%	137	6.47%	\$ 42,045,748.40	7.34%
> 50% <= 55%	118	5.58%	\$ 45,111,716.68	7.87%
> 55% <= 60%	119	5.62%	\$ 44,475,994.55	7.76%
> 60% <= 65%	136	6.43%	\$ 51,556,067.06	8.99%
> 65% <= 70%	156	7.37%	\$ 64,133,787.96	11.19%
> 70% <= 75%	148	6.99%	\$ 58,417,171.46	10.19%
> 75% <= 80%	110	5.20%	\$ 47,811,688.98	8.34%
> 80% <= 85%	71	3.36%	\$ 30,656,151.09	5.35%
> 85% <= 90%	58	2.74%	\$ 23,947,268.88	4.18%
> 90% <= 95%	12	0.57%	\$ 5,237,956.25	0.91%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

**Table 3 - Mortgage Pool by Current Loan Balances**

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	281	13.28%	\$ 6,062,767.69	1.06%
> \$ 50,000 <= \$ 100,000	198	9.36%	\$ 14,680,182.33	2.56%
> \$ 100,000 <= \$ 150,000	195	9.22%	\$ 24,369,488.66	4.25%
> \$ 150,000 <= \$ 200,000	189	8.93%	\$ 33,377,981.75	5.82%
> \$ 200,000 <= \$ 250,000	195	9.22%	\$ 44,488,412.39	7.76%
> \$ 250,000 <= \$ 300,000	205	9.69%	\$ 56,266,967.40	9.82%
> \$ 300,000 <= \$ 350,000	182	8.60%	\$ 59,039,862.01	10.30%
> \$ 350,000 <= \$ 485,800	178	8.41%	\$ 66,911,875.47	11.67%
> \$ 485,800 <= \$ 500,000	238	11.25%	\$ 106,294,141.19	18.54%
> \$ 500,000 <= \$ 750,000	211	9.97%	\$ 123,760,347.05	21.59%
> \$ 750,000 <= \$ 1,000,000	44	2.08%	\$ 37,937,366.49	6.62%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

**Table 4 - Mortgage Pool by Available Redraw**

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,311	77.03%	\$ 14,397,806.56	21.63%
> \$ 50,000 <= \$ 100,000	215	12.63%	\$ 15,412,547.07	23.15%
> \$ 100,000 <= \$ 150,000	61	3.58%	\$ 7,476,554.18	11.23%
> \$ 150,000 <= \$ 200,000	52	3.06%	\$ 9,017,713.00	13.55%
> \$ 200,000 <= \$ 250,000	25	1.47%	\$ 5,533,395.42	8.31%
> \$ 250,000 <= \$ 300,000	10	0.59%	\$ 2,767,777.23	4.16%
> \$ 300,000 <= \$ 400,000	13	0.76%	\$ 4,410,332.10	6.63%
> \$ 400,000 <= \$ 500,000	8	0.47%	\$ 3,556,659.74	5.34%
> \$ 500,000 <= \$ 1,000,000	7	0.41%	\$ 3,997,311.85	6.00%
<b>Total</b>	<b>1,702</b>	<b>100.00%</b>	<b>\$ 66,570,097.15</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	75	75.00%	\$ 24,547,562.00	75.80%
> 6 <= 12 mths	3	3.00%	\$ 766,809.03	2.37%
> 12 <= 24 mths	16	16.00%	\$ 5,341,772.15	16.50%
> 24 <= 36 mths	5	5.00%	\$ 1,586,722.63	4.90%
> 36 <= 60 mths	1	1.00%	\$ 139,699.22	0.43%
<b>Total</b>	<b>100</b>	<b>100.00%</b>	<b>\$ 32,382,565.03</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%	\$0.00	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	205	9.69%	\$66,204,242.01	11.55%
> 18 <= 24 mths	376	17.77%	\$130,131,993.99	22.70%
> 24 <= 36 mths	547	25.85%	\$171,560,802.33	29.93%
> 36 <= 48 mths	129	6.10%	\$57,964,151.84	10.11%
> 48 <= 60 mths	68	3.21%	\$24,294,387.86	4.24%
> 60 <= 160 mths	397	18.76%	\$86,246,191.13	15.05%
> 160 <= 360 mths	394	18.62%	\$36,787,623.27	6.42%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$573,189,392.43</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	6	0.28%	\$ 403,865.80	0.07%
>	5	<=	10 years	33	1.56%	\$ 2,405,001.75	0.42%
>	10	<=	15 years	79	3.73%	\$ 10,862,911.69	1.90%
>	15	<=	20 years	170	8.03%	\$ 38,160,538.80	6.66%
>	20	<=	25 years	276	13.04%	\$ 67,341,141.98	11.75%
>	25	<=	30 years	1,521	71.88%	\$ 449,092,042.19	78.35%
>	30	<=	50 years	31	1.47%	\$ 4,923,890.22	0.86%
<b>Total</b>				<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	52	2.46%	\$ 1,524,388.46	0.27%
>	5	<=	10	years	113	5.34%	\$ 7,379,062.59	1.29%
>	10	<=	15	years	305	14.41%	\$ 34,640,160.71	6.04%
>	15	<=	20	years	370	17.49%	\$ 75,221,506.45	13.12%
>	20	<=	25	years	398	18.81%	\$ 121,197,020.13	21.14%
>	25	<=	30	years	878	41.49%	\$ 333,227,254.09	58.14%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>					<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance	
		#	%	\$	%
Variable		2,016	95.27%	\$ 540,806,827.40	94.35%
Fixed 1Y		28	1.32%	\$ 10,010,892.20	1.75%
Fixed 2Y		43	2.03%	\$ 13,757,681.98	2.40%
Fixed 3Y		27	1.28%	\$ 8,456,840.34	1.48%
Fixed 4Y		0	0.00%	\$ 0.00	0.00%
Fixed 5Y		2	0.09%	\$ 157,150.51	0.03%
<b>Total</b>		<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration		Number of Loans		Current Balance	
		#	%	\$	%
QLD		865	40.88%	\$ 218,968,944.69	38.20%
NSW		542	25.61%	\$ 162,140,996.18	28.29%
VIC		470	22.21%	\$ 121,719,236.12	21.24%
WA		143	6.76%	\$ 40,073,033.62	6.99%
SA		50	2.36%	\$ 14,392,695.88	2.51%
ACT		35	1.65%	\$ 13,092,262.85	2.28%
TAS		9	0.43%	\$ 2,217,155.14	0.39%
NT		2	0.09%	\$ 585,067.95	0.10%
<b>Total</b>		<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	530	25.05%	\$ 140,388,797.41	24.49%
GOLD COAST \ SUNSHINE COAST METRO	102	4.82%	\$ 29,458,903.33	5.14%
QLD COUNTRY	233	11.01%	\$ 49,121,243.95	8.57%
SYD METRO	141	6.66%	\$ 48,661,982.14	8.49%
OTHER NSW METRO	60	2.84%	\$ 18,919,873.93	3.30%
NSW COUNTRY	341	16.12%	\$ 94,559,140.11	16.50%
ACT METRO	35	1.65%	\$ 13,092,262.85	2.28%
MELBOURNE METRO	284	13.42%	\$ 73,117,007.00	12.76%
VICTORIA COUNTRY	186	8.79%	\$ 48,602,229.12	8.48%
PERTH METRO	115	5.43%	\$ 33,163,780.74	5.79%
WA COUNTRY	28	1.32%	\$ 6,909,252.88	1.21%
ADELAIDE METRO	39	1.84%	\$ 12,219,831.15	2.13%
SA COUNTRY	11	0.52%	\$ 2,172,864.73	0.38%
DARWIN METRO	2	0.09%	\$ 585,067.95	0.10%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.28%	\$ 1,462,459.20	0.26%
TAS COUNTRY	3	0.14%	\$ 754,695.94	0.13%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</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	
	#	%	\$	%
INNER CITY	12	0.57%	\$ 3,463,591.66	0.60%
METRO	1,436	67.86%	\$ 404,457,029.64	70.56%
NONMETRO	668	31.57%	\$ 165,268,771.13	28.83%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</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	
	#	%	\$	%
4350	32	1.51%	\$ 6,701,174.89	1.17%
4503	21	0.99%	\$ 5,313,573.02	0.93%
2527	22	1.04%	\$ 5,126,399.69	0.89%
3030	22	1.04%	\$ 5,105,886.89	0.89%
4209	16	0.76%	\$ 5,093,974.32	0.89%
4305	20	0.95%	\$ 4,859,435.17	0.85%
3977	14	0.66%	\$ 4,548,773.69	0.79%
4124	15	0.71%	\$ 4,507,614.70	0.79%
4207	19	0.90%	\$ 4,489,221.74	0.78%
2530	21	0.99%	\$ 4,413,725.14	0.77%
<b>Total</b>	<b>202</b>	<b>9.55%</b>	<b>\$ 50,159,779.25</b>	<b>8.75%</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	2,104	99.43%	\$ 569,631,255.17	99.38%
>	1	<=	7	days	4	0.19%	\$ 1,320,184.88	0.23%
>	7	<=	30	days	4	0.19%	\$ 1,149,935.32	0.20%
>	30	<=	60	days	3	0.14%	\$ 918,009.67	0.16%
>	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%	\$ 170,007.39	0.03%
<b>Total</b>					<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,707	80.67%	\$ 452,956,434.81	79.02%
Investment Loans	409	19.33%	\$ 120,232,957.62	20.98%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,047	96.74%	\$ 544,425,545.18	94.98%
Interest Only Loans	69	3.26%	\$ 28,763,847.25	5.02%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	621	29.35%	\$ 194,389,732.21	33.91%
Renovation	201	9.50%	\$ 45,840,440.09	8.00%
Purchase - New Dwelling	147	6.95%	\$ 38,042,656.71	6.64%
Purchase - Existing Dwelling	569	26.89%	\$ 166,239,202.16	29.00%
Buy Home (Investment)	181	8.55%	\$ 50,952,736.40	8.89%
Other	397	18.76%	\$ 77,724,624.86	13.56%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	385	18.19%	\$ 100,761,468.99	17.58%
Genworth LMI	110	5.20%	\$ 15,654,225.04	2.73%
Uninsured	1,621	76.61%	\$ 456,773,698.40	79.69%
<b>Total</b>	<b>2,116</b>	<b>100.00%</b>	<b>\$ 573,189,392.43</b>	<b>100.00%</b>

## DISTRIBUTION SUMMARY

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 15,459,095.33	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,516,584.05</u>	\$ 17,975,679.38
Redraws		\$ 2,188,425.24
Trust Expenses		\$ 402,699.58
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