

Harvey Series 2023-1 Trust

Investor Report

As at 28-Feb-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:	\$ 432,538,195
Total Number of Loans:	1,704
Average Current Balance:	\$ 253,837
Highest Current Balance:	\$ 986,660
Scheduled LVR (Average)	46.75%
Scheduled LVR (Weighted Average)	56.11%
Current LVR (Average)	40.64%
Current LVR (Weighted Average)	54.24%
Seasoning (Months)(Average)	90.80
Seasoning (Months)(Weighted Average)	62.58
Weighted Average Variable Rate	6.47%
Weighted Average Fixed Rate	6.09%
Weighted Average Rate on All Loans	6.46%
Percentage (by value) of Variable Rate Loans	97.90%
Percentage (by value) of Fixed Rate Loans	2.10%
Owner Occupied by Dollar Value	\$ 349,315,498
Percentage Owner Occupied	80.76%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 440,126,789
Scheduled Repayments Received During Period	(\$ 3,545,556)
Unscheduled Repayments Received During Period	(\$ 7,657,243)
Redraws	\$ 1,683,660
Interest	\$ 1,930,544
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 432,538,195
Further Advances repurchased: Interest	\$ 3,511
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 224,327
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%	371	21.77%	\$ 36,587,831	7.43%
> 25% <= 30%	114	6.69%	\$ 21,485,036	4.36%
> 30% <= 35%	85	4.99%	\$ 19,493,747	3.96%
> 35% <= 40%	103	6.04%	\$ 27,681,484	5.62%
> 40% <= 45%	118	6.92%	\$ 33,603,731	6.82%
> 45% <= 50%	108	6.34%	\$ 34,576,904	7.02%
> 50% <= 55%	116	6.81%	\$ 43,226,801	8.78%
> 55% <= 60%	101	5.93%	\$ 37,437,857	7.60%
> 60% <= 65%	132	7.75%	\$ 49,835,014	10.12%
> 65% <= 70%	139	8.16%	\$ 54,813,612	11.13%
> 70% <= 75%	138	8.10%	\$ 57,299,287	11.63%
> 75% <= 80%	84	4.93%	\$ 36,730,698	7.46%
> 80% <= 85%	50	2.93%	\$ 21,606,855	4.39%
> 85% <= 90%	41	2.41%	\$ 16,313,417	3.31%
> 90% <= 95%	4	0.23%	\$ 1,883,291	0.38%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,704	100.00%	\$ 492,575,564	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	551	32.34%	\$ 41,352,086	9.56%
> 25% <= 30%	88	5.16%	\$ 17,747,551	4.10%
> 30% <= 35%	75	4.40%	\$ 18,271,755	4.22%
> 35% <= 40%	98	5.75%	\$ 24,530,433	5.67%
> 40% <= 45%	119	6.98%	\$ 35,225,528	8.14%
> 45% <= 50%	95	5.58%	\$ 28,782,221	6.65%
> 50% <= 55%	103	6.04%	\$ 36,575,089	8.46%
> 55% <= 60%	99	5.81%	\$ 36,883,665	8.53%
> 60% <= 65%	117	6.87%	\$ 45,248,613	10.46%
> 65% <= 70%	117	6.87%	\$ 44,967,458	10.40%
> 70% <= 75%	95	5.58%	\$ 39,388,927	9.11%
> 75% <= 80%	73	4.28%	\$ 32,457,006	7.50%
> 80% <= 85%	41	2.41%	\$ 17,838,537	4.12%
> 85% <= 90%	31	1.82%	\$ 12,208,582	2.82%
> 90% <= 95%	2	0.12%	\$ 1,060,743	0.25%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,704	100.00%	\$ 432,538,195	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	270	15.85%	\$ 5,117,097	1.18%
> \$ 50,000 <= \$ 100,000	175	10.27%	\$ 13,007,745	3.01%
> \$ 100,000 <= \$ 150,000	168	9.86%	\$ 21,248,678	4.91%
> \$ 150,000 <= \$ 200,000	152	8.92%	\$ 26,694,516	6.17%
> \$ 200,000 <= \$ 250,000	151	8.86%	\$ 34,380,377	7.95%
> \$ 250,000 <= \$ 300,000	150	8.80%	\$ 41,076,249	9.50%
> \$ 300,000 <= \$ 350,000	152	8.92%	\$ 49,208,904	11.38%
> \$ 350,000 <= \$ 485,800	127	7.45%	\$ 47,694,502	11.03%
> \$ 485,800 <= \$ 500,000	172	10.09%	\$ 76,763,927	17.75%
> \$ 500,000 <= \$ 750,000	155	9.10%	\$ 90,399,464	20.90%
> \$ 750,000 <= \$ 1,000,000	32	1.88%	\$ 26,946,736	6.23%
Total	1,704	100.00%	\$ 432,538,195	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,029	74.84%	\$ 11,918,454	19.83%
> \$ 50,000 <= \$ 100,000	174	12.65%	\$ 12,194,138	20.29%
> \$ 100,000 <= \$ 150,000	62	4.51%	\$ 7,610,908	12.66%
> \$ 150,000 <= \$ 200,000	48	3.49%	\$ 8,254,552	13.73%
> \$ 200,000 <= \$ 250,000	23	1.67%	\$ 5,095,312	8.48%
> \$ 250,000 <= \$ 300,000	13	0.95%	\$ 3,588,134	5.97%
> \$ 300,000 <= \$ 400,000	11	0.80%	\$ 3,962,294	6.59%
> \$ 400,000 <= \$ 500,000	9	0.65%	\$ 4,027,886	6.70%
> \$ 500,000 <= \$ 1,000,000	6	0.44%	\$ 3,452,446	5.74%
Total	1,375	100.00%	\$ 60,104,124	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	16	57.14%	\$ 5,969,918	65.86%
> 6 <= 12 mths	3	10.71%	\$ 500,940	5.53%
> 12 <= 24 mths	6	21.43%	\$ 1,654,682	18.25%
> 24 <= 36 mths	2	7.14%	\$ 811,212	8.95%
> 36 <= 60 mths	1	3.57%	\$ 127,663	1.41%
Total	28	100.00%	\$ 9,064,417	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	408	23.94%	\$ 130,501,534	30.17%
> 36 <= 48 mths	462	27.11%	\$ 137,948,236	31.89%
> 48 <= 60 mths	121	7.10%	\$ 49,204,945	11.38%
> 60 <= 160 mths	336	19.72%	\$ 80,510,240	18.61%
> 160 <= 360 mths	377	22.12%	\$ 34,373,240	7.95%
Total	1,704	100.00%	\$ 432,538,195	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.18%	\$ 224,713	0.05%
>	5	<=	10 years	26	1.53%	\$ 1,289,167	0.30%
>	10	<=	15 years	62	3.64%	\$ 7,461,404	1.73%
>	15	<=	20 years	140	8.22%	\$ 27,160,856	6.28%
>	20	<=	25 years	220	12.91%	\$ 49,278,383	11.39%
>	25	<=	30 years	1,232	72.30%	\$ 344,302,790	79.60%
>	30	<=	50 years	21	1.23%	\$ 2,820,882	0.65%
Total				1,704	100.00%	\$ 432,538,195	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	52	3.05%	\$ 1,200,486	0.28%
>	5	<=	10 years	108	6.34%	\$ 6,504,709	1.50%
>	10	<=	15 years	278	16.31%	\$ 30,891,843	7.14%
>	15	<=	20 years	299	17.55%	\$ 59,068,539	13.66%
>	20	<=	25 years	338	19.84%	\$ 105,816,281	24.46%
>	25	<=	30 years	629	36.91%	\$ 229,056,336	52.96%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				1,704	100.00%	\$ 432,538,195	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,676	98.36%	\$ 423,473,778	97.90%
Fixed 1Y	3	0.18%	\$ 1,234,834	0.29%
Fixed 2Y	18	1.06%	\$ 5,810,639	1.34%
Fixed 3Y	6	0.35%	\$ 1,891,280	0.44%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 127,663	0.03%
Total	1,704	100.00%	\$ 432,538,195	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	694	40.73%	\$ 165,300,073	38.22%
NSW	455	26.70%	\$ 127,018,312	29.37%
VIC	381	22.36%	\$ 94,436,405	21.83%
WA	105	6.16%	\$ 25,923,313	5.99%
SA	34	2.00%	\$ 9,063,965	2.10%
ACT	26	1.53%	\$ 8,603,284	1.99%
TAS	7	0.41%	\$ 1,621,415	0.37%
NT	2	0.12%	\$ 571,428	0.13%
Total	1,704	100.00%	\$ 432,538,195	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	536	31.46%	\$ 134,935,665	31.20%
QLD Non metro	158	9.27%	\$ 30,364,408	7.02%
NSW Metro	363	21.30%	\$ 102,881,416	23.79%
NSW Non metro	92	5.40%	\$ 24,136,896	5.58%
VIC Metro	314	18.43%	\$ 79,898,121	18.47%
VIC Non metro	67	3.93%	\$ 14,538,283	3.36%
WA Metro	83	4.87%	\$ 21,286,195	4.92%
WA Non metro	22	1.29%	\$ 4,637,118	1.07%
SA Metro	28	1.64%	\$ 7,468,117	1.73%
SA Non metro	6	0.35%	\$ 1,595,848	0.37%
ACT Metro	26	1.53%	\$ 8,603,284	1.99%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.29%	\$ 1,269,269	0.29%
TAS Non metro	2	0.12%	\$ 352,146	0.08%
NT Metro	1	0.06%	\$ 308,505	0.07%
NT Non metro	1	0.06%	\$ 262,923	0.06%
Total	1,704	100.00%	\$ 432,538,195	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,347	79.05%	\$ 354,447,391	81.95%
Inner city	9	0.53%	\$ 2,203,182	0.51%
Non metro	348	20.42%	\$ 75,887,622	17.54%
Total	1,704	100.00%	\$ 432,538,195	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	25	1.47%	\$ 4,768,979	1.10%
2527	21	1.23%	\$ 4,745,391	1.10%
3977	13	0.76%	\$ 3,987,365	0.92%
3030	17	1.00%	\$ 3,972,630	0.92%
4209	12	0.70%	\$ 3,962,378	0.92%
4207	18	1.06%	\$ 3,946,539	0.91%
4124	13	0.76%	\$ 3,738,700	0.86%
2530	18	1.06%	\$ 3,516,067	0.81%
4503	15	0.88%	\$ 3,382,333	0.78%
4300	12	0.70%	\$ 3,339,221	0.77%
Total	164	9.62%	\$ 39,359,603	9.10%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,688	99.06%	\$ 426,722,651	98.66%
>	1	<=	7	days	4	0.23%	\$ 1,446,824	0.33%
>	7	<=	30	days	6	0.35%	\$ 2,382,454	0.55%
>	30	<=	60	days	1	0.06%	\$ 277,704	0.06%
>	60	<=	90	days	3	0.18%	\$ 906,284	0.21%
>	90	<=	120	days	1	0.06%	\$ 678,015	0.16%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	1	0.06%	\$ 124,264	0.03%
Total					1,704	100.00%	\$ 432,538,195	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,394	81.81%	\$ 349,315,498	80.76%
Investment Loans	310	18.19%	\$ 83,222,697	19.24%
Total	1,704	100.00%	\$ 432,538,195	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,665	97.71%	\$ 417,348,685	96.49%
Interest Only Loans	39	2.29%	\$ 15,189,510	3.51%
Total	1,704	100.00%	\$ 432,538,195	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	480	28.17%	\$ 140,364,038	32.45%
Renovation	161	9.45%	\$ 33,805,007	7.82%
Purchase - New Dwelling	126	7.39%	\$ 31,327,188	7.24%
Purchase - Existing Dwelling	472	27.70%	\$ 132,939,464	30.73%
Buy Home (Investment)	146	8.57%	\$ 37,491,677	8.67%
Other	319	18.72%	\$ 56,610,821	13.09%
Total	1,704	100.00%	\$ 432,538,195	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	287	16.84%	\$ 68,802,903	15.91%
Genworth LMI	95	5.58%	\$ 11,584,747	2.68%
Uninsured	1,322	77.58%	\$ 352,150,545	81.41%
Total	1,704	100.00%	\$ 432,538,195	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 11,430,636.21
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 35,632.48
Input Tax Credits Received From ATO		\$ 8,723.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 1,094.16
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 11,476,085.85</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 7,588,595	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,593,616</u>	\$ 9,182,211
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>\$ 129,222</u>	\$ 129,222
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>\$ 56,386</u>	\$ 56,386
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>\$ 39,136</u>	\$ 39,136
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>\$ 16,941</u>	\$ 16,941
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>\$ 15,882</u>	\$ 15,882
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>\$ 19,261</u>	\$ 19,261
Redraws		\$ 1,683,660
Trust Expenses		\$ 333,386
Excess Revenue Reserve		\$ 0
Total		<u>\$ 11,476,085.85</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