

# Harvey Series 2023-1 Trust

## Investor Report

As at 30-Sep-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:	\$ 641,458,033
Total Number of Loans:	2,300
Average Current Balance:	\$ 278,895
Highest Current Balance:	\$ 1,082,810
Scheduled LVR (Average)	50.53%
Scheduled LVR (Weighted Average)	59.20%
Current LVR (Average)	45.44%
Current LVR (Weighted Average)	38.72%
Seasoning (Months)(Average)	71.57
Seasoning (Months)(Weighted Average)	45.81
Weighted Average Variable Rate	6.34%
Weighted Average Fixed Rate	2.94%
Weighted Average Rate on All Loans	5.83%
Percentage (by value) of Variable Rate Loans	85.22%
Percentage (by value) of Fixed Rate Loans	14.78%
Owner Occupied by Dollar Value	\$ 498,565,782
Percentage Owner Occupied	77.72%
Percentage (by value) of Variable Rate Loans:	85.22%
Percentage (by value) of Fixed Rate Loans:	14.78%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 651,415,053.53
Scheduled Repayments Received During Period	(\$ 4,640,325.68)
Unscheduled Repayments Received During Period	(\$ 10,502,108.51)
Redraws	\$ 2,387,490.61
Interest	\$ 2,797,922.70
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 641,458,032.65
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 261,118.59
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%	395	17.17%	\$ 40,057,504.72	5.66%
> 25% <= 30%	138	6.00%	\$ 23,992,403.01	3.39%
> 30% <= 35%	118	5.13%	\$ 26,050,651.23	3.68%
> 35% <= 40%	125	5.43%	\$ 35,184,574.42	4.97%
> 40% <= 45%	144	6.26%	\$ 41,999,043.18	5.93%
> 45% <= 50%	166	7.22%	\$ 49,642,242.18	7.01%
> 50% <= 55%	148	6.43%	\$ 53,192,918.94	7.51%
> 55% <= 60%	150	6.52%	\$ 57,586,220.40	8.13%
> 60% <= 65%	151	6.57%	\$ 58,465,260.89	8.26%
> 65% <= 70%	200	8.70%	\$ 81,898,039.95	11.57%
> 70% <= 75%	175	7.61%	\$ 73,207,851.65	10.34%
> 75% <= 80%	193	8.39%	\$ 81,925,617.88	11.57%
> 80% <= 85%	88	3.83%	\$ 39,669,575.79	5.60%
> 85% <= 90%	82	3.57%	\$ 33,598,234.08	4.75%
> 90% <= 95%	27	1.17%	\$ 11,498,178.34	1.62%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 707,968,316.66</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	586	25.48%	\$ 45,522,841.44	7.10%
> 25% <= 30%	126	5.48%	\$ 23,350,962.90	3.64%
> 30% <= 35%	120	5.22%	\$ 29,022,616.90	4.52%
> 35% <= 40%	115	5.00%	\$ 31,048,219.71	4.84%
> 40% <= 45%	139	6.04%	\$ 39,027,665.47	6.08%
> 45% <= 50%	161	7.00%	\$ 49,021,998.82	7.64%
> 50% <= 55%	136	5.91%	\$ 49,903,892.68	7.78%
> 55% <= 60%	130	5.65%	\$ 51,124,057.34	7.97%
> 60% <= 65%	141	6.13%	\$ 54,556,921.44	8.51%
> 65% <= 70%	181	7.87%	\$ 74,262,020.40	11.58%
> 70% <= 75%	159	6.91%	\$ 63,508,006.24	9.90%
> 75% <= 80%	140	6.09%	\$ 59,095,397.86	9.21%
> 80% <= 85%	83	3.61%	\$ 36,566,997.77	5.70%
> 85% <= 90%	67	2.91%	\$ 28,492,269.02	4.44%
> 90% <= 95%	16	0.70%	\$ 6,954,164.66	1.08%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</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	12.22%	\$ 7,046,910.89	1.10%
> \$ 50,000 <= \$ 100,000	208	9.04%	\$ 15,563,695.11	2.43%
> \$ 100,000 <= \$ 150,000	194	8.43%	\$ 24,304,893.53	3.79%
> \$ 150,000 <= \$ 200,000	203	8.83%	\$ 35,817,286.58	5.58%
> \$ 200,000 <= \$ 250,000	214	9.30%	\$ 48,826,101.72	7.61%
> \$ 250,000 <= \$ 300,000	232	10.09%	\$ 63,433,565.43	9.89%
> \$ 300,000 <= \$ 350,000	213	9.26%	\$ 69,149,003.14	10.78%
> \$ 350,000 <= \$ 485,800	187	8.13%	\$ 70,220,937.70	10.95%
> \$ 485,800 <= \$ 500,000	276	12.00%	\$ 123,415,541.64	19.24%
> \$ 500,000 <= \$ 750,000	242	10.52%	\$ 140,903,804.39	21.97%
> \$ 750,000 <= \$ 1,000,000	50	2.17%	\$ 42,776,292.52	6.67%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</b>	<b>100.00%</b>

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

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,415	78.48%	\$ 15,369,472.66	23.10%
> \$ 50,000 <= \$ 100,000	206	11.43%	\$ 14,715,796.70	22.11%
> \$ 100,000 <= \$ 150,000	74	4.10%	\$ 9,129,155.39	13.72%
> \$ 150,000 <= \$ 200,000	51	2.83%	\$ 8,789,693.24	13.21%
> \$ 200,000 <= \$ 250,000	20	1.11%	\$ 4,427,741.24	6.65%
> \$ 250,000 <= \$ 300,000	10	0.55%	\$ 2,689,536.82	4.04%
> \$ 300,000 <= \$ 400,000	14	0.78%	\$ 4,813,771.79	7.23%
> \$ 400,000 <= \$ 500,000	6	0.33%	\$ 2,654,457.98	3.99%
> \$ 500,000 <= \$ 1,000,000	7	0.39%	\$ 3,957,555.80	5.95%
<b>Total</b>	<b>1,803</b>	<b>100.00%</b>	<b>\$ 66,547,181.62</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	220	78.85%	\$ 74,379,806.75	78.45%
> 6 <= 12 mths	42	15.05%	\$ 14,367,294.19	15.15%
> 12 <= 24 mths	14	5.02%	\$ 5,365,331.55	5.66%
> 24 <= 36 mths	3	1.08%	\$ 693,471.23	0.73%
> 36 <= 60 mths	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>279</b>	<b>100.00%</b>	<b>\$ 94,805,903.72</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	79	3.43%	\$ 26,771,274.85	4.17%
> 12 <= 18 mths	373	16.22%	\$ 125,843,131.94	19.62%
> 18 <= 24 mths	450	19.57%	\$ 147,983,642.03	23.07%
> 24 <= 36 mths	385	16.74%	\$ 131,926,174.43	20.57%
> 36 <= 48 mths	130	5.65%	\$ 58,427,474.64	9.11%
> 48 <= 60 mths	66	2.87%	\$ 21,812,621.07	3.40%
> 60 <= 160 mths	415	18.04%	\$ 91,350,166.75	14.24%
> 160 <= 360 mths	402	17.48%	\$ 37,343,546.94	5.82%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</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	0.26%	\$ 460,153.32	0.07%
>	5	<=	10 years	38	1.65%	\$ 3,000,001.63	0.47%
>	10	<=	15 years	86	3.74%	\$ 12,576,400.61	1.96%
>	15	<=	20 years	187	8.13%	\$ 42,563,672.61	6.64%
>	20	<=	25 years	302	13.13%	\$ 74,868,705.45	11.67%
>	25	<=	30 years	1,649	71.70%	\$ 503,034,869.40	78.42%
>	30	<=	50 years	32	1.39%	\$ 4,954,229.63	0.77%
<b>Total</b>				<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	55	2.39%	\$ 1,785,701.74	0.28%
>	5	<=	10	years	115	5.00%	\$ 7,813,232.34	1.22%
>	10	<=	15	years	323	14.04%	\$ 37,235,918.91	5.80%
>	15	<=	20	years	393	17.09%	\$ 81,760,797.61	12.75%
>	20	<=	25	years	410	17.83%	\$ 128,066,197.38	19.96%
>	25	<=	30	years	1,004	43.65%	\$ 384,796,184.67	59.99%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>					<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance	
		#	%	\$	%
Variable		2,021	87.87%	\$ 546,652,128.93	85.22%
Fixed 1Y		28	1.22%	\$ 10,208,349.43	1.59%
Fixed 2Y		200	8.70%	\$ 70,154,121.47	10.94%
Fixed 3Y		47	2.04%	\$ 14,027,834.73	2.19%
Fixed 4Y		0	0.00%	\$ 0.00	0.00%
Fixed 5Y		4	0.17%	\$ 415,598.09	0.06%
<b>Total</b>		<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration		Number of Loans		Current Balance	
		#	%	\$	%
QLD		934	40.61%	\$ 243,509,173.35	37.96%
NSW		593	25.78%	\$ 182,546,992.45	28.46%
VIC		510	22.17%	\$ 136,085,830.18	21.22%
WA		159	6.91%	\$ 45,685,257.64	7.12%
SA		53	2.30%	\$ 15,744,871.60	2.45%
ACT		37	1.61%	\$ 14,097,567.24	2.20%
TAS		11	0.48%	\$ 2,715,181.37	0.42%
NT		3	0.13%	\$ 1,073,158.82	0.17%
<b>Total</b>		<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	570	24.78%	\$ 155,354,097.36	24.22%
GOLD COAST \ SUNSHINE COAST METRO	114	4.96%	\$ 33,402,939.74	5.21%
QLD COUNTRY	250	10.87%	\$ 54,752,136.25	8.54%
SYD METRO	153	6.65%	\$ 53,339,469.73	8.32%
OTHER NSW METRO	70	3.04%	\$ 23,562,561.63	3.67%
NSW COUNTRY	370	16.09%	\$ 105,644,961.09	16.47%
ACT METRO	37	1.61%	\$ 14,097,567.24	2.20%
MELBOURNE METRO	313	13.61%	\$ 82,043,551.93	12.79%
VICTORIA COUNTRY	197	8.57%	\$ 54,042,278.25	8.42%
PERTH METRO	128	5.57%	\$ 37,742,532.24	5.88%
WA COUNTRY	31	1.35%	\$ 7,942,725.40	1.24%
ADELAIDE METRO	42	1.83%	\$ 13,496,815.95	2.10%
SA COUNTRY	11	0.48%	\$ 2,248,055.65	0.35%
DARWIN METRO	3	0.13%	\$ 1,073,158.82	0.17%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.26%	\$ 1,479,905.74	0.23%
TAS COUNTRY	5	0.22%	\$ 1,235,275.63	0.19%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</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	0.52%	\$ 3,500,724.78	0.55%
METRO	1,571	68.30%	\$ 454,729,912.89	70.89%
NONMETRO	717	31.17%	\$ 183,227,394.98	28.56%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</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	36	1.57%	\$ 7,728,123.47	1.20%
2527	24	1.04%	\$ 6,250,870.77	0.97%
4503	22	0.96%	\$ 5,882,903.73	0.92%
4209	17	0.74%	\$ 5,764,438.27	0.90%
3030	24	1.04%	\$ 5,755,132.25	0.90%
2530	22	0.96%	\$ 5,369,317.53	0.84%
4124	17	0.74%	\$ 5,185,861.11	0.81%
3029	21	0.91%	\$ 5,062,852.73	0.79%
4207	20	0.87%	\$ 4,937,526.51	0.77%
4305	20	0.87%	\$ 4,907,983.60	0.77%
<b>Total</b>	<b>223</b>	<b>9.70%</b>	<b>\$ 56,845,009.97</b>	<b>8.86%</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	2,290	99.57%	\$ 639,146,277.39	99.64%
>	1	<=	7	days	4	0.17%	\$ 887,065.97	0.14%
>	7	<=	30	days	3	0.13%	\$ 683,389.72	0.11%
>	30	<=	60	days	0	0.00%	\$ 0.00	0.00%
>	60	<=	90	days	2	0.09%	\$ 574,651.05	0.09%
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%
>	120	<=	150	days	0	0.00%	\$ 0.00	0.00%
>	150	<=	180	days	1	0.04%	\$ 166,648.52	0.03%
>	180			days	0	0.00%	\$ 0.00	0.00%
<b>Total</b>					<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,835	79.78%	\$ 498,565,782.11	77.72%
Investment Loans	465	20.22%	\$ 142,892,250.54	22.28%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,181	94.83%	\$ 591,336,003.53	92.19%
Interest Only Loans	119	5.17%	\$ 50,122,029.12	7.81%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	702	30.52%	\$ 226,069,852.22	35.24%
Renovation	214	9.30%	\$ 48,675,827.28	7.59%
Purchase - New Dwelling	159	6.91%	\$ 43,269,724.55	6.75%
Purchase - Existing Dwelling	598	26.00%	\$ 179,632,016.13	28.00%
Buy Home (Investment)	198	8.61%	\$ 58,065,040.26	9.05%
Other	429	18.65%	\$ 85,745,572.21	13.37%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	408	17.74%	\$ 109,901,350.09	17.13%
Genworth LMI	114	4.96%	\$ 16,940,685.35	2.64%
Uninsured	1,778	77.30%	\$ 514,615,997.21	80.23%
<b>Total</b>	<b>2,300</b>	<b>100.00%</b>	<b>\$ 641,458,032.65</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	\$ 9,957,020.88	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,429,500.63</u>	\$ 12,386,521.51
Redraws		\$ 2,387,490.61
Trust Expenses		\$ 530,531.98
Excess Revenue Reserve		\$ 101,247.08

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