

# Harvey Series 2023-1 Trust

## Investor Report

As at 31-Oct-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:	\$ 628,326,755
Total Number of Loans:	2,261
Average Current Balance:	\$ 277,898
Highest Current Balance:	\$ 1,130,299
Scheduled LVR (Average)	50.34%
Scheduled LVR (Weighted Average)	59.01%
Current LVR (Average)	45.18%
Current LVR (Weighted Average)	39.49%
Seasoning (Months)(Average)	72.63
Seasoning (Months)(Weighted Average)	46.89
Weighted Average Variable Rate	6.32%
Weighted Average Fixed Rate	3.07%
Weighted Average Rate on All Loans	5.90%
Percentage (by value) of Variable Rate Loans	87.06%
Percentage (by value) of Fixed Rate Loans	12.94%
Owner Occupied by Dollar Value	\$ 490,172,042
Percentage Owner Occupied	78.01%
Percentage (by value) of Variable Rate Loans:	87.06%
Percentage (by value) of Fixed Rate Loans:	12.94%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 641,458,032.65
Scheduled Repayments Received During Period	(\$ 4,640,937.42)
Unscheduled Repayments Received During Period	(\$ 14,163,059.46)
Redraws	\$ 2,795,944.15
Interest	\$ 2,876,274.78
Other Charges	\$ 500.00
Mortgage Portfolio Balance At End of Period	\$ 628,326,754.70
Further Advances repurchased: Interest	\$ 5,046.42
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 269,068.05
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%	390	17.25%	\$ 39,222,759.75	5.65%
> 25% <= 30%	137	6.06%	\$ 23,693,808.73	3.41%
> 30% <= 35%	116	5.13%	\$ 25,776,712.09	3.71%
> 35% <= 40%	127	5.62%	\$ 36,739,266.01	5.29%
> 40% <= 45%	142	6.28%	\$ 40,261,445.25	5.80%
> 45% <= 50%	167	7.39%	\$ 50,348,554.54	7.25%
> 50% <= 55%	139	6.15%	\$ 50,550,896.62	7.28%
> 55% <= 60%	151	6.68%	\$ 57,482,361.60	8.27%
> 60% <= 65%	156	6.90%	\$ 59,799,758.20	8.61%
> 65% <= 70%	187	8.27%	\$ 77,850,980.79	11.21%
> 70% <= 75%	179	7.92%	\$ 75,722,296.33	10.90%
> 75% <= 80%	179	7.92%	\$ 75,622,993.54	10.89%
> 80% <= 85%	86	3.80%	\$ 38,507,387.36	5.54%
> 85% <= 90%	80	3.54%	\$ 32,714,926.28	4.71%
> 90% <= 95%	25	1.11%	\$ 10,449,579.41	1.50%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$ 694,743,726.50</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	577	25.52%	\$ 43,891,768.43	6.99%
> 25% <= 30%	128	5.66%	\$ 23,338,170.65	3.71%
> 30% <= 35%	111	4.91%	\$ 26,909,207.14	4.28%
> 35% <= 40%	124	5.48%	\$ 33,577,010.31	5.34%
> 40% <= 45%	143	6.32%	\$ 39,919,527.85	6.35%
> 45% <= 50%	152	6.72%	\$ 47,446,271.21	7.55%
> 50% <= 55%	130	5.75%	\$ 47,754,563.55	7.60%
> 55% <= 60%	129	5.71%	\$ 50,373,898.82	8.02%
> 60% <= 65%	148	6.55%	\$ 57,655,555.94	9.18%
> 65% <= 70%	169	7.47%	\$ 69,956,093.02	11.13%
> 70% <= 75%	164	7.25%	\$ 65,073,745.85	10.36%
> 75% <= 80%	126	5.57%	\$ 53,471,579.34	8.51%
> 80% <= 85%	80	3.54%	\$ 35,086,052.64	5.58%
> 85% <= 90%	66	2.92%	\$ 27,719,242.79	4.41%
> 90% <= 95%	14	0.62%	\$ 6,154,067.16	0.98%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

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

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	276	12.21%	\$ 6,708,340.04	1.07%
> \$ 50,000 <= \$ 100,000	209	9.24%	\$ 15,596,927.92	2.48%
> \$ 100,000 <= \$ 150,000	194	8.58%	\$ 24,406,144.73	3.88%
> \$ 150,000 <= \$ 200,000	199	8.80%	\$ 35,202,648.63	5.60%
> \$ 200,000 <= \$ 250,000	209	9.24%	\$ 47,633,617.37	7.58%
> \$ 250,000 <= \$ 300,000	226	10.00%	\$ 61,789,593.37	9.83%
> \$ 300,000 <= \$ 350,000	207	9.16%	\$ 67,132,420.39	10.68%
> \$ 350,000 <= \$ 485,800	185	8.18%	\$ 69,348,107.30	11.04%
> \$ 485,800 <= \$ 500,000	271	11.99%	\$ 120,986,895.92	19.26%
> \$ 500,000 <= \$ 750,000	236	10.44%	\$ 137,476,986.76	21.88%
> \$ 750,000 <= \$ 1,000,000	49	2.17%	\$ 42,045,072.27	6.69%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

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

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,380	77.83%	\$ 15,072,625.83	22.68%
> \$ 50,000 <= \$ 100,000	218	12.30%	\$ 15,529,885.32	23.37%
> \$ 100,000 <= \$ 150,000	68	3.84%	\$ 8,312,114.18	12.51%
> \$ 150,000 <= \$ 200,000	52	2.93%	\$ 9,041,933.65	13.60%
> \$ 200,000 <= \$ 250,000	20	1.13%	\$ 4,460,958.69	6.71%
> \$ 250,000 <= \$ 300,000	7	0.39%	\$ 1,911,833.82	2.88%
> \$ 300,000 <= \$ 400,000	14	0.79%	\$ 4,820,561.03	7.25%
> \$ 400,000 <= \$ 500,000	6	0.34%	\$ 2,647,587.98	3.98%
> \$ 500,000 <= \$ 1,000,000	8	0.45%	\$ 4,666,401.06	7.02%
<b>Total</b>	<b>1,773</b>	<b>100.00%</b>	<b>\$ 66,463,901.56</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	186	78.81%	\$ 65,109,843.22	80.07%
> 6 <= 12 mths	32	13.56%	\$ 10,043,884.30	12.35%
> 12 <= 24 mths	15	6.36%	\$ 5,469,211.00	6.73%
> 24 <= 36 mths	3	1.27%	\$ 690,350.12	0.85%
> 36 <= 60 mths	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>236</b>	<b>100.00%</b>	<b>\$ 81,313,288.64</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	27	1.19%	\$9,775,912.19	1.56%
> 12 <= 18 mths	342	15.13%	\$113,850,943.65	18.12%
> 18 <= 24 mths	465	20.57%	\$156,622,116.11	24.93%
> 24 <= 36 mths	427	18.89%	\$141,560,853.07	22.53%
> 36 <= 48 mths	127	5.62%	\$58,133,291.20	9.25%
> 48 <= 60 mths	61	2.70%	\$19,676,071.91	3.13%
> 60 <= 160 mths	414	18.31%	\$91,456,081.46	14.56%
> 160 <= 360 mths	398	17.60%	\$37,251,485.11	5.93%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$628,326,754.70</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	0.27%	\$ 444,785.10	0.07%
>	5	<=	10 years	38	1.68%	\$ 2,965,274.90	0.47%
>	10	<=	15 years	83	3.67%	\$ 12,174,642.27	1.94%
>	15	<=	20 years	183	8.09%	\$ 41,904,897.11	6.67%
>	20	<=	25 years	294	13.00%	\$ 72,949,226.35	11.61%
>	25	<=	30 years	1,626	71.92%	\$ 492,912,656.80	78.45%
>	30	<=	50 years	31	1.37%	\$ 4,975,272.17	0.79%
<b>Total</b>				<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	54	2.39%	\$ 1,759,671.71	0.28%
>	5	<=	10	years	114	5.04%	\$ 7,752,301.04	1.23%
>	10	<=	15	years	320	14.15%	\$ 36,671,685.93	5.84%
>	15	<=	20	years	390	17.25%	\$ 81,511,657.64	12.97%
>	20	<=	25	years	409	18.09%	\$ 128,134,284.24	20.39%
>	25	<=	30	years	974	43.08%	\$ 372,497,154.14	59.28%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>					<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance	
		#	%	\$	%
Variable		2,025	89.56%	\$ 547,013,466.06	87.06%
Fixed 1Y		28	1.24%	\$ 10,185,094.41	1.62%
Fixed 2Y		163	7.21%	\$ 58,222,700.10	9.27%
Fixed 3Y		42	1.86%	\$ 12,685,715.78	2.02%
Fixed 4Y		0	0.00%	\$ 0.00	0.00%
Fixed 5Y		3	0.13%	\$ 219,778.35	0.03%
<b>Total</b>		<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration		Number of Loans		Current Balance	
		#	%	\$	%
QLD		913	40.38%	\$ 236,512,533.51	37.64%
NSW		585	25.87%	\$ 178,979,860.48	28.49%
VIC		502	22.20%	\$ 134,243,503.99	21.37%
WA		158	6.99%	\$ 45,160,389.29	7.19%
SA		53	2.34%	\$ 15,689,798.20	2.50%
ACT		37	1.64%	\$ 14,066,445.72	2.24%
TAS		10	0.44%	\$ 2,602,919.41	0.41%
NT		3	0.13%	\$ 1,071,304.10	0.17%
<b>Total</b>		<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	553	24.46%	\$ 149,219,038.30	23.75%
GOLD COAST \ SUNSHINE COAST METRO	113	5.00%	\$ 33,247,004.79	5.29%
QLD COUNTRY	247	10.92%	\$ 54,046,490.42	8.60%
SYD METRO	150	6.63%	\$ 51,664,042.79	8.22%
OTHER NSW METRO	70	3.10%	\$ 23,273,900.15	3.70%
NSW COUNTRY	365	16.14%	\$ 104,041,917.54	16.56%
ACT METRO	37	1.64%	\$ 14,066,445.72	2.24%
MELBOURNE METRO	305	13.49%	\$ 80,299,026.80	12.78%
VICTORIA COUNTRY	197	8.71%	\$ 53,944,477.19	8.59%
PERTH METRO	127	5.62%	\$ 37,226,063.80	5.92%
WA COUNTRY	31	1.37%	\$ 7,934,325.49	1.26%
ADELAIDE METRO	42	1.86%	\$ 13,456,705.76	2.14%
SA COUNTRY	11	0.49%	\$ 2,233,092.44	0.36%
DARWIN METRO	3	0.13%	\$ 1,071,304.10	0.17%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.27%	\$ 1,465,785.03	0.23%
TAS COUNTRY	4	0.18%	\$ 1,137,134.38	0.18%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</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	0.53%	\$ 3,491,289.91	0.56%
METRO	1,541	68.16%	\$ 443,982,454.10	70.66%
NONMETRO	708	31.31%	\$ 180,853,010.69	28.78%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</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	34	1.50%	\$ 7,385,603.21	1.18%
4503	22	0.97%	\$ 5,860,095.11	0.93%
3030	23	1.02%	\$ 5,744,520.55	0.91%
2527	23	1.02%	\$ 5,700,599.46	0.91%
2530	22	0.97%	\$ 5,349,060.00	0.85%
4209	16	0.71%	\$ 5,335,970.86	0.85%
4124	17	0.75%	\$ 5,181,894.70	0.82%
3029	21	0.93%	\$ 5,026,224.59	0.80%
4305	20	0.88%	\$ 4,915,066.61	0.78%
2560	20	0.88%	\$ 4,708,606.10	0.75%
<b>Total</b>	<b>218</b>	<b>9.64%</b>	<b>\$ 55,207,641.19</b>	<b>8.79%</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	2,248	99.43%	\$ 623,291,503.38	99.20%
>	1	<=	7	days	6	0.27%	\$ 2,982,477.11	0.47%
>	7	<=	30	days	4	0.18%	\$ 1,307,666.00	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	2	0.09%	\$ 577,641.61	0.09%
>	120	<=	150	days	0	0.00%	\$ 0.00	0.00%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	1	0.04%	\$ 167,466.60	0.03%
<b>Total</b>					<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,811	80.10%	\$ 490,172,041.75	78.01%
Investment Loans	450	19.90%	\$ 138,154,712.95	21.99%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,154	95.27%	\$ 583,202,547.34	92.82%
Interest Only Loans	107	4.73%	\$ 45,124,207.36	7.18%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	685	30.30%	\$ 219,402,074.77	34.92%
Renovation	210	9.29%	\$ 48,270,350.71	7.68%
Purchase - New Dwelling	157	6.94%	\$ 42,138,503.34	6.71%
Purchase - Existing Dwelling	590	26.09%	\$ 176,065,280.19	28.02%
Buy Home (Investment)	196	8.67%	\$ 57,538,517.65	9.16%
Other	423	18.71%	\$ 84,912,028.04	13.51%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	404	17.87%	\$ 107,970,942.48	17.18%
Genworth LMI	114	5.04%	\$ 16,906,941.97	2.69%
Uninsured	1,743	77.09%	\$ 503,448,870.25	80.13%
<b>Total</b>	<b>2,261</b>	<b>100.00%</b>	<b>\$ 628,326,754.70</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	\$ 13,131,277.95	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,644,518.92</u>	\$ 15,775,796.87
Redraws		\$ 2,795,944.15
Trust Expenses		\$ 437,440.00
Excess Revenue Reserve		\$ 14,122.97

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