

Harvey Series 2023-1 Trust

Investor Report

As at 31-Jul-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:	\$ 667,207,988
Total Number of Loans:	2,368
Average Current Balance:	\$ 281,760
Highest Current Balance:	\$ 1,097,256
Scheduled LVR (Average)	51.03%
Scheduled LVR (Weighted Average)	59.60%
Current LVR (Average)	46.05%
Current LVR (Weighted Average)	37.76%
Seasoning (Months)(Average)	69.28
Seasoning (Months)(Weighted Average)	43.88
Weighted Average Variable Rate	6.36%
Weighted Average Fixed Rate	2.72%
Weighted Average Rate on All Loans	5.68%
Percentage (by value) of Variable Rate Loans	81.40%
Percentage (by value) of Fixed Rate Loans	18.60%
Owner Occupied by Dollar Value	\$ 518,912,393
Percentage Owner Occupied	77.77%
Percentage (by value) of Variable Rate Loans:	81.40%
Percentage (by value) of Fixed Rate Loans:	18.60%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 683,338,137.12
Scheduled Repayments Received During Period	(\$ 4,730,879.25)
Unscheduled Repayments Received During Period	(\$ 17,146,855.82)
Redraws	\$ 2,781,263.39
Interest	\$ 2,965,822.78
Other Charges	\$ 500.00
Mortgage Portfolio Balance At End of Period	\$ 667,207,988.22
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 269,606.43
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%	389	16.43%	\$ 40,013,841.96	5.45%
> 25% <= 30%	138	5.83%	\$ 23,851,516.80	3.25%
> 30% <= 35%	126	5.32%	\$ 27,326,388.52	3.72%
> 35% <= 40%	124	5.24%	\$ 32,711,616.16	4.45%
> 40% <= 45%	154	6.50%	\$ 45,553,060.80	6.20%
> 45% <= 50%	171	7.22%	\$ 52,855,989.21	7.19%
> 50% <= 55%	158	6.67%	\$ 54,315,360.27	7.39%
> 55% <= 60%	146	6.17%	\$ 57,646,678.41	7.85%
> 60% <= 65%	156	6.59%	\$ 60,150,408.14	8.19%
> 65% <= 70%	206	8.70%	\$ 85,032,584.44	11.57%
> 70% <= 75%	172	7.26%	\$ 73,092,066.18	9.95%
> 75% <= 80%	217	9.16%	\$ 91,589,246.06	12.47%
> 80% <= 85%	93	3.93%	\$ 41,974,108.09	5.71%
> 85% <= 90%	83	3.51%	\$ 34,023,656.39	4.63%
> 90% <= 95%	35	1.48%	\$ 14,620,264.27	1.99%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,368	100.00%	\$ 734,756,785.70	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	577	24.37%	\$ 45,330,480.37	6.79%
> 25% <= 30%	138	5.83%	\$ 25,001,446.23	3.75%
> 30% <= 35%	117	4.94%	\$ 28,502,221.83	4.27%
> 35% <= 40%	123	5.19%	\$ 32,554,294.69	4.88%
> 40% <= 45%	141	5.95%	\$ 40,033,143.79	6.00%
> 45% <= 50%	167	7.05%	\$ 51,870,862.91	7.77%
> 50% <= 55%	148	6.25%	\$ 52,388,974.96	7.85%
> 55% <= 60%	125	5.28%	\$ 49,940,207.78	7.48%
> 60% <= 65%	151	6.38%	\$ 58,004,103.79	8.69%
> 65% <= 70%	187	7.90%	\$ 76,664,800.96	11.49%
> 70% <= 75%	162	6.84%	\$ 65,664,091.57	9.84%
> 75% <= 80%	154	6.50%	\$ 64,272,544.30	9.63%
> 80% <= 85%	85	3.59%	\$ 37,841,584.38	5.67%
> 85% <= 90%	72	3.04%	\$ 30,083,378.86	4.51%
> 90% <= 95%	21	0.89%	\$ 9,055,851.80	1.36%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,368	100.00%	\$ 667,207,988.22	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	277	11.70%	\$ 7,119,171.14	1.07%
> \$ 50,000 <= \$ 100,000	209	8.83%	\$ 15,750,927.74	2.36%
> \$ 100,000 <= \$ 150,000	200	8.45%	\$ 25,029,693.70	3.75%
> \$ 150,000 <= \$ 200,000	207	8.74%	\$ 36,371,713.64	5.45%
> \$ 200,000 <= \$ 250,000	227	9.59%	\$ 51,725,419.68	7.75%
> \$ 250,000 <= \$ 300,000	243	10.26%	\$ 66,543,359.70	9.97%
> \$ 300,000 <= \$ 350,000	216	9.12%	\$ 70,252,497.61	10.53%
> \$ 350,000 <= \$ 485,800	186	7.85%	\$ 69,730,028.14	10.45%
> \$ 485,800 <= \$ 500,000	300	12.67%	\$ 134,183,556.47	20.11%
> \$ 500,000 <= \$ 750,000	255	10.77%	\$ 149,127,458.08	22.35%
> \$ 750,000 <= \$ 1,000,000	48	2.03%	\$ 41,374,162.32	6.20%
Total	2,368	100.00%	\$ 667,207,988.22	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,462	78.81%	\$ 15,657,403.88	23.17%
> \$ 50,000 <= \$ 100,000	211	11.37%	\$ 15,123,669.98	22.38%
> \$ 100,000 <= \$ 150,000	78	4.20%	\$ 9,797,667.59	14.50%
> \$ 150,000 <= \$ 200,000	40	2.16%	\$ 6,756,720.09	10.00%
> \$ 200,000 <= \$ 250,000	27	1.46%	\$ 6,007,151.10	8.89%
> \$ 250,000 <= \$ 300,000	9	0.49%	\$ 2,461,309.36	3.64%
> \$ 300,000 <= \$ 400,000	14	0.75%	\$ 4,840,298.98	7.16%
> \$ 400,000 <= \$ 500,000	8	0.43%	\$ 3,529,027.55	5.22%
> \$ 500,000 <= \$ 1,000,000	6	0.32%	\$ 3,401,524.23	5.03%
Total	1,855	100.00%	\$ 67,574,772.76	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	256	72.73%	\$ 92,084,292.06	74.20%
> 6 <= 12 mths	79	22.44%	\$ 25,931,907.36	20.90%
> 12 <= 24 mths	14	3.98%	\$ 5,387,963.32	4.34%
> 24 <= 36 mths	3	0.85%	\$ 698,156.91	0.56%
> 36 <= 60 mths	0	0.00%	\$ 0.00	0.00%
Total	352	100.00%	\$ 124,102,319.65	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	218	9.21%	\$ 70,978,839.86	10.64%
> 12 <= 18 mths	419	17.69%	\$ 146,728,618.08	21.99%
> 18 <= 24 mths	407	17.19%	\$ 132,998,569.24	19.93%
> 24 <= 36 mths	307	12.96%	\$ 108,133,800.44	16.21%
> 36 <= 48 mths	127	5.36%	\$ 55,757,841.75	8.36%
> 48 <= 60 mths	67	2.83%	\$ 22,644,241.52	3.39%
> 60 <= 160 mths	422	17.82%	\$ 92,417,178.79	13.85%
> 160 <= 360 mths	401	16.93%	\$ 37,548,898.54	5.63%
Total	2,368	100.00%	\$ 667,207,988.22	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	6	0.25%	\$ 498,981.07	0.07%
>	5	<=	10 years	41	1.73%	\$ 3,277,333.98	0.49%
>	10	<=	15 years	89	3.76%	\$ 13,172,248.89	1.97%
>	15	<=	20 years	188	7.94%	\$ 43,270,556.95	6.49%
>	20	<=	25 years	316	13.34%	\$ 80,156,153.05	12.01%
>	25	<=	30 years	1,695	71.58%	\$ 521,548,486.04	78.17%
>	30	<=	50 years	33	1.39%	\$ 5,284,228.24	0.79%
Total				2,368	100.00%	\$ 667,207,988.22	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	50	2.11%	\$ 1,674,118.02	0.25%
>	5	<=	10	years	117	4.94%	\$ 7,747,284.17	1.16%
>	10	<=	15	years	336	14.19%	\$ 38,760,825.81	5.81%
>	15	<=	20	years	391	16.51%	\$ 82,488,254.16	12.36%
>	20	<=	25	years	416	17.57%	\$ 130,417,750.84	19.55%
>	25	<=	30	years	1,058	44.68%	\$ 406,119,755.22	60.87%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					2,368	100.00%	\$ 667,207,988.22	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance	
		#	%	\$	%
Variable		2,016	85.14%	\$ 543,105,668.57	81.40%
Fixed 1Y		27	1.14%	\$ 9,802,133.41	1.47%
Fixed 2Y		264	11.15%	\$ 96,293,944.15	14.43%
Fixed 3Y		57	2.41%	\$ 17,584,460.14	2.64%
Fixed 4Y		0	0.00%	\$ 0.00	0.00%
Fixed 5Y		4	0.17%	\$ 421,781.95	0.06%
Total		2,368	100.00%	\$ 667,207,988.22	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration		Number of Loans		Current Balance	
		#	%	\$	%
QLD		959	40.50%	\$ 253,596,397.60	38.01%
NSW		616	26.01%	\$ 190,218,306.83	28.51%
VIC		518	21.88%	\$ 139,233,693.97	20.87%
WA		165	6.97%	\$ 47,944,665.54	7.19%
SA		57	2.41%	\$ 17,271,939.47	2.59%
ACT		39	1.65%	\$ 14,963,292.60	2.24%
TAS		11	0.46%	\$ 2,904,216.36	0.44%
NT		3	0.13%	\$ 1,075,475.85	0.16%
Total		2,368	100.00%	\$ 667,207,988.22	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	587	24.79%	\$ 162,456,951.42	24.35%
GOLD COAST \ SUNSHINE COAST METRO	116	4.90%	\$ 34,143,029.31	5.12%
QLD COUNTRY	256	10.81%	\$ 56,996,416.87	8.54%
SYD METRO	161	6.80%	\$ 56,177,647.90	8.42%
OTHER NSW METRO	73	3.08%	\$ 24,641,589.76	3.69%
NSW COUNTRY	382	16.13%	\$ 109,399,069.17	16.40%
ACT METRO	39	1.65%	\$ 14,963,292.60	2.24%
MELBOURNE METRO	318	13.43%	\$ 84,122,685.63	12.61%
VICTORIA COUNTRY	200	8.45%	\$ 55,111,008.34	8.26%
PERTH METRO	133	5.62%	\$ 39,842,420.34	5.97%
WA COUNTRY	32	1.35%	\$ 8,102,245.20	1.21%
ADELAIDE METRO	45	1.90%	\$ 14,557,688.76	2.18%
SA COUNTRY	12	0.51%	\$ 2,714,250.71	0.41%
DARWIN METRO	3	0.13%	\$ 1,075,475.85	0.16%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.25%	\$ 1,487,858.25	0.22%
TAS COUNTRY	5	0.21%	\$ 1,416,358.11	0.21%
Total	2,368	100.00%	\$ 667,207,988.22	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
INNER CITY	12	0.51%	\$ 3,498,662.41	0.52%
METRO	1,618	68.33%	\$ 474,065,622.36	71.05%
NONMETRO	738	31.17%	\$ 189,643,703.45	28.42%
Total	2,368	100.00%	\$ 667,207,988.22	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	38	1.60%	\$ 8,058,478.64	1.21%
2527	25	1.06%	\$ 6,327,658.03	0.95%
4503	23	0.97%	\$ 6,252,469.29	0.94%
4209	17	0.72%	\$ 5,803,500.08	0.87%
3030	24	1.01%	\$ 5,786,115.53	0.87%
2530	24	1.01%	\$ 5,690,580.92	0.85%
4124	17	0.72%	\$ 5,199,545.52	0.78%
4305	21	0.89%	\$ 5,151,615.34	0.77%
3029	21	0.89%	\$ 5,078,979.91	0.76%
4207	20	0.84%	\$ 4,950,344.84	0.74%
Total	230	9.71%	\$ 58,299,288.10	8.74%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,356	99.49%	\$ 663,569,197.78	99.45%
>	1	<=	7	days	5	0.21%	\$ 1,880,925.06	0.28%
>	7	<=	30	days	5	0.21%	\$ 1,284,328.05	0.19%
>	30	<=	60	days	1	0.04%	\$ 308,487.00	0.05%
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%
>	90	<=	120	days	1	0.04%	\$ 165,050.33	0.02%
>	120	<=	150	days	0	0.00%	\$ 0.00	0.00%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	0	0.00%	\$ 0.00	0.00%
Total					2,368	100.00%	\$ 667,207,988.22	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,888	79.73%	\$ 518,912,392.84	77.77%
Investment Loans	480	20.27%	\$ 148,295,595.38	22.23%
Total	2,368	100.00%	\$ 667,207,988.22	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,235	94.38%	\$ 611,134,809.30	91.60%
Interest Only Loans	133	5.62%	\$ 56,073,178.92	8.40%
Total	2,368	100.00%	\$ 667,207,988.22	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	732	30.91%	\$ 238,070,587.97	35.68%
Renovation	218	9.21%	\$ 50,245,820.76	7.53%
Purchase - New Dwelling	162	6.84%	\$ 44,613,113.18	6.69%
Purchase - Existing Dwelling	610	25.76%	\$ 184,312,109.04	27.62%
Buy Home (Investment)	200	8.45%	\$ 58,869,828.41	8.82%
Other	446	18.83%	\$ 91,096,528.86	13.65%
Total	2,368	100.00%	\$ 667,207,988.22	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	424	17.91%	\$ 115,657,773.09	17.33%
Genworth LMI	115	4.86%	\$ 17,168,690.65	2.57%
Uninsured	1,829	77.24%	\$ 534,381,524.48	80.09%
Total	2,368	100.00%	\$ 667,207,988.22	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 16,130,148.90	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,858,975.38</u>	\$ 18,989,124.28
Redraws		\$ 2,781,263.39
Trust Expenses		\$ 351,011.38
Excess Revenue Reserve		\$ 195,930.42

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