

Harvey Series 2023-1 Trust

Investor Report

As at 31-Aug-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:	\$ 651,415,054
Total Number of Loans:	2,333
Average Current Balance:	\$ 279,218
Highest Current Balance:	\$ 1,094,776
Scheduled LVR (Average)	50.70%
Scheduled LVR (Weighted Average)	59.36%
Current LVR (Average)	45.61%
Current LVR (Weighted Average)	38.11%
Seasoning (Months)(Average)	70.66
Seasoning (Months)(Weighted Average)	44.95
Weighted Average Variable Rate	6.35%
Weighted Average Fixed Rate	2.78%
Weighted Average Rate on All Loans	5.72%
Percentage (by value) of Variable Rate Loans	82.33%
Percentage (by value) of Fixed Rate Loans	17.67%
Owner Occupied by Dollar Value	\$ 506,495,290
Percentage Owner Occupied	77.75%
Percentage (by value) of Variable Rate Loans:	82.33%
Percentage (by value) of Fixed Rate Loans:	17.67%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 667,207,988.22
Scheduled Repayments Received During Period	(\$ 4,752,697.63)
Unscheduled Repayments Received During Period	(\$ 17,269,722.16)
Redraws	\$ 3,317,196.42
Interest	\$ 2,910,788.68
Other Charges	\$ 1,500.00
Mortgage Portfolio Balance At End of Period	\$ 651,415,053.53
Further Advances repurchased: Interest	\$ 1,499.36
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 271,732.58
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%	398	17.06%	\$ 40,515,291.62	5.63%
> 25% <= 30%	133	5.70%	\$ 23,313,347.61	3.24%
> 30% <= 35%	121	5.19%	\$ 26,558,938.59	3.69%
> 35% <= 40%	124	5.32%	\$ 34,212,808.50	4.76%
> 40% <= 45%	149	6.39%	\$ 43,198,886.58	6.00%
> 45% <= 50%	169	7.24%	\$ 50,786,660.41	7.06%
> 50% <= 55%	157	6.73%	\$ 55,104,962.61	7.66%
> 55% <= 60%	147	6.30%	\$ 56,174,115.11	7.81%
> 60% <= 65%	153	6.56%	\$ 60,261,663.25	8.38%
> 65% <= 70%	202	8.66%	\$ 83,086,750.16	11.55%
> 70% <= 75%	169	7.24%	\$ 71,075,134.16	9.88%
> 75% <= 80%	208	8.92%	\$ 88,022,253.71	12.23%
> 80% <= 85%	91	3.90%	\$ 40,868,740.17	5.68%
> 85% <= 90%	81	3.47%	\$ 33,339,039.88	4.63%
> 90% <= 95%	31	1.33%	\$ 12,932,558.53	1.80%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,333	100.00%	\$ 719,451,150.89	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	589	25.25%	\$ 45,904,703.41	7.05%
> 25% <= 30%	131	5.62%	\$ 23,847,942.51	3.66%
> 30% <= 35%	116	4.97%	\$ 28,651,645.96	4.40%
> 35% <= 40%	121	5.19%	\$ 31,918,484.16	4.90%
> 40% <= 45%	136	5.83%	\$ 38,374,799.73	5.89%
> 45% <= 50%	169	7.24%	\$ 52,842,579.02	8.11%
> 50% <= 55%	135	5.79%	\$ 48,482,326.33	7.44%
> 55% <= 60%	131	5.62%	\$ 50,494,234.49	7.75%
> 60% <= 65%	146	6.26%	\$ 56,989,664.13	8.75%
> 65% <= 70%	183	7.84%	\$ 75,077,946.18	11.53%
> 70% <= 75%	159	6.82%	\$ 63,524,422.03	9.75%
> 75% <= 80%	149	6.39%	\$ 62,592,346.19	9.61%
> 80% <= 85%	77	3.30%	\$ 33,913,269.99	5.21%
> 85% <= 90%	74	3.17%	\$ 31,465,118.11	4.83%
> 90% <= 95%	17	0.73%	\$ 7,335,571.29	1.13%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	2,333	100.00%	\$ 651,415,053.53	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	280	12.00%	\$ 7,030,047.89	1.08%
> \$ 50,000 <= \$ 100,000	215	9.22%	\$ 16,123,639.32	2.48%
> \$ 100,000 <= \$ 150,000	197	8.44%	\$ 24,688,151.76	3.79%
> \$ 150,000 <= \$ 200,000	205	8.79%	\$ 36,114,767.70	5.54%
> \$ 200,000 <= \$ 250,000	218	9.34%	\$ 49,642,875.48	7.62%
> \$ 250,000 <= \$ 300,000	237	10.16%	\$ 64,896,671.26	9.96%
> \$ 300,000 <= \$ 350,000	215	9.22%	\$ 69,832,385.37	10.72%
> \$ 350,000 <= \$ 485,800	179	7.67%	\$ 67,107,343.94	10.30%
> \$ 485,800 <= \$ 500,000	293	12.56%	\$ 130,933,097.97	20.10%
> \$ 500,000 <= \$ 750,000	246	10.54%	\$ 143,835,276.46	22.08%
> \$ 750,000 <= \$ 1,000,000	48	2.06%	\$ 41,210,796.38	6.33%
Total	2,333	100.00%	\$ 651,415,053.53	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,445	78.58%	\$ 15,522,567.97	22.81%
> \$ 50,000 <= \$ 100,000	207	11.26%	\$ 14,854,006.39	21.83%
> \$ 100,000 <= \$ 150,000	83	4.51%	\$ 10,375,979.79	15.25%
> \$ 150,000 <= \$ 200,000	39	2.12%	\$ 6,726,907.95	9.88%
> \$ 200,000 <= \$ 250,000	26	1.41%	\$ 5,696,055.20	8.37%
> \$ 250,000 <= \$ 300,000	11	0.60%	\$ 2,998,381.93	4.41%
> \$ 300,000 <= \$ 400,000	14	0.76%	\$ 4,867,470.30	7.15%
> \$ 400,000 <= \$ 500,000	7	0.38%	\$ 3,090,520.23	4.54%
> \$ 500,000 <= \$ 1,000,000	7	0.38%	\$ 3,924,880.90	5.77%
Total	1,839	100.00%	\$ 68,056,770.66	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	248	76.07%	\$ 88,751,516.96	77.10%
> 6 <= 12 mths	61	18.71%	\$ 20,298,464.09	17.63%
> 12 <= 24 mths	14	4.29%	\$ 5,370,491.85	4.67%
> 24 <= 36 mths	3	0.92%	\$ 695,640.89	0.60%
> 36 <= 60 mths	0	0.00%	\$ 0.00	0.00%
Total	326	100.00%	\$ 115,116,113.79	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	146	6.26%	\$ 47,330,939.52	7.27%
> 12 <= 18 mths	400	17.15%	\$ 139,699,225.72	21.45%
> 18 <= 24 mths	440	18.86%	\$ 143,687,934.33	22.06%
> 24 <= 36 mths	335	14.36%	\$ 114,782,970.81	17.62%
> 36 <= 48 mths	125	5.36%	\$ 54,959,947.10	8.44%
> 48 <= 60 mths	63	2.70%	\$ 21,665,788.99	3.33%
> 60 <= 160 mths	425	18.22%	\$ 92,135,638.21	14.14%
> 160 <= 360 mths	399	17.10%	\$ 37,152,608.85	5.70%
Total	2,333	100.00%	\$ 651,415,053.53	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	6	0.26%	\$ 479,187.81	0.07%
>	5	<=	10 years	39	1.67%	\$ 3,055,679.06	0.47%
>	10	<=	15 years	87	3.73%	\$ 12,783,928.40	1.96%
>	15	<=	20 years	187	8.02%	\$ 42,804,867.89	6.57%
>	20	<=	25 years	306	13.12%	\$ 76,247,614.90	11.70%
>	25	<=	30 years	1,675	71.80%	\$ 510,764,161.71	78.41%
>	30	<=	50 years	33	1.41%	\$ 5,279,613.76	0.81%
Total				2,333	100.00%	\$ 651,415,053.53	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	50	2.14%	\$ 1,626,127.37	0.25%
>	5	<=	10	years	118	5.06%	\$ 7,819,188.54	1.20%
>	10	<=	15	years	331	14.19%	\$ 37,722,051.90	5.79%
>	15	<=	20	years	389	16.67%	\$ 81,632,418.40	12.53%
>	20	<=	25	years	416	17.83%	\$ 128,661,550.92	19.75%
>	25	<=	30	years	1,029	44.11%	\$ 393,953,716.40	60.48%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					2,333	100.00%	\$ 651,415,053.53	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance	
		#	%	\$	%
Variable		2,007	86.03%	\$ 536,298,939.74	82.33%
Fixed 1Y		28	1.20%	\$ 10,232,730.05	1.57%
Fixed 2Y		244	10.46%	\$ 89,068,735.89	13.67%
Fixed 3Y		50	2.14%	\$ 15,395,854.99	2.36%
Fixed 4Y		0	0.00%	\$ 0.00	0.00%
Fixed 5Y		4	0.17%	\$ 418,792.86	0.06%
Total		2,333	100.00%	\$ 651,415,053.53	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration		Number of Loans		Current Balance	
		#	%	\$	%
QLD		946	40.55%	\$ 247,693,163.68	38.02%
NSW		605	25.93%	\$ 185,768,142.13	28.52%
VIC		514	22.03%	\$ 136,941,201.71	21.02%
WA		161	6.90%	\$ 46,448,205.60	7.13%
SA		55	2.36%	\$ 16,218,637.08	2.49%
ACT		38	1.63%	\$ 14,374,325.74	2.21%
TAS		11	0.47%	\$ 2,898,025.53	0.44%
NT		3	0.13%	\$ 1,073,352.06	0.16%
Total		2,333	100.00%	\$ 651,415,053.53	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	577	24.73%	\$ 157,698,958.74	24.21%
GOLD COAST \ SUNSHINE COAST METRO	114	4.89%	\$ 33,563,132.52	5.15%
QLD COUNTRY	255	10.93%	\$ 56,431,072.42	8.66%
SYD METRO	157	6.73%	\$ 54,305,778.03	8.34%
OTHER NSW METRO	71	3.04%	\$ 23,959,762.90	3.68%
NSW COUNTRY	377	16.16%	\$ 107,502,601.20	16.50%
ACT METRO	38	1.63%	\$ 14,374,325.74	2.21%
MELBOURNE METRO	316	13.54%	\$ 82,494,372.78	12.66%
VICTORIA COUNTRY	198	8.49%	\$ 54,446,828.93	8.36%
PERTH METRO	129	5.53%	\$ 38,343,810.63	5.89%
WA COUNTRY	32	1.37%	\$ 8,104,394.97	1.24%
ADELAIDE METRO	43	1.84%	\$ 13,522,657.51	2.08%
SA COUNTRY	12	0.51%	\$ 2,695,979.57	0.41%
DARWIN METRO	3	0.13%	\$ 1,073,352.06	0.16%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.26%	\$ 1,483,893.39	0.23%
TAS COUNTRY	5	0.21%	\$ 1,414,132.14	0.22%
Total	2,333	100.00%	\$ 651,415,053.53	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%	\$ 3,505,598.43	0.54%
METRO	1,591	68.20%	\$ 461,269,098.65	70.81%
NONMETRO	730	31.29%	\$ 186,640,356.45	28.65%
Total	2,333	100.00%	\$ 651,415,053.53	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	38	1.63%	\$ 7,999,052.98	1.23%
2527	25	1.07%	\$ 6,309,394.91	0.97%
4503	23	0.99%	\$ 6,193,619.16	0.95%
4209	17	0.73%	\$ 5,775,279.93	0.89%
3030	24	1.03%	\$ 5,769,369.08	0.89%
2530	24	1.03%	\$ 5,679,642.75	0.87%
4124	17	0.73%	\$ 5,185,843.96	0.80%
4305	21	0.90%	\$ 5,108,822.99	0.78%
3029	21	0.90%	\$ 5,071,859.49	0.78%
4207	20	0.86%	\$ 4,944,150.44	0.76%
Total	230	9.86%	\$ 58,037,035.69	8.91%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,325	99.66%	\$ 649,945,463.12	99.77%
>	1	<=	7	days	1	0.04%	\$ 118,884.00	0.02%
>	7	<=	30	days	4	0.17%	\$ 613,074.24	0.09%
>	30	<=	60	days	2	0.09%	\$ 571,771.60	0.09%
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%
>	120	<=	150	days	1	0.04%	\$ 165,860.57	0.03%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	0	0.00%	\$ 0.00	0.00%
Total					2,333	100.00%	\$ 651,415,053.53	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,861	79.77%	\$ 506,495,290.21	77.75%
Investment Loans	472	20.23%	\$ 144,919,763.32	22.25%
Total	2,333	100.00%	\$ 651,415,053.53	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,203	94.43%	\$ 596,870,665.99	91.63%
Interest Only Loans	130	5.57%	\$ 54,544,387.54	8.37%
Total	2,333	100.00%	\$ 651,415,053.53	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	715	30.65%	\$ 230,138,477.68	35.33%
Renovation	215	9.22%	\$ 49,448,561.04	7.59%
Purchase - New Dwelling	160	6.86%	\$ 43,867,556.29	6.73%
Purchase - Existing Dwelling	604	25.89%	\$ 181,088,739.54	27.80%
Buy Home (Investment)	198	8.49%	\$ 58,254,166.02	8.94%
Other	441	18.90%	\$ 88,617,552.96	13.60%
Total	2,333	100.00%	\$ 651,415,053.53	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	415	17.79%	\$ 112,487,122.53	17.27%
Genworth LMI	115	4.93%	\$ 17,131,402.42	2.63%
Uninsured	1,803	77.28%	\$ 521,796,528.58	80.10%
Total	2,333	100.00%	\$ 651,415,053.53	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 15,792,934.69	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,850,290.86</u>	\$ 18,643,225.55
Redraws		\$ 3,317,196.42
Trust Expenses		\$ 250,221.84
Excess Revenue Reserve		\$ 144,632.58

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