

# Harvey Series 2023-1 Trust

## Investor Report

As at 30-Jun-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:	\$ 683,338,137
Total Number of Loans:	2,411
Average Current Balance:	\$ 283,425
Highest Current Balance:	\$ 1,019,662
Scheduled LVR (Average)	51.28%
Scheduled LVR (Weighted Average)	59.78%
Current LVR (Average)	46.38%
Current LVR (Weighted Average)	36.98%
Seasoning (Months)(Average)	68.09
Seasoning (Months)(Weighted Average)	42.94
Weighted Average Variable Rate	6.39%
Weighted Average Fixed Rate	2.61%
Weighted Average Rate on All Loans	5.67%
Percentage (by value) of Variable Rate Loans	80.93%
Percentage (by value) of Fixed Rate Loans	19.07%
Owner Occupied by Dollar Value	\$ 531,723,874
Percentage Owner Occupied	77.81%
Percentage (by value) of Variable Rate Loans:	80.93%
Percentage (by value) of Fixed Rate Loans:	19.07%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 749,977,408.63
Scheduled Repayments Received During Period	(\$ 4,578,270.24)
Unscheduled Repayments Received During Period	(\$ 66,483,077.77)
Redraws	\$ 1,511,465.55
Interest	\$ 2,910,610.95
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 683,338,137.12
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 137,059.76
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	16.18%	\$ 40,296,784.34	5.36%
> 25% <= 30%	137	5.68%	\$ 23,609,018.60	3.14%
> 30% <= 35%	126	5.23%	\$ 27,490,184.64	3.66%
> 35% <= 40%	130	5.39%	\$ 33,951,590.00	4.52%
> 40% <= 45%	152	6.30%	\$ 46,015,353.04	6.12%
> 45% <= 50%	181	7.51%	\$ 55,136,299.16	7.34%
> 50% <= 55%	157	6.51%	\$ 53,798,205.49	7.16%
> 55% <= 60%	151	6.26%	\$ 59,730,989.52	7.95%
> 60% <= 65%	148	6.14%	\$ 58,279,240.26	7.76%
> 65% <= 70%	217	9.00%	\$ 87,705,175.05	11.67%
> 70% <= 75%	167	6.93%	\$ 71,869,931.79	9.57%
> 75% <= 80%	235	9.75%	\$ 99,313,993.74	13.22%
> 80% <= 85%	95	3.94%	\$ 42,668,561.67	5.68%
> 85% <= 90%	88	3.65%	\$ 36,100,969.75	4.81%
> 90% <= 95%	37	1.53%	\$ 15,328,737.35	2.04%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 751,295,034.40</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	584	24.22%	\$ 47,313,151.34	6.92%
> 25% <= 30%	129	5.35%	\$ 23,874,662.73	3.49%
> 30% <= 35%	124	5.14%	\$ 29,138,051.64	4.26%
> 35% <= 40%	119	4.94%	\$ 31,449,061.79	4.60%
> 40% <= 45%	148	6.14%	\$ 42,567,595.50	6.23%
> 45% <= 50%	172	7.13%	\$ 52,779,903.39	7.72%
> 50% <= 55%	149	6.18%	\$ 52,868,890.16	7.74%
> 55% <= 60%	131	5.43%	\$ 51,424,232.08	7.53%
> 60% <= 65%	152	6.30%	\$ 59,283,544.88	8.68%
> 65% <= 70%	191	7.92%	\$ 78,210,656.90	11.45%
> 70% <= 75%	161	6.68%	\$ 66,491,778.64	9.73%
> 75% <= 80%	163	6.76%	\$ 67,484,679.98	9.88%
> 80% <= 85%	88	3.65%	\$ 38,739,276.23	5.67%
> 85% <= 90%	77	3.19%	\$ 31,794,589.12	4.65%
> 90% <= 95%	23	0.95%	\$ 9,918,062.74	1.45%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

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

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	275	11.41%	\$ 7,302,493.86	1.07%
> \$ 50,000 <= \$ 100,000	211	8.75%	\$ 16,034,726.30	2.35%
> \$ 100,000 <= \$ 150,000	203	8.42%	\$ 25,427,902.33	3.72%
> \$ 150,000 <= \$ 200,000	209	8.67%	\$ 36,853,249.70	5.39%
> \$ 200,000 <= \$ 250,000	237	9.83%	\$ 54,143,422.38	7.92%
> \$ 250,000 <= \$ 300,000	250	10.37%	\$ 68,491,921.17	10.02%
> \$ 300,000 <= \$ 350,000	220	9.12%	\$ 71,601,066.24	10.48%
> \$ 350,000 <= \$ 485,800	191	7.92%	\$ 71,824,399.77	10.51%
> \$ 485,800 <= \$ 500,000	306	12.69%	\$ 137,272,160.23	20.09%
> \$ 500,000 <= \$ 750,000	259	10.74%	\$ 151,332,710.66	22.15%
> \$ 750,000 <= \$ 1,000,000	50	2.07%	\$ 43,054,084.48	6.30%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

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

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,484	78.73%	\$ 15,575,541.84	22.91%
> \$ 50,000 <= \$ 100,000	219	11.62%	\$ 15,609,759.07	22.96%
> \$ 100,000 <= \$ 150,000	80	4.24%	\$ 9,942,623.11	14.62%
> \$ 150,000 <= \$ 200,000	38	2.02%	\$ 6,419,561.11	9.44%
> \$ 200,000 <= \$ 250,000	28	1.49%	\$ 6,179,610.57	9.09%
> \$ 250,000 <= \$ 300,000	7	0.37%	\$ 1,939,774.16	2.85%
> \$ 300,000 <= \$ 400,000	16	0.85%	\$ 5,557,426.97	8.17%
> \$ 400,000 <= \$ 500,000	7	0.37%	\$ 3,061,609.41	4.50%
> \$ 500,000 <= \$ 1,000,000	6	0.32%	\$ 3,697,978.48	5.44%
<b>Total</b>	<b>1,885</b>	<b>100.00%</b>	<b>\$ 67,983,884.72</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	268	73.02%	\$ 97,591,543.66	74.88%
> 6 <= 12 mths	89	24.25%	\$ 28,947,350.03	22.21%
> 12 <= 24 mths	9	2.45%	\$ 3,721,102.06	2.86%
> 24 <= 36 mths	1	0.27%	\$ 73,488.81	0.06%
> 36 <= 60 mths	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>367</b>	<b>100.00%</b>	<b>\$ 130,333,484.56</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	277	11.49%	\$ 90,737,316.07	13.28%
> 12 <= 18 mths	438	18.17%	\$ 151,780,230.40	22.21%
> 18 <= 24 mths	392	16.26%	\$ 129,234,782.28	18.91%
> 24 <= 36 mths	287	11.90%	\$ 105,966,927.07	15.51%
> 36 <= 48 mths	117	4.85%	\$ 49,748,977.63	7.28%
> 48 <= 60 mths	68	2.82%	\$ 24,309,911.03	3.56%
> 60 <= 160 mths	427	17.71%	\$ 93,152,860.77	13.63%
> 160 <= 360 mths	405	16.80%	\$ 38,407,131.87	5.62%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</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	0.25%	\$ 515,991.18	0.08%
>	5	<=	10 years	41	1.70%	\$ 3,295,505.67	0.48%
>	10	<=	15 years	90	3.73%	\$ 13,591,267.86	1.99%
>	15	<=	20 years	190	7.88%	\$ 44,071,342.23	6.45%
>	20	<=	25 years	321	13.31%	\$ 81,832,363.14	11.98%
>	25	<=	30 years	1,730	71.75%	\$ 534,715,931.16	78.25%
>	30	<=	50 years	33	1.37%	\$ 5,315,735.88	0.78%
<b>Total</b>				<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	49	2.03%	\$ 1,691,330.95	0.25%
>	5	<=	10	years	115	4.77%	\$ 7,681,430.86	1.12%
>	10	<=	15	years	341	14.14%	\$ 39,656,910.97	5.80%
>	15	<=	20	years	396	16.42%	\$ 83,558,604.09	12.23%
>	20	<=	25	years	427	17.71%	\$ 133,586,731.73	19.55%
>	25	<=	30	years	1,083	44.92%	\$ 417,163,128.52	61.05%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>					<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,044	84.78%	\$ 553,004,652.56	80.93%
Fixed 1Y	26	1.08%	\$ 9,532,083.95	1.39%
Fixed 2Y	273	11.32%	\$ 100,989,965.20	14.78%
Fixed 3Y	64	2.65%	\$ 19,387,263.66	2.84%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	4	0.17%	\$ 424,171.75	0.06%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	975	40.44%	\$ 258,234,822.36	37.79%
NSW	629	26.09%	\$ 195,020,465.36	28.54%
VIC	527	21.86%	\$ 143,560,163.75	21.01%
WA	169	7.01%	\$ 49,950,361.97	7.31%
SA	57	2.36%	\$ 17,310,829.64	2.53%
ACT	40	1.66%	\$ 15,574,377.59	2.28%
TAS	11	0.46%	\$ 2,907,074.70	0.43%
NT	3	0.12%	\$ 780,041.75	0.11%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	593	24.60%	\$ 164,417,785.58	24.06%
GOLD COAST \ SUNSHINE COAST METRO	118	4.89%	\$ 34,550,148.12	5.06%
QLD COUNTRY	264	10.95%	\$ 59,266,888.66	8.67%
SYD METRO	165	6.84%	\$ 57,834,245.64	8.46%
OTHER NSW METRO	73	3.03%	\$ 24,690,612.76	3.61%
NSW COUNTRY	391	16.22%	\$ 112,495,606.96	16.46%
ACT METRO	40	1.66%	\$ 15,574,377.59	2.28%
MELBOURNE METRO	321	13.31%	\$ 85,740,939.00	12.55%
VICTORIA COUNTRY	206	8.54%	\$ 57,819,224.75	8.46%
PERTH METRO	137	5.68%	\$ 41,826,258.39	6.12%
WA COUNTRY	32	1.33%	\$ 8,124,103.58	1.19%
ADELAIDE METRO	45	1.87%	\$ 14,579,176.09	2.13%
SA COUNTRY	12	0.50%	\$ 2,731,653.55	0.40%
DARWIN METRO	3	0.12%	\$ 780,041.75	0.11%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.25%	\$ 1,488,582.42	0.22%
TAS COUNTRY	5	0.21%	\$ 1,418,492.28	0.21%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</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	13	0.54%	\$ 3,903,431.50	0.57%
METRO	1,642	68.10%	\$ 483,146,692.58	70.70%
NONMETRO	756	31.36%	\$ 196,288,013.04	28.72%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</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	38	1.58%	\$ 8,076,048.16	1.18%
2527	25	1.04%	\$ 6,346,500.48	0.93%
4503	23	0.95%	\$ 6,282,246.29	0.92%
4209	17	0.71%	\$ 5,818,137.55	0.85%
3030	24	1.00%	\$ 5,796,455.68	0.85%
2530	24	1.00%	\$ 5,698,742.02	0.83%
3029	22	0.91%	\$ 5,528,716.08	0.81%
4124	17	0.71%	\$ 5,215,813.49	0.76%
4305	21	0.87%	\$ 5,149,190.09	0.75%
2560	22	0.91%	\$ 5,036,660.11	0.74%
<b>Total</b>	<b>233</b>	<b>9.66%</b>	<b>\$ 58,948,509.95</b>	<b>8.63%</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	2,396	99.38%	\$ 678,994,883.27	99.36%
>	1	<=	7	days	6	0.25%	\$ 1,588,783.85	0.23%
>	7	<=	30	days	8	0.33%	\$ 2,590,225.95	0.38%
>	30	<=	60	days	0	0.00%	\$ 0.00	0.00%
>	60	<=	90	days	1	0.04%	\$ 164,244.05	0.02%
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%
>	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%
<b>Total</b>					<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,922	79.72%	\$ 531,723,874.08	77.81%
Investment Loans	489	20.28%	\$ 151,614,263.04	22.19%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,276	94.40%	\$ 626,568,382.10	91.69%
Interest Only Loans	135	5.60%	\$ 56,769,755.02	8.31%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	742	30.78%	\$ 242,513,486.06	35.49%
Renovation	225	9.33%	\$ 52,543,335.42	7.69%
Purchase - New Dwelling	162	6.72%	\$ 44,895,091.27	6.57%
Purchase - Existing Dwelling	620	25.72%	\$ 188,068,222.73	27.52%
Buy Home (Investment)	205	8.50%	\$ 60,632,172.00	8.87%
Other	457	18.95%	\$ 94,685,829.64	13.86%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	433	17.96%	\$ 118,826,525.48	17.39%
Genworth LMI	116	4.81%	\$ 17,441,917.30	2.55%
Uninsured	1,862	77.23%	\$ 547,069,694.34	80.06%
<b>Total</b>	<b>2,411</b>	<b>100.00%</b>	<b>\$ 683,338,137.12</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	\$ 66,661,862.88	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 3,248,421.70	\$ 69,910,284.58
Redraws		\$ 1,511,465.55
Trust Expenses		\$ 1,471,142.24
Excess Revenue Reserve		\$ 294,066.95

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