

# Harvey Series 2023-1 Trust

## Investor Report

As at 31-Jul-24

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:	\$ 496,239,144
Total Number of Loans:	1,898
Average Current Balance:	\$ 261,454
Highest Current Balance:	\$ 1,196,935
Scheduled LVR (Average)	48.21%
Scheduled LVR (Weighted Average)	57.35%
Current LVR (Average)	42.47%
Current LVR (Weighted Average)	55.60%
Seasoning (Months)(Average)	84.26
Seasoning (Months)(Weighted Average)	56.17
Weighted Average Variable Rate	6.51%
Weighted Average Fixed Rate	6.12%
Weighted Average Rate on All Loans	6.50%
Percentage (by value) of Variable Rate Loans	97.88%
Percentage (by value) of Fixed Rate Loans	2.12%
Owner Occupied by Dollar Value	\$ 396,606,613
Percentage Owner Occupied	79.92%
Percentage (by value) of Variable Rate Loans:	97.88%
Percentage (by value) of Fixed Rate Loans:	2.12%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 507,522,462
Scheduled Repayments Received During Period	(\$ 4,050,880)
Unscheduled Repayments Received During Period	(\$ 12,012,688)
Redraws	\$ 2,283,554
Interest	\$ 2,496,697
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 496,239,144
Further Advances repurchased: Interest	\$ 1,247
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 258,969
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Scheduled Loan-to-Valuation Ratio

Scheduled LVR	Number of Loans		Scheduled Amount	
	#	%	\$	%
> 0% <= 25%	372	19.60%	\$ 35,403,954	6.34%
> 25% <= 30%	126	6.64%	\$ 21,796,984	3.90%
> 30% <= 35%	101	5.32%	\$ 23,109,855	4.14%
> 35% <= 40%	105	5.53%	\$ 30,431,671	5.45%
> 40% <= 45%	134	7.06%	\$ 37,646,466	6.74%
> 45% <= 50%	126	6.64%	\$ 38,782,742	6.94%
> 50% <= 55%	126	6.64%	\$ 47,020,355	8.41%
> 55% <= 60%	113	5.95%	\$ 42,115,953	7.54%
> 60% <= 65%	131	6.90%	\$ 48,705,657	8.72%
> 65% <= 70%	158	8.32%	\$ 64,150,122	11.48%
> 70% <= 75%	161	8.48%	\$ 64,536,031	11.55%
> 75% <= 80%	117	6.16%	\$ 52,324,737	9.36%
> 80% <= 85%	62	3.27%	\$ 26,351,513	4.72%
> 85% <= 90%	55	2.90%	\$ 21,484,706	3.84%
> 90% <= 95%	11	0.58%	\$ 4,980,803	0.89%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 558,841,551</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	565	29.77%	\$ 41,012,974	8.26%
> 25% <= 30%	103	5.43%	\$ 20,657,544	4.16%
> 30% <= 35%	90	4.74%	\$ 22,364,346	4.51%
> 35% <= 40%	103	5.43%	\$ 26,701,190	5.38%
> 40% <= 45%	127	6.69%	\$ 35,208,428	7.10%
> 45% <= 50%	111	5.85%	\$ 35,392,366	7.13%
> 50% <= 55%	108	5.69%	\$ 39,025,019	7.86%
> 55% <= 60%	116	6.11%	\$ 41,486,443	8.36%
> 60% <= 65%	120	6.32%	\$ 46,132,612	9.30%
> 65% <= 70%	135	7.11%	\$ 54,601,350	11.00%
> 70% <= 75%	121	6.38%	\$ 48,436,896	9.76%
> 75% <= 80%	91	4.79%	\$ 41,186,708	8.30%
> 80% <= 85%	61	3.21%	\$ 25,295,034	5.10%
> 85% <= 90%	41	2.16%	\$ 15,960,517	3.22%
> 90% <= 95%	6	0.32%	\$ 2,777,716	0.56%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	279	14.70%	\$ 5,694,424	1.15%
> \$ 50,000 <= \$ 100,000	183	9.64%	\$ 13,578,423	2.74%
> \$ 100,000 <= \$ 150,000	180	9.48%	\$ 22,307,288	4.50%
> \$ 150,000 <= \$ 200,000	177	9.33%	\$ 31,125,852	6.27%
> \$ 200,000 <= \$ 250,000	168	8.85%	\$ 38,191,445	7.70%
> \$ 250,000 <= \$ 300,000	175	9.22%	\$ 47,791,265	9.63%
> \$ 300,000 <= \$ 350,000	165	8.69%	\$ 53,490,167	10.78%
> \$ 350,000 <= \$ 485,800	162	8.54%	\$ 60,907,888	12.27%
> \$ 485,800 <= \$ 500,000	196	10.33%	\$ 87,973,741	17.73%
> \$ 500,000 <= \$ 750,000	176	9.27%	\$ 103,480,090	20.85%
> \$ 750,000 <= \$ 1,000,000	37	1.95%	\$ 31,698,561	6.39%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,172	76.30%	\$ 13,496,481	21.54%
> \$ 50,000 <= \$ 100,000	195	12.70%	\$ 13,714,777	21.89%
> \$ 100,000 <= \$ 150,000	57	3.71%	\$ 6,940,978	11.08%
> \$ 150,000 <= \$ 200,000	47	3.06%	\$ 7,919,875	12.64%
> \$ 200,000 <= \$ 250,000	29	1.89%	\$ 6,457,735	10.31%
> \$ 250,000 <= \$ 300,000	8	0.52%	\$ 2,181,906	3.48%
> \$ 300,000 <= \$ 400,000	14	0.91%	\$ 4,808,097	7.67%
> \$ 400,000 <= \$ 500,000	8	0.52%	\$ 3,547,045	5.66%
> \$ 500,000 <= \$ 1,000,000	6	0.39%	\$ 3,589,420	5.73%
<b>Total</b>	<b>1,536</b>	<b>100.00%</b>	<b>\$ 62,656,314</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	3	9.09%	\$ 755,005	7.17%
> 6 <= 12 mths	17	51.52%	\$ 6,125,262	58.21%
> 12 <= 24 mths	8	24.24%	\$ 1,787,785	16.99%
> 24 <= 36 mths	4	12.12%	\$ 1,720,884	16.35%
> 36 <= 60 mths	1	3.03%	\$ 134,194	1.28%
<b>Total</b>	<b>33</b>	<b>100.00%</b>	<b>\$ 10,523,130</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	0.00%
> 3 <= 6 mths	0	0.00%	\$ 0	0.00%
> 6 <= 12 mths	0	0.00%	\$ 0	0.00%
> 12 <= 18 mths	0	0.00%	\$ 0	0.00%
> 18 <= 24 mths	182	9.59%	\$ 57,678,127	11.62%
> 24 <= 36 mths	612	32.24%	\$ 195,701,622	39.44%
> 36 <= 48 mths	253	13.33%	\$ 84,299,186	16.99%
> 48 <= 60 mths	110	5.80%	\$ 46,645,968	9.40%
> 60 <= 160 mths	343	18.07%	\$ 74,132,713	14.94%
> 160 <= 360 mths	398	20.97%	\$ 37,781,529	7.61%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 5 years	4	0.21%	\$ 294,699	0.06%
> 5 <= 10 years	29	1.53%	\$ 1,757,769	0.35%
> 10 <= 15 years	73	3.85%	\$ 9,480,869	1.91%
> 15 <= 20 years	145	7.64%	\$ 30,371,864	6.12%
> 20 <= 25 years	247	13.01%	\$ 57,580,351	11.60%
> 25 <= 30 years	1,372	72.29%	\$ 392,401,163	79.08%
> 30 <= 50 years	28	1.48%	\$ 4,352,430	0.88%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</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	2.90%	\$ 1,508,971	0.30%
> 5 <= 10 years	113	5.95%	\$ 7,041,447	1.42%
> 10 <= 15 years	284	14.96%	\$ 31,354,462	6.32%
> 15 <= 20 years	334	17.60%	\$ 66,720,860	13.45%
> 20 <= 25 years	357	18.81%	\$ 107,366,685	21.64%
> 25 <= 30 years	755	39.78%	\$ 282,246,719	56.88%
> 30 <= 50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,865	98.26%	\$ 485,716,015	97.88%
Fixed 1Y	7	0.37%	\$ 2,101,985	0.42%
Fixed 2Y	18	0.95%	\$ 5,899,461	1.19%
Fixed 3Y	7	0.37%	\$ 2,387,490	0.48%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.05%	\$ 134,194	0.03%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	781	41.15%	\$ 191,637,036	38.62%
NSW	489	25.76%	\$ 140,025,238	28.22%
VIC	425	22.39%	\$ 107,480,087	21.66%
WA	125	6.59%	\$ 33,506,515	6.75%
SA	40	2.11%	\$ 11,194,443	2.26%
ACT	29	1.53%	\$ 10,211,526	2.06%
TAS	7	0.37%	\$ 1,605,235	0.32%
NT	2	0.11%	\$ 579,064	0.12%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	602	31.72%	\$ 156,201,101	31.48%
QLD Non metro	179	9.43%	\$ 35,435,934	7.14%
NSW Metro	391	20.60%	\$ 114,452,558	23.06%
NSW Non metro	98	5.16%	\$ 25,572,680	5.15%
VIC Metro	352	18.55%	\$ 90,768,431	18.29%
VIC Non metro	73	3.85%	\$ 16,711,657	3.37%
WA Metro	100	5.27%	\$ 27,836,293	5.61%
WA Non metro	25	1.32%	\$ 5,670,222	1.14%
SA Metro	31	1.63%	\$ 9,143,978	1.84%
SA Non metro	9	0.47%	\$ 2,050,465	0.41%
ACT Metro	29	1.53%	\$ 10,211,526	2.06%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.26%	\$ 1,255,097	0.25%
TAS Non metro	2	0.11%	\$ 350,139	0.07%
NT Metro	1	0.05%	\$ 312,286	0.06%
NT Non metro	1	0.05%	\$ 266,778	0.05%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</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	
	#	%	\$	%
Metro	1,502	79.14%	\$ 407,927,125	82.20%
Inner city	9	0.47%	\$ 2,254,145	0.45%
Non metro	387	20.39%	\$ 86,057,875	17.34%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</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	26	1.37%	\$ 5,417,251	1.09%
2527	21	1.11%	\$ 4,986,962	1.00%
4209	14	0.74%	\$ 4,870,785	0.98%
3030	20	1.05%	\$ 4,346,221	0.88%
4207	19	1.00%	\$ 4,322,693	0.87%
4305	18	0.95%	\$ 4,155,216	0.84%
3977	13	0.68%	\$ 4,093,130	0.82%
4124	14	0.74%	\$ 3,974,301	0.80%
4503	16	0.84%	\$ 3,822,911	0.77%
2530	19	1.00%	\$ 3,810,590	0.77%
<b>Total</b>	<b>180</b>	<b>9.48%</b>	<b>\$ 43,800,060</b>	<b>8.83%</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	1,882	99.16%	\$ 491,025,065	98.95%
>	1	<=	7	days	3	0.16%	\$ 1,515,465	0.31%
>	7	<=	30	days	7	0.37%	\$ 2,288,196	0.46%
>	30	<=	60	days	4	0.21%	\$ 1,116,241	0.22%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	1	0.05%	\$ 118,808	0.02%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	1	0.05%	\$ 175,368	0.04%
<b>Total</b>					<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,542	81.24%	\$ 396,606,613	79.92%
Investment Loans	356	18.76%	\$ 99,632,532	20.08%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,846	97.26%	\$ 474,910,289	95.70%
Interest Only Loans	52	2.74%	\$ 21,328,855	4.30%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	536	28.24%	\$ 162,592,933	32.77%
Renovation	176	9.27%	\$ 38,178,651	7.69%
Purchase - New Dwelling	140	7.38%	\$ 36,038,957	7.26%
Purchase - Existing Dwelling	518	27.29%	\$ 147,191,725	29.66%
Buy Home (Investment)	165	8.69%	\$ 44,746,403	9.02%
Other	363	19.13%	\$ 67,490,475	13.60%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	335	17.65%	\$ 83,381,287	16.80%
Genworth LMI	104	5.48%	\$ 14,096,161	2.84%
Uninsured	1,459	76.87%	\$ 398,761,696	80.36%
<b>Total</b>	<b>1,898</b>	<b>100.00%</b>	<b>\$ 496,239,144</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	\$ 11,283,318	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 2,130,771	\$ 13,414,089
Redraws		\$ 2,283,554
Trust Expenses		\$ 346,679
Excess Revenue Reserve		\$ 0

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