

# Harvey Series 2023-1 Trust

## Investor Report

As at 30-Nov-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:	\$ 454,770,876
Total Number of Loans:	1,772
Average Current Balance:	\$ 256,643
Highest Current Balance:	\$ 999,950
Scheduled LVR (Average)	47.39%
Scheduled LVR (Weighted Average)	56.64%
Current LVR (Average)	41.37%
Current LVR (Weighted Average)	54.81%
Seasoning (Months)(Average)	87.96
Seasoning (Months)(Weighted Average)	59.86
Weighted Average Variable Rate	6.49%
Weighted Average Fixed Rate	6.09%
Weighted Average Rate on All Loans	6.48%
Percentage (by value) of Variable Rate Loans	97.97%
Percentage (by value) of Fixed Rate Loans	2.03%
Owner Occupied by Dollar Value	\$ 367,031,108
Percentage Owner Occupied	80.71%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 467,866,835
Scheduled Repayments Received During Period	(\$ 3,691,503)
Unscheduled Repayments Received During Period	(\$ 13,514,339)
Redraws	\$ 1,917,936
Interest	\$ 2,191,947
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 454,770,876
Further Advances repurchased: Interest	\$ 1,048
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 252,135
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%	358	20.20%	\$ 34,223,673	6.63%
>	25%	<=	30%	129	7.28%	\$ 23,632,890	4.58%
>	30%	<=	35%	94	5.30%	\$ 20,726,945	4.01%
>	35%	<=	40%	103	5.81%	\$ 29,450,303	5.70%
>	40%	<=	45%	121	6.83%	\$ 34,015,493	6.59%
>	45%	<=	50%	112	6.32%	\$ 35,900,545	6.95%
>	50%	<=	55%	115	6.49%	\$ 41,826,301	8.10%
>	55%	<=	60%	111	6.26%	\$ 40,590,045	7.86%
>	60%	<=	65%	129	7.28%	\$ 50,525,213	9.78%
>	65%	<=	70%	151	8.52%	\$ 59,937,547	11.60%
>	70%	<=	75%	147	8.30%	\$ 59,334,200	11.49%
>	75%	<=	80%	91	5.14%	\$ 40,105,664	7.76%
>	80%	<=	85%	59	3.33%	\$ 25,348,023	4.91%
>	85%	<=	90%	46	2.60%	\$ 17,798,545	3.45%
>	90%	<=	95%	6	0.34%	\$ 3,131,341	0.61%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,772</b>	<b>100.00%</b>	<b>\$ 516,546,728</b>	<b>100.00%</b>

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	554	31.26%	\$ 41,278,747	9.08%
>	25%	<=	30%	98	5.53%	\$ 19,249,533	4.23%
>	30%	<=	35%	78	4.40%	\$ 19,029,881	4.18%
>	35%	<=	40%	104	5.87%	\$ 26,069,322	5.73%
>	40%	<=	45%	119	6.72%	\$ 35,052,456	7.71%
>	45%	<=	50%	95	5.36%	\$ 29,434,630	6.47%
>	50%	<=	55%	107	6.04%	\$ 37,762,489	8.30%
>	55%	<=	60%	106	5.98%	\$ 38,922,048	8.56%
>	60%	<=	65%	120	6.77%	\$ 46,833,169	10.30%
>	65%	<=	70%	122	6.88%	\$ 47,877,863	10.53%
>	70%	<=	75%	101	5.70%	\$ 40,788,094	8.97%
>	75%	<=	80%	85	4.80%	\$ 38,139,308	8.39%
>	80%	<=	85%	42	2.37%	\$ 17,629,591	3.88%
>	85%	<=	90%	38	2.14%	\$ 14,791,402	3.25%
>	90%	<=	95%	3	0.17%	\$ 1,912,341	0.42%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	269	15.18%	\$ 5,225,252	1.15%
> \$ 50,000 <= \$ 100,000	184	10.38%	\$ 13,774,543	3.03%
> \$ 100,000 <= \$ 150,000	167	9.42%	\$ 20,800,659	4.57%
> \$ 150,000 <= \$ 200,000	165	9.31%	\$ 28,932,897	6.36%
> \$ 200,000 <= \$ 250,000	156	8.80%	\$ 35,579,748	7.82%
> \$ 250,000 <= \$ 300,000	162	9.14%	\$ 44,277,811	9.74%
> \$ 300,000 <= \$ 350,000	156	8.80%	\$ 50,636,201	11.13%
> \$ 350,000 <= \$ 485,800	136	7.67%	\$ 51,190,032	11.26%
> \$ 485,800 <= \$ 500,000	177	9.99%	\$ 79,088,478	17.39%
> \$ 500,000 <= \$ 750,000	168	9.48%	\$ 98,282,731	21.61%
> \$ 750,000 <= \$ 1,000,000	32	1.81%	\$ 26,982,523	5.93%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,088	75.71%	\$ 12,737,501	20.59%
> \$ 50,000 <= \$ 100,000	176	12.25%	\$ 12,429,355	20.09%
> \$ 100,000 <= \$ 150,000	58	4.04%	\$ 7,212,540	11.66%
> \$ 150,000 <= \$ 200,000	53	3.69%	\$ 9,002,638	14.55%
> \$ 200,000 <= \$ 250,000	22	1.53%	\$ 4,886,080	7.90%
> \$ 250,000 <= \$ 300,000	13	0.90%	\$ 3,591,387	5.81%
> \$ 300,000 <= \$ 400,000	10	0.70%	\$ 3,516,972	5.69%
> \$ 400,000 <= \$ 500,000	10	0.70%	\$ 4,310,615	6.97%
> \$ 500,000 <= \$ 1,000,000	7	0.49%	\$ 4,172,870	6.75%
<b>Total</b>	<b>1,437</b>	<b>100.00%</b>	<b>\$ 61,859,957</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	10	33.33%	\$ 2,984,321	32.25%
> 6 <= 12 mths	10	33.33%	\$ 3,524,713	38.09%
> 12 <= 24 mths	6	20.00%	\$ 1,191,026	12.87%
> 24 <= 36 mths	3	10.00%	\$ 1,422,401	15.37%
> 36 <= 60 mths	1	3.33%	\$ 130,182	1.41%
<b>Total</b>	<b>30</b>	<b>100.00%</b>	<b>\$ 9,252,642</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	0	0.00%	\$ 0	0.00%
> 24 <= 36 mths	578	32.62%	\$ 183,946,625	40.45%
> 36 <= 48 mths	367	20.71%	\$ 113,215,611	24.90%
> 48 <= 60 mths	110	6.21%	\$ 46,956,525	10.33%
> 60 <= 160 mths	333	18.79%	\$ 74,952,598	16.48%
> 160 <= 360 mths	384	21.67%	\$ 35,699,518	7.85%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.17%	\$ 254,737	0.06%
>	5	<=	10 years	29	1.64%	\$ 1,645,361	0.36%
>	10	<=	15 years	66	3.72%	\$ 8,254,049	1.81%
>	15	<=	20 years	142	8.01%	\$ 28,340,406	6.23%
>	20	<=	25 years	229	12.92%	\$ 52,032,229	11.44%
>	25	<=	30 years	1,277	72.07%	\$ 360,255,069	79.22%
>	30	<=	50 years	26	1.47%	\$ 3,989,025	0.88%
<b>Total</b>				<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</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	3.05%	\$ 1,437,605	0.32%
>	5	<=	10 years	110	6.21%	\$ 6,713,109	1.48%
>	10	<=	15 years	281	15.86%	\$ 30,942,532	6.80%
>	15	<=	20 years	311	17.55%	\$ 63,210,382	13.90%
>	20	<=	25 years	338	19.07%	\$ 102,144,638	22.46%
>	25	<=	30 years	678	38.26%	\$ 250,322,610	55.04%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,742	98.31%	\$ 445,518,234	97.97%
Fixed 1Y	5	0.28%	\$ 1,373,019	0.30%
Fixed 2Y	18	1.02%	\$ 5,841,466	1.28%
Fixed 3Y	6	0.34%	\$ 1,907,976	0.42%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 130,182	0.03%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	730	41.20%	\$ 176,140,767	38.73%
NSW	465	26.24%	\$ 130,840,010	28.77%
VIC	393	22.18%	\$ 97,617,471	21.47%
WA	113	6.38%	\$ 29,243,172	6.43%
SA	34	1.92%	\$ 9,248,711	2.03%
ACT	28	1.58%	\$ 9,482,429	2.09%
TAS	7	0.40%	\$ 1,623,630	0.36%
NT	2	0.11%	\$ 574,687	0.13%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	563	31.77%	\$ 143,646,304	31.59%
QLD Non metro	167	9.42%	\$ 32,494,462	7.15%
NSW Metro	370	20.88%	\$ 106,261,945	23.37%
NSW Non metro	95	5.36%	\$ 24,578,065	5.40%
VIC Metro	325	18.34%	\$ 83,020,723	18.26%
VIC Non metro	68	3.84%	\$ 14,596,748	3.21%
WA Metro	90	5.08%	\$ 24,220,662	5.33%
WA Non metro	23	1.30%	\$ 5,022,510	1.10%
SA Metro	28	1.58%	\$ 7,558,890	1.66%
SA Non metro	6	0.34%	\$ 1,689,821	0.37%
ACT Metro	28	1.58%	\$ 9,482,429	2.09%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.28%	\$ 1,275,719	0.28%
TAS Non metro	2	0.11%	\$ 347,911	0.08%
NT Metro	1	0.06%	\$ 310,187	0.07%
NT Non metro	1	0.06%	\$ 264,501	0.06%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</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	1,401	79.06%	\$ 373,531,645	82.14%
Inner city	9	0.51%	\$ 2,245,213	0.49%
Non metro	362	20.43%	\$ 78,994,019	17.37%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</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	
	#	%	\$	%
2527	21	1.19%	\$ 4,847,293	1.07%
4350	25	1.41%	\$ 4,815,445	1.06%
4209	13	0.73%	\$ 4,304,837	0.95%
3977	13	0.73%	\$ 4,032,175	0.89%
3030	18	1.02%	\$ 4,026,912	0.89%
4207	18	1.02%	\$ 3,956,306	0.87%
4124	13	0.73%	\$ 3,727,397	0.82%
2530	18	1.02%	\$ 3,565,938	0.78%
4503	15	0.85%	\$ 3,414,460	0.75%
4300	12	0.68%	\$ 3,372,724	0.74%
<b>Total</b>	<b>166</b>	<b>9.37%</b>	<b>\$ 40,063,488</b>	<b>8.81%</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	1,754	98.98%	\$ 448,785,945	98.68%
>	1	<=	7	days	7	0.40%	\$ 2,711,529	0.60%
>	7	<=	30	days	7	0.40%	\$ 2,264,997	0.50%
>	30	<=	60	days	0	0.00%	\$ 0	0.00%
>	60	<=	90	days	2	0.11%	\$ 703,405	0.15%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	2	0.11%	\$ 305,000	0.07%
<b>Total</b>					<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,451	81.88%	\$ 367,031,108	80.71%
Investment Loans	321	18.12%	\$ 87,739,769	19.29%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,726	97.40%	\$ 436,338,342	95.95%
Interest Only Loans	46	2.60%	\$ 18,432,534	4.05%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	494	27.88%	\$ 146,429,858	32.20%
Renovation	169	9.54%	\$ 35,999,980	7.92%
Purchase - New Dwelling	134	7.56%	\$ 33,561,610	7.38%
Purchase - Existing Dwelling	489	27.60%	\$ 137,712,223	30.28%
Buy Home (Investment)	151	8.52%	\$ 40,142,095	8.83%
Other	335	18.91%	\$ 60,925,111	13.40%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	305	17.21%	\$ 74,191,614	16.31%
Genworth LMI	99	5.59%	\$ 12,338,957	2.71%
Uninsured	1,368	77.20%	\$ 368,240,305	80.97%
<b>Total</b>	<b>1,772</b>	<b>100.00%</b>	<b>\$ 454,770,876</b>	<b>100.00%</b>

## DISTRIBUTION SUMMARY

### Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 17,461,948.62
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 51,227.14
Input Tax Credits Received From ATO		\$ 9,313.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 1,317.80
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 17,523,806.56</u>

### Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 13,095,959	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,754,498</u>	\$ 14,850,457
Class AB-R Principal to be paid to Class AB-R Note Holders	\$ 0	
Class AB-R Interest Payment to be paid to the Class AB-R Note Holders:	<u>\$ 132,501</u>	\$ 132,501
Class B-R Principal to be paid to Class B-R Note Holders	\$ 0	
Class B-R Interest Payment to be paid to the Class B-R Note Holders:	<u>\$ 57,780</u>	\$ 57,780
Class C-R Principal to be paid to Class C-R Note Holders	\$ 0	
Class C-R Interest Payment to be paid to the Class C-R Note Holders:	<u>\$ 40,079</u>	\$ 40,079
Class D-R Principal to be paid to Class D-R Note Holders	\$ 0	
Class D-R Interest Payment to be paid to the Class D-R Note Holders:	<u>\$ 17,327</u>	\$ 17,327
Class E-R Principal to be paid to Class E-R Note Holders	\$ 0	
Class E-R Interest Payment to be paid to the Class E-R Note Holders:	<u>\$ 16,153</u>	\$ 16,153
Class F-R Principal to be paid to Class F-R Note Holders	\$ 0	
Class F-R Interest Payment to be paid to the Class F-R Note Holders:	<u>\$ 19,548</u>	\$ 19,548
Redraws		\$ 1,917,936
Trust Expenses		\$ 472,026
Excess Revenue Reserve		\$ 0
Total		<u>\$ 17,523,806.56</u>

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