

Harvey Series 2023-1 Trust

Investor Report

As at 31-May-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:	\$ 518,041,622
Total Number of Loans:	1,960
Average Current Balance:	\$ 264,307
Highest Current Balance:	\$ 1,186,001
Scheduled LVR (Average)	48.65%
Scheduled LVR (Weighted Average)	57.72%
Current LVR (Average)	42.98%
Current LVR (Weighted Average)	46.41%
Seasoning (Months)(Average)	81.77
Seasoning (Months)(Weighted Average)	54.09
Weighted Average Variable Rate	6.52%
Weighted Average Fixed Rate	5.58%
Weighted Average Rate on All Loans	6.49%
Percentage (by value) of Variable Rate Loans	97.10%
Percentage (by value) of Fixed Rate Loans	2.90%
Owner Occupied by Dollar Value	\$ 412,015,981
Percentage Owner Occupied	79.53%
Percentage (by value) of Variable Rate Loans:	97.10%
Percentage (by value) of Fixed Rate Loans:	2.90%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 532,324,302.60
Scheduled Repayments Received During Period	(\$ 4,214,479.14)
Unscheduled Repayments Received During Period	(\$ 15,013,629.72)
Redraws	\$ 2,333,664.19
Interest	\$ 2,611,764.45
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 518,041,622.38
Further Advances repurchased: Interest	\$ 2,820.74
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 264,106.47
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%	374	19.08%	\$ 36,397,739.85	6.25%
> 25% <= 30%	131	6.68%	\$ 22,425,843.36	3.85%
> 30% <= 35%	103	5.26%	\$ 23,277,757.88	4.00%
> 35% <= 40%	106	5.41%	\$ 30,525,245.67	5.24%
> 40% <= 45%	138	7.04%	\$ 38,548,525.94	6.62%
> 45% <= 50%	130	6.63%	\$ 39,545,647.32	6.79%
> 50% <= 55%	132	6.73%	\$ 49,204,202.78	8.45%
> 55% <= 60%	116	5.92%	\$ 44,549,297.14	7.65%
> 60% <= 65%	134	6.84%	\$ 50,734,854.00	8.71%
> 65% <= 70%	165	8.42%	\$ 67,060,296.60	11.52%
> 70% <= 75%	163	8.32%	\$ 65,673,416.68	11.28%
> 75% <= 80%	125	6.38%	\$ 54,839,402.96	9.42%
> 80% <= 85%	69	3.52%	\$ 29,440,537.89	5.06%
> 85% <= 90%	62	3.16%	\$ 24,746,860.10	4.25%
> 90% <= 95%	12	0.61%	\$ 5,342,969.17	0.92%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,960	100.00%	\$ 582,312,597.34	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	569	29.03%	\$ 41,187,881.47	7.95%
> 25% <= 30%	106	5.41%	\$ 21,361,916.50	4.12%
> 30% <= 35%	99	5.05%	\$ 23,775,569.41	4.59%
> 35% <= 40%	101	5.15%	\$ 25,724,677.81	4.97%
> 40% <= 45%	129	6.58%	\$ 36,425,205.08	7.03%
> 45% <= 50%	117	5.97%	\$ 37,279,466.36	7.20%
> 50% <= 55%	107	5.46%	\$ 38,991,915.67	7.53%
> 55% <= 60%	127	6.48%	\$ 47,044,116.00	9.08%
> 60% <= 65%	124	6.33%	\$ 46,780,062.25	9.03%
> 65% <= 70%	135	6.89%	\$ 54,960,074.40	10.61%
> 70% <= 75%	134	6.84%	\$ 53,372,635.08	10.30%
> 75% <= 80%	96	4.90%	\$ 43,466,250.15	8.39%
> 80% <= 85%	62	3.16%	\$ 25,988,706.77	5.02%
> 85% <= 90%	48	2.45%	\$ 19,262,922.86	3.72%
> 90% <= 95%	6	0.31%	\$ 2,420,222.57	0.47%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	280	14.29%	\$ 5,845,788.52	1.13%
> \$ 50,000 <= \$ 100,000	190	9.69%	\$ 14,014,690.64	2.71%
> \$ 100,000 <= \$ 150,000	185	9.44%	\$ 23,030,287.67	4.45%
> \$ 150,000 <= \$ 200,000	174	8.88%	\$ 30,603,423.40	5.91%
> \$ 200,000 <= \$ 250,000	182	9.29%	\$ 41,216,999.08	7.96%
> \$ 250,000 <= \$ 300,000	180	9.18%	\$ 49,249,989.91	9.51%
> \$ 300,000 <= \$ 350,000	166	8.47%	\$ 53,862,511.16	10.40%
> \$ 350,000 <= \$ 485,800	170	8.67%	\$ 63,860,753.92	12.33%
> \$ 485,800 <= \$ 500,000	205	10.46%	\$ 91,820,471.58	17.72%
> \$ 500,000 <= \$ 750,000	189	9.64%	\$ 111,098,879.01	21.45%
> \$ 750,000 <= \$ 1,000,000	39	1.99%	\$ 33,437,827.49	6.45%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,205	76.46%	\$ 13,719,016.61	21.33%
> \$ 50,000 <= \$ 100,000	196	12.44%	\$ 13,894,776.14	21.60%
> \$ 100,000 <= \$ 150,000	66	4.19%	\$ 8,191,360.85	12.73%
> \$ 150,000 <= \$ 200,000	48	3.05%	\$ 8,327,704.06	12.95%
> \$ 200,000 <= \$ 250,000	20	1.27%	\$ 4,384,586.04	6.82%
> \$ 250,000 <= \$ 300,000	15	0.95%	\$ 4,058,252.52	6.31%
> \$ 300,000 <= \$ 400,000	10	0.63%	\$ 3,429,052.74	5.33%
> \$ 400,000 <= \$ 500,000	9	0.57%	\$ 3,921,998.59	6.10%
> \$ 500,000 <= \$ 1,000,000	7	0.44%	\$ 4,395,085.56	6.83%
Total	1,576	100.00%	\$ 64,321,833.11	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	20	41.67%	\$ 6,226,089.10	41.42%
> 6 <= 12 mths	10	20.83%	\$ 3,007,582.41	20.01%
> 12 <= 24 mths	11	22.92%	\$ 3,680,622.76	24.49%
> 24 <= 36 mths	6	12.50%	\$ 1,980,964.55	13.18%
> 36 <= 60 mths	1	2.08%	\$ 135,784.71	0.90%
Total	48	100.00%	\$ 15,031,043.53	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	0	0.00%	\$0.00	0.00%
> 12 <= 18 mths	0	0.00%	\$0.00	0.00%
> 18 <= 24 mths	281	14.34%	\$91,295,335.49	17.62%
> 24 <= 36 mths	626	31.94%	\$202,560,093.25	39.10%
> 36 <= 48 mths	202	10.31%	\$70,837,530.71	13.67%
> 48 <= 60 mths	97	4.95%	\$38,225,784.18	7.38%
> 60 <= 160 mths	353	18.01%	\$76,842,934.71	14.83%
> 160 <= 360 mths	401	20.46%	\$38,279,944.04	7.39%
Total	1,960	100.00%	\$518,041,622.38	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 5 years	5	0.26%	\$ 335,696.35	0.06%
> 5 <= 10 years	29	1.48%	\$ 1,879,815.80	0.36%
> 10 <= 15 years	76	3.88%	\$ 10,213,747.75	1.97%
> 15 <= 20 years	149	7.60%	\$ 31,471,613.42	6.08%
> 20 <= 25 years	255	13.01%	\$ 60,865,057.02	11.75%
> 25 <= 30 years	1,417	72.30%	\$ 408,806,899.58	78.91%
> 30 <= 50 years	29	1.48%	\$ 4,468,792.46	0.86%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 5 years	52	2.65%	\$ 1,439,682.77	0.28%
> 5 <= 10 years	114	5.82%	\$ 7,014,049.56	1.35%
> 10 <= 15 years	287	14.64%	\$ 32,415,589.39	6.26%
> 15 <= 20 years	342	17.45%	\$ 68,311,845.36	13.19%
> 20 <= 25 years	374	19.08%	\$ 112,333,427.75	21.68%
> 25 <= 30 years	791	40.36%	\$ 296,527,027.55	57.24%
> 30 <= 50 years	0	0.00%	\$ 0.00	0.00%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,912	97.55%	\$ 503,010,578.85	97.10%
Fixed 1Y	16	0.82%	\$ 5,026,355.11	0.97%
Fixed 2Y	18	0.92%	\$ 6,082,758.88	1.17%
Fixed 3Y	12	0.61%	\$ 3,770,309.93	0.73%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	2	0.10%	\$ 151,619.61	0.03%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	799	40.77%	\$ 197,636,570.88	38.15%
NSW	502	25.61%	\$ 144,872,498.70	27.97%
VIC	442	22.55%	\$ 112,589,353.48	21.73%
WA	131	6.68%	\$ 35,833,750.72	6.92%
SA	43	2.19%	\$ 12,095,336.62	2.33%
ACT	33	1.68%	\$ 12,600,167.11	2.43%
TAS	8	0.41%	\$ 1,833,165.81	0.35%
NT	2	0.10%	\$ 580,779.06	0.11%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	494	25.20%	\$ 128,761,415.27	24.86%
GOLD COAST \ SUNSHINE COAST METRO	92	4.69%	\$ 25,363,128.83	4.90%
QLD COUNTRY	213	10.87%	\$ 43,512,026.78	8.40%
SYD METRO	130	6.63%	\$ 42,457,986.06	8.20%
OTHER NSW METRO	56	2.86%	\$ 17,678,473.92	3.41%
NSW COUNTRY	316	16.12%	\$ 84,736,038.72	16.36%
ACT METRO	33	1.68%	\$ 12,600,167.11	2.43%
MELBOURNE METRO	269	13.72%	\$ 68,362,116.38	13.20%
VICTORIA COUNTRY	173	8.83%	\$ 44,227,237.10	8.54%
PERTH METRO	105	5.36%	\$ 29,768,403.73	5.75%
WA COUNTRY	26	1.33%	\$ 6,065,346.99	1.17%
ADELAIDE METRO	33	1.68%	\$ 9,946,978.34	1.92%
SA COUNTRY	10	0.51%	\$ 2,148,358.28	0.41%
DARWIN METRO	2	0.10%	\$ 580,779.06	0.11%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.31%	\$ 1,485,926.94	0.29%
TAS COUNTRY	2	0.10%	\$ 347,238.87	0.07%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
INNER CITY	9	0.46%	\$ 2,242,907.03	0.43%
METRO	1,339	68.32%	\$ 369,458,844.77	71.32%
NONMETRO	612	31.22%	\$ 146,339,870.58	28.25%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	27	1.38%	\$ 5,632,378.87	1.09%
2527	21	1.07%	\$ 5,039,492.12	0.97%
4209	14	0.71%	\$ 4,893,036.36	0.94%
4305	19	0.97%	\$ 4,512,714.89	0.87%
4124	15	0.77%	\$ 4,469,229.96	0.86%
3030	20	1.02%	\$ 4,369,068.71	0.84%
4207	19	0.97%	\$ 4,365,345.35	0.84%
3977	13	0.66%	\$ 4,119,746.25	0.80%
4503	17	0.87%	\$ 4,113,620.85	0.79%
2529	13	0.66%	\$ 4,026,076.67	0.78%
Total	178	9.08%	\$ 45,540,710.03	8.79%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	1,947	99.34%	\$ 513,905,450.34	99.20%
>	1	<=	7	days	3	0.15%	\$ 1,489,861.04	0.29%
>	7	<=	30	days	6	0.31%	\$ 2,134,495.93	0.41%
>	30	<=	60	days	3	0.15%	\$ 338,393.13	0.07%
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%
>	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	1	0.05%	\$ 173,421.94	0.03%
Total					1,960	100.00%	\$ 518,041,622.38	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,589	81.07%	\$ 412,015,980.83	79.53%
Investment Loans	371	18.93%	\$ 106,025,641.55	20.47%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,899	96.89%	\$ 492,979,891.19	95.16%
Interest Only Loans	61	3.11%	\$ 25,061,731.19	4.84%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	558	28.47%	\$ 171,090,015.12	33.03%
Renovation	183	9.34%	\$ 40,986,811.81	7.91%
Purchase - New Dwelling	141	7.19%	\$ 36,102,494.77	6.97%
Purchase - Existing Dwelling	534	27.24%	\$ 152,040,036.98	29.35%
Buy Home (Investment)	169	8.62%	\$ 46,713,083.15	9.02%
Other	375	19.13%	\$ 71,109,180.55	13.73%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	351	17.91%	\$ 88,439,464.26	17.07%
Genworth LMI	106	5.41%	\$ 15,194,024.58	2.93%
Uninsured	1,503	76.68%	\$ 414,408,133.54	80.00%
Total	1,960	100.00%	\$ 518,041,622.38	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 14,282,680.22	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,317,882.99</u>	\$ 16,600,563.21
Redraws		\$ 2,333,664.19
Trust Expenses		\$ 302,081.84
Excess Revenue Reserve		\$ 0.00

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