

# Harvey Series 2023-1 Trust

## Investor Report

As at 31-Oct-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:	\$ 467,866,835
Total Number of Loans:	1,813
Average Current Balance:	\$ 258,062
Highest Current Balance:	\$ 999,950
Scheduled LVR (Average)	47.63%
Scheduled LVR (Weighted Average)	56.78%
Current LVR (Average)	41.60%
Current LVR (Weighted Average)	54.97%
Seasoning (Months)(Average)	87.18
Seasoning (Months)(Weighted Average)	59.01
Weighted Average Variable Rate	6.50%
Weighted Average Fixed Rate	6.10%
Weighted Average Rate on All Loans	6.49%
Percentage (by value) of Variable Rate Loans	97.86%
Percentage (by value) of Fixed Rate Loans	2.14%
Owner Occupied by Dollar Value	\$ 375,425,437
Percentage Owner Occupied	80.24%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 479,993,642
Scheduled Repayments Received During Period	(\$ 3,864,806)
Unscheduled Repayments Received During Period	(\$ 12,100,796)
Redraws	\$ 1,505,852
Interest	\$ 2,332,943
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 467,866,835
Further Advances repurchased: Interest	\$ 2,572
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 262,737
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%	363	20.02%	\$ 35,021,594	6.60%
> 25% <= 30%	126	6.95%	\$ 22,760,070	4.29%
> 30% <= 35%	97	5.35%	\$ 21,425,593	4.04%
> 35% <= 40%	104	5.74%	\$ 30,390,761	5.73%
> 40% <= 45%	125	6.89%	\$ 34,242,367	6.45%
> 45% <= 50%	119	6.56%	\$ 37,661,839	7.10%
> 50% <= 55%	123	6.78%	\$ 45,542,153	8.58%
> 55% <= 60%	107	5.90%	\$ 39,518,620	7.45%
> 60% <= 65%	129	7.12%	\$ 49,464,735	9.32%
> 65% <= 70%	154	8.49%	\$ 61,864,177	11.66%
> 70% <= 75%	152	8.38%	\$ 61,443,869	11.58%
> 75% <= 80%	99	5.46%	\$ 43,735,811	8.24%
> 80% <= 85%	57	3.14%	\$ 24,517,242	4.62%
> 85% <= 90%	51	2.81%	\$ 19,877,592	3.75%
> 90% <= 95%	7	0.39%	\$ 3,299,954	0.62%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 530,766,375</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	561	30.94%	\$ 41,159,530	8.80%
> 25% <= 30%	97	5.35%	\$ 19,458,650	4.16%
> 30% <= 35%	88	4.85%	\$ 21,546,090	4.61%
> 35% <= 40%	105	5.79%	\$ 26,254,797	5.61%
> 40% <= 45%	113	6.23%	\$ 33,565,970	7.17%
> 45% <= 50%	100	5.52%	\$ 30,359,310	6.49%
> 50% <= 55%	113	6.23%	\$ 40,750,436	8.71%
> 55% <= 60%	105	5.79%	\$ 38,268,729	8.18%
> 60% <= 65%	123	6.78%	\$ 48,935,494	10.46%
> 65% <= 70%	122	6.73%	\$ 47,446,931	10.14%
> 70% <= 75%	111	6.12%	\$ 44,944,250	9.61%
> 75% <= 80%	87	4.80%	\$ 38,909,891	8.32%
> 80% <= 85%	45	2.48%	\$ 18,538,597	3.96%
> 85% <= 90%	39	2.15%	\$ 15,648,528	3.34%
> 90% <= 95%	4	0.22%	\$ 2,079,632	0.44%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	278	15.33%	\$ 5,574,802	1.19%
> \$ 50,000 <= \$ 100,000	185	10.20%	\$ 14,075,848	3.01%
> \$ 100,000 <= \$ 150,000	169	9.32%	\$ 21,162,400	4.52%
> \$ 150,000 <= \$ 200,000	169	9.32%	\$ 29,741,556	6.36%
> \$ 200,000 <= \$ 250,000	156	8.60%	\$ 35,580,781	7.60%
> \$ 250,000 <= \$ 300,000	165	9.10%	\$ 45,047,969	9.63%
> \$ 300,000 <= \$ 350,000	156	8.60%	\$ 50,642,177	10.82%
> \$ 350,000 <= \$ 485,800	147	8.11%	\$ 55,285,233	11.82%
> \$ 485,800 <= \$ 500,000	183	10.09%	\$ 81,873,408	17.50%
> \$ 500,000 <= \$ 750,000	170	9.38%	\$ 99,534,755	21.27%
> \$ 750,000 <= \$ 1,000,000	35	1.93%	\$ 29,347,906	6.27%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,111	75.63%	\$ 13,083,941	20.78%
> \$ 50,000 <= \$ 100,000	183	12.46%	\$ 13,012,295	20.66%
> \$ 100,000 <= \$ 150,000	60	4.08%	\$ 7,448,748	11.83%
> \$ 150,000 <= \$ 200,000	52	3.54%	\$ 8,790,048	13.96%
> \$ 200,000 <= \$ 250,000	22	1.50%	\$ 4,920,649	7.81%
> \$ 250,000 <= \$ 300,000	12	0.82%	\$ 3,247,353	5.16%
> \$ 300,000 <= \$ 400,000	14	0.95%	\$ 4,867,888	7.73%
> \$ 400,000 <= \$ 500,000	8	0.54%	\$ 3,451,127	5.48%
> \$ 500,000 <= \$ 1,000,000	7	0.48%	\$ 4,156,445	6.60%
<b>Total</b>	<b>1,469</b>	<b>100.00%</b>	<b>\$ 62,978,494</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	31.25%	\$ 2,918,113	29.18%
> 6 <= 12 mths	10	31.25%	\$ 3,614,747	36.15%
> 12 <= 24 mths	7	21.88%	\$ 1,624,317	16.24%
> 24 <= 36 mths	4	12.50%	\$ 1,710,772	17.11%
> 36 <= 60 mths	1	3.13%	\$ 131,012	1.31%
<b>Total</b>	<b>32</b>	<b>100.00%</b>	<b>\$ 9,998,961</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	25	1.38%	\$ 9,058,917	1.94%
> 24 <= 36 mths	616	33.98%	\$ 196,304,637	41.96%
> 36 <= 48 mths	334	18.42%	\$ 103,088,074	22.03%
> 48 <= 60 mths	114	6.29%	\$ 50,263,981	10.74%
> 60 <= 160 mths	338	18.64%	\$ 73,118,328	15.63%
> 160 <= 360 mths	386	21.29%	\$ 36,032,898	7.70%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</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%	\$ 263,934	0.06%
>	5	<=	10 years	29	1.60%	\$ 1,667,378	0.36%
>	10	<=	15 years	67	3.70%	\$ 8,364,964	1.79%
>	15	<=	20 years	143	7.89%	\$ 28,946,089	6.19%
>	20	<=	25 years	234	12.91%	\$ 54,076,022	11.56%
>	25	<=	30 years	1,310	72.26%	\$ 370,440,957	79.18%
>	30	<=	50 years	27	1.49%	\$ 4,107,491	0.88%
<b>Total</b>				<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</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	2.98%	\$ 1,449,096	0.31%
>	5	<=	10 years	111	6.12%	\$ 6,753,651	1.44%
>	10	<=	15 years	283	15.61%	\$ 31,421,643	6.72%
>	15	<=	20 years	318	17.54%	\$ 63,452,188	13.56%
>	20	<=	25 years	343	18.92%	\$ 103,003,680	22.02%
>	25	<=	30 years	704	38.83%	\$ 261,786,577	55.95%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,781	98.23%	\$ 457,867,874	97.86%
Fixed 1Y	6	0.33%	\$ 1,667,424	0.36%
Fixed 2Y	18	0.99%	\$ 5,837,738	1.25%
Fixed 3Y	7	0.39%	\$ 2,362,787	0.51%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 131,012	0.03%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	747	41.20%	\$ 181,703,985	38.84%
NSW	474	26.14%	\$ 133,643,331	28.56%
VIC	404	22.28%	\$ 101,106,235	21.61%
WA	116	6.40%	\$ 30,310,798	6.48%
SA	35	1.93%	\$ 9,284,750	1.98%
ACT	28	1.54%	\$ 9,632,093	2.06%
TAS	7	0.39%	\$ 1,609,581	0.34%
NT	2	0.11%	\$ 576,062	0.12%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	576	31.77%	\$ 148,062,563	31.65%
QLD Non metro	171	9.43%	\$ 33,641,422	7.19%
NSW Metro	377	20.79%	\$ 108,612,942	23.21%
NSW Non metro	97	5.35%	\$ 25,030,389	5.35%
VIC Metro	333	18.37%	\$ 85,381,955	18.25%
VIC Non metro	71	3.92%	\$ 15,724,280	3.36%
WA Metro	92	5.07%	\$ 25,081,812	5.36%
WA Non metro	24	1.32%	\$ 5,228,986	1.12%
SA Metro	28	1.54%	\$ 7,575,554	1.62%
SA Non metro	7	0.39%	\$ 1,709,196	0.37%
ACT Metro	28	1.54%	\$ 9,632,093	2.06%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.28%	\$ 1,261,078	0.27%
TAS Non metro	2	0.11%	\$ 348,503	0.07%
NT Metro	1	0.06%	\$ 310,744	0.07%
NT Non metro	1	0.06%	\$ 265,317	0.06%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</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	1,431	78.93%	\$ 383,665,480	82.00%
Inner city	9	0.50%	\$ 2,253,262	0.48%
Non metro	373	20.57%	\$ 81,948,092	17.52%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</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	1.43%	\$ 5,290,335	1.13%
2527	21	1.16%	\$ 4,865,024	1.04%
4209	13	0.72%	\$ 4,308,681	0.92%
3977	13	0.72%	\$ 4,040,538	0.86%
3030	18	0.99%	\$ 4,005,179	0.86%
4207	18	0.99%	\$ 4,001,822	0.86%
4124	13	0.72%	\$ 3,739,049	0.80%
4305	17	0.94%	\$ 3,674,992	0.79%
2530	19	1.05%	\$ 3,673,030	0.79%
4300	13	0.72%	\$ 3,554,400	0.76%
<b>Total</b>	<b>171</b>	<b>9.43%</b>	<b>\$ 41,153,050</b>	<b>8.80%</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	1,792	98.84%	\$ 460,637,211	98.45%
>	1	<=	7	days	6	0.33%	\$ 2,343,122	0.50%
>	7	<=	30	days	9	0.50%	\$ 3,091,237	0.66%
>	30	<=	60	days	2	0.11%	\$ 745,369	0.16%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	1	0.06%	\$ 282,344	0.06%
>	150	<=	180	days	1	0.06%	\$ 464,621	0.10%
>	180			days	2	0.11%	\$ 302,932	0.06%
<b>Total</b>					<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,478	81.52%	\$ 375,425,437	80.24%
Investment Loans	335	18.48%	\$ 92,441,399	19.76%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,764	97.30%	\$ 448,381,380	95.84%
Interest Only Loans	49	2.70%	\$ 19,485,455	4.16%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	509	28.08%	\$ 151,869,611	32.46%
Renovation	170	9.38%	\$ 36,343,967	7.77%
Purchase - New Dwelling	135	7.45%	\$ 34,258,570	7.32%
Purchase - Existing Dwelling	499	27.52%	\$ 140,658,257	30.06%
Buy Home (Investment)	157	8.66%	\$ 41,578,604	8.89%
Other	343	18.92%	\$ 63,157,827	13.50%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	314	17.32%	\$ 76,482,701	16.35%
Genworth LMI	102	5.63%	\$ 12,810,456	2.74%
Uninsured	1,397	77.05%	\$ 378,573,679	80.91%
<b>Total</b>	<b>1,813</b>	<b>100.00%</b>	<b>\$ 467,866,835</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)		\$ 16,231,757.65
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 41,801.48
Input Tax Credits Received From ATO		\$ 9,212.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 5,811.66
Net Basis Swap Receipt From Swap Provider		\$ 147,524.17
		<u>\$ 16,436,106.96</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 12,126,806	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,127,383</u>	\$ 14,254,189
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>\$ 156,027</u>	\$ 156,027
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>\$ 68,040</u>	\$ 68,040
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>\$ 47,197</u>	\$ 47,197
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>\$ 20,405</u>	\$ 20,405
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>\$ 19,026</u>	\$ 19,026
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>\$ 23,027</u>	\$ 23,027
Redraws		\$ 1,505,852
Trust Expenses		\$ 342,344
Excess Revenue Reserve		\$ 0
Total		<u>\$ 16,436,106.96</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