

Harvey Series 2023-1 Trust

Investor Report

As at 31-Dec-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:	\$ 448,479,851
Total Number of Loans:	1,751
Average Current Balance:	\$ 256,128
Highest Current Balance:	\$ 999,950
Scheduled LVR (Average)	47.16%
Scheduled LVR (Weighted Average)	56.45%
Current LVR (Average)	41.14%
Current LVR (Weighted Average)	54.64%
Seasoning (Months)(Average)	88.85
Seasoning (Months)(Weighted Average)	60.71
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	97.94%
Percentage (by value) of Fixed Rate Loans	2.06%
Owner Occupied by Dollar Value	\$ 361,089,350
Percentage Owner Occupied	80.51%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 454,770,876
Scheduled Repayments Received During Period	(\$ 3,691,503)
Unscheduled Repayments Received During Period	(\$ 6,685,282)
Redraws	\$ 1,880,182
Interest	\$ 2,205,579
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 448,479,851
Further Advances repurchased: Interest	\$ 2,623
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 258,394
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%	361	20.62%	\$ 35,045,688	6.88%
>	25%	<=	30%	123	7.02%	\$ 22,285,336	4.37%
>	30%	<=	35%	94	5.37%	\$ 21,079,018	4.14%
>	35%	<=	40%	104	5.94%	\$ 28,687,024	5.63%
>	40%	<=	45%	118	6.74%	\$ 34,117,255	6.69%
>	45%	<=	50%	113	6.45%	\$ 36,057,495	7.07%
>	50%	<=	55%	117	6.68%	\$ 43,050,330	8.45%
>	55%	<=	60%	111	6.34%	\$ 40,542,960	7.95%
>	60%	<=	65%	125	7.14%	\$ 48,626,463	9.54%
>	65%	<=	70%	147	8.40%	\$ 58,278,197	11.43%
>	70%	<=	75%	145	8.28%	\$ 59,163,284	11.61%
>	75%	<=	80%	90	5.14%	\$ 39,666,651	7.78%
>	80%	<=	85%	53	3.03%	\$ 23,028,058	4.52%
>	85%	<=	90%	44	2.51%	\$ 16,997,991	3.33%
>	90%	<=	95%	6	0.34%	\$ 3,128,600	0.61%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,751	100.00%	\$ 509,754,350	100.00%

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	551	31.47%	\$ 40,984,815	9.14%
>	25%	<=	30%	98	5.60%	\$ 19,416,017	4.33%
>	30%	<=	35%	73	4.17%	\$ 17,428,369	3.89%
>	35%	<=	40%	102	5.83%	\$ 25,852,936	5.76%
>	40%	<=	45%	126	7.20%	\$ 37,176,168	8.29%
>	45%	<=	50%	97	5.54%	\$ 29,677,052	6.62%
>	50%	<=	55%	101	5.77%	\$ 36,152,976	8.06%
>	55%	<=	60%	107	6.11%	\$ 39,327,436	8.77%
>	60%	<=	65%	114	6.51%	\$ 44,678,771	9.96%
>	65%	<=	70%	119	6.80%	\$ 46,740,131	10.42%
>	70%	<=	75%	104	5.94%	\$ 42,194,527	9.41%
>	75%	<=	80%	79	4.51%	\$ 35,197,349	7.85%
>	80%	<=	85%	41	2.34%	\$ 17,906,895	3.99%
>	85%	<=	90%	36	2.06%	\$ 13,835,783	3.09%
>	90%	<=	95%	3	0.17%	\$ 1,910,627	0.43%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,751	100.00%	\$ 448,479,851	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	273	15.59%	\$ 5,320,251	1.19%
> \$ 50,000 <= \$ 100,000	176	10.05%	\$ 13,240,200	2.95%
> \$ 100,000 <= \$ 150,000	169	9.65%	\$ 21,209,746	4.73%
> \$ 150,000 <= \$ 200,000	159	9.08%	\$ 27,922,196	6.23%
> \$ 200,000 <= \$ 250,000	159	9.08%	\$ 36,299,764	8.09%
> \$ 250,000 <= \$ 300,000	153	8.74%	\$ 41,882,175	9.34%
> \$ 300,000 <= \$ 350,000	151	8.62%	\$ 48,982,838	10.92%
> \$ 350,000 <= \$ 485,800	136	7.77%	\$ 51,196,342	11.42%
> \$ 485,800 <= \$ 500,000	178	10.17%	\$ 79,338,303	17.69%
> \$ 500,000 <= \$ 750,000	165	9.42%	\$ 96,125,851	21.43%
> \$ 750,000 <= \$ 1,000,000	32	1.83%	\$ 26,962,186	6.01%
Total	1,751	100.00%	\$ 448,479,851	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,070	75.46%	\$ 12,464,624	20.32%
> \$ 50,000 <= \$ 100,000	173	12.20%	\$ 12,194,243	19.88%
> \$ 100,000 <= \$ 150,000	62	4.37%	\$ 7,645,295	12.47%
> \$ 150,000 <= \$ 200,000	50	3.53%	\$ 8,433,459	13.75%
> \$ 200,000 <= \$ 250,000	23	1.62%	\$ 4,997,775	8.15%
> \$ 250,000 <= \$ 300,000	12	0.85%	\$ 3,297,655	5.38%
> \$ 300,000 <= \$ 400,000	12	0.85%	\$ 4,215,396	6.87%
> \$ 400,000 <= \$ 500,000	8	0.56%	\$ 3,518,196	5.74%
> \$ 500,000 <= \$ 1,000,000	8	0.56%	\$ 4,561,552	7.44%
Total	1,418	100.00%	\$ 61,328,195	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	13	43.33%	\$ 4,482,857	48.52%
> 6 <= 12 mths	7	23.33%	\$ 2,016,905	21.83%
> 12 <= 24 mths	7	23.33%	\$ 1,792,343	19.40%
> 24 <= 36 mths	2	6.67%	\$ 818,585	8.86%
> 36 <= 60 mths	1	3.33%	\$ 129,369	1.40%
Total	30	100.00%	\$ 9,240,058	100.00%

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	525	29.98%	\$ 167,979,428	37.46%
> 36 <= 48 mths	406	23.19%	\$ 123,481,208	27.53%
> 48 <= 60 mths	112	6.40%	\$ 48,422,044	10.80%
> 60 <= 160 mths	326	18.62%	\$ 73,227,049	16.33%
> 160 <= 360 mths	382	21.82%	\$ 35,370,123	7.89%
Total	1,751	100.00%	\$ 448,479,851	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.17%	\$ 245,345	0.05%
>	5	<=	10 years	27	1.54%	\$ 1,431,777	0.32%
>	10	<=	15 years	65	3.71%	\$ 7,948,279	1.77%
>	15	<=	20 years	140	8.00%	\$ 27,748,622	6.19%
>	20	<=	25 years	226	12.91%	\$ 51,230,307	11.42%
>	25	<=	30 years	1,265	72.24%	\$ 356,509,285	79.49%
>	30	<=	50 years	25	1.43%	\$ 3,366,237	0.75%
Total				1,751	100.00%	\$ 448,479,851	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	53	3.03%	\$ 1,352,994	0.30%
>	5	<=	10 years	109	6.23%	\$ 6,474,344	1.44%
>	10	<=	15 years	279	15.93%	\$ 30,624,527	6.83%
>	15	<=	20 years	307	17.53%	\$ 62,309,012	13.89%
>	20	<=	25 years	332	18.96%	\$ 100,586,051	22.43%
>	25	<=	30 years	671	38.32%	\$ 247,132,924	55.10%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				1,751	100.00%	\$ 448,479,851	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,721	98.29%	\$ 439,239,793	97.94%
Fixed 1Y	5	0.29%	\$ 1,369,972	0.31%
Fixed 2Y	18	1.03%	\$ 5,833,820	1.30%
Fixed 3Y	6	0.34%	\$ 1,906,896	0.43%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.06%	\$ 129,369	0.03%
Total	1,751	100.00%	\$ 448,479,851	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	719	41.06%	\$ 173,611,447	38.71%
NSW	462	26.38%	\$ 129,725,380	28.93%
VIC	389	22.22%	\$ 96,157,216	21.44%
WA	110	6.28%	\$ 28,307,590	6.31%
SA	34	1.94%	\$ 9,225,615	2.06%
ACT	28	1.60%	\$ 9,269,423	2.07%
TAS	7	0.40%	\$ 1,609,330	0.36%
NT	2	0.11%	\$ 573,850	0.13%
Total	1,751	100.00%	\$ 448,479,851	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	556	31.75%	\$ 141,684,867	31.59%
QLD Non metro	163	9.31%	\$ 31,926,580	7.12%
NSW Metro	368	21.02%	\$ 105,414,491	23.50%
NSW Non metro	94	5.37%	\$ 24,310,889	5.42%
VIC Metro	321	18.33%	\$ 81,550,325	18.18%
VIC Non metro	68	3.88%	\$ 14,606,891	3.26%
WA Metro	88	5.03%	\$ 23,614,622	5.27%
WA Non metro	22	1.26%	\$ 4,692,968	1.05%
SA Metro	28	1.60%	\$ 7,540,176	1.68%
SA Non metro	6	0.34%	\$ 1,685,439	0.38%
ACT Metro	28	1.60%	\$ 9,269,423	2.07%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.29%	\$ 1,261,953	0.28%
TAS Non metro	2	0.11%	\$ 347,377	0.08%
NT Metro	1	0.06%	\$ 309,683	0.07%
NT Non metro	1	0.06%	\$ 264,167	0.06%
Total	1,751	100.00%	\$ 448,479,851	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,386	79.15%	\$ 368,408,864	82.15%
Inner city	9	0.51%	\$ 2,236,676	0.50%
Non metro	356	20.33%	\$ 77,834,311	17.36%
Total	1,751	100.00%	\$ 448,479,851	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2527	21	1.20%	\$ 4,829,069	1.08%
4350	25	1.43%	\$ 4,817,462	1.07%
4209	13	0.74%	\$ 4,386,105	0.98%
3977	13	0.74%	\$ 4,015,432	0.90%
3030	18	1.03%	\$ 4,006,529	0.89%
4207	18	1.03%	\$ 3,932,896	0.88%
4124	13	0.74%	\$ 3,712,694	0.83%
2530	18	1.03%	\$ 3,558,245	0.79%
4503	15	0.86%	\$ 3,397,857	0.76%
4300	12	0.69%	\$ 3,361,801	0.75%
Total	166	9.48%	\$ 40,018,090	8.92%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,729	98.74%	\$ 439,694,376	98.04%
>	1	<=	7	days	6	0.34%	\$ 3,016,296	0.67%
>	7	<=	30	days	10	0.57%	\$ 3,698,599	0.82%
>	30	<=	60	days	4	0.23%	\$ 1,525,653	0.34%
>	60	<=	90	days	1	0.06%	\$ 422,210	0.09%
>	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	1	0.06%	\$ 122,717	0.03%
Total					1,751	100.00%	\$ 448,479,851	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,431	81.72%	\$ 361,089,350	80.51%
Investment Loans	320	18.28%	\$ 87,390,501	19.49%
Total	1,751	100.00%	\$ 448,479,851	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,707	97.49%	\$ 431,289,280	96.17%
Interest Only Loans	44	2.51%	\$ 17,190,571	3.83%
Total	1,751	100.00%	\$ 448,479,851	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	491	28.04%	\$ 145,198,938	32.38%
Renovation	166	9.48%	\$ 34,882,026	7.78%
Purchase - New Dwelling	132	7.54%	\$ 33,215,324	7.41%
Purchase - Existing Dwelling	482	27.53%	\$ 136,044,938	30.33%
Buy Home (Investment)	150	8.57%	\$ 39,461,052	8.80%
Other	330	18.85%	\$ 59,677,573	13.31%
Total	1,751	100.00%	\$ 448,479,851	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	297	16.96%	\$ 72,270,739	16.11%
Genworth LMI	97	5.54%	\$ 11,959,318	2.67%
Uninsured	1,357	77.50%	\$ 364,249,794	81.22%
Total	1,751	100.00%	\$ 448,479,851	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 10,638,234.40
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 46,582.68
Input Tax Credits Received From ATO		\$ 0.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 2,448.06
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 10,687,265.14</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 6,291,025	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,887,318</u>	\$ 8,178,344
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>\$ 147,246</u>	\$ 147,246
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>\$ 64,204</u>	\$ 64,204
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>\$ 44,531</u>	\$ 44,531
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>\$ 19,247</u>	\$ 19,247
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>\$ 17,928</u>	\$ 17,928
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>\$ 21,690</u>	\$ 21,690
Redraws		\$ 1,880,182
Trust Expenses		\$ 313,894
Excess Revenue Reserve		\$ 0
Total		<u>\$ 10,687,265.14</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