

# Harvey Series 2023-1 Trust

## Investor Report

As at 31-Aug-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:	\$ 487,904,882
Total Number of Loans:	1,871
Average Current Balance:	\$ 260,772
Highest Current Balance:	\$ 1,200,047
Scheduled LVR (Average)	48.04%
Scheduled LVR (Weighted Average)	57.18%
Current LVR (Average)	42.19%
Current LVR (Weighted Average)	55.39%
Seasoning (Months)(Average)	85.16
Seasoning (Months)(Weighted Average)	57.07
Weighted Average Variable Rate	6.50%
Weighted Average Fixed Rate	6.11%
Weighted Average Rate on All Loans	6.50%
Percentage (by value) of Variable Rate Loans	97.94%
Percentage (by value) of Fixed Rate Loans	2.06%
Owner Occupied by Dollar Value	\$ 391,506,339
Percentage Owner Occupied	80.24%
Percentage (by value) of Variable Rate Loans:	97.94%
Percentage (by value) of Fixed Rate Loans:	2.06%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 496,239,144
Scheduled Repayments Received During Period	(\$ 3,973,934)
Unscheduled Repayments Received During Period	(\$ 8,267,029)
Redraws	\$ 1,466,195
Interest	\$ 2,440,506
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 487,904,882
Further Advances repurchased: Interest	\$ 383
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 262,111
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%	370	19.78%	\$ 35,365,555	6.42%
> 25% <= 30%	125	6.68%	\$ 21,816,711	3.96%
> 30% <= 35%	98	5.24%	\$ 22,509,682	4.09%
> 35% <= 40%	107	5.72%	\$ 30,882,121	5.61%
> 40% <= 45%	132	7.06%	\$ 36,545,400	6.63%
> 45% <= 50%	122	6.52%	\$ 37,695,274	6.84%
> 50% <= 55%	125	6.68%	\$ 47,278,447	8.58%
> 55% <= 60%	112	5.99%	\$ 41,678,304	7.57%
> 60% <= 65%	129	6.89%	\$ 48,509,590	8.81%
> 65% <= 70%	159	8.50%	\$ 64,378,486	11.69%
> 70% <= 75%	158	8.44%	\$ 64,055,175	11.63%
> 75% <= 80%	112	5.99%	\$ 49,802,625	9.04%
> 80% <= 85%	58	3.10%	\$ 24,688,029	4.48%
> 85% <= 90%	55	2.94%	\$ 21,638,411	3.93%
> 90% <= 95%	9	0.48%	\$ 4,004,393	0.73%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 550,848,202</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	30.20%	\$ 41,305,438	8.47%
> 25% <= 30%	99	5.29%	\$ 19,940,458	4.09%
> 30% <= 35%	88	4.70%	\$ 21,037,459	4.31%
> 35% <= 40%	104	5.56%	\$ 27,549,502	5.65%
> 40% <= 45%	127	6.79%	\$ 36,405,700	7.46%
> 45% <= 50%	107	5.72%	\$ 32,555,448	6.67%
> 50% <= 55%	105	5.61%	\$ 38,651,148	7.92%
> 55% <= 60%	112	5.99%	\$ 40,545,907	8.31%
> 60% <= 65%	127	6.79%	\$ 49,944,637	10.24%
> 65% <= 70%	131	7.00%	\$ 51,505,821	10.56%
> 70% <= 75%	117	6.25%	\$ 47,459,152	9.73%
> 75% <= 80%	89	4.76%	\$ 40,206,119	8.24%
> 80% <= 85%	55	2.94%	\$ 22,591,707	4.63%
> 85% <= 90%	40	2.14%	\$ 15,792,241	3.24%
> 90% <= 95%	5	0.27%	\$ 2,414,146	0.49%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	280	14.97%	\$ 5,626,959	1.15%
> \$ 50,000 <= \$ 100,000	183	9.78%	\$ 13,784,175	2.83%
> \$ 100,000 <= \$ 150,000	177	9.46%	\$ 22,073,739	4.52%
> \$ 150,000 <= \$ 200,000	169	9.03%	\$ 29,619,871	6.07%
> \$ 200,000 <= \$ 250,000	165	8.82%	\$ 37,573,886	7.70%
> \$ 250,000 <= \$ 300,000	170	9.09%	\$ 46,468,842	9.52%
> \$ 300,000 <= \$ 350,000	170	9.09%	\$ 55,374,389	11.35%
> \$ 350,000 <= \$ 485,800	153	8.18%	\$ 57,585,305	11.80%
> \$ 485,800 <= \$ 500,000	194	10.37%	\$ 86,882,553	17.81%
> \$ 500,000 <= \$ 750,000	174	9.30%	\$ 102,120,358	20.93%
> \$ 750,000 <= \$ 1,000,000	36	1.92%	\$ 30,794,804	6.31%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,148	75.83%	\$ 13,377,184	21.23%
> \$ 50,000 <= \$ 100,000	191	12.62%	\$ 13,287,709	21.09%
> \$ 100,000 <= \$ 150,000	63	4.16%	\$ 7,765,641	12.32%
> \$ 150,000 <= \$ 200,000	47	3.10%	\$ 7,965,985	12.64%
> \$ 200,000 <= \$ 250,000	29	1.92%	\$ 6,504,334	10.32%
> \$ 250,000 <= \$ 300,000	9	0.59%	\$ 2,497,203	3.96%
> \$ 300,000 <= \$ 400,000	13	0.86%	\$ 4,485,204	7.12%
> \$ 400,000 <= \$ 500,000	8	0.53%	\$ 3,543,436	5.62%
> \$ 500,000 <= \$ 1,000,000	6	0.40%	\$ 3,582,202	5.69%
<b>Total</b>	<b>1,514</b>	<b>100.00%</b>	<b>\$ 63,008,899</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	9.38%	\$ 421,567	4.20%
> 6 <= 12 mths	16	50.00%	\$ 6,013,842	59.85%
> 12 <= 24 mths	8	25.00%	\$ 1,761,957	17.54%
> 24 <= 36 mths	4	12.50%	\$ 1,717,872	17.10%
> 36 <= 60 mths	1	3.13%	\$ 132,634	1.32%
<b>Total</b>	<b>32</b>	<b>100.00%</b>	<b>\$ 10,047,872</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	128	6.84%	\$ 40,005,760	8.20%
> 24 <= 36 mths	625	33.40%	\$ 201,251,022	41.25%
> 36 <= 48 mths	275	14.70%	\$ 88,630,621	18.17%
> 48 <= 60 mths	110	5.88%	\$ 47,058,871	9.65%
> 60 <= 160 mths	337	18.01%	\$ 73,329,909	15.03%
> 160 <= 360 mths	396	21.17%	\$ 37,628,700	7.71%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</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%	\$ 283,048	0.06%
>	5	<=	10 years	29	1.55%	\$ 1,734,590	0.36%
>	10	<=	15 years	70	3.74%	\$ 8,929,590	1.83%
>	15	<=	20 years	145	7.75%	\$ 30,093,644	6.17%
>	20	<=	25 years	243	12.99%	\$ 55,990,776	11.48%
>	25	<=	30 years	1,352	72.26%	\$ 386,551,340	79.23%
>	30	<=	50 years	28	1.50%	\$ 4,321,896	0.89%
<b>Total</b>				<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	56	2.99%	\$ 1,576,030	0.32%
>	5	<=	10 years	111	5.93%	\$ 6,818,825	1.40%
>	10	<=	15 years	281	15.02%	\$ 30,911,675	6.34%
>	15	<=	20 years	330	17.64%	\$ 65,832,885	13.49%
>	20	<=	25 years	351	18.76%	\$ 105,828,360	21.69%
>	25	<=	30 years	742	39.66%	\$ 276,937,108	56.76%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,839	98.29%	\$ 477,857,011	97.94%
Fixed 1Y	6	0.32%	\$ 1,668,851	0.34%
Fixed 2Y	18	0.96%	\$ 5,864,877	1.20%
Fixed 3Y	7	0.37%	\$ 2,381,510	0.49%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.05%	\$ 132,634	0.03%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	770	41.15%	\$ 188,249,173	38.58%
NSW	487	26.03%	\$ 139,114,279	28.51%
VIC	415	22.18%	\$ 104,775,280	21.47%
WA	123	6.57%	\$ 32,824,969	6.73%
SA	39	2.08%	\$ 10,935,280	2.24%
ACT	28	1.50%	\$ 9,858,472	2.02%
TAS	7	0.37%	\$ 1,569,620	0.32%
NT	2	0.11%	\$ 577,810	0.12%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	595	31.80%	\$ 153,303,780	31.42%
QLD Non metro	175	9.35%	\$ 34,945,393	7.16%
NSW Metro	389	20.79%	\$ 113,631,412	23.29%
NSW Non metro	98	5.24%	\$ 25,482,867	5.22%
VIC Metro	342	18.28%	\$ 88,137,102	18.06%
VIC Non metro	73	3.90%	\$ 16,638,178	3.41%
WA Metro	98	5.24%	\$ 27,189,557	5.57%
WA Non metro	25	1.34%	\$ 5,635,411	1.16%
SA Metro	30	1.60%	\$ 8,903,572	1.82%
SA Non metro	9	0.48%	\$ 2,031,708	0.42%
ACT Metro	28	1.50%	\$ 9,858,472	2.02%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.27%	\$ 1,220,003	0.25%
TAS Non metro	2	0.11%	\$ 349,617	0.07%
NT Metro	1	0.05%	\$ 311,794	0.06%
NT Non metro	1	0.05%	\$ 266,016	0.05%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</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	1,479	79.05%	\$ 400,298,359	82.04%
Inner city	9	0.48%	\$ 2,257,334	0.46%
Non metro	383	20.47%	\$ 85,349,190	17.49%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</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	1.39%	\$ 5,354,001	1.10%
2527	21	1.12%	\$ 4,941,522	1.01%
4209	14	0.75%	\$ 4,889,967	1.00%
4305	18	0.96%	\$ 4,119,504	0.84%
3977	13	0.69%	\$ 4,077,278	0.84%
4207	18	0.96%	\$ 4,054,052	0.83%
3030	18	0.96%	\$ 4,030,764	0.83%
4124	14	0.75%	\$ 3,863,378	0.79%
2530	19	1.02%	\$ 3,705,871	0.76%
4300	13	0.69%	\$ 3,584,136	0.73%
<b>Total</b>	<b>174</b>	<b>9.30%</b>	<b>\$ 42,620,474</b>	<b>8.74%</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	1,852	98.98%	\$ 480,972,943	98.58%
>	1	<=	7	days	9	0.48%	\$ 4,194,373	0.86%
>	7	<=	30	days	4	0.21%	\$ 1,226,970	0.25%
>	30	<=	60	days	2	0.11%	\$ 475,011	0.10%
>	60	<=	90	days	1	0.05%	\$ 279,407	0.06%
>	90	<=	120	days	1	0.05%	\$ 459,948	0.09%
>	120	<=	150	days	1	0.05%	\$ 119,590	0.02%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	1	0.05%	\$ 176,641	0.04%
<b>Total</b>					<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,525	81.51%	\$ 391,506,339	80.24%
Investment Loans	346	18.49%	\$ 96,398,543	19.76%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,820	97.27%	\$ 467,405,814	95.80%
Interest Only Loans	51	2.73%	\$ 20,499,069	4.20%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	525	28.06%	\$ 159,737,685	32.74%
Renovation	173	9.25%	\$ 37,173,760	7.62%
Purchase - New Dwelling	138	7.38%	\$ 35,758,309	7.33%
Purchase - Existing Dwelling	515	27.53%	\$ 145,824,635	29.89%
Buy Home (Investment)	161	8.61%	\$ 42,918,594	8.80%
Other	359	19.19%	\$ 66,491,899	13.63%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	328	17.53%	\$ 80,904,929	16.58%
Genworth LMI	104	5.56%	\$ 13,938,662	2.86%
Uninsured	1,439	76.91%	\$ 393,061,292	80.56%
<b>Total</b>	<b>1,871</b>	<b>100.00%</b>	<b>\$ 487,904,882</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	\$ 8,334,262	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,072,973</u>	\$ 10,407,234
Redraws		\$ 1,466,195
Trust Expenses		\$ 331,772
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