

Harvey Series 2023-1 Trust

Investor Report

As at 30-Jun-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:	\$ 507,522,462
Total Number of Loans:	1,937
Average Current Balance:	\$ 262,015
Highest Current Balance:	\$ 1,188,849
Scheduled LVR (Average)	48.41%
Scheduled LVR (Weighted Average)	57.54%
Current LVR (Average)	42.71%
Current LVR (Weighted Average)	47.29%
Seasoning (Months)(Average)	83.04
Seasoning (Months)(Weighted Average)	55.29
Weighted Average Variable Rate	6.52%
Weighted Average Fixed Rate	6.12%
Weighted Average Rate on All Loans	6.51%
Percentage (by value) of Variable Rate Loans	97.87%
Percentage (by value) of Fixed Rate Loans	2.13%
Owner Occupied by Dollar Value	\$ 405,576,072
Percentage Owner Occupied	79.91%
Percentage (by value) of Variable Rate Loans:	97.87%
Percentage (by value) of Fixed Rate Loans:	2.13%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 518,041,622.38
Scheduled Repayments Received During Period	(\$ 4,066,636.82)
Unscheduled Repayments Received During Period	(\$ 11,499,471.64)
Redraws	\$ 2,599,936.78
Interest	\$ 2,447,011.09
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 507,522,461.79
Further Advances repurchased: Interest	\$ 2,940.25
Waived Mortgage Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 250,391.91
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%	376	19.41%	\$ 35,999,477.81	6.30%
> 25% <= 30%	129	6.66%	\$ 22,076,430.12	3.86%
> 30% <= 35%	102	5.27%	\$ 23,570,433.78	4.13%
> 35% <= 40%	105	5.42%	\$ 30,469,462.96	5.33%
> 40% <= 45%	137	7.07%	\$ 37,836,768.76	6.62%
> 45% <= 50%	128	6.61%	\$ 38,975,527.62	6.82%
> 50% <= 55%	131	6.76%	\$ 48,573,469.69	8.50%
> 55% <= 60%	112	5.78%	\$ 42,514,145.12	7.44%
> 60% <= 65%	135	6.97%	\$ 50,611,057.00	8.86%
> 65% <= 70%	162	8.36%	\$ 65,055,686.46	11.39%
> 70% <= 75%	161	8.31%	\$ 65,243,461.08	11.42%
> 75% <= 80%	121	6.25%	\$ 53,243,942.46	9.32%
> 80% <= 85%	68	3.51%	\$ 29,076,617.85	5.09%
> 85% <= 90%	58	2.99%	\$ 22,626,927.30	3.96%
> 90% <= 95%	12	0.62%	\$ 5,336,741.42	0.93%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,937	100.00%	\$ 571,210,149.43	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	569	29.38%	\$ 41,047,050.24	8.09%
> 25% <= 30%	108	5.58%	\$ 21,265,709.19	4.19%
> 30% <= 35%	95	4.90%	\$ 23,090,203.78	4.55%
> 35% <= 40%	100	5.16%	\$ 25,368,719.86	5.00%
> 40% <= 45%	130	6.71%	\$ 37,788,463.27	7.45%
> 45% <= 50%	113	5.83%	\$ 34,571,392.04	6.81%
> 50% <= 55%	105	5.42%	\$ 38,726,633.58	7.63%
> 55% <= 60%	121	6.25%	\$ 43,869,716.44	8.64%
> 60% <= 65%	125	6.45%	\$ 46,863,218.70	9.23%
> 65% <= 70%	134	6.92%	\$ 54,547,821.38	10.75%
> 70% <= 75%	128	6.61%	\$ 51,236,208.53	10.10%
> 75% <= 80%	97	5.01%	\$ 43,592,372.77	8.59%
> 80% <= 85%	61	3.15%	\$ 25,319,698.41	4.99%
> 85% <= 90%	44	2.27%	\$ 17,103,605.28	3.37%
> 90% <= 95%	7	0.36%	\$ 3,131,648.32	0.62%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,937	100.00%	\$ 507,522,461.79	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	286	14.77%	\$ 5,932,331.21	1.17%
> \$ 50,000 <= \$ 100,000	188	9.71%	\$ 14,042,143.31	2.77%
> \$ 100,000 <= \$ 150,000	179	9.24%	\$ 22,295,194.93	4.39%
> \$ 150,000 <= \$ 200,000	173	8.93%	\$ 30,344,807.53	5.98%
> \$ 200,000 <= \$ 250,000	177	9.14%	\$ 40,109,903.07	7.90%
> \$ 250,000 <= \$ 300,000	182	9.40%	\$ 49,731,789.52	9.80%
> \$ 300,000 <= \$ 350,000	164	8.47%	\$ 53,213,900.10	10.49%
> \$ 350,000 <= \$ 485,800	168	8.67%	\$ 63,063,040.26	12.43%
> \$ 485,800 <= \$ 500,000	202	10.43%	\$ 90,493,838.52	17.83%
> \$ 500,000 <= \$ 750,000	181	9.34%	\$ 106,525,207.60	20.99%
> \$ 750,000 <= \$ 1,000,000	37	1.91%	\$ 31,770,305.74	6.26%
Total	1,937	100.00%	\$ 507,522,461.79	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,180	75.88%	\$ 13,125,067.13	20.59%
> \$ 50,000 <= \$ 100,000	203	13.05%	\$ 14,321,794.90	22.46%
> \$ 100,000 <= \$ 150,000	60	3.86%	\$ 7,384,456.68	11.58%
> \$ 150,000 <= \$ 200,000	50	3.22%	\$ 8,557,787.36	13.42%
> \$ 200,000 <= \$ 250,000	22	1.41%	\$ 4,877,014.05	7.65%
> \$ 250,000 <= \$ 300,000	13	0.84%	\$ 3,522,075.80	5.52%
> \$ 300,000 <= \$ 400,000	12	0.77%	\$ 4,144,694.79	6.50%
> \$ 400,000 <= \$ 500,000	8	0.51%	\$ 3,505,185.28	5.50%
> \$ 500,000 <= \$ 1,000,000	7	0.45%	\$ 4,314,102.80	6.77%
Total	1,555	100.00%	\$ 63,752,178.79	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	4	11.76%	\$ 1,284,363.75	11.89%
> 6 <= 12 mths	13	38.24%	\$ 4,511,735.42	41.76%
> 12 <= 24 mths	10	29.41%	\$ 2,537,135.80	23.49%
> 24 <= 36 mths	6	17.65%	\$ 2,334,844.26	21.61%
> 36 <= 60 mths	1	2.94%	\$ 134,979.95	1.25%
Total	34	100.00%	\$ 10,803,059.18	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	233	12.03%	\$73,511,993.63	14.48%
> 24 <= 36 mths	614	31.70%	\$194,715,803.55	38.37%
> 36 <= 48 mths	237	12.24%	\$83,525,818.16	16.46%
> 48 <= 60 mths	101	5.21%	\$41,145,122.55	8.11%
> 60 <= 160 mths	352	18.17%	\$76,555,789.29	15.08%
> 160 <= 360 mths	400	20.65%	\$38,067,934.61	7.50%
Total	1,937	100.00%	\$507,522,461.79	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	5	0.26%	\$ 324,969.09	0.06%
>	5	<=	10 years	29	1.50%	\$ 1,772,414.02	0.35%
>	10	<=	15 years	75	3.87%	\$ 9,718,588.86	1.91%
>	15	<=	20 years	148	7.64%	\$ 30,911,054.99	6.09%
>	20	<=	25 years	252	13.01%	\$ 59,263,824.87	11.68%
>	25	<=	30 years	1,400	72.28%	\$ 401,165,593.28	79.04%
>	30	<=	50 years	28	1.45%	\$ 4,366,016.68	0.86%
Total				1,937	100.00%	\$ 507,522,461.79	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	54	2.79%	\$ 1,455,365.81	0.29%
>	5	<=	10 years	113	5.83%	\$ 6,808,199.22	1.34%
>	10	<=	15 years	288	14.87%	\$ 32,043,620.61	6.31%
>	15	<=	20 years	340	17.55%	\$ 67,882,511.88	13.38%
>	20	<=	25 years	365	18.84%	\$ 109,891,240.94	21.65%
>	25	<=	30 years	777	40.11%	\$ 289,441,523.33	57.03%
>	30	<=	50 years	0	0.00%	\$ 0.00	0.00%
Total				1,937	100.00%	\$ 507,522,461.79	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,903	98.24%	\$ 496,719,402.61	97.87%
Fixed 1Y	9	0.46%	\$ 2,670,944.04	0.53%
Fixed 2Y	17	0.88%	\$ 5,599,732.27	1.10%
Fixed 3Y	7	0.36%	\$ 2,397,402.92	0.47%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	1	0.05%	\$ 134,979.95	0.03%
Total	1,937	100.00%	\$ 507,522,461.79	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	791	40.84%	\$ 194,788,638.53	38.38%
NSW	496	25.61%	\$ 141,636,702.81	27.91%
VIC	438	22.61%	\$ 110,503,738.51	21.77%
WA	129	6.66%	\$ 34,684,903.27	6.83%
SA	41	2.12%	\$ 11,790,942.22	2.32%
ACT	32	1.65%	\$ 11,716,656.52	2.31%
TAS	8	0.41%	\$ 1,821,007.65	0.36%
NT	2	0.10%	\$ 579,872.28	0.11%
Total	1,937	100.00%	\$ 507,522,461.79	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	489	25.25%	\$ 126,897,024.58	25.00%
GOLD COAST \ SUNSHINE COAST METRO	90	4.65%	\$ 24,620,708.06	4.85%
QLD COUNTRY	212	10.94%	\$ 43,270,905.89	8.53%
SYD METRO	128	6.61%	\$ 40,998,667.54	8.08%
OTHER NSW METRO	56	2.89%	\$ 17,661,308.78	3.48%
NSW COUNTRY	312	16.11%	\$ 82,976,726.49	16.35%
ACT METRO	32	1.65%	\$ 11,716,656.52	2.31%
MELBOURNE METRO	268	13.84%	\$ 67,094,577.06	13.22%
VICTORIA COUNTRY	170	8.78%	\$ 43,409,161.45	8.55%
PERTH METRO	104	5.37%	\$ 28,988,821.78	5.71%
WA COUNTRY	25	1.29%	\$ 5,696,081.49	1.12%
ADELAIDE METRO	32	1.65%	\$ 9,728,615.55	1.92%
SA COUNTRY	9	0.46%	\$ 2,062,326.67	0.41%
DARWIN METRO	2	0.10%	\$ 579,872.28	0.11%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.31%	\$ 1,470,350.04	0.29%
TAS COUNTRY	2	0.10%	\$ 350,657.61	0.07%
Total	1,937	100.00%	\$ 507,522,461.79	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%	\$ 2,253,851.42	0.44%
METRO	1,324	68.35%	\$ 361,651,606.79	71.26%
NONMETRO	604	31.18%	\$ 143,617,003.58	28.30%
Total	1,937	100.00%	\$ 507,522,461.79	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	26	1.34%	\$ 5,561,771.53	1.10%
2527	21	1.08%	\$ 5,026,398.50	0.99%
4209	14	0.72%	\$ 4,888,572.46	0.96%
4305	19	0.98%	\$ 4,453,986.55	0.88%
3030	20	1.03%	\$ 4,358,713.21	0.86%
4207	19	0.98%	\$ 4,336,800.95	0.85%
3977	13	0.67%	\$ 4,105,440.46	0.81%
4124	14	0.72%	\$ 3,896,491.12	0.77%
2529	12	0.62%	\$ 3,871,212.12	0.76%
4503	16	0.83%	\$ 3,855,420.24	0.76%
Total	174	8.98%	\$ 44,354,807.14	8.74%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,919	99.07%	\$ 502,077,723.53	98.93%
>	1	<=	7	days	7	0.36%	\$ 2,065,688.65	0.41%
>	7	<=	30	days	6	0.31%	\$ 1,940,467.33	0.38%
>	30	<=	60	days	3	0.15%	\$ 1,146,247.47	0.23%
>	60	<=	90	days	1	0.05%	\$ 118,055.71	0.02%
>	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%	\$ 174,279.10	0.03%
Total					1,937	100.00%	\$ 507,522,461.79	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,574	81.26%	\$ 405,576,071.79	79.91%
Investment Loans	363	18.74%	\$ 101,946,390.00	20.09%
Total	1,937	100.00%	\$ 507,522,461.79	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,882	97.16%	\$ 484,787,548.04	95.52%
Interest Only Loans	55	2.84%	\$ 22,734,913.75	4.48%
Total	1,937	100.00%	\$ 507,522,461.79	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	549	28.34%	\$ 166,238,448.45	32.75%
Renovation	181	9.34%	\$ 39,378,334.54	7.76%
Purchase - New Dwelling	140	7.23%	\$ 36,207,710.08	7.13%
Purchase - Existing Dwelling	529	27.31%	\$ 149,901,284.07	29.54%
Buy Home (Investment)	167	8.62%	\$ 45,725,881.90	9.01%
Other	371	19.15%	\$ 70,070,802.75	13.81%
Total	1,937	100.00%	\$ 507,522,461.79	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	344	17.76%	\$ 86,418,803.37	17.03%
Genworth LMI	105	5.42%	\$ 14,440,720.94	2.85%
Uninsured	1,488	76.82%	\$ 406,662,937.48	80.13%
Total	1,937	100.00%	\$ 507,522,461.79	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 10,519,160.59	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,036,151.88</u>	\$ 12,555,312.47
Redraws		\$ 2,599,936.78
Trust Expenses		\$ 384,943.06
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