

Harvey Series 2023-1 Trust

Investor Report

As at 30-Sep-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:	\$ 479,993,642
Total Number of Loans:	1,848
Average Current Balance:	\$ 259,737
Highest Current Balance:	\$ 1,207,990
Scheduled LVR (Average)	47.90%
Scheduled LVR (Weighted Average)	57.04%
Current LVR (Average)	41.97%
Current LVR (Weighted Average)	55.24%
Seasoning (Months)(Average)	86.15
Seasoning (Months)(Weighted Average)	57.82
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	97.91%
Percentage (by value) of Fixed Rate Loans	2.09%
Owner Occupied by Dollar Value	\$ 384,593,446
Percentage Owner Occupied	80.12%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 487,904,882
Scheduled Repayments Received During Period	(\$ 3,881,076)
Unscheduled Repayments Received During Period	(\$ 7,602,884)
Redraws	\$ 1,263,227
Interest	\$ 2,309,491
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 479,993,642
Further Advances repurchased: Interest	\$ 3,961
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 255,278
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%	368	19.91%	\$ 35,306,916	6.50%
> 25% <= 30%	124	6.71%	\$ 21,875,587	4.03%
> 30% <= 35%	99	5.36%	\$ 22,337,364	4.11%
> 35% <= 40%	105	5.68%	\$ 30,831,691	5.68%
> 40% <= 45%	128	6.93%	\$ 35,001,806	6.45%
> 45% <= 50%	123	6.66%	\$ 39,062,075	7.19%
> 50% <= 55%	120	6.49%	\$ 44,564,697	8.21%
> 55% <= 60%	115	6.22%	\$ 42,703,760	7.87%
> 60% <= 65%	128	6.93%	\$ 48,590,998	8.95%
> 65% <= 70%	156	8.44%	\$ 63,635,442	11.72%
> 70% <= 75%	155	8.39%	\$ 62,281,049	11.47%
> 75% <= 80%	106	5.74%	\$ 46,969,275	8.65%
> 80% <= 85%	58	3.14%	\$ 24,646,509	4.54%
> 85% <= 90%	55	2.98%	\$ 21,446,112	3.95%
> 90% <= 95%	8	0.43%	\$ 3,665,000	0.68%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,848	100.00%	\$ 542,918,280	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	563	30.47%	\$ 40,893,628	8.52%
> 25% <= 30%	97	5.25%	\$ 19,872,551	4.14%
> 30% <= 35%	91	4.92%	\$ 22,141,189	4.61%
> 35% <= 40%	108	5.84%	\$ 27,568,007	5.74%
> 40% <= 45%	115	6.22%	\$ 33,614,879	7.00%
> 45% <= 50%	104	5.63%	\$ 32,300,137	6.73%
> 50% <= 55%	108	5.84%	\$ 38,437,632	8.01%
> 55% <= 60%	116	6.28%	\$ 42,157,671	8.78%
> 60% <= 65%	121	6.55%	\$ 48,105,540	10.02%
> 65% <= 70%	128	6.93%	\$ 50,364,260	10.49%
> 70% <= 75%	111	6.01%	\$ 44,971,319	9.37%
> 75% <= 80%	90	4.87%	\$ 40,563,720	8.45%
> 80% <= 85%	51	2.76%	\$ 21,092,542	4.39%
> 85% <= 90%	40	2.16%	\$ 15,473,808	3.22%
> 90% <= 95%	5	0.27%	\$ 2,436,759	0.51%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,848	100.00%	\$ 479,993,642	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	279	15.10%	\$ 5,566,346	1.16%
> \$ 50,000 <= \$ 100,000	178	9.63%	\$ 13,353,614	2.78%
> \$ 100,000 <= \$ 150,000	185	10.01%	\$ 23,097,252	4.81%
> \$ 150,000 <= \$ 200,000	163	8.82%	\$ 28,651,120	5.97%
> \$ 200,000 <= \$ 250,000	162	8.77%	\$ 36,853,323	7.68%
> \$ 250,000 <= \$ 300,000	169	9.15%	\$ 46,138,731	9.61%
> \$ 300,000 <= \$ 350,000	165	8.93%	\$ 53,648,581	11.18%
> \$ 350,000 <= \$ 485,800	150	8.12%	\$ 56,419,118	11.75%
> \$ 485,800 <= \$ 500,000	188	10.17%	\$ 84,172,709	17.54%
> \$ 500,000 <= \$ 750,000	173	9.36%	\$ 101,360,772	21.12%
> \$ 750,000 <= \$ 1,000,000	36	1.95%	\$ 30,732,075	6.40%
Total	1,848	100.00%	\$ 479,993,642	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	1,138	75.87%	\$ 13,250,187	21.03%
> \$ 50,000 <= \$ 100,000	189	12.60%	\$ 13,320,882	21.15%
> \$ 100,000 <= \$ 150,000	59	3.93%	\$ 7,318,468	11.62%
> \$ 150,000 <= \$ 200,000	48	3.20%	\$ 8,138,659	12.92%
> \$ 200,000 <= \$ 250,000	30	2.00%	\$ 6,748,437	10.71%
> \$ 250,000 <= \$ 300,000	8	0.53%	\$ 2,194,757	3.48%
> \$ 300,000 <= \$ 400,000	13	0.87%	\$ 4,457,136	7.08%
> \$ 400,000 <= \$ 500,000	8	0.53%	\$ 3,466,067	5.50%
> \$ 500,000 <= \$ 1,000,000	7	0.47%	\$ 4,099,340	6.51%
Total	1,500	100.00%	\$ 62,993,932	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	7	21.88%	\$ 1,589,333	15.86%
> 6 <= 12 mths	12	37.50%	\$ 4,834,949	48.25%
> 12 <= 24 mths	8	25.00%	\$ 1,749,751	17.46%
> 24 <= 36 mths	4	12.50%	\$ 1,714,533	17.11%
> 36 <= 60 mths	1	3.13%	\$ 131,814	1.32%
Total	32	100.00%	\$ 10,020,379	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	72	3.90%	\$ 23,320,674	4.86%
> 24 <= 36 mths	624	33.77%	\$ 199,390,465	41.54%
> 36 <= 48 mths	305	16.50%	\$ 96,490,304	20.10%
> 48 <= 60 mths	117	6.33%	\$ 50,669,617	10.56%
> 60 <= 160 mths	335	18.13%	\$ 73,180,365	15.25%
> 160 <= 360 mths	395	21.37%	\$ 36,942,216	7.70%
Total	1,848	100.00%	\$ 479,993,642	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	3	0.16%	\$ 273,113	0.06%
>	5	<=	10 years	29	1.57%	\$ 1,692,599	0.35%
>	10	<=	15 years	70	3.79%	\$ 8,873,679	1.85%
>	15	<=	20 years	144	7.79%	\$ 29,573,759	6.16%
>	20	<=	25 years	238	12.88%	\$ 55,001,049	11.46%
>	25	<=	30 years	1,337	72.35%	\$ 380,482,393	79.27%
>	30	<=	50 years	27	1.46%	\$ 4,097,049	0.85%
Total				1,848	100.00%	\$ 479,993,642	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	55	2.98%	\$ 1,518,070	0.32%
>	5	<=	10 years	110	5.95%	\$ 6,685,406	1.39%
>	10	<=	15 years	287	15.53%	\$ 32,176,702	6.70%
>	15	<=	20 years	320	17.32%	\$ 63,336,259	13.20%
>	20	<=	25 years	349	18.89%	\$ 105,018,125	21.88%
>	25	<=	30 years	727	39.34%	\$ 271,259,079	56.51%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				1,848	100.00%	\$ 479,993,642	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,816	98.27%	\$ 469,973,263	97.91%
Fixed 1Y	6	0.32%	\$ 1,665,082	0.35%
Fixed 2Y	18	0.97%	\$ 5,847,875	1.22%
Fixed 3Y	7	0.38%	\$ 2,375,608	0.49%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	1	0.05%	\$ 131,814	0.03%
Total	1,848	100.00%	\$ 479,993,642	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	759	41.07%	\$ 185,260,337	38.60%
NSW	484	26.19%	\$ 137,643,390	28.68%
VIC	409	22.13%	\$ 102,331,210	21.32%
WA	122	6.60%	\$ 32,274,263	6.72%
SA	37	2.00%	\$ 10,633,686	2.22%
ACT	28	1.52%	\$ 9,655,726	2.01%
TAS	7	0.38%	\$ 1,618,142	0.34%
NT	2	0.11%	\$ 576,887	0.12%
Total	1,848	100.00%	\$ 479,993,642	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	586	31.71%	\$ 151,156,667	31.49%
QLD Non metro	173	9.36%	\$ 34,103,670	7.11%
NSW Metro	387	20.94%	\$ 112,568,448	23.45%
NSW Non metro	97	5.25%	\$ 25,074,943	5.22%
VIC Metro	337	18.24%	\$ 86,184,382	17.96%
VIC Non metro	72	3.90%	\$ 16,146,828	3.36%
WA Metro	97	5.25%	\$ 26,709,215	5.56%
WA Non metro	25	1.35%	\$ 5,565,048	1.16%
SA Metro	30	1.62%	\$ 8,920,226	1.86%
SA Non metro	7	0.38%	\$ 1,713,460	0.36%
ACT Metro	28	1.52%	\$ 9,655,726	2.01%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.27%	\$ 1,269,111	0.26%
TAS Non metro	2	0.11%	\$ 349,031	0.07%
NT Metro	1	0.05%	\$ 311,242	0.06%
NT Non metro	1	0.05%	\$ 265,645	0.06%
Total	1,848	100.00%	\$ 479,993,642	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,462	79.11%	\$ 394,516,354	82.19%
Inner city	9	0.49%	\$ 2,258,663	0.47%
Non metro	377	20.40%	\$ 83,218,625	17.34%
Total	1,848	100.00%	\$ 479,993,642	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4350	26	1.41%	\$ 5,336,820	1.11%
2527	21	1.14%	\$ 4,921,313	1.03%
4209	13	0.70%	\$ 4,433,535	0.92%
4305	18	0.97%	\$ 4,089,079	0.85%
3977	13	0.70%	\$ 4,055,195	0.84%
4207	18	0.97%	\$ 4,021,347	0.84%
3030	18	0.97%	\$ 4,018,879	0.84%
4124	13	0.70%	\$ 3,840,233	0.80%
2530	19	1.03%	\$ 3,695,683	0.77%
2529	11	0.60%	\$ 3,576,706	0.75%
Total	170	9.20%	\$ 41,988,790	8.75%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,831	99.08%	\$ 474,940,542	98.95%
>	1	<=	7	days	5	0.27%	\$ 1,982,265	0.41%
>	7	<=	30	days	6	0.32%	\$ 1,554,334	0.32%
>	30	<=	60	days	2	0.11%	\$ 475,547	0.10%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	1	0.05%	\$ 280,848	0.06%
>	120	<=	150	days	1	0.05%	\$ 462,240	0.10%
>	150	<=	180	days	1	0.05%	\$ 120,352	0.03%
>	180			days	1	0.05%	\$ 177,514	0.04%
Total					1,848	100.00%	\$ 479,993,642	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,505	81.44%	\$ 384,593,446	80.12%
Investment Loans	343	18.56%	\$ 95,400,196	19.88%
Total	1,848	100.00%	\$ 479,993,642	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,798	97.29%	\$ 460,005,635	95.84%
Interest Only Loans	50	2.71%	\$ 19,988,007	4.16%
Total	1,848	100.00%	\$ 479,993,642	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	519	28.08%	\$ 157,078,635	32.73%
Renovation	172	9.31%	\$ 36,971,302	7.70%
Purchase - New Dwelling	137	7.41%	\$ 35,051,640	7.30%
Purchase - Existing Dwelling	510	27.60%	\$ 144,363,429	30.08%
Buy Home (Investment)	159	8.60%	\$ 41,999,070	8.75%
Other	351	18.99%	\$ 64,529,567	13.44%
Total	1,848	100.00%	\$ 479,993,642	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	325	17.59%	\$ 79,507,690	16.56%
Genworth LMI	103	5.57%	\$ 13,145,121	2.74%
Uninsured	1,420	76.84%	\$ 387,340,831	80.70%
Total	1,848	100.00%	\$ 479,993,642	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 11,743,539.40
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 37,926.56
Input Tax Credits Received From ATO		\$ 9,659.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 2,325.18
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 11,793,450.14</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 7,911,241	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 1,971,821</u>	\$ 9,883,062
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>\$ 141,941</u>	\$ 141,941
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>\$ 61,897</u>	\$ 61,897
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>\$ 42,935</u>	\$ 42,935
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>\$ 18,561</u>	\$ 18,561
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>\$ 17,304</u>	\$ 17,304
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>\$ 20,942</u>	\$ 20,942
Redraws		\$ 1,263,227
Trust Expenses		\$ 343,581
Excess Revenue Reserve		\$ 0
Total		<u>\$ 11,793,450.14</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