

# Harvey Series 2024-1 Trust

## Investor Report

As at 30-Sep-25

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:	\$ 656,970,969
Total Number of Loans:	2,120
Average Current Balance:	\$ 309,892
Highest Current Balance:	\$ 1,309,619
Scheduled LVR (Average)	56.62%
Scheduled LVR (Weighted Average)	61.47%
Current LVR (Average)	46.28%
Current LVR (Weighted Average)	56.48%
Seasoning (Months)(Average)	54.40
Seasoning (Months)(Weighted Average)	47.69
Weighted Average Variable Rate	5.51%
Weighted Average Fixed Rate	4.63%
Weighted Average Rate on All Loans	5.48%
Percentage (by value) of Variable Rate Loans	97.11%
Percentage (by value) of Fixed Rate Loans	2.89%
Owner Occupied by Dollar Value	\$ 511,610,042
Percentage Owner Occupied	77.87%
Pool Reduction	\$ 13,837,195
Monthly Repayment Speed	2.06%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 670,808,164
Scheduled Repayments Received During Period	(\$ 4,491,879)
Unscheduled Repayments Received During Period	(\$ 14,822,293)
Redraws	\$ 2,708,943
Interest	\$ 2,768,034
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 656,970,969
Further Advances repurchased: Interest	\$ 766
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 220,537
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%	223	10.52%	\$ 34,075,670	4.78%
>	25%	<=	30%	95	4.48%	\$ 21,910,364	3.08%
>	30%	<=	35%	79	3.73%	\$ 20,374,653	2.86%
>	35%	<=	40%	114	5.38%	\$ 32,847,820	4.61%
>	40%	<=	45%	101	4.76%	\$ 30,653,686	4.30%
>	45%	<=	50%	135	6.37%	\$ 41,177,980	5.78%
>	50%	<=	55%	137	6.46%	\$ 45,745,143	6.42%
>	55%	<=	60%	142	6.70%	\$ 52,413,722	7.36%
>	60%	<=	65%	167	7.88%	\$ 64,586,063	9.07%
>	65%	<=	70%	188	8.87%	\$ 74,288,468	10.43%
>	70%	<=	75%	278	13.11%	\$ 113,432,003	15.93%
>	75%	<=	80%	219	10.33%	\$ 86,580,367	12.16%
>	80%	<=	85%	130	6.13%	\$ 49,885,684	7.00%
>	85%	<=	90%	98	4.62%	\$ 38,820,026	5.45%
>	90%	<=	95%	14	0.66%	\$ 5,489,463	0.77%
>	95%			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,120</b>	<b>100.00%</b>	<b>\$ 712,281,112</b>	<b>100.00%</b>

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	548	25.85%	\$ 64,253,216	9.78%
>	25%	<=	30%	113	5.33%	\$ 27,827,713	4.24%
>	30%	<=	35%	90	4.25%	\$ 25,910,375	3.94%
>	35%	<=	40%	124	5.85%	\$ 37,560,549	5.72%
>	40%	<=	45%	98	4.62%	\$ 31,588,511	4.81%
>	45%	<=	50%	126	5.94%	\$ 44,421,989	6.76%
>	50%	<=	55%	112	5.28%	\$ 38,636,292	5.88%
>	55%	<=	60%	111	5.24%	\$ 44,711,401	6.81%
>	60%	<=	65%	143	6.75%	\$ 59,747,246	9.09%
>	65%	<=	70%	168	7.92%	\$ 71,739,672	10.92%
>	70%	<=	75%	193	9.10%	\$ 85,621,966	13.03%
>	75%	<=	80%	135	6.37%	\$ 56,895,894	8.66%
>	80%	<=	85%	86	4.06%	\$ 37,532,809	5.71%
>	85%	<=	90%	63	2.97%	\$ 26,596,651	4.05%
>	90%	<=	95%	10	0.47%	\$ 3,926,685	0.60%
>	95%			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance			Number of Loans		Current Balance		
			#	%	\$	%	
>	\$ 0	<=	\$ 50,000	150	7.08%	\$ 3,252,171	0.50%
>	\$ 50,000	<=	\$ 100,000	155	7.31%	\$ 11,695,054	1.78%
>	\$ 100,000	<=	\$ 150,000	146	6.89%	\$ 18,326,990	2.79%
>	\$ 150,000	<=	\$ 200,000	198	9.34%	\$ 34,905,571	5.31%
>	\$ 200,000	<=	\$ 250,000	229	10.80%	\$ 51,743,799	7.88%
>	\$ 250,000	<=	\$ 300,000	219	10.33%	\$ 60,065,844	9.14%
>	\$ 300,000	<=	\$ 350,000	225	10.61%	\$ 73,209,580	11.14%
>	\$ 350,000	<=	\$ 400,000	193	9.10%	\$ 72,134,056	10.98%
>	\$ 400,000	<=	\$ 500,000	306	14.43%	\$ 136,960,079	20.85%
>	\$ 500,000	<=	\$ 750,000	244	11.51%	\$ 145,494,020	22.15%
>	\$ 750,000	<=	\$ 1,000,000	45	2.12%	\$ 37,941,527	5.78%
>	\$ 1,000,000	<=	\$ 1,500,000	10	0.47%	\$ 11,242,278	1.71%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
<b>Total</b>			<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>	

Table 4 - Mortgage Pool by Available Redraw

Available Redraw		Number of Loans		Current Balance	
		#	%	\$	%
>	\$ 0 <= \$ 50,000	1,239	81.51%	\$ 12,183,783	22.01%
>	\$ 50,000 <= \$ 100,000	133	8.75%	\$ 9,627,148	17.39%
>	\$ 100,000 <= \$ 150,000	60	3.95%	\$ 7,393,672	13.36%
>	\$ 150,000 <= \$ 200,000	28	1.84%	\$ 4,971,724	8.98%
>	\$ 200,000 <= \$ 250,000	17	1.12%	\$ 3,733,262	6.74%
>	\$ 250,000 <= \$ 300,000	13	0.86%	\$ 3,451,449	6.23%
>	\$ 300,000 <= \$ 400,000	14	0.92%	\$ 4,844,144	8.75%
>	\$ 400,000 <= \$ 500,000	6	0.39%	\$ 2,859,537	5.17%
>	\$ 500,000 <= \$ 1,000,000	9	0.59%	\$ 5,275,157	9.53%
>	\$ 1,000,000 <= \$ 2,000,000	1	0.07%	\$ 1,021,525	1.85%
<b>Total</b>		<b>1,520</b>	<b>100.00%</b>	<b>\$ 55,361,402</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	8	10.81%	\$ 1,944,683	10.24%
>	6	<=	12 mths	16	21.62%	\$ 3,656,413	19.25%
>	12	<=	24 mths	37	50.00%	\$ 10,102,842	53.18%
>	24	<=	36 mths	12	16.22%	\$ 3,141,298	16.54%
>	36	<=	60 mths	1	1.35%	\$ 150,835	0.79%
<b>Total</b>				<b>74</b>	<b>100.00%</b>	<b>\$ 18,996,071</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	38	1.79%	\$ 12,489,851	1.90%
>	24	<=	36 mths	676	31.89%	\$ 209,124,876	31.83%
>	36	<=	48 mths	736	34.72%	\$ 250,623,239	38.15%
>	48	<=	60 mths	303	14.29%	\$ 103,358,414	15.73%
>	60	<=	160 mths	257	12.12%	\$ 68,650,416	10.45%
>	160	<=	360 mths	110	5.19%	\$ 12,724,173	1.94%
<b>Total</b>				<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	7	0.33%	\$ 147,702	0.02%
>	5	<=	10 years	33	1.56%	\$ 2,452,552	0.37%
>	10	<=	15 years	64	3.02%	\$ 9,775,613	1.49%
>	15	<=	20 years	146	6.89%	\$ 32,526,318	4.95%
>	20	<=	25 years	273	12.88%	\$ 77,911,076	11.86%
>	25	<=	30 years	1,597	75.33%	\$ 534,157,707	81.31%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	20	0.94%	\$ 1,004,355	0.15%
>	5	<=	10 years	52	2.45%	\$ 4,337,265	0.66%
>	10	<=	15 years	125	5.90%	\$ 17,703,746	2.69%
>	15	<=	20 years	279	13.16%	\$ 63,209,093	9.62%
>	20	<=	25 years	445	20.99%	\$ 138,985,313	21.16%
>	25	<=	30 years	1,199	56.56%	\$ 431,731,196	65.72%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,046	96.51%	\$ 637,974,898	97.11%
Fixed 1Y	0	0.00%	\$ 0	0.00%
Fixed 2Y	10	0.47%	\$ 2,012,754	0.31%
Fixed 3Y	19	0.90%	\$ 5,102,069	0.78%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	45	2.12%	\$ 11,881,247	1.81%
<b>Total</b>	<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	888	41.89%	\$ 256,134,655	38.99%
NSW	598	28.21%	\$ 201,357,052	30.65%
VIC	361	17.03%	\$ 119,202,829	18.14%
WA	167	7.88%	\$ 46,039,156	7.01%
SA	56	2.64%	\$ 17,123,671	2.61%
ACT	31	1.46%	\$ 11,419,071	1.74%
TAS	11	0.52%	\$ 3,291,291	0.50%
NT	8	0.38%	\$ 2,403,244	0.37%
<b>Total</b>	<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	700	33.02%	\$ 207,240,289	31.54%
QLD Non metro	188	8.87%	\$ 48,894,366	7.44%
NSW Metro	504	23.77%	\$ 173,201,225	26.36%
NSW Non metro	94	4.43%	\$ 28,155,828	4.29%
VIC Metro	317	14.95%	\$ 104,978,742	15.98%
VIC Non metro	44	2.08%	\$ 14,224,087	2.17%
WA Metro	130	6.13%	\$ 37,260,806	5.67%
WA Non metro	37	1.75%	\$ 8,778,350	1.34%
SA Metro	47	2.22%	\$ 14,777,471	2.25%
SA Non metro	9	0.42%	\$ 2,346,200	0.36%
ACT Metro	31	1.46%	\$ 11,419,071	1.74%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	4	0.19%	\$ 1,306,990	0.20%
TAS Non metro	7	0.33%	\$ 1,984,301	0.30%
NT Metro	5	0.24%	\$ 1,670,577	0.25%
NT Non metro	3	0.14%	\$ 732,668	0.11%
<b>Total</b>	<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</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	1,729	81.56%	\$ 549,307,902	83.61%
Inner city	9	0.42%	\$ 2,547,268	0.39%
Non metro	382	18.02%	\$ 105,115,799	16.00%
<b>Total</b>	<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</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	
	#	%	\$	%
3030	22	1.04%	\$ 7,032,126	1.07%
4740	19	0.90%	\$ 6,330,428	0.96%
4211	17	0.80%	\$ 5,840,199	0.89%
4350	23	1.08%	\$ 5,732,682	0.87%
4551	12	0.57%	\$ 5,658,345	0.86%
4034	19	0.90%	\$ 5,299,537	0.81%
2155	10	0.47%	\$ 5,117,558	0.78%
4017	16	0.75%	\$ 5,109,508	0.78%
4300	16	0.75%	\$ 4,500,703	0.69%
4053	12	0.57%	\$ 4,248,284	0.65%
<b>Total</b>	<b>166</b>	<b>7.83%</b>	<b>\$ 54,869,370</b>	<b>8.35%</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	2,105	99.29%	\$ 651,538,954	99.17%
>	1	<=	7	days	7	0.33%	\$ 2,116,562	0.32%
>	7	<=	30	days	5	0.24%	\$ 2,210,567	0.34%
>	30	<=	60	days	1	0.05%	\$ 546,501	0.08%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	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	2	0.09%	\$ 558,384	0.08%
<b>Total</b>					<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,638	77.26%	\$ 511,610,042	77.87%
Investment Loans	482	22.74%	\$ 145,360,927	22.13%
<b>Total</b>	<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,051	96.75%	\$ 630,627,797	95.99%
Interest Only Loans	69	3.25%	\$ 26,343,172	4.01%
<b>Total</b>	<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	776	36.60%	\$ 244,307,790	37.19%
Renovation	131	6.18%	\$ 29,497,846	4.49%
Purchase - New Dwelling	98	4.62%	\$ 29,662,222	4.51%
Purchase - Existing Dwelling	701	33.07%	\$ 240,678,084	36.63%
Buy Home (Investment)	180	8.49%	\$ 56,630,351	8.62%
Other	234	11.04%	\$ 56,194,676	8.55%
<b>Total</b>	<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	399	18.82%	\$ 131,424,818	20.00%
GENWORTH LMI	15	0.71%	\$ 3,076,117	0.47%
Uninsured	1,706	80.47%	\$ 522,470,034	79.53%
<b>Total</b>	<b>2,120</b>	<b>100.00%</b>	<b>\$ 656,970,969</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)		\$ 19,535,524
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 54,709
Input Tax Credits Received From ATO		\$ 13,414
Net Fixed Rate Swap Receipt From Swap Provider		\$ 19,417
Net Basis Swap Receipt From Swap Provider		\$ 155,206
		<u>\$ 19,778,270</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 13,837,195	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 2,408,555	\$ 16,245,750
Class A2-R Principal to be paid to Class AB-R Note Holders	\$ 0	
Class A2-R Interest Payment to be paid to the Class AB-R Note Holders:	\$ 171,836	\$ 171,836
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:	\$ 90,301	\$ 90,301
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:	\$ 44,559	\$ 44,559
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:	\$ 21,896	\$ 21,896
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:	\$ 21,181	\$ 21,181
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:	\$ 21,725	\$ 21,725
Redraws		\$ 2,708,943
Trust Expenses		\$ 452,080
Excess Revenue Reserve		\$ 0
Total		<u>\$ 19,778,270</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 2024-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013