

# Harvey Series 2024-1 Trust

## Investor Report

As at 31-Mar-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	Commonwealth Bank of Australia
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited

### Summary Information

Total Current Balance:	\$ 754,163,459
Total Number of Loans:	2,375
Average Current Balance:	\$ 317,543
Highest Current Balance:	\$ 1,328,494
Scheduled LVR (Average)	57.81%
Scheduled LVR (Weighted Average)	62.54%
Current LVR (Average)	47.64%
Current LVR (Weighted Average)	57.60%
Seasoning (Months)(Average)	48.27
Seasoning (Months)(Weighted Average)	41.90
Weighted Average Variable Rate	6.02%
Weighted Average Fixed Rate	4.86%
Weighted Average Rate on All Loans	5.98%
Percentage (by value) of Variable Rate Loans	96.43%
Percentage (by value) of Fixed Rate Loans	3.57%
Owner Occupied by Dollar Value	\$ 584,223,910
Percentage Owner Occupied	77.47%
Pool Reduction	\$ 20,782,423
Monthly Repayment Speed	2.68%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 774,945,883
Scheduled Repayments Received During Period	(\$ 5,502,545)
Unscheduled Repayments Received During Period	(\$ 21,483,763)
Redraws	\$ 2,586,867
Interest	\$ 3,617,017
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 754,163,459
Further Advances repurchased: Interest	\$ 10,366
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 262,531
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%	226	9.52%	\$ 35,179,260	4.36%
> 25% <= 30%	105	4.42%	\$ 23,807,141	2.95%
> 30% <= 35%	93	3.92%	\$ 24,572,091	3.04%
> 35% <= 40%	111	4.67%	\$ 33,058,841	4.10%
> 40% <= 45%	122	5.14%	\$ 35,023,990	4.34%
> 45% <= 50%	131	5.52%	\$ 41,378,031	5.13%
> 50% <= 55%	148	6.23%	\$ 48,112,208	5.96%
> 55% <= 60%	152	6.40%	\$ 57,072,653	7.07%
> 60% <= 65%	201	8.46%	\$ 75,031,553	9.30%
> 65% <= 70%	197	8.29%	\$ 75,656,624	9.37%
> 70% <= 75%	286	12.04%	\$ 121,929,285	15.11%
> 75% <= 80%	316	13.31%	\$ 123,176,354	15.26%
> 80% <= 85%	134	5.64%	\$ 53,625,166	6.64%
> 85% <= 90%	132	5.56%	\$ 50,166,145	6.22%
> 90% <= 95%	21	0.88%	\$ 9,362,144	1.16%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 807,151,486</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	578	24.34%	\$ 69,954,061	9.28%
> 25% <= 30%	123	5.18%	\$ 30,381,391	4.03%
> 30% <= 35%	110	4.63%	\$ 30,375,734	4.03%
> 35% <= 40%	127	5.35%	\$ 38,202,997	5.07%
> 40% <= 45%	121	5.09%	\$ 38,600,303	5.12%
> 45% <= 50%	117	4.93%	\$ 40,364,506	5.35%
> 50% <= 55%	122	5.14%	\$ 43,706,547	5.80%
> 55% <= 60%	132	5.56%	\$ 53,451,612	7.09%
> 60% <= 65%	156	6.57%	\$ 66,212,723	8.78%
> 65% <= 70%	198	8.34%	\$ 83,627,815	11.09%
> 70% <= 75%	196	8.25%	\$ 88,948,847	11.79%
> 75% <= 80%	203	8.55%	\$ 87,846,507	11.65%
> 80% <= 85%	88	3.71%	\$ 38,424,964	5.10%
> 85% <= 90%	88	3.71%	\$ 36,451,850	4.83%
> 90% <= 95%	16	0.67%	\$ 7,613,602	1.01%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	154	6.48%	\$ 3,667,014	0.49%
>	\$ 50,000	<=	\$ 100,000	167	7.03%	\$ 12,809,468	1.70%
>	\$ 100,000	<=	\$ 150,000	152	6.40%	\$ 19,209,337	2.55%
>	\$ 150,000	<=	\$ 200,000	216	9.09%	\$ 38,064,532	5.05%
>	\$ 200,000	<=	\$ 250,000	254	10.69%	\$ 57,597,951	7.64%
>	\$ 250,000	<=	\$ 300,000	249	10.48%	\$ 68,396,799	9.07%
>	\$ 300,000	<=	\$ 350,000	245	10.32%	\$ 79,424,112	10.53%
>	\$ 350,000	<=	\$ 400,000	237	9.98%	\$ 88,512,356	11.74%
>	\$ 400,000	<=	\$ 500,000	350	14.74%	\$ 156,745,925	20.78%
>	\$ 500,000	<=	\$ 750,000	278	11.71%	\$ 164,532,455	21.82%
>	\$ 750,000	<=	\$ 1,000,000	57	2.40%	\$ 47,215,896	6.26%
>	\$ 1,000,000	<=	\$ 1,500,000	16	0.67%	\$ 17,987,614	2.39%
>	\$ 1,500,000	<=		0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,366	83.04%	\$ 12,493,372	23.54%
>	\$ 50,000	<=	\$ 100,000	136	8.27%	\$ 9,518,544	17.94%
>	\$ 100,000	<=	\$ 150,000	57	3.47%	\$ 6,855,388	12.92%
>	\$ 150,000	<=	\$ 200,000	31	1.88%	\$ 5,376,383	10.13%
>	\$ 200,000	<=	\$ 250,000	20	1.22%	\$ 4,452,641	8.39%
>	\$ 250,000	<=	\$ 300,000	7	0.43%	\$ 1,832,456	3.45%
>	\$ 300,000	<=	\$ 400,000	15	0.91%	\$ 5,127,160	9.66%
>	\$ 400,000	<=	\$ 500,000	7	0.43%	\$ 3,272,076	6.17%
>	\$ 500,000	<=	\$ 1,000,000	5	0.30%	\$ 3,074,314	5.79%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.06%	\$ 1,066,525	2.01%
<b>Total</b>				<b>1,645</b>	<b>100.00%</b>	<b>\$ 53,068,859</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	27	27.00%	\$ 7,741,004	28.75%
>	6	<=	12 mths	8	8.00%	\$ 1,980,368	7.36%
>	12	<=	24 mths	39	39.00%	\$ 10,555,103	39.21%
>	24	<=	36 mths	25	25.00%	\$ 6,489,118	24.10%
>	36	<=	60 mths	1	1.00%	\$ 155,554	0.58%
<b>Total</b>				<b>100</b>	<b>100.00%</b>	<b>\$ 26,921,146</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	42	1.77%	\$ 14,145,062	1.88%
>	18	<=	24 mths	310	13.05%	\$ 93,385,666	12.38%
>	24	<=	36 mths	834	35.12%	\$ 278,830,778	36.97%
>	36	<=	48 mths	662	27.87%	\$ 225,897,599	29.95%
>	48	<=	60 mths	162	6.82%	\$ 65,411,789	8.67%
>	60	<=	160 mths	259	10.91%	\$ 63,725,693	8.45%
>	160	<=	360 mths	106	4.46%	\$ 12,766,872	1.69%
<b>Total</b>				<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	10	0.42%	\$ 370,814	0.05%
>	5	<=	10 years	34	1.43%	\$ 2,725,590	0.36%
>	10	<=	15 years	73	3.07%	\$ 11,643,737	1.54%
>	15	<=	20 years	157	6.61%	\$ 36,443,227	4.83%
>	20	<=	25 years	300	12.63%	\$ 87,365,814	11.58%
>	25	<=	30 years	1,801	75.83%	\$ 615,614,278	81.63%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	21	0.88%	\$ 1,022,562	0.14%
>	5	<=	10	years	51	2.15%	\$ 4,314,901	0.57%
>	10	<=	15	years	130	5.47%	\$ 19,406,010	2.57%
>	15	<=	20	years	295	12.42%	\$ 65,982,386	8.75%
>	20	<=	25	years	458	19.28%	\$ 138,017,826	18.30%
>	25	<=	30	years	1,420	59.79%	\$ 525,419,774	69.67%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,275	95.79%	\$ 727,242,313	96.43%
Fixed 1Y	6	0.25%	\$ 1,407,024	0.19%
Fixed 2Y	19	0.80%	\$ 5,567,772	0.74%
Fixed 3Y	30	1.26%	\$ 7,813,891	1.04%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	45	1.89%	\$ 12,132,459	1.61%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	995	41.89%	\$ 295,576,642	39.19%
NSW	671	28.25%	\$ 231,582,313	30.71%
VIC	400	16.84%	\$ 134,072,667	17.78%
WA	192	8.08%	\$ 54,130,252	7.18%
SA	62	2.61%	\$ 19,436,079	2.58%
ACT	33	1.39%	\$ 12,647,087	1.68%
TAS	13	0.55%	\$ 4,019,354	0.53%
NT	9	0.38%	\$ 2,699,065	0.36%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	778	32.76%	\$ 238,329,796	31.60%
QLD Non metro	217	9.14%	\$ 57,246,846	7.59%
NSW Metro	553	23.28%	\$ 196,443,095	26.05%
NSW Non metro	118	4.97%	\$ 35,139,218	4.66%
VIC Metro	348	14.65%	\$ 117,073,933	15.52%
VIC Non metro	52	2.19%	\$ 16,998,734	2.25%
WA Metro	151	6.36%	\$ 44,071,375	5.84%
WA Non metro	41	1.73%	\$ 10,058,878	1.33%
SA Metro	52	2.19%	\$ 16,838,697	2.23%
SA Non metro	10	0.42%	\$ 2,597,382	0.34%
ACT Metro	33	1.39%	\$ 12,647,087	1.68%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.21%	\$ 1,711,564	0.23%
TAS Non metro	8	0.34%	\$ 2,307,789	0.31%
NT Metro	5	0.21%	\$ 1,740,792	0.23%
NT Non metro	4	0.17%	\$ 958,273	0.13%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</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	1,916	80.67%	\$ 626,267,225	83.04%
Inner city	9	0.38%	\$ 2,589,113	0.34%
Non metro	450	18.95%	\$ 125,307,120	16.62%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</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	23	0.97%	\$ 7,220,767	0.96%
4211	18	0.76%	\$ 6,798,189	0.90%
4740	20	0.84%	\$ 6,660,450	0.88%
4017	18	0.76%	\$ 6,388,623	0.85%
4551	13	0.55%	\$ 5,957,696	0.79%
4350	25	1.05%	\$ 5,897,422	0.78%
4300	19	0.80%	\$ 5,801,347	0.77%
4034	19	0.80%	\$ 5,583,458	0.74%
2155	10	0.42%	\$ 5,233,633	0.69%
4053	14	0.59%	\$ 5,168,902	0.69%
<b>Total</b>	<b>179</b>	<b>7.54%</b>	<b>\$ 60,710,487</b>	<b>8.05%</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	2,351	98.99%	\$ 744,603,388	98.73%
> 1 <= 7 days	13	0.55%	\$ 4,496,857	0.60%
> 7 <= 30 days	4	0.17%	\$ 1,552,018	0.21%
> 30 <= 60 days	2	0.08%	\$ 1,602,568	0.21%
> 60 <= 90 days	1	0.04%	\$ 456,855	0.06%
> 90 <= 120 days	1	0.04%	\$ 278,132	0.04%
> 120 <= 150 days	3	0.13%	\$ 1,173,639	0.16%
> 150 <= 180 days	0	0.00%	\$ 0	0.00%
> 180 days	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,822	76.72%	\$ 584,223,910	77.47%
Investment Loans	553	23.28%	\$ 169,939,550	22.53%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,292	96.51%	\$ 722,326,186	95.78%
Interest Only Loans	83	3.49%	\$ 31,837,273	4.22%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	886	37.31%	\$ 284,092,008	37.67%
Renovation	144	6.06%	\$ 32,770,561	4.35%
Purchase - New Dwelling	107	4.51%	\$ 34,102,815	4.52%
Purchase - Existing Dwelling	777	32.72%	\$ 274,417,649	36.39%
Buy Home (Investment)	201	8.46%	\$ 65,761,415	8.72%
Other	260	10.95%	\$ 63,019,010	8.36%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	445	18.74%	\$ 150,190,323	19.91%
GENWORTH LMI	17	0.72%	\$ 3,771,182	0.50%
Uninsured	1,913	80.55%	\$ 600,201,954	79.59%
<b>Total</b>	<b>2,375</b>	<b>100.00%</b>	<b>\$ 754,163,459</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	\$ 20,782,423	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 3,061,808</u>	\$ 23,844,231
Redraws		\$ 2,586,867
Trust Expenses		\$ 529,944
Excess Revenue Reserve		<u>\$ 0</u>
Total		<u>\$ 26,961,043</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