

# Harvey Series 2024-1 Trust

## Investor Report

As at 30-Apr-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:	\$ 736,159,305
Total Number of Loans:	2,324
Average Current Balance:	\$ 316,764
Highest Current Balance:	\$ 1,322,049
Scheduled LVR (Average)	57.62%
Scheduled LVR (Weighted Average)	62.35%
Current LVR (Average)	47.57%
Current LVR (Weighted Average)	57.50%
Seasoning (Months)(Average)	49.22
Seasoning (Months)(Weighted Average)	42.79
Weighted Average Variable Rate	6.02%
Weighted Average Fixed Rate	4.88%
Weighted Average Rate on All Loans	5.98%
Percentage (by value) of Variable Rate Loans	96.62%
Percentage (by value) of Fixed Rate Loans	3.38%
Owner Occupied by Dollar Value	\$ 569,224,164
Percentage Owner Occupied	77.32%
Pool Reduction	\$ 18,004,155
Monthly Repayment Speed	2.39%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 754,163,459
Scheduled Repayments Received During Period	(\$ 5,213,993)
Unscheduled Repayments Received During Period	(\$ 18,694,151)
Redraws	\$ 2,515,375
Interest	\$ 3,388,615
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 736,159,305
Further Advances repurchased: Interest	\$ 964
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 247,362
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%	224	9.64%	\$ 34,864,935	4.42%
> 25% <= 30%	103	4.43%	\$ 23,227,887	2.95%
> 30% <= 35%	92	3.96%	\$ 25,068,444	3.18%
> 35% <= 40%	115	4.95%	\$ 33,561,381	4.26%
> 40% <= 45%	112	4.82%	\$ 32,246,022	4.09%
> 45% <= 50%	134	5.77%	\$ 41,565,049	5.27%
> 50% <= 55%	142	6.11%	\$ 46,777,368	5.93%
> 55% <= 60%	155	6.67%	\$ 57,559,260	7.30%
> 60% <= 65%	190	8.18%	\$ 72,424,246	9.19%
> 65% <= 70%	198	8.52%	\$ 76,540,331	9.71%
> 70% <= 75%	287	12.35%	\$ 120,175,673	15.24%
> 75% <= 80%	291	12.52%	\$ 113,411,080	14.38%
> 80% <= 85%	138	5.94%	\$ 54,887,873	6.96%
> 85% <= 90%	124	5.34%	\$ 47,911,032	6.08%
> 90% <= 95%	19	0.82%	\$ 8,259,359	1.05%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 788,479,941</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	564	24.27%	\$ 67,914,410	9.23%
> 25% <= 30%	126	5.42%	\$ 31,107,915	4.23%
> 30% <= 35%	101	4.35%	\$ 28,119,615	3.82%
> 35% <= 40%	127	5.46%	\$ 37,963,293	5.16%
> 40% <= 45%	117	5.03%	\$ 37,617,252	5.11%
> 45% <= 50%	118	5.08%	\$ 40,513,405	5.50%
> 50% <= 55%	120	5.16%	\$ 42,779,845	5.81%
> 55% <= 60%	130	5.59%	\$ 52,704,617	7.16%
> 60% <= 65%	150	6.45%	\$ 63,133,647	8.58%
> 65% <= 70%	191	8.22%	\$ 81,600,276	11.08%
> 70% <= 75%	199	8.56%	\$ 88,920,694	12.08%
> 75% <= 80%	191	8.22%	\$ 82,302,266	11.18%
> 80% <= 85%	92	3.96%	\$ 39,738,517	5.40%
> 85% <= 90%	85	3.66%	\$ 35,952,068	4.88%
> 90% <= 95%	13	0.56%	\$ 5,791,486	0.79%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	153	6.58%	\$ 3,683,869	0.50%
>	\$ 50,000	<=	\$ 100,000	163	7.01%	\$ 12,635,077	1.72%
>	\$ 100,000	<=	\$ 150,000	147	6.33%	\$ 18,596,944	2.53%
>	\$ 150,000	<=	\$ 200,000	211	9.08%	\$ 37,163,585	5.05%
>	\$ 200,000	<=	\$ 250,000	246	10.59%	\$ 55,665,688	7.56%
>	\$ 250,000	<=	\$ 300,000	251	10.80%	\$ 68,807,173	9.35%
>	\$ 300,000	<=	\$ 350,000	238	10.24%	\$ 77,206,149	10.49%
>	\$ 350,000	<=	\$ 400,000	229	9.85%	\$ 85,489,156	11.61%
>	\$ 400,000	<=	\$ 500,000	344	14.80%	\$ 153,975,750	20.92%
>	\$ 500,000	<=	\$ 750,000	272	11.70%	\$ 160,666,277	21.82%
>	\$ 750,000	<=	\$ 1,000,000	55	2.37%	\$ 45,494,839	6.18%
>	\$ 1,000,000	<=	\$ 1,500,000	15	0.65%	\$ 16,774,798	2.28%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,347	83.05%	\$ 12,308,596	23.49%
>	\$ 50,000	<=	\$ 100,000	136	8.38%	\$ 9,650,475	18.42%
>	\$ 100,000	<=	\$ 150,000	55	3.39%	\$ 6,729,429	12.84%
>	\$ 150,000	<=	\$ 200,000	28	1.73%	\$ 4,913,432	9.38%
>	\$ 200,000	<=	\$ 250,000	22	1.36%	\$ 4,813,573	9.19%
>	\$ 250,000	<=	\$ 300,000	8	0.49%	\$ 2,153,250	4.11%
>	\$ 300,000	<=	\$ 400,000	13	0.80%	\$ 4,471,200	8.53%
>	\$ 400,000	<=	\$ 500,000	7	0.43%	\$ 3,260,551	6.22%
>	\$ 500,000	<=	\$ 1,000,000	5	0.31%	\$ 3,065,480	5.85%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.06%	\$ 1,031,525	1.97%
<b>Total</b>				<b>1,622</b>	<b>100.00%</b>	<b>\$ 52,397,511</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	24	25.53%	\$ 6,834,596	27.43%
>	6	<=	12 mths	5	5.32%	\$ 920,161	3.69%
>	12	<=	24 mths	43	45.74%	\$ 11,879,611	47.68%
>	24	<=	36 mths	21	22.34%	\$ 5,123,677	20.57%
>	36	<=	60 mths	1	1.06%	\$ 155,080	0.62%
<b>Total</b>				<b>94</b>	<b>100.00%</b>	<b>\$ 24,913,123</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	2	0.09%	\$ 735,038	0.10%
>	18	<=	24 mths	288	12.39%	\$ 87,353,309	11.87%
>	24	<=	36 mths	797	34.29%	\$ 258,459,498	35.11%
>	36	<=	48 mths	674	29.00%	\$ 239,030,778	32.47%
>	48	<=	60 mths	198	8.52%	\$ 73,574,522	9.99%
>	60	<=	160 mths	259	11.14%	\$ 64,402,735	8.75%
>	160	<=	360 mths	106	4.56%	\$ 12,603,424	1.71%
<b>Total</b>				<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	9	0.39%	\$ 220,685	0.03%
>	5	<=	10 years	34	1.46%	\$ 2,705,983	0.37%
>	10	<=	15 years	71	3.06%	\$ 11,257,294	1.53%
>	15	<=	20 years	156	6.71%	\$ 36,154,033	4.91%
>	20	<=	25 years	293	12.61%	\$ 85,208,734	11.57%
>	25	<=	30 years	1,761	75.77%	\$ 600,612,575	81.59%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</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	0.90%	\$ 923,002	0.13%
>	5	<=	10	years	50	2.15%	\$ 4,177,549	0.57%
>	10	<=	15	years	130	5.59%	\$ 19,570,708	2.66%
>	15	<=	20	years	287	12.35%	\$ 64,673,601	8.79%
>	20	<=	25	years	459	19.75%	\$ 137,810,890	18.72%
>	25	<=	30	years	1,377	59.25%	\$ 509,003,554	69.14%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,230	95.96%	\$ 711,246,181	96.62%
Fixed 1Y	4	0.17%	\$ 754,028	0.10%
Fixed 2Y	19	0.82%	\$ 5,552,150	0.75%
Fixed 3Y	26	1.12%	\$ 6,504,659	0.88%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	45	1.94%	\$ 12,102,287	1.64%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	969	41.70%	\$ 287,188,985	39.01%
NSW	658	28.31%	\$ 226,215,357	30.73%
VIC	394	16.95%	\$ 131,308,470	17.84%
WA	186	8.00%	\$ 52,726,037	7.16%
SA	62	2.67%	\$ 19,395,534	2.63%
ACT	33	1.42%	\$ 12,617,044	1.71%
TAS	13	0.56%	\$ 4,011,940	0.54%
NT	9	0.39%	\$ 2,695,938	0.37%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	758	32.62%	\$ 231,460,155	31.44%
QLD Non metro	211	9.08%	\$ 55,728,830	7.57%
NSW Metro	543	23.36%	\$ 191,567,066	26.02%
NSW Non metro	115	4.95%	\$ 34,648,292	4.71%
VIC Metro	342	14.72%	\$ 114,837,171	15.60%
VIC Non metro	52	2.24%	\$ 16,471,299	2.24%
WA Metro	145	6.24%	\$ 42,675,538	5.80%
WA Non metro	41	1.76%	\$ 10,050,499	1.37%
SA Metro	52	2.24%	\$ 16,803,648	2.28%
SA Non metro	10	0.43%	\$ 2,591,886	0.35%
ACT Metro	33	1.42%	\$ 12,617,044	1.71%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.22%	\$ 1,707,930	0.23%
TAS Non metro	8	0.34%	\$ 2,304,010	0.31%
NT Metro	5	0.22%	\$ 1,739,018	0.24%
NT Non metro	4	0.17%	\$ 956,919	0.13%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</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	1,874	80.64%	\$ 610,824,719	82.97%
Inner city	9	0.39%	\$ 2,582,851	0.35%
Non metro	441	18.98%	\$ 122,751,735	16.67%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</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	0.95%	\$ 7,124,480	0.97%
4211	18	0.77%	\$ 6,782,299	0.92%
4740	20	0.86%	\$ 6,647,949	0.90%
4017	18	0.77%	\$ 6,367,436	0.86%
4350	24	1.03%	\$ 5,900,020	0.80%
4300	19	0.82%	\$ 5,808,886	0.79%
4551	12	0.52%	\$ 5,742,817	0.78%
4034	19	0.82%	\$ 5,563,875	0.76%
4053	14	0.60%	\$ 5,151,341	0.70%
2155	10	0.43%	\$ 5,109,176	0.69%
<b>Total</b>	<b>176</b>	<b>7.57%</b>	<b>\$ 60,198,279</b>	<b>8.18%</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	2,303	99.10%		\$ 728,002,370	98.89%		
> 1 <= 7 days	10	0.43%		\$ 3,545,963	0.48%		
> 7 <= 30 days	5	0.22%		\$ 2,405,367	0.33%		
> 30 <= 60 days	3	0.13%		\$ 796,096	0.11%		
> 60 <= 90 days	0	0.00%		\$ 0	0.00%		
> 90 <= 120 days	1	0.04%		\$ 458,584	0.06%		
> 120 <= 150 days	1	0.04%		\$ 683,218	0.09%		
> 150 <= 180 days	1	0.04%		\$ 267,706	0.04%		
> 180 days	0	0.00%		\$ 0	0.00%		
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>		<b>\$ 736,159,305</b>	<b>100.00%</b>		

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,783	76.72%	\$ 569,224,164	77.32%
Investment Loans	541	23.28%	\$ 166,935,140	22.68%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,243	96.51%	\$ 705,396,064	95.82%
Interest Only Loans	81	3.49%	\$ 30,763,241	4.18%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	866	37.26%	\$ 277,955,758	37.76%
Renovation	141	6.07%	\$ 32,376,263	4.40%
Purchase - New Dwelling	104	4.48%	\$ 32,799,680	4.46%
Purchase - Existing Dwelling	761	32.75%	\$ 266,956,045	36.26%
Buy Home (Investment)	198	8.52%	\$ 64,634,973	8.78%
Other	254	10.93%	\$ 61,436,586	8.35%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	433	18.63%	\$ 145,667,165	19.79%
GENWORTH LMI	17	0.73%	\$ 3,756,880	0.51%
Uninsured	1,874	80.64%	\$ 586,735,260	79.70%
<b>Total</b>	<b>2,324</b>	<b>100.00%</b>	<b>\$ 736,159,305</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	\$ 18,004,155	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,964,633</u>	\$ 20,968,788
Redraws		\$ 2,515,375
Trust Expenses		\$ 421,004
Excess Revenue Reserve		<u>\$ 0</u>
Total		<u>\$ 23,905,166</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