

# Harvey Series 2024-1 Trust

## Investor Report

As at 31-May-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:	\$ 723,526,349
Total Number of Loans:	2,299
Average Current Balance:	\$ 314,714
Highest Current Balance:	\$ 1,315,740
Scheduled LVR (Average)	57.39%
Scheduled LVR (Weighted Average)	62.16%
Current LVR (Average)	47.23%
Current LVR (Weighted Average)	57.28%
Seasoning (Months)(Average)	50.23
Seasoning (Months)(Weighted Average)	43.79
Weighted Average Variable Rate	6.02%
Weighted Average Fixed Rate	4.83%
Weighted Average Rate on All Loans	5.98%
Percentage (by value) of Variable Rate Loans	96.84%
Percentage (by value) of Fixed Rate Loans	3.16%
Owner Occupied by Dollar Value	\$ 557,956,263
Percentage Owner Occupied	77.12%
Pool Reduction	\$ 12,632,955
Monthly Repayment Speed	1.72%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 736,159,305
Scheduled Repayments Received During Period	(\$ 5,106,888)
Unscheduled Repayments Received During Period	(\$ 12,967,531)
Redraws	\$ 1,999,795
Interest	\$ 3,441,668
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 723,526,349
Further Advances repurchased: Interest	\$ 1,895
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 253,253
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%	225	9.79%	\$ 35,179,474	4.53%
> 25% <= 30%	103	4.48%	\$ 23,161,486	2.98%
> 30% <= 35%	92	4.00%	\$ 24,026,070	3.09%
> 35% <= 40%	111	4.83%	\$ 32,550,975	4.19%
> 40% <= 45%	114	4.96%	\$ 33,145,316	4.26%
> 45% <= 50%	135	5.87%	\$ 41,284,611	5.31%
> 50% <= 55%	142	6.18%	\$ 47,538,211	6.12%
> 55% <= 60%	150	6.52%	\$ 55,227,470	7.11%
> 60% <= 65%	189	8.22%	\$ 72,218,358	9.29%
> 65% <= 70%	201	8.74%	\$ 77,815,546	10.01%
> 70% <= 75%	289	12.57%	\$ 120,446,328	15.50%
> 75% <= 80%	277	12.05%	\$ 107,996,509	13.90%
> 80% <= 85%	135	5.87%	\$ 52,917,757	6.81%
> 85% <= 90%	118	5.13%	\$ 46,151,420	5.94%
> 90% <= 95%	18	0.78%	\$ 7,533,842	0.97%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 777,193,373</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	570	24.79%	\$ 68,372,137	9.45%
> 25% <= 30%	120	5.22%	\$ 30,011,856	4.15%
> 30% <= 35%	103	4.48%	\$ 28,559,042	3.95%
> 35% <= 40%	124	5.39%	\$ 37,052,422	5.12%
> 40% <= 45%	116	5.05%	\$ 36,354,413	5.02%
> 45% <= 50%	118	5.13%	\$ 40,737,885	5.63%
> 50% <= 55%	117	5.09%	\$ 42,003,476	5.81%
> 55% <= 60%	127	5.52%	\$ 51,142,480	7.07%
> 60% <= 65%	157	6.83%	\$ 65,333,327	9.03%
> 65% <= 70%	188	8.18%	\$ 79,380,570	10.97%
> 70% <= 75%	198	8.61%	\$ 89,575,099	12.38%
> 75% <= 80%	179	7.79%	\$ 77,276,966	10.68%
> 80% <= 85%	93	4.05%	\$ 40,224,451	5.56%
> 85% <= 90%	76	3.31%	\$ 31,712,715	4.38%
> 90% <= 95%	13	0.57%	\$ 5,789,509	0.80%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	156	6.79%	\$ 3,682,620	0.51%
>	\$ 50,000	<=	\$ 100,000	160	6.96%	\$ 12,259,709	1.69%
>	\$ 100,000	<=	\$ 150,000	160	6.96%	\$ 20,284,398	2.80%
>	\$ 150,000	<=	\$ 200,000	201	8.74%	\$ 35,503,347	4.91%
>	\$ 200,000	<=	\$ 250,000	249	10.83%	\$ 56,368,112	7.79%
>	\$ 250,000	<=	\$ 300,000	241	10.48%	\$ 66,017,598	9.12%
>	\$ 300,000	<=	\$ 350,000	238	10.35%	\$ 77,221,468	10.67%
>	\$ 350,000	<=	\$ 400,000	223	9.70%	\$ 83,363,571	11.52%
>	\$ 400,000	<=	\$ 500,000	338	14.70%	\$ 151,478,000	20.94%
>	\$ 500,000	<=	\$ 750,000	267	11.61%	\$ 158,272,633	21.88%
>	\$ 750,000	<=	\$ 1,000,000	53	2.31%	\$ 44,339,333	6.13%
>	\$ 1,000,000	<=	\$ 1,500,000	13	0.57%	\$ 14,735,561	2.04%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,332	82.53%	\$ 12,431,820	23.14%
>	\$ 50,000	<=	\$ 100,000	141	8.74%	\$ 10,059,972	18.72%
>	\$ 100,000	<=	\$ 150,000	56	3.47%	\$ 6,847,222	12.74%
>	\$ 150,000	<=	\$ 200,000	27	1.67%	\$ 4,732,946	8.81%
>	\$ 200,000	<=	\$ 250,000	22	1.36%	\$ 4,844,848	9.02%
>	\$ 250,000	<=	\$ 300,000	10	0.62%	\$ 2,659,083	4.95%
>	\$ 300,000	<=	\$ 400,000	13	0.81%	\$ 4,529,237	8.43%
>	\$ 400,000	<=	\$ 500,000	6	0.37%	\$ 2,860,132	5.32%
>	\$ 500,000	<=	\$ 1,000,000	6	0.37%	\$ 3,728,594	6.94%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.06%	\$ 1,031,525	1.92%
<b>Total</b>				<b>1,614</b>	<b>100.00%</b>	<b>\$ 53,725,379</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	20	22.73%	\$ 5,136,683	22.46%
>	6	<=	12 mths	7	7.95%	\$ 1,385,754	6.06%
>	12	<=	24 mths	41	46.59%	\$ 11,670,994	51.03%
>	24	<=	36 mths	19	21.59%	\$ 4,522,312	19.77%
>	36	<=	60 mths	1	1.14%	\$ 155,130	0.68%
<b>Total</b>				<b>88</b>	<b>100.00%</b>	<b>\$ 22,870,873</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	239	10.40%	\$ 70,243,327	9.71%
>	24	<=	36 mths	796	34.62%	\$ 257,104,985	35.53%
>	36	<=	48 mths	677	29.45%	\$ 240,112,234	33.19%
>	48	<=	60 mths	221	9.61%	\$ 78,027,767	10.78%
>	60	<=	160 mths	259	11.27%	\$ 65,338,654	9.03%
>	160	<=	360 mths	107	4.65%	\$ 12,699,384	1.76%
<b>Total</b>				<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</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%	\$ 205,084	0.03%
>	5	<=	10 years	34	1.48%	\$ 2,659,840	0.37%
>	10	<=	15 years	69	3.00%	\$ 10,705,010	1.48%
>	15	<=	20 years	156	6.79%	\$ 35,796,646	4.95%
>	20	<=	25 years	291	12.66%	\$ 84,015,259	11.61%
>	25	<=	30 years	1,740	75.69%	\$ 590,144,510	81.57%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</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	0.91%	\$ 896,065	0.12%
>	5	<=	10	years	50	2.17%	\$ 4,278,904	0.59%
>	10	<=	15	years	131	5.70%	\$ 19,067,323	2.64%
>	15	<=	20	years	286	12.44%	\$ 64,431,206	8.91%
>	20	<=	25	years	458	19.92%	\$ 138,878,339	19.19%
>	25	<=	30	years	1,353	58.85%	\$ 495,974,513	68.55%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,211	96.17%	\$ 700,655,476	96.84%
Fixed 1Y	3	0.13%	\$ 471,527	0.07%
Fixed 2Y	16	0.70%	\$ 4,480,457	0.62%
Fixed 3Y	24	1.04%	\$ 5,883,798	0.81%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	45	1.96%	\$ 12,035,091	1.66%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	961	41.80%	\$ 281,821,694	38.95%
NSW	652	28.36%	\$ 223,488,797	30.89%
VIC	387	16.83%	\$ 128,517,975	17.76%
WA	184	8.00%	\$ 52,170,370	7.21%
SA	60	2.61%	\$ 18,242,822	2.52%
ACT	33	1.44%	\$ 12,593,036	1.74%
TAS	13	0.57%	\$ 4,002,337	0.55%
NT	9	0.39%	\$ 2,689,319	0.37%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	752	32.71%	\$ 226,840,649	31.35%
QLD Non metro	209	9.09%	\$ 54,981,045	7.60%
NSW Metro	537	23.36%	\$ 189,308,307	26.16%
NSW Non metro	115	5.00%	\$ 34,180,491	4.72%
VIC Metro	339	14.75%	\$ 113,231,228	15.65%
VIC Non metro	48	2.09%	\$ 15,286,747	2.11%
WA Metro	144	6.26%	\$ 42,434,133	5.86%
WA Non metro	40	1.74%	\$ 9,736,237	1.35%
SA Metro	50	2.17%	\$ 15,656,003	2.16%
SA Non metro	10	0.43%	\$ 2,586,819	0.36%
ACT Metro	33	1.44%	\$ 12,593,036	1.74%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.22%	\$ 1,703,801	0.24%
TAS Non metro	8	0.35%	\$ 2,298,536	0.32%
NT Metro	5	0.22%	\$ 1,733,658	0.24%
NT Non metro	4	0.17%	\$ 955,661	0.13%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</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	1,856	80.73%	\$ 600,923,714	83.05%
Inner city	9	0.39%	\$ 2,577,101	0.36%
Non metro	434	18.88%	\$ 120,025,535	16.59%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</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	0.96%	\$ 7,102,174	0.98%
4211	18	0.78%	\$ 6,761,443	0.93%
4740	20	0.87%	\$ 6,638,591	0.92%
4350	24	1.04%	\$ 5,871,644	0.81%
4017	17	0.74%	\$ 5,810,759	0.80%
4551	12	0.52%	\$ 5,722,101	0.79%
4034	19	0.83%	\$ 5,483,281	0.76%
4300	18	0.78%	\$ 5,315,750	0.73%
4053	14	0.61%	\$ 5,132,452	0.71%
2155	10	0.43%	\$ 5,101,073	0.71%
<b>Total</b>	<b>174</b>	<b>7.57%</b>	<b>\$ 58,939,268</b>	<b>8.15%</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	2,281	99.22%		\$ 716,849,414	99.08%		
> 1 <= 7 days	9	0.39%		\$ 2,946,134	0.41%		
> 7 <= 30 days	6	0.26%		\$ 2,496,334	0.35%		
> 30 <= 60 days	0	0.00%		\$ 0	0.00%		
> 60 <= 90 days	0	0.00%		\$ 0	0.00%		
> 90 <= 120 days	1	0.04%		\$ 279,231	0.04%		
> 120 <= 150 days	1	0.04%		\$ 686,203	0.09%		
> 150 <= 180 days	0	0.00%		\$ 0	0.00%		
> 180 days	1	0.04%		\$ 269,034	0.04%		
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>		<b>\$ 723,526,349</b>	<b>100.00%</b>		

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,762	76.64%	\$ 557,956,263	77.12%
Investment Loans	537	23.36%	\$ 165,570,087	22.88%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,221	96.61%	\$ 693,763,024	95.89%
Interest Only Loans	78	3.39%	\$ 29,763,325	4.11%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	858	37.32%	\$ 273,402,582	37.79%
Renovation	141	6.13%	\$ 32,542,601	4.50%
Purchase - New Dwelling	104	4.52%	\$ 32,652,496	4.51%
Purchase - Existing Dwelling	752	32.71%	\$ 262,210,205	36.24%
Buy Home (Investment)	194	8.44%	\$ 63,465,530	8.77%
Other	250	10.87%	\$ 59,252,936	8.19%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	429	18.66%	\$ 143,651,140	19.85%
GENWORTH LMI	16	0.70%	\$ 3,505,333	0.48%
Uninsured	1,854	80.64%	\$ 576,369,876	79.66%
<b>Total</b>	<b>2,299</b>	<b>100.00%</b>	<b>\$ 723,526,349</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	\$ 12,632,955	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,657,445</u>	\$ 15,290,400
Redraws		\$ 1,999,795
Trust Expenses		\$ 763,853
Excess Revenue Reserve		<u>\$ 0</u>
Total		<u>\$ 18,054,049</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