

# Harvey Series 2024-1 Trust

## Investor Report

As at 31-Jan-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:	\$ 787,888,199
Total Number of Loans:	2,458
Average Current Balance:	\$ 320,540
Highest Current Balance:	\$ 1,343,361
Scheduled LVR (Average)	58.21%
Scheduled LVR (Weighted Average)	62.92%
Current LVR (Average)	48.17%
Current LVR (Weighted Average)	58.00%
Seasoning (Months)(Average)	46.27
Seasoning (Months)(Weighted Average)	39.94
Weighted Average Variable Rate	6.28%
Weighted Average Fixed Rate	4.53%
Weighted Average Rate on All Loans	6.21%
Percentage (by value) of Variable Rate Loans	95.66%
Percentage (by value) of Fixed Rate Loans	4.34%
Owner Occupied by Dollar Value	\$ 610,168,316
Percentage Owner Occupied	77.44%
Pool Reduction	\$ 20,548,337
Monthly Repayment Speed	2.54%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 808,436,536
Scheduled Repayments Received During Period	(\$ 5,694,427)
Unscheduled Repayments Received During Period	(\$ 20,856,862)
Redraws	\$ 2,086,310
Interest	\$ 3,916,641
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 787,888,199
Further Advances repurchased: Interest	\$ 5,556
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 275,556
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%	231	9.40%	\$ 35,821,702	4.26%
> 25% <= 30%	105	4.27%	\$ 24,076,319	2.86%
> 30% <= 35%	97	3.95%	\$ 25,543,824	3.04%
> 35% <= 40%	113	4.60%	\$ 33,008,271	3.93%
> 40% <= 45%	119	4.84%	\$ 35,550,286	4.23%
> 45% <= 50%	144	5.86%	\$ 44,778,292	5.33%
> 50% <= 55%	147	5.98%	\$ 47,682,676	5.67%
> 55% <= 60%	152	6.18%	\$ 57,737,642	6.87%
> 60% <= 65%	195	7.93%	\$ 74,233,445	8.83%
> 65% <= 70%	213	8.67%	\$ 82,162,970	9.78%
> 70% <= 75%	284	11.55%	\$ 121,159,938	14.41%
> 75% <= 80%	349	14.20%	\$ 136,600,374	16.25%
> 80% <= 85%	140	5.70%	\$ 55,360,090	6.59%
> 85% <= 90%	144	5.86%	\$ 55,752,433	6.63%
> 90% <= 95%	25	1.02%	\$ 11,064,315	1.32%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 840,532,576</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	589	23.96%	\$ 71,387,607	9.06%
> 25% <= 30%	116	4.72%	\$ 28,905,750	3.67%
> 30% <= 35%	122	4.96%	\$ 33,531,933	4.26%
> 35% <= 40%	130	5.29%	\$ 39,717,367	5.04%
> 40% <= 45%	119	4.84%	\$ 39,040,695	4.96%
> 45% <= 50%	128	5.21%	\$ 43,924,203	5.57%
> 50% <= 55%	123	5.00%	\$ 44,428,476	5.64%
> 55% <= 60%	129	5.25%	\$ 52,207,626	6.63%
> 60% <= 65%	167	6.79%	\$ 70,802,036	8.99%
> 65% <= 70%	194	7.89%	\$ 82,636,368	10.49%
> 70% <= 75%	212	8.62%	\$ 97,365,160	12.36%
> 75% <= 80%	217	8.83%	\$ 93,665,609	11.89%
> 80% <= 85%	96	3.91%	\$ 40,853,372	5.19%
> 85% <= 90%	99	4.03%	\$ 41,340,560	5.25%
> 90% <= 95%	17	0.69%	\$ 8,081,438	1.03%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	152	6.18%	\$ 3,750,113	0.48%
>	\$ 50,000	<=	\$ 100,000	165	6.71%	\$ 12,588,339	1.60%
>	\$ 100,000	<=	\$ 150,000	162	6.59%	\$ 20,243,637	2.57%
>	\$ 150,000	<=	\$ 200,000	218	8.87%	\$ 38,365,089	4.87%
>	\$ 200,000	<=	\$ 250,000	262	10.66%	\$ 59,605,243	7.57%
>	\$ 250,000	<=	\$ 300,000	243	9.89%	\$ 66,724,156	8.47%
>	\$ 300,000	<=	\$ 350,000	274	11.15%	\$ 88,807,316	11.27%
>	\$ 350,000	<=	\$ 400,000	253	10.29%	\$ 94,780,863	12.03%
>	\$ 400,000	<=	\$ 500,000	355	14.44%	\$ 159,135,446	20.20%
>	\$ 500,000	<=	\$ 750,000	299	12.16%	\$ 176,725,191	22.43%
>	\$ 750,000	<=	\$ 1,000,000	59	2.40%	\$ 49,135,295	6.24%
>	\$ 1,000,000	<=	\$ 1,500,000	16	0.65%	\$ 18,027,513	2.29%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,419	83.82%	\$ 13,269,940	25.17%
>	\$ 50,000	<=	\$ 100,000	141	8.33%	\$ 10,018,547	19.00%
>	\$ 100,000	<=	\$ 150,000	51	3.01%	\$ 6,182,061	11.73%
>	\$ 150,000	<=	\$ 200,000	27	1.59%	\$ 4,716,820	8.95%
>	\$ 200,000	<=	\$ 250,000	21	1.24%	\$ 4,682,800	8.88%
>	\$ 250,000	<=	\$ 300,000	8	0.47%	\$ 2,084,678	3.95%
>	\$ 300,000	<=	\$ 400,000	12	0.71%	\$ 4,041,141	7.66%
>	\$ 400,000	<=	\$ 500,000	6	0.35%	\$ 2,708,060	5.14%
>	\$ 500,000	<=	\$ 1,000,000	7	0.41%	\$ 3,971,805	7.53%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.06%	\$ 1,046,525	1.98%
<b>Total</b>				<b>1,693</b>	<b>100.00%</b>	<b>\$ 52,722,377</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	53	42.74%	\$ 15,578,385	45.53%
>	6	<=	12 mths	8	6.45%	\$ 2,231,013	6.52%
>	12	<=	24 mths	31	25.00%	\$ 7,957,876	23.26%
>	24	<=	36 mths	30	24.19%	\$ 8,220,196	24.02%
>	36	<=	60 mths	2	1.61%	\$ 230,200	0.67%
<b>Total</b>				<b>124</b>	<b>100.00%</b>	<b>\$ 34,217,671</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	144	5.86%	\$ 44,588,052	5.66%
>	18	<=	24 mths	367	14.93%	\$ 114,254,831	14.50%
>	24	<=	36 mths	878	35.72%	\$ 302,746,743	38.43%
>	36	<=	48 mths	590	24.00%	\$ 203,739,606	25.86%
>	48	<=	60 mths	113	4.60%	\$ 48,536,410	6.16%
>	60	<=	160 mths	263	10.70%	\$ 61,760,597	7.84%
>	160	<=	360 mths	103	4.19%	\$ 12,261,960	1.56%
<b>Total</b>				<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</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	0.41%	\$ 408,538	0.05%
>	5	<=	10 years	36	1.46%	\$ 2,856,784	0.36%
>	10	<=	15 years	76	3.09%	\$ 12,041,637	1.53%
>	15	<=	20 years	161	6.55%	\$ 38,090,005	4.83%
>	20	<=	25 years	310	12.61%	\$ 91,320,895	11.59%
>	25	<=	30 years	1,865	75.87%	\$ 643,170,340	81.63%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	22	0.90%	\$ 1,192,211	0.15%
>	5	<=	10	years	53	2.16%	\$ 4,367,021	0.55%
>	10	<=	15	years	128	5.21%	\$ 19,131,050	2.43%
>	15	<=	20	years	300	12.21%	\$ 66,205,972	8.40%
>	20	<=	25	years	467	19.00%	\$ 140,572,124	17.84%
>	25	<=	30	years	1,488	60.54%	\$ 556,419,821	70.62%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,334	94.96%	\$ 753,670,529	95.66%
Fixed 1Y	6	0.24%	\$ 1,414,766	0.18%
Fixed 2Y	28	1.14%	\$ 7,528,486	0.96%
Fixed 3Y	44	1.79%	\$ 12,909,729	1.64%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	46	1.87%	\$ 12,364,690	1.57%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	1,028	41.82%	\$ 309,022,622	39.22%
NSW	691	28.11%	\$ 241,564,622	30.66%
VIC	422	17.17%	\$ 140,791,107	17.87%
WA	196	7.97%	\$ 56,250,733	7.14%
SA	64	2.60%	\$ 20,231,393	2.57%
ACT	35	1.42%	\$ 13,299,301	1.69%
TAS	13	0.53%	\$ 4,039,383	0.51%
NT	9	0.37%	\$ 2,689,037	0.34%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	809	32.91%	\$ 250,481,587	31.79%
QLD Non metro	219	8.91%	\$ 58,541,035	7.43%
NSW Metro	572	23.27%	\$ 205,930,876	26.14%
NSW Non metro	119	4.84%	\$ 35,633,746	4.52%
VIC Metro	368	14.97%	\$ 123,209,911	15.64%
VIC Non metro	54	2.20%	\$ 17,581,196	2.23%
WA Metro	155	6.31%	\$ 45,795,135	5.81%
WA Non metro	41	1.67%	\$ 10,455,598	1.33%
SA Metro	53	2.16%	\$ 17,259,445	2.19%
SA Non metro	11	0.45%	\$ 2,971,949	0.38%
ACT Metro	35	1.42%	\$ 13,299,301	1.69%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.20%	\$ 1,718,933	0.22%
TAS Non metro	8	0.33%	\$ 2,320,451	0.29%
NT Metro	5	0.20%	\$ 1,729,960	0.22%
NT Non metro	4	0.16%	\$ 959,078	0.12%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</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	1,993	81.08%	\$ 656,823,497	83.37%
Inner city	9	0.37%	\$ 2,601,650	0.33%
Non metro	456	18.55%	\$ 128,463,052	16.30%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</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	
	#	%	\$	%
4740	22	0.90%	\$ 7,453,855	0.95%
3030	23	0.94%	\$ 7,274,660	0.92%
4211	19	0.77%	\$ 7,133,868	0.91%
4017	18	0.73%	\$ 6,419,844	0.81%
4034	20	0.81%	\$ 6,035,848	0.77%
4551	13	0.53%	\$ 5,955,400	0.76%
4350	25	1.02%	\$ 5,936,087	0.75%
4300	19	0.77%	\$ 5,850,039	0.74%
4305	24	0.98%	\$ 5,808,613	0.74%
4053	15	0.61%	\$ 5,598,204	0.71%
<b>Total</b>	<b>198</b>	<b>8.06%</b>	<b>\$ 63,466,419</b>	<b>8.06%</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	2,439	99.23%	\$ 779,109,743	98.89%
> 1 <= 7 days	6	0.24%	\$ 2,544,217	0.32%
> 7 <= 30 days	6	0.24%	\$ 3,078,026	0.39%
> 30 <= 60 days	2	0.08%	\$ 1,180,366	0.15%
> 60 <= 90 days	2	0.08%	\$ 485,810	0.06%
> 90 <= 120 days	2	0.08%	\$ 1,212,336	0.15%
> 120 <= 150 days	0	0.00%	\$ 0	0.00%
> 150 <= 180 days	1	0.04%	\$ 277,702	0.04%
> 180 days	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,890	76.89%	\$ 610,168,316	77.44%
Investment Loans	568	23.11%	\$ 177,719,883	22.56%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,375	96.62%	\$ 756,598,252	96.03%
Interest Only Loans	83	3.38%	\$ 31,289,947	3.97%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	927	37.71%	\$ 299,562,513	38.02%
Renovation	146	5.94%	\$ 33,507,471	4.25%
Purchase - New Dwelling	111	4.52%	\$ 35,669,705	4.53%
Purchase - Existing Dwelling	800	32.55%	\$ 285,312,693	36.21%
Buy Home (Investment)	206	8.38%	\$ 68,342,574	8.67%
Other	268	10.90%	\$ 65,493,243	8.31%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	468	19.04%	\$ 159,814,345	20.28%
GENWORTH LMI	17	0.69%	\$ 3,797,514	0.48%
Uninsured	1,973	80.27%	\$ 624,276,340	79.23%
<b>Total</b>	<b>2,458</b>	<b>100.00%</b>	<b>\$ 787,888,199</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	\$ 20,548,337	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 3,135,015</u>	\$ 23,683,352
Redraws		\$ 2,086,310
Trust Expenses		\$ 840,403
Excess Revenue Reserve		<u>\$ 0</u>
Total		<u>\$ 26,610,066</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