

# Harvey Series 2024-1 Trust

## Investor Report

As at 28-Feb-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:	\$ 774,945,883
Total Number of Loans:	2,424
Average Current Balance:	\$ 319,697
Highest Current Balance:	\$ 1,336,909
Scheduled LVR (Average)	57.99%
Scheduled LVR (Weighted Average)	62.71%
Current LVR (Average)	47.92%
Current LVR (Weighted Average)	57.81%
Seasoning (Months)(Average)	47.14
Seasoning (Months)(Weighted Average)	40.78
Weighted Average Variable Rate	6.28%
Weighted Average Fixed Rate	4.62%
Weighted Average Rate on All Loans	6.21%
Percentage (by value) of Variable Rate Loans	95.86%
Percentage (by value) of Fixed Rate Loans	4.14%
Owner Occupied by Dollar Value	\$ 601,806,028
Percentage Owner Occupied	77.66%
Pool Reduction	\$ 12,942,316
Monthly Repayment Speed	1.64%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 787,888,199
Scheduled Repayments Received During Period	(\$ 5,551,526)
Unscheduled Repayments Received During Period	(\$ 13,120,223)
Redraws	\$ 2,273,082
Interest	\$ 3,456,350
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 774,945,883
Further Advances repurchased: Interest	\$ 3,698
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 248,008
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%	229	9.45%	\$ 35,713,376	4.31%
> 25% <= 30%	108	4.46%	\$ 24,894,767	3.01%
> 30% <= 35%	94	3.88%	\$ 24,745,389	2.99%
> 35% <= 40%	113	4.66%	\$ 33,489,682	4.05%
> 40% <= 45%	119	4.91%	\$ 34,943,450	4.22%
> 45% <= 50%	138	5.69%	\$ 42,963,626	5.19%
> 50% <= 55%	147	6.06%	\$ 47,862,733	5.78%
> 55% <= 60%	154	6.35%	\$ 57,763,349	6.98%
> 60% <= 65%	197	8.13%	\$ 74,345,784	8.98%
> 65% <= 70%	206	8.50%	\$ 79,937,519	9.66%
> 70% <= 75%	285	11.76%	\$ 121,740,728	14.71%
> 75% <= 80%	334	13.78%	\$ 130,764,674	15.80%
> 80% <= 85%	136	5.61%	\$ 53,881,639	6.51%
> 85% <= 90%	141	5.82%	\$ 54,575,576	6.59%
> 90% <= 95%	23	0.95%	\$ 10,229,756	1.24%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 827,852,049</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	585	24.13%	\$ 70,749,807	9.13%
> 25% <= 30%	122	5.03%	\$ 30,276,614	3.91%
> 30% <= 35%	115	4.74%	\$ 31,999,197	4.13%
> 35% <= 40%	127	5.24%	\$ 38,966,130	5.03%
> 40% <= 45%	122	5.03%	\$ 39,092,211	5.04%
> 45% <= 50%	119	4.91%	\$ 41,101,749	5.30%
> 50% <= 55%	125	5.16%	\$ 44,847,847	5.79%
> 55% <= 60%	131	5.40%	\$ 53,968,573	6.96%
> 60% <= 65%	162	6.68%	\$ 68,051,738	8.78%
> 65% <= 70%	197	8.13%	\$ 84,361,796	10.89%
> 70% <= 75%	205	8.46%	\$ 94,264,485	12.16%
> 75% <= 80%	213	8.79%	\$ 91,142,878	11.76%
> 80% <= 85%	90	3.71%	\$ 39,135,040	5.05%
> 85% <= 90%	95	3.92%	\$ 39,277,799	5.07%
> 90% <= 95%	16	0.66%	\$ 7,710,022	0.99%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</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	6.27%	\$ 3,687,219	0.48%
>	\$ 50,000	<=	\$ 100,000	168	6.93%	\$ 12,780,411	1.65%
>	\$ 100,000	<=	\$ 150,000	157	6.48%	\$ 19,761,264	2.55%
>	\$ 150,000	<=	\$ 200,000	218	8.99%	\$ 38,419,122	4.96%
>	\$ 200,000	<=	\$ 250,000	255	10.52%	\$ 57,918,183	7.47%
>	\$ 250,000	<=	\$ 300,000	246	10.15%	\$ 67,590,566	8.72%
>	\$ 300,000	<=	\$ 350,000	258	10.64%	\$ 83,680,521	10.80%
>	\$ 350,000	<=	\$ 400,000	250	10.31%	\$ 93,579,209	12.08%
>	\$ 400,000	<=	\$ 500,000	353	14.56%	\$ 158,267,718	20.42%
>	\$ 500,000	<=	\$ 750,000	292	12.05%	\$ 172,406,910	22.25%
>	\$ 750,000	<=	\$ 1,000,000	59	2.43%	\$ 48,887,827	6.31%
>	\$ 1,000,000	<=	\$ 1,500,000	16	0.66%	\$ 17,966,933	2.32%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,399	83.52%	\$ 13,016,427	24.56%
>	\$ 50,000	<=	\$ 100,000	139	8.30%	\$ 9,777,808	18.45%
>	\$ 100,000	<=	\$ 150,000	53	3.16%	\$ 6,437,104	12.14%
>	\$ 150,000	<=	\$ 200,000	27	1.61%	\$ 4,718,754	8.90%
>	\$ 200,000	<=	\$ 250,000	25	1.49%	\$ 5,632,914	10.63%
>	\$ 250,000	<=	\$ 300,000	6	0.36%	\$ 1,579,854	2.98%
>	\$ 300,000	<=	\$ 400,000	12	0.72%	\$ 4,054,057	7.65%
>	\$ 400,000	<=	\$ 500,000	7	0.42%	\$ 3,192,699	6.02%
>	\$ 500,000	<=	\$ 1,000,000	6	0.36%	\$ 3,551,341	6.70%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.06%	\$ 1,046,525	1.97%
<b>Total</b>				<b>1,675</b>	<b>100.00%</b>	<b>\$ 53,007,482</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	44	37.61%	\$ 12,831,981	39.95%
>	6	<=	12 mths	9	7.69%	\$ 2,512,572	7.82%
>	12	<=	24 mths	32	27.35%	\$ 8,138,608	25.34%
>	24	<=	36 mths	30	25.64%	\$ 8,406,485	26.17%
>	36	<=	60 mths	2	1.71%	\$ 228,724	0.71%
<b>Total</b>				<b>117</b>	<b>100.00%</b>	<b>\$ 32,118,370</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	99	4.08%	\$ 30,530,219	3.94%
>	18	<=	24 mths	346	14.27%	\$ 106,776,253	13.78%
>	24	<=	36 mths	855	35.27%	\$ 292,171,245	37.70%
>	36	<=	48 mths	627	25.87%	\$ 214,248,035	27.65%
>	48	<=	60 mths	133	5.49%	\$ 56,361,214	7.27%
>	60	<=	160 mths	260	10.73%	\$ 62,554,436	8.07%
>	160	<=	360 mths	104	4.29%	\$ 12,304,482	1.59%
<b>Total</b>				<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</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%	\$ 391,334	0.05%
>	5	<=	10 years	35	1.44%	\$ 2,766,560	0.36%
>	10	<=	15 years	75	3.09%	\$ 11,943,355	1.54%
>	15	<=	20 years	160	6.60%	\$ 37,617,979	4.85%
>	20	<=	25 years	305	12.58%	\$ 89,348,676	11.53%
>	25	<=	30 years	1,839	75.87%	\$ 632,877,978	81.67%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</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	0.87%	\$ 1,056,122	0.14%
>	5	<=	10	years	54	2.23%	\$ 4,446,282	0.57%
>	10	<=	15	years	129	5.32%	\$ 19,350,328	2.50%
>	15	<=	20	years	294	12.13%	\$ 64,736,391	8.35%
>	20	<=	25	years	468	19.31%	\$ 141,852,614	18.30%
>	25	<=	30	years	1,458	60.15%	\$ 543,504,146	70.13%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,307	95.17%	\$ 742,827,512	95.86%
Fixed 1Y	6	0.25%	\$ 1,410,537	0.18%
Fixed 2Y	25	1.03%	\$ 6,516,521	0.84%
Fixed 3Y	41	1.69%	\$ 12,026,799	1.55%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	45	1.86%	\$ 12,164,513	1.57%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	1,018	42.00%	\$ 305,374,117	39.41%
NSW	683	28.18%	\$ 237,740,584	30.68%
VIC	412	17.00%	\$ 137,612,953	17.76%
WA	193	7.96%	\$ 54,863,850	7.08%
SA	62	2.56%	\$ 19,464,531	2.51%
ACT	34	1.40%	\$ 13,159,711	1.70%
TAS	13	0.54%	\$ 4,028,855	0.52%
NT	9	0.37%	\$ 2,701,282	0.35%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	799	32.96%	\$ 247,155,040	31.89%
QLD Non metro	219	9.03%	\$ 58,219,077	7.51%
NSW Metro	564	23.27%	\$ 202,196,300	26.09%
NSW Non metro	119	4.91%	\$ 35,544,283	4.59%
VIC Metro	360	14.85%	\$ 120,469,466	15.55%
VIC Non metro	52	2.15%	\$ 17,143,487	2.21%
WA Metro	152	6.27%	\$ 44,619,410	5.76%
WA Non metro	41	1.69%	\$ 10,244,441	1.32%
SA Metro	52	2.15%	\$ 16,863,204	2.18%
SA Non metro	10	0.41%	\$ 2,601,327	0.34%
ACT Metro	34	1.40%	\$ 13,159,711	1.70%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.21%	\$ 1,714,788	0.22%
TAS Non metro	8	0.33%	\$ 2,314,067	0.30%
NT Metro	5	0.21%	\$ 1,743,836	0.23%
NT Non metro	4	0.17%	\$ 957,446	0.12%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</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	1,962	80.94%	\$ 645,327,252	83.27%
Inner city	9	0.37%	\$ 2,594,502	0.33%
Non metro	453	18.69%	\$ 127,024,129	16.39%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</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	0.91%	\$ 7,441,257	0.96%
3030	23	0.95%	\$ 7,248,291	0.94%
4211	19	0.78%	\$ 7,121,692	0.92%
4017	18	0.74%	\$ 6,405,499	0.83%
4551	13	0.54%	\$ 5,940,765	0.77%
4350	25	1.03%	\$ 5,912,808	0.76%
4300	19	0.78%	\$ 5,815,586	0.75%
4034	19	0.78%	\$ 5,600,567	0.72%
4053	15	0.62%	\$ 5,585,911	0.72%
2155	10	0.41%	\$ 5,239,040	0.68%
<b>Total</b>	<b>183</b>	<b>7.55%</b>	<b>\$ 62,311,415</b>	<b>8.04%</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	2,407	99.30%	\$ 766,292,221	98.88%
> 1 <= 7 days	5	0.21%	\$ 3,088,540	0.40%
> 7 <= 30 days	5	0.21%	\$ 2,246,006	0.29%
> 30 <= 60 days	2	0.08%	\$ 1,336,893	0.17%
> 60 <= 90 days	0	0.00%	\$ 0	0.00%
> 90 <= 120 days	3	0.12%	\$ 1,171,567	0.15%
> 120 <= 150 days	1	0.04%	\$ 532,008	0.07%
> 150 <= 180 days	1	0.04%	\$ 278,647	0.04%
> 180 days	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,865	76.94%	\$ 601,806,028	77.66%
Investment Loans	559	23.06%	\$ 173,139,855	22.34%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,344	96.70%	\$ 744,465,772	96.07%
Interest Only Loans	80	3.30%	\$ 30,480,110	3.93%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	907	37.42%	\$ 292,617,659	37.76%
Renovation	146	6.02%	\$ 33,462,295	4.32%
Purchase - New Dwelling	108	4.46%	\$ 34,811,823	4.49%
Purchase - Existing Dwelling	794	32.76%	\$ 282,722,112	36.48%
Buy Home (Investment)	204	8.42%	\$ 67,208,013	8.67%
Other	265	10.93%	\$ 64,123,982	8.27%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	462	19.06%	\$ 157,203,908	20.29%
GENWORTH LMI	17	0.70%	\$ 3,785,192	0.49%
Uninsured	1,945	80.24%	\$ 613,956,784	79.23%
<b>Total</b>	<b>2,424</b>	<b>100.00%</b>	<b>\$ 774,945,883</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	\$ 12,942,316	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 2,875,384</u>	\$ 15,817,700
Redraws		\$ 2,273,082
Trust Expenses		\$ 587,492
Excess Revenue Reserve		<u>\$ 0</u>
Total		<u>\$ 18,678,274</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