

# Harvey Series 2024-1 Trust

## Investor Report

As at 30-Jun-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	National Australia Bank Limited
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited

### Summary Information

Total Current Balance:	\$ 708,590,845
Total Number of Loans:	2,255
Average Current Balance:	\$ 314,231
Highest Current Balance:	\$ 1,307,927
Scheduled LVR (Average)	57.22%
Scheduled LVR (Weighted Average)	62.03%
Current LVR (Average)	47.12%
Current LVR (Weighted Average)	57.19%
Seasoning (Months)(Average)	51.07
Seasoning (Months)(Weighted Average)	44.65
Weighted Average Variable Rate	5.77%
Weighted Average Fixed Rate	4.71%
Weighted Average Rate on All Loans	5.74%
Percentage (by value) of Variable Rate Loans	97.14%
Percentage (by value) of Fixed Rate Loans	2.86%
Owner Occupied by Dollar Value	\$ 548,219,445
Percentage Owner Occupied	77.37%
Pool Reduction	\$ 14,935,504
Monthly Repayment Speed	2.06%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 723,526,349
Scheduled Repayments Received During Period	(\$ 5,017,052)
Unscheduled Repayments Received During Period	(\$ 15,626,317)
Redraws	\$ 2,565,353
Interest	\$ 3,142,512
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 708,590,845
Further Advances repurchased: Interest	\$ 529
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 233,587
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	10.02%	\$ 35,141,379	4.62%
> 25% <= 30%	102	4.52%	\$ 23,011,100	3.02%
> 30% <= 35%	88	3.90%	\$ 23,353,628	3.07%
> 35% <= 40%	114	5.06%	\$ 33,148,230	4.35%
> 40% <= 45%	107	4.75%	\$ 31,500,558	4.14%
> 45% <= 50%	132	5.85%	\$ 40,139,515	5.27%
> 50% <= 55%	141	6.25%	\$ 47,366,693	6.22%
> 55% <= 60%	148	6.56%	\$ 54,020,075	7.10%
> 60% <= 65%	190	8.43%	\$ 72,481,120	9.52%
> 65% <= 70%	193	8.56%	\$ 74,275,600	9.76%
> 70% <= 75%	282	12.51%	\$ 118,487,202	15.56%
> 75% <= 80%	267	11.84%	\$ 104,050,052	13.67%
> 80% <= 85%	133	5.90%	\$ 52,766,023	6.93%
> 85% <= 90%	114	5.06%	\$ 43,552,393	5.72%
> 90% <= 95%	18	0.80%	\$ 8,056,261	1.06%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 761,349,829</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	565	25.06%	\$ 67,871,656	9.58%
> 25% <= 30%	116	5.14%	\$ 29,058,302	4.10%
> 30% <= 35%	100	4.43%	\$ 28,327,859	4.00%
> 35% <= 40%	124	5.50%	\$ 37,049,214	5.23%
> 40% <= 45%	110	4.88%	\$ 34,462,569	4.86%
> 45% <= 50%	120	5.32%	\$ 41,723,546	5.89%
> 50% <= 55%	116	5.14%	\$ 41,451,324	5.85%
> 55% <= 60%	124	5.50%	\$ 49,425,328	6.98%
> 60% <= 65%	154	6.83%	\$ 64,396,813	9.09%
> 65% <= 70%	179	7.94%	\$ 75,724,040	10.69%
> 70% <= 75%	192	8.51%	\$ 86,264,344	12.17%
> 75% <= 80%	176	7.80%	\$ 76,211,959	10.76%
> 80% <= 85%	91	4.04%	\$ 39,392,785	5.56%
> 85% <= 90%	74	3.28%	\$ 30,724,878	4.34%
> 90% <= 95%	14	0.62%	\$ 6,506,227	0.92%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</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	6.83%	\$ 3,615,950	0.51%
> \$ 50,000 <= \$ 100,000	155	6.87%	\$ 11,780,838	1.66%
> \$ 100,000 <= \$ 150,000	153	6.78%	\$ 19,307,470	2.72%
> \$ 150,000 <= \$ 200,000	208	9.22%	\$ 36,680,910	5.18%
> \$ 200,000 <= \$ 250,000	242	10.73%	\$ 54,760,381	7.73%
> \$ 250,000 <= \$ 300,000	238	10.55%	\$ 65,167,014	9.20%
> \$ 300,000 <= \$ 350,000	228	10.11%	\$ 73,978,798	10.44%
> \$ 350,000 <= \$ 400,000	218	9.67%	\$ 81,389,205	11.49%
> \$ 400,000 <= \$ 500,000	335	14.86%	\$ 150,065,297	21.18%
> \$ 500,000 <= \$ 750,000	260	11.53%	\$ 154,426,260	21.79%
> \$ 750,000 <= \$ 1,000,000	51	2.26%	\$ 42,707,517	6.03%
> \$ 1,000,000 <= \$ 1,500,000	13	0.58%	\$ 14,711,205	2.08%
> \$ 1,500,000	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw			Number of Loans		Current Balance		
			#	%	\$	%	
>	\$ 0	<=	\$ 50,000	1,316	82.61%	\$ 12,187,174	23.07%
>	\$ 50,000	<=	\$ 100,000	134	8.41%	\$ 9,515,514	18.01%
>	\$ 100,000	<=	\$ 150,000	59	3.70%	\$ 7,239,426	13.70%
>	\$ 150,000	<=	\$ 200,000	30	1.88%	\$ 5,234,868	9.91%
>	\$ 200,000	<=	\$ 250,000	18	1.13%	\$ 4,007,335	7.59%
>	\$ 250,000	<=	\$ 300,000	11	0.69%	\$ 2,948,717	5.58%
>	\$ 300,000	<=	\$ 400,000	13	0.82%	\$ 4,527,957	8.57%
>	\$ 400,000	<=	\$ 500,000	5	0.31%	\$ 2,373,530	4.49%
>	\$ 500,000	<=	\$ 1,000,000	6	0.38%	\$ 3,761,687	7.12%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.06%	\$ 1,031,525	1.95%
<b>Total</b>				<b>1,593</b>	<b>100.00%</b>	<b>\$ 52,827,734</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	12	14.81%	\$ 2,350,903	11.61%
>	6	<=	12 mths	10	12.35%	\$ 2,176,574	10.75%
>	12	<=	24 mths	39	48.15%	\$ 10,865,148	53.67%
>	24	<=	36 mths	19	23.46%	\$ 4,696,952	23.20%
>	36	<=	60 mths	1	1.23%	\$ 153,250	0.76%
<b>Total</b>				<b>81</b>	<b>100.00%</b>	<b>\$ 20,242,828</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	186	8.25%	\$ 55,445,506	7.82%
>	24	<=	36 mths	788	34.94%	\$ 250,189,574	35.31%
>	36	<=	48 mths	680	30.16%	\$ 241,759,852	34.12%
>	48	<=	60 mths	235	10.42%	\$ 80,550,702	11.37%
>	60	<=	160 mths	261	11.57%	\$ 68,153,338	9.62%
>	160	<=	360 mths	105	4.66%	\$ 12,491,872	1.76%
<b>Total</b>				<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</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	0.40%	\$ 193,048	0.03%
>	5	<=	10 years	34	1.51%	\$ 2,627,153	0.37%
>	10	<=	15 years	69	3.06%	\$ 10,637,428	1.50%
>	15	<=	20 years	154	6.83%	\$ 35,119,416	4.96%
>	20	<=	25 years	286	12.68%	\$ 82,781,718	11.68%
>	25	<=	30 years	1,703	75.52%	\$ 577,232,082	81.46%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	20	0.89%	\$ 873,422	0.12%
>	5	<=	10 years	53	2.35%	\$ 4,647,068	0.66%
>	10	<=	15 years	129	5.72%	\$ 18,597,400	2.62%
>	15	<=	20 years	287	12.73%	\$ 64,846,045	9.15%
>	20	<=	25 years	455	20.18%	\$ 140,785,686	19.87%
>	25	<=	30 years	1,311	58.14%	\$ 478,841,225	67.58%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,174	96.41%	\$ 688,348,017	97.14%
Fixed 1Y	3	0.13%	\$ 469,790	0.07%
Fixed 2Y	11	0.49%	\$ 2,262,320	0.32%
Fixed 3Y	22	0.98%	\$ 5,520,699	0.78%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	45	2.00%	\$ 11,990,018	1.69%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	943	41.82%	\$ 276,028,166	38.95%
NSW	641	28.43%	\$ 219,004,416	30.91%
VIC	380	16.85%	\$ 126,340,837	17.83%
WA	180	7.98%	\$ 50,891,987	7.18%
SA	57	2.53%	\$ 17,400,243	2.46%
ACT	33	1.46%	\$ 12,555,912	1.77%
TAS	12	0.53%	\$ 3,697,415	0.52%
NT	9	0.40%	\$ 2,671,868	0.38%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	739	32.77%	\$ 222,755,446	31.44%
QLD Non metro	204	9.05%	\$ 53,272,720	7.52%
NSW Metro	530	23.50%	\$ 186,074,031	26.26%
NSW Non metro	111	4.92%	\$ 32,930,386	4.65%
VIC Metro	334	14.81%	\$ 111,390,761	15.72%
VIC Non metro	46	2.04%	\$ 14,950,076	2.11%
WA Metro	140	6.21%	\$ 41,169,012	5.81%
WA Non metro	40	1.77%	\$ 9,722,975	1.37%
SA Metro	48	2.13%	\$ 15,038,493	2.12%
SA Non metro	9	0.40%	\$ 2,361,750	0.33%
ACT Metro	33	1.46%	\$ 12,555,912	1.77%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.22%	\$ 1,697,902	0.24%
TAS Non metro	7	0.31%	\$ 1,999,514	0.28%
NT Metro	5	0.22%	\$ 1,717,696	0.24%
NT Non metro	4	0.18%	\$ 954,173	0.13%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</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	1,825	80.93%	\$ 589,830,394	83.24%
Inner city	9	0.40%	\$ 2,568,858	0.36%
Non metro	421	18.67%	\$ 116,191,594	16.40%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</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	0.98%	\$ 7,084,756	1.00%
4211	18	0.80%	\$ 6,746,665	0.95%
4740	20	0.89%	\$ 6,629,222	0.94%
4350	24	1.06%	\$ 5,926,712	0.84%
4551	12	0.53%	\$ 5,699,994	0.80%
4017	17	0.75%	\$ 5,628,124	0.79%
4034	19	0.84%	\$ 5,468,282	0.77%
4300	18	0.80%	\$ 5,299,022	0.75%
4053	14	0.62%	\$ 5,118,583	0.72%
2155	10	0.44%	\$ 5,114,373	0.72%
<b>Total</b>	<b>174</b>	<b>7.72%</b>	<b>\$ 58,715,733</b>	<b>8.29%</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	2,237	99.20%	\$ 703,293,250	99.25%
>	1	<=	7	days	13	0.58%	\$ 3,518,279	0.50%
>	7	<=	30	days	1	0.04%	\$ 299,320	0.04%
>	30	<=	60	days	1	0.04%	\$ 240,187	0.03%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	1	0.04%	\$ 280,575	0.04%
>	150	<=	180	days	1	0.04%	\$ 688,962	0.10%
>	180			days	1	0.04%	\$ 270,273	0.04%
<b>Total</b>					<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,734	76.90%	\$ 548,219,445	77.37%
Investment Loans	521	23.10%	\$ 160,371,400	22.63%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,179	96.63%	\$ 679,430,759	95.88%
Interest Only Loans	76	3.37%	\$ 29,160,086	4.12%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	834	36.98%	\$ 265,812,271	37.51%
Renovation	140	6.21%	\$ 32,150,706	4.54%
Purchase - New Dwelling	102	4.52%	\$ 32,099,020	4.53%
Purchase - Existing Dwelling	739	32.77%	\$ 256,850,642	36.25%
Buy Home (Investment)	193	8.56%	\$ 62,668,230	8.84%
Other	247	10.95%	\$ 59,009,976	8.33%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	423	18.76%	\$ 141,534,418	19.97%
GENWORTH LMI	16	0.71%	\$ 3,497,526	0.49%
Uninsured	1,816	80.53%	\$ 563,558,901	79.53%
<b>Total</b>	<b>2,255</b>	<b>100.00%</b>	<b>\$ 708,590,845</b>	<b>100.00%</b>

## DISTRIBUTION SUMMARY

### Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 20,877,486
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 54,447
Input Tax Credits Received From ATO		\$ 14,292
Net Fixed Rate Swap Receipt From Swap Provider		\$ 16,578
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 20,962,803</u>

### Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 14,935,504	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 2,568,040	\$ 17,503,545
Class A2-R Principal to be paid to Class AB-R Note Holders	\$ 0	
Class A2-R Interest Payment to be paid to the Class AB-R Note Holders:	\$ 167,842	\$ 167,842
Class B-R Principal to be paid to Class B-R Note Holders	\$ 0	
Class B-R Interest Payment to be paid to the Class B-R Note Holders:	\$ 88,031	\$ 88,031
Class C-R Principal to be paid to Class C-R Note Holders	\$ 0	
Class C-R Interest Payment to be paid to the Class C-R Note Holders:	\$ 43,376	\$ 43,376
Class D-R Principal to be paid to Class D-R Note Holders	\$ 0	
Class D-R Interest Payment to be paid to the Class D-R Note Holders:	\$ 21,286	\$ 21,286
Class E-R Principal to be paid to Class E-R Note Holders	\$ 0	
Class E-R Interest Payment to be paid to the Class E-R Note Holders:	\$ 20,397	\$ 20,397
Class F-R Principal to be paid to Class F-R Note Holders	\$ 0	
Class F-R Interest Payment to be paid to the Class F-R Note Holders:	\$ 20,839	\$ 20,839
Redraws		\$ 2,565,353
Trust Expenses		\$ 532,133
Excess Revenue Reserve		\$ 0
Total		<u>\$ 20,962,803</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