

Harvey Series 2024-1 Trust

Investor Report

As at 31-Aug-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:	\$ 670,808,164
Total Number of Loans:	2,158
Average Current Balance:	\$ 310,847
Highest Current Balance:	\$ 1,307,504
Scheduled LVR (Average)	56.79%
Scheduled LVR (Weighted Average)	61.66%
Current LVR (Average)	46.46%
Current LVR (Weighted Average)	56.72%
Seasoning (Months)(Average)	53.44
Seasoning (Months)(Weighted Average)	46.74
Weighted Average Variable Rate	5.51%
Weighted Average Fixed Rate	4.67%
Weighted Average Rate on All Loans	5.49%
Percentage (by value) of Variable Rate Loans	97.08%
Percentage (by value) of Fixed Rate Loans	2.92%
Owner Occupied by Dollar Value	\$ 520,313,298
Percentage Owner Occupied	77.57%
Pool Reduction	\$ 18,042,289
Monthly Repayment Speed	2.62%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 688,850,453
Scheduled Repayments Received During Period	(\$ 4,701,891)
Unscheduled Repayments Received During Period	(\$ 18,122,438)
Redraws	\$ 1,745,974
Interest	\$ 3,034,742
Other Charges	\$ 1,325
Mortgage Portfolio Balance At End of Period	\$ 670,808,164
Further Advances repurchased: Interest	\$ 2,053
Waived Mortgagor Break Costs paid by the Servicer	\$ 1,325
Interest Offset	\$ 236,615
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%	222	10.29%	\$ 34,176,986	4.70%
> 25% <= 30%	98	4.54%	\$ 22,209,474	3.06%
> 30% <= 35%	82	3.80%	\$ 21,476,974	2.96%
> 35% <= 40%	115	5.33%	\$ 33,012,509	4.54%
> 40% <= 45%	103	4.77%	\$ 30,454,048	4.19%
> 45% <= 50%	137	6.35%	\$ 42,083,277	5.79%
> 50% <= 55%	134	6.21%	\$ 45,040,565	6.20%
> 55% <= 60%	142	6.58%	\$ 51,839,652	7.13%
> 60% <= 65%	175	8.11%	\$ 68,890,662	9.48%
> 65% <= 70%	186	8.62%	\$ 72,604,482	9.99%
> 70% <= 75%	279	12.93%	\$ 114,363,540	15.74%
> 75% <= 80%	233	10.80%	\$ 92,035,613	12.66%
> 80% <= 85%	134	6.21%	\$ 51,680,971	7.11%
> 85% <= 90%	103	4.77%	\$ 40,904,646	5.63%
> 90% <= 95%	15	0.70%	\$ 5,981,777	0.82%
> 95%	0	0.00%	\$ 0	0.00%
Total	2,158	100.00%	\$ 726,755,176	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	561	26.00%	\$ 66,063,102	9.85%
> 25% <= 30%	109	5.05%	\$ 27,435,744	4.09%
> 30% <= 35%	95	4.40%	\$ 27,014,443	4.03%
> 35% <= 40%	122	5.65%	\$ 36,640,510	5.46%
> 40% <= 45%	105	4.87%	\$ 34,599,662	5.16%
> 45% <= 50%	119	5.51%	\$ 41,040,105	6.12%
> 50% <= 55%	110	5.10%	\$ 38,282,902	5.71%
> 55% <= 60%	116	5.38%	\$ 46,188,871	6.89%
> 60% <= 65%	146	6.77%	\$ 61,041,329	9.10%
> 65% <= 70%	171	7.92%	\$ 73,106,125	10.90%
> 70% <= 75%	193	8.94%	\$ 85,505,954	12.75%
> 75% <= 80%	145	6.72%	\$ 62,802,359	9.36%
> 80% <= 85%	91	4.22%	\$ 39,633,517	5.91%
> 85% <= 90%	64	2.97%	\$ 27,032,341	4.03%
> 90% <= 95%	11	0.51%	\$ 4,421,202	0.66%
> 95%	0	0.00%	\$ 0	0.00%
Total	2,158	100.00%	\$ 670,808,164	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	156	7.23%	\$ 3,505,947	0.52%
> \$ 50,000 <= \$ 100,000	152	7.04%	\$ 11,529,281	1.72%
> \$ 100,000 <= \$ 150,000	149	6.90%	\$ 18,745,147	2.79%
> \$ 150,000 <= \$ 200,000	206	9.55%	\$ 36,381,147	5.42%
> \$ 200,000 <= \$ 250,000	228	10.57%	\$ 51,587,302	7.69%
> \$ 250,000 <= \$ 300,000	226	10.47%	\$ 61,989,150	9.24%
> \$ 300,000 <= \$ 350,000	216	10.01%	\$ 70,043,646	10.44%
> \$ 350,000 <= \$ 400,000	203	9.41%	\$ 75,691,688	11.28%
> \$ 400,000 <= \$ 500,000	317	14.69%	\$ 141,863,156	21.15%
> \$ 500,000 <= \$ 750,000	245	11.35%	\$ 145,887,260	21.75%
> \$ 750,000 <= \$ 1,000,000	49	2.27%	\$ 41,066,116	6.12%
> \$ 1,000,000 <= \$ 1,500,000	11	0.51%	\$ 12,518,325	1.87%
> \$ 1,500,000	0	0.00%	\$ 0	0.00%
Total	2,158	100.00%	\$ 670,808,164	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw		Number of Loans		Current Balance	
		#	%	\$	%
> \$ 0	<= \$ 50,000	1,254	81.59%	\$ 12,419,683	22.18%
> \$ 50,000	<= \$ 100,000	131	8.52%	\$ 9,557,884	17.07%
> \$ 100,000	<= \$ 150,000	58	3.77%	\$ 7,018,804	12.54%
> \$ 150,000	<= \$ 200,000	31	2.02%	\$ 5,430,755	9.70%
> \$ 200,000	<= \$ 250,000	19	1.24%	\$ 4,201,772	7.50%
> \$ 250,000	<= \$ 300,000	14	0.91%	\$ 3,763,187	6.72%
> \$ 300,000	<= \$ 400,000	16	1.04%	\$ 5,504,098	9.83%
> \$ 400,000	<= \$ 500,000	7	0.46%	\$ 3,330,928	5.95%
> \$ 500,000	<= \$ 1,000,000	6	0.39%	\$ 3,728,519	6.66%
> \$ 1,000,000	<= \$ 2,000,000	1	0.07%	\$ 1,031,525	1.84%
Total		1,537	100.00%	\$ 55,987,156	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining				Number of Loans		Current Balance	
				#	%	\$	%
> 0	<= 6	mths	9	11.84%	\$ 2,480,986	12.65%	
> 6	<= 12	mths	14	18.42%	\$ 2,781,180	14.18%	
> 12	<= 24	mths	39	51.32%	\$ 10,858,840	55.37%	
> 24	<= 36	mths	13	17.11%	\$ 3,337,968	17.02%	
> 36	<= 60	mths	1	1.32%	\$ 151,830	0.77%	
Total				76	100.00%	\$ 19,610,804	100.00%

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	92	4.26%	\$ 27,543,248	4.11%	
> 24	<= 36	mths	721	33.41%	\$ 226,415,993	33.75%	
> 36	<= 48	mths	698	32.34%	\$ 240,973,242	35.92%	
> 48	<= 60	mths	278	12.88%	\$ 95,243,695	14.20%	
> 60	<= 160	mths	259	12.00%	\$ 67,601,668	10.08%	
> 160	<= 360	mths	110	5.10%	\$ 13,030,320	1.94%	
Total				2,158	100.00%	\$ 670,808,164	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
> 0	<= 5	years	8	0.37%	\$ 156,560	0.02%	
> 5	<= 10	years	33	1.53%	\$ 2,500,463	0.37%	
> 10	<= 15	years	64	2.97%	\$ 9,813,684	1.46%	
> 15	<= 20	years	149	6.90%	\$ 33,396,415	4.98%	
> 20	<= 25	years	278	12.88%	\$ 79,305,905	11.82%	
> 25	<= 30	years	1,626	75.35%	\$ 545,635,137	81.34%	
> 30	<= 50	years	0	0.00%	\$ 0	0.00%	
Total				2,158	100.00%	\$ 670,808,164	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
> 0	<= 5	years	20	0.93%	\$ 821,362	0.12%	
> 5	<= 10	years	52	2.41%	\$ 4,460,047	0.66%	
> 10	<= 15	years	125	5.79%	\$ 17,819,518	2.66%	
> 15	<= 20	years	283	13.11%	\$ 63,615,074	9.48%	
> 20	<= 25	years	451	20.90%	\$ 139,253,539	20.76%	
> 25	<= 30	years	1,227	56.86%	\$ 444,838,625	66.31%	
> 30	<= 50	years	0	0.00%	\$ 0	0.00%	
Total				2,158	100.00%	\$ 670,808,164	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,082	96.48%	\$ 651,197,360	97.08%
Fixed 1Y	1	0.05%	\$ 404,049	0.06%
Fixed 2Y	10	0.46%	\$ 2,015,046	0.30%
Fixed 3Y	20	0.93%	\$ 5,273,428	0.79%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	45	2.09%	\$ 11,918,281	1.78%
Total	2,158	100.00%	\$ 670,808,164	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	904	41.89%	\$ 261,250,976	38.95%
NSW	609	28.22%	\$ 206,941,713	30.85%
VIC	367	17.01%	\$ 120,547,983	17.97%
WA	170	7.88%	\$ 47,166,593	7.03%
SA	56	2.59%	\$ 17,130,038	2.55%
ACT	31	1.44%	\$ 11,460,886	1.71%
TAS	12	0.56%	\$ 3,686,417	0.55%
NT	9	0.42%	\$ 2,623,557	0.39%
Total	2,158	100.00%	\$ 670,808,164	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	710	32.90%	\$ 210,974,569	31.45%
QLD Non metro	194	8.99%	\$ 50,276,407	7.49%
NSW Metro	513	23.77%	\$ 178,620,944	26.63%
NSW Non metro	96	4.45%	\$ 28,320,769	4.22%
VIC Metro	321	14.87%	\$ 105,653,924	15.75%
VIC Non metro	46	2.13%	\$ 14,894,058	2.22%
WA Metro	133	6.16%	\$ 38,342,518	5.72%
WA Non metro	37	1.71%	\$ 8,824,075	1.32%
SA Metro	47	2.18%	\$ 14,778,801	2.20%
SA Non metro	9	0.42%	\$ 2,351,237	0.35%
ACT Metro	31	1.44%	\$ 11,460,886	1.71%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.23%	\$ 1,693,059	0.25%
TAS Non metro	7	0.32%	\$ 1,993,358	0.30%
NT Metro	5	0.23%	\$ 1,671,141	0.25%
NT Non metro	4	0.19%	\$ 952,416	0.14%
Total	2,158	100.00%	\$ 670,808,164	100.00%

Table 11.2 - Mortgage Pool by INNER CITY \ METRO \ NON-METRO

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	1,756	81.37%	\$ 560,639,442	83.58%
Inner city	9	0.42%	\$ 2,556,400	0.38%
Non metro	393	18.21%	\$ 107,612,322	16.04%
Total	2,158	100.00%	\$ 670,808,164	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
3030	22	1.02%	\$ 7,067,819	1.05%
4740	19	0.88%	\$ 6,339,215	0.95%
4211	17	0.79%	\$ 5,863,104	0.87%
4350	24	1.11%	\$ 5,801,267	0.86%
4017	17	0.79%	\$ 5,723,998	0.85%
4551	12	0.56%	\$ 5,673,377	0.85%
4034	19	0.88%	\$ 5,391,843	0.80%
2155	10	0.46%	\$ 5,099,540	0.76%
4300	17	0.79%	\$ 4,899,185	0.73%
4053	13	0.60%	\$ 4,650,869	0.69%
Total	170	7.88%	\$ 56,510,217	8.42%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,144	99.35%	\$ 665,673,707	99.23%
>	1	<=	7	days	7	0.32%	\$ 2,762,503	0.41%
>	7	<=	30	days	5	0.23%	\$ 1,816,068	0.27%
>	30	<=	60	days	0	0.00%	\$ 0	0.00%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	2	0.09%	\$ 555,886	0.08%
Total					2,158	100.00%	\$ 670,808,164	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,662	77.02%	\$ 520,313,298	77.57%
Investment Loans	496	22.98%	\$ 150,494,866	22.43%
Total	2,158	100.00%	\$ 670,808,164	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,086	96.66%	\$ 643,637,695	95.95%
Interest Only Loans	72	3.34%	\$ 27,170,469	4.05%
Total	2,158	100.00%	\$ 670,808,164	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	791	36.65%	\$ 250,763,171	37.38%
Renovation	134	6.21%	\$ 30,517,033	4.55%
Purchase - New Dwelling	98	4.54%	\$ 30,209,456	4.50%
Purchase - Existing Dwelling	710	32.90%	\$ 244,006,689	36.38%
Buy Home (Investment)	187	8.67%	\$ 58,716,884	8.75%
Other	238	11.03%	\$ 56,594,932	8.44%
Total	2,158	100.00%	\$ 670,808,164	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	408	18.91%	\$ 134,830,153	20.10%
GENWORTH LMI	16	0.74%	\$ 3,472,793	0.52%
Uninsured	1,734	80.35%	\$ 532,505,218	79.38%
Total	2,158	100.00%	\$ 670,808,164	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 23,063,034
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 58,364
Input Tax Credits Received From ATO		\$ 13,753
Net Fixed Rate Swap Receipt From Swap Provider		\$ 12,567
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 23,147,719</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 18,042,289	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 2,429,105	\$ 20,471,393
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:	\$ 168,079	\$ 168,079
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:	\$ 88,286	\$ 88,286
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:	\$ 43,550	\$ 43,550
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:	\$ 21,393	\$ 21,393
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:	\$ 20,649	\$ 20,649
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:	\$ 21,159	\$ 21,159
Redraws		\$ 1,745,974
Trust Expenses		\$ 567,235
Excess Revenue Reserve		\$ 0
Total		<u>\$ 23,147,719</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