

# Harvey Series 2024-1 Trust

## Investor Report

As at 30-Nov-24

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:	\$ 832,516,317
Total Number of Loans:	2,569
Average Current Balance:	\$ 324,062
Highest Current Balance:	\$ 1,357,752
Scheduled LVR (Average)	58.55%
Scheduled LVR (Weighted Average)	63.31%
Current LVR (Average)	48.71%
Current LVR (Weighted Average)	58.42%
Seasoning (Months)(Average)	44.48
Seasoning (Months)(Weighted Average)	38.07
Weighted Average Variable Rate	6.29%
Weighted Average Fixed Rate	3.95%
Weighted Average Rate on All Loans	6.15%
Percentage (by value) of Variable Rate Loans	94.14%
Percentage (by value) of Fixed Rate Loans	5.86%
Owner Occupied by Dollar Value	\$ 642,805,079
Percentage Owner Occupied	77.21%
Percentage (by value) of Variable Rate Loans:	94.14%
Percentage (by value) of Fixed Rate Loans:	5.86%
Pool Reduction	\$ 23,941,366
Monthly Repayment Speed	2.80%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 856,457,682
Scheduled Repayments Received During Period	(\$ 5,943,192)
Unscheduled Repayments Received During Period	(\$ 23,914,930)
Redraws	\$ 1,956,556
Interest	\$ 3,960,200
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 832,516,317
Further Advances repurchased: Interest	\$ 12,139
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 268,737
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%	239	9.30%	\$ 37,443,398	4.23%
> 25% <= 30%	107	4.17%	\$ 23,322,887	2.64%
> 30% <= 35%	103	4.01%	\$ 28,211,255	3.19%
> 35% <= 40%	116	4.52%	\$ 33,418,099	3.78%
> 40% <= 45%	122	4.75%	\$ 35,772,817	4.04%
> 45% <= 50%	150	5.84%	\$ 47,373,738	5.35%
> 50% <= 55%	151	5.88%	\$ 49,390,860	5.58%
> 55% <= 60%	158	6.15%	\$ 59,624,063	6.74%
> 60% <= 65%	197	7.67%	\$ 73,878,697	8.35%
> 65% <= 70%	226	8.80%	\$ 89,201,266	10.08%
> 70% <= 75%	282	10.98%	\$ 119,566,612	13.51%
> 75% <= 80%	384	14.95%	\$ 153,945,006	17.40%
> 80% <= 85%	145	5.64%	\$ 57,929,554	6.55%
> 85% <= 90%	160	6.23%	\$ 63,188,416	7.14%
> 90% <= 95%	29	1.13%	\$ 12,630,102	1.43%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 884,896,768</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	612	23.82%	\$ 75,813,703	9.11%
> 25% <= 30%	114	4.44%	\$ 27,668,340	3.32%
> 30% <= 35%	121	4.71%	\$ 33,742,326	4.05%
> 35% <= 40%	131	5.10%	\$ 41,631,418	5.00%
> 40% <= 45%	128	4.98%	\$ 42,034,214	5.05%
> 45% <= 50%	138	5.37%	\$ 47,061,950	5.65%
> 50% <= 55%	117	4.55%	\$ 42,957,950	5.16%
> 55% <= 60%	139	5.41%	\$ 56,330,005	6.77%
> 60% <= 65%	167	6.50%	\$ 69,161,825	8.31%
> 65% <= 70%	208	8.10%	\$ 91,567,252	11.00%
> 70% <= 75%	225	8.76%	\$ 100,849,889	12.11%
> 75% <= 80%	241	9.38%	\$ 105,325,819	12.65%
> 80% <= 85%	100	3.89%	\$ 43,467,525	5.22%
> 85% <= 90%	108	4.20%	\$ 45,981,970	5.52%
> 90% <= 95%	20	0.78%	\$ 8,922,130	1.07%
> 95%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	153	5.96%	\$ 3,981,874	0.48%
>	\$ 50,000	<=	\$ 100,000	172	6.70%	\$ 13,277,935	1.59%
>	\$ 100,000	<=	\$ 150,000	164	6.38%	\$ 20,727,557	2.49%
>	\$ 150,000	<=	\$ 200,000	229	8.91%	\$ 40,317,357	4.84%
>	\$ 200,000	<=	\$ 250,000	259	10.08%	\$ 58,965,737	7.08%
>	\$ 250,000	<=	\$ 300,000	268	10.43%	\$ 73,361,280	8.81%
>	\$ 300,000	<=	\$ 350,000	280	10.90%	\$ 90,683,340	10.89%
>	\$ 350,000	<=	\$ 400,000	262	10.20%	\$ 97,984,454	11.77%
>	\$ 400,000	<=	\$ 500,000	378	14.71%	\$ 169,033,737	20.30%
>	\$ 500,000	<=	\$ 750,000	322	12.53%	\$ 190,035,888	22.83%
>	\$ 750,000	<=	\$ 1,000,000	63	2.45%	\$ 52,514,622	6.31%
>	\$ 1,000,000	<=	\$ 1,500,000	19	0.74%	\$ 21,632,535	2.60%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,481	84.34%	\$ 13,679,208	26.09%
>	\$ 50,000	<=	\$ 100,000	147	8.37%	\$ 10,385,993	19.81%
>	\$ 100,000	<=	\$ 150,000	44	2.51%	\$ 5,231,891	9.98%
>	\$ 150,000	<=	\$ 200,000	28	1.59%	\$ 4,809,300	9.17%
>	\$ 200,000	<=	\$ 250,000	24	1.37%	\$ 5,295,663	10.10%
>	\$ 250,000	<=	\$ 300,000	8	0.46%	\$ 2,144,594	4.09%
>	\$ 300,000	<=	\$ 400,000	10	0.57%	\$ 3,349,049	6.39%
>	\$ 400,000	<=	\$ 500,000	6	0.34%	\$ 2,587,184	4.93%
>	\$ 500,000	<=	\$ 1,000,000	7	0.40%	\$ 3,918,257	7.47%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.06%	\$ 1,036,525	1.98%
<b>Total</b>				<b>1,756</b>	<b>100.00%</b>	<b>\$ 52,437,665</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	87	51.18%	\$ 27,071,066	55.51%
>	6	<=	12 mths	21	12.35%	\$ 5,404,901	11.08%
>	12	<=	24 mths	24	14.12%	\$ 5,662,164	11.61%
>	24	<=	36 mths	35	20.59%	\$ 10,180,314	20.87%
>	36	<=	60 mths	3	1.76%	\$ 451,019	0.92%
<b>Total</b>				<b>170</b>	<b>100.00%</b>	<b>\$ 48,769,464</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	264	10.28%	\$ 80,445,514	9.66%
>	18	<=	24 mths	392	15.26%	\$ 129,700,438	15.58%
>	24	<=	36 mths	975	37.95%	\$ 342,604,206	41.15%
>	36	<=	48 mths	472	18.37%	\$ 162,843,982	19.56%
>	48	<=	60 mths	89	3.46%	\$ 41,744,248	5.01%
>	60	<=	160 mths	268	10.43%	\$ 62,017,608	7.45%
>	160	<=	360 mths	109	4.24%	\$ 13,160,319	1.58%
<b>Total</b>				<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</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	0.39%	\$ 440,006	0.05%
>	5	<=	10 years	37	1.44%	\$ 3,280,378	0.39%
>	10	<=	15 years	80	3.11%	\$ 12,972,249	1.56%
>	15	<=	20 years	172	6.70%	\$ 41,247,578	4.95%
>	20	<=	25 years	321	12.50%	\$ 94,895,900	11.40%
>	25	<=	30 years	1,949	75.87%	\$ 679,680,206	81.64%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</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	0.86%	\$ 1,180,625	0.14%
>	5	<=	10	years	57	2.22%	\$ 5,025,873	0.60%
>	10	<=	15	years	130	5.06%	\$ 19,926,314	2.39%
>	15	<=	20	years	315	12.26%	\$ 70,008,683	8.41%
>	20	<=	25	years	475	18.49%	\$ 141,992,842	17.06%
>	25	<=	30	years	1,570	61.11%	\$ 594,381,980	71.40%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,399	93.38%	\$ 783,746,853	94.14%
Fixed 1Y	6	0.23%	\$ 1,413,836	0.17%
Fixed 2Y	29	1.13%	\$ 8,161,612	0.98%
Fixed 3Y	89	3.46%	\$ 26,762,258	3.21%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	46	1.79%	\$ 12,431,759	1.49%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	1,078	41.96%	\$ 325,940,120	39.15%
NSW	723	28.14%	\$ 256,090,841	30.76%
VIC	438	17.05%	\$ 148,272,396	17.81%
WA	202	7.86%	\$ 59,740,407	7.18%
SA	66	2.57%	\$ 21,047,426	2.53%
ACT	37	1.44%	\$ 13,747,882	1.65%
TAS	15	0.58%	\$ 4,750,003	0.57%
NT	10	0.39%	\$ 2,927,241	0.35%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	843	32.81%	\$ 262,485,130	31.53%
QLD Non metro	235	9.15%	\$ 63,454,991	7.62%
NSW Metro	599	23.32%	\$ 218,323,749	26.22%
NSW Non metro	124	4.83%	\$ 37,767,092	4.54%
VIC Metro	383	14.91%	\$ 130,226,665	15.64%
VIC Non metro	55	2.14%	\$ 18,045,731	2.17%
WA Metro	161	6.27%	\$ 49,190,226	5.91%
WA Non metro	41	1.60%	\$ 10,550,181	1.27%
SA Metro	55	2.14%	\$ 18,114,798	2.18%
SA Non metro	11	0.43%	\$ 2,932,627	0.35%
ACT Metro	37	1.44%	\$ 13,747,882	1.65%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.19%	\$ 1,725,419	0.21%
TAS Non metro	10	0.39%	\$ 3,024,584	0.36%
NT Metro	5	0.19%	\$ 1,714,794	0.21%
NT Non metro	5	0.19%	\$ 1,212,447	0.15%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</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	2,079	80.93%	\$ 692,895,227	83.23%
Inner city	9	0.35%	\$ 2,633,437	0.32%
Non metro	481	18.72%	\$ 136,987,653	16.45%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</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	0.86%	\$ 7,475,106	0.90%
3030	24	0.93%	\$ 7,472,561	0.90%
4211	19	0.74%	\$ 7,171,822	0.86%
4551	14	0.54%	\$ 6,647,867	0.80%
4017	18	0.70%	\$ 6,462,470	0.78%
4305	25	0.97%	\$ 6,118,022	0.73%
4300	20	0.78%	\$ 6,089,264	0.73%
4034	20	0.78%	\$ 6,064,687	0.73%
4053	16	0.62%	\$ 5,981,799	0.72%
4350	25	0.97%	\$ 5,937,084	0.71%
<b>Total</b>	<b>203</b>	<b>7.90%</b>	<b>\$ 65,420,682</b>	<b>7.86%</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	2,545	99.07%	\$ 823,480,692	98.91%
> 1 <= 7 days	8	0.31%	\$ 3,246,592	0.39%
> 7 <= 30 days	10	0.39%	\$ 3,304,456	0.40%
> 30 <= 60 days	3	0.12%	\$ 1,761,891	0.21%
> 60 <= 90 days	1	0.04%	\$ 274,739	0.03%
> 90 <= 120 days	1	0.04%	\$ 321,809	0.04%
> 120 <= 150 days	1	0.04%	\$ 126,139	0.02%
> 150 <= 180 days	0	0.00%	\$ 0	0.00%
> 180 days	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,970	76.68%	\$ 642,805,079	77.21%
Investment Loans	599	23.32%	\$ 189,711,238	22.79%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,480	96.54%	\$ 799,542,664	96.04%
Interest Only Loans	89	3.46%	\$ 32,973,652	3.96%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	972	37.84%	\$ 316,442,659	38.01%
Renovation	151	5.88%	\$ 34,691,418	4.17%
Purchase - New Dwelling	114	4.44%	\$ 37,077,151	4.45%
Purchase - Existing Dwelling	834	32.46%	\$ 302,647,408	36.35%
Buy Home (Investment)	222	8.64%	\$ 73,344,702	8.81%
Other	276	10.74%	\$ 68,312,979	8.21%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	495	19.27%	\$ 171,091,222	20.55%
GENWORTH LMI	18	0.70%	\$ 4,103,960	0.49%
Uninsured	2,056	80.03%	\$ 657,321,134	78.96%
<b>Total</b>	<b>2,569</b>	<b>100.00%</b>	<b>\$ 832,516,317</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	\$ 23,941,366	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 3,452,578</u>	\$ 27,393,943
Redraws		\$ 1,956,556
Trust Expenses		\$ 602,566
Excess Revenue Reserve		<u>\$ 0</u>
Total		<u>\$ 29,953,066</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