

Harvey Series 2024-1 Trust

Investor Report

As at 31-Dec-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:	\$ 808,436,536
Total Number of Loans:	2,510
Average Current Balance:	\$ 322,086
Highest Current Balance:	\$ 1,349,541
Scheduled LVR (Average)	58.32%
Scheduled LVR (Weighted Average)	63.05%
Current LVR (Average)	48.41%
Current LVR (Weighted Average)	58.19%
Seasoning (Months)(Average)	45.55
Seasoning (Months)(Weighted Average)	39.13
Weighted Average Variable Rate	6.28%
Weighted Average Fixed Rate	4.29%
Weighted Average Rate on All Loans	6.19%
Percentage (by value) of Variable Rate Loans	95.02%
Percentage (by value) of Fixed Rate Loans	4.98%
Owner Occupied by Dollar Value	\$ 625,232,224
Percentage Owner Occupied	77.34%
Pool Reduction	\$ 24,079,780
Monthly Repayment Speed	2.89%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 832,516,317
Scheduled Repayments Received During Period	(\$ 5,805,792)
Unscheduled Repayments Received During Period	(\$ 24,449,308)
Redraws	\$ 2,194,666
Interest	\$ 3,980,653
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 808,436,536
Further Advances repurchased: Interest	\$ 6,449
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 277,789
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%	236	9.40%	\$ 36,817,073	4.28%
> 25% <= 30%	104	4.14%	\$ 23,242,198	2.70%
> 30% <= 35%	102	4.06%	\$ 27,192,004	3.16%
> 35% <= 40%	113	4.50%	\$ 33,088,986	3.84%
> 40% <= 45%	121	4.82%	\$ 35,379,213	4.11%
> 45% <= 50%	148	5.90%	\$ 46,682,418	5.42%
> 50% <= 55%	153	6.10%	\$ 49,911,204	5.80%
> 55% <= 60%	153	6.10%	\$ 57,909,336	6.73%
> 60% <= 65%	199	7.93%	\$ 75,522,223	8.77%
> 65% <= 70%	216	8.61%	\$ 84,057,226	9.76%
> 70% <= 75%	285	11.35%	\$ 121,714,377	14.14%
> 75% <= 80%	360	14.34%	\$ 142,270,162	16.52%
> 80% <= 85%	142	5.66%	\$ 55,719,760	6.47%
> 85% <= 90%	151	6.02%	\$ 59,509,588	6.91%
> 90% <= 95%	27	1.08%	\$ 11,932,654	1.39%
> 95%	0	0.00%	\$ 0	0.00%
Total	2,510	100.00%	\$ 860,948,422	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	597	23.78%	\$ 72,797,812	9.00%
> 25% <= 30%	119	4.74%	\$ 28,969,598	3.58%
> 30% <= 35%	121	4.82%	\$ 34,237,240	4.23%
> 35% <= 40%	129	5.14%	\$ 39,770,126	4.92%
> 40% <= 45%	126	5.02%	\$ 41,194,106	5.10%
> 45% <= 50%	131	5.22%	\$ 44,718,442	5.53%
> 50% <= 55%	121	4.82%	\$ 43,885,390	5.43%
> 55% <= 60%	134	5.34%	\$ 53,797,436	6.65%
> 60% <= 65%	168	6.69%	\$ 71,453,472	8.84%
> 65% <= 70%	199	7.93%	\$ 85,783,114	10.61%
> 70% <= 75%	221	8.80%	\$ 99,831,451	12.35%
> 75% <= 80%	226	9.00%	\$ 98,485,625	12.18%
> 80% <= 85%	96	3.82%	\$ 41,046,811	5.08%
> 85% <= 90%	102	4.06%	\$ 43,126,136	5.33%
> 90% <= 95%	20	0.80%	\$ 9,339,779	1.16%
> 95%	0	0.00%	\$ 0	0.00%
Total	2,510	100.00%	\$ 808,436,536	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	156	6.22%	\$ 3,972,829	0.49%
>	\$ 50,000	<=	\$ 100,000	163	6.49%	\$ 12,508,989	1.55%
>	\$ 100,000	<=	\$ 150,000	169	6.73%	\$ 21,214,186	2.62%
>	\$ 150,000	<=	\$ 200,000	218	8.69%	\$ 38,437,228	4.75%
>	\$ 200,000	<=	\$ 250,000	264	10.52%	\$ 60,018,617	7.42%
>	\$ 250,000	<=	\$ 300,000	248	9.88%	\$ 67,995,317	8.41%
>	\$ 300,000	<=	\$ 350,000	281	11.20%	\$ 90,999,152	11.26%
>	\$ 350,000	<=	\$ 400,000	257	10.24%	\$ 96,109,438	11.89%
>	\$ 400,000	<=	\$ 500,000	369	14.70%	\$ 165,056,442	20.42%
>	\$ 500,000	<=	\$ 750,000	307	12.23%	\$ 181,470,276	22.45%
>	\$ 750,000	<=	\$ 1,000,000	60	2.39%	\$ 50,055,264	6.19%
>	\$ 1,000,000	<=	\$ 1,500,000	18	0.72%	\$ 20,598,798	2.55%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
Total				2,510	100.00%	\$ 808,436,536	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,450	83.91%	\$ 13,272,100	25.24%
>	\$ 50,000	<=	\$ 100,000	146	8.45%	\$ 10,243,660	19.48%
>	\$ 100,000	<=	\$ 150,000	50	2.89%	\$ 5,971,154	11.35%
>	\$ 150,000	<=	\$ 200,000	27	1.56%	\$ 4,680,034	8.90%
>	\$ 200,000	<=	\$ 250,000	22	1.27%	\$ 4,891,478	9.30%
>	\$ 250,000	<=	\$ 300,000	8	0.46%	\$ 2,087,142	3.97%
>	\$ 300,000	<=	\$ 400,000	11	0.64%	\$ 3,703,447	7.04%
>	\$ 400,000	<=	\$ 500,000	6	0.35%	\$ 2,712,763	5.16%
>	\$ 500,000	<=	\$ 1,000,000	7	0.41%	\$ 3,983,368	7.57%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.06%	\$ 1,046,525	1.99%
Total				1,728	100.00%	\$ 52,591,671	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	6 mths	68	47.55%	\$ 21,195,013	52.59%
>	6	<=	12 mths	12	8.39%	\$ 2,370,864	5.88%
>	12	<=	24 mths	27	18.88%	\$ 7,116,580	17.66%
>	24	<=	36 mths	34	23.78%	\$ 9,384,540	23.29%
>	36	<=	60 mths	2	1.40%	\$ 231,748	0.58%
Total				143	100.00%	\$ 40,298,746	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	200	7.97%	\$ 61,745,618	7.64%	
>	18	<=	24 mths	379	15.10%	\$ 120,713,547	14.93%	
>	24	<=	36 mths	922	36.73%	\$ 319,750,895	39.55%	
>	36	<=	48 mths	541	21.55%	\$ 187,618,013	23.21%	
>	48	<=	60 mths	97	3.86%	\$ 45,534,738	5.63%	
>	60	<=	160 mths	262	10.44%	\$ 59,833,154	7.40%	
>	160	<=	360 mths	109	4.34%	\$ 13,240,571	1.64%	
Total					2,510	100.00%	\$ 808,436,536	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	10	0.40%	\$ 422,963	0.05%
>	5	<=	10 years	36	1.43%	\$ 2,918,561	0.36%
>	10	<=	15 years	78	3.11%	\$ 12,490,255	1.54%
>	15	<=	20 years	163	6.49%	\$ 38,712,730	4.79%
>	20	<=	25 years	316	12.59%	\$ 92,921,550	11.49%
>	25	<=	30 years	1,907	75.98%	\$ 660,970,478	81.76%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				2,510	100.00%	\$ 808,436,536	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	22	0.88%	\$ 1,220,992	0.15%
>	5	<=	10	years	54	2.15%	\$ 4,489,535	0.56%
>	10	<=	15	years	130	5.18%	\$ 19,725,106	2.44%
>	15	<=	20	years	306	12.19%	\$ 67,453,226	8.34%
>	20	<=	25	years	468	18.65%	\$ 138,722,668	17.16%
>	25	<=	30	years	1,530	60.96%	\$ 576,825,010	71.35%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					2,510	100.00%	\$ 808,436,536	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,367	94.30%	\$ 768,137,790	95.02%
Fixed 1Y	6	0.24%	\$ 1,417,673	0.18%
Fixed 2Y	28	1.12%	\$ 7,895,225	0.98%
Fixed 3Y	63	2.51%	\$ 18,574,375	2.30%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	46	1.83%	\$ 12,411,473	1.54%
Total	2,510	100.00%	\$ 808,436,536	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	1,045	41.63%	\$ 314,801,455	38.94%
NSW	710	28.29%	\$ 249,302,754	30.84%
VIC	431	17.17%	\$ 144,315,684	17.85%
WA	200	7.97%	\$ 58,761,587	7.27%
SA	65	2.59%	\$ 20,730,881	2.56%
ACT	36	1.43%	\$ 13,559,496	1.68%
TAS	13	0.52%	\$ 4,046,433	0.50%
NT	10	0.40%	\$ 2,918,246	0.36%
Total	2,510	100.00%	\$ 808,436,536	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	820	32.67%	\$ 254,397,506	31.47%
QLD Non metro	225	8.96%	\$ 60,403,949	7.47%
NSW Metro	588	23.43%	\$ 212,490,613	26.28%
NSW Non metro	122	4.86%	\$ 36,812,141	4.55%
VIC Metro	376	14.98%	\$ 126,423,765	15.64%
VIC Non metro	55	2.19%	\$ 17,891,919	2.21%
WA Metro	159	6.33%	\$ 48,203,507	5.96%
WA Non metro	41	1.63%	\$ 10,558,080	1.31%
SA Metro	54	2.15%	\$ 17,803,091	2.20%
SA Non metro	11	0.44%	\$ 2,927,790	0.36%
ACT Metro	36	1.43%	\$ 13,559,496	1.68%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.20%	\$ 1,722,252	0.21%
TAS Non metro	8	0.32%	\$ 2,324,182	0.29%
NT Metro	5	0.20%	\$ 1,707,224	0.21%
NT Non metro	5	0.20%	\$ 1,211,022	0.15%
Total	2,510	100.00%	\$ 808,436,536	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	2,034	81.04%	\$ 673,679,867	83.33%
Inner city	9	0.36%	\$ 2,627,587	0.33%
Non metro	467	18.61%	\$ 132,129,082	16.34%
Total	2,510	100.00%	\$ 808,436,536	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4740	22	0.88%	\$ 7,461,508	0.92%
3030	24	0.96%	\$ 7,454,143	0.92%
4211	19	0.76%	\$ 7,155,345	0.89%
4017	18	0.72%	\$ 6,440,018	0.80%
4300	20	0.80%	\$ 6,187,764	0.77%
4034	20	0.80%	\$ 6,051,674	0.75%
4551	13	0.52%	\$ 5,975,046	0.74%
4350	25	1.00%	\$ 5,917,122	0.73%
4305	24	0.96%	\$ 5,832,220	0.72%
4053	15	0.60%	\$ 5,616,429	0.69%
Total	200	7.97%	\$ 64,091,269	7.93%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
>= 0 <= 1 days	2,487	99.08%	\$ 798,856,258	98.81%
> 1 <= 7 days	7	0.28%	\$ 2,833,982	0.35%
> 7 <= 30 days	7	0.28%	\$ 3,716,520	0.46%
> 30 <= 60 days	3	0.12%	\$ 531,494	0.07%
> 60 <= 90 days	3	0.12%	\$ 1,771,324	0.22%
> 90 <= 120 days	0	0.00%	\$ 0	0.00%
> 120 <= 150 days	2	0.08%	\$ 600,131	0.07%
> 150 <= 180 days	1	0.04%	\$ 126,827	0.02%
> 180 days	0	0.00%	\$ 0	0.00%
Total	2,510	100.00%	\$ 808,436,536	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,927	76.77%	\$ 625,232,224	77.34%
Investment Loans	583	23.23%	\$ 183,204,312	22.66%
Total	2,510	100.00%	\$ 808,436,536	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,423	96.53%	\$ 776,277,378	96.02%
Interest Only Loans	87	3.47%	\$ 32,159,158	3.98%
Total	2,510	100.00%	\$ 808,436,536	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	949	37.81%	\$ 306,689,884	37.94%
Renovation	149	5.94%	\$ 34,186,163	4.23%
Purchase - New Dwelling	111	4.42%	\$ 35,802,990	4.43%
Purchase - Existing Dwelling	816	32.51%	\$ 294,532,271	36.43%
Buy Home (Investment)	211	8.41%	\$ 69,964,444	8.65%
Other	274	10.92%	\$ 67,260,784	8.32%
Total	2,510	100.00%	\$ 808,436,536	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	478	19.04%	\$ 164,588,256	20.36%
GENWORTH LMI	18	0.72%	\$ 4,095,464	0.51%
Uninsured	2,014	80.24%	\$ 639,752,817	79.13%
Total	2,510	100.00%	\$ 808,436,536	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 24,079,780	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 3,684,134</u>	\$ 27,763,915
Redraws		\$ 2,194,666
Trust Expenses		\$ 519,397
Excess Revenue Reserve		<u>\$ 0</u>
Total		<u>\$ 30,477,978</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