

# Harvey Series 2024-1 Trust

## Investor Report

As at 30-Sep-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:	\$ 903,742,001
Total Number of Loans:	2,754
Average Current Balance:	\$ 328,156
Highest Current Balance:	\$ 1,440,339
Scheduled LVR (Average)	59.34%
Scheduled LVR (Weighted Average)	63.98%
Current LVR (Average)	49.34%
Current LVR (Weighted Average)	58.79%
Seasoning (Months)(Average)	42.07
Seasoning (Months)(Weighted Average)	36.03
Weighted Average Variable Rate	6.30%
Weighted Average Fixed Rate	3.70%
Weighted Average Rate on All Loans	6.11%
Percentage (by value) of Variable Rate Loans	92.97%
Percentage (by value) of Fixed Rate Loans	7.03%
Owner Occupied by Dollar Value	\$ 694,371,487
Percentage Owner Occupied	76.83%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 926,177,107
Scheduled Repayments Received During Period	(\$ 6,326,038)
Unscheduled Repayments Received During Period	(\$ 22,291,175)
Redraws	\$ 1,899,604
Interest	\$ 4,282,082
Other Charges	\$ 421
Mortgage Portfolio Balance At End of Period	\$ 903,742,001
Further Advances repurchased: Interest	\$ 4,446
Waived Mortgagor Break Costs paid by the Servicer	\$ 421
Interest Offset	\$ 273,817
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%	251	9.11%	\$ 39,457,728	4.14%
>	25%	<=	30%	101	3.67%	\$ 22,235,516	2.33%
>	30%	<=	35%	115	4.18%	\$ 31,552,109	3.31%
>	35%	<=	40%	122	4.43%	\$ 34,759,730	3.65%
>	40%	<=	45%	122	4.43%	\$ 37,083,490	3.89%
>	45%	<=	50%	154	5.59%	\$ 48,425,773	5.08%
>	50%	<=	55%	161	5.85%	\$ 52,408,610	5.50%
>	55%	<=	60%	151	5.48%	\$ 56,442,814	5.92%
>	60%	<=	65%	216	7.84%	\$ 81,745,243	8.57%
>	65%	<=	70%	240	8.71%	\$ 93,774,686	9.84%
>	70%	<=	75%	289	10.49%	\$ 120,335,809	12.62%
>	75%	<=	80%	442	16.05%	\$ 178,608,989	18.73%
>	80%	<=	85%	168	6.10%	\$ 66,741,249	7.00%
>	85%	<=	90%	183	6.64%	\$ 73,251,433	7.68%
>	90%	<=	95%	39	1.42%	\$ 16,561,977	1.74%
>	95%			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,754</b>	<b>100.00%</b>	<b>\$ 953,385,156</b>	<b>100.00%</b>

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	632	22.95%	\$ 78,670,159	8.70%
>	25%	<=	30%	131	4.76%	\$ 31,815,830	3.52%
>	30%	<=	35%	127	4.61%	\$ 36,560,455	4.05%
>	35%	<=	40%	125	4.54%	\$ 39,632,091	4.39%
>	40%	<=	45%	148	5.37%	\$ 49,797,526	5.51%
>	45%	<=	50%	144	5.23%	\$ 49,554,609	5.48%
>	50%	<=	55%	133	4.83%	\$ 48,435,460	5.36%
>	55%	<=	60%	139	5.05%	\$ 56,058,835	6.20%
>	60%	<=	65%	175	6.35%	\$ 73,240,267	8.10%
>	65%	<=	70%	224	8.13%	\$ 98,547,626	10.90%
>	70%	<=	75%	235	8.53%	\$ 104,583,723	11.57%
>	75%	<=	80%	279	10.13%	\$ 125,409,136	13.88%
>	80%	<=	85%	117	4.25%	\$ 48,924,194	5.41%
>	85%	<=	90%	118	4.28%	\$ 51,077,132	5.65%
>	90%	<=	95%	27	0.98%	\$ 11,434,958	1.27%
>	95%			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	150	5.45%	\$ 4,147,773	0.46%
>	\$ 50,000	<=	\$ 100,000	190	6.90%	\$ 14,917,561	1.65%
>	\$ 100,000	<=	\$ 150,000	171	6.21%	\$ 21,496,473	2.38%
>	\$ 150,000	<=	\$ 200,000	238	8.64%	\$ 41,925,778	4.64%
>	\$ 200,000	<=	\$ 250,000	260	9.44%	\$ 59,108,638	6.54%
>	\$ 250,000	<=	\$ 300,000	304	11.04%	\$ 83,202,842	9.21%
>	\$ 300,000	<=	\$ 350,000	301	10.93%	\$ 97,420,099	10.78%
>	\$ 350,000	<=	\$ 400,000	283	10.28%	\$ 105,919,053	11.72%
>	\$ 400,000	<=	\$ 500,000	411	14.92%	\$ 183,754,966	20.33%
>	\$ 500,000	<=	\$ 750,000	356	12.93%	\$ 210,237,749	23.26%
>	\$ 750,000	<=	\$ 1,000,000	70	2.54%	\$ 58,454,894	6.47%
>	\$ 1,000,000	<=	\$ 1,500,000	20	0.73%	\$ 23,156,174	2.56%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,594	85.56%	\$ 14,197,158	28.57%
>	\$ 50,000	<=	\$ 100,000	151	8.11%	\$ 10,719,689	21.57%
>	\$ 100,000	<=	\$ 150,000	47	2.52%	\$ 5,615,272	11.30%
>	\$ 150,000	<=	\$ 200,000	25	1.34%	\$ 4,222,188	8.50%
>	\$ 200,000	<=	\$ 250,000	18	0.97%	\$ 4,026,603	8.10%
>	\$ 250,000	<=	\$ 300,000	10	0.54%	\$ 2,672,079	5.38%
>	\$ 300,000	<=	\$ 400,000	8	0.43%	\$ 2,673,058	5.38%
>	\$ 400,000	<=	\$ 500,000	4	0.21%	\$ 1,716,204	3.45%
>	\$ 500,000	<=	\$ 1,000,000	5	0.27%	\$ 2,820,975	5.68%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.05%	\$ 1,026,525	2.07%
<b>Total</b>				<b>1,863</b>	<b>100.00%</b>	<b>\$ 49,689,750</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	124	56.11%	\$ 37,428,801	58.90%
>	6	<=	12 mths	29	13.12%	\$ 8,415,955	13.24%
>	12	<=	24 mths	26	11.76%	\$ 6,183,137	9.73%
>	24	<=	36 mths	37	16.74%	\$ 10,501,282	16.53%
>	36	<=	60 mths	5	2.26%	\$ 1,017,945	1.60%
<b>Total</b>				<b>221</b>	<b>100.00%</b>	<b>\$ 63,547,119</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	47	1.71%	\$ 15,277,191	1.69%
>	12	<=	18 mths	343	12.45%	\$ 106,547,536	11.79%
>	18	<=	24 mths	483	17.54%	\$ 161,695,883	17.89%
>	24	<=	36 mths	988	35.88%	\$ 353,847,268	39.15%
>	36	<=	48 mths	425	15.43%	\$ 150,384,969	16.64%
>	48	<=	60 mths	88	3.20%	\$ 40,267,712	4.46%
>	60	<=	160 mths	270	9.80%	\$ 62,187,181	6.88%
>	160	<=	360 mths	110	3.99%	\$ 13,534,260	1.50%
<b>Total</b>				<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	11	0.40%	\$ 499,432	0.06%
>	5	<=	10 years	40	1.45%	\$ 3,619,733	0.40%
>	10	<=	15 years	84	3.05%	\$ 13,872,800	1.54%
>	15	<=	20 years	180	6.54%	\$ 42,879,965	4.74%
>	20	<=	25 years	337	12.24%	\$ 100,796,540	11.15%
>	25	<=	30 years	2,102	76.33%	\$ 742,073,531	82.11%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</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	0.76%	\$ 1,196,699	0.13%
>	5	<=	10 years	59	2.14%	\$ 5,161,300	0.57%
>	10	<=	15 years	136	4.94%	\$ 20,697,037	2.29%
>	15	<=	20 years	318	11.55%	\$ 70,795,322	7.83%
>	20	<=	25 years	499	18.12%	\$ 148,540,055	16.44%
>	25	<=	30 years	1,721	62.49%	\$ 657,351,587	72.74%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,533	91.98%	\$ 840,194,882	92.97%
Fixed 1Y	7	0.25%	\$ 1,628,228	0.18%
Fixed 2Y	43	1.56%	\$ 11,284,179	1.25%
Fixed 3Y	123	4.47%	\$ 37,863,854	4.19%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	48	1.74%	\$ 12,770,858	1.41%
<b>Total</b>	<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	1,165	42.30%	\$ 359,556,500	39.79%
NSW	774	28.10%	\$ 275,901,964	30.53%
VIC	459	16.67%	\$ 156,616,470	17.33%
WA	223	8.10%	\$ 67,104,673	7.43%
SA	69	2.51%	\$ 21,949,503	2.43%
ACT	39	1.42%	\$ 14,846,919	1.64%
TAS	15	0.54%	\$ 4,769,508	0.53%
NT	10	0.36%	\$ 2,996,464	0.33%
<b>Total</b>	<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	905	32.86%	\$ 288,560,799	31.93%
QLD Non metro	260	9.44%	\$ 70,995,701	7.86%
NSW Metro	638	23.17%	\$ 234,413,817	25.94%
NSW Non metro	136	4.94%	\$ 41,488,147	4.59%
VIC Metro	401	14.56%	\$ 137,364,617	15.20%
VIC Non metro	58	2.11%	\$ 19,251,853	2.13%
WA Metro	176	6.39%	\$ 54,757,311	6.06%
WA Non metro	47	1.71%	\$ 12,347,362	1.37%
SA Metro	58	2.11%	\$ 19,004,192	2.10%
SA Non metro	11	0.40%	\$ 2,945,311	0.33%
ACT Metro	39	1.42%	\$ 14,846,919	1.64%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.18%	\$ 1,730,499	0.19%
TAS Non metro	10	0.36%	\$ 3,039,009	0.34%
NT Metro	5	0.18%	\$ 1,780,911	0.20%
NT Non metro	5	0.18%	\$ 1,215,553	0.13%
<b>Total</b>	<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</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	2,218	80.54%	\$ 749,812,222	82.97%
Inner city	9	0.33%	\$ 2,646,842	0.29%
Non metro	527	19.14%	\$ 151,282,936	16.74%
<b>Total</b>	<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</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	27	0.98%	\$ 8,984,815	0.99%
4211	23	0.84%	\$ 8,383,417	0.93%
3030	26	0.94%	\$ 8,365,683	0.93%
4017	21	0.76%	\$ 7,327,460	0.81%
4551	16	0.58%	\$ 7,090,641	0.78%
4300	21	0.76%	\$ 6,675,318	0.74%
4350	27	0.98%	\$ 6,451,589	0.71%
4053	17	0.62%	\$ 6,439,701	0.71%
4305	25	0.91%	\$ 6,160,321	0.68%
4034	20	0.73%	\$ 6,087,014	0.67%
<b>Total</b>	<b>223</b>	<b>8.10%</b>	<b>\$ 71,965,959</b>	<b>7.96%</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	2,735	99.31%	\$ 896,600,296	99.21%
>	1	<=	7	days	7	0.25%	\$ 2,538,944	0.28%
>	7	<=	30	days	9	0.33%	\$ 3,929,560	0.43%
>	30	<=	60	days	0	0.00%	\$ 0	0.00%
>	60	<=	90	days	1	0.04%	\$ 124,796	0.01%
>	90	<=	120	days	1	0.04%	\$ 222,794	0.02%
>	120	<=	150	days	1	0.04%	\$ 325,612	0.04%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	2,105	76.43%	\$ 694,371,487	76.83%
Investment Loans	649	23.57%	\$ 209,370,513	23.17%
<b>Total</b>	<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,651	96.26%	\$ 866,090,282	95.83%
Interest Only Loans	103	3.74%	\$ 37,651,719	4.17%
<b>Total</b>	<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	1,037	37.65%	\$ 338,906,839	37.50%
Renovation	163	5.92%	\$ 37,969,785	4.20%
Purchase - New Dwelling	123	4.47%	\$ 39,362,773	4.36%
Purchase - Existing Dwelling	901	32.72%	\$ 334,242,874	36.98%
Buy Home (Investment)	241	8.75%	\$ 81,386,111	9.01%
Other	289	10.49%	\$ 71,873,619	7.95%
<b>Total</b>	<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	562	20.41%	\$ 198,169,134	21.93%
GENWORTH LMI	18	0.65%	\$ 4,131,153	0.46%
Uninsured	2,174	78.94%	\$ 701,441,713	77.62%
<b>Total</b>	<b>2,754</b>	<b>100.00%</b>	<b>\$ 903,742,001</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	\$ 22,435,106	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 3,757,374	\$ 26,192,480
Redraws		\$ 1,899,604
Trust Expenses		\$ 685,521
Excess Revenue Reserve		\$ 0
<b>Total</b>		<b>\$ 28,777,606</b>

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