

Harvey Series 2024-1 Trust

Investor Report

As at 31-Jul-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:	\$ 947,657,568
Total Number of Loans:	2,861
Average Current Balance:	\$ 331,233
Highest Current Balance:	\$ 1,443,484
Scheduled LVR (Average)	59.80%
Scheduled LVR (Weighted Average)	64.32%
Current LVR (Average)	49.79%
Current LVR (Weighted Average)	59.00%
Seasoning (Months)(Average)	40.10
Seasoning (Months)(Weighted Average)	34.21
Weighted Average Variable Rate	6.30%
Weighted Average Fixed Rate	3.44%
Weighted Average Rate on All Loans	6.07%
Percentage (by value) of Variable Rate Loans	91.80%
Percentage (by value) of Fixed Rate Loans	8.20%
Owner Occupied by Dollar Value	\$ 723,987,528
Percentage Owner Occupied	76.40%
Percentage (by value) of Variable Rate Loans:	91.80%
Percentage (by value) of Fixed Rate Loans:	8.20%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 999,713,181
Scheduled Repayments Received During Period	(\$ 5,519,236)
Unscheduled Repayments Received During Period	(\$ 52,224,054)
Redraws	\$ 1,093,806
Interest	\$ 4,593,872
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 947,657,568
Further Advances repurchased: Interest	\$ 1,911
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 129,143
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%	253	8.84%	\$ 40,309,772	4.05%
>	25%	<=	30%	97	3.39%	\$ 20,960,121	2.10%
>	30%	<=	35%	114	3.98%	\$ 31,252,205	3.14%
>	35%	<=	40%	128	4.47%	\$ 36,106,247	3.62%
>	40%	<=	45%	128	4.47%	\$ 39,169,756	3.93%
>	45%	<=	50%	156	5.45%	\$ 49,689,508	4.99%
>	50%	<=	55%	166	5.80%	\$ 53,617,855	5.38%
>	55%	<=	60%	174	6.08%	\$ 66,945,428	6.72%
>	60%	<=	65%	217	7.58%	\$ 81,856,672	8.22%
>	65%	<=	70%	246	8.60%	\$ 96,865,994	9.72%
>	70%	<=	75%	287	10.03%	\$ 117,895,898	11.83%
>	75%	<=	80%	478	16.71%	\$ 193,083,949	19.38%
>	80%	<=	85%	169	5.91%	\$ 69,129,773	6.94%
>	85%	<=	90%	199	6.96%	\$ 78,428,881	7.87%
>	90%	<=	95%	49	1.71%	\$ 20,881,844	2.10%
>	95%	<=		0	0.00%	\$ 0	0.00%
Total				2,861	100.00%	\$ 996,193,903	100.00%

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	646	22.58%	\$ 82,690,143	8.73%
>	25%	<=	30%	128	4.47%	\$ 30,992,934	3.27%
>	30%	<=	35%	131	4.58%	\$ 37,181,019	3.92%
>	35%	<=	40%	132	4.61%	\$ 42,106,152	4.44%
>	40%	<=	45%	161	5.63%	\$ 54,695,234	5.77%
>	45%	<=	50%	151	5.28%	\$ 52,539,180	5.54%
>	50%	<=	55%	139	4.86%	\$ 51,097,479	5.39%
>	55%	<=	60%	143	5.00%	\$ 57,984,201	6.12%
>	60%	<=	65%	182	6.36%	\$ 75,479,622	7.96%
>	65%	<=	70%	227	7.93%	\$ 100,701,755	10.63%
>	70%	<=	75%	238	8.32%	\$ 107,109,370	11.30%
>	75%	<=	80%	303	10.59%	\$ 136,236,383	14.38%
>	80%	<=	85%	120	4.19%	\$ 50,942,873	5.38%
>	85%	<=	90%	128	4.47%	\$ 54,592,138	5.76%
>	90%	<=	95%	32	1.12%	\$ 13,309,086	1.40%
>	95%	<=		0	0.00%	\$ 0	0.00%
Total				2,861	100.00%	\$ 947,657,568	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	145	5.07%	\$ 4,256,723	0.45%
>	\$ 50,000	<=	\$ 100,000	192	6.71%	\$ 15,050,539	1.59%
>	\$ 100,000	<=	\$ 150,000	184	6.43%	\$ 23,263,680	2.45%
>	\$ 150,000	<=	\$ 200,000	235	8.21%	\$ 41,400,592	4.37%
>	\$ 200,000	<=	\$ 250,000	273	9.54%	\$ 62,017,362	6.54%
>	\$ 250,000	<=	\$ 300,000	322	11.25%	\$ 88,072,324	9.29%
>	\$ 300,000	<=	\$ 350,000	317	11.08%	\$ 102,641,138	10.83%
>	\$ 350,000	<=	\$ 400,000	295	10.31%	\$ 110,462,079	11.66%
>	\$ 400,000	<=	\$ 500,000	420	14.68%	\$ 187,635,371	19.80%
>	\$ 500,000	<=	\$ 750,000	382	13.35%	\$ 225,544,670	23.80%
>	\$ 750,000	<=	\$ 1,000,000	74	2.59%	\$ 62,062,470	6.55%
>	\$ 1,000,000	<=	\$ 1,500,000	22	0.77%	\$ 25,250,620	2.66%
>	\$ 1,500,000	<=		0	0.00%	\$ 0	0.00%
Total				2,861	100.00%	\$ 947,657,568	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,664	86.53%	\$ 14,562,819	29.98%
>	\$ 50,000	<=	\$ 100,000	142	7.38%	\$ 9,829,359	20.24%
>	\$ 100,000	<=	\$ 150,000	47	2.44%	\$ 5,721,428	11.78%
>	\$ 150,000	<=	\$ 200,000	24	1.25%	\$ 4,022,983	8.28%
>	\$ 200,000	<=	\$ 250,000	20	1.04%	\$ 4,454,059	9.17%
>	\$ 250,000	<=	\$ 300,000	8	0.42%	\$ 2,107,162	4.34%
>	\$ 300,000	<=	\$ 400,000	9	0.47%	\$ 2,937,994	6.05%
>	\$ 400,000	<=	\$ 500,000	5	0.26%	\$ 2,212,218	4.55%
>	\$ 500,000	<=	\$ 1,000,000	3	0.16%	\$ 1,678,974	3.46%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.05%	\$ 1,046,574	2.15%
Total				1,923	100.00%	\$ 48,573,572	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	6 mths	141	53.21%	\$ 43,293,942	55.73%
>	6	<=	12 mths	56	21.13%	\$ 16,669,804	21.46%
>	12	<=	24 mths	22	8.30%	\$ 5,212,819	6.71%
>	24	<=	36 mths	40	15.09%	\$ 11,265,711	14.50%
>	36	<=	60 mths	6	2.26%	\$ 1,247,392	1.61%
Total				265	100.00%	\$ 77,689,668	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	164	5.73%	\$ 49,936,538	5.27%
>	12	<=	18 mths	405	14.16%	\$ 128,677,172	13.58%
>	18	<=	24 mths	535	18.70%	\$ 181,022,116	19.10%
>	24	<=	36 mths	931	32.54%	\$ 344,524,927	36.36%
>	36	<=	48 mths	354	12.37%	\$ 129,007,289	13.61%
>	48	<=	60 mths	87	3.04%	\$ 36,829,134	3.89%
>	60	<=	160 mths	278	9.72%	\$ 64,040,148	6.76%
>	160	<=	360 mths	107	3.74%	\$ 13,620,245	1.44%
Total				2,861	100.00%	\$ 947,657,568	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	12	0.42%	\$ 555,812	0.06%
>	5	<=	10 years	41	1.43%	\$ 3,882,305	0.41%
>	10	<=	15 years	85	2.97%	\$ 14,079,292	1.49%
>	15	<=	20 years	187	6.54%	\$ 44,770,867	4.72%
>	20	<=	25 years	348	12.16%	\$ 105,395,155	11.12%
>	25	<=	30 years	2,188	76.48%	\$ 778,974,137	82.20%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				2,861	100.00%	\$ 947,657,568	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	21	0.73%	\$ 1,091,979	0.12%
>	5	<=	10 years	61	2.13%	\$ 5,664,622	0.60%
>	10	<=	15 years	130	4.54%	\$ 19,205,587	2.03%
>	15	<=	20 years	323	11.29%	\$ 72,526,774	7.65%
>	20	<=	25 years	513	17.93%	\$ 153,383,328	16.19%
>	25	<=	30 years	1,813	63.37%	\$ 695,785,279	73.42%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				2,861	100.00%	\$ 947,657,568	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,596	90.74%	\$ 869,967,900	91.80%
Fixed 1Y	6	0.21%	\$ 1,225,902	0.13%
Fixed 2Y	48	1.68%	\$ 12,351,953	1.30%
Fixed 3Y	163	5.70%	\$ 51,267,736	5.41%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	48	1.68%	\$ 12,844,077	1.36%
Total	2,861	100.00%	\$ 947,657,568	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	1,208	42.22%	\$ 374,805,910	39.55%
NSW	801	28.00%	\$ 291,061,828	30.71%
VIC	481	16.81%	\$ 164,286,579	17.34%
WA	233	8.14%	\$ 71,161,465	7.51%
SA	71	2.48%	\$ 22,706,109	2.40%
ACT	41	1.43%	\$ 15,492,425	1.63%
TAS	16	0.56%	\$ 5,107,184	0.54%
NT	10	0.35%	\$ 3,036,067	0.32%
Total	2,861	100.00%	\$ 947,657,568	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	935	32.68%	\$ 300,317,057	31.69%
QLD Non metro	273	9.54%	\$ 74,488,854	7.86%
NSW Metro	662	23.14%	\$ 248,480,572	26.22%
NSW Non metro	139	4.86%	\$ 42,581,256	4.49%
VIC Metro	417	14.58%	\$ 143,623,314	15.16%
VIC Non metro	64	2.24%	\$ 20,663,265	2.18%
WA Metro	185	6.47%	\$ 58,551,155	6.18%
WA Non metro	48	1.68%	\$ 12,610,310	1.33%
SA Metro	59	2.06%	\$ 19,381,823	2.05%
SA Non metro	12	0.42%	\$ 3,324,286	0.35%
ACT Metro	41	1.43%	\$ 15,492,425	1.63%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.17%	\$ 1,704,060	0.18%
TAS Non metro	11	0.38%	\$ 3,403,125	0.36%
NT Metro	5	0.17%	\$ 1,818,797	0.19%
NT Non metro	5	0.17%	\$ 1,217,271	0.13%
Total	2,861	100.00%	\$ 947,657,568	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	2,300	80.39%	\$ 786,710,335	83.02%
Inner city	9	0.31%	\$ 2,658,867	0.28%
Non metro	552	19.29%	\$ 158,288,366	16.70%
Total	2,861	100.00%	\$ 947,657,568	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4740	27	0.94%	\$ 8,980,094	0.95%
4211	23	0.80%	\$ 8,415,502	0.89%
3030	26	0.91%	\$ 8,413,112	0.89%
4017	22	0.77%	\$ 7,793,558	0.82%
4300	22	0.77%	\$ 7,007,163	0.74%
4551	16	0.56%	\$ 6,965,638	0.74%
4305	26	0.91%	\$ 6,746,165	0.71%
4350	27	0.94%	\$ 6,504,899	0.69%
4053	17	0.59%	\$ 6,470,360	0.68%
4034	21	0.73%	\$ 6,335,358	0.67%
Total	227	7.93%	\$ 73,631,850	7.77%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,846	99.48%	\$ 942,583,062	99.46%
>	1	<=	7	days	7	0.24%	\$ 2,410,313	0.25%
>	7	<=	30	days	6	0.21%	\$ 2,121,556	0.22%
>	30	<=	60	days	1	0.03%	\$ 220,535	0.02%
>	60	<=	90	days	1	0.03%	\$ 322,102	0.03%
>	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	0	0.00%	\$ 0	0.00%
Total					2,861	100.00%	\$ 947,657,568	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	2,177	76.09%	\$ 723,987,528	76.40%
Investment Loans	684	23.91%	\$ 223,670,040	23.60%
Total	2,861	100.00%	\$ 947,657,568	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,751	96.16%	\$ 906,745,845	95.68%
Interest Only Loans	110	3.84%	\$ 40,911,723	4.32%
Total	2,861	100.00%	\$ 947,657,568	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	1,075	37.57%	\$ 356,018,828	37.57%
Renovation	169	5.91%	\$ 39,019,019	4.12%
Purchase - New Dwelling	126	4.40%	\$ 41,175,933	4.35%
Purchase - Existing Dwelling	933	32.61%	\$ 348,042,767	36.73%
Buy Home (Investment)	252	8.81%	\$ 87,110,712	9.19%
Other	306	10.70%	\$ 76,290,311	8.05%
Total	2,861	100.00%	\$ 947,657,568	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	597	20.87%	\$ 210,578,318	22.22%
GENWORTH LMI	17	0.59%	\$ 3,950,360	0.42%
Uninsured	2,247	78.54%	\$ 733,128,890	77.36%
Total	2,861	100.00%	\$ 947,657,568	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 52,342,432	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 3,415,342	\$ 55,757,774
Redraws		\$ 1,093,806
Trust Expenses		\$ 2,828,208
Excess Revenue Reserve		\$ 79,717
Total		\$ 59,759,504

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