

Harvey Series 2024-1 Trust

Investor Report

As at 31-Oct-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:	\$ 856,457,682
Total Number of Loans:	2,625
Average Current Balance:	\$ 326,270
Highest Current Balance:	\$ 1,363,982
Scheduled LVR (Average)	58.83%
Scheduled LVR (Weighted Average)	63.57%
Current LVR (Average)	49.14%
Current LVR (Weighted Average)	58.68%
Seasoning (Months)(Average)	43.34
Seasoning (Months)(Weighted Average)	37.00
Weighted Average Variable Rate	6.29%
Weighted Average Fixed Rate	3.86%
Weighted Average Rate on All Loans	6.13%
Percentage (by value) of Variable Rate Loans	93.54%
Percentage (by value) of Fixed Rate Loans	6.46%
Owner Occupied by Dollar Value	\$ 661,246,849
Percentage Owner Occupied	77.21%
Percentage (by value) of Variable Rate Loans:	93.54%
Percentage (by value) of Fixed Rate Loans:	6.46%
Pool Reduction	\$ 47,284,318
Monthly Repayment Speed	5.23%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 903,742,001
Scheduled Repayments Received During Period	(\$ 6,237,227)
Unscheduled Repayments Received During Period	(\$ 47,050,477)
Redraws	\$ 1,799,014
Interest	\$ 4,204,372
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 856,457,682
Further Advances repurchased: Interest	\$ 11,213
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 283,517
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%	241	9.18%	\$ 37,567,441	4.14%
> 25% <= 30%	101	3.85%	\$ 22,252,028	2.45%
> 30% <= 35%	109	4.15%	\$ 29,579,758	3.26%
> 35% <= 40%	119	4.53%	\$ 33,787,130	3.73%
> 40% <= 45%	126	4.80%	\$ 37,394,728	4.12%
> 45% <= 50%	150	5.71%	\$ 47,211,899	5.21%
> 50% <= 55%	154	5.87%	\$ 50,703,597	5.59%
> 55% <= 60%	152	5.79%	\$ 56,686,527	6.25%
> 60% <= 65%	204	7.77%	\$ 77,383,462	8.53%
> 65% <= 70%	236	8.99%	\$ 93,755,533	10.34%
> 70% <= 75%	279	10.63%	\$ 118,314,463	13.05%
> 75% <= 80%	404	15.39%	\$ 160,762,439	17.73%
> 80% <= 85%	147	5.60%	\$ 58,816,951	6.49%
> 85% <= 90%	171	6.51%	\$ 68,324,721	7.53%
> 90% <= 95%	32	1.22%	\$ 14,266,196	1.57%
> 95%	0	0.00%	\$ 0	0.00%
Total	2,625	100.00%	\$ 906,806,871	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	606	23.09%	\$ 75,084,890	8.77%
> 25% <= 30%	122	4.65%	\$ 29,817,754	3.48%
> 30% <= 35%	124	4.72%	\$ 35,553,789	4.15%
> 35% <= 40%	124	4.72%	\$ 39,033,942	4.56%
> 40% <= 45%	139	5.30%	\$ 45,353,580	5.30%
> 45% <= 50%	137	5.22%	\$ 46,907,708	5.48%
> 50% <= 55%	124	4.72%	\$ 45,230,029	5.28%
> 55% <= 60%	135	5.14%	\$ 53,704,495	6.27%
> 60% <= 65%	174	6.63%	\$ 72,739,091	8.49%
> 65% <= 70%	217	8.27%	\$ 94,034,849	10.98%
> 70% <= 75%	227	8.65%	\$ 101,534,766	11.86%
> 75% <= 80%	253	9.64%	\$ 112,495,976	13.14%
> 80% <= 85%	107	4.08%	\$ 46,081,781	5.38%
> 85% <= 90%	113	4.30%	\$ 48,716,512	5.69%
> 90% <= 95%	23	0.88%	\$ 10,168,521	1.19%
> 95%	0	0.00%	\$ 0	0.00%
Total	2,625	100.00%	\$ 856,457,682	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	145	5.52%	\$ 3,920,410	0.46%
>	\$ 50,000	<=	\$ 100,000	178	6.78%	\$ 13,763,968	1.61%
>	\$ 100,000	<=	\$ 150,000	169	6.44%	\$ 21,313,453	2.49%
>	\$ 150,000	<=	\$ 200,000	229	8.72%	\$ 40,343,254	4.71%
>	\$ 200,000	<=	\$ 250,000	261	9.94%	\$ 59,290,367	6.92%
>	\$ 250,000	<=	\$ 300,000	280	10.67%	\$ 76,596,420	8.94%
>	\$ 300,000	<=	\$ 350,000	284	10.82%	\$ 91,952,882	10.74%
>	\$ 350,000	<=	\$ 400,000	270	10.29%	\$ 101,002,689	11.79%
>	\$ 400,000	<=	\$ 500,000	391	14.90%	\$ 174,635,868	20.39%
>	\$ 500,000	<=	\$ 750,000	332	12.65%	\$ 195,963,929	22.88%
>	\$ 750,000	<=	\$ 1,000,000	67	2.55%	\$ 55,987,213	6.54%
>	\$ 1,000,000	<=	\$ 1,500,000	19	0.72%	\$ 21,687,228	2.53%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
Total				2,625	100.00%	\$ 856,457,682	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,520	84.96%	\$ 14,014,364	27.81%
>	\$ 50,000	<=	\$ 100,000	146	8.16%	\$ 10,274,195	20.38%
>	\$ 100,000	<=	\$ 150,000	48	2.68%	\$ 5,684,977	11.28%
>	\$ 150,000	<=	\$ 200,000	22	1.23%	\$ 3,703,799	7.35%
>	\$ 200,000	<=	\$ 250,000	24	1.34%	\$ 5,316,438	10.55%
>	\$ 250,000	<=	\$ 300,000	8	0.45%	\$ 2,157,162	4.28%
>	\$ 300,000	<=	\$ 400,000	11	0.61%	\$ 3,710,664	7.36%
>	\$ 400,000	<=	\$ 500,000	4	0.22%	\$ 1,710,418	3.39%
>	\$ 500,000	<=	\$ 1,000,000	5	0.28%	\$ 2,802,699	5.56%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.06%	\$ 1,026,525	2.04%
Total				1,789	100.00%	\$ 50,401,240	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	6 mths	104	53.61%	\$ 31,454,123	56.85%
>	6	<=	12 mths	25	12.89%	\$ 7,121,592	12.87%
>	12	<=	24 mths	24	12.37%	\$ 5,302,964	9.58%
>	24	<=	36 mths	38	19.59%	\$ 10,994,707	19.87%
>	36	<=	60 mths	3	1.55%	\$ 452,284	0.82%
Total				194	100.00%	\$ 55,325,670	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	2	0.08%	\$ 745,294	0.09%
>	12	<=	18 mths	321	12.23%	\$ 100,389,249	11.72%
>	18	<=	24 mths	430	16.38%	\$ 144,132,595	16.83%
>	24	<=	36 mths	976	37.18%	\$ 345,173,660	40.30%
>	36	<=	48 mths	440	16.76%	\$ 153,276,309	17.90%
>	48	<=	60 mths	80	3.05%	\$ 37,904,380	4.43%
>	60	<=	160 mths	268	10.21%	\$ 61,703,417	7.20%
>	160	<=	360 mths	108	4.11%	\$ 13,132,778	1.53%
Total				2,625	100.00%	\$ 856,457,682	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	10	0.38%	\$ 444,113	0.05%
>	5	<=	10 years	38	1.45%	\$ 3,405,183	0.40%
>	10	<=	15 years	82	3.12%	\$ 13,461,445	1.57%
>	15	<=	20 years	176	6.70%	\$ 41,976,496	4.90%
>	20	<=	25 years	328	12.50%	\$ 97,837,286	11.42%
>	25	<=	30 years	1,991	75.85%	\$ 699,333,159	81.65%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				2,625	100.00%	\$ 856,457,682	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	20	0.76%	\$ 1,131,543	0.13%
>	5	<=	10	years	57	2.17%	\$ 4,956,432	0.58%
>	10	<=	15	years	134	5.10%	\$ 20,323,618	2.37%
>	15	<=	20	years	318	12.11%	\$ 70,431,228	8.22%
>	20	<=	25	years	484	18.44%	\$ 144,900,004	16.92%
>	25	<=	30	years	1,612	61.41%	\$ 614,714,858	71.77%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					2,625	100.00%	\$ 856,457,682	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,431	92.61%	\$ 801,132,013	93.54%
Fixed 1Y	7	0.27%	\$ 1,625,119	0.19%
Fixed 2Y	36	1.37%	\$ 9,650,649	1.13%
Fixed 3Y	104	3.96%	\$ 31,452,618	3.67%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	47	1.79%	\$ 12,597,283	1.47%
Total	2,625	100.00%	\$ 856,457,682	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	1,107	42.17%	\$ 337,362,105	39.39%
NSW	733	27.92%	\$ 261,269,038	30.51%
VIC	444	16.91%	\$ 150,992,076	17.63%
WA	210	8.00%	\$ 62,875,231	7.34%
SA	67	2.55%	\$ 21,441,234	2.50%
ACT	39	1.49%	\$ 14,826,965	1.73%
TAS	15	0.57%	\$ 4,758,909	0.56%
NT	10	0.38%	\$ 2,932,125	0.34%
Total	2,625	100.00%	\$ 856,457,682	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	861	32.80%	\$ 270,470,541	31.58%
QLD Non metro	246	9.37%	\$ 66,891,563	7.81%
NSW Metro	607	23.12%	\$ 222,538,435	25.98%
NSW Non metro	126	4.80%	\$ 38,730,603	4.52%
VIC Metro	388	14.78%	\$ 132,545,472	15.48%
VIC Non metro	56	2.13%	\$ 18,446,604	2.15%
WA Metro	166	6.32%	\$ 51,393,288	6.00%
WA Non metro	44	1.68%	\$ 11,481,943	1.34%
SA Metro	56	2.13%	\$ 18,501,353	2.16%
SA Non metro	11	0.42%	\$ 2,939,881	0.34%
ACT Metro	39	1.49%	\$ 14,826,965	1.73%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.19%	\$ 1,727,851	0.20%
TAS Non metro	10	0.38%	\$ 3,031,058	0.35%
NT Metro	5	0.19%	\$ 1,718,054	0.20%
NT Non metro	5	0.19%	\$ 1,214,071	0.14%
Total	2,625	100.00%	\$ 856,457,682	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	2,118	80.69%	\$ 711,082,721	83.03%
Inner city	9	0.34%	\$ 2,639,238	0.31%
Non metro	498	18.97%	\$ 142,735,723	16.67%
Total	2,625	100.00%	\$ 856,457,682	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4211	21	0.80%	\$ 7,817,016	0.91%
4740	23	0.88%	\$ 7,699,133	0.90%
3030	24	0.91%	\$ 7,499,620	0.88%
4551	14	0.53%	\$ 6,666,200	0.78%
4300	21	0.80%	\$ 6,657,685	0.78%
4017	18	0.69%	\$ 6,481,305	0.76%
4350	26	0.99%	\$ 6,330,831	0.74%
4305	25	0.95%	\$ 6,141,661	0.72%
4034	20	0.76%	\$ 6,076,390	0.71%
4053	16	0.61%	\$ 5,989,335	0.70%
Total	208	7.92%	\$ 67,359,176	7.86%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
>= 0 <= 1 days	2,605	99.24%	\$ 849,071,882	99.14%
> 1 <= 7 days	7	0.27%	\$ 1,413,255	0.17%
> 7 <= 30 days	10	0.38%	\$ 5,253,653	0.61%
> 30 <= 60 days	1	0.04%	\$ 273,319	0.03%
> 60 <= 90 days	1	0.04%	\$ 320,098	0.04%
> 90 <= 120 days	1	0.04%	\$ 125,476	0.01%
> 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	2,625	100.00%	\$ 856,457,682	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	2,012	76.65%	\$ 661,246,849	77.21%
Investment Loans	613	23.35%	\$ 195,210,833	22.79%
Total	2,625	100.00%	\$ 856,457,682	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,532	96.46%	\$ 822,095,562	95.99%
Interest Only Loans	93	3.54%	\$ 34,362,121	4.01%
Total	2,625	100.00%	\$ 856,457,682	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	1,000	38.10%	\$ 327,530,871	38.24%
Renovation	155	5.90%	\$ 35,908,032	4.19%
Purchase - New Dwelling	116	4.42%	\$ 37,565,677	4.39%
Purchase - Existing Dwelling	851	32.42%	\$ 312,008,157	36.43%
Buy Home (Investment)	226	8.61%	\$ 74,306,998	8.68%
Other	277	10.55%	\$ 69,137,948	8.07%
Total	2,625	100.00%	\$ 856,457,682	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	513	19.54%	\$ 179,269,745	20.93%
GENWORTH LMI	18	0.69%	\$ 4,117,681	0.48%
Uninsured	2,094	79.77%	\$ 673,070,256	78.59%
Total	2,625	100.00%	\$ 856,457,682	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 47,284,318	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	<u>\$ 3,779,678</u>	\$ 51,063,997
Redraws		\$ 1,799,014
Trust Expenses		\$ 611,766
Excess Revenue Reserve		<u>\$ 0</u>
Total		<u>\$ 53,474,776</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