

Harvey Series 2024-1 Trust

Investor Report

As at 31-Aug-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:	\$ 926,177,107
Total Number of Loans:	2,807
Average Current Balance:	\$ 329,953
Highest Current Balance:	\$ 1,442,039
Scheduled LVR (Average)	59.54%
Scheduled LVR (Weighted Average)	64.12%
Current LVR (Average)	49.52%
Current LVR (Weighted Average)	58.82%
Seasoning (Months)(Average)	41.18
Seasoning (Months)(Weighted Average)	35.15
Weighted Average Variable Rate	6.30%
Weighted Average Fixed Rate	3.57%
Weighted Average Rate on All Loans	6.09%
Percentage (by value) of Variable Rate Loans	92.38%
Percentage (by value) of Fixed Rate Loans	7.62%
Owner Occupied by Dollar Value	\$ 711,251,496
Percentage Owner Occupied	76.79%
Percentage (by value) of Variable Rate Loans:	92.38%
Percentage (by value) of Fixed Rate Loans:	7.62%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 947,657,568
Scheduled Repayments Received During Period	(\$ 6,458,566)
Unscheduled Repayments Received During Period	(\$ 22,480,553)
Redraws	\$ 2,930,607
Interest	\$ 4,528,052
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 926,177,107
Further Advances repurchased: Interest	\$ 5,462
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 282,263
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	9.01%	\$ 40,082,544	4.11%
>	25%	<=	30%	96	3.42%	\$ 21,011,959	2.15%
>	30%	<=	35%	117	4.17%	\$ 32,188,227	3.30%
>	35%	<=	40%	124	4.42%	\$ 34,777,735	3.57%
>	40%	<=	45%	128	4.56%	\$ 39,231,143	4.02%
>	45%	<=	50%	156	5.56%	\$ 49,406,423	5.07%
>	50%	<=	55%	161	5.74%	\$ 53,388,634	5.48%
>	55%	<=	60%	162	5.77%	\$ 60,389,447	6.19%
>	60%	<=	65%	218	7.77%	\$ 81,594,403	8.37%
>	65%	<=	70%	241	8.59%	\$ 94,789,057	9.72%
>	70%	<=	75%	291	10.37%	\$ 120,594,093	12.37%
>	75%	<=	80%	461	16.42%	\$ 187,560,786	19.23%
>	80%	<=	85%	169	6.02%	\$ 66,933,076	6.86%
>	85%	<=	90%	188	6.70%	\$ 75,093,869	7.70%
>	90%	<=	95%	42	1.50%	\$ 18,065,789	1.85%
>	95%			0	0.00%	\$ 0	0.00%
Total				2,807	100.00%	\$ 975,107,185	100.00%

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	639	22.76%	\$ 80,981,723	8.74%
>	25%	<=	30%	131	4.67%	\$ 32,009,529	3.46%
>	30%	<=	35%	124	4.42%	\$ 34,808,523	3.76%
>	35%	<=	40%	130	4.63%	\$ 41,056,486	4.43%
>	40%	<=	45%	159	5.66%	\$ 53,784,936	5.81%
>	45%	<=	50%	149	5.31%	\$ 51,674,708	5.58%
>	50%	<=	55%	140	4.99%	\$ 51,947,520	5.61%
>	55%	<=	60%	137	4.88%	\$ 55,637,040	6.01%
>	60%	<=	65%	182	6.48%	\$ 75,287,947	8.13%
>	65%	<=	70%	218	7.77%	\$ 97,761,004	10.56%
>	70%	<=	75%	238	8.48%	\$ 107,107,983	11.56%
>	75%	<=	80%	294	10.47%	\$ 131,126,587	14.16%
>	80%	<=	85%	117	4.17%	\$ 49,305,573	5.32%
>	85%	<=	90%	120	4.28%	\$ 51,224,190	5.53%
>	90%	<=	95%	29	1.03%	\$ 12,463,359	1.35%
>	95%			0	0.00%	\$ 0	0.00%
Total				2,807	100.00%	\$ 926,177,107	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	148	5.27%	\$ 4,256,865	0.46%
>	\$ 50,000	<=	\$ 100,000	188	6.70%	\$ 14,731,193	1.59%
>	\$ 100,000	<=	\$ 150,000	181	6.45%	\$ 22,812,120	2.46%
>	\$ 150,000	<=	\$ 200,000	235	8.37%	\$ 41,432,871	4.47%
>	\$ 200,000	<=	\$ 250,000	269	9.58%	\$ 61,221,982	6.61%
>	\$ 250,000	<=	\$ 300,000	308	10.97%	\$ 84,291,224	9.10%
>	\$ 300,000	<=	\$ 350,000	310	11.04%	\$ 100,465,301	10.85%
>	\$ 350,000	<=	\$ 400,000	287	10.22%	\$ 107,365,840	11.59%
>	\$ 400,000	<=	\$ 500,000	420	14.96%	\$ 187,621,741	20.26%
>	\$ 500,000	<=	\$ 750,000	367	13.07%	\$ 216,709,827	23.40%
>	\$ 750,000	<=	\$ 1,000,000	73	2.60%	\$ 61,109,163	6.60%
>	\$ 1,000,000	<=	\$ 1,500,000	21	0.75%	\$ 24,158,979	2.61%
>	\$ 1,500,000			0	0.00%	\$ 0	0.00%
Total				2,807	100.00%	\$ 926,177,107	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	1,622	85.68%	\$ 14,369,699	29.34%
>	\$ 50,000	<=	\$ 100,000	150	7.92%	\$ 10,388,494	21.21%
>	\$ 100,000	<=	\$ 150,000	55	2.91%	\$ 6,635,747	13.55%
>	\$ 150,000	<=	\$ 200,000	24	1.27%	\$ 4,007,164	8.18%
>	\$ 200,000	<=	\$ 250,000	18	0.95%	\$ 4,080,873	8.33%
>	\$ 250,000	<=	\$ 300,000	7	0.37%	\$ 1,866,034	3.81%
>	\$ 300,000	<=	\$ 400,000	9	0.48%	\$ 3,019,355	6.17%
>	\$ 400,000	<=	\$ 500,000	2	0.11%	\$ 849,727	1.74%
>	\$ 500,000	<=	\$ 1,000,000	5	0.26%	\$ 2,729,251	5.57%
>	\$ 1,000,000	<=	\$ 2,000,000	1	0.05%	\$ 1,026,525	2.10%
Total				1,893	100.00%	\$ 48,972,869	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	6 mths	128	52.89%	\$ 39,404,233	55.85%
>	6	<=	12 mths	46	19.01%	\$ 13,465,618	19.09%
>	12	<=	24 mths	23	9.50%	\$ 5,266,306	7.46%
>	24	<=	36 mths	39	16.12%	\$ 11,170,083	15.83%
>	36	<=	60 mths	6	2.48%	\$ 1,242,036	1.76%
Total				242	100.00%	\$ 70,548,275	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	108	3.85%	\$ 33,813,632	3.65%
>	12	<=	18 mths	377	13.43%	\$ 117,760,020	12.71%
>	18	<=	24 mths	512	18.24%	\$ 172,327,131	18.61%
>	24	<=	36 mths	948	33.77%	\$ 347,143,745	37.48%
>	36	<=	48 mths	389	13.86%	\$ 139,674,026	15.08%
>	48	<=	60 mths	88	3.14%	\$ 37,868,914	4.09%
>	60	<=	160 mths	276	9.83%	\$ 63,750,453	6.88%
>	160	<=	360 mths	109	3.88%	\$ 13,839,185	1.49%
Total				2,807	100.00%	\$ 926,177,107	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	11	0.39%	\$ 513,847	0.06%
>	5	<=	10 years	40	1.43%	\$ 3,646,819	0.39%
>	10	<=	15 years	85	3.03%	\$ 13,999,519	1.51%
>	15	<=	20 years	183	6.52%	\$ 43,807,483	4.73%
>	20	<=	25 years	344	12.26%	\$ 103,600,027	11.19%
>	25	<=	30 years	2,144	76.38%	\$ 760,609,411	82.12%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				2,807	100.00%	\$ 926,177,107	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	22	0.78%	\$ 1,236,333	0.13%
>	5	<=	10 years	60	2.14%	\$ 5,377,747	0.58%
>	10	<=	15 years	133	4.74%	\$ 19,744,086	2.13%
>	15	<=	20 years	318	11.33%	\$ 71,871,549	7.76%
>	20	<=	25 years	507	18.06%	\$ 150,808,103	16.28%
>	25	<=	30 years	1,767	62.95%	\$ 677,139,289	73.11%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
Total				2,807	100.00%	\$ 926,177,107	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	2,565	91.38%	\$ 855,628,832	92.38%
Fixed 1Y	6	0.21%	\$ 1,222,363	0.13%
Fixed 2Y	47	1.67%	\$ 12,190,283	1.32%
Fixed 3Y	141	5.02%	\$ 44,329,472	4.79%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	48	1.71%	\$ 12,806,157	1.38%
Total	2,807	100.00%	\$ 926,177,107	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	1,188	42.32%	\$ 368,009,395	39.73%
NSW	787	28.04%	\$ 283,376,391	30.60%
VIC	470	16.74%	\$ 160,709,320	17.35%
WA	226	8.05%	\$ 68,518,980	7.40%
SA	69	2.46%	\$ 21,990,627	2.37%
ACT	41	1.46%	\$ 15,461,982	1.67%
TAS	16	0.57%	\$ 5,095,468	0.55%
NT	10	0.36%	\$ 3,014,944	0.33%
Total	2,807	100.00%	\$ 926,177,107	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	922	32.85%	\$ 295,303,338	31.88%
QLD Non metro	266	9.48%	\$ 72,706,057	7.85%
NSW Metro	651	23.19%	\$ 241,807,037	26.11%
NSW Non metro	136	4.85%	\$ 41,569,353	4.49%
VIC Metro	409	14.57%	\$ 140,687,710	15.19%
VIC Non metro	61	2.17%	\$ 20,021,610	2.16%
WA Metro	179	6.38%	\$ 56,206,373	6.07%
WA Non metro	47	1.67%	\$ 12,312,607	1.33%
SA Metro	58	2.07%	\$ 19,043,662	2.06%
SA Non metro	11	0.39%	\$ 2,946,964	0.32%
ACT Metro	41	1.46%	\$ 15,461,982	1.67%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.18%	\$ 1,699,705	0.18%
TAS Non metro	11	0.39%	\$ 3,395,762	0.37%
NT Metro	5	0.18%	\$ 1,797,814	0.19%
NT Non metro	5	0.18%	\$ 1,217,131	0.13%
Total	2,807	100.00%	\$ 926,177,107	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	2,261	80.55%	\$ 769,354,032	83.07%
Inner city	9	0.32%	\$ 2,653,590	0.29%
Non metro	537	19.13%	\$ 154,169,485	16.65%
Total	2,807	100.00%	\$ 926,177,107	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
4740	27	0.96%	\$ 8,983,758	0.97%
3030	26	0.93%	\$ 8,407,679	0.91%
4211	23	0.82%	\$ 8,397,288	0.91%
4017	22	0.78%	\$ 7,779,151	0.84%
4551	16	0.57%	\$ 7,209,903	0.78%
4300	22	0.78%	\$ 6,994,419	0.76%
4350	27	0.96%	\$ 6,489,970	0.70%
4053	17	0.61%	\$ 6,458,218	0.70%
4305	25	0.89%	\$ 6,191,694	0.67%
4034	20	0.71%	\$ 6,072,572	0.66%
Total	225	8.02%	\$ 72,984,651	7.88%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	2,791	99.43%	\$ 920,533,862	99.39%
>	1	<=	7	days	4	0.14%	\$ 1,174,542	0.13%
>	7	<=	30	days	8	0.29%	\$ 3,355,592	0.36%
>	30	<=	60	days	2	0.07%	\$ 567,551	0.06%
>	60	<=	90	days	1	0.04%	\$ 221,678	0.02%
>	90	<=	120	days	1	0.04%	\$ 323,881	0.03%
>	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					2,807	100.00%	\$ 926,177,107	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	2,144	76.38%	\$ 711,251,496	76.79%
Investment Loans	663	23.62%	\$ 214,925,611	23.21%
Total	2,807	100.00%	\$ 926,177,107	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	2,700	96.19%	\$ 886,498,926	95.72%
Interest Only Loans	107	3.81%	\$ 39,678,181	4.28%
Total	2,807	100.00%	\$ 926,177,107	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	1,059	37.73%	\$ 348,215,076	37.60%
Renovation	167	5.95%	\$ 38,952,329	4.21%
Purchase - New Dwelling	124	4.42%	\$ 39,843,964	4.30%
Purchase - Existing Dwelling	918	32.70%	\$ 341,861,751	36.91%
Buy Home (Investment)	245	8.73%	\$ 83,717,820	9.04%
Other	294	10.47%	\$ 73,586,167	7.95%
Total	2,807	100.00%	\$ 926,177,107	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	582	20.73%	\$ 204,393,555	22.07%
GENWORTH LMI	17	0.61%	\$ 3,938,078	0.43%
Uninsured	2,208	78.66%	\$ 717,845,474	77.51%
Total	2,807	100.00%	\$ 926,177,107	100.00%

DISTRIBUTION SUMMARY

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 21,480,461	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 3,847,408	\$ 25,327,869
Redraws		\$ 2,930,607
Trust Expenses		\$ 783,686
Excess Revenue Reserve		\$ 20,283
Total		\$ 29,062,445

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