

# Series 2024-1 Harvey Trust

## Investor Report

As at

31-December-2025

### Transaction Details

Closing Date	Thursday, 18 July 2024
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Issuer	Perpetual Trustee Company Limited
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T. Limited
Liquidity Facility Provider	National Australia Bank Limited
Redraw Provider	Great Southern Bank
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited
Collections Account Provider	Commonwealth Bank of Australia
Legal Maturity Date	Distribution Date in July 2055

### Note Portfolio Summary

Note Balances	Issued \$	Current Invested \$	Margin (bps)	Subordination	Bond factor
Class A1 Notes	920,000,000	547,524,874	1.10%	12.75%	59.51%
Class A2-R Notes	40,000,000	40,000,000	1.35%	6.37%	100.00%
Class B-R Notes	20,000,000	20,000,000	1.60%	3.19%	100.00%
Class C-R Notes	9,500,000	9,500,000	1.80%	1.67%	100.00%
Class D-R Notes	4,500,000	4,500,000	2.00%	0.96%	100.00%
Class E-R Notes	3,200,000	3,200,000	4.00%	0.45%	100.00%
Class F-R Notes	2,800,000	2,800,000	5.30%	0.00%	100.00%
<b>Total</b>	<b>1,000,000,000</b>	<b>627,524,874</b>			

\*N.B principal payments on notes are distributed on the 11th day of the following month (or next business day if date falls on a weekend)

### Mortgage Portfolio Information

Total Current Balance:	\$611,533,522
Total Number of Loans:	2,004
Average Current Balance:	\$305,156
Highest Current Balance:	\$1,303,289
Seasoning Average (Months):	57.81
Seasoning (Weighted Average) (Months):	50.96
Remaining Loan Term (Average) (Months):	272.83
Remaining Term (Weighted Average):	289.40
Remaining Term (Maximum) (Months):	333.84
Approval LVR (Average)	61.60%
Approval LVR (Weighted Average)	64.03%
Scheduled LVR (Average)	55.99%
Scheduled LVR (Weighted Average)	60.87%
Scheduled LVR (Maximum)	91.90%
Current LVR (Average)	45.34%
Current LVR (Weighted Average)	55.67%
Current LVR (Maximum)	91.90%
Variable Rate (Weighted Average)	5.50%
Fixed Rate (Weighted Average)	4.59%
Rate on All Loans (Weighted Average)	5.47%
Variable Rate Loans (Percentage by value):	96.97%
Fixed Rate Loans (Percentage by value)	3.03%
Owner Occupied (Dollar Value)	\$480,136,001
Owner Occupied (Percentage)	78.51%
Pool reduction	\$15,991,352
Monthly Repayment speed	2.55%
Single Monthly Mortality Rate (SMM)	1.97%
CPR (Monthly)	21.25%
CPR (Quarterly)	19.57%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$627,524,874
Scheduled Repayments Received During Period	-\$4,251,477
Unscheduled Repayments Received During Period	-\$15,920,473
Redraws	\$1,541,215
Interest	\$2,639,384
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$611,533,522
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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### Mortgage Portfolio Statistical Tables

**Table 1 - Approval Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	157	7.83%	50,773,478	6.57%
> 20% <= 30%	104	5.19%	27,206,815	3.52%
> 30% <= 40%	154	7.68%	48,655,862	6.29%
> 40% <= 50%	171	8.53%	57,331,851	7.42%
> 50% <= 55%	92	4.59%	34,094,796	4.41%
> 55% <= 60%	116	5.79%	43,750,210	5.66%
> 60% <= 65%	125	6.24%	54,495,651	7.05%
> 65% <= 70%	175	8.73%	70,409,754	9.11%
> 70% <= 75%	136	6.79%	60,893,596	7.88%
> 75% <= 80%	463	23.10%	195,665,172	25.31%
> 80% <= 85%	27	1.35%	11,201,770	1.45%
> 85% <= 90%	121	6.04%	54,181,042	7.01%
> 90% <= 95%	157	7.83%	62,449,756	8.08%
> 95%	6	0.30%	2,009,868	0.26%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>773,119,621</b>	<b>100.00%</b>

**Table 2 - Scheduled Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	147	7.34%	18,934,282	2.84%
> 20% <= 30%	164	8.18%	35,744,991	5.36%
> 30% <= 40%	187	9.33%	52,083,907	7.81%
> 40% <= 50%	224	11.18%	68,420,189	10.25%
> 50% <= 55%	141	7.04%	46,770,713	7.01%
> 55% <= 60%	128	6.39%	46,917,078	7.03%
> 60% <= 65%	160	7.98%	59,990,651	8.99%
> 65% <= 70%	180	8.98%	70,036,459	10.50%
> 70% <= 75%	264	13.17%	108,864,680	16.32%
> 75% <= 80%	195	9.73%	74,894,255	11.23%
> 80% <= 85%	122	6.09%	47,892,857	7.18%
> 85% <= 90%	83	4.14%	32,846,649	4.92%
> 90% <= 95%	9	0.45%	3,805,618	0.57%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>667,202,328</b>	<b>100.00%</b>

**Table 3 - Current Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	421	21.01%	38,610,311	6.31%
> 20% <= 30%	219	10.93%	49,874,417	8.16%
> 30% <= 40%	217	10.83%	63,058,284	10.31%
> 40% <= 50%	217	10.83%	72,950,981	11.93%
> 50% <= 55%	104	5.19%	37,165,176	6.08%
> 55% <= 60%	108	5.39%	41,883,590	6.85%
> 60% <= 65%	142	7.09%	59,239,269	9.69%
> 65% <= 70%	145	7.24%	63,832,916	10.44%
> 70% <= 75%	187	9.33%	79,964,584	13.08%
> 75% <= 80%	105	5.24%	43,959,567	7.19%
> 80% <= 85%	86	4.29%	38,192,168	6.25%
> 85% <= 90%	46	2.30%	19,894,253	3.25%
> 90% <= 95%	7	0.35%	2,908,007	0.48%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 4 - Current Loan Balances**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	152	7.58%	3,315,251	0.54%
\$50,000 to \$100,000	148	7.39%	11,298,173	1.85%
\$100,000 to \$150,000	139	6.94%	17,471,103	2.86%
\$150,000 to \$200,000	195	9.73%	34,295,333	5.61%
\$200,000 to \$250,000	229	11.43%	51,917,446	8.49%
\$250,000 to \$300,000	196	9.78%	53,749,820	8.79%
\$300,000 to \$350,000	219	10.93%	71,218,759	11.65%
\$350,000 to \$400,000	169	8.43%	63,199,387	10.33%
\$400,000 to \$500,000	282	14.07%	125,779,790	20.57%
\$500,000 to \$750,000	227	11.33%	136,097,050	22.26%
\$750,000 to \$1,000,000	39	1.95%	33,011,045	5.40%
\$1,000,000 to \$1,500,000	9	0.45%	10,180,365	1.66%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

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### Mortgage Portfolio Statistical Tables

**Table 5 - Available Redraw**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	1,148	79.34%	11,049,039	19.82%
\$50,000 to \$100,000	137	9.47%	9,751,111	17.50%
\$100,000 to \$150,000	67	4.63%	8,230,503	14.77%
\$150,000 to \$200,000	31	2.14%	5,424,241	9.73%
\$200,000 to \$250,000	23	1.59%	5,100,566	9.15%
\$250,000 to \$300,000	15	1.04%	4,082,685	7.33%
\$300,000 to \$400,000	11	0.76%	3,788,778	6.80%
\$400,000 to \$500,000	7	0.48%	3,243,713	5.82%
\$500,000 to \$1,000,000	7	0.48%	4,056,752	7.28%
\$1,000,000+	1	0.07%	1,006,525	1.81%
<b>Total</b>	<b>1,447</b>	<b>100.00%</b>	<b>55,733,913</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.05%	351,965	0.06%
2 Year Fixed	10	0.50%	2,031,496	0.33%
3 Year Fixed	17	0.85%	4,528,520	0.74%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	44	2.20%	11,624,605	1.90%
Variable	1,932	96.41%	592,996,935	96.97%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 7 - Fixed Rate Mortgages by Fixed Rate Term Remaining**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 6 months	9	12.50%	1,953,524	10.54%
6 to 12 months	18	25.00%	5,012,081	27.04%
12 to 24 months	36	50.00%	9,611,547	51.85%
24 to 36 months	9	12.50%	1,959,434	10.57%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>72</b>	<b>100.00%</b>	<b>18,536,586</b>	<b>100.00%</b>

**Table 8 - Loan Seasoning**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 3 months	0	0.00%	0	0.00%
3 to 6 months	0	0.00%	0	0.00%
6 to 12 months	0	0.00%	0	0.00%
12 to 18 months	0	0.00%	0	0.00%
18 to 24 months	0	0.00%	0	0.00%
24 to 36 months	470	23.45%	139,524,169	22.82%
36 to 48 months	731	36.48%	242,899,800	39.72%
48 to 60 months	426	21.26%	140,926,131	23.04%
60 to 180 months	297	14.82%	79,679,130	13.03%
180 to 360 months	80	3.99%	8,504,293	1.39%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 9 - Original Loan Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	6	0.30%	109,071	0.02%
5 to 10 years	31	1.55%	2,073,860	0.34%
10 to 15 years	59	2.94%	8,734,316	1.43%
15 to 20 years	144	7.19%	31,403,455	5.14%
20 to 25 years	269	13.42%	75,074,850	12.28%
25 to 30 years	1,495	74.60%	494,137,969	80.80%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 10 - Remaining Loan Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	20	1.00%	953,099	0.16%
5 to 10 years	52	2.59%	4,071,307	0.67%
10 to 15 years	135	6.74%	19,191,026	3.14%
15 to 20 years	261	13.02%	59,163,017	9.67%
20 to 25 years	453	22.60%	145,603,940	23.81%
25 to 30 years	1,083	54.04%	382,551,132	62.56%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 11 - Days in Arrears**

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,987	99.15%	0	604,293,131	98.82%
1 to 29 days	12	0.60%	18,306	4,562,403	0.75%
30 to 59 days	2	0.10%	18,855	1,559,181	0.25%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.15%	27,946	1,118,806	0.18%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>65,107</b>	<b>611,533,522</b>	<b>100.00%</b>

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### Mortgage Portfolio Statistical Tables

**Table 12 - Owner Occupied \ Investment Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	1,555	77.59%	480,136,001	78.51%
Investment Loans	449	22.41%	131,397,520	21.49%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	838	41.82%	240,282,370	39.29%
NSW	564	28.14%	186,482,149	30.49%
Vic	344	17.17%	112,606,110	18.41%
WA	158	7.88%	41,521,245	6.79%
SA	53	2.64%	15,603,830	2.55%
ACT	29	1.45%	9,930,443	1.62%
Tas	10	0.50%	2,844,798	0.47%
NT	8	0.40%	2,262,577	0.37%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 14 - Inner City \ Metropolitan \ Non-Metropolitan**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,646	82.14%	515,778,601	84.34%
Inner city	9	0.45%	2,522,875	0.41%
Non metro	349	17.42%	93,232,045	15.25%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	668	33.33%	196,674,558	32.16%
Non-metro	170	8.48%	43,607,812	7.13%
New South Wales				
Metro	479	23.90%	162,148,279	26.52%
Non-metro	85	4.24%	24,333,870	3.98%
Victoria				
Metro	302	15.07%	99,290,068	16.24%
Non-metro	42	2.10%	13,316,042	2.18%
Western Australia				
Metro	123	6.14%	33,746,207	5.52%
Non-metro	35	1.75%	7,775,038	1.27%
South Australia				
Metro	45	2.25%	13,683,594	2.24%
Non-metro	8	0.40%	1,920,236	0.31%
Australian Capital Territory				
Metro	29	1.45%	9,930,443	1.62%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.20%	1,295,251	0.21%
Non-metro	6	0.30%	1,549,547	0.25%
Northern Territory				
Metro	5	0.25%	1,533,076	0.25%
Non-metro	3	0.15%	729,501	0.12%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 16 - Post Code Concentration (top 10)**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
3030	21	1.05%	6,549,489	1.07%
4740	18	0.90%	5,947,650	0.97%
4211	16	0.80%	5,360,397	0.88%
4034	19	0.95%	5,184,358	0.85%
2155	10	0.50%	5,109,696	0.84%
4017	16	0.80%	5,053,120	0.83%
4551	10	0.50%	4,801,196	0.79%
4350	21	1.05%	4,673,071	0.76%
4300	16	0.80%	4,410,669	0.72%
4053	12	0.60%	4,196,449	0.69%
<b>Total</b>	<b>159</b>	<b>7.93%</b>	<b>51,286,094</b>	<b>8.39%</b>

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### Mortgage Portfolio Statistical Tables

**Table 17 - Interest Rate**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	11	0.55%	3,074,107	0.50%
3.00 to 3.25 %	8	0.40%	2,148,299	0.35%
3.25 to 3.50 %	2	0.10%	553,877	0.09%
3.50 to 3.75 %	3	0.15%	759,725	0.12%
3.75 to 4.00 %	6	0.30%	2,226,175	0.36%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.05%	169,378	0.03%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	0	0.00%	0	0.00%
5.00 to 5.25 %	205	10.23%	73,267,854	11.98%
5.25 to 5.50 %	926	46.21%	312,284,393	51.07%
5.50 to 5.75 %	484	24.15%	134,300,721	21.96%
5.75 to 6.00 %	196	9.78%	50,820,476	8.31%
6.00 to 6.25 %	65	3.24%	17,372,339	2.84%
6.25 to 6.50 %	35	1.75%	7,359,747	1.20%
6.50 to 6.75 %	11	0.55%	2,778,300	0.45%
6.75 to 7.00 %	12	0.60%	1,190,583	0.19%
7.00 to 7.25 %	13	0.65%	944,094	0.15%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	26	1.30%	2,283,453	0.37%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,943	96.96%	588,707,118	96.27%
Interest Only Loans	61	3.04%	22,826,404	3.73%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 19 - Interest Only Remaining Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	16	26.23%	4,932,407	21.61%
12 to 24 months	28	45.90%	10,572,234	46.32%
24 to 36 months	5	8.20%	2,658,960	11.65%
36 to 48 months	8	13.11%	2,672,825	11.71%
48 to 60 months	4	6.56%	1,989,979	8.72%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>61</b>	<b>100.00%</b>	<b>22,826,404</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	369	18.41%	120,606,895	19.72%
Helia LMI	16	0.80%	3,463,309	0.57%
Other	0	0.00%	0	0.00%
Uninsured	1,619	80.79%	487,463,317	79.71%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	738	36.83%	227,373,386	37.18%
Renovation	121	6.04%	27,708,629	4.53%
Purchase - New Dwelling	88	4.39%	25,170,310	4.12%
Purchase - Existing Dwelling	665	33.18%	225,867,226	36.93%
Purchase - Investment Dwelling	168	8.38%	52,132,434	8.52%
Other	224	11.18%	53,281,536	8.71%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,587	79.19%	490,131,807	80.15%
Duplex	10	0.50%	2,286,703	0.37%
Townhouse	85	4.24%	23,554,128	3.85%
Apartment / Unit / Flat	309	15.42%	92,525,914	15.13%
Vacant Land	0	0.00%	0	0.00%
Villa	13	0.65%	3,034,969	0.50%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>2,004</b>	<b>100.00%</b>	<b>611,533,522</b>	<b>100.00%</b>

**Table 23 - Reserves**

	\$ Current Balance
Excess Revenue Reserve	100,000
Extraordinary Expenses Reserve	150,000
<b>Total</b>	<b>250,000</b>

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### Distribution Summary

	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		20,400,349
Interest Earnings on the Collections Account (excluding Cash Deposit)		44,311
Input Tax Credits Received From ATO		12,105
Net Fixed Rate Swap Receipt From Swap Provider		14,806
Net Basis Swap Receipt From Swap Provider		80,017
<b>Total</b>		<b>20,551,588</b>

### Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A1 Notes	Principal Payment	15,991,352	
	Coupon Payment	2,234,502	18,225,853
Class A2-R Notes	Principal Payment	0	
	Coupon Payment	172,011	172,011
Class B-R Notes	Principal Payment	0	
	Coupon Payment	90,389	90,389
Class C-R Notes	Principal Payment	0	
	Coupon Payment	44,601	44,601
Class D-R Notes	Principal Payment	0	
	Coupon Payment	21,916	21,916
Class E-R Notes	Principal Payment	0	
	Coupon Payment	21,195	21,195
Class F-R Notes	Principal Payment	0	
	Coupon Payment	21,737	21,737
Other			
Trust Expenses			412,671
Redraws			1,541,215
Transfer to/from Reserves			0
<b>Total</b>			<b>20,551,588</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 the Series 2024-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013