Series 2024-1 Harvey Trust

Investor Report

As at **31-July-2026**

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	457,885,816	1.10%	14.87%	49.77%
Class A2-R Notes	40,000,000	40,000,000	1.35%	7.44%	100.00%
Class B-R Notes	20,000,000	20,000,000	1.60%	3.72%	100.00%
Class C-R Notes	9,500,000	9,500,000	1.80%	1.95%	100.00%
Class D-R Notes	4,500,000	4,500,000	2.00%	1.12%	100.00%
Class E-R Notes	3,200,000	3,200,000	4.00%	0.52%	100.00%
Class F-R Notes	2,800,000	2,800,000	5.30%	0.00%	100.00%
Total*	**1,000,000,000**	**537,885,816**			

**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:	$528,252,567
Total Number of Loans:	1,791
Average Current Balance:	$294,948
Highest Current Balance:	$1,390,485
Seasoning Average (Months):	64.94
Seasoning (Weighted Average) (Months):	58.08
Remaining Loan Term (Average) (Months):	265.58
Remaining Term (Weighted Average):	282.51
Remaining Term (Maximum) (Months):	326.87
Approval LVR (Average)	61.22%
Approval LVR (Weighted Average)	63.63%
Scheduled LVR (Average)	54.46%
Scheduled LVR (Weighted Average)	59.55%
Scheduled LVR (Maximum)	91.16%
Current LVR (Average)	43.46%
Current LVR (Weighted Average)	54.35%
Current LVR (Maximum)	91.16%
Variable Rate (Weighted Average)	6.23%
Fixed Rate (Weighted Average)	4.85%
Rate on All Loans (Weighted Average)	6.18%
Variable Rate Loans (Percentage by value):	96.28%
Fixed Rate Loans (Percentage by value)	3.72%
Owner Occupied (Dollar Value)	$416,778,204
Owner Occupied (Percentage)	78.90%
Pool reduction	$9,633,249
Monthly Repayment speed	1.79%
Single Monthly Mortality Rate (SMM)	1.19%
CPR (Monthly)	13.36%
CPR (Quarterly)	14.80%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$537,885,816
Scheduled Repayments Received During Period	-$4,021,702
Unscheduled Repayments Received During Period	-$9,839,484
Redraws	$1,671,687
Interest	$2,556,250
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$528,252,567
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

Series 2024-1 Harvey Trust

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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%	143	7.98%	47,303,223	6.83%
> 20% <= 30%	100	5.58%	26,403,228	3.82%
> 30% <= 40%	141	7.87%	44,380,447	6.41%
> 40% <= 50%	149	8.32%	49,956,465	7.22%
> 50% <= 55%	87	4.86%	31,517,287	4.55%
> 55% <= 60%	105	5.86%	39,338,712	5.68%
> 60% <= 65%	112	6.25%	49,282,165	7.12%
> 65% <= 70%	156	8.71%	63,765,550	9.21%
> 70% <= 75%	118	6.59%	54,160,469	7.83%
> 75% <= 80%	407	22.72%	172,485,500	24.92%
> 80% <= 85%	24	1.34%	9,869,528	1.43%
> 85% <= 90%	103	5.75%	45,818,388	6.62%
> 90% <= 95%	142	7.93%	56,330,349	8.14%
> 95%	4	0.22%	1,471,589	0.21%
Total	**1,791**	**100.00%**	**692,082,901**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	144	8.04%	18,417,944	3.16%
> 20% <= 30%	161	8.99%	35,301,324	6.05%
> 30% <= 40%	180	10.05%	49,798,642	8.53%
> 40% <= 50%	202	11.28%	60,515,065	10.37%
> 50% <= 55%	135	7.54%	42,912,879	7.35%
> 55% <= 60%	120	6.70%	47,367,967	8.12%
> 60% <= 65%	144	8.04%	51,825,623	8.88%
> 65% <= 70%	159	8.88%	65,604,054	11.24%
> 70% <= 75%	237	13.23%	92,192,945	15.80%
> 75% <= 80%	136	7.59%	51,449,552	8.82%
> 80% <= 85%	114	6.37%	43,854,463	7.52%
> 85% <= 90%	56	3.13%	22,797,335	3.91%
> 90% <= 95%	3	0.17%	1,426,327	0.24%
> 95%	0	0.00%	0	0.00%
Total	**1,791**	**100.00%**	**583,464,118**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	415	23.17%	36,961,041	7.00%
> 20% <= 30%	209	11.67%	47,253,163	8.95%
> 30% <= 40%	194	10.83%	57,556,911	10.90%
> 40% <= 50%	181	10.11%	60,986,171	11.54%
> 50% <= 55%	93	5.19%	32,546,217	6.16%
> 55% <= 60%	115	6.42%	44,639,951	8.45%
> 60% <= 65%	111	6.20%	46,578,429	8.82%
> 65% <= 70%	125	6.98%	55,213,432	10.45%
> 70% <= 75%	164	9.16%	68,279,566	12.93%
> 75% <= 80%	79	4.41%	32,393,448	6.13%
> 80% <= 85%	71	3.96%	30,934,959	5.86%
> 85% <= 90%	31	1.73%	13,481,633	2.55%
> 90% <= 95%	3	0.17%	1,427,648	0.27%
> 95%	0	0.00%	0	0.00%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 4 - Current Loan Balances	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	158	8.82%	2,920,027	0.55%
$50,000 to $100,000	133	7.43%	10,095,464	1.91%
$100,000 to $150,000	140	7.82%	17,741,979	3.36%
$150,000 to $200,000	162	9.05%	28,418,733	5.38%
$200,000 to $250,000	222	12.40%	50,253,585	9.51%
$250,000 to $300,000	165	9.21%	45,416,271	8.60%
$300,000 to $350,000	199	11.11%	64,539,143	12.22%
$350,000 to $400,000	148	8.26%	55,278,674	10.46%
$400,000 to $500,000	236	13.18%	104,855,205	19.85%
$500,000 to $750,000	186	10.39%	111,317,504	21.07%
$750,000 to $1,000,000	35	1.95%	29,377,111	5.56%
$1,000,000 to $1,500,000	7	0.39%	8,038,872	1.52%
$1,500,000+	0	0.00%	0	0.00%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Series 2024-1 Harvey Trust
Investor Report

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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	1,032	77.77%	10,402,362	18.80%
$50,000 to $100,000	137	10.32%	9,994,982	18.07%
$100,000 to $150,000	58	4.37%	7,052,751	12.75%
$150,000 to $200,000	36	2.71%	6,248,830	11.30%
$200,000 to $250,000	21	1.58%	4,746,969	8.58%
$250,000 to $300,000	14	1.06%	3,840,490	6.94%
$300,000 to $400,000	14	1.06%	4,845,624	8.76%
$400,000 to $500,000	9	0.68%	4,149,244	7.50%
$500,000 to $1,000,000	6	0.45%	4,042,272	7.31%
$1,000,000+	0	0.00%	0	0.00%
Total	**1,327**	**100.00%**	**55,323,523**	**100.00%**

Table 6 - Product Type

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	6	0.34%	1,482,080	0.28%
2 Year Fixed	11	0.61%	3,211,406	0.61%
3 Year Fixed	17	0.95%	4,594,179	0.87%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	39	2.18%	10,370,731	1.96%
Variable	1,718	95.92%	508,594,172	96.28%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

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	15	20.55%	4,546,314	23.13%
6 to 12 months	29	39.73%	7,249,804	36.88%
12 to 24 months	21	28.77%	5,854,074	29.78%
24 to 36 months	7	9.59%	1,806,418	9.19%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	1.37%	201,786	1.03%
60+ months	0	0.00%	0	0.00%
Total	**73**	**100.00%**	**19,658,396**	**100.00%**

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	106	5.92%	30,157,086	5.71%
36 to 48 months	611	34.12%	180,799,674	34.23%
48 to 60 months	558	31.16%	187,049,392	35.41%
60 to 180 months	435	24.29%	121,566,958	23.01%
180 to 360 months	81	4.52%	8,679,457	1.64%
360+ months	0	0.00%	0	0.00%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	5	0.28%	39,003	0.01%
5 to 10 years	27	1.51%	1,579,313	0.30%
10 to 15 years	51	2.85%	7,016,331	1.33%
15 to 20 years	134	7.48%	27,439,140	5.19%
20 to 25 years	244	13.62%	65,547,343	12.41%
25 to 30 years	1,330	74.26%	426,631,437	80.76%
30+ years	0	0.00%	0	0.00%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	18	1.01%	895,991	0.17%
5 to 10 years	53	2.96%	3,730,838	0.71%
10 to 15 years	136	7.59%	19,444,478	3.68%
15 to 20 years	265	14.80%	58,186,080	11.01%
20 to 25 years	498	27.81%	159,856,296	30.26%
25 to 30 years	821	45.84%	286,138,885	54.17%
30+ years	0	0.00%	0	0.00%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	1,763	98.44%	0	518,341,218	98.12%
1 to 29 days	21	1.17%	24,887	7,208,696	1.36%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	1	0.06%	4,524	204,506	0.04%
90+ days	6	0.34%	82,561	2,498,148	0.47%
Total	**1,791**	**100.00%**	**111,972**	**528,252,567**	**100.00%**

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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	1,396	77.95%	416,778,204	78.90%
Investment Loans	395	22.05%	111,474,363	21.10%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	738	41.21%	204,927,818	38.79%
NSW	513	28.64%	162,613,905	30.78%
Vic	308	17.20%	98,650,042	18.67%
WA	138	7.71%	35,256,526	6.67%
SA	49	2.74%	13,689,227	2.59%
ACT	28	1.56%	8,356,111	1.58%
Tas	8	0.45%	2,213,495	0.42%
NT	9	0.50%	2,545,444	0.48%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	1,471	82.13%	444,306,586	84.11%
Inner city	9	0.50%	2,475,490	0.47%
Non metro	311	17.36%	81,470,491	15.42%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	591	33.00%	168,340,982	31.87%
Non-metro	147	8.21%	36,586,836	6.93%
New South Wales				
Metro	434	24.23%	140,594,316	26.61%
Non-metro	79	4.41%	22,019,589	4.17%
Victoria				
Metro	268	14.96%	85,928,924	16.27%
Non-metro	40	2.23%	12,721,118	2.41%
Western Australia				
Metro	106	5.92%	28,148,699	5.33%
Non-metro	32	1.79%	7,107,827	1.35%
South Australia				
Metro	43	2.40%	12,365,095	2.34%
Non-metro	6	0.34%	1,324,131	0.25%
Australian Capital Territory				
Metro	28	1.56%	8,356,111	1.58%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.22%	1,225,117	0.23%
Non-metro	4	0.22%	988,378	0.19%
Northern Territory				
Metro	6	0.34%	1,822,832	0.35%
Non-metro	3	0.17%	722,612	0.14%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
3030	17	0.95%	5,867,829	1.11%
4211	13	0.73%	4,812,483	0.91%
2155	9	0.50%	4,774,203	0.90%
4034	16	0.89%	4,522,691	0.86%
4740	14	0.78%	4,413,736	0.84%
4300	16	0.89%	4,309,174	0.82%
2560	14	0.78%	3,864,521	0.73%
4017	13	0.73%	3,556,841	0.67%
4053	11	0.61%	3,525,674	0.67%
2750	10	0.56%	3,521,161	0.67%
Total	**133**	**7.43%**	**43,168,314**	**8.17%**

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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 %	8	0.45%	2,499,512	0.47%
3.00 to 3.25 %	6	0.34%	1,570,191	0.30%
3.25 to 3.50 %	2	0.11%	553,346	0.10%
3.50 to 3.75 %	3	0.17%	746,521	0.14%
3.75 to 4.00 %	6	0.34%	2,239,899	0.42%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.06%	167,350	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 %	1	0.06%	412,473	0.08%
5.25 to 5.50 %	11	0.61%	2,393,651	0.45%
5.50 to 5.75 %	9	0.50%	2,904,965	0.55%
5.75 to 6.00 %	207	11.56%	73,156,980	13.85%
6.00 to 6.25 %	856	47.79%	275,476,046	52.15%
6.25 to 6.50 %	406	22.67%	107,006,526	20.26%
6.50 to 6.75 %	148	8.26%	36,884,510	6.98%
6.75 to 7.00 %	50	2.79%	11,708,540	2.22%
7.00 to 7.25 %	24	1.34%	5,084,458	0.96%
7.25 to 7.50 %	8	0.45%	1,798,579	0.34%
7.50+ %	45	2.51%	3,649,021	0.69%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 18 - Interest Only Loans	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	1,741	97.21%	508,677,388	96.29%
Interest Only Loans	50	2.79%	19,575,179	3.71%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 19 - Interest Only Remaining Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	23	46.00%	10,257,104	52.40%
12 to 24 months	15	30.00%	4,665,481	23.83%
24 to 36 months	4	8.00%	1,005,830	5.14%
36 to 48 months	5	10.00%	2,199,277	11.24%
48 to 60 months	3	6.00%	1,447,488	7.39%
60+ months	0	0.00%	0	0.00%
Total	**50**	**100.00%**	**19,575,179**	**100.00%**

Table 20 - Mortgage Insurer	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	332	18.54%	105,788,364	20.03%
Helia LMI	10	0.56%	2,483,298	0.47%
Other	0	0.00%	0	0.00%
Uninsured	1,449	80.90%	419,980,905	79.50%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 21 - Loan Purpose	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	677	37.80%	199,945,533	37.85%
Renovation	102	5.70%	22,118,998	4.19%
Purchase - New Dwelling	82	4.58%	22,728,695	4.30%
Purchase - Existing Dwelling	603	33.67%	197,286,206	37.35%
Purchase - Investment Dwelling	157	8.77%	46,919,325	8.88%
Other	170	9.49%	39,253,809	7.43%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 22 - Loan Collateral	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	1,420	79.29%	422,400,313	79.96%
Duplex	10	0.56%	2,219,504	0.42%
Townhouse	73	4.08%	19,685,277	3.73%
Apartment / Unit / Flat	275	15.35%	80,750,341	15.29%
Vacant Land	0	0.00%	0	0.00%
Villa	12	0.67%	2,911,911	0.55%
Other	1	0.06%	285,221	0.05%
Total	**1,791**	**100.00%**	**528,252,567**	**100.00%**

Table 23 - Reserves	$ Current Balance
Excess Revenue Reserve	100,000
Extraordinary Expenses Reserve	150,000
Total	**250,000**

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Distribution Summary		**$**	**$**
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			14,093,501
Interest Earnings on the Collections Account (excluding Cash Deposit)			38,266
Input Tax Credits Received From ATO			10,339
Net Fixed Rate Swap Receipt From Swap Provider			19,480
Net Basis Swap Receipt From Swap Provider			0
Total			**14,161,585**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A1 Notes	Principal Payment	9,633,249	
	Coupon Payment	1,966,337	11,599,586
Class A2-R Notes	Principal Payment	0	
	Coupon Payment	179,721	179,721
Class B-R Notes	Principal Payment	0	
	Coupon Payment	93,833	93,833
Class C-R Notes	Principal Payment	0	
	Coupon Payment	46,080	46,080
Class D-R Notes	Principal Payment	0	
	Coupon Payment	22,543	22,543
Class E-R Notes	Principal Payment	0	
	Coupon Payment	21,115	21,115
Class F-R Notes	Principal Payment	0	
	Coupon Payment	21,368	21,368
Other			
Trust Expenses			505,653
Redraws			1,671,687
Transfer to/from Reserves			0
Total			**14,161,585**

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