

# Series 2024-1 Harvey Trust

## Investor Report

As at

31-May-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	479,791,141	1.10%	14.29%	52.15%
Class A2-R Notes	40,000,000	40,000,000	1.35%	7.15%	100.00%
Class B-R Notes	20,000,000	20,000,000	1.60%	3.57%	100.00%
Class C-R Notes	9,500,000	9,500,000	1.80%	1.88%	100.00%
Class D-R Notes	4,500,000	4,500,000	2.00%	1.07%	100.00%
Class E-R Notes	3,200,000	3,200,000	4.00%	0.50%	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>559,791,141</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:	\$547,412,103
Total Number of Loans:	1,838
Average Current Balance:	\$297,830
Highest Current Balance:	\$1,310,746
Seasoning Average (Months):	62.87
Seasoning (Weighted Average) (Months):	56.02
Remaining Loan Term (Average) (Months):	267.70
Remaining Term (Weighted Average):	284.26
Remaining Term (Maximum) (Months):	328.87
Approval LVR (Average)	61.32%
Approval LVR (Weighted Average)	63.78%
Scheduled LVR (Average)	54.87%
Scheduled LVR (Weighted Average)	59.93%
Scheduled LVR (Maximum)	91.36%
Current LVR (Average)	44.03%
Current LVR (Weighted Average)	54.71%
Current LVR (Maximum)	91.36%
Variable Rate (Weighted Average)	6.24%
Fixed Rate (Weighted Average)	4.85%
Rate on All Loans (Weighted Average)	6.18%
Variable Rate Loans (Percentage by value):	96.17%
Fixed Rate Loans (Percentage by value)	3.83%
Owner Occupied (Dollar Value)	\$431,745,968
Owner Occupied (Percentage)	78.87%
Pool reduction	\$12,379,038
Monthly Repayment speed	2.21%
Single Monthly Mortality Rate (SMM)	1.61%
CPR (Monthly)	17.72%
CPR (Quarterly)	19.67%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$559,791,141
Scheduled Repayments Received During Period	-\$3,992,202
Unscheduled Repayments Received During Period	-\$13,882,050
Redraws	\$2,886,385
Interest	\$2,608,805
Other Charges	\$24
Mortgage Portfolio Balance At End of Period	\$547,412,103
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%	147	8.00%	47,869,144	6.75%
> 20% <= 30%	101	5.50%	26,623,228	3.75%
> 30% <= 40%	143	7.78%	45,279,956	6.38%
> 40% <= 50%	153	8.32%	51,005,011	7.19%
> 50% <= 55%	87	4.73%	31,517,287	4.44%
> 55% <= 60%	107	5.82%	40,062,364	5.65%
> 60% <= 65%	114	6.20%	49,944,409	7.04%
> 65% <= 70%	162	8.81%	65,539,028	9.24%
> 70% <= 75%	124	6.75%	56,724,049	8.00%
> 75% <= 80%	420	22.85%	178,261,482	25.13%
> 80% <= 85%	25	1.36%	10,298,683	1.45%
> 85% <= 90%	106	5.77%	47,481,673	6.69%
> 90% <= 95%	145	7.89%	57,272,676	8.07%
> 95%	4	0.22%	1,471,589	0.21%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>709,350,579</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	8.00%	19,044,652	3.16%
> 20% <= 30%	159	8.65%	35,030,888	5.82%
> 30% <= 40%	179	9.74%	49,131,723	8.16%
> 40% <= 50%	209	11.37%	62,410,299	10.37%
> 50% <= 55%	138	7.51%	43,414,969	7.21%
> 55% <= 60%	119	6.47%	47,507,921	7.89%
> 60% <= 65%	148	8.05%	53,309,393	8.86%
> 65% <= 70%	159	8.65%	62,551,109	10.39%
> 70% <= 75%	251	13.66%	100,889,578	16.76%
> 75% <= 80%	149	8.11%	57,198,788	9.50%
> 80% <= 85%	108	5.88%	42,531,540	7.07%
> 85% <= 90%	68	3.70%	27,033,210	4.49%
> 90% <= 95%	4	0.22%	1,745,521	0.29%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>601,799,591</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%	416	22.63%	38,082,283	6.96%
> 20% <= 30%	209	11.37%	47,736,147	8.72%
> 30% <= 40%	199	10.83%	58,593,167	10.70%
> 40% <= 50%	191	10.39%	63,870,624	11.67%
> 50% <= 55%	94	5.11%	32,148,886	5.87%
> 55% <= 60%	114	6.20%	44,362,831	8.10%
> 60% <= 65%	115	6.26%	48,958,794	8.94%
> 65% <= 70%	131	7.13%	56,184,890	10.26%
> 70% <= 75%	168	9.14%	72,152,653	13.18%
> 75% <= 80%	87	4.73%	35,621,613	6.51%
> 80% <= 85%	74	4.03%	32,498,728	5.94%
> 85% <= 90%	37	2.01%	15,805,029	2.89%
> 90% <= 95%	3	0.16%	1,396,457	0.26%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</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	157	8.54%	3,267,289	0.60%
\$50,000 to \$100,000	133	7.24%	10,254,577	1.87%
\$100,000 to \$150,000	138	7.51%	17,395,024	3.18%
\$150,000 to \$200,000	172	9.36%	30,186,383	5.51%
\$200,000 to \$250,000	220	11.97%	49,660,626	9.07%
\$250,000 to \$300,000	178	9.68%	48,877,452	8.93%
\$300,000 to \$350,000	208	11.32%	67,624,984	12.35%
\$350,000 to \$400,000	148	8.05%	55,317,862	10.11%
\$400,000 to \$500,000	244	13.28%	108,556,193	19.83%
\$500,000 to \$750,000	198	10.77%	118,601,521	21.67%
\$750,000 to \$1,000,000	35	1.90%	29,680,874	5.42%
\$1,000,000 to \$1,500,000	7	0.38%	7,989,317	1.46%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</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	1,075	78.18%	10,073,109	18.49%
\$50,000 to \$100,000	139	10.11%	9,936,147	18.24%
\$100,000 to \$150,000	67	4.87%	8,161,324	14.98%
\$150,000 to \$200,000	30	2.18%	5,319,301	9.76%
\$200,000 to \$250,000	22	1.60%	4,838,863	8.88%
\$250,000 to \$300,000	16	1.16%	4,296,581	7.89%
\$300,000 to \$400,000	13	0.95%	4,511,108	8.28%
\$400,000 to \$500,000	5	0.36%	2,335,416	4.29%
\$500,000 to \$1,000,000	8	0.58%	5,017,326	9.21%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,375</b>	<b>100.00%</b>	<b>54,489,175</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	6	0.33%	1,481,661	0.27%
2 Year Fixed	12	0.65%	3,433,654	0.63%
3 Year Fixed	20	1.09%	5,252,097	0.96%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	41	2.23%	10,801,660	1.97%
Variable	1,759	95.70%	526,443,032	96.17%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</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	15	18.99%	3,491,885	16.65%
6 to 12 months	29	36.71%	8,651,865	41.26%
12 to 24 months	27	34.18%	6,918,193	32.99%
24 to 36 months	7	8.86%	1,704,861	8.13%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	1.27%	202,267	0.96%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>79</b>	<b>100.00%</b>	<b>20,969,071</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	184	10.01%	51,321,367	9.38%
36 to 48 months	641	34.87%	194,138,174	35.46%
48 to 60 months	543	29.54%	184,967,632	33.79%
60 to 180 months	388	21.11%	107,889,209	19.71%
180 to 360 months	82	4.46%	9,095,721	1.66%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</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	5	0.27%	81,119	0.01%
5 to 10 years	28	1.52%	1,812,596	0.33%
10 to 15 years	53	2.88%	7,556,901	1.38%
15 to 20 years	136	7.40%	28,794,845	5.26%
20 to 25 years	249	13.55%	67,829,730	12.39%
25 to 30 years	1,367	74.37%	441,336,912	80.62%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</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	17	0.92%	863,474	0.16%
5 to 10 years	53	2.88%	4,051,916	0.74%
10 to 15 years	136	7.40%	19,679,555	3.60%
15 to 20 years	265	14.42%	59,225,581	10.82%
20 to 25 years	482	26.22%	154,489,523	28.22%
25 to 30 years	885	48.15%	309,102,053	56.47%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</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	1,816	98.80%	0	538,252,544	98.33%
1 to 29 days	15	0.82%	23,351	6,085,971	1.11%
30 to 59 days	1	0.05%	5,059	460,692	0.08%
60 to 89 days	2	0.11%	16,385	1,083,622	0.20%
90+ days	4	0.22%	56,891	1,529,274	0.28%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>101,687</b>	<b>547,412,103</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	1,431	77.86%	431,745,968	78.87%
Investment Loans	407	22.14%	115,666,135	21.13%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	760	41.35%	212,881,900	38.89%
NSW	526	28.62%	168,346,332	30.75%
Vic	313	17.03%	100,272,377	18.32%
WA	141	7.67%	37,009,366	6.76%
SA	52	2.83%	14,872,384	2.72%
ACT	29	1.58%	9,457,075	1.73%
Tas	9	0.49%	2,396,719	0.44%
NT	8	0.44%	2,175,950	0.40%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,511	82.21%	461,998,592	84.40%
Inner city	9	0.49%	2,489,754	0.45%
Non metro	318	17.30%	82,923,757	15.15%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	608	33.08%	174,968,830	31.96%
Non-metro	152	8.27%	37,913,070	6.93%
New South Wales				
Metro	448	24.37%	146,672,456	26.79%
Non-metro	78	4.24%	21,673,876	3.96%
Victoria				
Metro	272	14.80%	87,410,692	15.97%
Non-metro	41	2.23%	12,861,684	2.35%
Western Australia				
Metro	109	5.93%	29,851,597	5.45%
Non-metro	32	1.74%	7,157,769	1.31%
South Australia				
Metro	45	2.45%	13,442,329	2.46%
Non-metro	7	0.38%	1,430,055	0.26%
Australian Capital Territory				
Metro	29	1.58%	9,457,075	1.73%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.22%	1,233,896	0.23%
Non-metro	5	0.27%	1,162,824	0.21%
Northern Territory				
Metro	5	0.27%	1,451,471	0.27%
Non-metro	3	0.16%	724,479	0.13%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
3030	18	0.98%	6,301,253	1.15%
4740	16	0.87%	4,985,903	0.91%
2155	10	0.54%	4,977,454	0.91%
4211	13	0.71%	4,835,338	0.88%
4034	16	0.87%	4,574,573	0.84%
4300	16	0.87%	4,337,826	0.79%
4053	12	0.65%	4,110,164	0.75%
2560	15	0.82%	4,097,907	0.75%
4017	14	0.76%	4,029,132	0.74%
4350	17	0.92%	3,766,862	0.69%
<b>Total</b>	<b>147</b>	<b>8.00%</b>	<b>46,016,411</b>	<b>8.41%</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 %	10	0.54%	2,888,144	0.53%
3.00 to 3.25 %	6	0.33%	1,578,984	0.29%
3.25 to 3.50 %	2	0.11%	553,484	0.10%
3.50 to 3.75 %	3	0.16%	750,282	0.14%
3.75 to 4.00 %	6	0.33%	2,244,281	0.41%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.05%	167,926	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	0.05%	414,251	0.08%
5.25 to 5.50 %	11	0.60%	2,412,863	0.44%
5.50 to 5.75 %	9	0.49%	2,919,474	0.53%
5.75 to 6.00 %	209	11.37%	74,155,434	13.55%
6.00 to 6.25 %	868	47.23%	282,774,811	51.66%
6.25 to 6.50 %	426	23.18%	114,117,332	20.85%
6.50 to 6.75 %	154	8.38%	39,195,391	7.16%
6.75 to 7.00 %	52	2.83%	12,269,064	2.24%
7.00 to 7.25 %	25	1.36%	5,120,441	0.94%
7.25 to 7.50 %	12	0.65%	2,197,616	0.40%
7.50+ %	43	2.34%	3,652,325	0.67%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,788	97.28%	528,046,302	96.46%
Interest Only Loans	50	2.72%	19,365,801	3.54%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</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	18	36.00%	8,317,479	42.95%
12 to 24 months	20	40.00%	6,404,808	33.07%
24 to 36 months	4	8.00%	1,005,726	5.19%
36 to 48 months	5	10.00%	2,192,672	11.32%
48 to 60 months	3	6.00%	1,445,116	7.46%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>50</b>	<b>100.00%</b>	<b>19,365,801</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	340	18.50%	108,841,815	19.88%
Helia LMI	10	0.54%	2,297,649	0.42%
Other	0	0.00%	0	0.00%
Uninsured	1,488	80.96%	436,272,639	79.70%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	696	37.87%	206,339,273	37.69%
Renovation	103	5.60%	23,056,652	4.21%
Purchase - New Dwelling	83	4.52%	23,713,001	4.33%
Purchase - Existing Dwelling	619	33.68%	204,681,206	37.39%
Purchase - Investment Dwelling	160	8.71%	47,659,335	8.71%
Other	177	9.63%	41,962,636	7.67%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,451	78.94%	436,691,759	79.77%
Duplex	10	0.54%	2,237,365	0.41%
Townhouse	76	4.13%	20,852,062	3.81%
Apartment / Unit / Flat	288	15.67%	84,669,631	15.47%
Vacant Land	0	0.00%	0	0.00%
Villa	13	0.71%	2,961,286	0.54%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>1,838</b>	<b>100.00%</b>	<b>547,412,103</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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<b>Distribution Summary</b>		\$	\$
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			18,107,765
Interest Earnings on the Collections Account (excluding Cash Deposit)			52,087
Input Tax Credits Received From ATO			10,883
Net Fixed Rate Swap Receipt From Swap Provider			25,467
Net Basis Swap Receipt From Swap Provider			50,008
<b>Total</b>			<b>18,246,210</b>

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A1 Notes	Principal Payment	12,379,038	
	Coupon Payment	2,199,285	14,578,323
Class A2-R Notes	Principal Payment	0	
	Coupon Payment	191,847	191,847
Class B-R Notes	Principal Payment	0	
	Coupon Payment	100,170	100,170
Class C-R Notes	Principal Payment	0	
	Coupon Payment	49,194	49,194
Class D-R Notes	Principal Payment	0	
	Coupon Payment	24,067	24,067
Class E-R Notes	Principal Payment	0	
	Coupon Payment	22,550	22,550
Class F-R Notes	Principal Payment	0	
	Coupon Payment	22,823	22,823
Other			
Trust Expenses			370,851
Redraws			2,886,385
Transfer to/from Reserves			0
<b>Total</b>			<b>18,246,210</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