

Series 2024-1 Harvey Trust

Investor Report

As at

30-April-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	496,249,401	1.10%	13.88%	53.94%
Class A2-R Notes	40,000,000	40,000,000	1.35%	6.94%	100.00%
Class B-R Notes	20,000,000	20,000,000	1.60%	3.47%	100.00%
Class C-R Notes	9,500,000	9,500,000	1.80%	1.82%	100.00%
Class D-R Notes	4,500,000	4,500,000	2.00%	1.04%	100.00%
Class E-R Notes	3,200,000	3,200,000	4.00%	0.49%	100.00%
Class F-R Notes	2,800,000	2,800,000	5.30%	0.00%	100.00%
Total	1,000,000,000	576,249,401			

*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:	\$559,791,141
Total Number of Loans:	1,870
Average Current Balance:	\$299,354
Highest Current Balance:	\$1,306,133
Seasoning Average (Months):	61.97
Seasoning (Weighted Average) (Months):	55.07
Remaining Loan Term (Average) (Months):	268.67
Remaining Term (Weighted Average):	285.23
Remaining Term (Maximum) (Months):	329.89
Approval LVR (Average)	61.49%
Approval LVR (Weighted Average)	63.94%
Scheduled LVR (Average)	55.15%
Scheduled LVR (Weighted Average)	60.16%
Scheduled LVR (Maximum)	91.45%
Current LVR (Average)	44.27%
Current LVR (Weighted Average)	54.91%
Current LVR (Maximum)	91.45%
Variable Rate (Weighted Average)	5.99%
Fixed Rate (Weighted Average)	4.84%
Rate on All Loans (Weighted Average)	5.95%
Variable Rate Loans (Percentage by value):	96.18%
Fixed Rate Loans (Percentage by value)	3.82%
Owner Occupied (Dollar Value)	\$441,287,393
Owner Occupied (Percentage)	78.83%
Pool reduction	\$16,458,261
Monthly Repayment speed	2.86%
Single Monthly Mortality Rate (SMM)	2.25%
CPR (Monthly)	23.94%
CPR (Quarterly)	18.83%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$576,249,401
Scheduled Repayments Received During Period	-\$4,048,539
Unscheduled Repayments Received During Period	-\$16,447,208
Redraws	\$1,499,114
Interest	\$2,538,372
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$559,791,141
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	7.86%	47,869,144	6.62%
> 20% <= 30%	101	5.40%	26,623,228	3.68%
> 30% <= 40%	145	7.75%	46,257,609	6.40%
> 40% <= 50%	156	8.34%	52,013,657	7.20%
> 50% <= 55%	87	4.65%	31,517,287	4.36%
> 55% <= 60%	109	5.83%	40,682,203	5.63%
> 60% <= 65%	117	6.26%	51,592,509	7.14%
> 65% <= 70%	165	8.82%	66,294,863	9.17%
> 70% <= 75%	127	6.79%	57,763,647	7.99%
> 75% <= 80%	428	22.89%	181,783,341	25.15%
> 80% <= 85%	25	1.34%	10,298,683	1.42%
> 85% <= 90%	111	5.94%	50,335,915	6.96%
> 90% <= 95%	147	7.86%	58,095,212	8.04%
> 95%	5	0.27%	1,721,589	0.24%
Total	1,870	100.00%	722,848,889	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	147	7.86%	19,156,795	3.11%
> 20% <= 30%	155	8.29%	33,999,682	5.52%
> 30% <= 40%	186	9.95%	51,029,559	8.29%
> 40% <= 50%	210	11.23%	63,253,673	10.28%
> 50% <= 55%	142	7.59%	44,593,183	7.24%
> 55% <= 60%	115	6.15%	45,338,260	7.37%
> 60% <= 65%	154	8.24%	56,591,531	9.19%
> 65% <= 70%	162	8.66%	64,653,605	10.50%
> 70% <= 75%	256	13.69%	102,361,695	16.63%
> 75% <= 80%	160	8.56%	61,864,770	10.05%
> 80% <= 85%	109	5.83%	43,037,770	6.99%
> 85% <= 90%	70	3.74%	27,925,972	4.54%
> 90% <= 95%	4	0.21%	1,747,358	0.28%
> 95%	0	0.00%	0	0.00%
Total	1,870	100.00%	615,553,852	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	424	22.67%	39,274,691	7.02%
> 20% <= 30%	201	10.75%	46,416,024	8.29%
> 30% <= 40%	205	10.96%	60,048,002	10.73%
> 40% <= 50%	197	10.53%	66,743,533	11.92%
> 50% <= 55%	96	5.13%	31,945,284	5.71%
> 55% <= 60%	111	5.94%	43,175,562	7.71%
> 60% <= 65%	121	6.47%	51,791,506	9.25%
> 65% <= 70%	134	7.17%	57,473,643	10.27%
> 70% <= 75%	173	9.25%	74,212,288	13.26%
> 75% <= 80%	90	4.81%	37,020,673	6.61%
> 80% <= 85%	78	4.17%	34,338,415	6.13%
> 85% <= 90%	36	1.93%	15,604,957	2.79%
> 90% <= 95%	4	0.21%	1,746,560	0.31%
> 95%	0	0.00%	0	0.00%
Total	1,870	100.00%	559,791,141	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	157	8.40%	3,258,886	0.58%
\$50,000 to \$100,000	136	7.27%	10,482,496	1.87%
\$100,000 to \$150,000	142	7.59%	17,945,568	3.21%
\$150,000 to \$200,000	178	9.52%	31,351,010	5.60%
\$200,000 to \$250,000	214	11.44%	48,339,919	8.64%
\$250,000 to \$300,000	181	9.68%	49,705,510	8.88%
\$300,000 to \$350,000	214	11.44%	69,589,899	12.43%
\$350,000 to \$400,000	151	8.07%	56,486,590	10.09%
\$400,000 to \$500,000	249	13.32%	110,933,728	19.82%
\$500,000 to \$750,000	203	10.86%	121,704,206	21.74%
\$750,000 to \$1,000,000	38	2.03%	31,995,397	5.72%
\$1,000,000 to \$1,500,000	7	0.37%	7,997,932	1.43%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,870	100.00%	559,791,141	100.00%

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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	1,076	77.91%	10,334,016	18.50%
\$50,000 to \$100,000	139	10.07%	9,939,973	17.79%
\$100,000 to \$150,000	70	5.07%	8,559,001	15.32%
\$150,000 to \$200,000	30	2.17%	5,249,120	9.40%
\$200,000 to \$250,000	25	1.81%	5,587,463	10.00%
\$250,000 to \$300,000	14	1.01%	3,848,934	6.89%
\$300,000 to \$400,000	13	0.94%	4,492,285	8.04%
\$400,000 to \$500,000	6	0.43%	2,744,966	4.91%
\$500,000 to \$1,000,000	7	0.51%	4,093,374	7.33%
\$1,000,000+	1	0.07%	1,014,525	1.82%
Total	1,381	100.00%	55,863,656	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	6	0.32%	1,486,739	0.27%
2 Year Fixed	13	0.70%	3,319,377	0.59%
3 Year Fixed	21	1.12%	5,656,505	1.01%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	42	2.25%	10,939,449	1.95%
Variable	1,788	95.61%	538,389,072	96.18%
Total	1,870	100.00%	559,791,141	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	18	21.95%	3,925,885	18.34%
6 to 12 months	29	35.37%	8,638,500	40.36%
12 to 24 months	27	32.93%	6,924,436	32.35%
24 to 36 months	7	8.54%	1,710,761	7.99%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	1.22%	202,487	0.95%
60+ months	0	0.00%	0	0.00%
Total	82	100.00%	21,402,069	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	229	12.25%	66,231,819	11.83%
36 to 48 months	653	34.92%	198,314,687	35.43%
48 to 60 months	529	28.29%	180,516,223	32.25%
60 to 180 months	377	20.16%	105,711,655	18.88%
180 to 360 months	82	4.39%	9,016,756	1.61%
360+ months	0	0.00%	0	0.00%
Total	1,870	100.00%	559,791,141	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	5	0.27%	81,017	0.01%
5 to 10 years	28	1.50%	1,831,419	0.33%
10 to 15 years	54	2.89%	7,719,771	1.38%
15 to 20 years	137	7.33%	29,241,112	5.22%
20 to 25 years	256	13.69%	69,996,307	12.50%
25 to 30 years	1,390	74.33%	450,921,515	80.55%
30+ years	0	0.00%	0	0.00%
Total	1,870	100.00%	559,791,141	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	16	0.86%	854,426	0.15%
5 to 10 years	52	2.78%	4,042,313	0.72%
10 to 15 years	139	7.43%	19,847,156	3.55%
15 to 20 years	267	14.28%	59,588,231	10.64%
20 to 25 years	481	25.72%	155,302,409	27.74%
25 to 30 years	915	48.93%	320,156,606	57.19%
30+ years	0	0.00%	0	0.00%
Total	1,870	100.00%	559,791,141	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,845	98.66%	0	550,564,081	98.35%
1 to 29 days	16	0.86%	25,837	5,434,062	0.97%
30 to 59 days	4	0.21%	18,965	1,853,426	0.33%
60 to 89 days	2	0.11%	12,555	804,094	0.14%
90+ days	3	0.16%	43,588	1,135,479	0.20%
Total	1,870	100.00%	100,946	559,791,141	100.00%

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Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	1,455	77.81%	441,287,393	78.83%
Investment Loans	415	22.19%	118,503,748	21.17%
Total	1,870	100.00%	559,791,141	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	775	41.44%	218,008,007	38.94%
NSW	533	28.50%	171,195,831	30.58%
Vic	320	17.11%	104,001,724	18.58%
WA	144	7.70%	37,399,533	6.68%
SA	52	2.78%	14,899,367	2.66%
ACT	29	1.55%	9,656,796	1.73%
Tas	9	0.48%	2,444,274	0.44%
NT	8	0.43%	2,185,610	0.39%
Total	1,870	100.00%	559,791,141	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,540	82.35%	473,527,779	84.59%
Inner city	9	0.48%	2,495,872	0.45%
Non metro	321	17.17%	83,767,490	14.96%
Total	1,870	100.00%	559,791,141	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	622	33.26%	179,715,803	32.10%
Non-metro	153	8.18%	38,292,204	6.84%
New South Wales				
Metro	454	24.28%	149,160,648	26.65%
Non-metro	79	4.22%	22,035,183	3.94%
Victoria				
Metro	279	14.92%	91,129,605	16.28%
Non-metro	41	2.19%	12,872,120	2.30%
Western Australia				
Metro	111	5.94%	30,155,333	5.39%
Non-metro	33	1.76%	7,244,200	1.29%
South Australia				
Metro	45	2.41%	13,466,131	2.41%
Non-metro	7	0.37%	1,433,235	0.26%
Australian Capital Territory				
Metro	29	1.55%	9,656,796	1.73%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.21%	1,279,085	0.23%
Non-metro	5	0.27%	1,165,189	0.21%
Northern Territory				
Metro	5	0.27%	1,460,249	0.26%
Non-metro	3	0.16%	725,360	0.13%
Total	1,870	100.00%	559,791,141	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
3030	18	0.96%	6,322,472	1.13%
2155	10	0.53%	5,104,361	0.91%
4740	16	0.86%	4,995,330	0.89%
4211	14	0.75%	4,887,425	0.87%
4034	18	0.96%	4,862,770	0.87%
4300	16	0.86%	4,351,061	0.78%
4053	12	0.64%	4,131,802	0.74%
2560	15	0.80%	4,108,782	0.73%
4017	14	0.75%	4,039,149	0.72%
4350	18	0.96%	3,985,015	0.71%
Total	151	8.07%	46,788,168	8.36%

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Table 17 - Interest Rate					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0.00 to 3.00 %	11	0.59%	3,028,960	0.54%	
3.00 to 3.25 %	6	0.32%	1,582,501	0.28%	
3.25 to 3.50 %	2	0.11%	553,520	0.10%	
3.50 to 3.75 %	3	0.16%	752,121	0.13%	
3.75 to 4.00 %	6	0.32%	2,221,260	0.40%	
4.00 to 4.25 %	0	0.00%	0	0.00%	
4.25 to 4.50 %	1	0.05%	168,203	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%	413,713	0.07%	
5.25 to 5.50 %	11	0.59%	2,424,301	0.43%	
5.50 to 5.75 %	206	11.02%	74,260,069	13.27%	
5.75 to 6.00 %	877	46.90%	288,313,334	51.50%	
6.00 to 6.25 %	443	23.69%	118,467,446	21.16%	
6.25 to 6.50 %	167	8.93%	43,465,763	7.76%	
6.50 to 6.75 %	53	2.83%	12,266,764	2.19%	
6.75 to 7.00 %	25	1.34%	5,147,737	0.92%	
7.00 to 7.25 %	11	0.59%	2,780,575	0.50%	
7.25 to 7.50 %	11	0.59%	1,091,176	0.19%	
7.50+ %	36	1.93%	2,853,697	0.51%	
Total	1,870	100.00%	559,791,141	100.00%	

Table 18 - Interest Only Loans					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
Principal & Interest Loans	1,818	97.22%	539,717,348	96.41%	
Interest Only Loans	52	2.78%	20,073,792	3.59%	
Total	1,870	100.00%	559,791,141	100.00%	

Table 19 - Interest Only Remaining Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 12 months	18	34.62%	7,692,923	38.32%	
12 to 24 months	21	40.38%	7,417,826	36.95%	
24 to 36 months	4	7.69%	1,005,437	5.01%	
36 to 48 months	6	11.54%	2,514,096	12.52%	
48 to 60 months	3	5.77%	1,443,510	7.19%	
60+ months	0	0.00%	0	0.00%	
Total	52	100.00%	20,073,792	100.00%	

Table 20 - Mortgage Insurer					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
QBE LMI	347	18.56%	111,743,614	19.96%	
Helia LMI	10	0.53%	2,306,406	0.41%	
Other	0	0.00%	0	0.00%	
Uninsured	1,513	80.91%	445,741,121	79.63%	
Total	1,870	100.00%	559,791,141	100.00%	

Table 21 - Loan Purpose					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
Refinance	682	36.47%	205,055,382	36.63%	
Renovation	106	5.67%	23,308,740	4.16%	
Purchase - New Dwelling	83	4.44%	23,128,438	4.13%	
Purchase - Existing Dwelling	628	33.58%	210,411,881	37.59%	
Purchase - Investment Dwelling	158	8.45%	47,918,550	8.56%	
Other	213	11.39%	49,968,151	8.93%	
Total	1,870	100.00%	559,791,141	100.00%	

Table 22 - Loan Collateral					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
House and Land	1,474	78.82%	445,546,486	79.59%	
Duplex	10	0.53%	2,247,264	0.40%	
Townhouse	79	4.22%	21,591,444	3.86%	
Apartment / Unit / Flat	294	15.72%	87,426,965	15.62%	
Vacant Land	0	0.00%	0	0.00%	
Villa	13	0.70%	2,978,982	0.53%	
Other	0	0.00%	0	0.00%	
Total	1,870	100.00%	559,791,141	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)			20,723,695
Interest Earnings on the Collections Account (excluding Cash Deposit)			40,622
Input Tax Credits Received From ATO			11,361
Net Fixed Rate Swap Receipt From Swap Provider			12,817
Net Basis Swap Receipt From Swap Provider			0
Total			20,788,494
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A1 Notes	Principal Payment	16,458,261	
	Coupon Payment	1,971,946	18,430,206
Class A2-R Notes	Principal Payment	0	
	Coupon Payment	166,619	166,619
Class B-R Notes	Principal Payment	0	
	Coupon Payment	87,145	87,145
Class C-R Notes	Principal Payment	0	
	Coupon Payment	42,852	42,852
Class D-R Notes	Principal Payment	0	
	Coupon Payment	20,988	20,988
Class E-R Notes	Principal Payment	0	
	Coupon Payment	19,835	19,835
Class F-R Notes	Principal Payment	0	
	Coupon Payment	20,148	20,148
Other			
	Trust Expenses		501,587
	Redraws		1,499,114
	Transfer to/from Reserves		0
Total			20,788,494

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