

Series 2024-1 Harvey Trust

Investor Report

As at

31-October-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 A-1 Notes	920,000,000	576,970,969	1.10%	12.18%	62.71%
Class A-2 Notes	40,000,000	40,000,000	1.35%	6.09%	100.00%
Class B Notes	20,000,000	20,000,000	1.60%	3.04%	100.00%
Class C Notes	9,500,000	9,500,000	1.80%	1.60%	100.00%
Class D Notes	4,500,000	4,500,000	2.00%	0.91%	100.00%
Class E Notes	3,200,000	3,200,000	4.00%	0.43%	100.00%
Class F Notes	2,800,000	2,800,000	5.30%	0.00%	100.00%
Total	1,000,000,000	656,970,969			

*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:	\$640,711,595
Total Number of Loans:	2,073
Average Current Balance:	\$309,075
Highest Current Balance:	\$1,301,911
Seasoning Average (Months):	55.62
Seasoning (Weighted Average) (Months):	48.85
Remaining Loan Term (Average) (Months):	274.86
Remaining Term (Weighted Average):	291.52
Remaining Term (Maximum) (Months):	335.84
Approval LVR (Average)	61.73%
Approval LVR (Weighted Average)	64.23%
Scheduled LVR (Average)	56.35%
Scheduled LVR (Weighted Average)	61.24%
Scheduled LVR (Maximum)	92.13%
Current LVR (Average)	46.00%
Current LVR (Weighted Average)	56.16%
Current LVR (Maximum)	92.13%
Variable Rate (Weighted Average)	5.51%
Fixed Rate (Weighted Average)	4.55%
Rate on All Loans (Weighted Average)	5.48%
Variable Rate Loans (Percentage by value):	97.17%
Fixed Rate Loans (Percentage by value)	2.83%
Owner Occupied (Dollar Value)	\$501,348,664
Owner Occupied (Percentage)	78.25%
Pool reduction	\$16,259,374
Monthly Repayment speed	2.47%
Single Monthly Mortality Rate (SMM)	1.90%
CPR (Monthly)	20.58%
CPR (Quarterly)	19.82%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$656,970,969
Scheduled Repayments Received During Period	-\$4,423,205
Unscheduled Repayments Received During Period	-\$16,742,498
Redraws	\$2,122,505
Interest	\$2,781,134
Other Charges	\$2,691
Defaulted Amounts (ie shortfalls written off)	\$0
Mortgage Portfolio Balance At End of Period	\$640,711,595

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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%	165	7.96%	52,547,763	6.57%
> 20% <= 30%	105	5.07%	27,322,815	3.42%
> 30% <= 40%	157	7.57%	49,509,862	6.19%
> 40% <= 50%	173	8.35%	57,548,144	7.20%
> 50% <= 55%	94	4.53%	34,912,623	4.37%
> 55% <= 60%	121	5.84%	45,193,951	5.65%
> 60% <= 65%	130	6.27%	56,408,461	7.05%
> 65% <= 70%	179	8.63%	72,988,003	9.13%
> 70% <= 75%	141	6.80%	62,865,596	7.86%
> 75% <= 80%	481	23.20%	204,161,793	25.53%
> 80% <= 85%	31	1.50%	13,180,474	1.65%
> 85% <= 90%	126	6.08%	55,923,885	6.99%
> 90% <= 95%	164	7.91%	65,024,374	8.13%
> 95%	6	0.29%	2,009,868	0.25%
Total	2,073	100.00%	799,597,612	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	147	7.09%	19,091,691	2.75%
> 20% <= 30%	166	8.01%	36,307,669	5.23%
> 30% <= 40%	196	9.45%	53,862,573	7.75%
> 40% <= 50%	229	11.05%	69,844,628	10.05%
> 50% <= 55%	138	6.66%	46,050,601	6.63%
> 55% <= 60%	134	6.46%	48,617,076	7.00%
> 60% <= 65%	167	8.06%	65,928,809	9.49%
> 65% <= 70%	188	9.07%	71,964,474	10.36%
> 70% <= 75%	270	13.02%	111,289,165	16.02%
> 75% <= 80%	205	9.89%	80,772,464	11.62%
> 80% <= 85%	128	6.17%	49,427,727	7.11%
> 85% <= 90%	92	4.44%	36,425,171	5.24%
> 90% <= 95%	13	0.63%	5,279,794	0.76%
> 95%	0	0.00%	0	0.00%
Total	2,073	100.00%	694,861,842	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	428	20.65%	40,180,717	6.27%
> 20% <= 30%	223	10.76%	51,219,049	7.99%
> 30% <= 40%	215	10.37%	63,248,290	9.87%
> 40% <= 50%	219	10.56%	74,459,642	11.62%
> 50% <= 55%	111	5.35%	38,232,299	5.97%
> 55% <= 60%	104	5.02%	41,704,017	6.51%
> 60% <= 65%	153	7.38%	64,181,392	10.02%
> 65% <= 70%	151	7.28%	64,911,735	10.13%
> 70% <= 75%	199	9.60%	87,110,902	13.60%
> 75% <= 80%	118	5.69%	49,899,162	7.79%
> 80% <= 85%	87	4.20%	38,403,765	5.99%
> 85% <= 90%	55	2.65%	23,010,438	3.59%
> 90% <= 95%	10	0.48%	4,150,186	0.65%
> 95%	0	0.00%	0	0.00%
Total	2,073	100.00%	640,711,595	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	149	7.19%	3,356,475	0.52%
\$50,000 to \$100,000	148	7.14%	11,259,331	1.76%
\$100,000 to \$150,000	147	7.09%	18,444,560	2.88%
\$150,000 to \$200,000	197	9.50%	34,750,682	5.42%
\$200,000 to \$250,000	222	10.71%	50,202,680	7.84%
\$250,000 to \$300,000	214	10.32%	58,552,089	9.14%
\$300,000 to \$350,000	223	10.76%	72,555,734	11.32%
\$350,000 to \$400,000	184	8.88%	68,800,882	10.74%
\$400,000 to \$500,000	297	14.33%	132,649,982	20.70%
\$500,000 to \$750,000	238	11.48%	141,847,434	22.14%
\$750,000 to \$1,000,000	44	2.12%	37,075,356	5.79%
\$1,000,000 to \$1,500,000	10	0.48%	11,216,389	1.75%
\$1,500,000+	0	0.00%	0	0.00%
Total	2,073	100.00%	640,711,595	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	1,210	81.15%	11,927,935	22.01%
\$50,000 to \$100,000	132	8.85%	9,468,047	17.47%
\$100,000 to \$150,000	60	4.02%	7,334,773	13.53%
\$150,000 to \$200,000	31	2.08%	5,480,086	10.11%
\$200,000 to \$250,000	17	1.14%	3,744,166	6.91%
\$250,000 to \$300,000	15	1.01%	4,028,757	7.43%
\$300,000 to \$400,000	11	0.74%	3,793,993	7.00%
\$400,000 to \$500,000	7	0.47%	3,320,810	6.13%
\$500,000 to \$1,000,000	7	0.47%	4,074,506	7.52%
\$1,000,000+	1	0.07%	1,021,525	1.88%
Total	1,491	100.00%	54,194,598	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	0	0.00%	0	0.00%
2 Year Fixed	9	0.43%	1,615,686	0.25%
3 Year Fixed	18	0.87%	4,642,543	0.72%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	45	2.17%	11,842,368	1.85%
Variable	2,001	96.53%	622,610,998	97.17%
Total	2,073	100.00%	640,711,595	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	5	6.94%	896,879	4.95%
6 to 12 months	18	25.00%	4,000,920	22.10%
12 to 24 months	38	52.78%	10,578,422	58.44%
24 to 36 months	9	12.50%	2,295,412	12.68%
36 to 48 months	2	2.78%	328,963	1.82%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	72	100.00%	18,100,597	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	615	29.67%	188,831,595	29.47%
36 to 48 months	760	36.66%	258,369,393	40.33%
48 to 60 months	333	16.06%	111,066,540	17.33%
60 to 180 months	300	14.47%	75,595,777	11.80%
180 to 360 months	65	3.14%	6,848,290	1.07%
360+ months	0	0.00%	0	0.00%
Total	2,073	100.00%	640,711,595	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	7	0.34%	143,909	0.02%
5 to 10 years	33	1.59%	2,423,849	0.38%
10 to 15 years	64	3.09%	9,662,722	1.51%
15 to 20 years	145	6.99%	32,112,345	5.01%
20 to 25 years	274	13.22%	77,379,778	12.08%
25 to 30 years	1,550	74.77%	518,988,991	81.00%
30+ years	0	0.00%	0	0.00%
Total	2,073	100.00%	640,711,595	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	20	0.96%	981,450	0.15%
5 to 10 years	53	2.56%	4,376,717	0.68%
10 to 15 years	126	6.08%	17,979,308	2.81%
15 to 20 years	278	13.41%	62,579,869	9.77%
20 to 25 years	443	21.37%	140,342,127	21.90%
25 to 30 years	1,153	55.62%	414,452,124	64.69%
30+ years	0	0.00%	0	0.00%
Total	2,073	100.00%	640,711,595	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	2,061	99.42%	0	635,477,222	99.18%
1 to 29 days	8	0.39%	17,455	3,685,562	0.58%
30 to 59 days	1	0.05%	3,374	439,251	0.07%
60 to 89 days	1	0.05%	5,919	548,733	0.09%
90+ days	2	0.10%	17,603	560,827	0.09%
Total	2,073	100.00%	44,351	640,711,595	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	1,608	77.57%	501,348,664	78.25%
Investment Loans	465	22.43%	139,362,931	21.75%
Total	2,073	100.00%	640,711,595	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	871	42.02%	251,826,350	39.30%
NSW	583	28.12%	196,312,329	30.64%
Vic	353	17.03%	116,545,099	18.19%
WA	163	7.86%	43,628,735	6.81%
SA	55	2.65%	16,593,800	2.59%
ACT	30	1.45%	10,552,775	1.65%
Tas	10	0.48%	2,862,661	0.45%
NT	8	0.39%	2,389,847	0.37%
Total	2,073	100.00%	640,711,595	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,696	81.81%	538,199,870	84.00%
Inner city	9	0.43%	2,541,008	0.40%
Non metro	368	17.75%	99,970,717	15.60%
Total	2,073	100.00%	640,711,595	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	687	33.14%	203,877,387	31.82%
Non-metro	184	8.88%	47,948,962	7.48%
New South Wales				
Metro	494	23.83%	170,195,304	26.56%
Non-metro	89	4.29%	26,117,025	4.08%
Victoria				
Metro	310	14.95%	102,674,015	16.02%
Non-metro	43	2.07%	13,871,084	2.16%
Western Australia				
Metro	128	6.17%	35,818,415	5.59%
Non-metro	35	1.69%	7,810,319	1.22%
South Australia				
Metro	47	2.27%	14,661,593	2.29%
Non-metro	8	0.39%	1,932,207	0.30%
Australian Capital Territory				
Metro	30	1.45%	10,552,775	1.65%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.19%	1,303,193	0.20%
Non-metro	6	0.29%	1,559,468	0.24%
Northern Territory				
Metro	5	0.24%	1,658,195	0.26%
Non-metro	3	0.14%	731,652	0.11%
Total	2,073	100.00%	640,711,595	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
3030	21	1.01%	6,569,800	1.03%
4740	19	0.92%	6,315,432	0.99%
4211	17	0.82%	5,842,030	0.91%
4350	23	1.11%	5,715,391	0.89%
4034	19	0.92%	5,283,712	0.82%
4551	11	0.53%	5,203,329	0.81%
2155	10	0.48%	5,118,436	0.80%
4017	16	0.77%	5,091,924	0.79%
4300	16	0.77%	4,479,410	0.70%
4053	12	0.58%	4,213,917	0.66%
Total	164	7.91%	53,833,381	8.40%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	12	0.58%	3,251,660	0.51%
3.00 to 3.25 %	8	0.39%	2,156,389	0.34%
3.25 to 3.50 %	2	0.10%	554,013	0.09%
3.50 to 3.75 %	3	0.14%	764,160	0.12%
3.75 to 4.00 %	6	0.29%	2,225,654	0.35%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.05%	169,939	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 %	209	10.08%	75,864,484	11.84%
5.25 to 5.50 %	949	45.78%	323,551,938	50.50%
5.50 to 5.75 %	503	24.26%	142,209,816	22.20%
5.75 to 6.00 %	205	9.89%	54,095,645	8.44%
6.00 to 6.25 %	72	3.47%	19,740,349	3.08%
6.25 to 6.50 %	37	1.78%	8,230,687	1.28%
6.50 to 6.75 %	13	0.63%	2,993,028	0.47%
6.75 to 7.00 %	12	0.58%	1,194,170	0.19%
7.00 to 7.25 %	14	0.68%	1,407,698	0.22%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	27	1.30%	2,301,965	0.36%
Total	2,073	100.00%	640,711,595	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	2,007	96.82%	615,514,442	96.07%
Interest Only Loans	66	3.18%	25,197,153	3.93%
Total	2,073	100.00%	640,711,595	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	15	22.73%	4,908,990	19.48%
12 to 24 months	28	42.42%	11,557,122	45.87%
24 to 36 months	11	16.67%	4,091,439	16.24%
36 to 48 months	7	10.61%	2,197,057	8.72%
48 to 60 months	5	7.58%	2,442,546	9.69%
60+ months	0	0.00%	0	0.00%
Total	66	100.00%	25,197,153	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	387	18.67%	127,503,377	19.90%
Helia LMI	16	0.77%	3,473,689	0.54%
Other	0	0.00%	0	0.00%
Uninsured	1,670	80.56%	509,734,529	79.56%
Total	2,073	100.00%	640,711,595	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	756	36.47%	236,153,193	36.86%
Renovation	128	6.17%	28,785,824	4.49%
Purchase - New Dwelling	95	4.58%	29,060,316	4.54%
Purchase - Existing Dwelling	685	33.04%	235,038,713	36.68%
Purchase - Investment Dwelling	176	8.49%	55,579,057	8.67%
Other	233	11.24%	56,094,491	8.76%
Total	2,073	100.00%	640,711,595	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,647	79.45%	515,748,493	80.50%
Duplex	10	0.48%	2,307,738	0.36%
Townhouse	86	4.15%	24,612,442	3.84%
Apartment / Unit / Flat	317	15.29%	94,989,322	14.83%
Vacant Land	0	0.00%	0	0.00%
Villa	13	0.63%	3,053,600	0.48%
Other	0	0.00%	0	0.00%
Total	2,073	100.00%	640,711,595	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)		21,401,705
Interest Earnings on the Collections Account (excluding Cash Deposit)		42,520
Input Tax Credits Received From ATO		12,675
Net Fixed Rate Swap Receipt From Swap Provider		5,472
Net Basis Swap Receipt From Swap Provider		0
Total		21,462,372

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	16,259,374	
	Coupon Payment	2,112,148	18,371,522
Class A-2 Notes	Principal Payment	0	
	Coupon Payment	154,375	154,375
Class B Notes	Principal Payment	0	
	Coupon Payment	81,160	81,160
Class C Notes	Principal Payment	0	
	Coupon Payment	40,061	40,061
Class D Notes	Principal Payment	0	
	Coupon Payment	19,691	19,691
Class E Notes	Principal Payment	0	
	Coupon Payment	19,088	19,088
Class F Notes	Principal Payment	0	
	Coupon Payment	19,594	19,594
Other			
	Trust Expenses		634,376
	Redraws		2,122,505
	Transfer to/from Reserves		0
Total			21,462,372

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