

Series 2024-1 Harvey Trust

Investor Report

As at

31-January-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	531,533,522	1.10%	13.08%	57.78%
Class A2-R Notes	40,000,000	40,000,000	1.35%	6.54%	100.00%
Class B-R Notes	20,000,000	20,000,000	1.60%	3.27%	100.00%
Class C-R Notes	9,500,000	9,500,000	1.80%	1.72%	100.00%
Class D-R Notes	4,500,000	4,500,000	2.00%	0.98%	100.00%
Class E-R Notes	3,200,000	3,200,000	4.00%	0.46%	100.00%
Class F-R Notes	2,800,000	2,800,000	5.30%	0.00%	100.00%
Total	1,000,000,000	611,533,522			

*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:	\$600,214,949
Total Number of Loans:	1,972
Average Current Balance:	\$304,369
Highest Current Balance:	\$1,297,065
Seasoning Average (Months):	59.08
Seasoning (Weighted Average) (Months):	52.12
Remaining Loan Term (Average) (Months):	271.77
Remaining Term (Weighted Average):	288.21
Remaining Term (Maximum) (Months):	332.81
Approval LVR (Average)	61.66%
Approval LVR (Weighted Average)	64.08%
Scheduled LVR (Average)	55.85%
Scheduled LVR (Weighted Average)	60.74%
Scheduled LVR (Maximum)	91.79%
Current LVR (Average)	45.22%
Current LVR (Weighted Average)	55.54%
Current LVR (Maximum)	91.79%
Variable Rate (Weighted Average)	5.50%
Fixed Rate (Weighted Average)	4.64%
Rate on All Loans (Weighted Average)	5.47%
Variable Rate Loans (Percentage by value):	96.87%
Fixed Rate Loans (Percentage by value)	3.13%
Owner Occupied (Dollar Value)	\$473,178,174
Owner Occupied (Percentage)	78.83%
Pool reduction	\$11,318,573
Monthly Repayment speed	1.85%
Single Monthly Mortality Rate (SMM)	1.29%
CPR (Monthly)	14.43%
CPR (Quarterly)	17.54%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$611,533,522
Scheduled Repayments Received During Period	-\$4,168,010
Unscheduled Repayments Received During Period	-\$11,356,015
Redraws	\$1,616,275
Interest	\$2,589,178
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$600,214,949
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%	153	7.76%	49,836,136	6.54%
> 20% <= 30%	103	5.22%	26,912,224	3.53%
> 30% <= 40%	151	7.66%	48,035,794	6.30%
> 40% <= 50%	168	8.52%	55,834,991	7.33%
> 50% <= 55%	91	4.61%	33,918,311	4.45%
> 55% <= 60%	115	5.83%	43,250,210	5.68%
> 60% <= 65%	122	6.19%	53,875,667	7.07%
> 65% <= 70%	172	8.72%	68,879,854	9.04%
> 70% <= 75%	136	6.90%	60,893,596	7.99%
> 75% <= 80%	454	23.02%	192,252,949	25.23%
> 80% <= 85%	27	1.37%	11,201,770	1.47%
> 85% <= 90%	117	5.93%	52,733,965	6.92%
> 90% <= 95%	157	7.96%	62,449,756	8.19%
> 95%	6	0.30%	2,009,868	0.26%
Total	1,972	100.00%	762,085,091	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	145	7.35%	18,784,655	2.87%
> 20% <= 30%	161	8.16%	35,284,856	5.38%
> 30% <= 40%	187	9.48%	51,720,806	7.89%
> 40% <= 50%	223	11.31%	67,725,389	10.33%
> 50% <= 55%	140	7.10%	45,727,487	6.97%
> 55% <= 60%	127	6.44%	47,663,428	7.27%
> 60% <= 65%	164	8.32%	60,843,059	9.28%
> 65% <= 70%	169	8.57%	66,507,449	10.14%
> 70% <= 75%	266	13.49%	109,000,000	16.63%
> 75% <= 80%	183	9.28%	70,125,635	10.70%
> 80% <= 85%	117	5.93%	46,197,894	7.05%
> 85% <= 90%	82	4.16%	32,771,706	5.00%
> 90% <= 95%	8	0.41%	3,256,163	0.50%
> 95%	0	0.00%	0	0.00%
Total	1,972	100.00%	655,608,526	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	415	21.04%	37,979,241	6.33%
> 20% <= 30%	217	11.00%	49,687,596	8.28%
> 30% <= 40%	214	10.85%	61,933,612	10.32%
> 40% <= 50%	214	10.85%	71,707,854	11.95%
> 50% <= 55%	99	5.02%	35,373,787	5.89%
> 55% <= 60%	110	5.58%	42,669,750	7.11%
> 60% <= 65%	140	7.10%	58,568,468	9.76%
> 65% <= 70%	142	7.20%	62,314,841	10.38%
> 70% <= 75%	191	9.69%	81,295,151	13.54%
> 75% <= 80%	96	4.87%	39,723,730	6.62%
> 80% <= 85%	83	4.21%	37,432,389	6.24%
> 85% <= 90%	45	2.28%	18,974,879	3.16%
> 90% <= 95%	6	0.30%	2,553,650	0.43%
> 95%	0	0.00%	0	0.00%
Total	1,972	100.00%	600,214,949	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	152	7.71%	3,304,165	0.55%
\$50,000 to \$100,000	140	7.10%	10,658,866	1.78%
\$100,000 to \$150,000	141	7.15%	17,751,364	2.96%
\$150,000 to \$200,000	193	9.79%	33,905,182	5.65%
\$200,000 to \$250,000	224	11.36%	50,707,916	8.45%
\$250,000 to \$300,000	193	9.79%	52,857,371	8.81%
\$300,000 to \$350,000	219	11.11%	71,200,220	11.86%
\$350,000 to \$400,000	166	8.42%	62,044,050	10.34%
\$400,000 to \$500,000	278	14.10%	123,885,302	20.64%
\$500,000 to \$750,000	220	11.16%	132,312,351	22.04%
\$750,000 to \$1,000,000	37	1.88%	31,431,148	5.24%
\$1,000,000 to \$1,500,000	9	0.46%	10,157,013	1.69%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,972	100.00%	600,214,949	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	1,130	79.41%	11,147,837	20.10%
\$50,000 to \$100,000	131	9.21%	9,355,618	16.87%
\$100,000 to \$150,000	64	4.50%	7,741,236	13.96%
\$150,000 to \$200,000	34	2.39%	5,846,832	10.54%
\$200,000 to \$250,000	21	1.48%	4,677,110	8.43%
\$250,000 to \$300,000	16	1.12%	4,280,138	7.72%
\$300,000 to \$400,000	12	0.84%	4,124,298	7.44%
\$400,000 to \$500,000	7	0.49%	3,230,685	5.82%
\$500,000 to \$1,000,000	7	0.49%	4,052,772	7.31%
\$1,000,000+	1	0.07%	1,014,525	1.83%
Total	1,423	100.00%	55,471,051	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.05%	352,012	0.06%
2 Year Fixed	10	0.51%	2,023,700	0.34%
3 Year Fixed	19	0.96%	5,140,110	0.86%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	43	2.18%	11,258,152	1.88%
Variable	1,899	96.30%	581,440,975	96.87%
Total	1,972	100.00%	600,214,949	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	12	16.44%	2,572,407	13.70%
6 to 12 months	19	26.03%	5,221,634	27.81%
12 to 24 months	31	42.47%	8,401,203	44.75%
24 to 36 months	11	15.07%	2,578,729	13.74%
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%
Total	73	100.00%	18,773,974	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	405	20.54%	118,007,068	19.66%
36 to 48 months	704	35.70%	231,106,975	38.50%
48 to 60 months	469	23.78%	157,557,487	26.25%
60 to 180 months	313	15.87%	85,043,787	14.17%
180 to 360 months	81	4.11%	8,499,631	1.42%
360+ months	0	0.00%	0	0.00%
Total	1,972	100.00%	600,214,949	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	6	0.30%	103,171	0.02%
5 to 10 years	29	1.47%	1,997,618	0.33%
10 to 15 years	57	2.89%	8,469,114	1.41%
15 to 20 years	142	7.20%	30,978,435	5.16%
20 to 25 years	267	13.54%	74,533,388	12.42%
25 to 30 years	1,471	74.59%	484,133,223	80.66%
30+ years	0	0.00%	0	0.00%
Total	1,972	100.00%	600,214,949	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	18	0.91%	909,460	0.15%
5 to 10 years	53	2.69%	4,285,090	0.71%
10 to 15 years	133	6.74%	18,613,260	3.10%
15 to 20 years	266	13.49%	59,932,270	9.99%
20 to 25 years	456	23.12%	148,119,610	24.68%
25 to 30 years	1,046	53.04%	368,355,258	61.37%
30+ years	0	0.00%	0	0.00%
Total	1,972	100.00%	600,214,949	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,951	98.94%	0	591,988,904	98.63%
1 to 29 days	16	0.81%	20,411	5,539,774	0.92%
30 to 59 days	1	0.05%	7,882	673,476	0.11%
60 to 89 days	1	0.05%	16,451	889,062	0.15%
90+ days	3	0.15%	32,730	1,123,734	0.19%
Total	1,972	100.00%	77,474	600,214,949	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	1,535	77.84%	473,178,174	78.83%
Investment Loans	437	22.16%	127,036,774	21.17%
Total	1,972	100.00%	600,214,949	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	823	41.73%	235,342,003	39.21%
NSW	560	28.40%	184,146,450	30.68%
Vic	334	16.94%	109,619,106	18.26%
WA	156	7.91%	40,843,487	6.80%
SA	52	2.64%	15,326,931	2.55%
ACT	29	1.47%	9,909,862	1.65%
Tas	10	0.51%	2,828,894	0.47%
NT	8	0.41%	2,198,215	0.37%
Total	1,972	100.00%	600,214,949	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,620	82.15%	506,559,752	84.40%
Inner city	9	0.46%	2,516,350	0.42%
Non metro	343	17.39%	91,138,847	15.18%
Total	1,972	100.00%	600,214,949	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	657	33.32%	192,991,081	32.15%
Non-metro	166	8.42%	42,350,922	7.06%
New South Wales				
Metro	476	24.14%	160,387,929	26.72%
Non-metro	84	4.26%	23,758,521	3.96%
Victoria				
Metro	292	14.81%	96,300,223	16.04%
Non-metro	42	2.13%	13,318,884	2.22%
Western Australia				
Metro	121	6.14%	33,089,456	5.51%
Non-metro	35	1.77%	7,754,031	1.29%
South Australia				
Metro	45	2.28%	13,636,540	2.27%
Non-metro	7	0.35%	1,690,391	0.28%
Australian Capital Territory				
Metro	29	1.47%	9,909,862	1.65%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.20%	1,291,268	0.22%
Non-metro	6	0.30%	1,537,626	0.26%
Northern Territory				
Metro	5	0.25%	1,469,742	0.24%
Non-metro	3	0.15%	728,473	0.12%
Total	1,972	100.00%	600,214,949	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
3030	18	0.91%	6,370,623	1.06%
4740	17	0.86%	5,436,566	0.91%
4211	16	0.81%	5,343,663	0.89%
4034	19	0.96%	5,174,446	0.86%
2155	10	0.51%	5,109,218	0.85%
4551	10	0.51%	4,804,583	0.80%
4017	15	0.76%	4,434,264	0.74%
4300	16	0.81%	4,385,895	0.73%
4350	19	0.96%	4,351,243	0.72%
4053	12	0.61%	4,179,890	0.70%
Total	152	7.71%	49,590,390	8.26%

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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	0.56%	3,062,392	0.51%
3.00 to 3.25 %	7	0.35%	1,810,819	0.30%
3.25 to 3.50 %	2	0.10%	553,826	0.09%
3.50 to 3.75 %	3	0.15%	757,911	0.13%
3.75 to 4.00 %	6	0.30%	2,222,510	0.37%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.05%	169,106	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 %	200	10.14%	71,475,673	11.91%
5.25 to 5.50 %	924	46.86%	311,190,562	51.85%
5.50 to 5.75 %	471	23.88%	129,494,520	21.57%
5.75 to 6.00 %	186	9.43%	48,782,736	8.13%
6.00 to 6.25 %	64	3.25%	16,152,628	2.69%
6.25 to 6.50 %	35	1.77%	7,342,360	1.22%
6.50 to 6.75 %	11	0.56%	2,847,515	0.47%
6.75 to 7.00 %	12	0.61%	1,182,284	0.20%
7.00 to 7.25 %	13	0.66%	938,308	0.16%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	26	1.32%	2,231,800	0.37%
Total	1,972	100.00%	600,214,949	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,914	97.06%	578,713,750	96.42%
Interest Only Loans	58	2.94%	21,501,199	3.58%
Total	1,972	100.00%	600,214,949	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	19	32.76%	6,567,845	30.55%
12 to 24 months	23	39.66%	8,103,976	37.69%
24 to 36 months	5	8.62%	2,657,942	12.36%
36 to 48 months	8	13.79%	2,681,716	12.47%
48 to 60 months	3	5.17%	1,489,720	6.93%
60+ months	0	0.00%	0	0.00%
Total	58	100.00%	21,501,199	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	365	18.51%	119,125,373	19.85%
Helia LMI	16	0.81%	3,446,307	0.57%
Other	0	0.00%	0	0.00%
Uninsured	1,591	80.68%	477,643,269	79.58%
Total	1,972	100.00%	600,214,949	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	720	36.51%	220,973,571	36.82%
Renovation	118	5.98%	26,441,807	4.41%
Purchase - New Dwelling	86	4.36%	24,477,524	4.08%
Purchase - Existing Dwelling	659	33.42%	223,299,147	37.20%
Purchase - Investment Dwelling	165	8.37%	51,269,325	8.54%
Other	224	11.36%	53,753,576	8.96%
Total	1,972	100.00%	600,214,949	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,560	79.11%	480,173,908	80.00%
Duplex	10	0.51%	2,277,996	0.38%
Townhouse	83	4.21%	23,090,875	3.85%
Apartment / Unit / Flat	306	15.52%	91,646,085	15.27%
Vacant Land	0	0.00%	0	0.00%
Villa	13	0.66%	3,026,085	0.50%
Other	0	0.00%	0	0.00%
Total	1,972	100.00%	600,214,949	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)		15,743,516
Interest Earnings on the Collections Account (excluding Cash Deposit)		45,859
Input Tax Credits Received From ATO		12,180
Net Fixed Rate Swap Receipt From Swap Provider		8,955
Net Basis Swap Receipt From Swap Provider		0
Total		15,810,511

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A1 Notes	Principal Payment	11,318,573	
	Coupon Payment	2,038,031	13,356,603
Class A2-R Notes	Principal Payment	0	
	Coupon Payment	161,589	161,589
Class B-R Notes	Principal Payment	0	
	Coupon Payment	84,904	84,904
Class C-R Notes	Principal Payment	0	
	Coupon Payment	41,891	41,891
Class D-R Notes	Principal Payment	0	
	Coupon Payment	20,583	20,583
Class E-R Notes	Principal Payment	0	
	Coupon Payment	19,897	19,897
Class F-R Notes	Principal Payment	0	
	Coupon Payment	20,402	20,402
Other			
	Trust Expenses		488,367
	Redraws		1,616,275
	Transfer to/from Reserves		0
Total			15,810,511

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