

# Series 2024-1 Harvey Trust

## Investor Report

As at

30-November-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 A1 Notes	920,000,000	560,711,595	1.10%	12.49%	60.95%
Class A2-R Notes	40,000,000	40,000,000	1.35%	6.24%	100.00%
Class B-R Notes	20,000,000	20,000,000	1.60%	3.12%	100.00%
Class C-R Notes	9,500,000	9,500,000	1.80%	1.64%	100.00%
Class D-R Notes	4,500,000	4,500,000	2.00%	0.94%	100.00%
Class E-R Notes	3,200,000	3,200,000	4.00%	0.44%	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>640,711,595</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:	\$627,524,874
Total Number of Loans:	2,042
Average Current Balance:	\$307,309
Highest Current Balance:	\$1,297,798
Seasoning Average (Months):	56.75
Seasoning (Weighted Average) (Months):	49.95
Remaining Loan Term (Average) (Months):	273.75
Remaining Term (Weighted Average):	290.30
Remaining Term (Maximum) (Months):	334.86
Approval LVR (Average)	61.62%
Approval LVR (Weighted Average)	64.11%
Scheduled LVR (Average)	56.11%
Scheduled LVR (Weighted Average)	61.01%
Scheduled LVR (Maximum)	92.01%
Current LVR (Average)	45.62%
Current LVR (Weighted Average)	55.86%
Current LVR (Maximum)	92.01%
Variable Rate (Weighted Average)	5.50%
Fixed Rate (Weighted Average)	4.57%
Rate on All Loans (Weighted Average)	5.48%
Variable Rate Loans (Percentage by value):	97.09%
Fixed Rate Loans (Percentage by value)	2.91%
Owner Occupied (Dollar Value)	\$490,041,836
Owner Occupied (Percentage)	78.09%
Pool reduction	\$13,186,721
Monthly Repayment speed	2.06%
Single Monthly Mortality Rate (SMM)	1.49%
CPR (Monthly)	16.51%
CPR (Quarterly)	18.00%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$640,711,595
Scheduled Repayments Received During Period	-\$4,312,723
Unscheduled Repayments Received During Period	-\$13,510,914
Redraws	\$2,011,354
Interest	\$2,625,561
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$627,524,874
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

# Series 2024-1 Harvey Trust

## Investor Report

As at

30-November-2025

### Mortgage Portfolio Statistical Tables

**Table 1 - Approval Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	161	7.88%	51,797,020	6.57%
> 20% <= 30%	105	5.14%	27,322,815	3.47%
> 30% <= 40%	157	7.69%	49,509,862	6.28%
> 40% <= 50%	172	8.42%	57,249,901	7.26%
> 50% <= 55%	93	4.55%	34,553,712	4.38%
> 55% <= 60%	118	5.78%	44,522,951	5.65%
> 60% <= 65%	129	6.32%	55,828,161	7.08%
> 65% <= 70%	177	8.67%	71,878,754	9.12%
> 70% <= 75%	138	6.76%	61,755,596	7.83%
> 75% <= 80%	475	23.26%	201,746,044	25.59%
> 80% <= 85%	30	1.47%	12,550,360	1.59%
> 85% <= 90%	122	5.97%	54,618,725	6.93%
> 90% <= 95%	159	7.79%	63,105,896	8.00%
> 95%	6	0.29%	2,009,868	0.25%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>788,449,666</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%	149	7.30%	19,259,680	2.82%
> 20% <= 30%	164	8.03%	36,041,986	5.28%
> 30% <= 40%	194	9.50%	53,626,169	7.86%
> 40% <= 50%	223	10.92%	67,452,219	9.88%
> 50% <= 55%	139	6.81%	46,588,867	6.82%
> 55% <= 60%	138	6.76%	49,748,640	7.29%
> 60% <= 65%	162	7.93%	63,232,324	9.26%
> 65% <= 70%	183	8.96%	70,686,522	10.35%
> 70% <= 75%	272	13.32%	112,639,402	16.50%
> 75% <= 80%	194	9.50%	75,429,761	11.05%
> 80% <= 85%	128	6.27%	49,790,174	7.29%
> 85% <= 90%	85	4.16%	33,797,542	4.95%
> 90% <= 95%	11	0.54%	4,341,694	0.64%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>682,634,981</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%	423	20.71%	39,251,227	6.25%
> 20% <= 30%	228	11.17%	52,291,724	8.33%
> 30% <= 40%	215	10.53%	62,988,360	10.04%
> 40% <= 50%	219	10.72%	73,826,856	11.76%
> 50% <= 55%	107	5.24%	37,757,607	6.02%
> 55% <= 60%	108	5.29%	42,052,101	6.70%
> 60% <= 65%	144	7.05%	60,557,092	9.65%
> 65% <= 70%	145	7.10%	62,823,915	10.01%
> 70% <= 75%	201	9.84%	88,102,080	14.04%
> 75% <= 80%	109	5.34%	45,457,291	7.24%
> 80% <= 85%	85	4.16%	37,823,324	6.03%
> 85% <= 90%	50	2.45%	21,378,019	3.41%
> 90% <= 95%	8	0.39%	3,215,276	0.51%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,874</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	151	7.39%	3,322,464	0.53%
\$50,000 to \$100,000	145	7.10%	11,061,341	1.76%
\$100,000 to \$150,000	147	7.20%	18,551,559	2.96%
\$150,000 to \$200,000	192	9.40%	33,881,519	5.40%
\$200,000 to \$250,000	229	11.21%	51,820,500	8.26%
\$250,000 to \$300,000	202	9.89%	55,279,825	8.81%
\$300,000 to \$350,000	226	11.07%	73,364,982	11.69%
\$350,000 to \$400,000	179	8.77%	66,896,016	10.66%
\$400,000 to \$500,000	288	14.10%	128,620,169	20.50%
\$500,000 to \$750,000	232	11.36%	138,793,806	22.12%
\$750,000 to \$1,000,000	42	2.06%	35,738,818	5.70%
\$1,000,000 to \$1,500,000	9	0.44%	10,193,875	1.62%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,874</b>	<b>100.00%</b>

# Series 2024-1 Harvey Trust

## Investor Report

As at

30-November-2025

### Mortgage Portfolio Statistical Tables

**Table 5 - Available Redraw**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	1,174	79.81%	11,292,220	20.47%
\$50,000 to \$100,000	136	9.25%	9,576,249	17.36%
\$100,000 to \$150,000	67	4.55%	8,095,012	14.67%
\$150,000 to \$200,000	32	2.18%	5,568,802	10.09%
\$200,000 to \$250,000	22	1.50%	4,834,660	8.76%
\$250,000 to \$300,000	15	1.02%	4,073,400	7.38%
\$300,000 to \$400,000	11	0.75%	3,836,297	6.95%
\$400,000 to \$500,000	6	0.41%	2,841,193	5.15%
\$500,000 to \$1,000,000	7	0.48%	4,044,069	7.33%
\$1,000,000+	1	0.07%	1,006,525	1.82%
<b>Total</b>	<b>1,471</b>	<b>100.00%</b>	<b>55,168,426</b>	<b>100.00%</b>

**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	10	0.49%	2,035,449	0.32%
3 Year Fixed	17	0.83%	4,538,375	0.72%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	44	2.15%	11,661,802	1.86%
Variable	1,971	96.52%	609,289,247	97.09%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,873</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	6	8.45%	1,169,202	6.41%
6 to 12 months	17	23.94%	4,057,686	22.25%
12 to 24 months	37	52.11%	10,387,837	56.96%
24 to 36 months	11	15.49%	2,620,901	14.37%
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%
<b>Total</b>	<b>71</b>	<b>100.00%</b>	<b>18,235,626</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	533	26.10%	161,112,300	25.67%
36 to 48 months	768	37.61%	259,762,099	41.39%
48 to 60 months	364	17.83%	119,308,955	19.01%
60 to 180 months	304	14.89%	79,627,431	12.69%
180 to 360 months	73	3.57%	7,714,088	1.23%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,873</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	7	0.34%	138,673	0.02%
5 to 10 years	32	1.57%	2,314,697	0.37%
10 to 15 years	61	2.99%	9,198,608	1.47%
15 to 20 years	145	7.10%	31,887,622	5.08%
20 to 25 years	273	13.37%	77,103,605	12.29%
25 to 30 years	1,524	74.63%	506,881,668	80.77%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,873</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	21	1.03%	975,594	0.16%
5 to 10 years	51	2.50%	4,285,183	0.68%
10 to 15 years	132	6.46%	18,626,566	2.97%
15 to 20 years	270	13.22%	61,173,903	9.75%
20 to 25 years	453	22.18%	145,885,721	23.25%
25 to 30 years	1,115	54.60%	396,577,906	63.20%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,873</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	2,022	99.02%	0	618,941,781	98.63%
1 to 29 days	17	0.83%	33,763	7,469,351	1.19%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.15%	24,556	1,113,742	0.18%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>58,319</b>	<b>627,524,874</b>	<b>100.00%</b>

# Series 2024-1 Harvey Trust

## Investor Report

As at

30-November-2025

### Mortgage Portfolio Statistical Tables

**Table 12 - Owner Occupied \ Investment Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	1,580	77.38%	490,041,836	78.09%
Investment Loans	462	22.62%	137,483,037	21.91%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,874</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	859	42.07%	246,702,410	39.31%
NSW	574	28.11%	192,246,315	30.64%
Vic	348	17.04%	114,421,106	18.23%
WA	160	7.84%	42,782,590	6.82%
SA	54	2.64%	16,247,396	2.59%
ACT	29	1.42%	9,992,386	1.59%
Tas	10	0.49%	2,852,304	0.45%
NT	8	0.39%	2,280,367	0.36%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,874</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,674	81.98%	528,450,183	84.21%
Inner city	9	0.44%	2,534,297	0.40%
Non metro	359	17.58%	96,540,393	15.38%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,873</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	680	33.30%	200,234,882	31.91%
Non-metro	179	8.77%	46,467,528	7.40%
New South Wales				
Metro	488	23.90%	167,575,577	26.70%
Non-metro	86	4.21%	24,670,738	3.93%
Victoria				
Metro	306	14.99%	101,026,471	16.10%
Non-metro	42	2.06%	13,394,635	2.13%
Western Australia				
Metro	125	6.12%	34,989,312	5.58%
Non-metro	35	1.71%	7,793,278	1.24%
South Australia				
Metro	46	2.25%	14,316,818	2.28%
Non-metro	8	0.39%	1,930,579	0.31%
Australian Capital Territory				
Metro	29	1.42%	9,992,386	1.59%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.20%	1,299,190	0.21%
Non-metro	6	0.29%	1,553,113	0.25%
Northern Territory				
Metro	5	0.24%	1,549,844	0.25%
Non-metro	3	0.15%	730,523	0.12%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,874</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
3030	21	1.03%	6,564,133	1.05%
4740	18	0.88%	5,958,316	0.95%
4211	16	0.78%	5,382,688	0.86%
4034	19	0.93%	5,246,382	0.84%
4350	22	1.08%	5,174,770	0.82%
4551	11	0.54%	5,172,060	0.82%
2155	10	0.49%	5,111,015	0.81%
4017	16	0.78%	5,071,969	0.81%
4300	16	0.78%	4,462,550	0.71%
4053	12	0.59%	4,200,800	0.67%
<b>Total</b>	<b>161</b>	<b>7.88%</b>	<b>52,344,683</b>	<b>8.34%</b>

# Series 2024-1 Harvey Trust

## Investor Report

As at

30-November-2025

### Mortgage Portfolio Statistical Tables

**Table 17 - Interest Rate**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	11	0.54%	3,085,512	0.49%
3.00 to 3.25 %	8	0.39%	2,154,509	0.34%
3.25 to 3.50 %	2	0.10%	553,912	0.09%
3.50 to 3.75 %	3	0.15%	761,531	0.12%
3.75 to 4.00 %	6	0.29%	2,228,264	0.36%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.05%	169,649	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 %	208	10.19%	74,672,070	11.90%
5.25 to 5.50 %	939	45.98%	318,393,484	50.74%
5.50 to 5.75 %	494	24.19%	138,491,626	22.07%
5.75 to 6.00 %	202	9.89%	53,483,829	8.52%
6.00 to 6.25 %	68	3.33%	18,534,951	2.95%
6.25 to 6.50 %	36	1.76%	7,585,504	1.21%
6.50 to 6.75 %	13	0.64%	3,001,149	0.48%
6.75 to 7.00 %	12	0.59%	1,175,357	0.19%
7.00 to 7.25 %	13	0.64%	949,104	0.15%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	26	1.27%	2,284,423	0.36%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,874</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,979	96.91%	603,907,533	96.24%
Interest Only Loans	63	3.09%	23,617,340	3.76%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,873</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	16	25.40%	4,930,905	20.88%
12 to 24 months	27	42.86%	10,719,268	45.39%
24 to 36 months	8	12.70%	3,317,517	14.05%
36 to 48 months	7	11.11%	2,196,731	9.30%
48 to 60 months	5	7.94%	2,452,918	10.39%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>63</b>	<b>100.00%</b>	<b>23,617,340</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	375	18.36%	123,216,897	19.64%
Helia LMI	16	0.78%	3,466,868	0.55%
Other	0	0.00%	0	0.00%
Uninsured	1,651	80.85%	500,841,109	79.81%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,874</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	754	36.92%	233,492,993	37.21%
Renovation	122	5.97%	27,466,763	4.38%
Purchase - New Dwelling	92	4.51%	27,755,018	4.42%
Purchase - Existing Dwelling	672	32.91%	229,508,356	36.57%
Purchase - Investment Dwelling	172	8.42%	54,419,373	8.67%
Other	230	11.26%	54,882,371	8.75%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,874</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,620	79.33%	504,193,270	80.35%
Duplex	10	0.49%	2,297,632	0.37%
Townhouse	86	4.21%	24,193,056	3.86%
Apartment / Unit / Flat	313	15.33%	93,794,458	14.95%
Vacant Land	0	0.00%	0	0.00%
Villa	13	0.64%	3,046,457	0.49%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>2,042</b>	<b>100.00%</b>	<b>627,524,874</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>

# Series 2024-1 Harvey Trust

## Investor Report

As at

30-November-2025

### Distribution Summary

	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		18,042,613
Interest Earnings on the Collections Account (excluding Cash Deposit)		45,428
Input Tax Credits Received From ATO		12,751
Net Fixed Rate Swap Receipt From Swap Provider		11,381
Net Basis Swap Receipt From Swap Provider		0
<b>Total</b>		<b>18,112,173</b>

### Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A1 Notes	Principal Payment	13,186,721	
	Coupon Payment	2,142,948	15,329,669
Class A2-R Notes	Principal Payment	0	
	Coupon Payment	161,093	161,093
Class B-R Notes	Principal Payment	0	
	Coupon Payment	84,656	84,656
Class C-R Notes	Principal Payment	0	
	Coupon Payment	41,773	41,773
Class D-R Notes	Principal Payment	0	
	Coupon Payment	20,527	20,527
Class E-R Notes	Principal Payment	0	
	Coupon Payment	19,857	19,857
Class F-R Notes	Principal Payment	0	
	Coupon Payment	20,367	20,367
Other			
Trust Expenses			422,877
Redraws			2,011,354
Transfer to/from Reserves			0
<b>Total</b>			<b>18,112,173</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