

Series 2024-1 Harvey Trust

Investor Report

As at

31-August-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	448,252,567	1.10%	15.14%	48.72%	
Class A2-R Notes	40,000,000	40,000,000	1.35%	7.57%	100.00%	
Class B-R Notes	20,000,000	20,000,000	1.60%	3.79%	100.00%	
Class C-R Notes	9,500,000	9,500,000	1.80%	1.99%	100.00%	
Class D-R Notes	4,500,000	4,500,000	2.00%	1.14%	100.00%	
Class E-R Notes	3,200,000	3,200,000	4.00%	0.53%	100.00%	
Class F-R Notes	2,800,000	2,800,000	5.30%	0.00%	100.00%	
Total*	1,000,000,000	528,252,567				

*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:	\$514,480,715
Total Number of Loans:	1,752
Average Current Balance:	\$293,653
Highest Current Balance:	\$1,381,404
Seasoning Average (Months):	66.06
Seasoning (Weighted Average) (Months):	59.15
Remaining Loan Term (Average) (Months):	264.55
Remaining Term (Weighted Average):	281.69
Remaining Term (Maximum) (Months):	325.78
Approval LVR (Average)	61.05%
Approval LVR (Weighted Average)	63.46%
Scheduled LVR (Average)	54.25%
Scheduled LVR (Weighted Average)	59.38%
Scheduled LVR (Maximum)	91.06%
Current LVR (Average)	43.20%
Current LVR (Weighted Average)	54.08%
Current LVR (Maximum)	91.06%
Variable Rate (Weighted Average)	6.23%
Fixed Rate (Weighted Average)	4.83%
Rate on All Loans (Weighted Average)	6.18%
Variable Rate Loans (Percentage by value):	96.26%
Fixed Rate Loans (Percentage by value)	3.74%
Owner Occupied (Dollar Value)	\$406,408,279
Owner Occupied (Percentage)	78.99%
Pool reduction	\$13,771,853
Monthly Repayment speed	2.61%
Single Monthly Mortality Rate (SMM)	1.98%
CPR (Monthly)	21.32%
CPR (Quarterly)	16.05%

Mortgage Portfolio Transaction Data (Current Month)	
Mortgage Portfolio Balance At Start of Period	\$528,252,567
Scheduled Repayments Received During Period	-\$3,955,102
Unscheduled Repayments Received During Period	-\$13,413,169
Redraws	\$1,095,081
Interest	\$2,501,338
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$514,480,715
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%	142	8.11%	46,899,223	6.93%
> 20% <= 30%	96	5.48%	25,747,333	3.81%
> 30% <= 40%	141	8.05%	44,380,447	6.56%
> 40% <= 50%	147	8.39%	49,251,365	7.28%
> 50% <= 55%	86	4.91%	31,030,445	4.59%
> 55% <= 60%	103	5.88%	38,438,712	5.68%
> 60% <= 65%	109	6.22%	48,077,132	7.11%
> 65% <= 70%	152	8.68%	62,185,351	9.19%
> 70% <= 75%	117	6.68%	53,300,469	7.88%
> 75% <= 80%	396	22.60%	167,340,405	24.74%
> 80% <= 85%	24	1.37%	9,869,528	1.46%
> 85% <= 90%	100	5.71%	44,141,813	6.53%
> 90% <= 95%	135	7.71%	54,256,138	8.02%
> 95%	4	0.23%	1,471,589	0.22%
Total	1,752	100.00%	676,389,951	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	142	8.11%	18,189,274	3.20%
> 20% <= 30%	161	9.19%	35,245,672	6.20%
> 30% <= 40%	181	10.33%	49,882,159	8.77%
> 40% <= 50%	198	11.30%	59,949,163	10.54%
> 50% <= 55%	130	7.42%	40,547,494	7.13%
> 55% <= 60%	119	6.79%	46,660,306	8.21%
> 60% <= 65%	140	7.99%	50,579,714	8.89%
> 65% <= 70%	155	8.85%	63,639,436	11.19%
> 70% <= 75%	231	13.18%	89,798,057	15.79%
> 75% <= 80%	131	7.48%	49,632,509	8.73%
> 80% <= 85%	113	6.45%	42,896,552	7.54%
> 85% <= 90%	49	2.80%	20,557,653	3.62%
> 90% <= 95%	2	0.11%	1,076,633	0.19%
> 95%	0	0.00%	0	0.00%
Total	1,752	100.00%	568,654,622	100.00%

Table 3 - Current Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	405	23.12%	36,022,440	7.00%
> 20% <= 30%	209	11.93%	47,375,544	9.21%
> 30% <= 40%	191	10.90%	56,449,362	10.97%
> 40% <= 50%	183	10.45%	60,919,251	11.84%
> 50% <= 55%	90	5.14%	31,591,765	6.14%
> 55% <= 60%	111	6.34%	42,900,352	8.34%
> 60% <= 65%	112	6.39%	46,814,071	9.10%
> 65% <= 70%	123	7.02%	53,614,939	10.42%
> 70% <= 75%	158	9.02%	65,615,655	12.75%
> 75% <= 80%	68	3.88%	28,333,467	5.51%
> 80% <= 85%	70	4.00%	30,498,634	5.93%
> 85% <= 90%	30	1.71%	13,266,202	2.58%
> 90% <= 95%	2	0.11%	1,079,032	0.21%
> 95%	0	0.00%	0	0.00%
Total	1,752	100.00%	514,480,715	100.00%

Table 4 - Current Loan Balances				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	157	8.96%	2,928,577	0.57%
\$50,000 to \$100,000	129	7.36%	9,815,750	1.91%
\$100,000 to \$150,000	137	7.82%	17,353,374	3.37%
\$150,000 to \$200,000	156	8.90%	27,269,884	5.30%
\$200,000 to \$250,000	225	12.84%	50,798,573	9.87%
\$250,000 to \$300,000	164	9.36%	45,241,381	8.79%
\$300,000 to \$350,000	196	11.19%	63,677,879	12.38%
\$350,000 to \$400,000	141	8.05%	52,704,872	10.24%
\$400,000 to \$500,000	225	12.84%	99,999,432	19.44%
\$500,000 to \$750,000	182	10.39%	108,923,320	21.17%
\$750,000 to \$1,000,000	33	1.88%	27,750,104	5.39%
\$1,000,000 to \$1,500,000	7	0.40%	8,017,569	1.56%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,752	100.00%	514,480,715	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	1,015	77.54%	10,112,572	18.62%	
\$50,000 to \$100,000	142	10.85%	10,477,736	19.29%	
\$100,000 to \$150,000	55	4.20%	6,769,804	12.47%	
\$150,000 to \$200,000	34	2.60%	5,892,632	10.85%	
\$200,000 to \$250,000	21	1.60%	4,735,729	8.72%	
\$250,000 to \$300,000	15	1.15%	4,081,488	7.52%	
\$300,000 to \$400,000	13	0.99%	4,538,789	8.36%	
\$400,000 to \$500,000	8	0.61%	3,654,444	6.73%	
\$500,000 to \$1,000,000	6	0.46%	4,046,509	7.45%	
\$1,000,000+	0	0.00%	0	0.00%	
Total	1,309	100.00%	54,309,703	100.00%	

Table 6 - Product Type					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
1 Year Fixed	6	0.34%	1,478,727	0.29%	
2 Year Fixed	10	0.57%	2,870,066	0.56%	
3 Year Fixed	17	0.97%	4,575,264	0.89%	
4 Year Fixed	0	0.00%	0	0.00%	
5 Year Fixed	39	2.23%	10,334,887	2.01%	
Variable	1,680	95.89%	495,221,771	96.26%	
Total	1,752	100.00%	514,480,715	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	17	23.61%	4,701,556	24.41%	
6 to 12 months	25	34.72%	6,672,879	34.65%	
12 to 24 months	21	29.17%	5,843,334	30.34%	
24 to 36 months	8	11.11%	1,839,613	9.55%	
36 to 48 months	0	0.00%	0	0.00%	
48 to 60 months	1	1.39%	201,562	1.05%	
60+ months	0	0.00%	0	0.00%	
Total	72	100.00%	19,258,944	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	73	4.17%	21,053,363	4.09%	
36 to 48 months	565	32.25%	167,555,364	32.57%	
48 to 60 months	575	32.82%	187,805,272	36.50%	
60 to 180 months	457	26.08%	129,418,752	25.16%	
180 to 360 months	82	4.68%	8,647,963	1.68%	
360+ months	0	0.00%	0	0.00%	
Total	1,752	100.00%	514,480,715	100.00%	

Table 9 - Original Loan Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 5 years	5	0.29%	34,820	0.01%	
5 to 10 years	26	1.48%	1,493,512	0.29%	
10 to 15 years	50	2.85%	6,975,752	1.36%	
15 to 20 years	129	7.36%	25,292,529	4.92%	
20 to 25 years	240	13.70%	63,978,366	12.44%	
25 to 30 years	1,302	74.32%	416,705,735	81.00%	
30+ years	0	0.00%	0	0.00%	
Total	1,752	100.00%	514,480,715	100.00%	

Table 10 - Remaining Loan Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 5 years	20	1.14%	1,061,746	0.21%	
5 to 10 years	50	2.85%	3,459,012	0.67%	
10 to 15 years	135	7.71%	19,055,750	3.70%	
15 to 20 years	258	14.73%	56,030,328	10.89%	
20 to 25 years	516	29.45%	165,612,905	32.19%	
25 to 30 years	773	44.12%	269,260,972	52.34%	
30+ years	0	0.00%	0	0.00%	
Total	1,752	100.00%	514,480,715	100.00%	

Table 11 - Days in Arrears					
	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,724	98.40%	0	503,262,769	97.82%
1 to 29 days	21	1.20%	34,012	8,503,667	1.65%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	7	0.40%	101,783	2,714,279	0.53%
Total	1,752	100.00%	135,795	514,480,715	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	1,370	78.20%	406,408,279	78.99%
Investment Loans	382	21.80%	108,072,436	21.01%
Total	1,752	100.00%	514,480,715	100.00%

Table 13 - State Concentration				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	719	41.04%	198,513,702	38.59%
NSW	507	28.94%	159,303,911	30.96%
Vic	300	17.12%	96,307,933	18.72%
WA	134	7.65%	34,294,578	6.67%
SA	47	2.68%	12,868,204	2.50%
ACT	28	1.60%	8,445,699	1.64%
Tas	8	0.46%	2,204,723	0.43%
NT	9	0.51%	2,541,964	0.49%
Total	1,752	100.00%	514,480,715	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,442	82.31%	434,228,307	84.40%
Inner city	9	0.51%	2,455,282	0.48%
Non metro	301	17.18%	77,797,126	15.12%
Total	1,752	100.00%	514,480,715	100.00%

Table 15 - Geographic Distribution				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	578	32.99%	163,950,052	31.87%
Non-metro	141	8.05%	34,563,650	6.72%
New South Wales				
Metro	430	24.54%	138,331,803	26.89%
Non-metro	77	4.39%	20,972,108	4.08%
Victoria				
Metro	262	14.95%	84,167,665	16.36%
Non-metro	38	2.17%	12,140,269	2.36%
Western Australia				
Metro	102	5.82%	27,201,302	5.29%
Non-metro	32	1.83%	7,093,276	1.38%
South Australia				
Metro	41	2.34%	11,546,099	2.24%
Non-metro	6	0.34%	1,322,105	0.26%
Australian Capital Territory				
Metro	28	1.60%	8,445,699	1.64%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.23%	1,220,671	0.24%
Non-metro	4	0.23%	984,053	0.19%
Northern Territory				
Metro	6	0.34%	1,820,299	0.35%
Non-metro	3	0.17%	721,665	0.14%
Total	1,752	100.00%	514,480,715	100.00%

Table 16 - Post Code Concentration (top 10)				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
3030	16	0.91%	5,702,175	1.11%
4211	13	0.74%	4,798,479	0.93%
2155	9	0.51%	4,767,217	0.93%
4740	14	0.80%	4,413,726	0.86%
4300	16	0.91%	4,284,659	0.83%
4034	15	0.86%	4,243,211	0.82%
2560	14	0.80%	3,856,340	0.75%
4017	13	0.74%	3,544,193	0.69%
4053	11	0.63%	3,516,332	0.68%
2750	10	0.57%	3,506,226	0.68%
Total	131	7.48%	42,632,556	8.29%

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Table 17 - Interest Rate				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	8	0.46%	2,489,632	0.48%
3.00 to 3.25 %	6	0.34%	1,561,641	0.30%
3.25 to 3.50 %	2	0.11%	553,294	0.11%
3.50 to 3.75 %	3	0.17%	744,664	0.14%
3.75 to 4.00 %	6	0.34%	2,237,783	0.43%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.06%	167,071	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	0.06%	411,505	0.08%
5.25 to 5.50 %	11	0.63%	2,380,601	0.46%
5.50 to 5.75 %	9	0.51%	2,896,460	0.56%
5.75 to 6.00 %	208	11.87%	73,097,374	14.21%
6.00 to 6.25 %	839	47.89%	269,247,961	52.33%
6.25 to 6.50 %	397	22.66%	102,983,358	20.02%
6.50 to 6.75 %	144	8.22%	35,246,484	6.85%
6.75 to 7.00 %	45	2.57%	10,534,766	2.05%
7.00 to 7.25 %	21	1.20%	4,609,404	0.90%
7.25 to 7.50 %	7	0.40%	1,767,676	0.34%
7.50+ %	44	2.51%	3,551,041	0.69%
Total	1,752	100.00%	514,480,715	100.00%

Table 18 - Interest Only Loans				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,703	97.20%	495,395,021	96.29%
Interest Only Loans	49	2.80%	19,085,693	3.71%
Total	1,752	100.00%	514,480,715	100.00%

Table 19 - Interest Only Remaining Term				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	25	51.02%	10,697,601	56.05%
12 to 24 months	12	24.49%	3,734,907	19.57%
24 to 36 months	5	10.20%	1,270,424	6.66%
36 to 48 months	4	8.16%	1,935,335	10.14%
48 to 60 months	3	6.12%	1,447,426	7.58%
60+ months	0	0.00%	0	0.00%
Total	49	100.00%	19,085,693	100.00%

Table 20 - Mortgage Insurer				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	322	18.38%	102,716,409	19.97%
Helia LMI	10	0.57%	2,474,581	0.48%
Other	0	0.00%	0	0.00%
Uninsured	1,420	81.05%	409,289,724	79.55%
Total	1,752	100.00%	514,480,715	100.00%

Table 21 - Loan Purpose				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	662	37.79%	194,111,161	37.73%
Renovation	100	5.71%	21,582,157	4.19%
Purchase - New Dwelling	82	4.68%	22,640,620	4.40%
Purchase - Existing Dwelling	585	33.39%	190,912,328	37.11%
Purchase - Investment Dwelling	153	8.73%	46,079,928	8.96%
Other	170	9.70%	39,154,520	7.61%
Total	1,752	100.00%	514,480,715	100.00%

Table 22 - Loan Collateral				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,383	78.94%	409,347,425	79.57%
Duplex	10	0.57%	2,209,257	0.43%
Townhouse	73	4.17%	19,597,173	3.81%
Apartment / Unit / Flat	273	15.58%	80,150,033	15.58%
Vacant Land	0	0.00%	0	0.00%
Villa	12	0.68%	2,892,322	0.56%
Other	1	0.06%	284,505	0.06%
Total	1,752	100.00%	514,480,715	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)		17,599,172
Interest Earnings on the Collections Account (excluding Cash Deposit)		41,909
Input Tax Credits Received From ATO		10,437
Net Fixed Rate Swap Receipt From Swap Provider		22,397
Net Basis Swap Receipt From Swap Provider		10,951
Total		17,684,865

Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A1 Notes	Principal Payment	13,771,853	
	Coupon Payment	2,061,227	15,833,080
Class A2-R Notes	Principal Payment	0	
	Coupon Payment	192,428	192,428
Class B-R Notes	Principal Payment	0	
	Coupon Payment	100,460	100,460
Class C-R Notes	Principal Payment	0	
	Coupon Payment	49,332	49,332
Class D-R Notes	Principal Payment	0	
	Coupon Payment	24,132	24,132
Class E-R Notes	Principal Payment	0	
	Coupon Payment	22,596	22,596
Class F-R Notes	Principal Payment	0	
	Coupon Payment	22,863	22,863
Other			
Trust Expenses			344,892
Redraws			1,095,081
Transfer to/from Reserves			0
Total			17,684,865

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