Series 2024-1 Harvey Trust

Investor Report

As at **30-September-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	434,480,715	1.10%	15.55%	47.23%
Class A2-R Notes	40,000,000	40,000,000	1.35%	7.77%	100.00%
Class B-R Notes	20,000,000	20,000,000	1.60%	3.89%	100.00%
Class C-R Notes	9,500,000	9,500,000	1.80%	2.04%	100.00%
Class D-R Notes	4,500,000	4,500,000	2.00%	1.17%	100.00%
Class E-R Notes	3,200,000	3,200,000	4.00%	0.54%	100.00%
Class F-R Notes	2,800,000	2,800,000	5.30%	0.00%	100.00%
Total*	**1,000,000,000**	**514,480,715**			

**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:	$501,943,078
Total Number of Loans:	1,719
Average Current Balance:	$291,997
Highest Current Balance:	$1,379,074
Seasoning Average (Months):	67.19
Seasoning (Weighted Average) (Months):	60.20
Remaining Loan Term (Average) (Months):	263.45
Remaining Term (Weighted Average):	280.69
Remaining Term (Maximum) (Months):	324.63
Approval LVR (Average)	61.02%
Approval LVR (Weighted Average)	63.55%
Scheduled LVR (Average)	54.00%
Scheduled LVR (Weighted Average)	59.23%
Scheduled LVR (Maximum)	90.94%
Current LVR (Average)	42.90%
Current LVR (Weighted Average)	53.89%
Current LVR (Maximum)	90.94%
Variable Rate (Weighted Average)	6.23%
Fixed Rate (Weighted Average)	4.80%
Rate on All Loans (Weighted Average)	6.17%
Variable Rate Loans (Percentage by value):	96.38%
Fixed Rate Loans (Percentage by value)	3.62%
Owner Occupied (Dollar Value)	$397,843,640
Owner Occupied (Percentage)	79.26%
Pool reduction	$12,537,636
Monthly Repayment speed	2.44%
Single Monthly Mortality Rate (SMM)*	2.15%
CPR (Monthly)*	22.95%
CPR (Quarterly)*	21.62%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$514,480,715
Scheduled Repayments Received During Period	-$3,860,475
Unscheduled Repayments Received During Period	-$12,399,456
Redraws	$1,373,679
Interest	$2,348,615
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$501,943,078
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

** Methodology Update: Effective September 2026, the SMM/ CPR calculation methodology has been refined as part of our ongoing review process*

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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%	139	8.09%	45,305,420	6.82%
> 20% <= 30%	95	5.53%	25,280,193	3.81%
> 30% <= 40%	140	8.14%	44,047,510	6.63%
> 40% <= 50%	142	8.26%	47,423,293	7.14%
> 50% <= 55%	85	4.94%	30,649,605	4.62%
> 55% <= 60%	102	5.93%	38,025,829	5.73%
> 60% <= 65%	107	6.22%	47,105,877	7.09%
> 65% <= 70%	150	8.73%	61,910,617	9.32%
> 70% <= 75%	114	6.63%	51,752,774	7.79%
> 75% <= 80%	390	22.69%	165,337,010	24.90%
> 80% <= 85%	23	1.34%	9,543,073	1.44%
> 85% <= 90%	95	5.53%	42,232,474	6.36%
> 90% <= 95%	133	7.74%	53,891,502	8.12%
> 95%	4	0.23%	1,471,589	0.22%
Total	**1,719**	**100.00%**	**663,976,764**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	142	8.26%	18,305,463	3.29%
> 20% <= 30%	159	9.25%	34,368,781	6.18%
> 30% <= 40%	177	10.30%	48,635,645	8.75%
> 40% <= 50%	195	11.34%	58,825,685	10.58%
> 50% <= 55%	129	7.50%	40,084,178	7.21%
> 55% <= 60%	117	6.81%	44,797,650	8.06%
> 60% <= 65%	142	8.26%	51,525,371	9.27%
> 65% <= 70%	156	9.08%	64,662,591	11.63%
> 70% <= 75%	219	12.74%	84,309,880	15.17%
> 75% <= 80%	127	7.39%	48,886,866	8.79%
> 80% <= 85%	111	6.46%	42,094,962	7.57%
> 85% <= 90%	43	2.50%	18,368,594	3.30%
> 90% <= 95%	2	0.12%	1,075,121	0.19%
> 95%	0	0.00%	0	0.00%
Total	**1,719**	**100.00%**	**555,940,786**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	401	23.33%	35,796,285	7.13%
> 20% <= 30%	206	11.98%	46,426,885	9.25%
> 30% <= 40%	192	11.17%	56,259,251	11.21%
> 40% <= 50%	175	10.18%	58,095,669	11.57%
> 50% <= 55%	89	5.18%	30,253,839	6.03%
> 55% <= 60%	111	6.46%	42,663,417	8.50%
> 60% <= 65%	114	6.63%	47,570,244	9.48%
> 65% <= 70%	117	6.81%	51,001,266	10.16%
> 70% <= 75%	150	8.73%	62,314,573	12.41%
> 75% <= 80%	66	3.84%	28,616,482	5.70%
> 80% <= 85%	73	4.25%	31,233,801	6.22%
> 85% <= 90%	23	1.34%	10,631,799	2.12%
> 90% <= 95%	2	0.12%	1,079,567	0.22%
> 95%	0	0.00%	0	0.00%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	159	9.25%	2,948,438	0.59%
$50,000 to $100,000	123	7.16%	9,297,793	1.85%
$100,000 to $150,000	137	7.97%	17,263,967	3.44%
$150,000 to $200,000	156	9.08%	27,352,005	5.45%
$200,000 to $250,000	222	12.91%	50,005,311	9.96%
$250,000 to $300,000	163	9.48%	44,993,908	8.96%
$300,000 to $350,000	184	10.70%	59,792,302	11.91%
$350,000 to $400,000	140	8.14%	52,262,104	10.41%
$400,000 to $500,000	218	12.68%	96,843,795	19.29%
$500,000 to $750,000	178	10.35%	106,498,514	21.22%
$750,000 to $1,000,000	33	1.92%	27,702,132	5.52%
$1,000,000 to $1,500,000	6	0.35%	6,982,810	1.39%
$1,500,000+	0	0.00%	0	0.00%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Series 2024-1 Harvey Trust

Investor Report

As at **30-September-2026**

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	980	76.50%	9,777,104	18.07%
$50,000 to $100,000	147	11.48%	10,729,335	19.82%
$100,000 to $150,000	59	4.61%	7,169,346	13.25%
$150,000 to $200,000	33	2.58%	5,626,370	10.40%
$200,000 to $250,000	24	1.87%	5,542,259	10.24%
$250,000 to $300,000	12	0.94%	3,278,998	6.06%
$300,000 to $400,000	12	0.94%	4,194,417	7.75%
$400,000 to $500,000	7	0.55%	3,204,709	5.92%
$500,000 to $1,000,000	7	0.55%	4,598,750	8.50%
$1,000,000+	0	0.00%	0	0.00%
Total	**1,281**	**100.00%**	**54,121,288**	**100.00%**

Table 6 - Product Type

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	6	0.35%	1,474,589	0.29%
2 Year Fixed	10	0.58%	2,863,038	0.57%
3 Year Fixed	15	0.87%	3,777,842	0.75%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	38	2.21%	10,051,251	2.00%
Variable	1,650	95.99%	483,776,359	96.38%
Total	**1,719**	**100.00%**	**501,943,078**	**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	24	34.78%	6,666,963	36.70%
6 to 12 months	17	24.64%	4,148,919	22.84%
12 to 24 months	19	27.54%	5,315,097	29.26%
24 to 36 months	8	11.59%	1,834,442	10.10%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	1.45%	201,300	1.11%
60+ months	0	0.00%	0	0.00%
Total	**69**	**100.00%**	**18,166,720**	**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	29	1.69%	9,133,351	1.82%
36 to 48 months	518	30.13%	150,487,371	29.98%
48 to 60 months	614	35.72%	196,995,980	39.25%
60 to 180 months	477	27.75%	137,027,591	27.30%
180 to 360 months	81	4.71%	8,298,786	1.65%
360+ months	0	0.00%	0	0.00%
Total	**1,719**	**100.00%**	**501,943,078**	**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%	31,415	0.01%
5 to 10 years	26	1.51%	1,456,385	0.29%
10 to 15 years	50	2.91%	6,841,833	1.36%
15 to 20 years	123	7.16%	24,265,599	4.83%
20 to 25 years	236	13.73%	62,573,807	12.47%
25 to 30 years	1,279	74.40%	406,774,040	81.04%
30+ years	0	0.00%	0	0.00%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	21	1.22%	1,121,230	0.22%
5 to 10 years	49	2.85%	3,343,468	0.67%
10 to 15 years	132	7.68%	18,643,753	3.71%
15 to 20 years	253	14.72%	54,418,710	10.84%
20 to 25 years	534	31.06%	170,878,238	34.04%
25 to 30 years	730	42.47%	253,537,680	50.51%
30+ years	0	0.00%	0	0.00%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	1,690	98.31%	0	491,463,342	97.91%
1 to 29 days	23	1.34%	35,960	8,322,340	1.66%
30 to 59 days	1	0.06%	2,900	296,469	0.06%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	5	0.29%	84,715	1,860,929	0.37%
Total	**1,719**	**100.00%**	**123,574**	**501,943,078**	**100.00%**

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Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Owner Occupied Loans	1,345	78.24%	397,843,640	79.26%
Investment Loans	374	21.76%	104,099,438	20.74%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	704	40.95%	192,564,014	38.36%
NSW	499	29.03%	155,882,953	31.06%
Vic	296	17.22%	94,957,795	18.92%
WA	129	7.50%	32,831,653	6.54%
SA	46	2.68%	12,585,007	2.51%
ACT	28	1.63%	8,394,499	1.67%
Tas	8	0.47%	2,195,297	0.44%
NT	9	0.52%	2,531,859	0.50%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	1,415	82.32%	423,859,598	84.44%
Inner city	9	0.52%	2,447,104	0.49%
Non metro	295	17.16%	75,636,376	15.07%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	567	32.98%	159,401,539	31.76%
Non-metro	137	7.97%	33,162,475	6.61%
New South Wales				
Metro	422	24.55%	134,942,630	26.88%
Non-metro	77	4.48%	20,940,323	4.17%
Victoria				
Metro	259	15.07%	83,281,396	16.59%
Non-metro	37	2.15%	11,676,399	2.33%
Western Australia				
Metro	98	5.70%	25,994,027	5.18%
Non-metro	31	1.80%	6,837,626	1.36%
South Australia				
Metro	40	2.33%	11,265,317	2.24%
Non-metro	6	0.35%	1,319,690	0.26%
Australian Capital Territory				
Metro	28	1.63%	8,394,499	1.67%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.23%	1,216,025	0.24%
Non-metro	4	0.23%	979,272	0.20%
Northern Territory				
Metro	6	0.35%	1,811,269	0.36%
Non-metro	3	0.17%	720,591	0.14%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
3030	15	0.87%	5,381,078	1.07%
2155	9	0.52%	4,746,024	0.95%
4740	14	0.81%	4,403,076	0.88%
4211	12	0.70%	4,359,313	0.87%
4300	16	0.93%	4,267,424	0.85%
4034	15	0.87%	4,188,396	0.83%
2560	14	0.81%	3,837,391	0.76%
4053	11	0.64%	3,503,779	0.70%
2750	10	0.58%	3,496,559	0.70%
4017	13	0.76%	3,489,168	0.70%
Total	**129**	**7.50%**	**41,672,208**	**8.30%**

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Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0.00 to 3.00 %	7	0.41%	2,226,965	0.44%
3.00 to 3.25 %	6	0.35%	1,557,402	0.31%
3.25 to 3.50 %	2	0.12%	553,190	0.11%
3.50 to 3.75 %	3	0.17%	742,725	0.15%
3.75 to 4.00 %	6	0.35%	2,235,426	0.45%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.06%	166,770	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%	410,380	0.08%
5.25 to 5.50 %	11	0.64%	2,370,187	0.47%
5.50 to 5.75 %	9	0.52%	2,890,577	0.58%
5.75 to 6.00 %	211	12.27%	74,625,644	14.87%
6.00 to 6.25 %	825	47.99%	263,567,526	52.51%
6.25 to 6.50 %	382	22.22%	97,647,442	19.45%
6.50 to 6.75 %	139	8.09%	33,231,312	6.62%
6.75 to 7.00 %	45	2.62%	10,309,070	2.05%
7.00 to 7.25 %	20	1.16%	4,177,735	0.83%
7.25 to 7.50 %	7	0.41%	1,767,384	0.35%
7.50+ %	44	2.56%	3,463,344	0.69%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	1,673	97.32%	484,680,812	96.56%
Interest Only Loans	46	2.68%	17,262,267	3.44%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	24	52.17%	9,587,776	55.54%
12 to 24 months	11	23.91%	3,339,602	19.35%
24 to 36 months	5	10.87%	1,533,903	8.89%
36 to 48 months	4	8.70%	1,861,139	10.78%
48 to 60 months	2	4.35%	939,846	5.44%
60+ months	0	0.00%	0	0.00%
Total	**46**	**100.00%**	**17,262,267**	**100.00%**

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	313	18.21%	99,708,648	19.86%
Helia LMI	10	0.58%	2,703,263	0.54%
Other	0	0.00%	0	0.00%
Uninsured	1,396	81.21%	399,531,168	79.60%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	647	37.64%	188,625,727	37.58%
Renovation	99	5.76%	21,103,275	4.20%
Purchase - New Dwelling	81	4.71%	22,038,691	4.39%
Purchase - Existing Dwelling	577	33.57%	187,558,376	37.37%
Purchase - Investment Dwelling	151	8.78%	45,423,301	9.05%
Other	164	9.54%	37,193,708	7.41%
Total	**1,719**	**100.00%**	**501,943,078**	**100.00%**

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	1,354	78.77%	398,008,435	79.29%
Duplex	9	0.52%	2,167,607	0.43%
Townhouse	72	4.19%	19,284,660	3.84%
Apartment / Unit / Flat	271	15.76%	79,318,009	15.80%
Vacant Land	0	0.00%	0	0.00%
Villa	12	0.70%	2,880,643	0.57%
Other	1	0.06%	283,724	0.06%
Total	**1,719**	**100.00%**	**501,943,078**	**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)			16,482,494
Interest Earnings on the Collections Account (excluding Cash Deposit)			40,979
Input Tax Credits Received From ATO			10,278
Net Fixed Rate Swap Receipt From Swap Provider			27,671
Net Basis Swap Receipt From Swap Provider			125,573
Total			**16,686,994**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A1 Notes	Principal Payment	12,537,636	
	Coupon Payment	2,024,025	14,561,662
Class A2-R Notes	Principal Payment	0	
	Coupon Payment	194,833	194,833
Class B-R Notes	Principal Payment	0	
	Coupon Payment	101,663	101,663
Class C-R Notes	Principal Payment	0	
	Coupon Payment	49,904	49,904
Class D-R Notes	Principal Payment	0	
	Coupon Payment	24,403	24,403
Class E-R Notes	Principal Payment	0	
	Coupon Payment	22,789	22,789
Class F-R Notes	Principal Payment	0	
	Coupon Payment	23,032	23,032
Other			
Trust Expenses			335,030
Redraws			1,373,679
Transfer to/from Reserves			0
Total			**16,686,994**

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