

Series 2024-1 Harvey Trust

Investor Report

As at

28-February-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	520,214,949	1.10%	13.33%	56.55%
Class A2-R Notes	40,000,000	40,000,000	1.35%	6.66%	100.00%
Class B-R Notes	20,000,000	20,000,000	1.60%	3.33%	100.00%
Class C-R Notes	9,500,000	9,500,000	1.80%	1.75%	100.00%
Class D-R Notes	4,500,000	4,500,000	2.00%	1.00%	100.00%
Class E-R Notes	3,200,000	3,200,000	4.00%	0.47%	100.00%
Class F-R Notes	2,800,000	2,800,000	5.30%	0.00%	100.00%
Total*	1,000,000,000	600,214,949			

*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:	\$588,595,494
Total Number of Loans:	1,944
Average Current Balance:	\$302,775
Highest Current Balance:	\$1,294,412
Seasoning Average (Months):	60.12
Seasoning (Weighted Average) (Months):	53.17
Remaining Loan Term (Average) (Months):	270.58
Remaining Term (Weighted Average):	287.19
Remaining Term (Maximum) (Months):	331.89
Approval LVR (Average)	61.64%
Approval LVR (Weighted Average)	64.05%
Scheduled LVR (Average)	55.59%
Scheduled LVR (Weighted Average)	60.52%
Scheduled LVR (Maximum)	91.65%
Current LVR (Average)	44.92%
Current LVR (Weighted Average)	55.33%
Current LVR (Maximum)	91.65%
Variable Rate (Weighted Average)	5.75%
Fixed Rate (Weighted Average)	4.70%
Rate on All Loans (Weighted Average)	5.71%
Variable Rate Loans (Percentage by value):	96.56%
Fixed Rate Loans (Percentage by value)	3.44%
Owner Occupied (Dollar Value)	\$463,722,504
Owner Occupied (Percentage)	78.78%
Pool reduction	\$11,619,455
Monthly Repayment speed	1.94%
Single Monthly Mortality Rate (SMM)	1.36%
CPR (Monthly)	15.17%
CPR (Quarterly)	17.11%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$600,214,949
Scheduled Repayments Received During Period	-\$4,072,986
Unscheduled Repayments Received During Period	-\$12,315,150
Redraws	\$2,430,635
Interest	\$2,338,047
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$588,595,494
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%	151	7.77%	49,360,136	6.57%
> 20% <= 30%	103	5.30%	26,912,224	3.58%
> 30% <= 40%	150	7.72%	47,649,840	6.35%
> 40% <= 50%	164	8.44%	54,159,660	7.21%
> 50% <= 55%	90	4.63%	33,433,311	4.45%
> 55% <= 60%	112	5.76%	42,229,417	5.62%
> 60% <= 65%	120	6.17%	53,046,784	7.07%
> 65% <= 70%	170	8.74%	68,413,854	9.11%
> 70% <= 75%	133	6.84%	59,321,100	7.90%
> 75% <= 80%	448	23.05%	189,753,338	25.27%
> 80% <= 85%	27	1.39%	11,201,770	1.49%
> 85% <= 90%	115	5.92%	51,827,108	6.90%
> 90% <= 95%	155	7.97%	61,513,185	8.19%
> 95%	6	0.31%	2,009,868	0.27%
Total	1,944	100.00%	750,831,597	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	146	7.51%	19,032,261	2.96%
> 20% <= 30%	160	8.23%	35,008,139	5.44%
> 30% <= 40%	184	9.47%	50,489,500	7.85%
> 40% <= 50%	223	11.47%	67,042,154	10.42%
> 50% <= 55%	144	7.41%	46,483,696	7.23%
> 55% <= 60%	122	6.28%	45,679,933	7.10%
> 60% <= 65%	161	8.28%	61,172,007	9.51%
> 65% <= 70%	169	8.69%	66,233,657	10.30%
> 70% <= 75%	262	13.48%	106,377,523	16.54%
> 75% <= 80%	174	8.95%	66,720,465	10.37%
> 80% <= 85%	114	5.86%	45,007,619	7.00%
> 85% <= 90%	79	4.06%	31,589,803	4.91%
> 90% <= 95%	6	0.31%	2,438,807	0.38%
> 95%	0	0.00%	0	0.00%
Total	1,944	100.00%	643,275,564	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	418	21.50%	38,670,578	6.57%
> 20% <= 30%	216	11.11%	49,073,361	8.34%
> 30% <= 40%	206	10.60%	59,173,183	10.05%
> 40% <= 50%	214	11.01%	72,078,725	12.25%
> 50% <= 55%	93	4.78%	32,600,909	5.54%
> 55% <= 60%	113	5.81%	43,693,975	7.42%
> 60% <= 65%	139	7.15%	59,788,963	10.16%
> 65% <= 70%	137	7.05%	59,747,565	10.15%
> 70% <= 75%	183	9.41%	77,510,764	13.17%
> 75% <= 80%	96	4.94%	39,716,731	6.75%
> 80% <= 85%	81	4.17%	35,902,989	6.10%
> 85% <= 90%	42	2.16%	18,198,961	3.09%
> 90% <= 95%	6	0.31%	2,438,790	0.41%
> 95%	0	0.00%	0	0.00%
Total	1,944	100.00%	588,595,494	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	152	7.82%	3,300,234	0.56%
\$50,000 to \$100,000	142	7.30%	10,914,535	1.85%
\$100,000 to \$150,000	140	7.20%	17,681,785	3.00%
\$150,000 to \$200,000	190	9.77%	33,394,969	5.67%
\$200,000 to \$250,000	228	11.73%	51,749,229	8.79%
\$250,000 to \$300,000	184	9.47%	50,531,564	8.59%
\$300,000 to \$350,000	215	11.06%	69,867,524	11.87%
\$350,000 to \$400,000	164	8.44%	61,267,241	10.41%
\$400,000 to \$500,000	268	13.79%	119,481,457	20.30%
\$500,000 to \$750,000	214	11.01%	128,312,183	21.80%
\$750,000 to \$1,000,000	39	2.01%	33,060,626	5.62%
\$1,000,000 to \$1,500,000	8	0.41%	9,034,148	1.53%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,944	100.00%	588,595,494	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	1,116	79.21%	10,781,028	19.68%
\$50,000 to \$100,000	131	9.30%	9,330,422	17.03%
\$100,000 to \$150,000	65	4.61%	7,800,211	14.24%
\$150,000 to \$200,000	35	2.48%	6,038,495	11.02%
\$200,000 to \$250,000	21	1.49%	4,716,450	8.61%
\$250,000 to \$300,000	15	1.06%	4,056,073	7.40%
\$300,000 to \$400,000	11	0.78%	3,793,187	6.92%
\$400,000 to \$500,000	6	0.43%	2,714,984	4.96%
\$500,000 to \$1,000,000	8	0.57%	4,545,826	8.30%
\$1,000,000+	1	0.07%	1,014,525	1.85%
Total	1,409	100.00%	54,791,201	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	3	0.15%	678,092	0.12%
2 Year Fixed	13	0.67%	2,889,874	0.49%
3 Year Fixed	20	1.03%	5,471,299	0.93%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	43	2.21%	11,218,429	1.91%
Variable	1,865	95.94%	568,337,800	96.56%
Total	1,944	100.00%	588,595,494	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	13	16.46%	2,426,478	11.98%
6 to 12 months	21	26.58%	5,860,143	28.93%
12 to 24 months	36	45.57%	9,901,155	48.88%
24 to 36 months	9	11.39%	2,069,919	10.22%
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	79	100.00%	20,257,694	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	345	17.75%	99,352,272	16.88%
36 to 48 months	697	35.85%	226,287,983	38.45%
48 to 60 months	489	25.15%	161,891,696	27.50%
60 to 180 months	332	17.08%	92,304,566	15.68%
180 to 360 months	81	4.17%	8,758,978	1.49%
360+ months	0	0.00%	0	0.00%
Total	1,944	100.00%	588,595,494	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	6	0.31%	98,398	0.02%
5 to 10 years	29	1.49%	1,959,127	0.33%
10 to 15 years	57	2.93%	8,409,404	1.43%
15 to 20 years	140	7.20%	30,309,226	5.15%
20 to 25 years	264	13.58%	72,899,506	12.39%
25 to 30 years	1,448	74.49%	474,919,833	80.69%
30+ years	0	0.00%	0	0.00%
Total	1,944	100.00%	588,595,494	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	18	0.93%	937,799	0.16%
5 to 10 years	53	2.73%	4,256,110	0.72%
10 to 15 years	137	7.05%	19,651,127	3.34%
15 to 20 years	264	13.58%	58,834,910	10.00%
20 to 25 years	466	23.97%	152,139,270	25.85%
25 to 30 years	1,006	51.75%	352,776,279	59.94%
30+ years	0	0.00%	0	0.00%
Total	1,944	100.00%	588,595,494	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,916	98.56%	0	577,058,157	98.04%
1 to 29 days	24	1.23%	51,472	9,515,813	1.62%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	4	0.21%	59,660	2,021,524	0.34%
Total	1,944	100.00%	111,132	588,595,494	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	1,512	77.78%	463,722,504	78.78%
Investment Loans	432	22.22%	124,872,990	21.22%
Total	1,944	100.00%	588,595,494	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	811	41.72%	231,030,200	39.25%
NSW	550	28.29%	179,148,793	30.44%
Vic	331	17.03%	108,422,296	18.42%
WA	154	7.92%	40,174,861	6.83%
SA	52	2.67%	15,301,587	2.60%
ACT	29	1.49%	9,782,477	1.66%
Tas	9	0.46%	2,544,208	0.43%
NT	8	0.41%	2,191,072	0.37%
Total	1,944	100.00%	588,595,494	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,600	82.30%	497,015,222	84.44%
Inner city	9	0.46%	2,510,510	0.43%
Non metro	335	17.23%	89,069,762	15.13%
Total	1,944	100.00%	588,595,494	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	648	33.33%	189,366,340	32.17%
Non-metro	163	8.38%	41,663,860	7.08%
New South Wales				
Metro	469	24.13%	156,237,226	26.54%
Non-metro	81	4.17%	22,911,567	3.89%
Victoria				
Metro	289	14.87%	95,143,665	16.16%
Non-metro	42	2.16%	13,278,631	2.26%
Western Australia				
Metro	120	6.17%	32,630,798	5.54%
Non-metro	34	1.75%	7,544,063	1.28%
South Australia				
Metro	45	2.31%	13,614,383	2.31%
Non-metro	7	0.36%	1,687,204	0.29%
Australian Capital Territory				
Metro	29	1.49%	9,782,477	1.66%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.21%	1,286,955	0.22%
Non-metro	5	0.26%	1,257,253	0.21%
Northern Territory				
Metro	5	0.26%	1,463,888	0.25%
Non-metro	3	0.15%	727,184	0.12%
Total	1,944	100.00%	588,595,494	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
3030	18	0.93%	6,355,311	1.08%
4740	17	0.87%	5,426,526	0.92%
4211	16	0.82%	5,329,568	0.91%
2155	10	0.51%	5,095,317	0.87%
4034	18	0.93%	4,888,191	0.83%
4551	10	0.51%	4,792,348	0.81%
4017	15	0.77%	4,417,053	0.75%
4300	16	0.82%	4,397,126	0.75%
4350	19	0.98%	4,355,245	0.74%
4053	12	0.62%	4,172,321	0.71%
Total	151	7.77%	49,229,007	8.36%

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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	0.57%	3,049,378	0.52%
3.00 to 3.25 %	7	0.36%	1,803,682	0.31%
3.25 to 3.50 %	2	0.10%	553,623	0.09%
3.50 to 3.75 %	3	0.15%	755,858	0.13%
3.75 to 4.00 %	6	0.31%	2,216,132	0.38%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.05%	168,772	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	0.05%	415,379	0.07%
5.25 to 5.50 %	211	10.85%	74,196,746	12.61%
5.50 to 5.75 %	904	46.50%	303,120,929	51.50%
5.75 to 6.00 %	470	24.18%	127,513,322	21.66%
6.00 to 6.25 %	179	9.21%	46,761,435	7.94%
6.25 to 6.50 %	60	3.09%	14,668,237	2.49%
6.50 to 6.75 %	29	1.49%	6,429,519	1.09%
6.75 to 7.00 %	14	0.72%	3,119,707	0.53%
7.00 to 7.25 %	9	0.46%	880,797	0.15%
7.25 to 7.50 %	11	0.57%	675,464	0.11%
7.50+ %	26	1.34%	2,266,515	0.39%
Total	1,944	100.00%	588,595,494	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,887	97.07%	567,403,826	96.40%
Interest Only Loans	57	2.93%	21,191,668	3.60%
Total	1,944	100.00%	588,595,494	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	17	29.82%	5,818,312	27.46%
12 to 24 months	24	42.11%	8,480,775	40.02%
24 to 36 months	5	8.77%	2,615,030	12.34%
36 to 48 months	8	14.04%	2,836,237	13.38%
48 to 60 months	3	5.26%	1,441,315	6.80%
60+ months	0	0.00%	0	0.00%
Total	57	100.00%	21,191,668	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	361	18.57%	117,461,120	19.96%
Helia LMI	15	0.77%	3,437,014	0.58%
Other	0	0.00%	0	0.00%
Uninsured	1,568	80.66%	467,697,360	79.46%
Total	1,944	100.00%	588,595,494	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	713	36.68%	218,563,923	37.13%
Renovation	113	5.81%	24,665,492	4.19%
Purchase - New Dwelling	84	4.32%	23,565,651	4.00%
Purchase - Existing Dwelling	654	33.64%	220,761,181	37.51%
Purchase - Investment Dwelling	163	8.38%	50,326,269	8.55%
Other	217	11.16%	50,712,979	8.62%
Total	1,944	100.00%	588,595,494	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,534	78.91%	469,605,250	79.78%
Duplex	10	0.51%	2,269,981	0.39%
Townhouse	82	4.22%	22,700,681	3.86%
Apartment / Unit / Flat	305	15.69%	91,009,627	15.46%
Vacant Land	0	0.00%	0	0.00%
Villa	13	0.67%	3,009,957	0.51%
Other	0	0.00%	0	0.00%
Total	1,944	100.00%	588,595,494	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)		16,592,302
Interest Earnings on the Collections Account (excluding Cash Deposit)		41,663
Input Tax Credits Received From ATO		11,906
Net Fixed Rate Swap Receipt From Swap Provider		10,138
Net Basis Swap Receipt From Swap Provider		39,920
Total		16,695,929

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A1 Notes	Principal Payment	11,619,455	
	Coupon Payment	1,951,447	13,570,902
Class A2-R Notes	Principal Payment	0	
	Coupon Payment	157,721	157,721
Class B-R Notes	Principal Payment	0	
	Coupon Payment	82,696	82,696
Class C-R Notes	Principal Payment	0	
	Coupon Payment	40,738	40,738
Class D-R Notes	Principal Payment	0	
	Coupon Payment	19,987	19,987
Class E-R Notes	Principal Payment	0	
	Coupon Payment	19,123	19,123
Class F-R Notes	Principal Payment	0	
	Coupon Payment	19,525	19,525
Other			
Trust Expenses			354,603
Redraws			2,430,635
Transfer to/from Reserves			0
Total			16,695,929

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