

# Series 2025-1 Harvey Trust

## Investor Report

As at

31-December-2025

### Transaction Details

Closing Date	Thursday, 9 October 2025
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	National Australia Bank Limited
Legal Maturity Date	Distribution Date in October 2056

### Note Portfolio Summary

Note Balances	Issued \$	Current Invested \$	Margin (bps)	Subordination	Bond factor
Class A-1 Notes	736,000,000	640,897,190	0.85%	9.08%	87.08%
Class A-2 Notes	32,000,000	32,000,000	ND	4.54%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.27%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.13%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.65%	100.00%
Class E Notes	2,320,000	2,320,000	ND	0.32%	100.00%
Class F Notes	2,240,000	2,240,000	ND	0.00%	100.00%
<b>Total<sup>†</sup></b>	<b>800,000,000</b>	<b>704,897,190</b>			

<sup>†</sup>N.B principal payments on notes are distributed on the 10th day of the following month (or next business day if date falls on a weekend)

### Mortgage Portfolio Information

Total Current Balance:	\$683,729,030
Total Number of Loans:	1,964
Average Current Balance:	\$348,131
Highest Current Balance:	\$1,455,027
Seasoning Average (Months):	44.60
Seasoning (Weighted Average) (Months):	37.59
Remaining Loan Term (Average) (Months):	292.53
Remaining Term (Weighted Average):	306.82
Remaining Term (Maximum) (Months):	345.44
Approval LVR (Average)	62.26%
Approval LVR (Weighted Average)	65.79%
Scheduled LVR (Average)	58.58%
Scheduled LVR (Weighted Average)	63.23%
Scheduled LVR (Maximum)	94.08%
Current LVR (Average)	50.78%
Current LVR (Weighted Average)	58.83%
Current LVR (Maximum)	94.08%
Variable Rate (Weighted Average)	5.48%
Fixed Rate (Weighted Average)	5.27%
Rate on All Loans (Weighted Average)	5.47%
Variable Rate Loans (Percentage by value):	92.14%
Fixed Rate Loans (Percentage by value)	7.86%
Owner Occupied (Dollar Value)	\$551,078,981
Owner Occupied (Percentage)	80.60%
Pool reduction	\$21,168,160
Monthly Repayment speed	3.00%
Single Monthly Mortality Rate (SMM)	2.45%
CPR (Monthly)	25.72%
CPR (Quarterly)	22.43%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$704,897,190
Scheduled Repayments Received During Period	-\$4,531,444
Unscheduled Repayments Received During Period	-\$21,482,869
Redraws	\$1,890,580
Interest	\$2,954,949
Other Charges	\$624
Mortgage Portfolio Balance At End of Period	\$683,729,030
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%	147	7.48%	41,360,687	5.13%
> 20% <= 30%	80	4.07%	19,897,966	2.47%
> 30% <= 40%	143	7.28%	45,529,953	5.65%
> 40% <= 50%	165	8.40%	61,474,700	7.63%
> 50% <= 55%	92	4.68%	34,545,831	4.29%
> 55% <= 60%	89	4.53%	34,717,450	4.31%
> 60% <= 65%	162	8.25%	70,598,706	8.76%
> 65% <= 70%	203	10.34%	92,136,998	11.43%
> 70% <= 75%	154	7.84%	71,107,312	8.82%
> 75% <= 80%	411	20.93%	192,783,684	23.92%
> 80% <= 85%	26	1.32%	14,320,921	1.78%
> 85% <= 90%	151	7.69%	67,032,341	8.32%
> 90% <= 95%	112	5.70%	48,201,374	5.98%
> 95%	29	1.48%	12,172,916	1.51%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>805,880,837</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%	103	5.24%	14,254,782	1.96%
> 20% <= 30%	124	6.31%	27,156,894	3.73%
> 30% <= 40%	184	9.37%	51,713,974	7.10%
> 40% <= 50%	210	10.69%	68,676,856	9.43%
> 50% <= 55%	109	5.55%	38,008,687	5.22%
> 55% <= 60%	126	6.42%	50,685,556	6.96%
> 60% <= 65%	202	10.29%	82,777,520	11.37%
> 65% <= 70%	207	10.54%	87,743,057	12.05%
> 70% <= 75%	224	11.41%	98,531,702	13.53%
> 75% <= 80%	238	12.12%	106,728,759	14.66%
> 80% <= 85%	90	4.58%	36,794,054	5.05%
> 85% <= 90%	122	6.21%	54,539,348	7.49%
> 90% <= 95%	25	1.27%	10,499,706	1.44%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>728,110,895</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%	265	13.49%	28,224,871	4.13%
> 20% <= 30%	197	10.03%	43,761,744	6.40%
> 30% <= 40%	187	9.52%	54,951,942	8.04%
> 40% <= 50%	219	11.15%	76,856,143	11.24%
> 50% <= 55%	119	6.06%	44,373,430	6.49%
> 55% <= 60%	127	6.47%	51,857,432	7.58%
> 60% <= 65%	179	9.11%	77,698,452	11.36%
> 65% <= 70%	176	8.96%	78,741,786	11.52%
> 70% <= 75%	176	8.96%	83,106,112	12.15%
> 75% <= 80%	149	7.59%	67,139,310	9.82%
> 80% <= 85%	71	3.62%	31,958,115	4.67%
> 85% <= 90%	84	4.28%	38,299,724	5.60%
> 90% <= 95%	15	0.76%	6,759,968	0.99%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</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	70	3.56%	1,850,064	0.27%
\$50,000 to \$100,000	123	6.26%	9,520,273	1.39%
\$100,000 to \$150,000	127	6.47%	15,989,083	2.34%
\$150,000 to \$200,000	145	7.38%	25,525,117	3.73%
\$200,000 to \$250,000	168	8.55%	38,299,090	5.60%
\$250,000 to \$300,000	214	10.90%	58,887,487	8.61%
\$300,000 to \$350,000	202	10.29%	65,525,259	9.58%
\$350,000 to \$400,000	219	11.15%	82,085,406	12.01%
\$400,000 to \$500,000	348	17.72%	154,009,314	22.52%
\$500,000 to \$750,000	266	13.54%	156,749,590	22.93%
\$750,000 to \$1,000,000	61	3.11%	51,351,788	7.51%
\$1,000,000 to \$1,500,000	21	1.07%	23,936,557	3.50%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</b>	<b>100.00%</b>

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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	1,140	83.70%	10,941,153	24.64%
\$50,000 to \$100,000	90	6.61%	6,344,843	14.29%
\$100,000 to \$150,000	53	3.89%	6,351,352	14.31%
\$150,000 to \$200,000	26	1.91%	4,520,498	10.18%
\$200,000 to \$250,000	18	1.32%	4,008,074	9.03%
\$250,000 to \$300,000	14	1.03%	3,795,825	8.55%
\$300,000 to \$400,000	15	1.10%	5,267,699	11.86%
\$400,000 to \$500,000	3	0.22%	1,368,739	3.08%
\$500,000 to \$1,000,000	3	0.22%	1,798,996	4.05%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>1,362</b>	<b>100.00%</b>	<b>44,397,180</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	2	0.10%	985,257	0.14%
2 Year Fixed	45	2.29%	18,216,064	2.66%
3 Year Fixed	55	2.80%	15,745,241	2.30%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	66	3.36%	18,781,463	2.75%
Variable	1,796	91.45%	630,001,005	92.14%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</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	38	22.62%	12,160,253	22.63%
6 to 12 months	38	22.62%	12,840,266	23.90%
12 to 24 months	83	49.40%	25,262,479	47.02%
24 to 36 months	7	4.17%	2,793,032	5.20%
36 to 48 months	1	0.60%	151,603	0.28%
48 to 60 months	1	0.60%	520,392	0.97%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>168</b>	<b>100.00%</b>	<b>53,728,025</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	151	7.69%	61,880,925	9.05%
18 to 24 months	327	16.65%	138,601,568	20.27%
24 to 36 months	533	27.14%	197,096,385	28.83%
36 to 48 months	490	24.95%	162,618,362	23.78%
48 to 60 months	255	12.98%	85,658,073	12.53%
60 to 180 months	161	8.20%	33,437,143	4.89%
180 to 360 months	47	2.39%	4,436,574	0.65%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</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	2	0.10%	39,144	0.01%
5 to 10 years	23	1.17%	2,135,235	0.31%
10 to 15 years	42	2.14%	6,683,859	0.98%
15 to 20 years	114	5.80%	28,576,322	4.18%
20 to 25 years	201	10.23%	61,716,769	9.03%
25 to 30 years	1,582	80.55%	584,577,700	85.50%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</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	10	0.51%	428,224	0.06%
5 to 10 years	36	1.83%	3,052,100	0.45%
10 to 15 years	102	5.19%	15,838,635	2.32%
15 to 20 years	174	8.86%	41,052,438	6.00%
20 to 25 years	298	15.17%	94,817,557	13.87%
25 to 30 years	1,344	68.43%	528,540,076	77.30%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</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	1,951	99.34%	0	679,983,479	99.45%
1 to 29 days	12	0.61%	13,593	3,460,864	0.51%
30 to 59 days	1	0.05%	1,722	284,686	0.04%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	0	0.00%	0	0	0.00%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>15,314</b>	<b>683,729,030</b>	<b>100.00%</b>

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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	1,608	81.87%	551,078,981	80.60%
Investment Loans	356	18.13%	132,650,049	19.40%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	696	35.44%	235,071,605	34.38%
NSW	566	28.82%	219,047,568	32.04%
Vic	456	23.22%	144,429,891	21.12%
WA	141	7.18%	42,643,521	6.24%
SA	35	1.78%	12,726,692	1.86%
ACT	36	1.83%	17,273,450	2.53%
Tas	20	1.02%	7,611,263	1.11%
NT	14	0.71%	4,925,040	0.72%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,514	77.09%	543,234,205	79.45%
Inner city	10	0.51%	2,972,131	0.43%
Non metro	440	22.40%	137,522,693	20.11%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	524	26.68%	185,371,437	27.11%
Non-metro	172	8.76%	49,700,169	7.27%
New South Wales				
Metro	433	22.05%	171,997,578	25.16%
Non-metro	133	6.77%	47,049,991	6.88%
Victoria				
Metro	383	19.50%	123,530,418	18.07%
Non-metro	73	3.72%	20,899,473	3.06%
Western Australia				
Metro	107	5.45%	33,497,935	4.90%
Non-metro	34	1.73%	9,145,585	1.34%
South Australia				
Metro	24	1.22%	8,441,338	1.23%
Non-metro	11	0.56%	4,285,354	0.63%
Australian Capital Territory				
Metro	36	1.83%	17,273,450	2.53%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	10	0.51%	3,394,612	0.50%
Non-metro	10	0.51%	4,216,651	0.62%
Northern Territory				
Metro	7	0.36%	2,699,570	0.39%
Non-metro	7	0.36%	2,225,470	0.33%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4702	19	0.97%	6,869,714	1.00%
4306	12	0.61%	5,023,593	0.73%
4551	12	0.61%	4,975,423	0.73%
2529	14	0.71%	4,892,114	0.72%
2500	14	0.71%	4,724,055	0.69%
4350	15	0.76%	4,720,870	0.69%
4650	15	0.76%	4,502,163	0.66%
2750	9	0.46%	4,442,719	0.65%
4207	12	0.61%	4,368,216	0.64%
2261	11	0.56%	4,165,157	0.61%
<b>Total</b>	<b>133</b>	<b>6.77%</b>	<b>48,684,023</b>	<b>7.12%</b>

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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 %	16	0.81%	4,760,328	0.70%
3.00 to 3.25 %	11	0.56%	3,604,834	0.53%
3.25 to 3.50 %	4	0.20%	1,672,461	0.24%
3.50 to 3.75 %	10	0.51%	2,346,293	0.34%
3.75 to 4.00 %	4	0.20%	941,166	0.14%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.25%	1,209,100	0.18%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	11	0.56%	3,861,082	0.56%
5.00 to 5.25 %	182	9.27%	78,061,935	11.42%
5.25 to 5.50 %	943	48.01%	343,452,275	50.23%
5.50 to 5.75 %	443	22.56%	147,304,499	21.54%
5.75 to 6.00 %	155	7.89%	49,127,388	7.19%
6.00 to 6.25 %	80	4.07%	25,682,817	3.76%
6.25 to 6.50 %	57	2.90%	16,491,843	2.41%
6.50 to 6.75 %	12	0.61%	2,895,632	0.42%
6.75 to 7.00 %	2	0.10%	26,980	0.00%
7.00 to 7.25 %	13	0.66%	949,188	0.14%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	16	0.81%	1,341,210	0.20%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,878	95.62%	645,660,825	94.43%
Interest Only Loans	86	4.38%	38,068,205	5.57%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</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	15	17.44%	7,322,392	19.23%
12 to 24 months	17	19.77%	6,614,016	17.37%
24 to 36 months	10	11.63%	3,422,994	8.99%
36 to 48 months	40	46.51%	19,010,037	49.94%
48 to 60 months	4	4.65%	1,698,766	4.46%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>86</b>	<b>100.00%</b>	<b>38,068,205</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	288	14.66%	98,421,863	14.39%
Helia LMI	98	4.99%	35,948,066	5.26%
Other	0	0.00%	0	0.00%
Uninsured	1,578	80.35%	549,359,101	80.35%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	722	36.76%	255,368,238	37.35%
Renovation	117	5.96%	32,739,687	4.79%
Purchase - New Dwelling	96	4.89%	34,395,651	5.03%
Purchase - Existing Dwelling	708	36.05%	254,375,529	37.20%
Purchase - Investment Dwelling	146	7.43%	57,178,237	8.36%
Other	175	8.91%	49,671,688	7.26%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,479	75.31%	526,282,575	76.97%
Duplex	18	0.92%	6,669,973	0.98%
Townhouse	88	4.48%	32,191,327	4.71%
Apartment / Unit / Flat	368	18.74%	116,073,807	16.98%
Vacant Land	0	0.00%	0	0.00%
Villa	11	0.56%	2,511,349	0.37%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>1,964</b>	<b>100.00%</b>	<b>683,729,030</b>	<b>100.00%</b>

**Table 23 - Reserves**

	\$ Current Balance
Excess Revenue Reserve	150,000
Extraordinary Expenses Reserve	150,000
<b>Total</b>	<b>300,000</b>

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### Distribution Summary

	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		26,267,142
Interest Earnings on the Collections Account (excluding Cash Deposit)		58,601
Input Tax Credits Received From ATO		23,954
Net Fixed Rate Swap Receipt From Swap Provider		7,174
Net Basis Swap Receipt From Swap Provider		0
<b>Total</b>		<b>26,356,871</b>

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

Noteholders			
Class A-1 Notes	Principal Payment	21,168,160	
	Coupon Payment	2,551,222	23,719,382
Class A-2 Notes	Principal Payment	0	
	Coupon Payment	ND	0
Class B Notes	Principal Payment	0	
	Coupon Payment	ND	0
Class C Notes	Principal Payment	0	
	Coupon Payment	ND	0
Class D Notes	Principal Payment	0	
	Coupon Payment	ND	0
Class E Notes	Principal Payment	0	
	Coupon Payment	ND	0
Class F Notes	Principal Payment	0	
	Coupon Payment	ND	0
Other			
Trust Expenses			746,908
Redraws			1,890,580
Transfer to/from Reserves			0
<b>Total</b>			<b>26,356,871</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 2025-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013