

Series 2025-1 Harvey Trust

Investor Report

As at

31-May-2026

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	560,562,605	0.85%	10.25%	76.16%
Class A-2 Notes	32,000,000	32,000,000	ND	5.12%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.56%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.28%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.73%	100.00%
Class E Notes	2,320,000	2,320,000	ND	0.36%	100.00%
Class F Notes	2,240,000	2,240,000	ND	0.00%	100.00%
Total*	800,000,000	624,562,605			

*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:	\$610,120,853
Total Number of Loans:	1,789
Average Current Balance:	\$341,040
Highest Current Balance:	\$1,441,626
Seasoning Average (Months):	50.25
Seasoning (Weighted Average) (Months):	42.64
Remaining Loan Term (Average) (Months):	287.43
Remaining Term (Weighted Average):	302.09
Remaining Term (Maximum) (Months):	340.48
Approval LVR (Average)	62.08%
Approval LVR (Weighted Average)	65.69%
Scheduled LVR (Average)	57.72%
Scheduled LVR (Weighted Average)	62.58%
Scheduled LVR (Maximum)	92.76%
Current LVR (Average)	49.60%
Current LVR (Weighted Average)	58.14%
Current LVR (Maximum)	92.76%
Variable Rate (Weighted Average)	6.22%
Fixed Rate (Weighted Average)	5.34%
Rate on All Loans (Weighted Average)	6.15%
Variable Rate Loans (Percentage by value):	92.06%
Fixed Rate Loans (Percentage by value)	7.94%
Owner Occupied (Dollar Value)	\$491,950,426
Owner Occupied (Percentage)	80.63%
Pool reduction	\$14,441,753
Monthly Repayment speed	2.31%
Single Monthly Mortality Rate (SMM)	1.75%
CPR (Monthly)	19.11%
CPR (Quarterly)	20.18%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$624,562,605
Scheduled Repayments Received During Period	-\$4,200,366
Unscheduled Repayments Received During Period	-\$14,741,183
Redraws	\$1,613,025
Interest	\$2,886,773
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$610,120,853
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%	135	7.55%	37,721,922	5.13%
> 20% <= 30%	70	3.91%	18,021,148	2.45%
> 30% <= 40%	133	7.43%	42,067,705	5.72%
> 40% <= 50%	152	8.50%	55,689,353	7.58%
> 50% <= 55%	86	4.81%	32,415,267	4.41%
> 55% <= 60%	85	4.75%	33,351,450	4.54%
> 60% <= 65%	147	8.22%	64,691,954	8.80%
> 65% <= 70%	181	10.12%	83,465,245	11.35%
> 70% <= 75%	139	7.77%	62,349,032	8.48%
> 75% <= 80%	381	21.30%	179,090,399	24.36%
> 80% <= 85%	25	1.40%	13,635,264	1.85%
> 85% <= 90%	136	7.60%	60,251,923	8.20%
> 90% <= 95%	93	5.20%	41,049,526	5.58%
> 95%	26	1.45%	11,275,568	1.53%
Total	1,789	100.00%	735,075,758	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	96	5.37%	12,874,001	1.97%
> 20% <= 30%	120	6.71%	25,498,720	3.89%
> 30% <= 40%	180	10.06%	49,079,438	7.49%
> 40% <= 50%	191	10.68%	63,187,844	9.64%
> 50% <= 55%	103	5.76%	35,238,861	5.38%
> 55% <= 60%	128	7.15%	51,854,056	7.91%
> 60% <= 65%	183	10.23%	74,223,239	11.33%
> 65% <= 70%	175	9.78%	74,483,644	11.37%
> 70% <= 75%	224	12.52%	99,010,302	15.11%
> 75% <= 80%	193	10.79%	84,702,168	12.93%
> 80% <= 85%	87	4.86%	36,503,670	5.57%
> 85% <= 90%	94	5.25%	41,260,537	6.30%
> 90% <= 95%	15	0.84%	7,230,226	1.10%
> 95%	0	0.00%	0	0.00%
Total	1,789	100.00%	655,146,705	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	269	15.04%	28,501,830	4.67%
> 20% <= 30%	174	9.73%	37,788,424	6.19%
> 30% <= 40%	177	9.89%	51,228,042	8.40%
> 40% <= 50%	197	11.01%	69,849,492	11.45%
> 50% <= 55%	107	5.98%	38,133,464	6.25%
> 55% <= 60%	124	6.93%	50,381,161	8.26%
> 60% <= 65%	167	9.33%	73,934,074	12.12%
> 65% <= 70%	150	8.38%	65,659,059	10.76%
> 70% <= 75%	162	9.06%	76,687,985	12.57%
> 75% <= 80%	125	6.99%	55,930,117	9.17%
> 80% <= 85%	65	3.63%	29,394,882	4.82%
> 85% <= 90%	64	3.58%	28,453,644	4.66%
> 90% <= 95%	8	0.45%	4,178,679	0.68%
> 95%	0	0.00%	0	0.00%
Total	1,789	100.00%	610,120,853	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	82	4.58%	2,168,968	0.36%
\$50,000 to \$100,000	109	6.09%	8,404,448	1.38%
\$100,000 to \$150,000	126	7.04%	15,657,904	2.57%
\$150,000 to \$200,000	135	7.55%	23,750,947	3.89%
\$200,000 to \$250,000	150	8.38%	34,122,415	5.59%
\$250,000 to \$300,000	194	10.84%	53,188,150	8.72%
\$300,000 to \$350,000	187	10.45%	60,598,942	9.93%
\$350,000 to \$400,000	194	10.84%	72,522,031	11.89%
\$400,000 to \$500,000	307	17.16%	135,547,261	22.22%
\$500,000 to \$750,000	234	13.08%	138,416,113	22.69%
\$750,000 to \$1,000,000	51	2.85%	43,233,450	7.09%
\$1,000,000 to \$1,500,000	20	1.12%	22,510,222	3.69%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,789	100.00%	610,120,853	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	1,052	81.61%	9,611,775	21.33%
\$50,000 to \$100,000	113	8.77%	7,914,334	17.56%
\$100,000 to \$150,000	40	3.10%	4,761,921	10.57%
\$150,000 to \$200,000	29	2.25%	5,102,547	11.32%
\$200,000 to \$250,000	15	1.16%	3,335,251	7.40%
\$250,000 to \$300,000	13	1.01%	3,577,561	7.94%
\$300,000 to \$400,000	18	1.40%	6,267,489	13.91%
\$400,000 to \$500,000	6	0.47%	2,661,953	5.91%
\$500,000 to \$1,000,000	3	0.23%	1,827,996	4.06%
\$1,000,000+	0	0.00%	0	0.00%
Total	1,289	100.00%	45,060,828	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	4	0.22%	1,152,363	0.19%
2 Year Fixed	38	2.12%	15,671,694	2.57%
3 Year Fixed	55	3.07%	14,860,559	2.44%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	60	3.35%	16,736,253	2.74%
Variable	1,632	91.22%	561,699,984	92.06%
Total	1,789	100.00%	610,120,853	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	33	21.02%	10,319,474	21.31%
6 to 12 months	60	38.22%	18,831,360	38.89%
12 to 24 months	44	28.03%	13,684,698	28.26%
24 to 36 months	15	9.55%	4,229,404	8.73%
36 to 48 months	2	1.27%	657,272	1.36%
48 to 60 months	3	1.91%	698,661	1.44%
60+ months	0	0.00%	0	0.00%
Total	157	100.00%	48,420,868	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	187	10.45%	73,194,558	12.00%
24 to 36 months	476	26.61%	183,726,925	30.11%
36 to 48 months	541	30.24%	187,518,108	30.73%
48 to 60 months	331	18.50%	115,230,442	18.89%
60 to 180 months	202	11.29%	46,017,177	7.54%
180 to 360 months	52	2.91%	4,433,643	0.73%
360+ months	0	0.00%	0	0.00%
Total	1,789	100.00%	610,120,853	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	1	0.06%	24,519	0.00%
5 to 10 years	16	0.89%	1,205,102	0.20%
10 to 15 years	38	2.12%	5,541,484	0.91%
15 to 20 years	107	5.98%	25,965,495	4.26%
20 to 25 years	189	10.56%	56,058,661	9.19%
25 to 30 years	1,438	80.38%	521,325,591	85.45%
30+ years	0	0.00%	0	0.00%
Total	1,789	100.00%	610,120,853	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	11	0.61%	456,157	0.07%
5 to 10 years	30	1.68%	2,410,632	0.40%
10 to 15 years	103	5.76%	15,013,780	2.46%
15 to 20 years	163	9.11%	37,955,385	6.22%
20 to 25 years	327	18.28%	103,917,742	17.03%
25 to 30 years	1,155	64.56%	450,367,157	73.82%
30+ years	0	0.00%	0	0.00%
Total	1,789	100.00%	610,120,853	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,772	99.05%	0	604,557,480	99.09%
1 to 29 days	14	0.78%	15,187	4,452,249	0.73%
30 to 59 days	1	0.06%	3,107	324,832	0.05%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	2	0.11%	16,682	786,291	0.13%
Total	1,789	100.00%	34,976	610,120,853	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	1,467	82.00%	491,950,426	80.63%
Investment Loans	322	18.00%	118,170,426	19.37%
Total	1,789	100.00%	610,120,853	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	636	35.55%	209,068,804	34.27%
NSW	518	28.95%	197,846,857	32.43%
Vic	414	23.14%	128,853,130	21.12%
WA	124	6.93%	36,268,254	5.94%
SA	34	1.90%	11,809,226	1.94%
ACT	34	1.90%	16,280,881	2.67%
Tas	16	0.89%	5,801,396	0.95%
NT	13	0.73%	4,192,306	0.69%
Total	1,789	100.00%	610,120,853	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,383	77.31%	485,994,026	79.66%
Inner city	9	0.50%	2,686,347	0.44%
Non metro	397	22.19%	121,440,480	19.90%
Total	1,789	100.00%	610,120,853	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	479	26.77%	164,596,880	26.98%
Non-metro	157	8.78%	44,471,924	7.29%
New South Wales				
Metro	399	22.30%	156,209,976	25.60%
Non-metro	119	6.65%	41,636,881	6.82%
Victoria				
Metro	348	19.45%	110,345,484	18.09%
Non-metro	66	3.69%	18,507,645	3.03%
Western Australia				
Metro	95	5.31%	29,044,266	4.76%
Non-metro	29	1.62%	7,223,988	1.18%
South Australia				
Metro	23	1.29%	7,569,129	1.24%
Non-metro	11	0.61%	4,240,097	0.69%
Australian Capital Territory				
Metro	34	1.90%	16,280,881	2.67%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	7	0.39%	2,003,774	0.33%
Non-metro	9	0.50%	3,797,622	0.62%
Northern Territory				
Metro	7	0.39%	2,629,983	0.43%
Non-metro	6	0.34%	1,562,323	0.26%
Total	1,789	100.00%	610,120,853	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4702	16	0.89%	5,788,562	0.95%
4306	11	0.61%	4,702,714	0.77%
2500	13	0.73%	4,582,385	0.75%
2529	13	0.73%	4,473,100	0.73%
4551	11	0.61%	4,296,661	0.70%
3030	15	0.84%	4,102,890	0.67%
2527	14	0.78%	4,061,521	0.67%
4650	14	0.78%	4,022,562	0.66%
4350	13	0.73%	3,961,113	0.65%
4207	11	0.61%	3,917,494	0.64%
Total	131	7.32%	43,909,002	7.20%

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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	0.45%	2,853,144	0.47%
3.00 to 3.25 %	11	0.61%	3,565,037	0.58%
3.25 to 3.50 %	3	0.17%	1,016,318	0.17%
3.50 to 3.75 %	10	0.56%	2,309,498	0.38%
3.75 to 4.00 %	4	0.22%	924,531	0.15%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.28%	1,186,302	0.19%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	3	0.17%	1,157,497	0.19%
5.00 to 5.25 %	6	0.34%	2,316,992	0.38%
5.25 to 5.50 %	16	0.89%	4,484,030	0.73%
5.50 to 5.75 %	16	0.89%	4,605,727	0.75%
5.75 to 6.00 %	194	10.84%	78,884,802	12.93%
6.00 to 6.25 %	893	49.92%	319,779,689	52.41%
6.25 to 6.50 %	408	22.81%	132,762,764	21.76%
6.50 to 6.75 %	116	6.48%	35,267,040	5.78%
6.75 to 7.00 %	37	2.07%	11,364,471	1.86%
7.00 to 7.25 %	23	1.29%	4,942,777	0.81%
7.25 to 7.50 %	6	0.34%	786,380	0.13%
7.50+ %	30	1.68%	1,913,857	0.31%
Total	1,789	100.00%	610,120,853	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,712	95.70%	575,895,878	94.39%
Interest Only Loans	77	4.30%	34,224,974	5.61%
Total	1,789	100.00%	610,120,853	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	12	15.58%	4,893,328	14.30%
12 to 24 months	19	24.68%	7,960,566	23.26%
24 to 36 months	29	37.66%	13,988,926	40.87%
36 to 48 months	16	20.78%	6,892,595	20.14%
48 to 60 months	1	1.30%	489,560	1.43%
60+ months	0	0.00%	0	0.00%
Total	77	100.00%	34,224,974	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	257	14.37%	85,734,122	14.05%
Helia LMI	87	4.86%	31,704,794	5.20%
Other	0	0.00%	0	0.00%
Uninsured	1,445	80.77%	492,681,937	80.75%
Total	1,789	100.00%	610,120,853	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	688	38.46%	238,344,735	39.07%
Renovation	107	5.98%	28,959,385	4.75%
Purchase - New Dwelling	93	5.20%	32,881,865	5.39%
Purchase - Existing Dwelling	646	36.11%	226,511,999	37.13%
Purchase - Investment Dwelling	131	7.32%	50,275,067	8.24%
Other	124	6.93%	33,147,802	5.43%
Total	1,789	100.00%	610,120,853	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,349	75.41%	468,650,509	76.81%
Duplex	17	0.95%	6,265,038	1.03%
Townhouse	80	4.47%	28,886,276	4.73%
Apartment / Unit / Flat	333	18.61%	103,197,467	16.91%
Vacant Land	0	0.00%	0	0.00%
Villa	9	0.50%	2,251,107	0.37%
Other	1	0.06%	870,456	0.14%
Total	1,789	100.00%	610,120,853	100.00%

Table 23 - Reserves

	\$ Current Balance
Excess Revenue Reserve	150,000
Extraordinary Expenses Reserve	150,000
Total	300,000

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Distribution Summary	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		19,208,859
Interest Earnings on the Collections Account (excluding Cash Deposit)		48,190
Input Tax Credits Received From ATO		12,045
Net Fixed Rate Swap Receipt From Swap Provider		15,892
Net Basis Swap Receipt From Swap Provider		0
Total		19,284,986

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	14,441,753	
	Coupon Payment	2,371,456	16,813,209
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			858,752
Redraws			1,613,025
Transfer to/from Reserves			0
Total			19,284,986

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