

Series 2025-1 Harvey Trust

Investor Report

As at

30-April-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	573,293,382	0.85%	10.04%	77.89%
Class A-2 Notes	32,000,000	32,000,000	ND	5.02%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.51%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.26%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.72%	100.00%
Class E Notes	2,320,000	2,320,000	ND	0.35%	100.00%
Class F Notes	2,240,000	2,240,000	ND	0.00%	100.00%
Total	800,000,000	637,293,382			

*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:	\$624,562,605
Total Number of Loans:	1,830
Average Current Balance:	\$341,291
Highest Current Balance:	\$1,444,609
Seasoning Average (Months):	49.04
Seasoning (Weighted Average) (Months):	41.60
Remaining Loan Term (Average) (Months):	288.45
Remaining Term (Weighted Average):	303.00
Remaining Term (Maximum) (Months):	341.49
Approval LVR (Average)	62.08%
Approval LVR (Weighted Average)	65.67%
Scheduled LVR (Average)	57.81%
Scheduled LVR (Weighted Average)	62.67%
Scheduled LVR (Maximum)	92.83%
Current LVR (Average)	49.79%
Current LVR (Weighted Average)	58.23%
Current LVR (Maximum)	92.83%
Variable Rate (Weighted Average)	5.97%
Fixed Rate (Weighted Average)	5.28%
Rate on All Loans (Weighted Average)	5.92%
Variable Rate Loans (Percentage by value):	92.03%
Fixed Rate Loans (Percentage by value)	7.97%
Owner Occupied (Dollar Value)	\$503,312,490
Owner Occupied (Percentage)	80.59%
Pool reduction	\$12,730,777
Monthly Repayment speed	2.00%
Single Monthly Mortality Rate (SMM)	1.45%
CPR (Monthly)	16.11%
CPR (Quarterly)	18.48%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$637,293,382
Scheduled Repayments Received During Period	-\$4,230,716
Unscheduled Repayments Received During Period	-\$12,503,642
Redraws	\$1,195,289
Interest	\$2,808,291
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$624,562,605
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%	138	7.54%	38,539,921	5.14%
> 20% <= 30%	75	4.10%	19,398,027	2.59%
> 30% <= 40%	135	7.38%	42,523,636	5.68%
> 40% <= 50%	154	8.42%	56,312,284	7.52%
> 50% <= 55%	88	4.81%	33,230,820	4.44%
> 55% <= 60%	85	4.64%	33,351,450	4.45%
> 60% <= 65%	148	8.09%	64,991,954	8.67%
> 65% <= 70%	187	10.22%	85,798,313	11.45%
> 70% <= 75%	142	7.76%	63,891,854	8.53%
> 75% <= 80%	390	21.31%	182,287,831	24.33%
> 80% <= 85%	25	1.37%	13,635,264	1.82%
> 85% <= 90%	139	7.60%	61,230,094	8.17%
> 90% <= 95%	98	5.36%	42,747,818	5.71%
> 95%	26	1.42%	11,275,568	1.50%
Total	1,830	100.00%	749,214,833	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	101	5.52%	13,399,123	2.00%
> 20% <= 30%	119	6.50%	25,504,558	3.81%
> 30% <= 40%	182	9.95%	49,899,924	7.45%
> 40% <= 50%	196	10.71%	64,145,968	9.58%
> 50% <= 55%	105	5.74%	35,892,452	5.36%
> 55% <= 60%	128	6.99%	52,257,670	7.81%
> 60% <= 65%	184	10.05%	74,450,826	11.12%
> 65% <= 70%	180	9.84%	77,276,061	11.54%
> 70% <= 75%	231	12.62%	101,304,001	15.13%
> 75% <= 80%	199	10.87%	87,454,002	13.06%
> 80% <= 85%	88	4.81%	36,657,028	5.48%
> 85% <= 90%	102	5.57%	43,925,298	6.56%
> 90% <= 95%	15	0.82%	7,238,887	1.08%
> 95%	0	0.00%	0	0.00%
Total	1,830	100.00%	669,405,795	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	269	14.70%	28,221,790	4.52%
> 20% <= 30%	180	9.84%	39,384,742	6.31%
> 30% <= 40%	181	9.89%	52,173,273	8.35%
> 40% <= 50%	205	11.20%	72,426,568	11.60%
> 50% <= 55%	107	5.85%	38,179,860	6.11%
> 55% <= 60%	127	6.94%	51,948,166	8.32%
> 60% <= 65%	162	8.85%	71,472,919	11.44%
> 65% <= 70%	164	8.96%	71,748,847	11.49%
> 70% <= 75%	164	8.96%	77,440,339	12.40%
> 75% <= 80%	129	7.05%	57,233,124	9.16%
> 80% <= 85%	65	3.55%	30,567,826	4.89%
> 85% <= 90%	67	3.66%	28,531,212	4.57%
> 90% <= 95%	10	0.55%	5,233,940	0.84%
> 95%	0	0.00%	0	0.00%
Total	1,830	100.00%	624,562,605	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	80	4.37%	2,137,222	0.34%
\$50,000 to \$100,000	114	6.23%	8,782,458	1.41%
\$100,000 to \$150,000	122	6.67%	15,105,024	2.42%
\$150,000 to \$200,000	143	7.81%	25,059,999	4.01%
\$200,000 to \$250,000	151	8.25%	34,277,311	5.49%
\$250,000 to \$300,000	209	11.42%	57,359,195	9.18%
\$300,000 to \$350,000	189	10.33%	61,402,983	9.83%
\$350,000 to \$400,000	194	10.60%	72,544,559	11.62%
\$400,000 to \$500,000	315	17.21%	139,011,598	22.26%
\$500,000 to \$750,000	241	13.17%	142,301,185	22.78%
\$750,000 to \$1,000,000	52	2.84%	44,046,794	7.05%
\$1,000,000 to \$1,500,000	20	1.09%	22,534,278	3.61%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,830	100.00%	624,562,605	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	1,054	81.90%	9,803,158	21.84%
\$50,000 to \$100,000	108	8.39%	7,619,230	16.98%
\$100,000 to \$150,000	41	3.19%	4,821,419	10.74%
\$150,000 to \$200,000	28	2.18%	4,879,113	10.87%
\$200,000 to \$250,000	15	1.17%	3,318,548	7.39%
\$250,000 to \$300,000	16	1.24%	4,361,388	9.72%
\$300,000 to \$400,000	15	1.17%	5,230,976	11.66%
\$400,000 to \$500,000	6	0.47%	2,592,362	5.78%
\$500,000 to \$1,000,000	4	0.31%	2,251,193	5.02%
\$1,000,000+	0	0.00%	0	0.00%
Total	1,287	100.00%	44,877,385	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	5	0.27%	1,947,512	0.31%
2 Year Fixed	38	2.08%	15,434,812	2.47%
3 Year Fixed	55	3.01%	15,075,588	2.41%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	61	3.33%	17,350,457	2.78%
Variable	1,671	91.31%	574,754,236	92.03%
Total	1,830	100.00%	624,562,605	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	20.75%	11,188,199	22.46%
6 to 12 months	55	34.59%	17,089,651	34.31%
12 to 24 months	54	33.96%	16,506,544	33.14%
24 to 36 months	13	8.18%	3,920,634	7.87%
36 to 48 months	2	1.26%	658,932	1.32%
48 to 60 months	2	1.26%	444,410	0.89%
60+ months	0	0.00%	0	0.00%
Total	159	100.00%	49,808,369	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	238	13.01%	95,266,173	15.25%
24 to 36 months	477	26.07%	180,836,616	28.95%
36 to 48 months	558	30.49%	192,274,859	30.79%
48 to 60 months	312	17.05%	107,694,597	17.24%
60 to 180 months	193	10.55%	43,908,264	7.03%
180 to 360 months	52	2.84%	4,582,096	0.73%
360+ months	0	0.00%	0	0.00%
Total	1,830	100.00%	624,562,605	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	2	0.11%	34,082	0.01%
5 to 10 years	18	0.98%	1,416,214	0.23%
10 to 15 years	38	2.08%	5,595,229	0.90%
15 to 20 years	107	5.85%	26,174,250	4.19%
20 to 25 years	193	10.55%	58,202,855	9.32%
25 to 30 years	1,472	80.44%	533,139,975	85.36%
30+ years	0	0.00%	0	0.00%
Total	1,830	100.00%	624,562,605	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	13	0.71%	553,286	0.09%
5 to 10 years	30	1.64%	2,390,322	0.38%
10 to 15 years	102	5.57%	14,968,840	2.40%
15 to 20 years	162	8.85%	38,229,779	6.12%
20 to 25 years	329	17.98%	104,824,608	16.78%
25 to 30 years	1,194	65.25%	463,595,771	74.23%
30+ years	0	0.00%	0	0.00%
Total	1,830	100.00%	624,562,605	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,816	99.23%	0	619,595,102	99.20%
1 to 29 days	11	0.60%	18,722	3,859,726	0.62%
30 to 59 days	1	0.05%	2,353	324,374	0.05%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	2	0.11%	13,120	783,403	0.13%
Total	1,830	100.00%	34,195	624,562,605	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	1,499	81.91%	503,312,490	80.59%
Investment Loans	331	18.09%	121,250,115	19.41%
Total	1,830	100.00%	624,562,605	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	649	35.46%	213,580,961	34.20%
NSW	531	29.02%	202,771,928	32.47%
Vic	426	23.28%	132,155,926	21.16%
WA	126	6.89%	37,264,584	5.97%
SA	34	1.86%	11,779,174	1.89%
ACT	34	1.86%	16,309,881	2.61%
Tas	17	0.93%	6,496,597	1.04%
NT	13	0.71%	4,203,554	0.67%
Total	1,830	100.00%	624,562,605	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,413	77.21%	497,020,025	79.58%
Inner city	9	0.49%	2,688,378	0.43%
Non metro	408	22.30%	124,854,203	19.99%
Total	1,830	100.00%	624,562,605	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	489	26.72%	168,278,269	26.94%
Non-metro	160	8.74%	45,302,692	7.25%
New South Wales				
Metro	407	22.24%	159,723,317	25.57%
Non-metro	124	6.78%	43,048,611	6.89%
Victoria				
Metro	358	19.56%	112,989,233	18.09%
Non-metro	68	3.72%	19,166,693	3.07%
Western Australia				
Metro	96	5.25%	29,548,419	4.73%
Non-metro	30	1.64%	7,716,165	1.24%
South Australia				
Metro	23	1.26%	7,531,896	1.21%
Non-metro	11	0.60%	4,247,278	0.68%
Australian Capital Territory				
Metro	34	1.86%	16,309,881	2.61%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	8	0.44%	2,690,729	0.43%
Non-metro	9	0.49%	3,805,868	0.61%
Northern Territory				
Metro	7	0.38%	2,636,659	0.42%
Non-metro	6	0.33%	1,566,895	0.25%
Total	1,830	100.00%	624,562,605	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4702	17	0.93%	6,045,674	0.97%
4306	11	0.60%	4,708,558	0.75%
2500	13	0.71%	4,587,195	0.73%
2529	13	0.71%	4,400,571	0.70%
4551	11	0.60%	4,335,468	0.69%
3030	15	0.82%	4,113,162	0.66%
2527	14	0.77%	4,044,871	0.65%
4650	14	0.77%	4,007,348	0.64%
4350	13	0.71%	3,955,015	0.63%
4207	11	0.60%	3,926,245	0.63%
Total	132	7.21%	44,124,108	7.06%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	10	0.55%	3,678,779	0.59%
3.00 to 3.25 %	11	0.60%	3,573,865	0.57%
3.25 to 3.50 %	3	0.16%	1,016,958	0.16%
3.50 to 3.75 %	10	0.55%	2,318,145	0.37%
3.75 to 4.00 %	4	0.22%	926,807	0.15%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.27%	1,190,878	0.19%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	3	0.16%	1,160,157	0.19%
5.00 to 5.25 %	7	0.38%	2,995,894	0.48%
5.25 to 5.50 %	24	1.31%	7,230,079	1.16%
5.50 to 5.75 %	180	9.84%	75,053,929	12.02%
5.75 to 6.00 %	902	49.29%	322,417,443	51.62%
6.00 to 6.25 %	432	23.61%	140,789,715	22.54%
6.25 to 6.50 %	133	7.27%	40,472,340	6.48%
6.50 to 6.75 %	45	2.46%	13,286,190	2.13%
6.75 to 7.00 %	25	1.37%	5,730,119	0.92%
7.00 to 7.25 %	6	0.33%	792,030	0.13%
7.25 to 7.50 %	2	0.11%	19,135	0.00%
7.50+ %	28	1.53%	1,910,143	0.31%
Total	1,830	100.00%	624,562,605	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,752	95.74%	590,155,499	94.49%
Interest Only Loans	78	4.26%	34,407,107	5.51%
Total	1,830	100.00%	624,562,605	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	11	14.10%	4,387,487	12.75%
12 to 24 months	20	25.64%	8,464,645	24.60%
24 to 36 months	24	30.77%	11,464,988	33.32%
36 to 48 months	22	28.21%	9,600,507	27.90%
48 to 60 months	1	1.28%	489,479	1.42%
60+ months	0	0.00%	0	0.00%
Total	78	100.00%	34,407,107	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	264	14.43%	87,869,766	14.07%
Helia LMI	90	4.92%	32,604,342	5.22%
Other	0	0.00%	0	0.00%
Uninsured	1,476	80.66%	504,088,497	80.71%
Total	1,830	100.00%	624,562,605	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	686	37.49%	238,715,160	38.22%
Renovation	108	5.90%	30,015,995	4.81%
Purchase - New Dwelling	90	4.92%	32,115,155	5.14%
Purchase - Existing Dwelling	652	35.63%	228,884,582	36.65%
Purchase - Investment Dwelling	135	7.38%	51,357,013	8.22%
Other	159	8.69%	43,474,701	6.96%
Total	1,830	100.00%	624,562,605	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,376	75.19%	479,121,510	76.71%
Duplex	18	0.98%	6,576,677	1.05%
Townhouse	83	4.54%	29,686,229	4.75%
Apartment / Unit / Flat	342	18.69%	105,935,365	16.96%
Vacant Land	0	0.00%	0	0.00%
Villa	10	0.55%	2,367,782	0.38%
Other	1	0.05%	875,043	0.14%
Total	1,830	100.00%	624,562,605	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)		16,983,360
Interest Earnings on the Collections Account (excluding Cash Deposit)		50,903
Input Tax Credits Received From ATO		12,667
Net Fixed Rate Swap Receipt From Swap Provider		17,331
Net Basis Swap Receipt From Swap Provider		0
Total		17,064,261

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	12,730,777	
	Coupon Payment	2,391,929	15,122,706
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			746,266
Redraws			1,195,289
Transfer to/from Reserves			0
Total			17,064,261

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