

Series 2025-1 Harvey Trust

Investor Report

As at

31-October-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	736,000,000	0.85%	8.00%	100.00%
Class A-2 Notes	32,000,000	32,000,000	ND	4.00%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.00%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.00%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.57%	100.00%
Class E Notes	2,320,000	2,320,000	ND	0.28%	100.00%
Class F Notes	2,240,000	2,240,000	ND	0.00%	100.00%
Total[†]	800,000,000	800,000,000			

[†]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:	\$719,737,132
Total Number of Loans:	2,047
Average Current Balance:	\$351,606
Highest Current Balance:	\$1,460,556
Seasoning Average (Months):	42.37
Seasoning (Weighted Average) (Months):	35.55
Remaining Loan Term (Average) (Months):	294.96
Remaining Term (Weighted Average):	309.05
Remaining Term (Maximum) (Months):	347.45
Approval LVR (Average)	62.27%
Approval LVR (Weighted Average)	65.79%
Scheduled LVR (Average)	58.98%
Scheduled LVR (Weighted Average)	63.52%
Scheduled LVR (Maximum)	94.23%
Current LVR (Average)	51.37%
Current LVR (Weighted Average)	59.24%
Current LVR (Maximum)	94.23%
Variable Rate (Weighted Average)	5.48%
Fixed Rate (Weighted Average)	5.33%
Rate on All Loans (Weighted Average)	5.47%
Variable Rate Loans (Percentage by value):	92.06%
Fixed Rate Loans (Percentage by value)	7.94%
Owner Occupied (Dollar Value)	\$580,347,572
Owner Occupied (Percentage)	80.63%
Pool reduction	\$80,259,541
Monthly Repayment speed	10.03%
Single Monthly Mortality Rate (SMM)	2.27%
CPR (Monthly)	24.12%
CPR (Quarterly)	22.46%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$799,996,673
Scheduled Repayments Received During Period	-\$4,910,704
Unscheduled Repayments Received During Period	-\$80,677,048
Redraws	\$2,194,654
Interest	\$3,129,416
Other Charges	\$4,141
Defaulted Amounts (ie shortfalls written off)	\$0
Mortgage Portfolio Balance At End of Period	\$719,737,132

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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%	154	7.52%	43,601,898	5.19%
> 20% <= 30%	84	4.10%	21,055,012	2.50%
> 30% <= 40%	147	7.18%	46,931,815	5.58%
> 40% <= 50%	173	8.45%	64,994,921	7.73%
> 50% <= 55%	94	4.59%	36,016,794	4.28%
> 55% <= 60%	95	4.64%	36,615,551	4.36%
> 60% <= 65%	164	8.01%	71,488,746	8.50%
> 65% <= 70%	211	10.31%	95,315,438	11.34%
> 70% <= 75%	163	7.96%	75,045,492	8.93%
> 75% <= 80%	434	21.20%	202,383,793	24.07%
> 80% <= 85%	27	1.32%	14,655,668	1.74%
> 85% <= 90%	154	7.52%	68,504,554	8.15%
> 90% <= 95%	116	5.67%	50,910,386	6.06%
> 95%	31	1.51%	13,148,218	1.56%
Total	2,047	100.00%	840,668,287	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	101	4.93%	14,759,734	1.93%
> 20% <= 30%	130	6.35%	28,940,216	3.79%
> 30% <= 40%	187	9.14%	52,516,540	6.88%
> 40% <= 50%	220	10.75%	72,875,301	9.54%
> 50% <= 55%	112	5.47%	38,389,302	5.03%
> 55% <= 60%	127	6.20%	50,747,299	6.64%
> 60% <= 65%	211	10.31%	86,971,877	11.39%
> 65% <= 70%	214	10.45%	89,713,293	11.75%
> 70% <= 75%	235	11.48%	102,386,618	13.41%
> 75% <= 80%	259	12.65%	116,960,759	15.31%
> 80% <= 85%	94	4.59%	39,464,788	5.17%
> 85% <= 90%	129	6.30%	58,073,054	7.60%
> 90% <= 95%	28	1.37%	11,988,774	1.57%
> 95%	0	0.00%	0	0.00%
Total	2,047	100.00%	763,787,556	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	268	13.09%	29,668,283	4.12%
> 20% <= 30%	198	9.67%	44,738,056	6.22%
> 30% <= 40%	196	9.57%	57,739,257	8.02%
> 40% <= 50%	232	11.33%	82,274,918	11.43%
> 50% <= 55%	113	5.52%	41,803,810	5.81%
> 55% <= 60%	137	6.69%	55,507,000	7.71%
> 60% <= 65%	174	8.50%	72,569,182	10.08%
> 65% <= 70%	194	9.48%	87,509,129	12.16%
> 70% <= 75%	178	8.70%	83,729,450	11.63%
> 75% <= 80%	173	8.45%	79,751,569	11.08%
> 80% <= 85%	77	3.76%	35,499,874	4.93%
> 85% <= 90%	90	4.40%	41,116,392	5.71%
> 90% <= 95%	17	0.83%	7,830,213	1.09%
> 95%	0	0.00%	0	0.00%
Total	2,047	100.00%	719,737,132	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	65	3.18%	1,747,922	0.24%
\$50,000 to \$100,000	129	6.30%	10,027,669	1.39%
\$100,000 to \$150,000	127	6.20%	15,973,124	2.22%
\$150,000 to \$200,000	148	7.23%	26,040,763	3.62%
\$200,000 to \$250,000	170	8.30%	38,657,245	5.37%
\$250,000 to \$300,000	227	11.09%	62,440,598	8.68%
\$300,000 to \$350,000	209	10.21%	67,700,608	9.41%
\$350,000 to \$400,000	235	11.48%	88,125,630	12.24%
\$400,000 to \$500,000	371	18.12%	164,538,486	22.86%
\$500,000 to \$750,000	281	13.73%	166,405,613	23.12%
\$750,000 to \$1,000,000	63	3.08%	52,987,005	7.36%
\$1,000,000 to \$1,500,000	22	1.07%	25,092,468	3.49%
\$1,500,000+	0	0.00%	0	0.00%
Total	2,047	100.00%	719,737,132	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	1,196	84.17%	11,327,462	25.71%
\$50,000 to \$100,000	101	7.11%	7,079,688	16.07%
\$100,000 to \$150,000	50	3.52%	6,100,597	13.85%
\$150,000 to \$200,000	26	1.83%	4,546,510	10.32%
\$200,000 to \$250,000	18	1.27%	4,010,624	9.10%
\$250,000 to \$300,000	12	0.84%	3,247,376	7.37%
\$300,000 to \$400,000	9	0.63%	3,128,154	7.10%
\$400,000 to \$500,000	5	0.35%	2,187,366	4.96%
\$500,000 to \$1,000,000	4	0.28%	2,429,996	5.52%
\$1,000,000+	0	0.00%	0	0.00%
Total	1,421	100.00%	44,057,773	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	2	0.10%	985,961	0.14%
2 Year Fixed	49	2.39%	19,379,586	2.69%
3 Year Fixed	60	2.93%	17,532,496	2.44%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	68	3.32%	19,228,572	2.67%
Variable	1,868	91.26%	662,610,516	92.06%
Total	2,047	100.00%	719,737,132	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	39	21.79%	12,052,247	21.10%
6 to 12 months	36	20.11%	12,742,922	22.31%
12 to 24 months	89	49.72%	27,291,951	47.77%
24 to 36 months	13	7.26%	4,364,175	7.64%
36 to 48 months	1	0.56%	152,905	0.27%
48 to 60 months	1	0.56%	522,414	0.91%
60+ months	0	0.00%	0	0.00%
Total	179	100.00%	57,126,616	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	259	12.65%	105,420,770	14.65%
18 to 24 months	314	15.34%	132,483,266	18.41%
24 to 36 months	584	28.53%	216,194,057	30.04%
36 to 48 months	496	24.23%	165,835,097	23.04%
48 to 60 months	185	9.04%	61,434,649	8.54%
60 to 180 months	166	8.11%	34,354,857	4.77%
180 to 360 months	43	2.10%	4,014,436	0.56%
360+ months	0	0.00%	0	0.00%
Total	2,047	100.00%	719,737,132	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	3	0.15%	49,037	0.01%
5 to 10 years	23	1.12%	2,177,949	0.30%
10 to 15 years	42	2.05%	6,715,518	0.93%
15 to 20 years	118	5.76%	29,495,443	4.10%
20 to 25 years	209	10.21%	65,184,182	9.06%
25 to 30 years	1,652	80.70%	616,115,002	85.60%
30+ years	0	0.00%	0	0.00%
Total	2,047	100.00%	719,737,132	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	10	0.49%	373,681	0.05%
5 to 10 years	35	1.71%	3,058,564	0.42%
10 to 15 years	101	4.93%	15,918,583	2.21%
15 to 20 years	181	8.84%	42,679,180	5.93%
20 to 25 years	307	15.00%	97,916,437	13.60%
25 to 30 years	1,413	69.03%	559,790,688	77.78%
30+ years	0	0.00%	0	0.00%
Total	2,047	100.00%	719,737,132	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	2,039	99.61%	0	717,415,519	99.68%
1 to 29 days	7	0.34%	2,119	2,032,722	0.28%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.05%	5,230	288,891	0.04%
Total	2,047	100.00%	7,349	719,737,132	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	1,676	81.88%	580,347,572	80.63%
Investment Loans	371	18.12%	139,389,560	19.37%
Total	2,047	100.00%	719,737,132	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	727	35.52%	248,593,064	34.54%
NSW	603	29.46%	235,446,999	32.71%
Vic	464	22.67%	147,855,399	20.54%
WA	142	6.94%	42,771,090	5.94%
SA	40	1.95%	14,524,734	2.02%
ACT	36	1.76%	17,618,426	2.45%
Tas	20	0.98%	7,678,459	1.07%
NT	15	0.73%	5,248,961	0.73%
Total	2,047	100.00%	719,737,132	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,571	76.75%	570,966,082	79.33%
Inner city	11	0.54%	3,349,733	0.47%
Non metro	465	22.72%	145,421,317	20.20%
Total	2,047	100.00%	719,737,132	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	543	26.53%	194,939,977	27.08%
Non-metro	184	8.99%	53,653,087	7.45%
New South Wales				
Metro	460	22.47%	184,854,796	25.68%
Non-metro	143	6.99%	50,592,203	7.03%
Victoria				
Metro	390	19.05%	126,748,313	17.61%
Non-metro	74	3.62%	21,107,086	2.93%
Western Australia				
Metro	107	5.23%	33,484,864	4.65%
Non-metro	35	1.71%	9,286,227	1.29%
South Australia				
Metro	28	1.37%	10,214,139	1.42%
Non-metro	12	0.59%	4,310,595	0.60%
Australian Capital Territory				
Metro	36	1.76%	17,618,426	2.45%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	10	0.49%	3,438,225	0.48%
Non-metro	10	0.49%	4,240,234	0.59%
Northern Territory				
Metro	8	0.39%	3,017,076	0.42%
Non-metro	7	0.34%	2,231,885	0.31%
Total	2,047	100.00%	719,737,132	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4702	20	0.98%	7,349,450	1.02%
4350	18	0.88%	5,496,796	0.76%
4207	14	0.68%	5,360,422	0.74%
2500	15	0.73%	5,036,310	0.70%
4306	12	0.59%	5,022,517	0.70%
4551	12	0.59%	4,986,196	0.69%
2527	15	0.73%	4,945,185	0.69%
2529	14	0.68%	4,886,780	0.68%
2750	9	0.44%	4,575,801	0.64%
4650	15	0.73%	4,508,150	0.63%
Total	144	7.03%	52,167,608	7.25%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	17	0.83%	4,936,394	0.69%
3.00 to 3.25 %	11	0.54%	3,619,273	0.50%
3.25 to 3.50 %	4	0.20%	1,672,927	0.23%
3.50 to 3.75 %	10	0.49%	2,362,640	0.33%
3.75 to 4.00 %	4	0.20%	945,791	0.13%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.24%	1,218,915	0.17%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	12	0.59%	4,311,095	0.60%
5.00 to 5.25 %	184	8.99%	79,011,200	10.98%
5.25 to 5.50 %	984	48.07%	361,992,518	50.30%
5.50 to 5.75 %	465	22.72%	156,983,417	21.81%
5.75 to 6.00 %	163	7.96%	52,338,524	7.27%
6.00 to 6.25 %	80	3.91%	25,646,825	3.56%
6.25 to 6.50 %	64	3.13%	19,216,880	2.67%
6.50 to 6.75 %	12	0.59%	2,910,638	0.40%
6.75 to 7.00 %	3	0.15%	209,206	0.03%
7.00 to 7.25 %	13	0.64%	994,033	0.14%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	16	0.78%	1,366,856	0.19%
Total	2,047	100.00%	719,737,132	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,954	95.46%	678,865,929	94.32%
Interest Only Loans	93	4.54%	40,871,203	5.68%
Total	2,047	100.00%	719,737,132	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	13	13.98%	6,550,253	16.03%
12 to 24 months	20	21.51%	7,210,021	17.64%
24 to 36 months	12	12.90%	5,149,490	12.60%
36 to 48 months	43	46.24%	20,158,491	49.32%
48 to 60 months	5	5.38%	1,802,948	4.41%
60+ months	0	0.00%	0	0.00%
Total	93	100.00%	40,871,203	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	299	14.61%	103,749,512	14.41%
Helia LMI	102	4.98%	38,028,553	5.28%
Other	0	0.00%	0	0.00%
Uninsured	1,646	80.41%	577,959,067	80.30%
Total	2,047	100.00%	719,737,132	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	753	36.79%	268,931,280	37.37%
Renovation	123	6.01%	34,900,455	4.85%
Purchase - New Dwelling	99	4.84%	36,961,558	5.14%
Purchase - Existing Dwelling	739	36.10%	266,924,071	37.09%
Purchase - Investment Dwelling	150	7.33%	59,094,126	8.21%
Other	183	8.94%	52,925,642	7.35%
Total	2,047	100.00%	719,737,132	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,543	75.38%	554,221,876	77.00%
Duplex	18	0.88%	6,700,239	0.93%
Townhouse	92	4.49%	33,774,141	4.69%
Apartment / Unit / Flat	381	18.61%	122,027,297	16.95%
Vacant Land	0	0.00%	0	0.00%
Villa	13	0.64%	3,013,579	0.42%
Other	0	0.00%	0	0.00%
Total	2,047	100.00%	719,737,132	100.00%

Table 23 - Reserves

	\$ Current Balance
Excess Revenue Reserve	0
Extraordinary Expenses Reserve	150,000
Total	150,000

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Distribution Summary

	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		85,784,038
Interest Earnings on the Collections Account (excluding Cash Deposit)		161,067
Input Tax Credits Received From ATO		0
Net Fixed Rate Swap Receipt From Swap Provider		112,360
Net Basis Swap Receipt From Swap Provider		851,396
Total		86,908,860

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	80,262,868	
	Coupon Payment	2,823,982	83,086,849
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			1,477,357
Redraws			2,194,654
Transfer to/from Reserves			150,000
Total			86,908,860

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