

Series 2025-1 Harvey Trust

Investor Report

As at

31-January-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	619,729,030	0.85%	9.36%	84.20%
Class A-2 Notes	32,000,000	32,000,000	ND	4.68%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.34%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.17%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.67%	100.00%
Class E Notes	2,320,000	2,320,000	ND	0.33%	100.00%
Class F Notes	2,240,000	2,240,000	ND	0.00%	100.00%
Total[†]	800,000,000	683,729,030			

[†]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:	\$668,192,637
Total Number of Loans:	1,930
Average Current Balance:	\$346,214
Highest Current Balance:	\$1,452,429
Seasoning Average (Months):	45.80
Seasoning (Weighted Average) (Months):	38.69
Remaining Loan Term (Average) (Months):	291.12
Remaining Term (Weighted Average):	305.57
Remaining Term (Maximum) (Months):	344.42
Approval LVR (Average)	62.10%
Approval LVR (Weighted Average)	65.65%
Scheduled LVR (Average)	58.34%
Scheduled LVR (Weighted Average)	63.08%
Scheduled LVR (Maximum)	94.42%
Current LVR (Average)	50.54%
Current LVR (Weighted Average)	58.69%
Current LVR (Maximum)	94.42%
Variable Rate (Weighted Average)	5.49%
Fixed Rate (Weighted Average)	5.23%
Rate on All Loans (Weighted Average)	5.46%
Variable Rate Loans (Percentage by value):	92.04%
Fixed Rate Loans (Percentage by value)	7.96%
Owner Occupied (Dollar Value)	\$537,392,049
Owner Occupied (Percentage)	80.42%
Pool reduction	\$15,536,392
Monthly Repayment speed	2.27%
Single Monthly Mortality Rate (SMM)	1.73%
CPR (Monthly)	18.88%
CPR (Quarterly)	20.67%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$683,729,030
Scheduled Repayments Received During Period	-\$4,411,681
Unscheduled Repayments Received During Period	-\$15,760,242
Redraws	\$1,754,248
Interest	\$2,880,458
Other Charges	\$824
Mortgage Portfolio Balance At End of Period	\$668,192,637
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	7.62%	41,360,687	5.24%
> 20% <= 30%	79	4.09%	19,731,917	2.50%
> 30% <= 40%	142	7.36%	44,670,953	5.66%
> 40% <= 50%	163	8.45%	60,678,605	7.68%
> 50% <= 55%	90	4.66%	34,061,621	4.31%
> 55% <= 60%	88	4.56%	34,536,450	4.37%
> 60% <= 65%	159	8.24%	69,401,706	8.79%
> 65% <= 70%	196	10.16%	89,455,758	11.33%
> 70% <= 75%	151	7.82%	67,863,812	8.59%
> 75% <= 80%	404	20.93%	189,643,798	24.02%
> 80% <= 85%	26	1.35%	14,320,921	1.81%
> 85% <= 90%	147	7.62%	65,086,774	8.24%
> 90% <= 95%	110	5.70%	47,043,921	5.96%
> 95%	28	1.45%	11,748,754	1.49%
Total	1,930	100.00%	789,605,676	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	105	5.44%	14,285,396	2.01%
> 20% <= 30%	120	6.22%	26,315,298	3.69%
> 30% <= 40%	186	9.64%	51,524,173	7.23%
> 40% <= 50%	206	10.67%	67,345,883	9.45%
> 50% <= 55%	103	5.34%	35,854,567	5.03%
> 55% <= 60%	131	6.79%	53,214,129	7.47%
> 60% <= 65%	196	10.16%	79,349,355	11.14%
> 65% <= 70%	200	10.36%	84,623,564	11.88%
> 70% <= 75%	230	11.92%	101,157,202	14.20%
> 75% <= 80%	224	11.61%	100,410,427	14.10%
> 80% <= 85%	90	4.66%	36,997,742	5.19%
> 85% <= 90%	114	5.91%	50,809,631	7.13%
> 90% <= 95%	25	1.30%	10,485,796	1.47%
> 95%	0	0.00%	0	0.00%
Total	1,930	100.00%	712,373,163	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	269	13.94%	28,986,154	4.34%
> 20% <= 30%	187	9.69%	41,063,018	6.15%
> 30% <= 40%	191	9.90%	55,964,372	8.38%
> 40% <= 50%	213	11.04%	74,421,788	11.14%
> 50% <= 55%	114	5.91%	42,195,854	6.31%
> 55% <= 60%	128	6.63%	52,294,488	7.83%
> 60% <= 65%	178	9.22%	76,811,527	11.50%
> 65% <= 70%	171	8.86%	77,054,077	11.53%
> 70% <= 75%	178	9.22%	84,024,702	12.57%
> 75% <= 80%	139	7.20%	62,213,612	9.31%
> 80% <= 85%	70	3.63%	31,535,880	4.72%
> 85% <= 90%	77	3.99%	34,869,191	5.22%
> 90% <= 95%	15	0.78%	6,757,974	1.01%
> 95%	0	0.00%	0	0.00%
Total	1,930	100.00%	668,192,637	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	69	3.58%	1,790,921	0.27%
\$50,000 to \$100,000	122	6.32%	9,297,513	1.39%
\$100,000 to \$150,000	134	6.94%	16,740,008	2.51%
\$150,000 to \$200,000	138	7.15%	24,311,020	3.64%
\$200,000 to \$250,000	163	8.45%	37,103,709	5.55%
\$250,000 to \$300,000	212	10.98%	58,302,704	8.73%
\$300,000 to \$350,000	197	10.21%	63,878,411	9.56%
\$350,000 to \$400,000	216	11.19%	80,854,455	12.10%
\$400,000 to \$500,000	340	17.62%	150,407,764	22.51%
\$500,000 to \$750,000	260	13.47%	153,241,882	22.93%
\$750,000 to \$1,000,000	59	3.06%	49,643,107	7.43%
\$1,000,000 to \$1,500,000	20	1.04%	22,621,144	3.39%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,930	100.00%	668,192,637	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	1,111	83.10%	10,710,438	24.23%
\$50,000 to \$100,000	98	7.33%	6,990,224	15.82%
\$100,000 to \$150,000	51	3.81%	6,157,442	13.93%
\$150,000 to \$200,000	25	1.87%	4,414,604	9.99%
\$200,000 to \$250,000	16	1.20%	3,501,629	7.92%
\$250,000 to \$300,000	16	1.20%	4,324,450	9.78%
\$300,000 to \$400,000	13	0.97%	4,515,503	10.22%
\$400,000 to \$500,000	4	0.30%	1,798,463	4.07%
\$500,000 to \$1,000,000	3	0.22%	1,786,996	4.04%
\$1,000,000+	0	0.00%	0	0.00%
Total	1,337	100.00%	44,199,748	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	2	0.10%	983,476	0.15%
2 Year Fixed	44	2.28%	17,963,147	2.69%
3 Year Fixed	55	2.85%	15,514,069	2.32%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	66	3.42%	18,695,598	2.80%
Variable	1,763	91.35%	615,036,346	92.04%
Total	1,930	100.00%	668,192,637	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	23.49%	12,586,409	23.87%
6 to 12 months	37	22.29%	12,942,221	24.54%
12 to 24 months	79	47.59%	23,364,042	44.30%
24 to 36 months	9	5.42%	3,181,209	6.03%
36 to 48 months	2	1.20%	665,400	1.26%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	166	100.00%	52,739,281	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	97	5.03%	41,004,258	6.14%
18 to 24 months	329	17.05%	136,112,419	20.37%
24 to 36 months	509	26.37%	186,034,394	27.84%
36 to 48 months	508	26.32%	172,784,915	25.86%
48 to 60 months	275	14.25%	93,146,048	13.94%
60 to 180 months	164	8.50%	34,674,712	5.19%
180 to 360 months	48	2.49%	4,435,892	0.66%
360+ months	0	0.00%	0	0.00%
Total	1,930	100.00%	668,192,637	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	2	0.10%	37,885	0.01%
5 to 10 years	23	1.19%	2,103,628	0.31%
10 to 15 years	42	2.18%	6,660,537	1.00%
15 to 20 years	112	5.80%	28,036,483	4.20%
20 to 25 years	200	10.36%	61,114,025	9.15%
25 to 30 years	1,551	80.36%	570,240,079	85.34%
30+ years	0	0.00%	0	0.00%
Total	1,930	100.00%	668,192,637	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	10	0.52%	412,811	0.06%
5 to 10 years	36	1.87%	3,013,338	0.45%
10 to 15 years	103	5.34%	15,843,610	2.37%
15 to 20 years	171	8.86%	40,258,767	6.03%
20 to 25 years	306	15.85%	98,007,016	14.67%
25 to 30 years	1,304	67.56%	510,657,095	76.42%
30+ years	0	0.00%	0	0.00%
Total	1,930	100.00%	668,192,637	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,917	99.33%	0	663,686,739	99.33%
1 to 29 days	11	0.57%	9,779	3,791,829	0.57%
30 to 59 days	2	0.10%	9,443	714,069	0.11%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	0	0.00%	0	0	0.00%
Total	1,930	100.00%	19,222	668,192,637	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	1,578	81.76%	537,392,049	80.42%
Investment Loans	352	18.24%	130,800,588	19.58%
Total	1,930	100.00%	668,192,637	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	683	35.39%	229,141,531	34.29%
NSW	557	28.86%	214,834,363	32.15%
Vic	453	23.47%	142,648,514	21.35%
WA	135	6.99%	39,869,836	5.97%
SA	35	1.81%	12,691,232	1.90%
ACT	34	1.76%	16,662,898	2.49%
Tas	19	0.98%	7,446,971	1.11%
NT	14	0.73%	4,897,292	0.73%
Total	1,930	100.00%	668,192,637	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,487	77.05%	530,829,654	79.44%
Inner city	10	0.52%	2,960,987	0.44%
Non metro	433	22.44%	134,401,996	20.11%
Total	1,930	100.00%	668,192,637	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	513	26.58%	180,251,874	26.98%
Non-metro	170	8.81%	48,889,657	7.32%
New South Wales				
Metro	427	22.12%	168,843,983	25.27%
Non-metro	130	6.74%	45,990,380	6.88%
Victoria				
Metro	380	19.69%	121,978,118	18.25%
Non-metro	73	3.78%	20,670,396	3.09%
Western Australia				
Metro	103	5.34%	31,694,250	4.74%
Non-metro	32	1.66%	8,175,586	1.22%
South Australia				
Metro	24	1.24%	8,410,639	1.26%
Non-metro	11	0.57%	4,280,593	0.64%
Australian Capital Territory				
Metro	34	1.76%	16,662,898	2.49%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	9	0.47%	3,273,749	0.49%
Non-metro	10	0.52%	4,173,222	0.62%
Northern Territory				
Metro	7	0.36%	2,675,130	0.40%
Non-metro	7	0.36%	2,222,162	0.33%
Total	1,930	100.00%	668,192,637	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4702	19	0.98%	6,789,118	1.02%
4306	12	0.62%	5,012,592	0.75%
4551	12	0.62%	4,942,743	0.74%
2529	14	0.73%	4,836,228	0.72%
2500	14	0.73%	4,710,667	0.70%
4350	15	0.78%	4,701,717	0.70%
4650	15	0.78%	4,492,824	0.67%
4207	12	0.62%	4,362,940	0.65%
3030	15	0.78%	4,130,849	0.62%
2527	14	0.73%	4,102,230	0.61%
Total	142	7.36%	48,081,910	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 %	16	0.83%	4,726,149	0.71%
3.00 to 3.25 %	11	0.57%	3,595,270	0.54%
3.25 to 3.50 %	4	0.21%	1,671,087	0.25%
3.50 to 3.75 %	10	0.52%	2,337,699	0.35%
3.75 to 4.00 %	4	0.21%	939,062	0.14%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.26%	1,204,615	0.18%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	11	0.57%	3,847,420	0.58%
5.00 to 5.25 %	177	9.17%	75,241,678	11.26%
5.25 to 5.50 %	934	48.39%	339,067,305	50.74%
5.50 to 5.75 %	434	22.49%	143,078,969	21.41%
5.75 to 6.00 %	152	7.88%	48,024,966	7.19%
6.00 to 6.25 %	77	3.99%	24,461,405	3.66%
6.25 to 6.50 %	53	2.75%	15,111,832	2.26%
6.50 to 6.75 %	12	0.62%	2,883,352	0.43%
6.75 to 7.00 %	2	0.10%	23,608	0.00%
7.00 to 7.25 %	12	0.62%	657,129	0.10%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	16	0.83%	1,321,093	0.20%
Total	1,930	100.00%	668,192,637	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,845	95.60%	630,853,395	94.41%
Interest Only Loans	85	4.40%	37,339,242	5.59%
Total	1,930	100.00%	668,192,637	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	17	19.77%	8,028,956	21.11%
12 to 24 months	15	17.44%	5,854,371	15.39%
24 to 36 months	13	15.12%	5,198,468	13.67%
36 to 48 months	37	43.02%	17,261,073	45.37%
48 to 60 months	4	4.65%	1,698,770	4.47%
60+ months	0	0.00%	0	0.00%
Total	86	100.00%	38,041,638	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	283	14.66%	95,974,060	14.36%
Helia LMI	94	4.87%	34,195,138	5.12%
Other	0	0.00%	0	0.00%
Uninsured	1,553	80.47%	538,023,439	80.52%
Total	1,930	100.00%	668,192,637	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	712	36.89%	249,503,142	37.34%
Renovation	115	5.96%	32,064,763	4.80%
Purchase - New Dwelling	94	4.87%	33,494,350	5.01%
Purchase - Existing Dwelling	693	35.91%	247,922,060	37.10%
Purchase - Investment Dwelling	144	7.46%	56,402,903	8.44%
Other	172	8.91%	48,805,419	7.30%
Total	1,930	100.00%	668,192,637	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,455	75.39%	513,977,067	76.92%
Duplex	18	0.93%	6,648,978	1.00%
Townhouse	86	4.46%	31,331,122	4.69%
Apartment / Unit / Flat	360	18.65%	113,726,655	17.02%
Vacant Land	0	0.00%	0	0.00%
Villa	11	0.57%	2,508,815	0.38%
Other	0	0.00%	0	0.00%
Total	1,930	100.00%	668,192,637	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)		20,422,383
Interest Earnings on the Collections Account (excluding Cash Deposit)		51,986
Input Tax Credits Received From ATO		13,681
Net Fixed Rate Swap Receipt From Swap Provider		0
Net Basis Swap Receipt From Swap Provider		0
Total		20,488,050

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	15,536,392	
	Coupon Payment	2,173,891	17,710,283
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			1,023,519
Redraws			1,754,248
Transfer to/from Reserves			0
Total			20,488,050

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