Series 2025-1 Harvey Trust

Investor Report

As at	30-June-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	546,120,853	0.85%	10.49%	74.20%
Class A-2 Notes	32,000,000	32,000,000	ND	5.24%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.62%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.31%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.75%	100.00%
Class E Notes	2,320,000	2,320,000	ND	0.37%	100.00%
Class F Notes	2,240,000	2,240,000	ND	0.00%	100.00%
Total*	**800,000,000**	**610,120,853**			

**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:	$598,451,477
Total Number of Loans:	1,760
Average Current Balance:	$340,029
Highest Current Balance:	$1,438,234
Seasoning Average (Months):	51.21
Seasoning (Weighted Average) (Months):	43.49
Remaining Loan Term (Average) (Months):	286.17
Remaining Term (Weighted Average):	301.07
Remaining Term (Maximum) (Months):	339.49
Approval LVR (Average)	61.98%
Approval LVR (Weighted Average)	65.56%
Scheduled LVR (Average)	57.51%
Scheduled LVR (Weighted Average)	62.38%
Scheduled LVR (Maximum)	92.65%
Current LVR (Average)	49.28%
Current LVR (Weighted Average)	57.94%
Current LVR (Maximum)	92.65%
Variable Rate (Weighted Average)	6.22%
Fixed Rate (Weighted Average)	5.33%
Rate on All Loans (Weighted Average)	6.15%
Variable Rate Loans (Percentage by value):	92.01%
Fixed Rate Loans (Percentage by value)	7.99%
Owner Occupied (Dollar Value)	$482,216,147
Owner Occupied (Percentage)	80.58%
Pool reduction	$11,669,375
Monthly Repayment speed	1.91%
Single Monthly Mortality Rate (SMM)	1.35%
CPR (Monthly)	15.07%
CPR (Quarterly)	16.87%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$610,120,853
Scheduled Repayments Received During Period	-$4,200,951
Unscheduled Repayments Received During Period	-$11,754,893
Redraws	$1,503,342
Interest	$2,783,126
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$598,451,477
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

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Investor Report

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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%	132	7.50%	36,969,897	5.11%
> 20% <= 30%	70	3.98%	18,021,148	2.49%
> 30% <= 40%	132	7.50%	41,767,705	5.78%
> 40% <= 50%	150	8.52%	55,192,101	7.64%
> 50% <= 55%	85	4.83%	32,143,267	4.45%
> 55% <= 60%	84	4.77%	32,950,991	4.56%
> 60% <= 65%	146	8.30%	64,294,954	8.90%
> 65% <= 70%	177	10.06%	81,717,655	11.31%
> 70% <= 75%	136	7.73%	60,979,139	8.44%
> 75% <= 80%	375	21.31%	175,841,754	24.33%
> 80% <= 85%	25	1.42%	13,635,264	1.89%
> 85% <= 90%	132	7.50%	58,304,324	8.07%
> 90% <= 95%	92	5.23%	40,764,757	5.64%
> 95%	24	1.36%	10,237,068	1.42%
Total	**1,760**	**100.00%**	**722,820,025**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	94	5.34%	12,660,971	1.97%
> 20% <= 30%	120	6.82%	25,404,006	3.95%
> 30% <= 40%	180	10.23%	48,825,770	7.59%
> 40% <= 50%	192	10.91%	63,466,010	9.87%
> 50% <= 55%	104	5.91%	35,373,780	5.50%
> 55% <= 60%	123	6.99%	50,398,716	7.84%
> 60% <= 65%	182	10.34%	73,187,737	11.38%
> 65% <= 70%	167	9.49%	71,365,870	11.10%
> 70% <= 75%	224	12.73%	99,408,620	15.46%
> 75% <= 80%	186	10.57%	81,445,305	12.66%
> 80% <= 85%	85	4.83%	35,572,548	5.53%
> 85% <= 90%	91	5.17%	40,072,768	6.23%
> 90% <= 95%	12	0.68%	6,030,932	0.94%
> 95%	0	0.00%	0	0.00%
Total	**1,760**	**100.00%**	**643,213,033**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	276	15.68%	29,155,160	4.87%
> 20% <= 30%	168	9.55%	36,972,306	6.18%
> 30% <= 40%	177	10.06%	51,136,344	8.54%
> 40% <= 50%	192	10.91%	68,584,974	11.46%
> 50% <= 55%	108	6.14%	38,400,701	6.42%
> 55% <= 60%	126	7.16%	50,666,733	8.47%
> 60% <= 65%	157	8.92%	70,274,211	11.74%
> 65% <= 70%	142	8.07%	63,294,846	10.58%
> 70% <= 75%	163	9.26%	76,432,094	12.77%
> 75% <= 80%	118	6.70%	53,188,560	8.89%
> 80% <= 85%	64	3.64%	28,342,327	4.74%
> 85% <= 90%	61	3.47%	27,827,717	4.65%
> 90% <= 95%	8	0.45%	4,175,505	0.70%
> 95%	0	0.00%	0	0.00%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 4 - Current Loan Balances	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	84	4.77%	2,142,528	0.36%
$50,000 to $100,000	107	6.08%	8,272,064	1.38%
$100,000 to $150,000	125	7.10%	15,535,704	2.60%
$150,000 to $200,000	136	7.73%	23,996,172	4.01%
$200,000 to $250,000	146	8.30%	33,256,091	5.56%
$250,000 to $300,000	187	10.63%	51,172,375	8.55%
$300,000 to $350,000	188	10.68%	60,860,751	10.17%
$350,000 to $400,000	186	10.57%	69,568,993	11.62%
$400,000 to $500,000	304	17.27%	134,290,512	22.44%
$500,000 to $750,000	225	12.78%	132,981,288	22.22%
$750,000 to $1,000,000	54	3.07%	45,900,272	7.67%
$1,000,000 to $1,500,000	18	1.02%	20,474,727	3.42%
$1,500,000+	0	0.00%	0	0.00%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

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Investor Report

As at **30-June-2026**

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	1,038	81.86%	9,744,498	21.75%
$50,000 to $100,000	106	8.36%	7,513,039	16.77%
$100,000 to $150,000	40	3.15%	4,745,810	10.59%
$150,000 to $200,000	29	2.29%	5,144,182	11.48%
$200,000 to $250,000	14	1.10%	3,130,163	6.99%
$250,000 to $300,000	14	1.10%	3,861,524	8.62%
$300,000 to $400,000	18	1.42%	6,205,449	13.85%
$400,000 to $500,000	6	0.47%	2,649,958	5.91%
$500,000 to $1,000,000	3	0.24%	1,813,119	4.05%
$1,000,000+	0	0.00%	0	0.00%
Total	**1,268**	**100.00%**	**44,807,742**	**100.00%**

Table 6 - Product Type	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	3	0.17%	971,271	0.16%
2 Year Fixed	36	2.05%	14,726,410	2.46%
3 Year Fixed	56	3.18%	15,414,887	2.58%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	60	3.41%	16,692,822	2.79%
Variable	1,605	91.19%	550,646,088	92.01%
Total	**1,760**	**100.00%**	**598,451,477**	**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	35	22.58%	11,361,750	23.77%
6 to 12 months	61	39.35%	17,801,217	37.24%
12 to 24 months	36	23.23%	12,081,189	25.27%
24 to 36 months	18	11.61%	5,225,132	10.93%
36 to 48 months	2	1.29%	655,865	1.37%
48 to 60 months	3	1.94%	680,237	1.42%
60+ months	0	0.00%	0	0.00%
Total	**155**	**100.00%**	**47,805,389**	**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	143	8.13%	57,805,057	9.66%
24 to 36 months	487	27.67%	187,632,139	31.35%
36 to 48 months	526	29.89%	181,382,792	30.31%
48 to 60 months	332	18.86%	114,393,063	19.11%
60 to 180 months	220	12.50%	52,870,411	8.83%
180 to 360 months	52	2.95%	4,368,015	0.73%
360+ months	0	0.00%	0	0.00%
Total	**1,760**	**100.00%**	**598,451,477**	**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%	23,895	0.00%
5 to 10 years	16	0.91%	1,174,587	0.20%
10 to 15 years	38	2.16%	5,498,045	0.92%
15 to 20 years	106	6.02%	25,555,154	4.27%
20 to 25 years	185	10.51%	54,205,889	9.06%
25 to 30 years	1,414	80.34%	511,993,908	85.55%
30+ years	0	0.00%	0	0.00%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 10 - Remaining Loan Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	11	0.63%	438,093	0.07%
5 to 10 years	31	1.76%	2,449,885	0.41%
10 to 15 years	103	5.85%	15,271,929	2.55%
15 to 20 years	162	9.20%	37,159,980	6.21%
20 to 25 years	345	19.60%	110,601,060	18.48%
25 to 30 years	1,108	62.95%	432,530,529	72.27%
30+ years	0	0.00%	0	0.00%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 11 - Days in Arrears	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	1,741	98.92%	0	591,444,655	98.83%
1 to 29 days	13	0.74%	23,019	5,469,652	0.91%
30 to 59 days	4	0.23%	9,211	754,419	0.13%
60 to 89 days	1	0.06%	8,750	476,492	0.08%
90+ days	1	0.06%	5,207	306,260	0.05%
Total	**1,760**	**100.00%**	**46,187**	**598,451,477**	**100.00%**

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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	1,444	82.05%	482,216,147	80.58%
Investment Loans	316	17.95%	116,235,330	19.42%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 13 - State Concentration	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	630	35.80%	206,584,806	34.52%
NSW	512	29.09%	194,543,407	32.51%
Vic	404	22.95%	125,852,801	21.03%
WA	122	6.93%	35,537,993	5.94%
SA	31	1.76%	10,841,476	1.81%
ACT	33	1.88%	15,597,341	2.61%
Tas	16	0.91%	5,790,953	0.97%
NT	12	0.68%	3,702,701	0.62%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	1,362	77.39%	477,628,170	79.81%
Inner city	8	0.45%	2,413,082	0.40%
Non metro	390	22.16%	118,410,225	19.79%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 15 - Geographic Distribution	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	475	26.99%	162,827,974	27.21%
Non-metro	155	8.81%	43,756,832	7.31%
New South Wales				
Metro	394	22.39%	153,661,199	25.68%
Non-metro	118	6.70%	40,882,208	6.83%
Victoria				
Metro	340	19.32%	108,190,068	18.08%
Non-metro	64	3.64%	17,662,732	2.95%
Western Australia				
Metro	93	5.28%	28,320,511	4.73%
Non-metro	29	1.65%	7,217,482	1.21%
South Australia				
Metro	22	1.25%	7,292,731	1.22%
Non-metro	9	0.51%	3,548,745	0.59%
Australian Capital Territory				
Metro	33	1.88%	15,597,341	2.61%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	7	0.40%	2,010,283	0.34%
Non-metro	9	0.51%	3,780,670	0.63%
Northern Territory				
Metro	6	0.34%	2,141,145	0.36%
Non-metro	6	0.34%	1,561,555	0.26%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 16 - Post Code Concentration (top 10)	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
4702	15	0.85%	5,580,089	0.93%
4306	11	0.63%	4,702,397	0.79%
2500	13	0.74%	4,563,035	0.76%
2529	13	0.74%	4,455,356	0.74%
4551	11	0.63%	4,242,616	0.71%
3030	15	0.85%	4,082,850	0.68%
4650	14	0.80%	4,020,970	0.67%
4350	13	0.74%	3,949,735	0.66%
4207	11	0.63%	3,906,871	0.65%
4152	8	0.45%	3,721,677	0.62%
Total	**124**	**7.05%**	**43,225,595**	**7.22%**

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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 %	8	0.45%	2,851,342	0.48%
3.00 to 3.25 %	11	0.63%	3,555,019	0.59%
3.25 to 3.50 %	3	0.17%	1,015,543	0.17%
3.50 to 3.75 %	10	0.57%	2,301,154	0.38%
3.75 to 4.00 %	4	0.23%	925,309	0.15%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.28%	1,181,780	0.20%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	3	0.17%	1,154,873	0.19%
5.00 to 5.25 %	6	0.34%	2,311,332	0.39%
5.25 to 5.50 %	16	0.91%	4,478,960	0.75%
5.50 to 5.75 %	15	0.85%	4,419,068	0.74%
5.75 to 6.00 %	196	11.14%	80,363,164	13.43%
6.00 to 6.25 %	877	49.83%	311,448,043	52.04%
6.25 to 6.50 %	402	22.84%	130,221,228	21.76%
6.50 to 6.75 %	110	6.25%	33,161,089	5.54%
6.75 to 7.00 %	36	2.05%	11,712,342	1.96%
7.00 to 7.25 %	23	1.31%	4,925,622	0.82%
7.25 to 7.50 %	6	0.34%	781,876	0.13%
7.50+ %	29	1.65%	1,643,734	0.27%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 18 - Interest Only Loans	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	1,684	95.68%	564,429,123	94.31%
Interest Only Loans	76	4.32%	34,022,355	5.69%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 19 - Interest Only Remaining Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	12	15.79%	4,893,271	14.38%
12 to 24 months	19	25.00%	7,958,589	23.39%
24 to 36 months	33	43.42%	15,245,419	44.81%
36 to 48 months	11	14.47%	5,435,544	15.98%
48 to 60 months	1	1.32%	489,532	1.44%
60+ months	0	0.00%	0	0.00%
Total	**76**	**100.00%**	**34,022,355**	**100.00%**

Table 20 - Mortgage Insurer	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	256	14.55%	85,736,294	14.33%
Helia LMI	82	4.66%	29,338,763	4.90%
Other	0	0.00%	0	0.00%
Uninsured	1,422	80.80%	483,376,420	80.77%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 21 - Loan Purpose	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	675	38.35%	234,097,098	39.12%
Renovation	106	6.02%	28,481,591	4.76%
Purchase - New Dwelling	90	5.11%	31,866,824	5.32%
Purchase - Existing Dwelling	639	36.31%	222,810,775	37.23%
Purchase - Investment Dwelling	128	7.27%	49,100,340	8.20%
Other	122	6.93%	32,094,849	5.36%
Total	**1,760**	**100.00%**	**598,451,477**	**100.00%**

Table 22 - Loan Collateral	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	1,328	75.45%	460,491,332	76.95%
Duplex	17	0.97%	6,249,885	1.04%
Townhouse	78	4.43%	27,850,043	4.65%
Apartment / Unit / Flat	327	18.58%	100,753,695	16.84%
Vacant Land	0	0.00%	0	0.00%
Villa	9	0.51%	2,244,725	0.38%
Other	1	0.06%	861,797	0.14%
Total	**1,760**	**100.00%**	**598,451,477**	**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)			16,213,910
Interest Earnings on the Collections Account (excluding Cash Deposit)			51,994
Input Tax Credits Received From ATO			12,121
Net Fixed Rate Swap Receipt From Swap Provider			18,013
Net Basis Swap Receipt From Swap Provider			0
Total			**16,296,037**

Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A-1 Notes	Principal Payment	11,669,375	
	Coupon Payment	2,317,138	13,986,514
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			806,181
Redraws			1,503,342
Transfer to/from Reserves			0
Total			**16,296,037**

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