Series 2025-1 Harvey Trust

Investor Report

As at	**31-July-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	534,451,477	0.85%	10.69%	72.62%
Class A-2 Notes	32,000,000	32,000,000	ND	5.35%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.67%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.34%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.76%	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**	**598,451,477**			

**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:	$585,333,182
Total Number of Loans:	1,729
Average Current Balance:	$338,539
Highest Current Balance:	$1,434,835
Seasoning Average (Months):	52.64
Seasoning (Weighted Average) (Months):	44.76
Remaining Loan Term (Average) (Months):	285.22
Remaining Term (Weighted Average):	300.32
Remaining Term (Maximum) (Months):	338.47
Approval LVR (Average)	61.88%
Approval LVR (Weighted Average)	65.47%
Scheduled LVR (Average)	57.23%
Scheduled LVR (Weighted Average)	62.14%
Scheduled LVR (Maximum)	92.57%
Current LVR (Average)	48.91%
Current LVR (Weighted Average)	57.57%
Current LVR (Maximum)	92.57%
Variable Rate (Weighted Average)	6.22%
Fixed Rate (Weighted Average)	5.28%
Rate on All Loans (Weighted Average)	6.14%
Variable Rate Loans (Percentage by value):	92.37%
Fixed Rate Loans (Percentage by value)	7.63%
Owner Occupied (Dollar Value)	$471,244,832
Owner Occupied (Percentage)	80.51%
Pool reduction	$13,118,295
Monthly Repayment speed	2.19%
Single Monthly Mortality Rate (SMM)	1.61%
CPR (Monthly)	17.67%
CPR (Quarterly)	17.40%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$598,451,477
Scheduled Repayments Received During Period	-$4,232,445
Unscheduled Repayments Received During Period	-$13,327,840
Redraws	$1,630,704
Interest	$2,811,286
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$585,333,182
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%	132	7.63%	36,969,897	5.20%
> 20% <= 30%	67	3.88%	17,320,968	2.44%
> 30% <= 40%	130	7.52%	41,290,557	5.81%
> 40% <= 50%	149	8.62%	54,904,101	7.72%
> 50% <= 55%	84	4.86%	31,893,267	4.48%
> 55% <= 60%	81	4.68%	31,679,476	4.45%
> 60% <= 65%	145	8.39%	64,090,996	9.01%
> 65% <= 70%	177	10.24%	81,717,655	11.49%
> 70% <= 75%	132	7.63%	59,701,973	8.39%
> 75% <= 80%	364	21.05%	171,044,614	24.05%
> 80% <= 85%	25	1.45%	13,635,264	1.92%
> 85% <= 90%	129	7.46%	56,762,634	7.98%
> 90% <= 95%	90	5.21%	40,024,305	5.63%
> 95%	24	1.39%	10,237,068	1.44%
Total	**1,729**	**100.00%**	**711,272,775**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	95	5.49%	12,439,923	1.97%
> 20% <= 30%	118	6.82%	25,111,183	3.98%
> 30% <= 40%	179	10.35%	48,466,248	7.68%
> 40% <= 50%	193	11.16%	64,011,273	10.14%
> 50% <= 55%	104	6.02%	35,259,714	5.59%
> 55% <= 60%	118	6.82%	48,891,527	7.75%
> 60% <= 65%	182	10.53%	73,281,405	11.61%
> 65% <= 70%	165	9.54%	70,739,440	11.21%
> 70% <= 75%	218	12.61%	97,633,103	15.47%
> 75% <= 80%	174	10.06%	75,726,344	12.00%
> 80% <= 85%	84	4.86%	35,276,146	5.59%
> 85% <= 90%	88	5.09%	38,437,660	6.09%
> 90% <= 95%	11	0.64%	5,722,773	0.91%
> 95%	0	0.00%	0	0.00%
Total	**1,729**	**100.00%**	**630,996,739**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	273	15.79%	28,508,138	4.87%
> 20% <= 30%	168	9.72%	36,969,015	6.32%
> 30% <= 40%	178	10.29%	50,847,547	8.69%
> 40% <= 50%	192	11.10%	69,552,947	11.88%
> 50% <= 55%	104	6.02%	37,257,910	6.37%
> 55% <= 60%	133	7.69%	54,974,581	9.39%
> 60% <= 65%	146	8.44%	64,303,857	10.99%
> 65% <= 70%	138	7.98%	61,552,727	10.52%
> 70% <= 75%	156	9.02%	72,447,793	12.38%
> 75% <= 80%	112	6.48%	50,490,398	8.63%
> 80% <= 85%	64	3.70%	29,370,293	5.02%
> 85% <= 90%	58	3.35%	25,193,218	4.30%
> 90% <= 95%	7	0.40%	3,864,758	0.66%
> 95%	0	0.00%	0	0.00%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	84	4.86%	2,094,085	0.36%
$50,000 to $100,000	109	6.30%	8,406,003	1.44%
$100,000 to $150,000	121	7.00%	15,092,352	2.58%
$150,000 to $200,000	130	7.52%	22,839,828	3.90%
$200,000 to $250,000	149	8.62%	33,932,220	5.80%
$250,000 to $300,000	186	10.76%	51,005,660	8.71%
$300,000 to $350,000	178	10.29%	57,655,741	9.85%
$350,000 to $400,000	186	10.76%	69,553,190	11.88%
$400,000 to $500,000	298	17.24%	131,625,773	22.49%
$500,000 to $750,000	220	12.72%	130,551,512	22.30%
$750,000 to $1,000,000	51	2.95%	43,182,294	7.38%
$1,000,000 to $1,500,000	17	0.98%	19,394,525	3.31%
$1,500,000+	0	0.00%	0	0.00%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

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Investor Report

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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	1,009	80.66%	9,668,523	21.16%
$50,000 to $100,000	118	9.43%	8,421,076	18.43%
$100,000 to $150,000	41	3.28%	4,881,454	10.68%
$150,000 to $200,000	25	2.00%	4,375,926	9.58%
$200,000 to $250,000	15	1.20%	3,326,691	7.28%
$250,000 to $300,000	16	1.28%	4,385,192	9.60%
$300,000 to $400,000	20	1.60%	6,972,426	15.26%
$400,000 to $500,000	5	0.40%	2,369,688	5.19%
$500,000 to $1,000,000	2	0.16%	1,299,995	2.84%
$1,000,000+	0	0.00%	0	0.00%
Total	**1,251**	**100.00%**	**45,700,970**	**100.00%**

Table 6 - Product Type	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	3	0.17%	969,354	0.17%
2 Year Fixed	32	1.85%	12,610,834	2.15%
3 Year Fixed	53	3.07%	14,589,937	2.49%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	59	3.41%	16,483,293	2.82%
Variable	1,582	91.50%	540,679,764	92.37%
Total	**1,729**	**100.00%**	**585,333,182**	**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	32	21.77%	10,334,252	23.14%
6 to 12 months	60	40.82%	16,854,886	37.75%
12 to 24 months	31	21.09%	10,823,475	24.24%
24 to 36 months	20	13.61%	5,452,713	12.21%
36 to 48 months	1	0.68%	514,262	1.15%
48 to 60 months	3	2.04%	673,831	1.51%
60+ months	0	0.00%	0	0.00%
Total	**147**	**100.00%**	**44,653,418**	**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	90	5.21%	37,695,946	6.44%
24 to 36 months	485	28.05%	186,738,631	31.90%
36 to 48 months	527	30.48%	183,819,569	31.40%
48 to 60 months	338	19.55%	115,130,683	19.67%
60 to 180 months	237	13.71%	57,656,239	9.85%
180 to 360 months	52	3.01%	4,292,115	0.73%
360+ months	0	0.00%	0	0.00%
Total	**1,729**	**100.00%**	**585,333,182**	**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%	23,270	0.00%
5 to 10 years	15	0.87%	1,090,243	0.19%
10 to 15 years	37	2.14%	5,046,176	0.86%
15 to 20 years	103	5.96%	24,559,123	4.20%
20 to 25 years	180	10.41%	52,490,597	8.97%
25 to 30 years	1,393	80.57%	502,123,774	85.78%
30+ years	0	0.00%	0	0.00%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 10 - Remaining Loan Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	11	0.64%	421,310	0.07%
5 to 10 years	31	1.79%	2,434,385	0.42%
10 to 15 years	103	5.96%	15,158,638	2.59%
15 to 20 years	159	9.20%	35,575,340	6.08%
20 to 25 years	347	20.07%	111,650,883	19.07%
25 to 30 years	1,078	62.35%	420,092,625	71.77%
30+ years	0	0.00%	0	0.00%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 11 - Days in Arrears	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	1,715	99.19%	0	580,552,014	99.18%
1 to 29 days	9	0.52%	13,134	3,545,520	0.61%
30 to 59 days	1	0.06%	3,531	324,554	0.06%
60 to 89 days	3	0.17%	8,849	431,936	0.07%
90+ days	1	0.06%	11,900	479,159	0.08%
Total	**1,729**	**100.00%**	**37,414**	**585,333,182**	**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	1,417	81.95%	471,244,832	80.51%
Investment Loans	312	18.05%	114,088,350	19.49%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 13 - State Concentration	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	622	35.97%	202,885,861	34.66%
NSW	503	29.09%	190,212,272	32.50%
Vic	397	22.96%	123,319,353	21.07%
WA	117	6.77%	33,515,919	5.73%
SA	31	1.79%	10,829,280	1.85%
ACT	32	1.85%	15,557,642	2.66%
Tas	16	0.93%	5,834,688	1.00%
NT	11	0.64%	3,178,167	0.54%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	1,337	77.33%	466,516,335	79.70%
Inner city	8	0.46%	2,404,056	0.41%
Non metro	384	22.21%	116,412,791	19.89%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 15 - Geographic Distribution	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	469	27.13%	159,933,383	27.32%
Non-metro	153	8.85%	42,952,478	7.34%
New South Wales				
Metro	388	22.44%	150,152,522	25.65%
Non-metro	115	6.65%	40,059,750	6.84%
Victoria				
Metro	333	19.26%	105,736,719	18.06%
Non-metro	64	3.70%	17,582,634	3.00%
Western Australia				
Metro	89	5.15%	26,593,110	4.54%
Non-metro	28	1.62%	6,922,809	1.18%
South Australia				
Metro	22	1.27%	7,291,864	1.25%
Non-metro	9	0.52%	3,537,415	0.60%
Australian Capital Territory				
Metro	32	1.85%	15,557,642	2.66%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	7	0.40%	2,030,642	0.35%
Non-metro	9	0.52%	3,804,046	0.65%
Northern Territory				
Metro	5	0.29%	1,624,508	0.28%
Non-metro	6	0.35%	1,553,658	0.27%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 16 - Post Code Concentration (top 10)	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
4702	15	0.87%	5,561,514	0.95%
4306	11	0.64%	4,694,552	0.80%
2529	13	0.75%	4,445,664	0.76%
2500	12	0.69%	4,307,806	0.74%
4551	11	0.64%	4,215,334	0.72%
3030	15	0.87%	4,061,543	0.69%
4350	13	0.75%	3,910,362	0.67%
4207	11	0.64%	3,888,223	0.66%
4650	13	0.75%	3,823,678	0.65%
4209	10	0.58%	3,692,728	0.63%
Total	**124**	**7.17%**	**42,601,403**	**7.28%**

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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 %	7	0.40%	2,683,593	0.46%
3.00 to 3.25 %	11	0.64%	3,544,343	0.61%
3.25 to 3.50 %	3	0.17%	1,014,898	0.17%
3.50 to 3.75 %	10	0.58%	2,292,560	0.39%
3.75 to 4.00 %	4	0.23%	922,678	0.16%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.29%	1,179,697	0.20%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	3	0.17%	1,150,686	0.20%
5.00 to 5.25 %	6	0.35%	2,305,710	0.39%
5.25 to 5.50 %	16	0.93%	4,466,662	0.76%
5.50 to 5.75 %	15	0.87%	4,424,150	0.76%
5.75 to 6.00 %	195	11.28%	80,800,918	13.80%
6.00 to 6.25 %	868	50.20%	306,016,344	52.28%
6.25 to 6.50 %	385	22.27%	122,552,093	20.94%
6.50 to 6.75 %	108	6.25%	32,915,407	5.62%
6.75 to 7.00 %	36	2.08%	12,081,840	2.06%
7.00 to 7.25 %	22	1.27%	4,597,304	0.79%
7.25 to 7.50 %	6	0.35%	778,731	0.13%
7.50+ %	29	1.68%	1,605,567	0.27%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 18 - Interest Only Loans	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	1,653	95.60%	551,801,702	94.27%
Interest Only Loans	76	4.40%	33,531,481	5.73%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 19 - Interest Only Remaining Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	14	18.42%	5,776,955	17.23%
12 to 24 months	19	25.00%	7,734,516	23.07%
24 to 36 months	33	43.42%	15,650,540	46.67%
36 to 48 months	9	11.84%	3,879,876	11.57%
48 to 60 months	1	1.32%	489,594	1.46%
60+ months	0	0.00%	0	0.00%
Total	**76**	**100.00%**	**33,531,481**	**100.00%**

Table 20 - Mortgage Insurer	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	252	14.57%	83,261,465	14.22%
Helia LMI	81	4.68%	29,259,099	5.00%
Other	0	0.00%	0	0.00%
Uninsured	1,396	80.74%	472,812,618	80.78%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 21 - Loan Purpose	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	664	38.40%	230,679,754	39.41%
Renovation	102	5.90%	27,304,069	4.66%
Purchase - New Dwelling	90	5.21%	31,544,119	5.39%
Purchase - Existing Dwelling	631	36.50%	218,451,537	37.32%
Purchase - Investment Dwelling	125	7.23%	47,187,168	8.06%
Other	117	6.77%	30,166,537	5.15%
Total	**1,729**	**100.00%**	**585,333,182**	**100.00%**

Table 22 - Loan Collateral	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	1,305	75.48%	450,542,308	76.97%
Duplex	16	0.93%	5,988,984	1.02%
Townhouse	78	4.51%	27,735,350	4.74%
Apartment / Unit / Flat	322	18.62%	98,925,676	16.90%
Vacant Land	0	0.00%	0	0.00%
Villa	8	0.46%	2,140,865	0.37%
Other	0	0.00%	0	0.00%
Total	**1,729**	**100.00%**	**585,333,182**	**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)			17,829,968
Interest Earnings on the Collections Account (excluding Cash Deposit)			43,618
Input Tax Credits Received From ATO			11,525
Net Fixed Rate Swap Receipt From Swap Provider			23,135
Net Basis Swap Receipt From Swap Provider			0
Total			**17,908,246**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A-1 Notes	Principal Payment	13,118,295	
	Coupon Payment	2,339,946	15,458,240
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			819,302
Redraws			1,630,704
Transfer to/from Reserves			0
Total			**17,908,246**

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