

Series 2025-1 Harvey Trust

Investor Report

As at

31-August-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	521,333,182	0.85%	10.93%	70.83%	
Class A-2 Notes	32,000,000	32,000,000	ND	5.47%	100.00%	
Class B Notes	16,000,000	16,000,000	ND	2.73%	100.00%	
Class C Notes	8,000,000	8,000,000	ND	1.37%	100.00%	
Class D Notes	3,440,000	3,440,000	ND	0.78%	100.00%	
Class E Notes	2,320,000	2,320,000	ND	0.38%	100.00%	
Class F Notes	2,240,000	2,240,000	ND	0.00%	100.00%	
Total*	800,000,000	585,333,182				

*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:	\$575,000,820
Total Number of Loans:	1,701
Average Current Balance:	\$338,037
Highest Current Balance:	\$1,431,414
Seasoning Average (Months):	53.91
Seasoning (Weighted Average) (Months):	45.90
Remaining Loan Term (Average) (Months):	283.88
Remaining Term (Weighted Average):	299.22
Remaining Term (Maximum) (Months):	337.45
Approval LVR (Average)	61.90%
Approval LVR (Weighted Average)	65.55%
Scheduled LVR (Average)	57.06%
Scheduled LVR (Weighted Average)	62.03%
Scheduled LVR (Maximum)	92.48%
Current LVR (Average)	48.79%
Current LVR (Weighted Average)	57.50%
Current LVR (Maximum)	92.48%
Variable Rate (Weighted Average)	6.22%
Fixed Rate (Weighted Average)	5.25%
Rate on All Loans (Weighted Average)	6.14%
Variable Rate Loans (Percentage by value):	92.49%
Fixed Rate Loans (Percentage by value)	7.51%
Owner Occupied (Dollar Value)	\$463,723,731
Owner Occupied (Percentage)	80.65%
Pool reduction	\$10,332,363
Monthly Repayment speed	1.77%
Single Monthly Mortality Rate (SMM)	1.19%
CPR (Monthly)	13.43%
CPR (Quarterly)	15.49%

Mortgage Portfolio Transaction Data (Current Month)	
Mortgage Portfolio Balance At Start of Period	\$585,333,182
Scheduled Repayments Received During Period	-\$4,140,479
Unscheduled Repayments Received During Period	-\$10,837,592
Redraws	\$1,895,609
Interest	\$2,750,100
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$575,000,820
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

Series 2025-1 Harvey Trust

Investor Report

As at

31-August-2026

Mortgage Portfolio Statistical Tables

Table 1 - Approval Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	130	7.64%	35,705,777	5.10%
> 20% <= 30%	65	3.82%	17,010,968	2.43%
> 30% <= 40%	128	7.52%	40,623,953	5.80%
> 40% <= 50%	145	8.52%	53,474,101	7.64%
> 50% <= 55%	82	4.82%	30,952,267	4.42%
> 55% <= 60%	81	4.76%	31,679,476	4.53%
> 60% <= 65%	143	8.41%	63,108,832	9.02%
> 65% <= 70%	176	10.35%	81,408,155	11.63%
> 70% <= 75%	129	7.58%	58,416,073	8.35%
> 75% <= 80%	357	20.99%	168,008,069	24.01%
> 80% <= 85%	25	1.47%	13,635,264	1.95%
> 85% <= 90%	127	7.47%	55,937,757	7.99%
> 90% <= 95%	90	5.29%	40,024,305	5.72%
> 95%	23	1.35%	9,854,951	1.41%
Total	1,701	100.00%	699,839,947	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	94	5.53%	12,269,162	1.98%
> 20% <= 30%	121	7.11%	25,327,424	4.09%
> 30% <= 40%	177	10.41%	48,039,870	7.76%
> 40% <= 50%	186	10.93%	61,975,536	10.01%
> 50% <= 55%	102	6.00%	34,386,034	5.55%
> 55% <= 60%	118	6.94%	48,274,037	7.80%
> 60% <= 65%	179	10.52%	73,051,026	11.80%
> 65% <= 70%	169	9.94%	72,145,055	11.65%
> 70% <= 75%	208	12.23%	93,699,270	15.13%
> 75% <= 80%	169	9.94%	72,473,773	11.71%
> 80% <= 85%	85	5.00%	36,252,291	5.86%
> 85% <= 90%	83	4.88%	35,775,982	5.78%
> 90% <= 95%	10	0.59%	5,472,767	0.88%
> 95%	0	0.00%	0	0.00%
Total	1,701	100.00%	619,142,227	100.00%

Table 3 - Current Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	269	15.81%	27,855,401	4.84%
> 20% <= 30%	167	9.82%	36,233,578	6.30%
> 30% <= 40%	170	9.99%	48,511,218	8.44%
> 40% <= 50%	195	11.46%	70,436,684	12.25%
> 50% <= 55%	102	6.00%	36,163,149	6.29%
> 55% <= 60%	127	7.47%	53,286,666	9.27%
> 60% <= 65%	149	8.76%	64,664,351	11.25%
> 65% <= 70%	137	8.05%	61,822,821	10.75%
> 70% <= 75%	153	8.99%	71,518,468	12.44%
> 75% <= 80%	108	6.35%	49,136,351	8.55%
> 80% <= 85%	66	3.88%	29,084,029	5.06%
> 85% <= 90%	51	3.00%	22,427,802	3.90%
> 90% <= 95%	7	0.41%	3,860,302	0.67%
> 95%	0	0.00%	0	0.00%
Total	1,701	100.00%	575,000,820	100.00%

Table 4 - Current Loan Balances				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	81	4.76%	1,968,576	0.34%
\$50,000 to \$100,000	115	6.76%	8,824,838	1.53%
\$100,000 to \$150,000	116	6.82%	14,565,164	2.53%
\$150,000 to \$200,000	129	7.58%	22,678,653	3.94%
\$200,000 to \$250,000	142	8.35%	32,278,977	5.61%
\$250,000 to \$300,000	183	10.76%	50,039,962	8.70%
\$300,000 to \$350,000	176	10.35%	56,892,279	9.89%
\$350,000 to \$400,000	184	10.82%	68,867,671	11.98%
\$400,000 to \$500,000	294	17.28%	130,030,587	22.61%
\$500,000 to \$750,000	216	12.70%	128,533,582	22.35%
\$750,000 to \$1,000,000	48	2.82%	40,938,440	7.12%
\$1,000,000 to \$1,500,000	17	1.00%	19,382,092	3.37%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,701	100.00%	575,000,820	100.00%

Series 2025-1 Harvey Trust

Investor Report

As at

31-August-2026

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
\$0 to \$50,000	999	80.83%	9,609,975	21.75%	
\$50,000 to \$100,000	115	9.30%	8,109,594	18.36%	
\$100,000 to \$150,000	44	3.56%	5,285,729	11.96%	
\$150,000 to \$200,000	27	2.18%	4,792,625	10.85%	
\$200,000 to \$250,000	14	1.13%	3,154,233	7.14%	
\$250,000 to \$300,000	12	0.97%	3,277,976	7.42%	
\$300,000 to \$400,000	18	1.46%	6,342,150	14.36%	
\$400,000 to \$500,000	5	0.40%	2,309,936	5.23%	
\$500,000 to \$1,000,000	2	0.16%	1,294,995	2.93%	
\$1,000,000+	0	0.00%	0	0.00%	
Total	1,236	100.00%	44,177,213	100.00%	

Table 6 - Product Type					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
1 Year Fixed	4	0.24%	1,210,190	0.21%	
2 Year Fixed	33	1.94%	12,740,304	2.22%	
3 Year Fixed	46	2.70%	12,790,087	2.22%	
4 Year Fixed	0	0.00%	0	0.00%	
5 Year Fixed	59	3.47%	16,421,945	2.86%	
Variable	1,559	91.65%	531,838,294	92.49%	
Total	1,701	100.00%	575,000,820	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	24.65%	11,988,651	27.78%	
6 to 12 months	53	37.32%	14,249,152	33.01%	
12 to 24 months	30	21.13%	10,307,383	23.88%	
24 to 36 months	20	14.08%	5,435,083	12.59%	
36 to 48 months	1	0.70%	513,661	1.19%	
48 to 60 months	3	2.11%	668,596	1.55%	
60+ months	0	0.00%	0	0.00%	
Total	142	100.00%	43,162,526	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	45	2.65%	20,099,219	3.50%	
24 to 36 months	476	27.98%	187,697,726	32.64%	
36 to 48 months	505	29.69%	178,162,896	30.98%	
48 to 60 months	371	21.81%	123,881,808	21.54%	
60 to 180 months	250	14.70%	60,663,103	10.55%	
180 to 360 months	54	3.17%	4,496,068	0.78%	
360+ months	0	0.00%	0	0.00%	
Total	1,701	100.00%	575,000,820	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%	22,641	0.00%	
5 to 10 years	15	0.88%	983,455	0.17%	
10 to 15 years	36	2.12%	4,908,595	0.85%	
15 to 20 years	102	6.00%	24,182,342	4.21%	
20 to 25 years	177	10.41%	51,332,882	8.93%	
25 to 30 years	1,370	80.54%	493,570,904	85.84%	
30+ years	0	0.00%	0	0.00%	
Total	1,701	100.00%	575,000,820	100.00%	

Table 10 - Remaining Loan Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 5 years	11	0.65%	403,164	0.07%	
5 to 10 years	32	1.88%	2,484,991	0.43%	
10 to 15 years	104	6.11%	15,147,033	2.63%	
15 to 20 years	161	9.47%	35,591,950	6.19%	
20 to 25 years	348	20.46%	113,346,466	19.71%	
25 to 30 years	1,045	61.43%	408,027,216	70.96%	
30+ years	0	0.00%	0	0.00%	
Total	1,701	100.00%	575,000,820	100.00%	

Table 11 - Days in Arrears					
	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,686	99.12%	0	570,131,073	99.15%
1 to 29 days	10	0.59%	11,206	3,635,348	0.63%
30 to 59 days	1	0.06%	3,942	324,642	0.06%
60 to 89 days	1	0.06%	8,750	475,526	0.08%
90+ days	3	0.18%	11,906	434,231	0.08%
Total	1,701	100.00%	35,805	575,000,820	100.00%

Series 2025-1 Harvey Trust

Investor Report

As at

31-August-2026

Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	1,396	82.07%	463,723,731	80.65%
Investment Loans	305	17.93%	111,277,089	19.35%
Total	1,701	100.00%	575,000,820	100.00%

Table 13 - State Concentration				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	607	35.68%	196,820,652	34.23%
NSW	496	29.16%	187,850,090	32.67%
Vic	393	23.10%	121,765,649	21.18%
WA	117	6.88%	33,528,478	5.83%
SA	30	1.76%	10,625,736	1.85%
ACT	32	1.88%	15,517,818	2.70%
Tas	15	0.88%	5,747,915	1.00%
NT	11	0.65%	3,144,482	0.55%
Total	1,701	100.00%	575,000,820	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,317	77.43%	458,679,149	79.77%
Inner city	8	0.47%	2,398,444	0.42%
Non metro	376	22.10%	113,923,227	19.81%
Total	1,701	100.00%	575,000,820	100.00%

Table 15 - Geographic Distribution				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	458	26.93%	155,235,268	27.00%
Non-metro	149	8.76%	41,585,383	7.23%
New South Wales				
Metro	383	22.52%	148,449,678	25.82%
Non-metro	113	6.64%	39,400,413	6.85%
Victoria				
Metro	331	19.46%	104,667,916	18.20%
Non-metro	62	3.64%	17,097,733	2.97%
Western Australia				
Metro	89	5.23%	26,609,592	4.63%
Non-metro	28	1.65%	6,918,886	1.20%
South Australia				
Metro	21	1.23%	7,058,922	1.23%
Non-metro	9	0.53%	3,566,813	0.62%
Australian Capital Territory				
Metro	32	1.88%	15,517,818	2.70%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	6	0.35%	1,948,079	0.34%
Non-metro	9	0.53%	3,799,836	0.66%
Northern Territory				
Metro	5	0.29%	1,590,320	0.28%
Non-metro	6	0.35%	1,554,162	0.27%
Total	1,701	100.00%	575,000,820	100.00%

Table 16 - Post Code Concentration (top 10)				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4702	14	0.82%	5,163,418	0.90%
2529	13	0.76%	4,450,959	0.77%
4306	10	0.59%	4,305,708	0.75%
2500	12	0.71%	4,297,159	0.75%
4551	11	0.65%	4,185,735	0.73%
3030	15	0.88%	4,041,417	0.70%
4350	13	0.76%	3,897,920	0.68%
4207	11	0.65%	3,885,827	0.68%
4650	13	0.76%	3,820,164	0.66%
4209	10	0.59%	3,681,366	0.64%
Total	122	7.17%	41,729,673	7.26%

Series 2025-1 Harvey Trust

Investor Report

As at

31-August-2026

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	0.41%	2,661,871	0.46%	
3.00 to 3.25 %	11	0.65%	3,535,368	0.61%	
3.25 to 3.50 %	3	0.18%	1,014,365	0.18%	
3.50 to 3.75 %	10	0.59%	2,284,793	0.40%	
3.75 to 4.00 %	4	0.24%	923,468	0.16%	
4.00 to 4.25 %	0	0.00%	0	0.00%	
4.25 to 4.50 %	5	0.29%	1,176,676	0.20%	
4.50 to 4.75 %	0	0.00%	0	0.00%	
4.75 to 5.00 %	3	0.18%	1,147,182	0.20%	
5.00 to 5.25 %	6	0.35%	2,301,061	0.40%	
5.25 to 5.50 %	16	0.94%	4,455,471	0.77%	
5.50 to 5.75 %	15	0.88%	4,419,297	0.77%	
5.75 to 6.00 %	196	11.52%	81,446,675	14.16%	
6.00 to 6.25 %	847	49.79%	298,120,057	51.85%	
6.25 to 6.50 %	378	22.22%	119,820,654	20.84%	
6.50 to 6.75 %	106	6.23%	32,277,786	5.61%	
6.75 to 7.00 %	37	2.18%	12,458,192	2.17%	
7.00 to 7.25 %	22	1.29%	4,581,455	0.80%	
7.25 to 7.50 %	6	0.35%	774,350	0.13%	
7.50+ %	29	1.70%	1,602,100	0.28%	
Total	1,701	100.00%	575,000,820	100.00%	

Table 18 - Interest Only Loans					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
Principal & Interest Loans	1,627	95.65%	542,313,789	94.32%	
Interest Only Loans	74	4.35%	32,687,031	5.68%	
Total	1,701	100.00%	575,000,820	100.00%	

Table 19 - Interest Only Remaining Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 12 months	17	22.97%	6,344,318	19.41%	
12 to 24 months	16	21.62%	7,181,686	21.97%	
24 to 36 months	34	45.95%	16,113,741	49.30%	
36 to 48 months	7	9.46%	3,047,286	9.32%	
48 to 60 months	0	0.00%	0	0.00%	
60+ months	0	0.00%	0	0.00%	
Total	74	100.00%	32,687,031	100.00%	

Table 20 - Mortgage Insurer					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
QBE LMI	250	14.70%	82,359,342	14.32%	
Helia LMI	80	4.70%	28,741,644	5.00%	
Other	0	0.00%	0	0.00%	
Uninsured	1,371	80.60%	463,899,834	80.68%	
Total	1,701	100.00%	575,000,820	100.00%	

Table 21 - Loan Purpose					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
Refinance	654	38.45%	227,066,572	39.49%	
Renovation	101	5.94%	26,881,560	4.68%	
Purchase - New Dwelling	88	5.17%	30,821,440	5.36%	
Purchase - Existing Dwelling	622	36.57%	215,442,968	37.47%	
Purchase - Investment Dwelling	120	7.05%	44,983,708	7.82%	
Other	116	6.82%	29,804,572	5.18%	
Total	1,701	100.00%	575,000,820	100.00%	

Table 22 - Loan Collateral					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
House and Land	1,283	75.43%	442,924,456	77.03%	
Duplex	16	0.94%	6,022,552	1.05%	
Townhouse	76	4.47%	26,973,534	4.69%	
Apartment / Unit / Flat	318	18.69%	96,943,549	16.86%	
Vacant Land	0	0.00%	0	0.00%	
Villa	8	0.47%	2,136,729	0.37%	
Other	0	0.00%	0	0.00%	
Total	1,701	100.00%	575,000,820	100.00%	

Table 23 - Reserves					
	\$ Current Balance				
Excess Revenue Reserve	150,000				
Extraordinary Expenses Reserve	150,000				
Total	300,000				

Series 2025-1 Harvey Trust

Investor Report

As at

31-August-2026

Distribution Summary	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		15,248,184
Interest Earnings on the Collections Account (excluding Cash Deposit)		40,209
Input Tax Credits Received From ATO		11,614
Net Fixed Rate Swap Receipt From Swap Provider		23,181
Net Basis Swap Receipt From Swap Provider		0
Total		15,323,188

Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A-1 Notes	Principal Payment	10,332,363	
	Coupon Payment	2,284,681	12,617,043
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			810,536
Redraws			1,895,609
Transfer to/from Reserves			0
Total			15,323,188

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