Series 2025-1 Harvey Trust

Investor Report

As at **30-September-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	511,000,820	0.85%	11.13%	69.43%
Class A-2 Notes	32,000,000	32,000,000	ND	5.57%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.78%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.39%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.79%	100.00%
Class E Notes	2,320,000	2,320,000	ND	0.39%	100.00%
Class F Notes	2,240,000	2,240,000	ND	0.00%	100.00%
Total*	**800,000,000**	**575,000,820**			

**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:	$563,792,155
Total Number of Loans:	1,676
Average Current Balance:	$336,392
Highest Current Balance:	$1,427,703
Seasoning Average (Months):	54.94
Seasoning (Weighted Average) (Months):	46.80
Remaining Loan Term (Average) (Months):	282.88
Remaining Term (Weighted Average):	298.22
Remaining Term (Maximum) (Months):	336.47
Approval LVR (Average)	61.82%
Approval LVR (Weighted Average)	65.44%
Scheduled LVR (Average)	56.81%
Scheduled LVR (Weighted Average)	61.78%
Scheduled LVR (Maximum)	92.38%
Current LVR (Average)	48.48%
Current LVR (Weighted Average)	57.29%
Current LVR (Maximum)	92.38%
Variable Rate (Weighted Average)	6.21%
Fixed Rate (Weighted Average)	5.22%
Rate on All Loans (Weighted Average)	6.14%
Variable Rate Loans (Percentage by value):	92.47%
Fixed Rate Loans (Percentage by value)	7.53%
Owner Occupied (Dollar Value)	$456,087,002
Owner Occupied (Percentage)	80.90%
Pool reduction	$11,208,665
Monthly Repayment speed	1.95%
Single Monthly Mortality Rate (SMM)*	1.70%
CPR (Monthly)*	18.59%
CPR (Quarterly)*	18.94%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$575,000,820
Scheduled Repayments Received During Period	-$4,071,167
Unscheduled Repayments Received During Period	-$11,280,613
Redraws	$1,536,573
Interest	$2,606,541
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$563,792,155
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

** Methodology Update: Effective September 2026, the SMM/ CPR calculation methodology has been refined as part of our ongoing review process*

Series 2025-1 Harvey Trust

Investor Report

As at **30-September-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%	128	7.64%	35,028,633	5.08%
> 20% <= 30%	64	3.82%	16,843,968	2.44%
> 30% <= 40%	126	7.52%	40,336,170	5.85%
> 40% <= 50%	145	8.65%	53,474,101	7.75%
> 50% <= 55%	82	4.89%	30,952,267	4.49%
> 55% <= 60%	81	4.83%	31,679,476	4.59%
> 60% <= 65%	140	8.35%	61,514,632	8.92%
> 65% <= 70%	173	10.32%	80,401,625	11.66%
> 70% <= 75%	126	7.52%	57,016,073	8.27%
> 75% <= 80%	351	20.94%	165,601,912	24.01%
> 80% <= 85%	25	1.49%	13,635,264	1.98%
> 85% <= 90%	124	7.40%	54,456,555	7.90%
> 90% <= 95%	90	5.37%	40,024,305	5.80%
> 95%	21	1.25%	8,774,146	1.27%
Total	**1,676**	**100.00%**	**689,739,127**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	97	5.79%	12,445,941	2.05%
> 20% <= 30%	118	7.04%	25,136,808	4.13%
> 30% <= 40%	174	10.38%	47,295,294	7.77%
> 40% <= 50%	185	11.04%	61,884,334	10.17%
> 50% <= 55%	102	6.09%	34,186,399	5.62%
> 55% <= 60%	121	7.22%	49,772,722	8.18%
> 60% <= 65%	175	10.44%	71,218,313	11.71%
> 65% <= 70%	165	9.84%	71,111,898	11.69%
> 70% <= 75%	202	12.05%	89,616,180	14.73%
> 75% <= 80%	168	10.02%	71,217,836	11.71%
> 80% <= 85%	82	4.89%	35,082,722	5.77%
> 85% <= 90%	78	4.65%	34,319,174	5.64%
> 90% <= 95%	9	0.54%	5,051,527	0.83%
> 95%	0	0.00%	0	0.00%
Total	**1,676**	**100.00%**	**608,339,148**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	271	16.17%	28,453,326	5.05%
> 20% <= 30%	162	9.67%	34,922,663	6.19%
> 30% <= 40%	167	9.96%	47,617,869	8.45%
> 40% <= 50%	199	11.87%	70,481,757	12.50%
> 50% <= 55%	98	5.85%	35,352,669	6.27%
> 55% <= 60%	129	7.70%	54,076,608	9.59%
> 60% <= 65%	147	8.77%	63,450,673	11.25%
> 65% <= 70%	131	7.82%	58,469,849	10.37%
> 70% <= 75%	145	8.65%	67,601,348	11.99%
> 75% <= 80%	102	6.09%	47,164,009	8.37%
> 80% <= 85%	72	4.30%	32,029,657	5.68%
> 85% <= 90%	46	2.74%	20,316,564	3.60%
> 90% <= 95%	7	0.42%	3,855,162	0.68%
> 95%	0	0.00%	0	0.00%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	81	4.83%	1,901,709	0.34%
$50,000 to $100,000	114	6.80%	8,641,334	1.53%
$100,000 to $150,000	115	6.86%	14,367,507	2.55%
$150,000 to $200,000	128	7.64%	22,530,967	4.00%
$200,000 to $250,000	145	8.65%	33,033,026	5.86%
$250,000 to $300,000	178	10.62%	48,733,377	8.64%
$300,000 to $350,000	172	10.26%	55,652,824	9.87%
$350,000 to $400,000	183	10.92%	68,506,945	12.15%
$400,000 to $500,000	283	16.89%	125,078,829	22.19%
$500,000 to $750,000	216	12.89%	128,237,309	22.75%
$750,000 to $1,000,000	44	2.63%	37,734,611	6.69%
$1,000,000 to $1,500,000	17	1.01%	19,373,716	3.44%
$1,500,000+	0	0.00%	0	0.00%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Series 2025-1 Harvey Trust

Investor Report

As at **30-September-2026**

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	977	80.41%	9,357,993	20.99%
$50,000 to $100,000	111	9.14%	7,802,981	17.50%
$100,000 to $150,000	49	4.03%	5,890,264	13.21%
$150,000 to $200,000	26	2.14%	4,645,125	10.42%
$200,000 to $250,000	16	1.32%	3,644,023	8.17%
$250,000 to $300,000	9	0.74%	2,524,821	5.66%
$300,000 to $400,000	21	1.73%	7,480,330	16.78%
$400,000 to $500,000	4	0.33%	1,952,600	4.38%
$500,000 to $1,000,000	2	0.16%	1,292,995	2.90%
$1,000,000+	0	0.00%	0	0.00%
Total	**1,215**	**100.00%**	**44,591,131**	**100.00%**

Table 6 - Product Type

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	4	0.24%	1,208,216	0.21%
2 Year Fixed	32	1.91%	12,067,821	2.14%
3 Year Fixed	45	2.68%	12,820,193	2.27%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	59	3.52%	16,378,167	2.91%
Variable	1,536	91.65%	521,317,757	92.47%
Total	**1,676**	**100.00%**	**563,792,155**	**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	48	34.29%	14,752,396	34.73%
6 to 12 months	41	29.29%	10,823,531	25.48%
12 to 24 months	25	17.86%	9,330,939	21.97%
24 to 36 months	22	15.71%	6,387,711	15.04%
36 to 48 months	1	0.71%	512,157	1.21%
48 to 60 months	3	2.14%	667,663	1.57%
60+ months	0	0.00%	0	0.00%
Total	**140**	**100.00%**	**42,474,397**	**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	24	1.43%	10,689,779	1.90%
24 to 36 months	467	27.86%	185,519,528	32.91%
36 to 48 months	479	28.58%	169,521,015	30.07%
48 to 60 months	382	22.79%	127,174,380	22.56%
60 to 180 months	270	16.11%	66,469,815	11.79%
180 to 360 months	54	3.22%	4,417,637	0.78%
360+ months	0	0.00%	0	0.00%
Total	**1,676**	**100.00%**	**563,792,155**	**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%	22,006	0.00%
5 to 10 years	14	0.84%	945,811	0.17%
10 to 15 years	36	2.15%	4,883,367	0.87%
15 to 20 years	101	6.03%	23,989,490	4.26%
20 to 25 years	174	10.38%	50,433,377	8.95%
25 to 30 years	1,350	80.55%	483,518,104	85.76%
30+ years	0	0.00%	0	0.00%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	11	0.66%	383,519	0.07%
5 to 10 years	32	1.91%	2,620,197	0.46%
10 to 15 years	106	6.32%	15,516,318	2.75%
15 to 20 years	161	9.61%	35,539,961	6.30%
20 to 25 years	356	21.24%	115,816,932	20.54%
25 to 30 years	1,010	60.26%	393,915,227	69.87%
30+ years	0	0.00%	0	0.00%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	1,661	99.11%	0	559,744,569	99.28%
1 to 29 days	10	0.60%	12,451	2,807,873	0.50%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	1	0.06%	4,504	324,827	0.06%
90+ days	4	0.24%	27,183	914,886	0.16%
Total	**1,676**	**100.00%**	**44,137**	**563,792,155**	**100.00%**

Series 2025-1 Harvey Trust

Investor Report

As at **30-September-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	1,381	82.40%	456,087,002	80.90%
Investment Loans	295	17.60%	107,705,152	19.10%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	602	35.92%	193,868,254	34.39%
NSW	487	29.06%	183,356,374	32.52%
Vic	386	23.03%	119,618,841	21.22%
WA	114	6.80%	32,831,679	5.82%
SA	29	1.73%	9,845,141	1.75%
ACT	32	1.91%	15,411,992	2.73%
Tas	15	0.89%	5,742,146	1.02%
NT	11	0.66%	3,117,728	0.55%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	1,298	77.45%	450,161,548	79.85%
Inner city	8	0.48%	2,395,052	0.42%
Non metro	370	22.08%	111,235,554	19.73%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	455	27.15%	153,072,008	27.15%
Non-metro	147	8.77%	40,796,246	7.24%
New South Wales				
Metro	377	22.49%	145,661,362	25.84%
Non-metro	110	6.56%	37,695,011	6.69%
Victoria				
Metro	324	19.33%	102,598,175	18.20%
Non-metro	62	3.70%	17,020,666	3.02%
Western Australia				
Metro	87	5.19%	26,014,047	4.61%
Non-metro	27	1.61%	6,817,632	1.21%
South Australia				
Metro	20	1.19%	6,281,850	1.11%
Non-metro	9	0.54%	3,563,291	0.63%
Australian Capital Territory				
Metro	32	1.91%	15,411,992	2.73%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	6	0.36%	1,947,855	0.35%
Non-metro	9	0.54%	3,794,291	0.67%
Northern Territory				
Metro	5	0.30%	1,569,310	0.28%
Non-metro	6	0.36%	1,548,419	0.27%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
4702	13	0.78%	4,742,056	0.84%
4306	10	0.60%	4,299,456	0.76%
2500	12	0.72%	4,281,181	0.76%
4551	11	0.66%	4,142,692	0.73%
3030	15	0.89%	4,020,970	0.71%
2529	11	0.66%	4,011,050	0.71%
4350	13	0.78%	3,885,858	0.69%
4207	11	0.66%	3,878,787	0.69%
4650	13	0.78%	3,809,096	0.68%
4152	8	0.48%	3,706,418	0.66%
Total	**117**	**6.98%**	**40,777,564**	**7.23%**

Series 2025-1 Harvey Trust

Investor Report

As at **30-September-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	0.42%	2,648,265	0.47%
3.00 to 3.25 %	11	0.66%	3,527,675	0.63%
3.25 to 3.50 %	3	0.18%	1,013,584	0.18%
3.50 to 3.75 %	10	0.60%	2,276,216	0.40%
3.75 to 4.00 %	4	0.24%	920,885	0.16%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.30%	1,177,103	0.21%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	3	0.18%	1,143,512	0.20%
5.00 to 5.25 %	6	0.36%	2,293,359	0.41%
5.25 to 5.50 %	16	0.95%	4,445,618	0.79%
5.50 to 5.75 %	15	0.89%	4,414,131	0.78%
5.75 to 6.00 %	205	12.23%	84,842,088	15.05%
6.00 to 6.25 %	829	49.46%	289,100,760	51.28%
6.25 to 6.50 %	365	21.78%	114,869,032	20.37%
6.50 to 6.75 %	103	6.15%	31,826,087	5.65%
6.75 to 7.00 %	37	2.21%	12,437,445	2.21%
7.00 to 7.25 %	22	1.31%	4,527,624	0.80%
7.25 to 7.50 %	6	0.36%	770,270	0.14%
7.50+ %	29	1.73%	1,558,501	0.28%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	1,605	95.76%	532,331,087	94.42%
Interest Only Loans	71	4.24%	31,461,068	5.58%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	18	25.35%	6,219,517	19.77%
12 to 24 months	14	19.72%	6,860,303	21.81%
24 to 36 months	33	46.48%	15,778,897	50.15%
36 to 48 months	6	8.45%	2,602,351	8.27%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	**71**	**100.00%**	**31,461,068**	**100.00%**

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	247	14.74%	80,335,637	14.25%
Helia LMI	78	4.65%	27,997,746	4.97%
Other	0	0.00%	0	0.00%
Uninsured	1,351	80.61%	455,458,772	80.78%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	643	38.37%	222,606,556	39.48%
Renovation	100	5.97%	26,805,798	4.75%
Purchase - New Dwelling	86	5.13%	29,718,003	5.27%
Purchase - Existing Dwelling	618	36.87%	212,879,039	37.76%
Purchase - Investment Dwelling	116	6.92%	43,302,711	7.68%
Other	113	6.74%	28,480,047	5.05%
Total	**1,676**	**100.00%**	**563,792,155**	**100.00%**

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	1,266	75.54%	434,659,858	77.10%
Duplex	16	0.95%	6,004,629	1.07%
Townhouse	74	4.42%	26,300,837	4.66%
Apartment / Unit / Flat	312	18.62%	94,694,313	16.80%
Vacant Land	0	0.00%	0	0.00%
Villa	8	0.48%	2,132,518	0.38%
Other	0	0.00%	0	0.00%
Total	**1,676**	**100.00%**	**563,792,155**	**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 **30-September-2026**

Distribution Summary		**$**	**$**
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			15,607,571
Interest Earnings on the Collections Account (excluding Cash Deposit)			40,877
Input Tax Credits Received From ATO			11,392
Net Fixed Rate Swap Receipt From Swap Provider			35,293
Net Basis Swap Receipt From Swap Provider			33,776
Total			**15,728,909**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A-1 Notes	Principal Payment	11,208,665	
	Coupon Payment	2,340,804	13,549,469
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			642,867
Redraws			1,536,573
Transfer to/from Reserves			0
Total			**15,728,909**

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