

# Series 2025-1 Harvey Trust

## Investor Report

As at

30-November-2025

### 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        | 655,737,132         | 0.85%        | 8.89%         | 89.09%      |
| Class A-2 Notes          | 32,000,000         | 32,000,000          | ND           | 4.45%         | 100.00%     |
| Class B Notes            | 16,000,000         | 16,000,000          | ND           | 2.22%         | 100.00%     |
| Class C Notes            | 8,000,000          | 8,000,000           | ND           | 1.11%         | 100.00%     |
| Class D Notes            | 3,440,000          | 3,440,000           | ND           | 0.63%         | 100.00%     |
| Class E Notes            | 2,320,000          | 2,320,000           | ND           | 0.31%         | 100.00%     |
| Class F Notes            | 2,240,000          | 2,240,000           | ND           | 0.00%         | 100.00%     |
| <b>Total<sup>†</sup></b> | <b>800,000,000</b> | <b>719,737,132</b>  |              |               |             |

<sup>†</sup>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:                     | \$704,897,190 |
| Total Number of Loans:                     | 2,012         |
| Average Current Balance:                   | \$350,347     |
| Highest Current Balance:                   | \$1,457,694   |
| Seasoning Average (Months):                | 43.49         |
| Seasoning (Weighted Average) (Months):     | 36.58         |
| Remaining Loan Term (Average) (Months):    | 293.87        |
| Remaining Term (Weighted Average):         | 308.01        |
| Remaining Term (Maximum) (Months):         | 346.46        |
| Approval LVR (Average)                     | 62.25%        |
| Approval LVR (Weighted Average)            | 65.78%        |
| Scheduled LVR (Average)                    | 58.75%        |
| Scheduled LVR (Weighted Average)           | 63.33%        |
| Scheduled LVR (Maximum)                    | 94.34%        |
| Current LVR (Average)                      | 51.05%        |
| Current LVR (Weighted Average)             | 58.98%        |
| Current LVR (Maximum)                      | 94.34%        |
| Variable Rate (Weighted Average)           | 5.48%         |
| Fixed Rate (Weighted Average)              | 5.32%         |
| Rate on All Loans (Weighted Average)       | 5.47%         |
| Variable Rate Loans (Percentage by value): | 92.12%        |
| Fixed Rate Loans (Percentage by value)     | 7.88%         |
| Owner Occupied (Dollar Value)              | \$567,313,324 |
| Owner Occupied (Percentage)                | 80.48%        |
| Pool reduction                             | \$14,839,942  |
| Monthly Repayment speed                    | 2.06%         |
| Single Monthly Mortality Rate (SMM)        | 1.53%         |
| CPR (Monthly)                              | 16.84%        |
| CPR (Quarterly)                            | 22.53%        |

### Mortgage Portfolio Transaction Data (Current Month)

|   |               |
|---|---------------|
| Mortgage Portfolio Balance At Start of Period | \$719,737,132 |
| Scheduled Repayments Received During Period   | -\$4,601,262  |
| Unscheduled Repayments Received During Period | -\$15,359,368 |
| Redraws                                       | \$2,173,672   |
| Interest                                      | \$2,946,086   |
| Other Charges                                 | \$930         |
| Mortgage Portfolio Balance At End of Period   | \$704,897,190 |
| Defaulted Amounts (ie shortfalls written off) | \$0           |
| Recoveries on Defaulted Amounts               | \$0           |

# Series 2025-1 Harvey Trust

## Investor Report

As at

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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%  | 151          | 7.50%             | 42,721,403          | 5.17%                 |
| > 20% <= 30% | 84           | 4.17%             | 21,055,012          | 2.55%                 |
| > 30% <= 40% | 146          | 7.26%             | 46,530,315          | 5.63%                 |
| > 40% <= 50% | 169          | 8.40%             | 63,530,362          | 7.69%                 |
| > 50% <= 55% | 94           | 4.67%             | 36,016,794          | 4.36%                 |
| > 55% <= 60% | 92           | 4.57%             | 35,686,450          | 4.32%                 |
| > 60% <= 65% | 162          | 8.05%             | 70,598,706          | 8.54%                 |
| > 65% <= 70% | 207          | 10.29%            | 93,575,438          | 11.33%                |
| > 70% <= 75% | 159          | 7.90%             | 73,300,052          | 8.87%                 |
| > 75% <= 80% | 422          | 20.97%            | 197,168,157         | 23.86%                |
| > 80% <= 85% | 26           | 1.29%             | 14,320,921          | 1.73%                 |
| > 85% <= 90% | 154          | 7.65%             | 68,504,554          | 8.29%                 |
| > 90% <= 95% | 115          | 5.72%             | 50,116,055          | 6.07%                 |
| > 95%        | 31           | 1.54%             | 13,148,218          | 1.59%                 |
| <b>Total</b> | <b>2,012</b> | <b>100.00%</b>    | <b>826,272,437</b>  | <b>100.00%</b>        |

**Table 2 - Scheduled Loan-to-Valuation Ratio**

|              | No. of Loans | % by No. Accounts | \$ Scheduled Balance | % by Scheduled Balance |
|--------------|--------------|-------------------|----------------------|------------------------|
| > 0% <= 20%  | 103          | 5.12%             | 14,964,601           | 2.00%                  |
| > 20% <= 30% | 129          | 6.41%             | 28,739,810           | 3.84%                  |
| > 30% <= 40% | 186          | 9.24%             | 51,947,230           | 6.94%                  |
| > 40% <= 50% | 218          | 10.83%            | 71,816,385           | 9.59%                  |
| > 50% <= 55% | 109          | 5.42%             | 38,120,720           | 5.09%                  |
| > 55% <= 60% | 127          | 6.31%             | 51,413,811           | 6.87%                  |
| > 60% <= 65% | 204          | 10.14%            | 83,030,002           | 11.09%                 |
| > 65% <= 70% | 208          | 10.34%            | 87,881,002           | 11.74%                 |
| > 70% <= 75% | 234          | 11.63%            | 102,345,867          | 13.67%                 |
| > 75% <= 80% | 249          | 12.38%            | 112,326,765          | 15.00%                 |
| > 80% <= 85% | 91           | 4.52%             | 37,765,975           | 5.04%                  |
| > 85% <= 90% | 127          | 6.31%             | 57,215,484           | 7.64%                  |
| > 90% <= 95% | 27           | 1.34%             | 11,192,727           | 1.49%                  |
| > 95%        | 0            | 0.00%             | 0                    | 0.00%                  |
| <b>Total</b> | <b>2,012</b> | <b>100.00%</b>    | <b>748,760,379</b>   | <b>100.00%</b>         |

**Table 3 - Current Loan-to-Valuation Ratio**

|              | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|--------------|--------------|-------------------|--------------------|----------------------|
| > 0% <= 20%  | 271          | 13.47%            | 30,103,886         | 4.27%                |
| > 20% <= 30% | 198          | 9.84%             | 44,411,113         | 6.30%                |
| > 30% <= 40% | 189          | 9.39%             | 55,996,650         | 7.94%                |
| > 40% <= 50% | 228          | 11.33%            | 80,807,496         | 11.46%               |
| > 50% <= 55% | 114          | 5.67%             | 42,394,776         | 6.01%                |
| > 55% <= 60% | 133          | 6.61%             | 53,881,792         | 7.64%                |
| > 60% <= 65% | 178          | 8.85%             | 76,768,863         | 10.89%               |
| > 65% <= 70% | 181          | 9.00%             | 80,292,154         | 11.39%               |
| > 70% <= 75% | 181          | 9.00%             | 85,449,794         | 12.12%               |
| > 75% <= 80% | 159          | 7.90%             | 72,704,421         | 10.31%               |
| > 80% <= 85% | 77           | 3.83%             | 34,973,159         | 4.96%                |
| > 85% <= 90% | 87           | 4.32%             | 39,653,560         | 5.63%                |
| > 90% <= 95% | 16           | 0.80%             | 7,459,528          | 1.06%                |
| > 95%        | 0            | 0.00%             | 0                  | 0.00%                |
| <b>Total</b> | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 4 - Current Loan Balances**

|                            | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|----------------------------|--------------|-------------------|--------------------|----------------------|
| \$0 to \$50,000            | 65           | 3.23%             | 1,730,753          | 0.25%                |
| \$50,000 to \$100,000      | 129          | 6.41%             | 9,961,759          | 1.41%                |
| \$100,000 to \$150,000     | 129          | 6.41%             | 16,227,848         | 2.30%                |
| \$150,000 to \$200,000     | 145          | 7.21%             | 25,614,084         | 3.63%                |
| \$200,000 to \$250,000     | 167          | 8.30%             | 38,013,627         | 5.39%                |
| \$250,000 to \$300,000     | 224          | 11.13%            | 61,658,592         | 8.75%                |
| \$300,000 to \$350,000     | 209          | 10.39%            | 67,816,865         | 9.62%                |
| \$350,000 to \$400,000     | 224          | 11.13%            | 84,085,300         | 11.93%               |
| \$400,000 to \$500,000     | 361          | 17.94%            | 160,042,241        | 22.70%               |
| \$500,000 to \$750,000     | 275          | 13.67%            | 162,695,171        | 23.08%               |
| \$750,000 to \$1,000,000   | 63           | 3.13%             | 53,078,798         | 7.53%                |
| \$1,000,000 to \$1,500,000 | 21           | 1.04%             | 23,972,152         | 3.40%                |
| \$1,500,000+               | 0            | 0.00%             | 0                  | 0.00%                |
| <b>Total</b>               | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

# Series 2025-1 Harvey Trust

## Investor Report

As at

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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          | 1,169        | 84.04%            | 11,081,495         | 25.25%               |
| \$50,000 to \$100,000    | 90           | 6.47%             | 6,306,062          | 14.37%               |
| \$100,000 to \$150,000   | 57           | 4.10%             | 6,831,081          | 15.57%               |
| \$150,000 to \$200,000   | 25           | 1.80%             | 4,393,159          | 10.01%               |
| \$200,000 to \$250,000   | 19           | 1.37%             | 4,233,766          | 9.65%                |
| \$250,000 to \$300,000   | 13           | 0.93%             | 3,507,348          | 7.99%                |
| \$300,000 to \$400,000   | 11           | 0.79%             | 3,904,258          | 8.90%                |
| \$400,000 to \$500,000   | 4            | 0.29%             | 1,803,770          | 4.11%                |
| \$500,000 to \$1,000,000 | 3            | 0.22%             | 1,817,996          | 4.14%                |
| \$1,000,000+             | 0            | 0.00%             | 0                  | 0.00%                |
| <b>Total</b>             | <b>1,391</b> | <b>100.00%</b>    | <b>43,878,935</b>  | <b>100.00%</b>       |

**Table 6 - Product Type**

|              | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|--------------|--------------|-------------------|--------------------|----------------------|
| 1 Year Fixed | 2            | 0.10%             | 985,434            | 0.14%                |
| 2 Year Fixed | 48           | 2.39%             | 18,586,810         | 2.64%                |
| 3 Year Fixed | 57           | 2.83%             | 16,903,439         | 2.40%                |
| 4 Year Fixed | 0            | 0.00%             | 0                  | 0.00%                |
| 5 Year Fixed | 67           | 3.33%             | 19,038,770         | 2.70%                |
| Variable     | 1,838        | 91.35%            | 649,382,737        | 92.12%               |
| <b>Total</b> | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**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           | 22.41%            | 12,470,901         | 22.46%               |
| 6 to 12 months  | 37           | 21.26%            | 12,132,259         | 21.85%               |
| 12 to 24 months | 86           | 49.43%            | 26,275,402         | 47.33%               |
| 24 to 36 months | 10           | 5.75%             | 3,961,880          | 7.14%                |
| 36 to 48 months | 1            | 0.57%             | 152,242            | 0.27%                |
| 48 to 60 months | 1            | 0.57%             | 521,769            | 0.94%                |
| 60+ months      | 0            | 0.00%             | 0                  | 0.00%                |
| <b>Total</b>    | <b>174</b>   | <b>100.00%</b>    | <b>55,514,453</b>  | <b>100.00%</b>       |

**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   | 207          | 10.29%            | 82,326,188         | 11.68%               |
| 18 to 24 months   | 322          | 16.00%            | 137,883,818        | 19.56%               |
| 24 to 36 months   | 563          | 27.98%            | 209,820,517        | 29.77%               |
| 36 to 48 months   | 500          | 24.85%            | 164,266,773        | 23.30%               |
| 48 to 60 months   | 210          | 10.44%            | 72,228,847         | 10.25%               |
| 60 to 180 months  | 166          | 8.25%             | 34,287,246         | 4.86%                |
| 180 to 360 months | 44           | 2.19%             | 4,083,801          | 0.58%                |
| 360+ months       | 0            | 0.00%             | 0                  | 0.00%                |
| <b>Total</b>      | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 9 - Original Loan Term**

|                | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|----------------|--------------|-------------------|--------------------|----------------------|
| 0 to 5 years   | 2            | 0.10%             | 40,396             | 0.01%                |
| 5 to 10 years  | 23           | 1.14%             | 2,184,029          | 0.31%                |
| 10 to 15 years | 42           | 2.09%             | 6,691,416          | 0.95%                |
| 15 to 20 years | 117          | 5.82%             | 29,038,795         | 4.12%                |
| 20 to 25 years | 205          | 10.19%            | 63,640,657         | 9.03%                |
| 25 to 30 years | 1,623        | 80.67%            | 603,301,897        | 85.59%               |
| 30+ years      | 0            | 0.00%             | 0                  | 0.00%                |
| <b>Total</b>   | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 10 - Remaining Loan Term**

|                | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|----------------|--------------|-------------------|--------------------|----------------------|
| 0 to 5 years   | 9            | 0.45%             | 403,464            | 0.06%                |
| 5 to 10 years  | 36           | 1.79%             | 3,038,335          | 0.43%                |
| 10 to 15 years | 100          | 4.97%             | 15,538,898         | 2.20%                |
| 15 to 20 years | 180          | 8.95%             | 42,323,783         | 6.00%                |
| 20 to 25 years | 303          | 15.06%            | 96,270,009         | 13.66%               |
| 25 to 30 years | 1,384        | 68.79%            | 547,322,701        | 77.65%               |
| 30+ years      | 0            | 0.00%             | 0                  | 0.00%                |
| <b>Total</b>   | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 11 - Days in Arrears**

|               | No. of Loans | % by No. Accounts | \$ Arrears Balance | \$ Current Balance | % by Current Balance |
|---------------|--------------|-------------------|--------------------|--------------------|----------------------|
| 0 days        | 2,003        | 99.55%            | 0                  | 701,518,587        | 99.52%               |
| 1 to 29 days  | 8            | 0.40%             | 12,280             | 3,091,841          | 0.44%                |
| 30 to 59 days | 0            | 0.00%             | 0                  | 0                  | 0.00%                |
| 60 to 89 days | 1            | 0.05%             | 3,466              | 286,762            | 0.04%                |
| 90+ days      | 0            | 0.00%             | 0                  | 0                  | 0.00%                |
| <b>Total</b>  | <b>2,012</b> | <b>100.00%</b>    | <b>15,746</b>      | <b>704,897,190</b> | <b>100.00%</b>       |

# Series 2025-1 Harvey Trust

## Investor Report

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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 | 1,645        | 81.76%            | 567,313,324        | 80.48%               |
| Investment Loans     | 367          | 18.24%            | 137,583,866        | 19.52%               |
| <b>Total</b>         | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 13 - State Concentration**

|              | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|--------------|--------------|-------------------|--------------------|----------------------|
| Qld          | 718          | 35.69%            | 243,807,011        | 34.59%               |
| NSW          | 584          | 29.03%            | 227,779,247        | 32.31%               |
| Vic          | 461          | 22.91%            | 146,330,832        | 20.76%               |
| WA           | 141          | 7.01%             | 42,622,194         | 6.05%                |
| SA           | 38           | 1.89%             | 14,176,640         | 2.01%                |
| ACT          | 36           | 1.79%             | 17,565,715         | 2.49%                |
| Tas          | 20           | 0.99%             | 7,667,024          | 1.09%                |
| NT           | 14           | 0.70%             | 4,948,528          | 0.70%                |
| <b>Total</b> | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 14 - Inner City \ Metropolitan \ Non-Metropolitan**

|              | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|--------------|--------------|-------------------|--------------------|----------------------|
| Metro        | 1,549        | 76.99%            | 560,066,205        | 79.45%               |
| Inner city   | 11           | 0.55%             | 3,340,226          | 0.47%                |
| Non metro    | 452          | 22.47%            | 141,490,759        | 20.07%               |
| <b>Total</b> | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 15 - Geographic Distribution**

|                              | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|------------------------------|--------------|-------------------|--------------------|----------------------|
| Queensland                   |              |                   |                    |                      |
| Metro                        | 539          | 26.79%            | 191,921,317        | 27.23%               |
| Non-metro                    | 179          | 8.90%             | 51,885,694         | 7.36%                |
| New South Wales              |              |                   |                    |                      |
| Metro                        | 447          | 22.22%            | 179,139,288        | 25.41%               |
| Non-metro                    | 137          | 6.81%             | 48,639,960         | 6.90%                |
| Victoria                     |              |                   |                    |                      |
| Metro                        | 387          | 19.23%            | 125,286,843        | 17.77%               |
| Non-metro                    | 74           | 3.68%             | 21,043,989         | 2.99%                |
| Western Australia            |              |                   |                    |                      |
| Metro                        | 107          | 5.32%             | 33,455,599         | 4.75%                |
| Non-metro                    | 34           | 1.69%             | 9,166,594          | 1.30%                |
| South Australia              |              |                   |                    |                      |
| Metro                        | 27           | 1.34%             | 9,880,316          | 1.40%                |
| Non-metro                    | 11           | 0.55%             | 4,296,324          | 0.61%                |
| Australian Capital Territory |              |                   |                    |                      |
| Metro                        | 36           | 1.79%             | 17,565,715         | 2.49%                |
| Non-metro                    | 0            | 0.00%             | 0                  | 0.00%                |
| Tasmania                     |              |                   |                    |                      |
| Metro                        | 10           | 0.50%             | 3,433,724          | 0.49%                |
| Non-metro                    | 10           | 0.50%             | 4,233,299          | 0.60%                |
| Northern Territory           |              |                   |                    |                      |
| Metro                        | 7            | 0.35%             | 2,723,630          | 0.39%                |
| Non-metro                    | 7            | 0.35%             | 2,224,898          | 0.32%                |
| <b>Total</b>                 | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 16 - Post Code Concentration (top 10)**

|              | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|--------------|--------------|-------------------|--------------------|----------------------|
| 4702         | 19           | 0.94%             | 6,897,616          | 0.98%                |
| 4207         | 14           | 0.70%             | 5,373,479          | 0.76%                |
| 4350         | 17           | 0.84%             | 5,256,433          | 0.75%                |
| 4306         | 12           | 0.60%             | 5,017,793          | 0.71%                |
| 4551         | 12           | 0.60%             | 4,976,754          | 0.71%                |
| 2529         | 14           | 0.70%             | 4,889,454          | 0.69%                |
| 2500         | 14           | 0.70%             | 4,713,030          | 0.67%                |
| 2527         | 15           | 0.75%             | 4,709,464          | 0.67%                |
| 2750         | 9            | 0.45%             | 4,559,154          | 0.65%                |
| 4650         | 15           | 0.75%             | 4,510,672          | 0.64%                |
| <b>Total</b> | <b>141</b>   | <b>7.01%</b>      | <b>50,903,849</b>  | <b>7.22%</b>         |

# Series 2025-1 Harvey Trust

## Investor Report

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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 % | 16           | 0.80%             | 4,772,818          | 0.68%                |
| 3.00 to 3.25 % | 11           | 0.55%             | 3,609,976          | 0.51%                |
| 3.25 to 3.50 % | 4            | 0.20%             | 1,672,295          | 0.24%                |
| 3.50 to 3.75 % | 10           | 0.50%             | 2,355,238          | 0.33%                |
| 3.75 to 4.00 % | 4            | 0.20%             | 943,633            | 0.13%                |
| 4.00 to 4.25 % | 0            | 0.00%             | 0                  | 0.00%                |
| 4.25 to 4.50 % | 5            | 0.25%             | 1,213,958          | 0.17%                |
| 4.50 to 4.75 % | 0            | 0.00%             | 0                  | 0.00%                |
| 4.75 to 5.00 % | 11           | 0.55%             | 3,875,862          | 0.55%                |
| 5.00 to 5.25 % | 183          | 9.10%             | 78,919,932         | 11.20%               |
| 5.25 to 5.50 % | 967          | 48.06%            | 354,701,586        | 50.32%               |
| 5.50 to 5.75 % | 459          | 22.81%            | 153,656,408        | 21.80%               |
| 5.75 to 6.00 % | 156          | 7.75%             | 49,902,881         | 7.08%                |
| 6.00 to 6.25 % | 79           | 3.93%             | 25,414,342         | 3.61%                |
| 6.25 to 6.50 % | 63           | 3.13%             | 18,432,082         | 2.61%                |
| 6.50 to 6.75 % | 12           | 0.60%             | 2,904,366          | 0.41%                |
| 6.75 to 7.00 % | 3            | 0.15%             | 204,988            | 0.03%                |
| 7.00 to 7.25 % | 13           | 0.65%             | 963,825            | 0.14%                |
| 7.25 to 7.50 % | 0            | 0.00%             | 0                  | 0.00%                |
| 7.50+ %        | 16           | 0.80%             | 1,352,999          | 0.19%                |
| <b>Total</b>   | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 18 - Interest Only Loans**

|                            | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|----------------------------|--------------|-------------------|--------------------|----------------------|
| Principal & Interest Loans | 1,922        | 95.53%            | 665,258,323        | 94.38%               |
| Interest Only Loans        | 90           | 4.47%             | 39,638,867         | 5.62%                |
| <b>Total</b>               | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 19 - Interest Only Remaining Term**

|                 | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|-----------------|--------------|-------------------|--------------------|----------------------|
| 0 to 12 months  | 15           | 16.67%            | 7,209,807          | 18.19%               |
| 12 to 24 months | 17           | 18.89%            | 6,376,655          | 16.09%               |
| 24 to 36 months | 12           | 13.33%            | 4,734,809          | 11.94%               |
| 36 to 48 months | 41           | 45.56%            | 19,438,160         | 49.04%               |
| 48 to 60 months | 5            | 5.56%             | 1,879,436          | 4.74%                |
| 60+ months      | 0            | 0.00%             | 0                  | 0.00%                |
| <b>Total</b>    | <b>90</b>    | <b>100.00%</b>    | <b>39,638,867</b>  | <b>100.00%</b>       |

**Table 20 - Mortgage Insurer**

|              | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|--------------|--------------|-------------------|--------------------|----------------------|
| QBE LMI      | 296          | 14.71%            | 102,582,959        | 14.55%               |
| Helia LMI    | 100          | 4.97%             | 36,852,844         | 5.23%                |
| Other        | 0            | 0.00%             | 0                  | 0.00%                |
| Uninsured    | 1,616        | 80.32%            | 565,461,387        | 80.22%               |
| <b>Total</b> | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 21 - Loan Purpose**

|                                | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|--------------------------------|--------------|-------------------|--------------------|----------------------|
| Refinance                      | 743          | 36.93%            | 264,373,313        | 37.51%               |
| Renovation                     | 120          | 5.96%             | 34,121,710         | 4.84%                |
| Purchase - New Dwelling        | 97           | 4.82%             | 35,310,030         | 5.01%                |
| Purchase - Existing Dwelling   | 726          | 36.08%            | 262,200,565        | 37.20%               |
| Purchase - Investment Dwelling | 148          | 7.36%             | 58,096,415         | 8.24%                |
| Other                          | 178          | 8.85%             | 50,795,157         | 7.21%                |
| <b>Total</b>                   | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 22 - Loan Collateral**

|                         | No. of Loans | % by No. Accounts | \$ Current Balance | % by Current Balance |
|-------------------------|--------------|-------------------|--------------------|----------------------|
| House and Land          | 1,520        | 75.55%            | 544,214,042        | 77.20%               |
| Duplex                  | 18           | 0.89%             | 6,684,402          | 0.95%                |
| Townhouse               | 89           | 4.42%             | 32,700,666         | 4.64%                |
| Apartment / Unit / Flat | 373          | 18.54%            | 118,660,278        | 16.83%               |
| Vacant Land             | 0            | 0.00%             | 0                  | 0.00%                |
| Villa                   | 12           | 0.60%             | 2,637,803          | 0.37%                |
| Other                   | 0            | 0.00%             | 0                  | 0.00%                |
| <b>Total</b>            | <b>2,012</b> | <b>100.00%</b>    | <b>704,897,190</b> | <b>100.00%</b>       |

**Table 23 - Reserves**

|                                | \$ Current Balance |
|--------------------------------|--------------------|
| Excess Revenue Reserve         | 150,000            |
| Extraordinary Expenses Reserve | 150,000            |
| <b>Total</b>                   | <b>300,000</b>     |

# Series 2025-1 Harvey Trust

## Investor Report

As at

30-November-2025

### Distribution Summary

|  | \$ | \$                |
|--|----|-------------------|
| Amounts Received by Trust prior to distribution date                           |    |                   |
| Collections (including excess subscription monies on first determination date) |    | 20,205,578        |
| Interest Earnings on the Collections Account (excluding Cash Deposit)          |    | 107,336           |
| Input Tax Credits Received From ATO  |    | 0                 |
| Net Fixed Rate Swap Receipt From Swap Provider                                 |    | 0                 |
| Net Basis Swap Receipt From Swap Provider                                      |    | 0                 |
| <b>Total</b>   |    | <b>20,312,914</b> |

### Amounts to be paid by Trustee on Distribution Date:

|                           |                   |            |                   |
|---------------------------|-------------------|------------|-------------------|
| Noteholders               |                   |            |                   |
| Class A-1 Notes           | Principal Payment | 14,839,942 |                   |
|                           | Coupon Payment    | 2,370,086  | 17,210,028        |
| 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            |                   |            | 929,214           |
| Redraws                   |                   |            | 2,173,672         |
| Transfer to/from Reserves |                   |            | 0                 |
| <b>Total</b>              |                   |            | <b>20,312,914</b> |

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