

Series 2025-1 Harvey Trust

Investor Report

As at

28-February-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	604,192,637	0.85%	9.58%	82.09%
Class A-2 Notes	32,000,000	32,000,000	ND	4.79%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.39%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.20%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.68%	100.00%
Class E Notes	2,320,000	2,320,000	ND	0.34%	100.00%
Class F Notes	2,240,000	2,240,000	ND	0.00%	100.00%
Total*	800,000,000	668,192,637			

*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:	\$656,327,560
Total Number of Loans:	1,903
Average Current Balance:	\$344,891
Highest Current Balance:	\$1,449,367
Seasoning Average (Months):	46.82
Seasoning (Weighted Average) (Months):	39.59
Remaining Loan Term (Average) (Months):	290.14
Remaining Term (Weighted Average):	304.75
Remaining Term (Maximum) (Months):	343.50
Approval LVR (Average)	62.17%
Approval LVR (Weighted Average)	65.68%
Scheduled LVR (Average)	58.17%
Scheduled LVR (Weighted Average)	62.93%
Scheduled LVR (Maximum)	94.89%
Current LVR (Average)	50.31%
Current LVR (Weighted Average)	58.55%
Current LVR (Maximum)	94.89%
Variable Rate (Weighted Average)	5.73%
Fixed Rate (Weighted Average)	5.23%
Rate on All Loans (Weighted Average)	5.69%
Variable Rate Loans (Percentage by value):	91.82%
Fixed Rate Loans (Percentage by value)	8.18%
Owner Occupied (Dollar Value)	\$528,141,948
Owner Occupied (Percentage)	80.47%
Pool reduction	\$11,865,077
Monthly Repayment speed	1.78%
Single Monthly Mortality Rate (SMM)	1.24%
CPR (Monthly)	13.90%
CPR (Quarterly)	24.63%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$668,192,637
Scheduled Repayments Received During Period	-\$4,306,885
Unscheduled Repayments Received During Period	-\$12,190,786
Redraws	\$2,027,152
Interest	\$2,604,912
Other Charges	\$531
Mortgage Portfolio Balance At End of Period	\$656,327,560
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%	144	7.57%	40,411,687	5.18%
> 20% <= 30%	76	3.99%	19,181,148	2.46%
> 30% <= 40%	141	7.41%	44,421,915	5.69%
> 40% <= 50%	162	8.51%	60,528,195	7.76%
> 50% <= 55%	89	4.68%	33,823,820	4.34%
> 55% <= 60%	88	4.62%	34,536,450	4.43%
> 60% <= 65%	155	8.15%	67,859,511	8.70%
> 65% <= 70%	193	10.14%	88,438,063	11.34%
> 70% <= 75%	148	7.78%	66,846,669	8.57%
> 75% <= 80%	401	21.07%	188,398,183	24.15%
> 80% <= 85%	25	1.31%	13,635,264	1.75%
> 85% <= 90%	144	7.57%	63,534,274	8.14%
> 90% <= 95%	109	5.73%	46,826,693	6.00%
> 95%	28	1.47%	11,748,754	1.51%
Total	1,903	100.00%	780,190,626	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	106	5.57%	14,388,189	2.05%
> 20% <= 30%	118	6.20%	25,754,063	3.67%
> 30% <= 40%	185	9.72%	51,494,028	7.35%
> 40% <= 50%	204	10.72%	66,996,024	9.56%
> 50% <= 55%	107	5.62%	36,338,170	5.18%
> 55% <= 60%	131	6.88%	54,139,820	7.72%
> 60% <= 65%	187	9.83%	74,479,440	10.63%
> 65% <= 70%	198	10.40%	84,589,029	12.07%
> 70% <= 75%	231	12.14%	102,265,424	14.59%
> 75% <= 80%	213	11.19%	95,066,879	13.56%
> 80% <= 85%	92	4.83%	37,647,085	5.37%
> 85% <= 90%	109	5.73%	48,458,306	6.91%
> 90% <= 95%	22	1.16%	9,302,678	1.33%
> 95%	0	0.00%	0	0.00%
Total	1,903	100.00%	700,919,135	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	268	14.08%	28,129,262	4.29%
> 20% <= 30%	185	9.72%	41,041,795	6.25%
> 30% <= 40%	191	10.04%	55,182,590	8.41%
> 40% <= 50%	211	11.09%	74,864,567	11.41%
> 50% <= 55%	111	5.83%	40,222,271	6.13%
> 55% <= 60%	127	6.67%	52,265,768	7.96%
> 60% <= 65%	172	9.04%	74,369,382	11.33%
> 65% <= 70%	174	9.14%	77,308,587	11.78%
> 70% <= 75%	171	8.99%	80,605,515	12.28%
> 75% <= 80%	136	7.15%	61,288,745	9.34%
> 80% <= 85%	67	3.52%	30,399,882	4.63%
> 85% <= 90%	78	4.10%	34,627,983	5.28%
> 90% <= 95%	12	0.63%	6,021,211	0.92%
> 95%	0	0.00%	0	0.00%
Total	1,903	100.00%	656,327,560	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	73	3.84%	1,968,386	0.30%
\$50,000 to \$100,000	119	6.25%	9,059,723	1.38%
\$100,000 to \$150,000	132	6.94%	16,371,900	2.49%
\$150,000 to \$200,000	142	7.46%	25,003,392	3.81%
\$200,000 to \$250,000	156	8.20%	35,511,299	5.41%
\$250,000 to \$300,000	211	11.09%	57,946,639	8.83%
\$300,000 to \$350,000	196	10.30%	63,545,501	9.68%
\$350,000 to \$400,000	208	10.93%	77,889,451	11.87%
\$400,000 to \$500,000	331	17.39%	146,257,138	22.28%
\$500,000 to \$750,000	259	13.61%	152,903,958	23.30%
\$750,000 to \$1,000,000	56	2.94%	47,279,110	7.20%
\$1,000,000 to \$1,500,000	20	1.05%	22,591,064	3.44%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,903	100.00%	656,327,560	100.00%

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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	1,093	82.62%	10,334,805	23.16%
\$50,000 to \$100,000	105	7.94%	7,567,538	16.96%
\$100,000 to \$150,000	47	3.55%	5,638,035	12.63%
\$150,000 to \$200,000	23	1.74%	4,011,480	8.99%
\$200,000 to \$250,000	18	1.36%	4,029,991	9.03%
\$250,000 to \$300,000	14	1.06%	3,763,938	8.43%
\$300,000 to \$400,000	14	1.06%	4,834,098	10.83%
\$400,000 to \$500,000	6	0.45%	2,677,552	6.00%
\$500,000 to \$1,000,000	3	0.23%	1,767,996	3.96%
\$1,000,000+	0	0.00%	0	0.00%
Total	1,323	100.00%	44,625,432	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	2	0.11%	981,209	0.15%
2 Year Fixed	46	2.42%	18,877,051	2.88%
3 Year Fixed	55	2.89%	15,164,483	2.31%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	66	3.47%	18,664,210	2.84%
Variable	1,734	91.12%	602,640,608	91.82%
Total	1,903	100.00%	656,327,560	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	44	26.04%	14,555,548	27.11%
6 to 12 months	40	23.67%	14,538,609	27.08%
12 to 24 months	73	43.20%	21,049,034	39.21%
24 to 36 months	10	5.92%	2,879,950	5.36%
36 to 48 months	2	1.18%	663,812	1.24%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	169	100.00%	53,686,952	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	56	2.94%	24,995,214	3.81%
18 to 24 months	325	17.08%	134,190,026	20.45%
24 to 36 months	476	25.01%	175,355,466	26.72%
36 to 48 months	536	28.17%	181,981,325	27.73%
48 to 60 months	287	15.08%	97,798,734	14.90%
60 to 180 months	175	9.20%	37,595,059	5.73%
180 to 360 months	48	2.52%	4,411,736	0.67%
360+ months	0	0.00%	0	0.00%
Total	1,903	100.00%	656,327,560	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	2	0.11%	36,609	0.01%
5 to 10 years	22	1.16%	1,968,576	0.30%
10 to 15 years	42	2.21%	6,618,572	1.01%
15 to 20 years	112	5.89%	27,883,310	4.25%
20 to 25 years	197	10.35%	59,778,675	9.11%
25 to 30 years	1,528	80.29%	560,041,818	85.33%
30+ years	0	0.00%	0	0.00%
Total	1,903	100.00%	656,327,560	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	10	0.53%	394,715	0.06%
5 to 10 years	36	1.89%	3,082,005	0.47%
10 to 15 years	102	5.36%	15,592,235	2.38%
15 to 20 years	173	9.09%	40,478,522	6.17%
20 to 25 years	307	16.13%	98,607,026	15.02%
25 to 30 years	1,275	67.00%	498,173,057	75.90%
30+ years	0	0.00%	0	0.00%
Total	1,903	100.00%	656,327,560	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,884	99.00%	0	649,578,177	98.97%
1 to 29 days	14	0.74%	14,252	4,894,234	0.75%
30 to 59 days	3	0.16%	7,353	1,140,047	0.17%
60 to 89 days	2	0.11%	12,253	715,102	0.11%
90+ days	0	0.00%	0	0	0.00%
Total	1,903	100.00%	33,857	656,327,560	100.00%

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Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	1,557	81.82%	528,141,948	80.47%
Investment Loans	346	18.18%	128,185,612	19.53%
Total	1,903	100.00%	656,327,560	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	677	35.58%	225,495,470	34.36%
NSW	551	28.95%	211,748,749	32.26%
Vic	439	23.07%	138,205,823	21.06%
WA	134	7.04%	39,620,944	6.04%
SA	35	1.84%	12,400,766	1.89%
ACT	34	1.79%	16,550,486	2.52%
Tas	19	1.00%	7,417,162	1.13%
NT	14	0.74%	4,888,159	0.74%
Total	1,903	100.00%	656,327,560	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,470	77.25%	522,313,519	79.58%
Inner city	10	0.53%	2,961,455	0.45%
Non metro	423	22.23%	131,052,586	19.97%
Total	1,903	100.00%	656,327,560	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	511	26.85%	178,324,379	27.17%
Non-metro	166	8.72%	47,171,092	7.19%
New South Wales				
Metro	421	22.12%	165,796,063	25.26%
Non-metro	130	6.83%	45,952,687	7.00%
Victoria				
Metro	371	19.50%	118,874,191	18.11%
Non-metro	68	3.57%	19,331,632	2.95%
Western Australia				
Metro	103	5.41%	31,682,010	4.83%
Non-metro	31	1.63%	7,938,934	1.21%
South Australia				
Metro	24	1.26%	8,128,124	1.24%
Non-metro	11	0.58%	4,272,642	0.65%
Australian Capital Territory				
Metro	34	1.79%	16,550,486	2.52%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	9	0.47%	3,247,285	0.49%
Non-metro	10	0.53%	4,169,877	0.64%
Northern Territory				
Metro	7	0.37%	2,672,437	0.41%
Non-metro	7	0.37%	2,215,722	0.34%
Total	1,903	100.00%	656,327,560	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4702	18	0.95%	6,412,093	0.98%
4551	12	0.63%	4,920,004	0.75%
2529	14	0.74%	4,840,498	0.74%
4306	11	0.58%	4,721,235	0.72%
2500	14	0.74%	4,716,916	0.72%
4207	12	0.63%	4,353,674	0.66%
3030	15	0.79%	4,133,921	0.63%
2527	14	0.74%	4,083,349	0.62%
4650	14	0.74%	3,999,958	0.61%
2750	8	0.42%	3,986,187	0.61%
Total	132	6.94%	46,167,835	7.03%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	16	0.84%	4,708,903	0.72%
3.00 to 3.25 %	11	0.58%	3,596,218	0.55%
3.25 to 3.50 %	4	0.21%	1,669,953	0.25%
3.50 to 3.75 %	10	0.53%	2,333,853	0.36%
3.75 to 4.00 %	4	0.21%	936,619	0.14%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.26%	1,199,877	0.18%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	3	0.16%	1,168,809	0.18%
5.00 to 5.25 %	15	0.79%	5,667,553	0.86%
5.25 to 5.50 %	187	9.83%	77,480,963	11.81%
5.50 to 5.75 %	918	48.24%	332,682,247	50.69%
5.75 to 6.00 %	446	23.44%	145,749,946	22.21%
6.00 to 6.25 %	147	7.72%	46,503,505	7.09%
6.25 to 6.50 %	69	3.63%	21,573,808	3.29%
6.50 to 6.75 %	32	1.68%	8,252,392	1.26%
6.75 to 7.00 %	6	0.32%	800,481	0.12%
7.00 to 7.25 %	2	0.11%	22,737	0.00%
7.25 to 7.50 %	12	0.63%	647,633	0.10%
7.50+ %	16	0.84%	1,332,062	0.20%
Total	1,903	100.00%	656,327,560	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,822	95.74%	620,850,988	94.59%
Interest Only Loans	81	4.26%	35,476,572	5.41%
Total	1,903	100.00%	656,327,560	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	13	16.05%	6,114,462	17.24%
12 to 24 months	16	19.75%	6,174,291	17.40%
24 to 36 months	18	22.22%	7,102,001	20.02%
36 to 48 months	31	38.27%	14,721,604	41.50%
48 to 60 months	3	3.70%	1,364,214	3.85%
60+ months	0	0.00%	0	0.00%
Total	81	100.00%	35,476,572	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	278	14.61%	93,170,009	14.20%
Helia LMI	94	4.94%	34,115,295	5.20%
Other	0	0.00%	0	0.00%
Uninsured	1,531	80.45%	529,042,255	80.61%
Total	1,903	100.00%	656,327,560	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	702	36.89%	245,204,807	37.36%
Renovation	110	5.78%	30,565,547	4.66%
Purchase - New Dwelling	94	4.94%	33,558,882	5.11%
Purchase - Existing Dwelling	687	36.10%	244,432,348	37.24%
Purchase - Investment Dwelling	141	7.41%	55,095,602	8.39%
Other	169	8.88%	47,470,374	7.23%
Total	1,903	100.00%	656,327,560	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,432	75.25%	504,750,691	76.91%
Duplex	18	0.95%	6,629,008	1.01%
Townhouse	85	4.47%	30,929,245	4.71%
Apartment / Unit / Flat	357	18.76%	111,520,672	16.99%
Vacant Land	0	0.00%	0	0.00%
Villa	11	0.58%	2,497,944	0.38%
Other	0	0.00%	0	0.00%
Total	1,903	100.00%	656,327,560	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)		16,727,181
Interest Earnings on the Collections Account (excluding Cash Deposit)		38,528
Input Tax Credits Received From ATO		13,317
Net Fixed Rate Swap Receipt From Swap Provider		0
Net Basis Swap Receipt From Swap Provider		0
Total		16,779,026

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	11,865,077	
	Coupon Payment	2,150,595	14,015,672
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			736,202
Redraws			2,027,152
Transfer to/from Reserves			0
Total			16,779,026

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