

Series 2025-1 Harvey Trust

Investor Report

As at

31-March-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	592,327,560	0.85%	9.75%	80.48%
Class A-2 Notes	32,000,000	32,000,000	ND	4.88%	100.00%
Class B Notes	16,000,000	16,000,000	ND	2.44%	100.00%
Class C Notes	8,000,000	8,000,000	ND	1.22%	100.00%
Class D Notes	3,440,000	3,440,000	ND	0.69%	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%
Total¹	800,000,000	656,327,560			

¹N.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:	\$637,293,382
Total Number of Loans:	1,858
Average Current Balance:	\$343,000
Highest Current Balance:	\$1,447,119
Seasoning Average (Months):	47.99
Seasoning (Weighted Average) (Months):	40.64
Remaining Loan Term (Average) (Months):	289.44
Remaining Term (Weighted Average):	303.99
Remaining Term (Maximum) (Months):	342.48
Approval LVR (Average)	62.08%
Approval LVR (Weighted Average)	65.66%
Scheduled LVR (Average)	57.98%
Scheduled LVR (Weighted Average)	62.76%
Scheduled LVR (Maximum)	95.42%
Current LVR (Average)	49.96%
Current LVR (Weighted Average)	58.29%
Current LVR (Maximum)	95.42%
Variable Rate (Weighted Average)	5.98%
Fixed Rate (Weighted Average)	5.23%
Rate on All Loans (Weighted Average)	5.92%
Variable Rate Loans (Percentage by value):	92.11%
Fixed Rate Loans (Percentage by value)	7.89%
Owner Occupied (Dollar Value)	\$512,601,029
Owner Occupied (Percentage)	80.43%
Pool reduction	\$19,034,178
Monthly Repayment speed	2.90%
Single Monthly Mortality Rate (SMM)	2.34%
CPR (Monthly)	24.75%
CPR (Quarterly)	19.39%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$656,327,560
Scheduled Repayments Received During Period	-\$4,274,364
Unscheduled Repayments Received During Period	-\$19,199,920
Redraws	\$1,562,524
Interest	\$2,877,581
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$637,293,382
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%	140	7.53%	38,825,291	5.10%
> 20% <= 30%	74	3.98%	18,851,148	2.48%
> 30% <= 40%	140	7.53%	44,179,149	5.81%
> 40% <= 50%	157	8.45%	58,096,284	7.63%
> 50% <= 55%	89	4.79%	33,823,820	4.44%
> 55% <= 60%	87	4.68%	34,136,450	4.49%
> 60% <= 65%	151	8.13%	66,449,663	8.73%
> 65% <= 70%	189	10.17%	86,700,483	11.39%
> 70% <= 75%	143	7.70%	64,295,430	8.45%
> 75% <= 80%	392	21.10%	183,815,746	24.15%
> 80% <= 85%	25	1.35%	13,635,264	1.79%
> 85% <= 90%	142	7.64%	62,535,817	8.22%
> 90% <= 95%	102	5.49%	44,090,812	5.79%
> 95%	27	1.45%	11,609,499	1.53%
Total	1,858	100.00%	761,044,854	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	101	5.44%	13,485,007	1.98%
> 20% <= 30%	120	6.46%	25,927,087	3.80%
> 30% <= 40%	182	9.80%	50,444,987	7.40%
> 40% <= 50%	201	10.82%	65,723,640	9.64%
> 50% <= 55%	108	5.81%	37,271,184	5.47%
> 55% <= 60%	130	7.00%	53,537,810	7.85%
> 60% <= 65%	184	9.90%	73,192,535	10.73%
> 65% <= 70%	184	9.90%	79,235,268	11.62%
> 70% <= 75%	232	12.49%	102,371,162	15.01%
> 75% <= 80%	200	10.76%	88,454,528	12.97%
> 80% <= 85%	91	4.90%	36,991,755	5.43%
> 85% <= 90%	107	5.76%	46,966,617	6.89%
> 90% <= 95%	17	0.91%	7,929,291	1.16%
> 95%	1	0.05%	299,909	0.04%
Total	1,858	100.00%	681,830,782	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	268	14.42%	28,421,712	4.46%
> 20% <= 30%	184	9.90%	40,588,132	6.37%
> 30% <= 40%	185	9.96%	53,041,113	8.32%
> 40% <= 50%	212	11.41%	75,643,762	11.87%
> 50% <= 55%	105	5.65%	38,232,096	6.00%
> 55% <= 60%	126	6.78%	51,425,395	8.07%
> 60% <= 65%	166	8.93%	72,328,699	11.35%
> 65% <= 70%	165	8.88%	73,023,530	11.46%
> 70% <= 75%	168	9.04%	78,947,470	12.39%
> 75% <= 80%	131	7.05%	58,739,910	9.22%
> 80% <= 85%	63	3.39%	28,967,681	4.55%
> 85% <= 90%	75	4.04%	32,695,281	5.13%
> 90% <= 95%	9	0.48%	4,937,563	0.77%
> 95%	1	0.05%	301,037	0.05%
Total	1,858	100.00%	637,293,382	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	78	4.20%	2,184,435	0.34%
\$50,000 to \$100,000	115	6.19%	8,895,650	1.40%
\$100,000 to \$150,000	126	6.78%	15,650,878	2.46%
\$150,000 to \$200,000	146	7.86%	25,691,233	4.03%
\$200,000 to \$250,000	153	8.23%	34,882,996	5.47%
\$250,000 to \$300,000	205	11.03%	56,334,348	8.84%
\$300,000 to \$350,000	195	10.50%	63,291,661	9.93%
\$350,000 to \$400,000	196	10.55%	73,375,163	11.51%
\$400,000 to \$500,000	321	17.28%	141,802,242	22.25%
\$500,000 to \$750,000	248	13.35%	146,260,976	22.95%
\$750,000 to \$1,000,000	55	2.96%	46,356,626	7.27%
\$1,000,000 to \$1,500,000	20	1.08%	22,567,174	3.54%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,858	100.00%	637,293,382	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	1,078	82.35%	10,039,905	22.53%
\$50,000 to \$100,000	107	8.17%	7,536,922	16.91%
\$100,000 to \$150,000	42	3.21%	4,958,305	11.13%
\$150,000 to \$200,000	28	2.14%	4,907,981	11.01%
\$200,000 to \$250,000	15	1.15%	3,342,476	7.50%
\$250,000 to \$300,000	15	1.15%	4,055,326	9.10%
\$300,000 to \$400,000	14	1.07%	4,887,017	10.97%
\$400,000 to \$500,000	7	0.53%	3,092,923	6.94%
\$500,000 to \$1,000,000	3	0.23%	1,742,996	3.91%
\$1,000,000+	0	0.00%	0	0.00%
Total	1,309	100.00%	44,563,852	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	4	0.22%	1,746,804	0.27%
2 Year Fixed	39	2.10%	16,015,255	2.51%
3 Year Fixed	54	2.91%	14,748,126	2.31%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	64	3.44%	17,751,138	2.79%
Variable	1,697	91.33%	587,032,058	92.11%
Total	1,858	100.00%	637,293,382	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	34	21.12%	11,317,939	22.52%
6 to 12 months	52	32.30%	16,763,342	33.35%
12 to 24 months	60	37.27%	18,071,547	35.96%
24 to 36 months	12	7.45%	3,267,438	6.50%
36 to 48 months	2	1.24%	661,452	1.32%
48 to 60 months	1	0.62%	179,606	0.36%
60+ months	0	0.00%	0	0.00%
Total	161	100.00%	50,261,324	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	25	1.35%	11,393,065	1.79%
18 to 24 months	275	14.80%	111,234,481	17.45%
24 to 36 months	465	25.03%	176,921,584	27.76%
36 to 48 months	564	30.36%	192,300,730	30.17%
48 to 60 months	290	15.61%	98,256,730	15.42%
60 to 180 months	187	10.06%	42,358,397	6.65%
180 to 360 months	52	2.80%	4,828,395	0.76%
360+ months	0	0.00%	0	0.00%
Total	1,858	100.00%	637,293,382	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%	35,349	0.01%
5 to 10 years	19	1.02%	1,704,762	0.27%
10 to 15 years	39	2.10%	5,787,052	0.91%
15 to 20 years	109	5.87%	26,607,683	4.18%
20 to 25 years	194	10.44%	58,461,019	9.17%
25 to 30 years	1,495	80.46%	544,697,517	85.47%
30+ years	0	0.00%	0	0.00%
Total	1,858	100.00%	637,293,382	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	11	0.59%	455,421	0.07%
5 to 10 years	33	1.78%	2,809,202	0.44%
10 to 15 years	103	5.54%	15,257,955	2.39%
15 to 20 years	166	8.93%	39,261,364	6.16%
20 to 25 years	321	17.28%	102,361,930	16.06%
25 to 30 years	1,224	65.88%	477,147,510	74.87%
30+ years	0	0.00%	0	0.00%
Total	1,858	100.00%	637,293,382	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,847	99.41%	0	633,528,842	99.41%
1 to 29 days	6	0.32%	6,804	1,909,987	0.30%
30 to 59 days	3	0.16%	9,517	1,075,311	0.17%
60 to 89 days	1	0.05%	1,128	301,037	0.05%
90+ days	1	0.05%	9,002	478,205	0.08%
Total	1,858	100.00%	26,451	637,293,382	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	1,521	81.86%	512,601,029	80.43%
Investment Loans	337	18.14%	124,692,353	19.57%
Total	1,858	100.00%	637,293,382	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	658	35.41%	217,405,172	34.11%
NSW	538	28.96%	206,769,795	32.44%
Vic	434	23.36%	135,438,829	21.25%
WA	129	6.94%	37,957,235	5.96%
SA	34	1.83%	11,826,009	1.86%
ACT	34	1.83%	16,510,389	2.59%
Tas	17	0.91%	6,519,467	1.02%
NT	14	0.75%	4,866,487	0.76%
Total	1,858	100.00%	637,293,382	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,437	77.34%	507,629,622	79.65%
Inner city	9	0.48%	2,693,923	0.42%
Non metro	412	22.17%	126,969,837	19.92%
Total	1,858	100.00%	637,293,382	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	497	26.75%	171,715,604	26.94%
Non-metro	161	8.67%	45,689,568	7.17%
New South Wales				
Metro	413	22.23%	162,942,634	25.57%
Non-metro	125	6.73%	43,827,160	6.88%
Victoria				
Metro	366	19.70%	116,191,173	18.23%
Non-metro	68	3.66%	19,247,656	3.02%
Western Australia				
Metro	98	5.27%	30,036,579	4.71%
Non-metro	31	1.67%	7,920,656	1.24%
South Australia				
Metro	23	1.24%	7,565,435	1.19%
Non-metro	11	0.59%	4,260,574	0.67%
Australian Capital Territory				
Metro	34	1.83%	16,510,389	2.59%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	8	0.43%	2,711,139	0.43%
Non-metro	9	0.48%	3,808,328	0.60%
Northern Territory				
Metro	7	0.38%	2,650,592	0.42%
Non-metro	7	0.38%	2,215,895	0.35%
Total	1,858	100.00%	637,293,382	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4702	17	0.91%	6,053,706	0.95%
4551	12	0.65%	4,896,763	0.77%
2500	14	0.75%	4,716,806	0.74%
4306	11	0.59%	4,715,281	0.74%
2529	13	0.70%	4,407,746	0.69%
3030	15	0.81%	4,126,843	0.65%
2527	14	0.75%	4,065,130	0.64%
4650	14	0.75%	4,003,729	0.63%
4207	11	0.59%	3,943,922	0.62%
4350	13	0.70%	3,929,363	0.62%
Total	134	7.21%	44,859,289	7.04%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	14	0.75%	4,309,538	0.68%
3.00 to 3.25 %	11	0.59%	3,586,522	0.56%
3.25 to 3.50 %	3	0.16%	1,017,729	0.16%
3.50 to 3.75 %	10	0.54%	2,327,017	0.37%
3.75 to 4.00 %	4	0.22%	929,322	0.15%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	5	0.27%	1,195,543	0.19%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	3	0.16%	1,165,378	0.18%
5.00 to 5.25 %	7	0.38%	3,002,684	0.47%
5.25 to 5.50 %	24	1.29%	7,200,066	1.13%
5.50 to 5.75 %	178	9.58%	74,118,922	11.63%
5.75 to 6.00 %	915	49.25%	329,418,650	51.69%
6.00 to 6.25 %	440	23.68%	144,207,854	22.63%
6.25 to 6.50 %	132	7.10%	41,207,986	6.47%
6.50 to 6.75 %	50	2.69%	15,382,012	2.41%
6.75 to 7.00 %	26	1.40%	5,455,511	0.86%
7.00 to 7.25 %	6	0.32%	796,387	0.12%
7.25 to 7.50 %	2	0.11%	19,569	0.00%
7.50+ %	28	1.51%	1,952,693	0.31%
Total	1,858	100.00%	637,293,382	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,778	95.69%	601,921,577	94.45%
Interest Only Loans	80	4.31%	35,371,805	5.55%
Total	1,858	100.00%	637,293,382	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	12	15.00%	4,901,707	13.86%
12 to 24 months	19	23.75%	8,127,117	22.98%
24 to 36 months	24	30.00%	11,277,794	31.88%
36 to 48 months	22	27.50%	9,700,222	27.42%
48 to 60 months	3	3.75%	1,364,965	3.86%
60+ months	0	0.00%	0	0.00%
Total	80	100.00%	35,371,805	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	269	14.48%	89,761,227	14.08%
Helia LMI	93	5.01%	33,754,203	5.30%
Other	0	0.00%	0	0.00%
Uninsured	1,496	80.52%	513,777,952	80.62%
Total	1,858	100.00%	637,293,382	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	693	37.30%	242,162,755	38.00%
Renovation	108	5.81%	29,720,087	4.66%
Purchase - New Dwelling	91	4.90%	32,563,183	5.11%
Purchase - Existing Dwelling	667	35.90%	235,358,582	36.93%
Purchase - Investment Dwelling	137	7.37%	52,891,994	8.30%
Other	162	8.72%	44,596,782	7.00%
Total	1,858	100.00%	637,293,382	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,395	75.08%	488,780,961	76.70%
Duplex	18	0.97%	6,622,720	1.04%
Townhouse	83	4.47%	29,783,478	4.67%
Apartment / Unit / Flat	351	18.89%	108,854,751	17.08%
Vacant Land	0	0.00%	0	0.00%
Villa	10	0.54%	2,371,812	0.37%
Other	1	0.05%	879,660	0.14%
Total	1,858	100.00%	637,293,382	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)		23,731,547
Interest Earnings on the Collections Account (excluding Cash Deposit)		50,535
Input Tax Credits Received From ATO		11,853
Net Fixed Rate Swap Receipt From Swap Provider		9,292
Net Basis Swap Receipt From Swap Provider		0
Total		23,803,228

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	19,034,178	
	Coupon Payment	2,366,957	21,401,135
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			839,568
Redraws			1,562,524
Transfer to/from Reserves			0
Total			23,803,228

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