

Series 2021-1 Harvey Trust

Investor Report

As at

31-December-2025

Transaction Details

Closing Date	Monday, 16 August 2021
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	Westpac Banking Corporation
Collections Account Provider	National Australia Bank Limited
Legal Maturity Date	Distribution Date in March 2053

Note Portfolio Summary

Note Balances	Issued \$	Current Invested \$	Margin (bps)	Subordination	Bond factor
Class A Notes	690,000,000	175,335,703	0.60%	15.46%	25.41%
Class AB Notes	28,875,000	15,425,606	1.00%	8.02%	53.42%
Class B Notes	13,875,000	7,412,304	1.20%	4.44%	53.42%
Class C Notes	9,000,000	4,807,981	1.35%	2.13%	53.42%
Class D Notes	3,075,000	1,642,727	2.15%	1.33%	53.42%
Class E Notes	2,700,000	1,442,394	4.35%	0.64%	53.42%
Class F Notes	2,475,000	1,322,195	5.60%	0.00%	53.42%
Total[†]	750,000,000	207,388,911			

[†]N.B principal payments on notes are distributed on the 16th day of the following month (or next business day if date falls on a weekend)

Mortgage Portfolio Information

Total Current Balance	\$202,344,620
Total Number of Loans	957
Average Current Balance	\$211,436
Highest Current Balance	\$858,289
Seasoning Average (Months)	97.89
Seasoning (Weighted Average) (Months)	94.71
Remaining Loan Term (Average) (Months)	233.15
Remaining Term (Weighted Average)	249.02
Remaining Term (Maximum) (Months)	300.90
Approval LVR (Average)	64.97%
Approval LVR (Weighted Average)	68.25%
Scheduled LVR (Average)	48.24%
Scheduled LVR (Weighted Average)	53.40%
Scheduled LVR (Maximum)	83.45%
Current LVR (Average)	37.90%
Current LVR (Weighted Average)	49.36%
Current LVR (Maximum)	83.45%
Variable Rate (Weighted Average)	5.75%
Fixed Rate (Weighted Average)	5.11%
Rate on All Loans (Weighted Average)	5.72%
Variable Rate Loans (Percentage by value)	94.56%
Fixed Rate Loans (Percentage by value)	5.44%
Owner Occupied (Dollar Value)	\$167,195,643
Owner Occupied (Percentage)	82.63%
Pool reduction	\$5,044,291
Monthly Repayment speed	2.43%
Single Monthly Mortality Rate (SMM)	1.74%
CPR (Monthly)	19.00%
CPR (Quarterly)	18.16%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$207,388,911
Scheduled Repayments Received During Period	-\$1,675,840
Unscheduled Repayments Received During Period	-\$5,180,103
Redraws	\$924,171
Interest	\$887,292
Other Charges	\$188
Mortgage Portfolio Balance At End of Period	\$202,344,620
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%	54	5.64%	14,166,906	4.08%
> 20% <= 30%	26	2.72%	4,854,161	1.40%
> 30% <= 40%	76	7.94%	19,531,638	5.62%
> 40% <= 50%	77	8.05%	24,657,252	7.10%
> 50% <= 55%	42	4.39%	13,935,426	4.01%
> 55% <= 60%	56	5.85%	19,093,424	5.50%
> 60% <= 65%	67	7.00%	22,969,665	6.61%
> 65% <= 70%	83	8.67%	34,099,693	9.82%
> 70% <= 75%	63	6.58%	26,449,985	7.62%
> 75% <= 80%	228	23.82%	97,487,199	28.07%
> 80% <= 85%	36	3.76%	13,601,337	3.92%
> 85% <= 90%	52	5.43%	20,103,791	5.79%
> 90% <= 95%	58	6.06%	21,886,455	6.30%
> 95%	39	4.08%	14,469,404	4.17%
Total	957	100.00%	347,306,336	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	97	10.14%	8,320,447	3.33%
> 20% <= 30%	76	7.94%	13,058,407	5.22%
> 30% <= 40%	132	13.79%	31,731,303	12.68%
> 40% <= 50%	151	15.78%	40,425,334	16.16%
> 50% <= 55%	97	10.14%	27,160,081	10.86%
> 55% <= 60%	86	8.99%	25,965,374	10.38%
> 60% <= 65%	116	12.12%	36,750,068	14.69%
> 65% <= 70%	95	9.93%	31,012,519	12.40%
> 70% <= 75%	78	8.15%	25,174,532	10.06%
> 75% <= 80%	22	2.30%	8,163,108	3.26%
> 80% <= 85%	7	0.73%	2,398,431	0.96%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	957	100.00%	250,159,604	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	251	26.23%	13,069,229	6.46%
> 20% <= 30%	116	12.12%	19,667,956	9.72%
> 30% <= 40%	128	13.38%	30,470,771	15.06%
> 40% <= 50%	121	12.64%	31,839,431	15.74%
> 50% <= 55%	68	7.11%	20,243,958	10.00%
> 55% <= 60%	56	5.85%	16,697,700	8.25%
> 60% <= 65%	78	8.15%	25,378,177	12.54%
> 65% <= 70%	64	6.69%	20,010,405	9.89%
> 70% <= 75%	55	5.75%	18,095,002	8.94%
> 75% <= 80%	16	1.67%	5,408,211	2.67%
> 80% <= 85%	4	0.42%	1,463,781	0.72%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	957	100.00%	202,344,620	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	156	16.30%	2,359,281	1.17%
\$50,000 to \$100,000	94	9.82%	7,141,886	3.53%
\$100,000 to \$150,000	109	11.39%	13,554,777	6.70%
\$150,000 to \$200,000	119	12.43%	20,944,727	10.35%
\$200,000 to \$250,000	112	11.70%	25,349,055	12.53%
\$250,000 to \$300,000	123	12.85%	33,774,339	16.69%
\$300,000 to \$350,000	90	9.40%	29,061,169	14.36%
\$350,000 to \$400,000	56	5.85%	20,731,986	10.25%
\$400,000 to \$500,000	62	6.48%	27,580,878	13.63%
\$500,000 to \$750,000	32	3.34%	18,627,894	9.21%
\$750,000 to \$1,000,000	4	0.42%	3,218,628	1.59%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
Total	957	100.00%	202,344,620	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	516	63.78%	6,151,306	12.85%
\$50,000 to \$100,000	125	15.45%	9,117,658	19.05%
\$100,000 to \$150,000	63	7.79%	7,735,426	16.16%
\$150,000 to \$200,000	45	5.56%	7,835,981	16.37%
\$200,000 to \$250,000	24	2.97%	5,334,956	11.15%
\$250,000 to \$300,000	16	1.98%	4,287,858	8.96%
\$300,000 to \$400,000	16	1.98%	5,404,850	11.29%
\$400,000 to \$500,000	2	0.25%	847,160	1.77%
\$500,000 to \$1,000,000	2	0.25%	1,141,127	2.38%
\$1,000,000+	0	0.00%	0	0.00%
Total	809	100.00%	47,856,320	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	2	0.21%	380,331	0.19%
2 Year Fixed	7	0.73%	1,720,071	0.85%
3 Year Fixed	19	1.99%	4,424,394	2.19%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	18	1.88%	4,487,354	2.22%
Variable	911	95.19%	191,332,470	94.56%
Total	957	100.00%	202,344,620	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	12	26.09%	2,790,272	25.34%
6 to 12 months	13	28.26%	3,267,786	29.67%
12 to 24 months	14	30.43%	3,692,161	33.53%
24 to 36 months	5	10.87%	1,006,805	9.14%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	2	4.35%	255,125	2.32%
60+ months	0	0.00%	0	0.00%
Total	46	100.00%	11,012,150	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%
6 to 12 months	0	0.00%	0	0.00%
12 to 18 months	0	0.00%	0	0.00%
18 to 24 months	0	0.00%	0	0.00%
24 to 36 months	0	0.00%	0	0.00%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	23	2.40%	6,250,374	3.09%
60 to 180 months	933	97.49%	196,017,638	96.87%
180 to 360 months	1	0.10%	76,608	0.04%
360+ months	0	0.00%	0	0.00%
Total	957	100.00%	202,344,620	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	1	0.10%	1,606	0.00%
5 to 10 years	9	0.94%	233,301	0.12%
10 to 15 years	33	3.45%	1,977,843	0.98%
15 to 20 years	81	8.46%	8,910,871	4.40%
20 to 25 years	136	14.21%	26,795,216	13.24%
25 to 30 years	693	72.41%	163,040,323	80.58%
30+ years	4	0.42%	1,385,460	0.68%
Total	957	100.00%	202,344,620	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	15	1.57%	304,580	0.15%
5 to 10 years	46	4.81%	3,362,107	1.66%
10 to 15 years	99	10.34%	13,238,287	6.54%
15 to 20 years	303	31.66%	60,621,716	29.96%
20 to 25 years	484	50.57%	121,025,229	59.81%
25 to 30 years	10	1.04%	3,792,701	1.87%
30+ years	0	0.00%	0	0.00%
Total	957	100.00%	202,344,620	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	938	98.01%	0	197,053,550	97.39%
1 to 29 days	14	1.46%	15,318	4,246,489	2.10%
30 to 59 days	4	0.42%	8,667	778,344	0.38%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.10%	17,351	266,237	0.13%
Total	957	100.00%	41,336	202,344,620	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	802	83.80%	167,195,643	82.63%
Investment Loans	155	16.20%	35,148,977	17.37%
Total	957	100.00%	202,344,620	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	393	41.07%	70,306,103	34.75%
NSW	275	28.74%	68,343,462	33.78%
Vic	192	20.06%	43,846,848	21.67%
WA	65	6.79%	13,191,613	6.52%
SA	19	1.99%	3,007,781	1.49%
ACT	7	0.73%	2,451,891	1.21%
Tas	4	0.42%	712,336	0.35%
NT	2	0.21%	484,586	0.24%
Total	957	100.00%	202,344,620	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	774	80.88%	173,600,362	85.79%
Inner city	5	0.52%	967,752	0.48%
Non metro	178	18.60%	27,776,506	13.73%
Total	957	100.00%	202,344,620	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	298	31.14%	56,822,553	28.08%
Non-metro	95	9.93%	13,483,549	6.66%
New South Wales				
Metro	227	23.72%	59,564,039	29.44%
Non-metro	48	5.02%	8,779,423	4.34%
Victoria				
Metro	173	18.08%	41,055,289	20.29%
Non-metro	19	1.99%	2,791,559	1.38%
Western Australia				
Metro	51	5.33%	10,579,166	5.23%
Non-metro	14	1.46%	2,612,448	1.29%
South Australia				
Metro	17	1.78%	2,898,253	1.43%
Non-metro	2	0.21%	109,528	0.05%
Australian Capital Territory				
Metro	7	0.73%	2,451,891	1.21%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.42%	712,336	0.35%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.21%	484,586	0.24%
Non-metro	0	0.00%	0	0.00%
Total	957	100.00%	202,344,620	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2530	13	1.36%	2,887,396	1.43%
4503	9	0.94%	2,302,633	1.14%
2155	5	0.52%	2,152,353	1.06%
4740	14	1.46%	2,053,417	1.01%
2250	6	0.63%	2,051,127	1.01%
4207	9	0.94%	1,919,960	0.95%
2233	6	0.63%	1,760,147	0.87%
4500	9	0.94%	1,751,658	0.87%
4701	9	0.94%	1,672,684	0.83%
3754	7	0.73%	1,556,703	0.77%
Total	87	9.09%	20,108,076	9.94%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	9	0.94%	2,444,556	1.21%
3.00 to 3.25 %	0	0.00%	0	0.00%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	1	0.10%	321,377	0.16%
3.75 to 4.00 %	0	0.00%	0	0.00%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.10%	437,953	0.22%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.10%	214,516	0.11%
5.00 to 5.25 %	40	4.18%	11,707,806	5.79%
5.25 to 5.50 %	249	26.02%	67,127,770	33.17%
5.50 to 5.75 %	209	21.84%	44,907,115	22.19%
5.75 to 6.00 %	132	13.79%	25,326,562	12.52%
6.00 to 6.25 %	73	7.63%	13,272,136	6.56%
6.25 to 6.50 %	138	14.42%	22,983,918	11.36%
6.50 to 6.75 %	42	4.39%	6,877,879	3.40%
6.75 to 7.00 %	17	1.78%	2,119,291	1.05%
7.00 to 7.25 %	29	3.03%	3,226,677	1.59%
7.25 to 7.50 %	1	0.10%	295,728	0.15%
7.50+ %	15	1.57%	1,081,335	0.53%
Total	957	100.00%	202,344,620	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	952	99.48%	200,586,352	99.13%
Interest Only Loans	5	0.52%	1,758,268	0.87%
Total	957	100.00%	202,344,620	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	1	20.00%	498,036	28.33%
12 to 24 months	2	40.00%	419,463	23.86%
24 to 36 months	1	20.00%	399,067	22.70%
36 to 48 months	1	20.00%	441,702	25.12%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	5	100.00%	1,758,268	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	167	17.45%	39,662,458	19.60%
Helia LMI	11	1.15%	1,959,306	0.97%
Other	0	0.00%	0	0.00%
Uninsured	779	81.40%	160,722,856	79.43%
Total	957	100.00%	202,344,620	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	194	20.27%	40,197,214	19.87%
Renovation	72	7.52%	13,993,302	6.92%
Purchase - New Dwelling	84	8.78%	20,580,937	10.17%
Purchase - Existing Dwelling	332	34.69%	70,347,105	34.77%
Purchase - Investment Dwelling	76	7.94%	15,970,411	7.89%
Other	199	20.79%	41,255,650	20.39%
Total	957	100.00%	202,344,620	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	785	82.03%	167,727,453	82.89%
Duplex	9	0.94%	1,638,999	0.81%
Townhouse	33	3.45%	7,152,805	3.53%
Apartment / Unit / Flat	124	12.96%	24,759,457	12.24%
Vacant Land	0	0.00%	0	0.00%
Villa	6	0.63%	1,065,906	0.53%
Other	0	0.00%	0	0.00%
Total	957	100.00%	202,344,620	100.00%

Table 23 - Reserves

	\$ Current Balance
Excess Revenue Reserve	0
Total	0

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Distribution Summary		\$	\$
Amounts Received by Trust prior to distribution date			
	Collections (including excess subscription monies on first determination date)		6,959,473
	Interest Earnings on the Collections Account (excluding Cash Deposit)		18,031
	Input Tax Credits Received From ATO		5,322
	Net Fixed Rate Swap Receipt From Swap Provider		6,457
	Net Basis Swap Receipt From Swap Provider		0
Total			6,989,283

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A Notes	Principal Payment	4,264,666	
	Coupon Payment	617,626	4,882,292
Class AB Notes	Principal Payment	375,195	
	Coupon Payment	59,578	434,773
Class B Notes	Principal Payment	180,288	
	Coupon Payment	29,887	210,176
Class C Notes	Principal Payment	116,944	
	Coupon Payment	19,999	136,943
Class D Notes	Principal Payment	39,956	
	Coupon Payment	7,949	47,905
Class E Notes	Principal Payment	35,083	
	Coupon Payment	9,675	44,758
Class F Notes	Principal Payment	32,160	
	Coupon Payment	10,272	42,432
Other			
	Trust Expenses		265,834
	Redraws		924,171
	Transfer to/from Reserves		0
Total			6,989,283

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 2021-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013