# Series 2021-1 Harvey Trust

Investor Report

| As at | 31-July-2026 |
|---|---|

### 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 | 153,448,095 | 0.60% | 15.46% | 22.24% |
| Class AB Notes | 28,875,000 | 13,499,988 | 1.00% | 8.02% | 46.75% |
| Class B Notes | 13,875,000 | 6,487,007 | 1.20% | 4.44% | 46.75% |
| Class C Notes | 9,000,000 | 4,207,789 | 1.35% | 2.13% | 46.75% |
| Class D Notes | 3,075,000 | 1,437,661 | 2.15% | 1.33% | 46.75% |
| Class E Notes | 2,700,000 | 1,262,337 | 4.35% | 0.64% | 46.75% |
| Class F Notes | 2,475,000 | 1,157,142 | 5.60% | 0.00% | 46.75% |
| **Total*** | **750,000,000** | **181,500,019** | | | |

**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 | $179,000,175 |
| Total Number of Loans | 872 |
| Average Current Balance | $205,275 |
| Highest Current Balance | $861,500 |
| | |
| Seasoning Average (Months) | 105.25 |
| Seasoning (Weighted Average) (Months) | 101.83 |
| | |
| Remaining Loan Term (Average) (Months) | 227.14 |
| Remaining Term (Weighted Average) | 242.90 |
| Remaining Term (Maximum) (Months) | 293.93 |
| | |
| Approval LVR (Average) | 65.09% |
| Approval LVR (Weighted Average) | 68.29% |
| | |
| Scheduled LVR (Average) | 47.01% |
| Scheduled LVR (Weighted Average) | 52.23% |
| Scheduled LVR (Maximum) | 82.65% |
| | |
| Current LVR (Average) | 36.66% |
| Current LVR (Weighted Average) | 48.51% |
| Current LVR (Maximum) | 82.65% |
| | |
| Variable Rate (Weighted Average) | 6.48% |
| Fixed Rate (Weighted Average ) | 5.34% |
| Rate on All Loans (Weighted Average) | 6.42% |
| | |
| Variable Rate Loans (Percentage by value) | 94.61% |
| Fixed Rate Loans (Percentage by value) | 5.39% |
| | |
| Owner Occupied (Dollar Value) | $147,949,379 |
| Owner Occupied (Percentage) | 82.65% |
| | |
| Pool reduction | $2,499,844 |
| Monthly Repayment speed | 1.38% |
| | |
| Single Monthly Mortality Rate (SMM) | 0.63% |
| CPR (Monthly) | 7.31% |
| CPR (Quarterly) | 11.01% |

### Mortgage Portfolio Transaction Data (Current Month)

| | |
|---|---|
| Mortgage Portfolio Balance At Start of Period | $181,500,019 |
| Scheduled Repayments Received During Period | -$1,705,949 |
| Unscheduled Repayments Received During Period | -$2,671,013 |
| Redraws | $998,213 |
| Interest | $878,904 |
| Other Charges | $0 |
| Mortgage Portfolio Balance At End of Period | $179,000,175 |
| | |
| Defaulted Amounts (ie shortfalls written off) | $0 |
| Recoveries on Defaulted Amounts | $0 |

# Series 2021-1 Harvey Trust

Investor Report

As at **31-July-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% | 52 | 5.96% | 13,896,906 | 4.35% |
| > 20% <= 30% | 22 | 2.52% | 4,124,975 | 1.29% |
| > 30% <= 40% | 71 | 8.14% | 18,322,469 | 5.74% |
| > 40% <= 50% | 71 | 8.14% | 22,779,131 | 7.13% |
| > 50% <= 55% | 37 | 4.24% | 12,638,976 | 3.96% |
| > 55% <= 60% | 48 | 5.50% | 17,272,497 | 5.41% |
| > 60% <= 65% | 58 | 6.65% | 20,052,630 | 6.28% |
| > 65% <= 70% | 75 | 8.60% | 31,501,797 | 9.87% |
| > 70% <= 75% | 57 | 6.54% | 24,515,776 | 7.68% |
| > 75% <= 80% | 205 | 23.51% | 87,532,430 | 27.41% |
| > 80% <= 85% | 32 | 3.67% | 12,200,330 | 3.82% |
| > 85% <= 90% | 51 | 5.85% | 19,444,928 | 6.09% |
| > 90% <= 95% | 56 | 6.42% | 21,321,430 | 6.68% |
| > 95% | 37 | 4.24% | 13,701,341 | 4.29% |
| **Total** | **872** | **100.00%** | **319,305,616** | **100.00%** |

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

| | No. of Loans | % by No. Accounts | $ Scheduled Balance | % by Scheduled Balance |
|---|---|---|---|---|
| > 0% <= 20% | 93 | 10.67% | 8,101,745 | 3.63% |
| > 20% <= 30% | 81 | 9.29% | 14,015,398 | 6.28% |
| > 30% <= 40% | 125 | 14.33% | 28,496,737 | 12.76% |
| > 40% <= 50% | 142 | 16.28% | 38,747,979 | 17.35% |
| > 50% <= 55% | 88 | 10.09% | 24,758,438 | 11.09% |
| > 55% <= 60% | 81 | 9.29% | 25,446,882 | 11.40% |
| > 60% <= 65% | 98 | 11.24% | 31,610,522 | 14.16% |
| > 65% <= 70% | 86 | 9.86% | 26,884,354 | 12.04% |
| > 70% <= 75% | 56 | 6.42% | 17,757,030 | 7.95% |
| > 75% <= 80% | 20 | 2.29% | 7,027,012 | 3.15% |
| > 80% <= 85% | 2 | 0.23% | 430,697 | 0.19% |
| > 85% <= 90% | 0 | 0.00% | 0 | 0.00% |
| > 90% <= 95% | 0 | 0.00% | 0 | 0.00% |
| > 95% | 0 | 0.00% | 0 | 0.00% |
| **Total** | **872** | **100.00%** | **223,276,793** | **100.00%** |

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

| | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| > 0% <= 20% | 249 | 28.56% | 12,899,155 | 7.21% |
| > 20% <= 30% | 111 | 12.73% | 19,576,898 | 10.94% |
| > 30% <= 40% | 106 | 12.16% | 25,664,442 | 14.34% |
| > 40% <= 50% | 104 | 11.93% | 26,676,140 | 14.90% |
| > 50% <= 55% | 67 | 7.68% | 20,144,328 | 11.25% |
| > 55% <= 60% | 60 | 6.88% | 18,736,557 | 10.47% |
| > 60% <= 65% | 66 | 7.57% | 20,885,480 | 11.67% |
| > 65% <= 70% | 53 | 6.08% | 17,171,645 | 9.59% |
| > 70% <= 75% | 40 | 4.59% | 12,561,371 | 7.02% |
| > 75% <= 80% | 14 | 1.61% | 4,253,461 | 2.38% |
| > 80% <= 85% | 2 | 0.23% | 430,697 | 0.24% |
| > 85% <= 90% | 0 | 0.00% | 0 | 0.00% |
| > 90% <= 95% | 0 | 0.00% | 0 | 0.00% |
| > 95% | 0 | 0.00% | 0 | 0.00% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

**Table 4 - Current Loan Balances**

| | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| $0 to $50,000 | 153 | 17.55% | 2,244,855 | 1.25% |
| $50,000 to $100,000 | 93 | 10.67% | 7,068,877 | 3.95% |
| $100,000 to $150,000 | 88 | 10.09% | 11,070,096 | 6.18% |
| $150,000 to $200,000 | 115 | 13.19% | 20,075,822 | 11.22% |
| $200,000 to $250,000 | 100 | 11.47% | 22,670,343 | 12.66% |
| $250,000 to $300,000 | 114 | 13.07% | 31,293,870 | 17.48% |
| $300,000 to $350,000 | 81 | 9.29% | 26,238,878 | 14.66% |
| $350,000 to $400,000 | 42 | 4.82% | 15,472,506 | 8.64% |
| $400,000 to $500,000 | 56 | 6.42% | 24,695,287 | 13.80% |
| $500,000 to $750,000 | 27 | 3.10% | 15,748,772 | 8.80% |
| $750,000 to $1,000,000 | 3 | 0.34% | 2,420,868 | 1.35% |
| $1,000,000 to $1,500,000 | 0 | 0.00% | 0 | 0.00% |
| $1,500,000+ | 0 | 0.00% | 0 | 0.00% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

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Investor Report

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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 | 483 | 63.47% | 5,416,937 | 12.23% |
| $50,000 to $100,000 | 123 | 16.16% | 8,847,367 | 19.97% |
| $100,000 to $150,000 | 54 | 7.10% | 6,472,395 | 14.61% |
| $150,000 to $200,000 | 43 | 5.65% | 7,351,445 | 16.59% |
| $200,000 to $250,000 | 27 | 3.55% | 6,019,562 | 13.59% |
| $250,000 to $300,000 | 13 | 1.71% | 3,549,757 | 8.01% |
| $300,000 to $400,000 | 14 | 1.84% | 4,743,787 | 10.71% |
| $400,000 to $500,000 | 3 | 0.39% | 1,274,360 | 2.88% |
| $500,000 to $1,000,000 | 1 | 0.13% | 625,261 | 1.41% |
| $1,000,000+ | 0 | 0.00% | 0 | 0.00% |
| **Total** | **761** | **100.00%** | **44,300,871** | **100.00%** |

| Table 6 - Product Type | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 1 Year Fixed | 2 | 0.23% | 406,190 | 0.23% |
| 2 Year Fixed | 7 | 0.80% | 2,229,475 | 1.25% |
| 3 Year Fixed | 18 | 2.06% | 3,901,591 | 2.18% |
| 4 Year Fixed | 0 | 0.00% | 0 | 0.00% |
| 5 Year Fixed | 15 | 1.72% | 3,117,000 | 1.74% |
| Variable | 830 | 95.18% | 169,345,919 | 94.61% |
| **Total** | **872** | **100.00%** | **179,000,175** | **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 | 11 | 26.19% | 2,508,145 | 25.98% |
| 6 to 12 months | 10 | 23.81% | 2,577,922 | 26.70% |
| 12 to 24 months | 11 | 26.19% | 2,647,346 | 27.42% |
| 24 to 36 months | 7 | 16.67% | 1,485,885 | 15.39% |
| 36 to 48 months | 2 | 4.76% | 254,692 | 2.64% |
| 48 to 60 months | 1 | 2.38% | 180,266 | 1.87% |
| 60+ months | 0 | 0.00% | 0 | 0.00% |
| **Total** | **42** | **100.00%** | **9,654,256** | **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 | 0 | 0.00% | 0 | 0.00% |
| 60 to 180 months | 871 | 99.89% | 178,929,031 | 99.96% |
| 180 to 360 months | 1 | 0.11% | 71,144 | 0.04% |
| 360+ months | 0 | 0.00% | 0 | 0.00% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 9 - Original Loan Term | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 0 to 5 years | 0 | 0.00% | 0 | 0.00% |
| 5 to 10 years | 6 | 0.69% | 156,232 | 0.09% |
| 10 to 15 years | 29 | 3.33% | 1,556,444 | 0.87% |
| 15 to 20 years | 74 | 8.49% | 7,374,518 | 4.12% |
| 20 to 25 years | 122 | 13.99% | 22,326,588 | 12.47% |
| 25 to 30 years | 637 | 73.05% | 146,231,801 | 81.69% |
| 30+ years | 4 | 0.46% | 1,354,592 | 0.76% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 10 - Remaining Loan Term | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 0 to 5 years | 13 | 1.49% | 311,681 | 0.17% |
| 5 to 10 years | 44 | 5.05% | 3,107,900 | 1.74% |
| 10 to 15 years | 90 | 10.32% | 11,720,507 | 6.55% |
| 15 to 20 years | 305 | 34.98% | 59,636,160 | 33.32% |
| 20 to 25 years | 420 | 48.17% | 104,223,927 | 58.23% |
| 25 to 30 years | 0 | 0.00% | 0 | 0.00% |
| 30+ years | 0 | 0.00% | 0 | 0.00% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 11 - Days in Arrears | No. of Loans | % by No. Accounts | $ Arrears Balance | $ Current Balance | % by Current Balance |
|---|---|---|---|---|---|
| 0 days | 859 | 98.51% | 0 | 174,910,771 | 97.72% |
| 1 to 29 days | 10 | 1.15% | 7,637 | 2,897,253 | 1.62% |
| 30 to 59 days | 1 | 0.11% | 4,717 | 704,208 | 0.39% |
| 60 to 89 days | 0 | 0.00% | 0 | 0 | 0.00% |
| 90+ days | 2 | 0.23% | 11,891 | 487,943 | 0.27% |
| **Total** | **872** | **100.00%** | **24,245** | **179,000,175** | **100.00%** |

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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 | 737 | 84.52% | 147,949,379 | 82.65% |
| Investment Loans | 135 | 15.48% | 31,050,795 | 17.35% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 13 - State Concentration | No. of Loans | % by No. Accounts | Current Balance | % by Current Balance |
|---|---|---|---|---|
| Qld | 360 | 41.28% | 63,740,325 | 35.61% |
| NSW | 250 | 28.67% | 60,046,817 | 33.55% |
| Vic | 170 | 19.50% | 37,106,768 | 20.73% |
| WA | 60 | 6.88% | 11,611,766 | 6.49% |
| SA | 19 | 2.18% | 2,964,901 | 1.66% |
| ACT | 7 | 0.80% | 2,326,711 | 1.30% |
| Tas | 4 | 0.46% | 688,578 | 0.38% |
| NT | 2 | 0.23% | 514,308 | 0.29% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 14 - Inner City \ Metropolitan \ Non-Metropolitan | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| Metro | 711 | 81.54% | 154,800,040 | 86.48% |
| Inner city | 4 | 0.46% | 714,623 | 0.40% |
| Non metro | 157 | 18.00% | 23,485,512 | 13.12% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 15 - Geographic Distribution | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| Queensland | | | | |
| Metro | 276 | 31.65% | 52,007,289 | 29.05% |
| Non-metro | 84 | 9.63% | 11,733,037 | 6.55% |
| New South Wales | | | | |
| Metro | 210 | 24.08% | 53,013,472 | 29.62% |
| Non-metro | 40 | 4.59% | 7,033,345 | 3.93% |
| Victoria | | | | |
| Metro | 153 | 17.55% | 34,994,238 | 19.55% |
| Non-metro | 17 | 1.95% | 2,112,531 | 1.18% |
| Western Australia | | | | |
| Metro | 46 | 5.28% | 9,109,079 | 5.09% |
| Non-metro | 14 | 1.61% | 2,502,686 | 1.40% |
| South Australia | | | | |
| Metro | 17 | 1.95% | 2,860,988 | 1.60% |
| Non-metro | 2 | 0.23% | 103,913 | 0.06% |
| Australian Capital Territory | | | | |
| Metro | 7 | 0.80% | 2,326,711 | 1.30% |
| Non-metro | 0 | 0.00% | 0 | 0.00% |
| Tasmania | | | | |
| Metro | 4 | 0.46% | 688,578 | 0.38% |
| Non-metro | 0 | 0.00% | 0 | 0.00% |
| Northern Territory | | | | |
| Metro | 2 | 0.23% | 514,308 | 0.29% |
| Non-metro | 0 | 0.00% | 0 | 0.00% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 16 - Post Code Concentration (top 10) | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 2530 | 12 | 1.38% | 2,546,963 | 1.42% |
| 2250 | 6 | 0.69% | 2,036,170 | 1.14% |
| 4207 | 9 | 1.03% | 2,035,832 | 1.14% |
| 2155 | 4 | 0.46% | 2,004,659 | 1.12% |
| 4503 | 8 | 0.92% | 1,890,183 | 1.06% |
| 2233 | 6 | 0.69% | 1,724,932 | 0.96% |
| 4740 | 13 | 1.49% | 1,674,958 | 0.94% |
| 4701 | 9 | 1.03% | 1,646,979 | 0.92% |
| 4500 | 8 | 0.92% | 1,529,510 | 0.85% |
| 2500 | 6 | 0.69% | 1,433,258 | 0.80% |
| **Total** | **81** | **9.29%** | **18,523,444** | **10.35%** |

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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 % | 6 | 0.69% | 1,364,950 | 0.76% |
| 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 | 0.11% | 314,108 | 0.18% |
| 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 % | 0 | 0.00% | 0 | 0.00% |
| 4.50 to 4.75 % | 0 | 0.00% | 0 | 0.00% |
| 4.75 to 5.00 % | 1 | 0.11% | 211,163 | 0.12% |
| 5.00 to 5.25 % | 0 | 0.00% | 0 | 0.00% |
| 5.25 to 5.50 % | 4 | 0.46% | 920,987 | 0.51% |
| 5.50 to 5.75 % | 9 | 1.03% | 2,453,994 | 1.37% |
| 5.75 to 6.00 % | 46 | 5.28% | 12,913,726 | 7.21% |
| 6.00 to 6.25 % | 253 | 29.01% | 64,030,580 | 35.77% |
| 6.25 to 6.50 % | 188 | 21.56% | 37,678,125 | 21.05% |
| 6.50 to 6.75 % | 104 | 11.93% | 20,680,346 | 11.55% |
| 6.75 to 7.00 % | 54 | 6.19% | 8,754,477 | 4.89% |
| 7.00 to 7.25 % | 117 | 13.42% | 18,827,373 | 10.52% |
| 7.25 to 7.50 % | 36 | 4.13% | 5,576,552 | 3.12% |
| 7.50+ % | 53 | 6.08% | 5,273,792 | 2.95% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 18 - Interest Only Loans | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| Principal & Interest Loans | 869 | 99.66% | 178,137,605 | 99.52% |
| Interest Only Loans | 3 | 0.34% | 862,570 | 0.48% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 19 - Interest Only Remaining Term | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| 0 to 12 months | 1 | 33.33% | 116,589 | 13.52% |
| 12 to 24 months | 1 | 33.33% | 303,999 | 35.24% |
| 24 to 36 months | 1 | 33.33% | 441,982 | 51.24% |
| 36 to 48 months | 0 | 0.00% | 0 | 0.00% |
| 48 to 60 months | 0 | 0.00% | 0 | 0.00% |
| 60+ months | 0 | 0.00% | 0 | 0.00% |
| **Total** | **3** | **100.00%** | **862,570** | **100.00%** |

| Table 20 - Mortgage Insurer | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| QBE LMI | 162 | 18.58% | 37,334,373 | 20.86% |
| Helia LMI | 10 | 1.15% | 1,606,788 | 0.90% |
| Other | 0 | 0.00% | 0 | 0.00% |
| Uninsured | 700 | 80.28% | 140,059,014 | 78.25% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 21 - Loan Purpose | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| Refinance | 221 | 25.34% | 45,555,229 | 25.45% |
| Renovation | 66 | 7.57% | 12,100,665 | 6.76% |
| Purchase - New Dwelling | 79 | 9.06% | 18,633,556 | 10.41% |
| Purchase - Existing Dwelling | 317 | 36.35% | 64,241,377 | 35.89% |
| Purchase - Investment Dwelling | 67 | 7.68% | 14,121,259 | 7.89% |
| Other | 122 | 13.99% | 24,348,089 | 13.60% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 22 - Loan Collateral | No. of Loans | % by No. Accounts | $ Current Balance | % by Current Balance |
|---|---|---|---|---|
| House and Land | 715 | 82.00% | 147,931,353 | 82.64% |
| Duplex | 9 | 1.03% | 1,568,801 | 0.88% |
| Townhouse | 32 | 3.67% | 6,665,549 | 3.72% |
| Apartment / Unit / Flat | 110 | 12.61% | 22,050,189 | 12.32% |
| Vacant Land | 0 | 0.00% | 0 | 0.00% |
| Villa | 6 | 0.69% | 784,282 | 0.44% |
| Other | 0 | 0.00% | 0 | 0.00% |
| **Total** | **872** | **100.00%** | **179,000,175** | **100.00%** |

| Table 23 - Reserves | $ Current Balance |
|---|---|
| Extraordinary Expenses Reserve | 0 |
| **Total** | **0** |

# Series 2021-1 Harvey Trust

Investor Report

As at **31-July-2026**

| Distribution Summary | | $ | $ |
|---|---|---|---|
| Amounts Received by Trust prior to distribution date | | | |
| Collections (including excess subscription monies on first determination date) | | | 4,480,030 |
| Interest Earnings on the Collections Account (excluding Cash Deposit) | | | 12,600 |
| Input Tax Credits Received From ATO | | | 4,631 |
| Net Fixed Rate Swap Receipt From Swap Provider | | | 8,931 |
| Net Basis Swap Receipt From Swap Provider | | | 0 |
| **Total** | | | **4,506,192** |
| | | | |
| Amounts to be paid by Trustee on Distribution Date: | | | |
| Noteholders | | | |
| Class A Notes | Principal Payment | 2,113,478 | |
| | Coupon Payment | 661,524 | 2,775,001 |
| Class AB Notes | Principal Payment | 185,939 | |
| | Coupon Payment | 62,933 | 248,872 |
| Class B Notes | Principal Payment | 89,347 | |
| | Coupon Payment | 31,378 | 120,725 |
| Class C Notes | Principal Payment | 57,955 | |
| | Coupon Payment | 20,907 | 78,862 |
| Class D Notes | Principal Payment | 19,801 | |
| | Coupon Payment | 8,151 | 27,953 |
| Class E Notes | Principal Payment | 17,386 | |
| | Coupon Payment | 9,592 | 26,979 |
| Class F Notes | Principal Payment | 15,938 | |
| | Coupon Payment | 10,061 | 25,999 |
| Other | | | |
| Trust Expenses | | | 203,588 |
| Redraws | | | 998,213 |
| Transfer to/from Reserves | | | 0 |
| **Total** | | | **4,506,192** |

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