

Series 2021-1 Harvey Trust

Investor Report

As at

31-October-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	183,631,283	0.60%	15.46%	26.61%
Class AB Notes	28,875,000	16,155,431	1.00%	8.02%	55.95%
Class B Notes	13,875,000	7,762,999	1.20%	4.44%	55.95%
Class C Notes	9,000,000	5,035,459	1.35%	2.13%	55.95%
Class D Notes	3,075,000	1,720,449	2.15%	1.33%	55.95%
Class E Notes	2,700,000	1,510,638	4.35%	0.64%	55.95%
Class F Notes	2,475,000	1,384,751	5.60%	0.00%	55.95%
Total[†]	750,000,000	217,201,010			

[†]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	\$212,420,690
Total Number of Loans	989
Average Current Balance	\$214,783
Highest Current Balance	\$859,568
Seasoning Average (Months)	95.80
Seasoning (Weighted Average) (Months)	92.69
Remaining Loan Term (Average) (Months)	234.23
Remaining Term (Weighted Average)	250.67
Remaining Term (Maximum) (Months)	302.91
Approval LVR (Average)	64.73%
Approval LVR (Weighted Average)	68.03%
Scheduled LVR (Average)	48.51%
Scheduled LVR (Weighted Average)	53.69%
Scheduled LVR (Maximum)	83.70%
Current LVR (Average)	38.55%
Current LVR (Weighted Average)	49.67%
Current LVR (Maximum)	83.70%
Variable Rate (Weighted Average)	5.76%
Fixed Rate (Weighted Average)	5.17%
Rate on All Loans (Weighted Average)	5.73%
Variable Rate Loans (Percentage by value)	94.25%
Fixed Rate Loans (Percentage by value)	5.75%
Owner Occupied (Dollar Value)	\$175,451,425
Owner Occupied (Percentage)	82.60%
Pool reduction	\$4,780,321
Monthly Repayment speed	2.20%
Single Monthly Mortality Rate (SMM)	1.51%
CPR (Monthly)	16.66%
CPR (Quarterly)	11.97%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$217,201,010
Scheduled Repayments Received During Period	-\$1,749,919
Unscheduled Repayments Received During Period	-\$5,808,917
Redraws	\$1,836,917
Interest	\$938,809
Other Charges	\$2,790
Defaulted Amounts (ie shortfalls written off)	\$0
Mortgage Portfolio Balance At End of Period	\$212,420,690

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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%	55	5.56%	14,766,906	4.13%
> 20% <= 30%	30	3.03%	5,416,699	1.52%
> 30% <= 40%	80	8.09%	20,381,491	5.71%
> 40% <= 50%	81	8.19%	25,713,397	7.20%
> 50% <= 55%	44	4.45%	14,572,736	4.08%
> 55% <= 60%	57	5.76%	19,494,424	5.46%
> 60% <= 65%	69	6.98%	23,507,665	6.58%
> 65% <= 70%	85	8.59%	35,235,114	9.87%
> 70% <= 75%	64	6.47%	26,686,985	7.47%
> 75% <= 80%	234	23.66%	99,960,729	27.99%
> 80% <= 85%	39	3.94%	14,468,081	4.05%
> 85% <= 90%	52	5.26%	20,103,791	5.63%
> 90% <= 95%	58	5.86%	21,886,455	6.13%
> 95%	41	4.15%	14,945,778	4.18%
Total	989	100.00%	357,140,252	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	100	10.11%	8,561,293	3.30%
> 20% <= 30%	79	7.99%	13,695,607	5.27%
> 30% <= 40%	134	13.55%	32,454,475	12.50%
> 40% <= 50%	158	15.98%	41,901,647	16.13%
> 50% <= 55%	95	9.61%	27,168,672	10.46%
> 55% <= 60%	87	8.80%	26,814,140	10.32%
> 60% <= 65%	119	12.03%	36,851,080	14.19%
> 65% <= 70%	101	10.21%	33,514,732	12.90%
> 70% <= 75%	87	8.80%	28,327,616	10.91%
> 75% <= 80%	21	2.12%	7,440,226	2.86%
> 80% <= 85%	8	0.81%	3,009,231	1.16%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	989	100.00%	259,738,719	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	252	25.48%	13,419,134	6.32%
> 20% <= 30%	116	11.73%	20,093,109	9.46%
> 30% <= 40%	131	13.25%	31,115,146	14.65%
> 40% <= 50%	134	13.55%	34,848,839	16.41%
> 50% <= 55%	66	6.67%	20,356,452	9.58%
> 55% <= 60%	60	6.07%	18,050,131	8.50%
> 60% <= 65%	75	7.58%	24,717,340	11.64%
> 65% <= 70%	80	8.09%	24,696,229	11.63%
> 70% <= 75%	54	5.46%	17,568,420	8.27%
> 75% <= 80%	16	1.62%	5,485,686	2.58%
> 80% <= 85%	5	0.51%	2,070,204	0.97%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	989	100.00%	212,420,690	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	153	15.47%	2,443,504	1.15%
\$50,000 to \$100,000	100	10.11%	7,728,667	3.64%
\$100,000 to \$150,000	115	11.63%	14,368,512	6.76%
\$150,000 to \$200,000	117	11.83%	20,660,595	9.73%
\$200,000 to \$250,000	120	12.13%	27,272,095	12.84%
\$250,000 to \$300,000	125	12.64%	34,397,988	16.19%
\$300,000 to \$350,000	97	9.81%	31,508,410	14.83%
\$350,000 to \$400,000	56	5.66%	20,778,023	9.78%
\$400,000 to \$500,000	69	6.98%	30,753,944	14.48%
\$500,000 to \$750,000	33	3.34%	19,274,043	9.07%
\$750,000 to \$1,000,000	4	0.40%	3,234,910	1.52%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
Total	989	100.00%	212,420,690	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	550	65.32%	6,417,920	13.55%
\$50,000 to \$100,000	124	14.73%	9,093,994	19.21%
\$100,000 to \$150,000	66	7.84%	8,081,476	17.07%
\$150,000 to \$200,000	46	5.46%	8,062,978	17.03%
\$200,000 to \$250,000	23	2.73%	5,104,523	10.78%
\$250,000 to \$300,000	17	2.02%	4,598,273	9.71%
\$300,000 to \$400,000	13	1.54%	4,476,190	9.45%
\$400,000 to \$500,000	1	0.12%	418,845	0.88%
\$500,000 to \$1,000,000	2	0.24%	1,093,974	2.31%
\$1,000,000+	0	0.00%	0	0.00%
Total	842	100.00%	47,348,173	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	2	0.20%	376,126	0.18%
2 Year Fixed	9	0.91%	2,474,397	1.16%
3 Year Fixed	20	2.02%	4,538,583	2.14%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	20	2.02%	4,825,915	2.27%
Variable	938	94.84%	200,205,669	94.25%
Total	989	100.00%	212,420,690	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	21.57%	2,264,315	18.54%
6 to 12 months	13	25.49%	3,756,312	30.75%
12 to 24 months	19	37.25%	4,804,656	39.33%
24 to 36 months	6	11.76%	1,126,360	9.22%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	2	3.92%	263,377	2.16%
60+ months	0	0.00%	0	0.00%
Total	51	100.00%	12,215,021	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	65	6.57%	17,802,757	8.38%
60 to 180 months	924	93.43%	194,617,933	91.62%
180 to 360 months	0	0.00%	0	0.00%
360+ months	0	0.00%	0	0.00%
Total	989	100.00%	212,420,690	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%	3,218	0.00%
5 to 10 years	11	1.11%	292,729	0.14%
10 to 15 years	34	3.44%	2,068,510	0.97%
15 to 20 years	87	8.80%	9,759,481	4.59%
20 to 25 years	142	14.36%	28,233,860	13.29%
25 to 30 years	710	71.79%	170,672,456	80.35%
30+ years	4	0.40%	1,390,435	0.65%
Total	989	100.00%	212,420,690	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	17	1.72%	365,161	0.17%
5 to 10 years	45	4.55%	3,188,674	1.50%
10 to 15 years	102	10.31%	13,447,177	6.33%
15 to 20 years	307	31.04%	61,704,485	29.05%
20 to 25 years	481	48.63%	122,487,630	57.66%
25 to 30 years	37	3.74%	11,227,563	5.29%
30+ years	0	0.00%	0	0.00%
Total	989	100.00%	212,420,690	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	978	98.89%	0	209,147,010	98.46%
1 to 29 days	9	0.91%	12,483	2,765,870	1.30%
30 to 59 days	1	0.10%	2,368	244,477	0.12%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.10%	15,292	263,333	0.12%
Total	989	100.00%	30,143	212,420,690	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	830	83.92%	175,451,425	82.60%
Investment Loans	159	16.08%	36,969,265	17.40%
Total	989	100.00%	212,420,690	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	407	41.15%	73,912,171	34.80%
NSW	282	28.51%	71,188,313	33.51%
Vic	198	20.02%	45,831,471	21.58%
WA	67	6.77%	13,965,947	6.57%
SA	20	2.02%	3,324,543	1.57%
ACT	8	0.81%	2,790,727	1.31%
Tas	5	0.51%	915,428	0.43%
NT	2	0.20%	492,088	0.23%
Total	989	100.00%	212,420,690	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	797	80.59%	181,606,214	85.49%
Inner city	5	0.51%	974,570	0.46%
Non metro	187	18.91%	29,839,906	14.05%
Total	989	100.00%	212,420,690	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	307	31.04%	59,657,759	28.08%
Non-metro	100	10.11%	14,254,413	6.71%
New South Wales				
Metro	234	23.66%	61,975,444	29.18%
Non-metro	48	4.85%	9,212,869	4.34%
Victoria				
Metro	177	17.90%	42,829,758	20.16%
Non-metro	21	2.12%	3,001,714	1.41%
Western Australia				
Metro	51	5.16%	10,706,019	5.04%
Non-metro	16	1.62%	3,259,928	1.53%
South Australia				
Metro	18	1.82%	3,213,562	1.51%
Non-metro	2	0.20%	110,982	0.05%
Australian Capital Territory				
Metro	8	0.81%	2,790,727	1.31%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	5	0.51%	915,428	0.43%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.20%	492,088	0.23%
Non-metro	0	0.00%	0	0.00%
Total	989	100.00%	212,420,690	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2530	13	1.31%	2,909,949	1.37%
4207	10	1.01%	2,422,249	1.14%
4503	9	0.91%	2,321,388	1.09%
2155	5	0.51%	2,200,780	1.04%
4740	15	1.52%	2,117,935	1.00%
2250	6	0.61%	2,064,752	0.97%
4500	9	0.91%	1,785,420	0.84%
2233	6	0.61%	1,770,876	0.83%
4701	9	0.91%	1,684,472	0.79%
4053	9	0.91%	1,632,000	0.77%
Total	91	9.20%	20,909,820	9.84%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	10	1.01%	2,648,914	1.25%
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%	322,888	0.15%
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%	439,644	0.21%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.10%	215,438	0.10%
5.00 to 5.25 %	40	4.04%	11,734,082	5.52%
5.25 to 5.50 %	251	25.38%	68,985,393	32.48%
5.50 to 5.75 %	216	21.84%	47,240,315	22.24%
5.75 to 6.00 %	139	14.05%	26,786,869	12.61%
6.00 to 6.25 %	75	7.58%	14,065,267	6.62%
6.25 to 6.50 %	148	14.96%	25,835,408	12.16%
6.50 to 6.75 %	43	4.35%	7,232,136	3.40%
6.75 to 7.00 %	17	1.72%	1,788,363	0.84%
7.00 to 7.25 %	31	3.13%	3,728,085	1.76%
7.25 to 7.50 %	1	0.10%	300,369	0.14%
7.50+ %	15	1.52%	1,097,516	0.52%
Total	989	100.00%	212,420,690	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	982	99.29%	209,784,908	98.76%
Interest Only Loans	7	0.71%	2,635,782	1.24%
Total	989	100.00%	212,420,690	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	3	42.86%	1,373,036	52.09%
12 to 24 months	2	28.57%	423,859	16.08%
24 to 36 months	1	14.29%	397,185	15.07%
36 to 48 months	1	14.29%	441,702	16.76%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	7	100.00%	2,635,782	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	172	17.39%	40,782,477	19.20%
Helia LMI	11	1.11%	2,069,757	0.97%
Other	0	0.00%	0	0.00%
Uninsured	806	81.50%	169,568,456	79.83%
Total	989	100.00%	212,420,690	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	203	20.53%	42,318,218	19.92%
Renovation	73	7.38%	14,471,482	6.81%
Purchase - New Dwelling	85	8.59%	20,838,063	9.81%
Purchase - Existing Dwelling	341	34.48%	73,550,148	34.62%
Purchase - Investment Dwelling	79	7.99%	17,554,463	8.26%
Other	208	21.03%	43,688,316	20.57%
Total	989	100.00%	212,420,690	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	812	82.10%	176,052,211	82.88%
Duplex	9	0.91%	1,657,877	0.78%
Townhouse	34	3.44%	7,743,301	3.65%
Apartment / Unit / Flat	127	12.84%	25,728,645	12.11%
Vacant Land	0	0.00%	0	0.00%
Villa	7	0.71%	1,238,656	0.58%
Other	0	0.00%	0	0.00%
Total	989	100.00%	212,420,690	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)		7,664,671
Interest Earnings on the Collections Account (excluding Cash Deposit)		12,979
Input Tax Credits Received From ATO		5,524
Net Fixed Rate Swap Receipt From Swap Provider		3,598
Net Basis Swap Receipt From Swap Provider		0
Total		7,686,772

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A Notes	Principal Payment	4,041,493	
	Coupon Payment	661,725	4,703,218
Class AB Notes	Principal Payment	355,561	
	Coupon Payment	63,882	419,443
Class B Notes	Principal Payment	170,854	
	Coupon Payment	32,058	202,912
Class C Notes	Principal Payment	110,824	
	Coupon Payment	21,457	132,281
Class D Notes	Principal Payment	37,865	
	Coupon Payment	8,538	46,403
Class E Notes	Principal Payment	33,247	
	Coupon Payment	10,410	43,657
Class F Notes	Principal Payment	30,477	
	Coupon Payment	11,060	41,537
Other			
Trust Expenses			260,405
Redraws			1,836,917
Transfer to/from Reserves			0
Total			7,686,772

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