

Series 2021-1 Harvey Trust

Investor Report

As at

31-January-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	171,071,038	0.60%	15.46%	24.79%
Class AB Notes	28,875,000	15,050,411	1.00%	8.02%	52.12%
Class B Notes	13,875,000	7,232,016	1.20%	4.44%	52.12%
Class C Notes	9,000,000	4,691,037	1.35%	2.13%	52.12%
Class D Notes	3,075,000	1,602,771	2.15%	1.33%	52.12%
Class E Notes	2,700,000	1,407,311	4.35%	0.64%	52.12%
Class F Notes	2,475,000	1,290,035	5.60%	0.00%	52.12%
Total[†]	750,000,000	202,344,620			

[†]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	\$197,890,013
Total Number of Loans	945
Average Current Balance	\$209,407
Highest Current Balance	\$861,995
Seasoning Average (Months)	99.07
Seasoning (Weighted Average) (Months)	95.79
Remaining Loan Term (Average) (Months)	232.37
Remaining Term (Weighted Average)	248.28
Remaining Term (Maximum) (Months)	299.88
Approval LVR (Average)	64.97%
Approval LVR (Weighted Average)	68.24%
Scheduled LVR (Average)	48.03%
Scheduled LVR (Weighted Average)	53.21%
Scheduled LVR (Maximum)	83.33%
Current LVR (Average)	37.61%
Current LVR (Weighted Average)	49.16%
Current LVR (Maximum)	83.33%
Variable Rate (Weighted Average)	5.75%
Fixed Rate (Weighted Average)	5.08%
Rate on All Loans (Weighted Average)	5.71%
Variable Rate Loans (Percentage by value)	94.48%
Fixed Rate Loans (Percentage by value)	5.52%
Owner Occupied (Dollar Value)	\$163,648,468
Owner Occupied (Percentage)	82.70%
Pool reduction	\$4,454,607
Monthly Repayment speed	2.20%
Single Monthly Mortality Rate (SMM)	1.52%
CPR (Monthly)	16.74%
CPR (Quarterly)	18.20%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$202,344,620
Scheduled Repayments Received During Period	-\$1,628,752
Unscheduled Repayments Received During Period	-\$4,867,105
Redraws	\$1,167,945
Interest	\$873,055
Other Charges	\$251
Mortgage Portfolio Balance At End of Period	\$197,890,013
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

Series 2021-1 Harvey Trust

Investor Report

As at

31-January-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%	54	5.71%	14,166,906	4.14%
> 20% <= 30%	26	2.75%	4,854,161	1.42%
> 30% <= 40%	75	7.94%	19,031,638	5.56%
> 40% <= 50%	76	8.04%	24,567,875	7.18%
> 50% <= 55%	41	4.34%	13,481,426	3.94%
> 55% <= 60%	55	5.82%	18,893,424	5.52%
> 60% <= 65%	66	6.98%	22,664,890	6.62%
> 65% <= 70%	82	8.68%	33,840,848	9.89%
> 70% <= 75%	63	6.67%	26,449,985	7.73%
> 75% <= 80%	224	23.70%	95,227,350	27.82%
> 80% <= 85%	34	3.60%	12,653,378	3.70%
> 85% <= 90%	52	5.50%	20,103,791	5.87%
> 90% <= 95%	58	6.14%	21,886,455	6.39%
> 95%	39	4.13%	14,469,404	4.23%
Total	945	100.00%	342,291,531	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	97	10.26%	8,310,398	3.39%
> 20% <= 30%	76	8.04%	13,035,539	5.31%
> 30% <= 40%	135	14.29%	31,807,666	12.96%
> 40% <= 50%	146	15.45%	39,415,236	16.06%
> 50% <= 55%	97	10.26%	26,930,564	10.98%
> 55% <= 60%	85	8.99%	25,822,129	10.52%
> 60% <= 65%	116	12.28%	36,639,912	14.93%
> 65% <= 70%	92	9.74%	29,472,332	12.01%
> 70% <= 75%	74	7.83%	24,195,252	9.86%
> 75% <= 80%	21	2.22%	7,599,692	3.10%
> 80% <= 85%	6	0.63%	2,136,346	0.87%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	945	100.00%	245,365,066	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	253	26.77%	13,353,785	6.75%
> 20% <= 30%	116	12.28%	19,241,773	9.72%
> 30% <= 40%	121	12.80%	29,353,516	14.83%
> 40% <= 50%	123	13.02%	32,199,939	16.27%
> 50% <= 55%	67	7.09%	19,839,388	10.03%
> 55% <= 60%	59	6.24%	18,114,646	9.15%
> 60% <= 65%	73	7.72%	22,999,325	11.62%
> 65% <= 70%	60	6.35%	18,460,237	9.33%
> 70% <= 75%	53	5.61%	17,600,350	8.89%
> 75% <= 80%	16	1.69%	5,265,857	2.66%
> 80% <= 85%	4	0.42%	1,461,197	0.74%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	945	100.00%	197,890,013	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	156	16.51%	2,384,595	1.21%
\$50,000 to \$100,000	102	10.79%	7,864,419	3.97%
\$100,000 to \$150,000	100	10.58%	12,622,440	6.38%
\$150,000 to \$200,000	118	12.49%	20,705,382	10.46%
\$200,000 to \$250,000	110	11.64%	24,908,346	12.59%
\$250,000 to \$300,000	121	12.80%	33,192,899	16.77%
\$300,000 to \$350,000	90	9.52%	29,077,069	14.69%
\$350,000 to \$400,000	55	5.82%	20,327,806	10.27%
\$400,000 to \$500,000	59	6.24%	26,131,781	13.21%
\$500,000 to \$750,000	30	3.17%	17,455,104	8.82%
\$750,000 to \$1,000,000	4	0.42%	3,220,172	1.63%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
Total	945	100.00%	197,890,013	100.00%

Series 2021-1 Harvey Trust

Investor Report

As at

31-January-2026

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	501	62.94%	5,914,410	12.45%
\$50,000 to \$100,000	125	15.70%	9,061,598	19.07%
\$100,000 to \$150,000	66	8.29%	8,032,479	16.90%
\$150,000 to \$200,000	44	5.53%	7,678,205	16.16%
\$200,000 to \$250,000	25	3.14%	5,469,526	11.51%
\$250,000 to \$300,000	16	2.01%	4,288,932	9.03%
\$300,000 to \$400,000	15	1.88%	5,084,438	10.70%
\$400,000 to \$500,000	2	0.25%	844,436	1.78%
\$500,000 to \$1,000,000	2	0.25%	1,143,203	2.41%
\$1,000,000+	0	0.00%	0	0.00%
Total	796	100.00%	47,517,228	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	2	0.21%	385,363	0.19%
2 Year Fixed	7	0.74%	1,712,920	0.87%
3 Year Fixed	17	1.80%	4,346,674	2.20%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	18	1.90%	4,473,606	2.26%
Variable	901	95.34%	186,971,450	94.48%
Total	945	100.00%	197,890,013	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	10	22.73%	2,919,929	26.74%
6 to 12 months	12	27.27%	2,762,200	25.30%
12 to 24 months	14	31.82%	3,604,212	33.01%
24 to 36 months	6	13.64%	1,378,363	12.62%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	2	4.55%	253,859	2.33%
60+ months	0	0.00%	0	0.00%
Total	44	100.00%	10,918,563	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	944	99.89%	197,814,290	99.96%
180 to 360 months	1	0.11%	75,723	0.04%
360+ months	0	0.00%	0	0.00%
Total	945	100.00%	197,890,013	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	9	0.95%	227,711	0.12%
10 to 15 years	33	3.49%	1,962,523	0.99%
15 to 20 years	80	8.47%	8,800,249	4.45%
20 to 25 years	132	13.97%	25,073,447	12.67%
25 to 30 years	687	72.70%	160,442,865	81.08%
30+ years	4	0.42%	1,383,218	0.70%
Total	945	100.00%	197,890,013	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	15	1.59%	365,456	0.18%
5 to 10 years	47	4.97%	3,286,090	1.66%
10 to 15 years	97	10.26%	12,998,594	6.57%
15 to 20 years	302	31.96%	59,440,069	30.04%
20 to 25 years	484	51.22%	121,799,804	61.55%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	945	100.00%	197,890,013	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	927	98.10%	0	192,557,669	97.31%
1 to 29 days	12	1.27%	14,105	3,587,402	1.81%
30 to 59 days	3	0.32%	7,287	1,068,129	0.54%
60 to 89 days	2	0.21%	3,433	409,381	0.21%
90+ days	1	0.11%	17,351	267,433	0.14%
Total	945	100.00%	42,176	197,890,013	100.00%

Series 2021-1 Harvey Trust

Investor Report

As at

31-January-2026

Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	792	83.81%	163,648,468	82.70%
Investment Loans	153	16.19%	34,241,545	17.30%
Total	945	100.00%	197,890,013	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	390	41.27%	69,007,456	34.87%
NSW	272	28.78%	66,470,027	33.59%
Vic	187	19.79%	42,675,071	21.57%
WA	64	6.77%	13,104,776	6.62%
SA	19	2.01%	2,997,717	1.51%
ACT	7	0.74%	2,441,808	1.23%
Tas	4	0.42%	710,849	0.36%
NT	2	0.21%	482,308	0.24%
Total	945	100.00%	197,890,013	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	764	80.85%	169,667,367	85.74%
Inner city	5	0.53%	964,513	0.49%
Non metro	176	18.62%	27,258,133	13.77%
Total	945	100.00%	197,890,013	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	296	31.32%	55,796,235	28.20%
Non-metro	94	9.95%	13,211,221	6.68%
New South Wales				
Metro	224	23.70%	57,728,133	29.17%
Non-metro	48	5.08%	8,741,895	4.42%
Victoria				
Metro	169	17.88%	40,056,899	20.24%
Non-metro	18	1.90%	2,618,172	1.32%
Western Australia				
Metro	50	5.29%	10,525,733	5.32%
Non-metro	14	1.48%	2,579,044	1.30%
South Australia				
Metro	17	1.80%	2,889,916	1.46%
Non-metro	2	0.21%	107,801	0.05%
Australian Capital Territory				
Metro	7	0.74%	2,441,808	1.23%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.42%	710,849	0.36%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.21%	482,308	0.24%
Non-metro	0	0.00%	0	0.00%
Total	945	100.00%	197,890,013	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2530	13	1.38%	2,877,899	1.45%
4503	9	0.95%	2,287,942	1.16%
2155	5	0.53%	2,157,223	1.09%
2250	6	0.63%	2,044,771	1.03%
4740	14	1.48%	2,037,711	1.03%
4207	9	0.95%	1,973,530	1.00%
2233	6	0.63%	1,754,475	0.89%
4500	9	0.95%	1,734,903	0.88%
4701	9	0.95%	1,673,108	0.85%
3754	6	0.63%	1,551,338	0.78%
Total	86	9.10%	20,092,901	10.15%

Series 2021-1 Harvey Trust

Investor Report

As at

31-January-2026

Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	9	0.95%	2,437,919	1.23%
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%	320,203	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	0.11%	437,081	0.22%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.11%	214,044	0.11%
5.00 to 5.25 %	39	4.13%	11,338,233	5.73%
5.25 to 5.50 %	250	26.46%	66,801,304	33.76%
5.50 to 5.75 %	206	21.80%	43,194,446	21.83%
5.75 to 6.00 %	129	13.65%	24,625,516	12.44%
6.00 to 6.25 %	72	7.62%	13,043,026	6.59%
6.25 to 6.50 %	135	14.29%	22,609,551	11.43%
6.50 to 6.75 %	41	4.34%	6,706,534	3.39%
6.75 to 7.00 %	16	1.69%	1,604,807	0.81%
7.00 to 7.25 %	29	3.07%	3,209,390	1.62%
7.25 to 7.50 %	1	0.11%	293,408	0.15%
7.50+ %	15	1.59%	1,054,552	0.53%
Total	945	100.00%	197,890,013	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	940	99.47%	196,132,807	99.11%
Interest Only Loans	5	0.53%	1,757,206	0.89%
Total	945	100.00%	197,890,013	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	28.34%
12 to 24 months	2	40.00%	418,549	23.82%
24 to 36 months	1	20.00%	398,919	22.70%
36 to 48 months	1	20.00%	441,702	25.14%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	5	100.00%	1,757,206	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	167	17.67%	39,553,595	19.99%
Helia LMI	11	1.16%	1,933,447	0.98%
Other	0	0.00%	0	0.00%
Uninsured	767	81.16%	156,402,971	79.04%
Total	945	100.00%	197,890,013	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	191	20.21%	39,274,592	19.85%
Renovation	71	7.51%	13,394,315	6.77%
Purchase - New Dwelling	83	8.78%	19,941,796	10.08%
Purchase - Existing Dwelling	331	35.03%	69,965,672	35.36%
Purchase - Investment Dwelling	76	8.04%	15,913,078	8.04%
Other	193	20.42%	39,400,560	19.91%
Total	945	100.00%	197,890,013	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	773	81.80%	163,355,982	82.55%
Duplex	9	0.95%	1,628,776	0.82%
Townhouse	33	3.49%	7,135,085	3.61%
Apartment / Unit / Flat	124	13.12%	24,709,985	12.49%
Vacant Land	0	0.00%	0	0.00%
Villa	6	0.63%	1,060,185	0.54%
Other	0	0.00%	0	0.00%
Total	945	100.00%	197,890,013	100.00%

Table 23 - Reserves

	\$ Current Balance
Extraordinary Expenses Reserve	0
Total	0

Series 2021-1 Harvey Trust

Investor Report

As at

31-January-2026

Distribution Summary

\$

\$

Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		6,594,487
Interest Earnings on the Collections Account (excluding Cash Deposit)		13,856
Input Tax Credits Received From ATO		5,347
Net Fixed Rate Swap Receipt From Swap Provider		3,127
Net Basis Swap Receipt From Swap Provider		0
Total		6,616,817

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A Notes	Principal Payment	3,766,120	
	Coupon Payment	604,783	4,370,903
Class AB Notes	Principal Payment	331,334	
	Coupon Payment	58,320	389,654
Class B Notes	Principal Payment	159,212	
	Coupon Payment	29,253	188,465
Class C Notes	Principal Payment	103,273	
	Coupon Payment	19,572	122,845
Class D Notes	Principal Payment	35,285	
	Coupon Payment	7,776	43,061
Class E Notes	Principal Payment	30,982	
	Coupon Payment	9,457	40,439
Class F Notes	Principal Payment	28,400	
	Coupon Payment	10,039	38,439
Other			
Trust Expenses			255,065
Redraws			1,167,945
Transfer to/from Reserves			0
Total			6,616,817

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