

Series 2021-1 Harvey Trust

Investor Report

As at

31-May-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	159,258,581	0.60%	15.46%	23.08%
Class AB Notes	28,875,000	14,011,180	1.00%	8.02%	48.52%
Class B Notes	13,875,000	6,732,645	1.20%	4.44%	48.52%
Class C Notes	9,000,000	4,367,121	1.35%	2.13%	48.52%
Class D Notes	3,075,000	1,492,100	2.15%	1.33%	48.52%
Class E Notes	2,700,000	1,310,136	4.35%	0.64%	48.52%
Class F Notes	2,475,000	1,200,958	5.60%	0.00%	48.52%
Total*	750,000,000	188,372,722			

*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	\$184,923,416
Total Number of Loans	892
Average Current Balance	\$207,313
Highest Current Balance	\$865,316
Seasoning Average (Months)	103.31
Seasoning (Weighted Average) (Months)	99.94
Remaining Loan Term (Average) (Months)	228.51
Remaining Term (Weighted Average)	244.74
Remaining Term (Maximum) (Months)	295.93
Approval LVR (Average)	65.16%
Approval LVR (Weighted Average)	68.39%
Scheduled LVR (Average)	47.33%
Scheduled LVR (Weighted Average)	52.54%
Scheduled LVR (Maximum)	82.86%
Current LVR (Average)	37.03%
Current LVR (Weighted Average)	48.86%
Current LVR (Maximum)	82.86%
Variable Rate (Weighted Average)	6.49%
Fixed Rate (Weighted Average)	5.30%
Rate on All Loans (Weighted Average)	6.42%
Variable Rate Loans (Percentage by value)	94.41%
Fixed Rate Loans (Percentage by value)	5.59%
Owner Occupied (Dollar Value)	\$153,163,681
Owner Occupied (Percentage)	82.83%
Pool reduction	\$3,449,305
Monthly Repayment speed	1.83%
Single Monthly Mortality Rate (SMM)	1.15%
CPR (Monthly)	12.98%
CPR (Quarterly)	14.45%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$188,372,722
Scheduled Repayments Received During Period	-\$1,559,981
Unscheduled Repayments Received During Period	-\$3,697,965
Redraws	\$915,722
Interest	\$892,918
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$184,923,416
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%	52	5.83%	13,896,906	4.26%
> 20% <= 30%	23	2.58%	4,257,664	1.30%
> 30% <= 40%	71	7.96%	18,322,469	5.61%
> 40% <= 50%	73	8.18%	23,121,725	7.08%
> 50% <= 55%	39	4.37%	13,134,238	4.02%
> 55% <= 60%	49	5.49%	17,572,490	5.38%
> 60% <= 65%	59	6.61%	20,387,630	6.24%
> 65% <= 70%	78	8.74%	32,753,492	10.03%
> 70% <= 75%	58	6.50%	24,857,896	7.61%
> 75% <= 80%	210	23.54%	90,141,280	27.60%
> 80% <= 85%	33	3.70%	12,396,612	3.80%
> 85% <= 90%	52	5.83%	20,103,791	6.16%
> 90% <= 95%	57	6.39%	21,548,426	6.60%
> 95%	38	4.26%	14,062,767	4.31%
Total	892	100.00%	326,557,387	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	93	10.43%	8,003,714	3.48%
> 20% <= 30%	82	9.19%	14,201,830	6.18%
> 30% <= 40%	126	14.13%	29,241,159	12.71%
> 40% <= 50%	142	15.92%	38,461,234	16.72%
> 50% <= 55%	94	10.54%	26,743,551	11.63%
> 55% <= 60%	81	9.08%	25,681,731	11.17%
> 60% <= 65%	103	11.55%	32,003,871	13.92%
> 65% <= 70%	84	9.42%	27,201,811	11.83%
> 70% <= 75%	64	7.17%	20,300,501	8.83%
> 75% <= 80%	21	2.35%	7,705,108	3.35%
> 80% <= 85%	2	0.22%	432,873	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	892	100.00%	229,977,382	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	247	27.69%	12,780,417	6.91%
> 20% <= 30%	116	13.00%	19,418,374	10.50%
> 30% <= 40%	112	12.56%	27,697,338	14.98%
> 40% <= 50%	99	11.10%	25,655,471	13.87%
> 50% <= 55%	72	8.07%	21,359,907	11.55%
> 55% <= 60%	63	7.06%	19,280,452	10.43%
> 60% <= 65%	68	7.62%	21,611,250	11.69%
> 65% <= 70%	51	5.72%	16,561,415	8.96%
> 70% <= 75%	48	5.38%	15,517,217	8.39%
> 75% <= 80%	14	1.57%	4,608,702	2.49%
> 80% <= 85%	2	0.22%	432,873	0.23%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	892	100.00%	184,923,416	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	153	17.15%	2,261,476	1.22%
\$50,000 to \$100,000	96	10.76%	7,373,390	3.99%
\$100,000 to \$150,000	87	9.75%	10,962,079	5.93%
\$150,000 to \$200,000	118	13.23%	20,669,235	11.18%
\$200,000 to \$250,000	106	11.88%	23,976,913	12.97%
\$250,000 to \$300,000	115	12.89%	31,528,678	17.05%
\$300,000 to \$350,000	81	9.08%	26,131,948	14.13%
\$350,000 to \$400,000	43	4.82%	15,690,461	8.48%
\$400,000 to \$500,000	61	6.84%	26,886,122	14.54%
\$500,000 to \$750,000	28	3.14%	16,224,367	8.77%
\$750,000 to \$1,000,000	4	0.45%	3,218,747	1.74%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
Total	892	100.00%	184,923,416	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	490	63.39%	5,613,534	12.45%
\$50,000 to \$100,000	127	16.43%	9,216,161	20.44%
\$100,000 to \$150,000	59	7.63%	7,080,404	15.70%
\$150,000 to \$200,000	38	4.92%	6,572,281	14.58%
\$200,000 to \$250,000	25	3.23%	5,468,645	12.13%
\$250,000 to \$300,000	14	1.81%	3,726,574	8.26%
\$300,000 to \$400,000	16	2.07%	5,403,970	11.99%
\$400,000 to \$500,000	2	0.26%	861,445	1.91%
\$500,000 to \$1,000,000	2	0.26%	1,146,360	2.54%
\$1,000,000+	0	0.00%	0	0.00%
Total	773	100.00%	45,089,374	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	0	0.00%	0	0.00%
2 Year Fixed	7	0.78%	1,914,663	1.04%
3 Year Fixed	21	2.35%	5,043,938	2.73%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	16	1.79%	3,380,367	1.83%
Variable	848	95.07%	174,584,448	94.41%
Total	892	100.00%	184,923,416	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	15	34.09%	3,785,621	36.62%
6 to 12 months	7	15.91%	1,926,078	18.63%
12 to 24 months	11	25.00%	2,521,881	24.39%
24 to 36 months	8	18.18%	1,667,197	16.13%
36 to 48 months	2	4.55%	257,001	2.49%
48 to 60 months	1	2.27%	181,189	1.75%
60+ months	0	0.00%	0	0.00%
Total	44	100.00%	10,338,968	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	891	99.89%	184,854,196	99.96%
180 to 360 months	1	0.11%	69,220	0.04%
360+ months	0	0.00%	0	0.00%
Total	892	100.00%	184,923,416	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	8	0.90%	178,309	0.10%
10 to 15 years	30	3.36%	1,627,003	0.88%
15 to 20 years	76	8.52%	7,747,716	4.19%
20 to 25 years	124	13.90%	23,221,180	12.56%
25 to 30 years	650	72.87%	150,781,525	81.54%
30+ years	4	0.45%	1,367,683	0.74%
Total	892	100.00%	184,923,416	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	15	1.68%	325,371	0.18%
5 to 10 years	46	5.16%	3,233,223	1.75%
10 to 15 years	92	10.31%	12,351,876	6.68%
15 to 20 years	300	33.63%	58,758,916	31.77%
20 to 25 years	439	49.22%	110,254,031	59.62%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	892	100.00%	184,923,416	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	876	98.21%	0	180,002,792	97.34%
1 to 29 days	12	1.35%	15,061	4,010,991	2.17%
30 to 59 days	1	0.11%	3,984	242,837	0.13%
60 to 89 days	1	0.11%	3,529	252,400	0.14%
90+ days	2	0.22%	12,833	414,397	0.22%
Total	892	100.00%	35,407	184,923,416	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	755	84.64%	153,163,681	82.83%
Investment Loans	137	15.36%	31,759,735	17.17%
Total	892	100.00%	184,923,416	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	366	41.03%	65,080,867	35.19%
NSW	257	28.81%	62,257,372	33.67%
Vic	177	19.84%	39,372,417	21.29%
WA	60	6.73%	11,697,594	6.33%
SA	19	2.13%	2,942,167	1.59%
ACT	7	0.78%	2,428,552	1.31%
Tas	4	0.45%	698,159	0.38%
NT	2	0.22%	446,288	0.24%
Total	892	100.00%	184,923,416	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	725	81.28%	159,387,067	86.19%
Inner city	4	0.45%	725,811	0.39%
Non metro	163	18.27%	24,810,537	13.42%
Total	892	100.00%	184,923,416	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	279	31.28%	52,881,647	28.60%
Non-metro	87	9.75%	12,199,219	6.60%
New South Wales				
Metro	214	23.99%	54,412,580	29.42%
Non-metro	43	4.82%	7,844,793	4.24%
Victoria				
Metro	160	17.94%	37,230,000	20.13%
Non-metro	17	1.91%	2,142,417	1.16%
Western Australia				
Metro	46	5.16%	9,177,374	4.96%
Non-metro	14	1.57%	2,520,219	1.36%
South Australia				
Metro	17	1.91%	2,838,277	1.53%
Non-metro	2	0.22%	103,890	0.06%
Australian Capital Territory				
Metro	7	0.78%	2,428,552	1.31%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.45%	698,159	0.38%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.22%	446,288	0.24%
Non-metro	0	0.00%	0	0.00%
Total	892	100.00%	184,923,416	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2530	12	1.35%	2,581,756	1.40%
2155	5	0.56%	2,147,418	1.16%
2250	6	0.67%	2,021,395	1.09%
4503	8	0.90%	2,020,507	1.09%
4207	9	1.01%	2,003,398	1.08%
4740	14	1.57%	1,970,648	1.07%
2233	6	0.67%	1,726,241	0.93%
4701	9	1.01%	1,651,876	0.89%
4500	8	0.90%	1,531,344	0.83%
3754	6	0.67%	1,528,712	0.83%
Total	83	9.30%	19,183,294	10.37%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	7	0.78%	1,615,370	0.87%
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%	316,458	0.17%
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%	212,113	0.11%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	4	0.45%	927,913	0.50%
5.50 to 5.75 %	9	1.01%	2,467,132	1.33%
5.75 to 6.00 %	47	5.27%	13,242,695	7.16%
6.00 to 6.25 %	256	28.70%	65,390,185	35.36%
6.25 to 6.50 %	192	21.52%	38,962,160	21.07%
6.50 to 6.75 %	106	11.88%	20,553,906	11.11%
6.75 to 7.00 %	57	6.39%	10,035,103	5.43%
7.00 to 7.25 %	119	13.34%	19,662,044	10.63%
7.25 to 7.50 %	38	4.26%	6,138,667	3.32%
7.50+ %	55	6.17%	5,399,670	2.92%
Total	892	100.00%	184,923,416	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	888	99.55%	183,562,503	99.26%
Interest Only Loans	4	0.45%	1,360,913	0.74%
Total	892	100.00%	184,923,416	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	2	50.00%	614,615	45.16%
12 to 24 months	1	25.00%	304,359	22.36%
24 to 36 months	1	25.00%	441,939	32.47%
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	4	100.00%	1,360,913	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	165	18.50%	38,553,337	20.85%
Helia LMI	10	1.12%	1,638,150	0.89%
Other	0	0.00%	0	0.00%
Uninsured	717	80.38%	144,731,929	78.27%
Total	892	100.00%	184,923,416	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	225	25.22%	46,906,051	25.37%
Renovation	67	7.51%	12,365,978	6.69%
Purchase - New Dwelling	82	9.19%	19,376,242	10.48%
Purchase - Existing Dwelling	325	36.43%	66,629,553	36.03%
Purchase - Investment Dwelling	68	7.62%	14,375,069	7.77%
Other	125	14.01%	25,270,524	13.67%
Total	892	100.00%	184,923,416	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	732	82.06%	152,716,290	82.58%
Duplex	9	1.01%	1,589,777	0.86%
Townhouse	33	3.70%	6,985,213	3.78%
Apartment / Unit / Flat	112	12.56%	22,719,584	12.29%
Vacant Land	0	0.00%	0	0.00%
Villa	6	0.67%	912,553	0.49%
Other	0	0.00%	0	0.00%
Total	892	100.00%	184,923,416	100.00%

Table 23 - Reserves

	\$ Current Balance
Extraordinary Expenses 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)		5,361,517
Interest Earnings on the Collections Account (excluding Cash Deposit)		14,720
Input Tax Credits Received From ATO		4,804
Net Fixed Rate Swap Receipt From Swap Provider		8,024
Net Basis Swap Receipt From Swap Provider		0
Total		5,389,065

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A Notes	Principal Payment	2,916,194	
	Coupon Payment	619,701	3,535,896
Class AB Notes	Principal Payment	256,560	
	Coupon Payment	58,973	315,532
Class B Notes	Principal Payment	123,282	
	Coupon Payment	29,407	152,689
Class C Notes	Principal Payment	79,967	
	Coupon Payment	19,596	99,562
Class D Notes	Principal Payment	27,322	
	Coupon Payment	7,644	34,965
Class E Notes	Principal Payment	23,990	
	Coupon Payment	9,001	32,991
Class F Notes	Principal Payment	21,991	
	Coupon Payment	9,444	31,435
Other			
Trust Expenses			270,272
Redraws			915,722
Transfer to/from Reserves			0
Total			5,389,065

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