

# Series 2021-1 Harvey Trust

## Investor Report

As at

30-November-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	179,589,790	0.60%	15.46%	26.03%
Class AB Notes	28,875,000	15,799,870	1.00%	8.02%	54.72%
Class B Notes	13,875,000	7,592,146	1.20%	4.44%	54.72%
Class C Notes	9,000,000	4,924,635	1.35%	2.13%	54.72%
Class D Notes	3,075,000	1,682,584	2.15%	1.33%	54.72%
Class E Notes	2,700,000	1,477,390	4.35%	0.64%	54.72%
Class F Notes	2,475,000	1,354,275	5.60%	0.00%	54.72%
<b>Total<sup>†</sup></b>	<b>750,000,000</b>	<b>212,420,690</b>			

<sup>†</sup>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	\$207,388,911
Total Number of Loans	974
Average Current Balance	\$212,925
Highest Current Balance	\$858,110
Seasoning Average (Months)	96.98
Seasoning (Weighted Average) (Months)	93.89
Remaining Loan Term (Average) (Months)	233.69
Remaining Term (Weighted Average)	249.50
Remaining Term (Maximum) (Months)	301.92
Approval LVR (Average)	64.95%
Approval LVR (Weighted Average)	68.16%
Scheduled LVR (Average)	48.47%
Scheduled LVR (Weighted Average)	53.61%
Scheduled LVR (Maximum)	83.57%
Current LVR (Average)	38.28%
Current LVR (Weighted Average)	49.53%
Current LVR (Maximum)	83.57%
Variable Rate (Weighted Average)	5.76%
Fixed Rate (Weighted Average)	5.17%
Rate on All Loans (Weighted Average)	5.72%
Variable Rate Loans (Percentage by value)	94.13%
Fixed Rate Loans (Percentage by value)	5.87%
Owner Occupied (Dollar Value)	\$171,605,025
Owner Occupied (Percentage)	82.75%
Pool reduction	\$5,031,778
Monthly Repayment speed	2.37%
Single Monthly Mortality Rate (SMM)	1.69%
CPR (Monthly)	18.48%
CPR (Quarterly)	15.21%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$212,420,690
Scheduled Repayments Received During Period	-\$1,677,488
Unscheduled Repayments Received During Period	-\$5,501,754
Redraws	\$1,262,629
Interest	\$884,834
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$207,388,911
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%	55	5.65%	14,766,906	4.19%
> 20% <= 30%	27	2.77%	4,956,699	1.41%
> 30% <= 40%	78	8.01%	19,871,638	5.64%
> 40% <= 50%	78	8.01%	24,853,397	7.05%
> 50% <= 55%	43	4.41%	14,310,426	4.06%
> 55% <= 60%	57	5.85%	19,494,424	5.53%
> 60% <= 65%	67	6.88%	22,969,665	6.51%
> 65% <= 70%	84	8.62%	34,643,614	9.82%
> 70% <= 75%	63	6.47%	26,449,985	7.50%
> 75% <= 80%	233	23.92%	99,288,729	28.16%
> 80% <= 85%	38	3.90%	14,077,768	3.99%
> 85% <= 90%	52	5.34%	20,103,791	5.70%
> 90% <= 95%	58	5.95%	21,886,455	6.21%
> 95%	41	4.21%	14,945,778	4.24%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>352,619,276</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	98	10.06%	8,450,625	3.31%
> 20% <= 30%	76	7.80%	12,937,018	5.07%
> 30% <= 40%	134	13.76%	32,035,463	12.55%
> 40% <= 50%	152	15.61%	40,871,285	16.01%
> 50% <= 55%	98	10.06%	27,684,368	10.85%
> 55% <= 60%	87	8.93%	26,364,275	10.33%
> 60% <= 65%	120	12.32%	38,319,260	15.01%
> 65% <= 70%	96	9.86%	31,148,490	12.20%
> 70% <= 75%	85	8.73%	27,544,228	10.79%
> 75% <= 80%	20	2.05%	6,884,870	2.70%
> 80% <= 85%	8	0.82%	3,003,133	1.18%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>255,243,014</b>	<b>100.00%</b>

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

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	250	25.67%	13,141,555	6.34%
> 20% <= 30%	116	11.91%	19,991,150	9.64%
> 30% <= 40%	134	13.76%	31,169,584	15.03%
> 40% <= 50%	124	12.73%	32,789,932	15.81%
> 50% <= 55%	67	6.88%	20,413,835	9.84%
> 55% <= 60%	60	6.16%	17,711,172	8.54%
> 60% <= 65%	77	7.91%	25,019,482	12.06%
> 65% <= 70%	72	7.39%	22,460,040	10.83%
> 70% <= 75%	54	5.54%	17,672,150	8.52%
> 75% <= 80%	15	1.54%	4,948,716	2.39%
> 80% <= 85%	5	0.51%	2,071,295	1.00%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 4 - Current Loan Balances**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	154	15.81%	2,433,887	1.17%
\$50,000 to \$100,000	96	9.86%	7,323,971	3.53%
\$100,000 to \$150,000	117	12.01%	14,585,378	7.03%
\$150,000 to \$200,000	119	12.22%	21,091,423	10.17%
\$200,000 to \$250,000	112	11.50%	25,422,838	12.26%
\$250,000 to \$300,000	123	12.63%	33,775,282	16.29%
\$300,000 to \$350,000	94	9.65%	30,384,588	14.65%
\$350,000 to \$400,000	59	6.06%	21,906,386	10.56%
\$400,000 to \$500,000	64	6.57%	28,536,366	13.76%
\$500,000 to \$750,000	32	3.29%	18,679,298	9.01%
\$750,000 to \$1,000,000	4	0.41%	3,249,494	1.57%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

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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	532	64.72%	6,268,500	13.09%
\$50,000 to \$100,000	125	15.21%	9,244,243	19.30%
\$100,000 to \$150,000	59	7.18%	7,273,874	15.19%
\$150,000 to \$200,000	44	5.35%	7,605,175	15.88%
\$200,000 to \$250,000	26	3.16%	5,750,040	12.00%
\$250,000 to \$300,000	16	1.95%	4,286,188	8.95%
\$300,000 to \$400,000	16	1.95%	5,488,724	11.46%
\$400,000 to \$500,000	2	0.24%	855,383	1.79%
\$500,000 to \$1,000,000	2	0.24%	1,127,551	2.35%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>822</b>	<b>100.00%</b>	<b>47,899,678</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	2	0.21%	374,682	0.18%
2 Year Fixed	9	0.92%	2,467,646	1.19%
3 Year Fixed	20	2.05%	4,527,461	2.18%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	20	2.05%	4,801,746	2.32%
Variable	923	94.76%	19,521,376	94.13%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**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	13	25.49%	3,056,438	25.11%
6 to 12 months	15	29.41%	3,846,596	31.60%
12 to 24 months	16	31.37%	4,001,105	32.87%
24 to 36 months	5	9.80%	1,010,660	8.30%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	2	3.92%	256,736	2.11%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>51</b>	<b>100.00%</b>	<b>12,171,535</b>	<b>100.00%</b>

**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	49	5.03%	13,767,571	6.64%
60 to 180 months	925	94.97%	193,621,340	93.36%
180 to 360 months	0	0.00%	0	0.00%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 9 - Original Loan Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	1	0.10%	2,048	0.00%
5 to 10 years	10	1.03%	289,508	0.14%
10 to 15 years	33	3.39%	2,005,557	0.97%
15 to 20 years	84	8.62%	9,390,562	4.53%
20 to 25 years	139	14.27%	27,753,239	13.38%
25 to 30 years	703	72.18%	166,562,221	80.31%
30+ years	4	0.41%	1,385,777	0.67%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 10 - Remaining Loan Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	15	1.54%	351,282	0.17%
5 to 10 years	46	4.72%	3,405,005	1.64%
10 to 15 years	101	10.37%	13,471,106	6.50%
15 to 20 years	306	31.42%	61,601,259	29.70%
20 to 25 years	481	49.38%	120,162,148	57.94%
25 to 30 years	25	2.57%	8,398,111	4.05%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 11 - Days in Arrears**

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	956	98.15%	0	201,845,217	97.33%
1 to 29 days	15	1.54%	22,305	4,857,506	2.34%
30 to 59 days	2	0.21%	5,919	421,142	0.20%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.10%	17,351	265,046	0.13%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>45,575</b>	<b>207,388,911</b>	<b>100.00%</b>

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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	817	83.88%	171,605,025	82.75%
Investment Loans	157	16.12%	35,783,887	17.25%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	400	41.07%	72,284,885	34.85%
NSW	278	28.54%	69,510,676	33.52%
Vic	197	20.23%	45,098,582	21.75%
WA	66	6.78%	13,640,158	6.58%
SA	19	1.95%	2,994,835	1.44%
ACT	7	0.72%	2,459,077	1.19%
Tas	5	0.51%	914,076	0.44%
NT	2	0.21%	486,622	0.23%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 14 - Inner City \ Metropolitan \ Non-Metropolitan**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	784	80.49%	177,474,686	85.58%
Inner city	5	0.51%	971,636	0.47%
Non metro	185	18.99%	28,942,589	13.96%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	301	30.90%	58,244,354	28.08%
Non-metro	99	10.16%	14,040,530	6.77%
New South Wales				
Metro	230	23.61%	60,704,139	29.27%
Non-metro	48	4.93%	8,806,538	4.25%
Victoria				
Metro	176	18.07%	42,114,938	20.31%
Non-metro	21	2.16%	2,983,644	1.44%
Western Australia				
Metro	51	5.24%	10,638,536	5.13%
Non-metro	15	1.54%	3,001,622	1.45%
South Australia				
Metro	17	1.75%	2,884,581	1.39%
Non-metro	2	0.21%	110,255	0.05%
Australian Capital Territory				
Metro	7	0.72%	2,459,077	1.19%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	5	0.51%	914,076	0.44%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.21%	486,622	0.23%
Non-metro	0	0.00%	0	0.00%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 16 - Post Code Concentration (top 10)**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2530	13	1.33%	2,904,818	1.40%
4207	10	1.03%	2,415,337	1.16%
4503	9	0.92%	2,311,524	1.11%
2155	5	0.51%	2,199,852	1.06%
4740	15	1.54%	2,101,521	1.01%
2250	6	0.62%	2,060,969	0.99%
4500	9	0.92%	1,757,346	0.85%
2233	6	0.62%	1,749,234	0.84%
4701	9	0.92%	1,677,649	0.81%
4053	9	0.92%	1,624,572	0.78%
<b>Total</b>	<b>91</b>	<b>9.34%</b>	<b>20,802,823</b>	<b>10.03%</b>

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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 %	10	1.03%	2,638,683	1.27%
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%	322,118	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%	438,823	0.21%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.10%	214,964	0.10%
5.00 to 5.25 %	40	4.11%	11,602,913	5.59%
5.25 to 5.50 %	253	25.98%	68,677,564	33.12%
5.50 to 5.75 %	211	21.66%	45,624,776	22.00%
5.75 to 6.00 %	135	13.86%	25,443,172	12.27%
6.00 to 6.25 %	75	7.70%	14,068,216	6.78%
6.25 to 6.50 %	142	14.58%	24,364,041	11.75%
6.50 to 6.75 %	43	4.41%	7,240,074	3.49%
6.75 to 7.00 %	16	1.64%	1,628,897	0.79%
7.00 to 7.25 %	30	3.08%	3,735,697	1.80%
7.25 to 7.50 %	1	0.10%	298,049	0.14%
7.50+ %	15	1.54%	1,090,925	0.53%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	967	99.28%	204,755,767	98.73%
Interest Only Loans	7	0.72%	2,633,144	1.27%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 19 - Interest Only Remaining Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	3	42.86%	1,372,950	52.14%
12 to 24 months	2	28.57%	421,449	16.01%
24 to 36 months	1	14.29%	397,114	15.08%
36 to 48 months	1	14.29%	441,632	16.77%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>7</b>	<b>100.00%</b>	<b>2,633,144</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	171	17.56%	40,555,368	19.56%
Helia LMI	11	1.13%	2,058,232	0.99%
Other	0	0.00%	0	0.00%
Uninsured	792	81.31%	164,775,311	79.45%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	197	20.23%	40,775,166	19.66%
Renovation	72	7.39%	14,074,557	6.79%
Purchase - New Dwelling	85	8.73%	20,652,327	9.96%
Purchase - Existing Dwelling	338	34.70%	72,511,715	34.96%
Purchase - Investment Dwelling	78	8.01%	16,631,248	8.02%
Other	204	20.94%	42,743,898	20.61%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	798	81.93%	171,446,871	82.67%
Duplex	9	0.92%	1,648,332	0.79%
Townhouse	34	3.49%	7,484,450	3.61%
Apartment / Unit / Flat	126	12.94%	25,582,391	12.34%
Vacant Land	0	0.00%	0	0.00%
Villa	7	0.72%	1,226,867	0.59%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>974</b>	<b>100.00%</b>	<b>207,388,911</b>	<b>100.00%</b>

**Table 23 - Reserves**

	\$ Current Balance
Excess Revenue Reserve	0
<b>Total</b>	<b>0</b>

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### Distribution Summary

\$

\$

Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			7,281,550
Interest Earnings on the Collections Account (excluding Cash Deposit)			13,890
Input Tax Credits Received From ATO			5,597
Net Fixed Rate Swap Receipt From Swap Provider			622
Net Basis Swap Receipt From Swap Provider			0
<b>Total</b>			<b>7,301,659</b>

### Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A Notes	Principal Payment	4,254,087	
	Coupon Payment	592,126	4,846,212
Class AB Notes	Principal Payment	374,264	
	Coupon Payment	57,115	431,379
Class B Notes	Principal Payment	179,841	
	Coupon Payment	28,651	208,493
Class C Notes	Principal Payment	116,654	
	Coupon Payment	19,172	135,825
Class D Notes	Principal Payment	39,857	
	Coupon Payment	7,620	47,476
Class E Notes	Principal Payment	34,996	
	Coupon Payment	9,273	44,269
Class F Notes	Principal Payment	32,080	
	Coupon Payment	9,845	41,925
Other			
Trust Expenses			283,449
Redraws			1,262,629
Transfer to/from Reserves			0
<b>Total</b>			<b>7,301,659</b>

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