

Series 2021-1 Harvey Trust

Investor Report

As at

30-April-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	162,127,707	0.60%	15.46%	23.50%
Class AB Notes	28,875,000	14,263,599	1.00%	8.02%	49.40%
Class B Notes	13,875,000	6,853,937	1.20%	4.44%	49.40%
Class C Notes	9,000,000	4,445,797	1.35%	2.13%	49.40%
Class D Notes	3,075,000	1,518,981	2.15%	1.33%	49.40%
Class E Notes	2,700,000	1,333,739	4.35%	0.64%	49.40%
Class F Notes	2,475,000	1,222,594	5.60%	0.00%	49.40%
Total	750,000,000	191,766,355			

*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	\$188,372,722
Total Number of Loans	906
Average Current Balance	\$207,917
Highest Current Balance	\$867,082
Seasoning Average (Months)	102.15
Seasoning (Weighted Average) (Months)	98.73
Remaining Loan Term (Average) (Months)	229.32
Remaining Term (Weighted Average)	245.84
Remaining Term (Maximum) (Months)	296.95
Approval LVR (Average)	65.03%
Approval LVR (Weighted Average)	68.26%
Scheduled LVR (Average)	47.45%
Scheduled LVR (Weighted Average)	52.63%
Scheduled LVR (Maximum)	82.97%
Current LVR (Average)	37.11%
Current LVR (Weighted Average)	48.98%
Current LVR (Maximum)	82.97%
Variable Rate (Weighted Average)	6.24%
Fixed Rate (Weighted Average)	5.08%
Rate on All Loans (Weighted Average)	6.17%
Variable Rate Loans (Percentage by value)	93.84%
Fixed Rate Loans (Percentage by value)	6.16%
Owner Occupied (Dollar Value)	\$155,854,581
Owner Occupied (Percentage)	82.74%
Pool reduction	\$3,393,633
Monthly Repayment speed	1.77%
Single Monthly Mortality Rate (SMM)	1.09%
CPR (Monthly)	12.33%
CPR (Quarterly)	11.11%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$191,766,355
Scheduled Repayments Received During Period	-\$1,585,095
Unscheduled Repayments Received During Period	-\$3,510,210
Redraws	\$840,321
Interest	\$861,351
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$188,372,722
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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Mortgage Portfolio Statistical Tables

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	53	5.85%	14,066,906	4.25%
> 20% <= 30%	23	2.54%	4,257,664	1.29%
> 30% <= 40%	72	7.95%	18,357,508	5.55%
> 40% <= 50%	75	8.28%	24,236,725	7.33%
> 50% <= 55%	40	4.42%	13,334,861	4.03%
> 55% <= 60%	51	5.63%	18,014,318	5.45%
> 60% <= 65%	61	6.73%	21,046,113	6.36%
> 65% <= 70%	80	8.83%	33,317,987	10.07%
> 70% <= 75%	59	6.51%	25,222,252	7.62%
> 75% <= 80%	212	23.40%	90,852,550	27.46%
> 80% <= 85%	33	3.64%	12,396,612	3.75%
> 85% <= 90%	52	5.74%	20,103,791	6.08%
> 90% <= 95%	57	6.29%	21,548,426	6.51%
> 95%	38	4.19%	14,062,767	4.25%
Total	906	100.00%	330,818,480	100.00%

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	93	10.26%	8,015,556	3.42%
> 20% <= 30%	83	9.16%	14,347,793	6.13%
> 30% <= 40%	126	13.91%	29,484,992	12.60%
> 40% <= 50%	148	16.34%	40,018,365	17.10%
> 50% <= 55%	93	10.26%	26,135,149	11.17%
> 55% <= 60%	78	8.61%	24,527,205	10.48%
> 60% <= 65%	109	12.03%	33,858,107	14.47%
> 65% <= 70%	85	9.38%	27,412,944	11.71%
> 70% <= 75%	66	7.28%	21,554,289	9.21%
> 75% <= 80%	21	2.32%	7,358,673	3.14%
> 80% <= 85%	4	0.44%	1,334,634	0.57%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	906	100.00%	234,047,707	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	250	27.59%	12,844,770	6.82%
> 20% <= 30%	115	12.69%	18,994,379	10.08%
> 30% <= 40%	113	12.47%	28,442,173	15.10%
> 40% <= 50%	107	11.81%	27,611,082	14.66%
> 50% <= 55%	70	7.73%	20,787,846	11.04%
> 55% <= 60%	62	6.84%	19,122,640	10.15%
> 60% <= 65%	69	7.62%	21,890,106	11.62%
> 65% <= 70%	55	6.07%	17,201,578	9.13%
> 70% <= 75%	49	5.41%	16,426,825	8.72%
> 75% <= 80%	13	1.43%	3,912,821	2.08%
> 80% <= 85%	3	0.33%	1,138,502	0.60%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	906	100.00%	188,372,722	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	158	17.44%	2,345,533	1.25%
\$50,000 to \$100,000	94	10.38%	7,289,046	3.87%
\$100,000 to \$150,000	91	10.04%	11,438,509	6.07%
\$150,000 to \$200,000	119	13.13%	20,932,223	11.11%
\$200,000 to \$250,000	100	11.04%	22,584,958	11.99%
\$250,000 to \$300,000	121	13.36%	33,137,558	17.59%
\$300,000 to \$350,000	84	9.27%	27,115,737	14.39%
\$350,000 to \$400,000	44	4.86%	16,135,812	8.57%
\$400,000 to \$500,000	62	6.84%	27,342,620	14.52%
\$500,000 to \$750,000	29	3.20%	16,828,858	8.93%
\$750,000 to \$1,000,000	4	0.44%	3,221,866	1.71%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
Total	906	100.00%	188,372,722	100.00%

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Mortgage Portfolio Statistical Tables

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	480	62.42%	5,548,718	12.13%
\$50,000 to \$100,000	132	17.17%	9,597,008	20.98%
\$100,000 to \$150,000	59	7.67%	7,170,151	15.68%
\$150,000 to \$200,000	39	5.07%	6,776,622	14.82%
\$200,000 to \$250,000	24	3.12%	5,284,079	11.55%
\$250,000 to \$300,000	15	1.95%	3,993,695	8.73%
\$300,000 to \$400,000	16	2.08%	5,369,424	11.74%
\$400,000 to \$500,000	2	0.26%	870,693	1.90%
\$500,000 to \$1,000,000	2	0.26%	1,127,409	2.46%
\$1,000,000+	0	0.00%	0	0.00%
Total	769	100.00%	45,737,799	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	0	0.00%	0	0.00%
2 Year Fixed	7	0.77%	1,919,472	1.02%
3 Year Fixed	21	2.32%	5,063,684	2.69%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	19	2.10%	4,615,832	2.45%
Variable	859	94.81%	176,773,735	93.84%
Total	906	100.00%	188,372,722	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 6 months	13	27.66%	3,700,148	31.90%
6 to 12 months	7	14.89%	1,696,655	14.63%
12 to 24 months	16	34.04%	4,089,180	35.25%
24 to 36 months	8	17.02%	1,673,121	14.42%
36 to 48 months	2	4.26%	258,251	2.23%
48 to 60 months	1	2.13%	181,632	1.57%
60+ months	0	0.00%	0	0.00%
Total	47	100.00%	11,598,987	100.00%

	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	905	99.89%	188,301,745	99.96%
180 to 360 months	1	0.11%	70,976	0.04%
360+ months	0	0.00%	0	0.00%
Total	906	100.00%	188,372,722	100.00%

	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	0.99%	186,132	0.10%
10 to 15 years	31	3.42%	1,667,028	0.88%
15 to 20 years	77	8.50%	7,810,493	4.15%
20 to 25 years	127	14.02%	24,225,351	12.86%
25 to 30 years	658	72.63%	153,103,000	81.28%
30+ years	4	0.44%	1,380,718	0.73%
Total	906	100.00%	188,372,722	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	14	1.55%	265,611	0.14%
5 to 10 years	47	5.19%	3,232,991	1.72%
10 to 15 years	94	10.38%	12,130,747	6.44%
15 to 20 years	300	33.11%	59,296,931	31.48%
20 to 25 years	451	49.78%	113,446,441	60.22%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	906	100.00%	188,372,722	100.00%

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	888	98.01%	0	182,675,565	96.98%
1 to 29 days	14	1.55%	25,602	4,768,941	2.53%
30 to 59 days	1	0.11%	3,725	242,983	0.13%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.33%	33,486	685,232	0.36%
Total	906	100.00%	62,813	188,372,722	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	764	84.33%	155,854,581	82.74%
Investment Loans	142	15.67%	32,518,141	17.26%
Total	906	100.00%	188,372,722	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	371	40.95%	65,949,792	35.01%
NSW	260	28.70%	63,041,219	33.47%
Vic	182	20.09%	40,848,099	21.68%
WA	61	6.73%	11,971,647	6.36%
SA	19	2.10%	2,966,332	1.57%
ACT	7	0.77%	2,436,729	1.29%
Tas	4	0.44%	699,849	0.37%
NT	2	0.22%	459,054	0.24%
Total	906	100.00%	188,372,722	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	736	81.24%	162,583,822	86.31%
Inner city	4	0.44%	728,957	0.39%
Non metro	166	18.32%	25,059,942	13.30%
Total	906	100.00%	188,372,722	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	281	31.02%	53,568,750	28.44%
Non-metro	90	9.93%	12,381,042	6.57%
New South Wales				
Metro	217	23.95%	55,162,454	29.28%
Non-metro	43	4.75%	7,878,765	4.18%
Victoria				
Metro	165	18.21%	38,683,264	20.54%
Non-metro	17	1.88%	2,164,834	1.15%
Western Australia				
Metro	47	5.19%	9,441,471	5.01%
Non-metro	14	1.55%	2,530,176	1.34%
South Australia				
Metro	17	1.88%	2,861,208	1.52%
Non-metro	2	0.22%	105,124	0.06%
Australian Capital Territory				
Metro	7	0.77%	2,436,729	1.29%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.44%	699,849	0.37%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.22%	459,054	0.24%
Non-metro	0	0.00%	0	0.00%
Total	906	100.00%	188,372,722	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2530	12	1.32%	2,572,280	1.37%
2155	5	0.55%	2,150,359	1.14%
4503	8	0.88%	2,028,963	1.08%
2250	6	0.66%	2,028,093	1.08%
4740	14	1.55%	1,981,536	1.05%
4207	9	0.99%	1,967,960	1.04%
2233	6	0.66%	1,735,305	0.92%
4701	9	0.99%	1,654,639	0.88%
4500	8	0.88%	1,542,249	0.82%
3754	6	0.66%	1,533,598	0.81%
Total	83	9.16%	19,194,982	10.19%

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	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	9	0.99%	2,409,669	1.28%
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%	317,401	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 %	1	0.11%	434,479	0.23%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.11%	212,570	0.11%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	4	0.44%	931,197	0.49%
5.50 to 5.75 %	47	5.19%	13,551,442	7.19%
5.75 to 6.00 %	255	28.15%	66,449,436	35.28%
6.00 to 6.25 %	200	22.08%	40,497,792	21.50%
6.25 to 6.50 %	113	12.47%	21,153,082	11.23%
6.50 to 6.75 %	59	6.51%	10,529,408	5.59%
6.75 to 7.00 %	119	13.13%	19,731,376	10.47%
7.00 to 7.25 %	41	4.53%	6,618,161	3.51%
7.25 to 7.50 %	14	1.55%	1,403,625	0.75%
7.50+ %	42	4.64%	4,133,083	2.19%
Total	906	100.00%	188,372,722	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	902	99.56%	187,012,063	99.28%
Interest Only Loans	4	0.44%	1,360,658	0.72%
Total	906	100.00%	188,372,722	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	1	25.00%	497,950	36.60%
12 to 24 months	2	50.00%	420,896	30.93%
24 to 36 months	1	25.00%	441,812	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%	1,360,658	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	166	18.32%	39,033,276	20.72%
Helia LMI	10	1.10%	1,658,340	0.88%
Other	0	0.00%	0	0.00%
Uninsured	730	80.57%	147,681,106	78.40%
Total	906	100.00%	188,372,722	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	179	19.76%	36,623,829	19.44%
Renovation	69	7.62%	12,996,792	6.90%
Purchase - New Dwelling	82	9.05%	19,343,821	10.27%
Purchase - Existing Dwelling	320	35.32%	66,435,348	35.27%
Purchase - Investment Dwelling	69	7.62%	14,845,374	7.88%
Other	187	20.64%	38,127,558	20.24%
Total	906	100.00%	188,372,722	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	744	82.12%	155,518,320	82.56%
Duplex	9	0.99%	1,598,542	0.85%
Townhouse	33	3.64%	7,033,247	3.73%
Apartment / Unit / Flat	114	12.58%	23,265,897	12.35%
Vacant Land	0	0.00%	0	0.00%
Villa	6	0.66%	956,716	0.51%
Other	0	0.00%	0	0.00%
Total	906	100.00%	188,372,722	100.00%

	\$ 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)		5,196,550
Interest Earnings on the Collections Account (excluding Cash Deposit)		14,698
Input Tax Credits Received From ATO		5,034
Net Fixed Rate Swap Receipt From Swap Provider		11,701
Net Basis Swap Receipt From Swap Provider		23,098
Total		5,251,082

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A Notes	Principal Payment	2,869,127	
	Coupon Payment	666,989	3,536,116
Class AB Notes	Principal Payment	252,419	
	Coupon Payment	63,682	316,101
Class B Notes	Principal Payment	121,292	
	Coupon Payment	31,802	153,094
Class C Notes	Principal Payment	78,676	
	Coupon Payment	21,213	99,889
Class D Notes	Principal Payment	26,881	
	Coupon Payment	8,313	35,194
Class E Notes	Principal Payment	23,603	
	Coupon Payment	9,872	33,475
Class F Notes	Principal Payment	21,636	
	Coupon Payment	10,389	32,025
Other			
Trust Expenses			204,867
Redraws			840,321
Transfer to/from Reserves			0
Total			5,251,082

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