

Series 2021-1 Harvey Trust

Investor Report

As at

31-August-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	151,334,617	0.60%	15.46%	21.93%	
Class AB Notes	28,875,000	13,314,050	1.00%	8.02%	46.11%	
Class B Notes	13,875,000	6,397,660	1.20%	4.44%	46.11%	
Class C Notes	9,000,000	4,149,834	1.35%	2.13%	46.11%	
Class D Notes	3,075,000	1,417,860	2.15%	1.33%	46.11%	
Class E Notes	2,700,000	1,244,950	4.35%	0.64%	46.11%	
Class F Notes	2,475,000	1,141,204	5.60%	0.00%	46.11%	
Total*	750,000,000	179,000,175				

*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	\$176,828,638
Total Number of Loans	869
Average Current Balance	\$203,485
Highest Current Balance	\$865,871
Seasoning Average (Months)	106.19
Seasoning (Weighted Average) (Months)	102.58
Remaining Loan Term (Average) (Months)	226.11
Remaining Term (Weighted Average)	242.22
Remaining Term (Maximum) (Months)	292.91
Approval LVR (Average)	65.01%
Approval LVR (Weighted Average)	68.19%
Scheduled LVR (Average)	46.72%
Scheduled LVR (Weighted Average)	52.01%
Scheduled LVR (Maximum)	82.54%
Current LVR (Average)	36.39%
Current LVR (Weighted Average)	48.34%
Current LVR (Maximum)	82.54%
Variable Rate (Weighted Average)	6.48%
Fixed Rate (Weighted Average)	5.27%
Rate on All Loans (Weighted Average)	6.42%
Variable Rate Loans (Percentage by value)	94.97%
Fixed Rate Loans (Percentage by value)	5.03%
Owner Occupied (Dollar Value)	\$145,828,071
Owner Occupied (Percentage)	82.47%
Pool reduction	\$2,171,536
Monthly Repayment speed	1.21%
Single Monthly Mortality Rate (SMM)	0.49%
CPR (Monthly)	5.69%
CPR (Quarterly)	8.57%

Mortgage Portfolio Transaction Data (Current Month)	
Mortgage Portfolio Balance At Start of Period	\$179,000,175
Scheduled Repayments Received During Period	-\$1,655,804
Unscheduled Repayments Received During Period	-\$2,438,079
Redraws	\$1,056,510
Interest	\$865,836
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$176,828,638
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	5.98%	13,896,906	4.37%
> 20% <= 30%	22	2.53%	4,124,975	1.30%
> 30% <= 40%	71	8.17%	18,322,469	5.77%
> 40% <= 50%	71	8.17%	22,779,131	7.17%
> 50% <= 55%	37	4.26%	12,638,976	3.98%
> 55% <= 60%	48	5.52%	17,272,497	5.44%
> 60% <= 65%	58	6.67%	20,052,630	6.31%
> 65% <= 70%	75	8.63%	31,501,797	9.91%
> 70% <= 75%	57	6.56%	24,515,776	7.71%
> 75% <= 80%	205	23.59%	87,532,430	27.55%
> 80% <= 85%	31	3.57%	11,745,426	3.70%
> 85% <= 90%	50	5.75%	18,819,322	5.92%
> 90% <= 95%	55	6.33%	20,864,107	6.57%
> 95%	37	4.26%	13,701,341	4.31%
Total	869	100.00%	317,767,783	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	95	10.93%	8,362,979	3.79%
> 20% <= 30%	83	9.55%	14,460,429	6.55%
> 30% <= 40%	124	14.27%	27,964,059	12.66%
> 40% <= 50%	148	17.03%	40,753,903	18.45%
> 50% <= 55%	82	9.44%	22,264,775	10.08%
> 55% <= 60%	80	9.21%	25,264,983	11.44%
> 60% <= 65%	97	11.16%	31,205,974	14.13%
> 65% <= 70%	86	9.90%	26,673,288	12.08%
> 70% <= 75%	53	6.10%	16,763,997	7.59%
> 75% <= 80%	19	2.19%	6,723,625	3.04%
> 80% <= 85%	2	0.23%	429,622	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	869	100.00%	220,867,634	100.00%

Table 3 - Current Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	255	29.34%	13,587,481	7.68%
> 20% <= 30%	110	12.66%	19,066,562	10.78%
> 30% <= 40%	102	11.74%	24,891,345	14.08%
> 40% <= 50%	104	11.97%	26,846,242	15.18%
> 50% <= 55%	67	7.71%	19,659,227	11.12%
> 55% <= 60%	60	6.90%	18,741,227	10.60%
> 60% <= 65%	65	7.48%	20,848,283	11.79%
> 65% <= 70%	52	5.98%	16,556,578	9.36%
> 70% <= 75%	38	4.37%	11,955,789	6.76%
> 75% <= 80%	14	1.61%	4,246,283	2.40%
> 80% <= 85%	2	0.23%	429,622	0.24%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	869	100.00%	176,828,638	100.00%

Table 4 - Current Loan Balances				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	153	17.61%	2,254,262	1.27%
\$50,000 to \$100,000	97	11.16%	7,367,470	4.17%
\$100,000 to \$150,000	89	10.24%	11,283,083	6.38%
\$150,000 to \$200,000	115	13.23%	20,101,559	11.37%
\$200,000 to \$250,000	100	11.51%	22,763,674	12.87%
\$250,000 to \$300,000	113	13.00%	31,099,188	17.59%
\$300,000 to \$350,000	77	8.86%	24,866,959	14.06%
\$350,000 to \$400,000	40	4.60%	14,711,073	8.32%
\$400,000 to \$500,000	55	6.33%	24,218,614	13.70%
\$500,000 to \$750,000	27	3.11%	15,743,427	8.90%
\$750,000 to \$1,000,000	3	0.35%	2,419,328	1.37%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
Total	869	100.00%	176,828,638	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	475	63.08%	5,407,166	12.27%	
\$50,000 to \$100,000	122	16.20%	8,745,482	19.84%	
\$100,000 to \$150,000	60	7.97%	7,299,946	16.56%	
\$150,000 to \$200,000	39	5.18%	6,805,999	15.44%	
\$200,000 to \$250,000	27	3.59%	6,003,281	13.62%	
\$250,000 to \$300,000	14	1.86%	3,786,005	8.59%	
\$300,000 to \$400,000	12	1.59%	4,109,469	9.32%	
\$400,000 to \$500,000	3	0.40%	1,287,502	2.92%	
\$500,000 to \$1,000,000	1	0.13%	625,261	1.42%	
\$1,000,000+	0	0.00%	0	0.00%	
Total	753	100.00%	44,070,111	100.00%	

Table 6 - Product Type					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
1 Year Fixed	2	0.23%	386,113	0.22%	
2 Year Fixed	7	0.81%	2,219,124	1.25%	
3 Year Fixed	15	1.73%	3,184,206	1.80%	
4 Year Fixed	0	0.00%	0	0.00%	
5 Year Fixed	15	1.73%	3,108,567	1.76%	
Variable	830	95.51%	167,930,628	94.97%	
Total	869	100.00%	176,828,638	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	8	20.51%	1,799,033	20.22%	
6 to 12 months	12	30.77%	2,896,053	32.55%	
12 to 24 months	9	23.08%	2,294,863	25.79%	
24 to 36 months	7	17.95%	1,474,970	16.58%	
36 to 48 months	2	5.13%	253,275	2.85%	
48 to 60 months	1	2.56%	179,816	2.02%	
60+ months	0	0.00%	0	0.00%	
Total	39	100.00%	8,898,010	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	868	99.88%	176,758,643	99.96%	
180 to 360 months	1	0.12%	69,995	0.04%	
360+ months	0	0.00%	0	0.00%	
Total	869	100.00%	176,828,638	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	6	0.69%	161,722	0.09%	
10 to 15 years	29	3.34%	1,506,587	0.85%	
15 to 20 years	74	8.52%	7,319,070	4.14%	
20 to 25 years	122	14.04%	21,757,619	12.30%	
25 to 30 years	634	72.96%	144,729,874	81.85%	
30+ years	4	0.46%	1,353,767	0.77%	
Total	869	100.00%	176,828,638	100.00%	

Table 10 - Remaining Loan Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 5 years	13	1.50%	310,550	0.18%	
5 to 10 years	44	5.06%	3,039,200	1.72%	
10 to 15 years	90	10.36%	11,232,270	6.35%	
15 to 20 years	303	34.87%	58,656,869	33.17%	
20 to 25 years	419	48.22%	103,589,749	58.58%	
25 to 30 years	0	0.00%	0	0.00%	
30+ years	0	0.00%	0	0.00%	
Total	869	100.00%	176,828,638	100.00%	

Table 11 - Days in Arrears					
	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	852	98.04%	0	171,704,263	97.10%
1 to 29 days	15	1.73%	18,770	4,636,748	2.62%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	2	0.23%	12,346	487,627	0.28%
Total	869	100.00%	31,116	176,828,638	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	734	84.46%	145,828,071	82.47%
Investment Loans	135	15.54%	31,000,568	17.53%
Total	869	100.00%	176,828,638	100.00%

Table 13 - State Concentration				
	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	358	41.20%	62,746,693	35.48%
NSW	249	28.65%	59,376,278	33.58%
Vic	170	19.56%	36,942,163	20.89%
WA	60	6.90%	11,300,263	6.39%
SA	19	2.19%	2,938,312	1.66%
ACT	7	0.81%	2,325,372	1.32%
Tas	4	0.46%	686,522	0.39%
NT	2	0.23%	513,036	0.29%
Total	869	100.00%	176,828,638	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	709	81.59%	153,136,997	86.60%
Inner city	4	0.46%	711,588	0.40%
Non metro	156	17.95%	22,980,053	13.00%
Total	869	100.00%	176,828,638	100.00%

Table 15 - Geographic Distribution				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	275	31.65%	51,448,528	29.10%
Non-metro	83	9.55%	11,298,165	6.39%
New South Wales				
Metro	209	24.05%	52,394,768	29.63%
Non-metro	40	4.60%	6,981,510	3.95%
Victoria				
Metro	153	17.61%	34,844,553	19.71%
Non-metro	17	1.96%	2,097,610	1.19%
Western Australia				
Metro	46	5.29%	8,800,666	4.98%
Non-metro	14	1.61%	2,499,597	1.41%
South Australia				
Metro	17	1.96%	2,835,141	1.60%
Non-metro	2	0.23%	103,171	0.06%
Australian Capital Territory				
Metro	7	0.81%	2,325,372	1.32%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.46%	686,522	0.39%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.23%	513,036	0.29%
Non-metro	0	0.00%	0	0.00%
Total	869	100.00%	176,828,638	100.00%

Table 16 - Post Code Concentration (top 10)				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2530	11	1.27%	2,199,673	1.24%
4207	9	1.04%	2,040,078	1.15%
2250	6	0.69%	2,032,006	1.15%
2155	4	0.46%	1,999,495	1.13%
4503	8	0.92%	1,879,646	1.06%
2233	6	0.69%	1,729,909	0.98%
4740	13	1.50%	1,689,794	0.96%
4701	9	1.04%	1,643,584	0.93%
4500	8	0.92%	1,511,937	0.86%
2500	6	0.69%	1,426,919	0.81%
Total	80	9.21%	18,153,041	10.27%

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Table 17 - Interest Rate				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	6	0.69%	1,358,956	0.77%
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	0.12%	313,179	0.18%
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	0.12%	210,700	0.12%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	4	0.46%	921,928	0.52%
5.50 to 5.75 %	9	1.04%	2,437,203	1.38%
5.75 to 6.00 %	45	5.18%	12,534,849	7.09%
6.00 to 6.25 %	253	29.11%	63,580,030	35.96%
6.25 to 6.50 %	186	21.40%	36,850,608	20.84%
6.50 to 6.75 %	104	11.97%	20,230,944	11.44%
6.75 to 7.00 %	54	6.21%	8,714,358	4.93%
7.00 to 7.25 %	117	13.46%	18,792,095	10.63%
7.25 to 7.50 %	36	4.14%	5,626,102	3.18%
7.50+ %	53	6.10%	5,257,685	2.97%
Total	869	100.00%	176,828,638	100.00%

Table 18 - Interest Only Loans				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	866	99.65%	175,964,486	99.51%
Interest Only Loans	3	0.35%	864,152	0.49%
Total	869	100.00%	176,828,638	100.00%

Table 19 - Interest Only Remaining Term				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	1	33.33%	116,589	13.49%
12 to 24 months	1	33.33%	305,581	35.36%
24 to 36 months	1	33.33%	441,982	51.15%
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	3	100.00%	864,152	100.00%

Table 20 - Mortgage Insurer				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	159	18.30%	35,860,842	20.28%
Helia LMI	10	1.15%	1,579,156	0.89%
Other	0	0.00%	0	0.00%
Uninsured	700	80.55%	139,388,640	78.83%
Total	869	100.00%	176,828,638	100.00%

Table 21 - Loan Purpose				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	221	25.43%	45,321,052	25.63%
Renovation	66	7.59%	11,635,036	6.58%
Purchase - New Dwelling	79	9.09%	18,567,562	10.50%
Purchase - Existing Dwelling	314	36.13%	62,899,055	35.57%
Purchase - Investment Dwelling	67	7.71%	14,073,960	7.96%
Other	122	14.04%	24,331,975	13.76%
Total	869	100.00%	176,828,638	100.00%

Table 22 - Loan Collateral				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	712	81.93%	145,806,196	82.46%
Duplex	9	1.04%	1,559,941	0.88%
Townhouse	32	3.68%	6,692,134	3.78%
Apartment / Unit / Flat	110	12.66%	21,990,929	12.44%
Vacant Land	0	0.00%	0	0.00%
Villa	6	0.69%	779,439	0.44%
Other	0	0.00%	0	0.00%
Total	869	100.00%	176,828,638	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)		4,196,388
Interest Earnings on the Collections Account (excluding Cash Deposit)		11,022
Input Tax Credits Received From ATO		4,678
Net Fixed Rate Swap Receipt From Swap Provider		6,574
Net Basis Swap Receipt From Swap Provider		0
Total		4,218,661

Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes	Principal Payment	1,835,912	
	Coupon Payment	611,039	2,446,952
Class AB Notes	Principal Payment	161,519	
	Coupon Payment	58,135	219,654
Class B Notes	Principal Payment	77,613	
	Coupon Payment	28,987	106,600
Class C Notes	Principal Payment	50,344	
	Coupon Payment	19,314	69,657
Class D Notes	Principal Payment	17,201	
	Coupon Payment	7,531	24,732
Class E Notes	Principal Payment	15,103	
	Coupon Payment	8,864	23,967
Class F Notes	Principal Payment	13,844	
	Coupon Payment	9,298	23,142
Other			
Trust Expenses			247,447
Redraws			1,056,510
Transfer to/from Reserves			0
Total			4,218,661

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