Series 2021-1 Harvey Trust

Investor Report

As at **30-September-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	149,498,705	0.60%	15.46%	21.67%
Class AB Notes	28,875,000	13,152,530	1.00%	8.02%	45.55%
Class B Notes	13,875,000	6,320,047	1.20%	4.44%	45.55%
Class C Notes	9,000,000	4,099,490	1.35%	2.13%	45.55%
Class D Notes	3,075,000	1,400,659	2.15%	1.33%	45.55%
Class E Notes	2,700,000	1,229,847	4.35%	0.64%	45.55%
Class F Notes	2,475,000	1,127,360	5.60%	0.00%	45.55%
Total*	**750,000,000**	**176,828,638**			

**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	$173,738,561
Total Number of Loans	862
Average Current Balance	$201,553
Highest Current Balance	$853,873
Seasoning Average (Months)	107.24
Seasoning (Weighted Average) (Months)	103.66
Remaining Loan Term (Average) (Months)	225.04
Remaining Term (Weighted Average)	240.99
Remaining Term (Maximum) (Months)	291.93
Approval LVR (Average)	65.02%
Approval LVR (Weighted Average)	68.25%
Scheduled LVR (Average)	46.53%
Scheduled LVR (Weighted Average)	51.87%
Scheduled LVR (Maximum)	82.41%
Current LVR (Average)	36.15%
Current LVR (Weighted Average)	48.26%
Current LVR (Maximum)	82.41%
Variable Rate (Weighted Average)	6.48%
Fixed Rate (Weighted Average)	5.41%
Rate on All Loans (Weighted Average)	6.43%
Variable Rate Loans (Percentage by value)	94.89%
Fixed Rate Loans (Percentage by value)	5.11%
Owner Occupied (Dollar Value)	$142,910,568
Owner Occupied (Percentage)	82.26%
Pool reduction	$3,090,078
Monthly Repayment speed	1.75%
Single Monthly Mortality Rate (SMM)*	1.29%
CPR (Monthly)*	14.44%
CPR (Quarterly)*	11.38%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$176,828,638
Scheduled Repayments Received During Period	-$1,641,998
Unscheduled Repayments Received During Period	-$2,924,839
Redraws	$652,812
Interest	$823,947
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$173,738,561
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

** Methodology Update: Effective September 2026, the SMM/ CPR calculation methodology has been refined as part of our ongoing review process*

Series 2021-1 Harvey Trust

Investor Report

As at **30-September-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%	52	6.03%	13,896,906	4.41%
> 20% <= 30%	22	2.55%	4,124,975	1.31%
> 30% <= 40%	70	8.12%	18,078,269	5.74%
> 40% <= 50%	70	8.12%	22,299,131	7.08%
> 50% <= 55%	37	4.29%	12,638,976	4.02%
> 55% <= 60%	47	5.45%	16,659,672	5.29%
> 60% <= 65%	58	6.73%	20,052,630	6.37%
> 65% <= 70%	73	8.47%	30,386,797	9.65%
> 70% <= 75%	57	6.61%	24,515,776	7.79%
> 75% <= 80%	204	23.67%	87,297,230	27.73%
> 80% <= 85%	31	3.60%	11,745,426	3.73%
> 85% <= 90%	50	5.80%	18,819,322	5.98%
> 90% <= 95%	54	6.26%	20,576,850	6.54%
> 95%	37	4.29%	13,701,341	4.35%
Total	**862**	**100.00%**	**314,793,301**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	95	11.02%	8,294,093	3.81%
> 20% <= 30%	87	10.09%	14,876,502	6.83%
> 30% <= 40%	120	13.92%	27,357,119	12.56%
> 40% <= 50%	145	16.82%	39,280,930	18.04%
> 50% <= 55%	84	9.74%	22,781,445	10.46%
> 55% <= 60%	79	9.16%	25,400,463	11.66%
> 60% <= 65%	94	10.90%	30,258,924	13.89%
> 65% <= 70%	88	10.21%	26,963,556	12.38%
> 70% <= 75%	51	5.92%	16,162,614	7.42%
> 75% <= 80%	18	2.09%	6,243,167	2.87%
> 80% <= 85%	1	0.12%	156,587	0.07%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	**862**	**100.00%**	**217,775,401**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	259	30.05%	13,516,190	7.78%
> 20% <= 30%	103	11.95%	18,112,001	10.42%
> 30% <= 40%	106	12.30%	24,987,291	14.38%
> 40% <= 50%	101	11.72%	26,892,463	15.48%
> 50% <= 55%	67	7.77%	20,009,214	11.52%
> 55% <= 60%	59	6.84%	18,032,799	10.38%
> 60% <= 65%	66	7.66%	20,817,756	11.98%
> 65% <= 70%	49	5.68%	15,291,364	8.80%
> 70% <= 75%	37	4.29%	11,646,561	6.70%
> 75% <= 80%	14	1.62%	4,276,335	2.46%
> 80% <= 85%	1	0.12%	156,587	0.09%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 4 - Current Loan Balances	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	155	17.98%	2,215,577	1.28%
$50,000 to $100,000	101	11.72%	7,721,952	4.44%
$100,000 to $150,000	86	9.98%	10,998,058	6.33%
$150,000 to $200,000	112	12.99%	19,683,368	11.33%
$200,000 to $250,000	100	11.60%	22,887,186	13.17%
$250,000 to $300,000	111	12.88%	30,596,701	17.61%
$300,000 to $350,000	78	9.05%	25,266,950	14.54%
$350,000 to $400,000	38	4.41%	14,051,789	8.09%
$400,000 to $500,000	53	6.15%	23,448,988	13.50%
$500,000 to $750,000	26	3.02%	15,211,781	8.76%
$750,000 to $1,000,000	2	0.23%	1,656,209	0.95%
$1,000,000 to $1,500,000	0	0.00%	0	0.00%
$1,500,000+	0	0.00%	0	0.00%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Series 2021-1 Harvey Trust

Investor Report

As at **30-September-2026**

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	470	63.00%	5,302,017	12.03%
$50,000 to $100,000	119	15.95%	8,638,975	19.60%
$100,000 to $150,000	57	7.64%	6,879,937	15.61%
$150,000 to $200,000	42	5.63%	7,228,687	16.40%
$200,000 to $250,000	28	3.75%	6,209,829	14.09%
$250,000 to $300,000	13	1.74%	3,478,465	7.89%
$300,000 to $400,000	13	1.74%	4,419,705	10.03%
$400,000 to $500,000	3	0.40%	1,293,650	2.94%
$500,000 to $1,000,000	1	0.13%	625,261	1.42%
$1,000,000+	0	0.00%	0	0.00%
Total	**746**	**100.00%**	**44,076,526**	**100.00%**

Table 6 - Product Type

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	3	0.35%	510,685	0.29%
2 Year Fixed	6	0.70%	2,091,022	1.20%
3 Year Fixed	15	1.74%	3,179,114	1.83%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	15	1.74%	3,099,191	1.78%
Variable	823	95.48%	164,858,549	94.89%
Total	**862**	**100.00%**	**173,738,561**	**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	6	15.38%	1,358,215	15.30%
6 to 12 months	13	33.33%	2,952,628	33.25%
12 to 24 months	8	20.51%	2,042,817	23.00%
24 to 36 months	8	20.51%	1,786,894	20.12%
36 to 48 months	2	5.13%	251,807	2.84%
48 to 60 months	2	5.13%	487,650	5.49%
60+ months	0	0.00%	0	0.00%
Total	**39**	**100.00%**	**8,880,012**	**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	861	99.88%	173,670,668	99.96%
180 to 360 months	1	0.12%	67,893	0.04%
360+ months	0	0.00%	0	0.00%
Total	**862**	**100.00%**	**173,738,561**	**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	0.70%	150,344	0.09%
10 to 15 years	28	3.25%	1,501,516	0.86%
15 to 20 years	74	8.58%	7,241,588	4.17%
20 to 25 years	122	14.15%	21,617,684	12.44%
25 to 30 years	628	72.85%	141,878,154	81.66%
30+ years	4	0.46%	1,349,275	0.78%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	14	1.62%	376,751	0.22%
5 to 10 years	43	4.99%	3,066,316	1.76%
10 to 15 years	89	10.32%	10,973,431	6.32%
15 to 20 years	307	35.61%	59,263,334	34.11%
20 to 25 years	409	47.45%	100,058,729	57.59%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	841	97.56%	0	168,037,867	96.72%
1 to 29 days	17	1.97%	19,580	4,681,686	2.69%
30 to 59 days	2	0.23%	6,474	530,955	0.31%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	2	0.23%	13,627	488,054	0.28%
Total	**862**	**100.00%**	**39,681**	**173,738,561**	**100.00%**

Series 2021-1 Harvey Trust

Investor Report

As at **30-September-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	728	84.45%	142,910,568	82.26%
Investment Loans	134	15.55%	30,827,993	17.74%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	357	41.42%	62,141,372	35.77%
NSW	245	28.42%	57,593,953	33.15%
Vic	169	19.61%	36,636,537	21.09%
WA	59	6.84%	10,905,018	6.28%
SA	19	2.20%	2,938,008	1.69%
ACT	7	0.81%	2,324,390	1.34%
Tas	4	0.46%	684,144	0.39%
NT	2	0.23%	515,140	0.30%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	704	81.67%	150,354,490	86.54%
Inner city	4	0.46%	708,538	0.41%
Non metro	154	17.87%	22,675,533	13.05%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	275	31.90%	51,108,111	29.42%
Non-metro	82	9.51%	11,033,261	6.35%
New South Wales				
Metro	205	23.78%	50,633,268	29.14%
Non-metro	40	4.64%	6,960,685	4.01%
Victoria				
Metro	153	17.75%	34,552,935	19.89%
Non-metro	16	1.86%	2,083,602	1.20%
Western Australia				
Metro	45	5.22%	8,409,473	4.84%
Non-metro	14	1.62%	2,495,545	1.44%
South Australia				
Metro	17	1.97%	2,835,567	1.63%
Non-metro	2	0.23%	102,441	0.06%
Australian Capital Territory				
Metro	7	0.81%	2,324,390	1.34%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.46%	684,144	0.39%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.23%	515,140	0.30%
Non-metro	0	0.00%	0	0.00%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
2530	11	1.28%	2,192,235	1.26%
4207	9	1.04%	2,036,505	1.17%
2250	6	0.70%	2,023,437	1.16%
2155	4	0.46%	1,882,162	1.08%
4503	8	0.93%	1,877,740	1.08%
4740	13	1.51%	1,679,595	0.97%
4701	9	1.04%	1,639,038	0.94%
2500	6	0.70%	1,447,309	0.83%
4500	8	0.93%	1,418,269	0.82%
4170	4	0.46%	1,401,652	0.81%
Total	**78**	**9.05%**	**17,597,944**	**10.13%**

Series 2021-1 Harvey Trust

Investor Report

As at **30-September-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 %	5	0.58%	1,045,999	0.60%
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%	312,216	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%	210,207	0.12%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	4	0.46%	920,229	0.53%
5.50 to 5.75 %	9	1.04%	2,433,460	1.40%
5.75 to 6.00 %	45	5.22%	12,475,087	7.18%
6.00 to 6.25 %	252	29.23%	62,845,346	36.17%
6.25 to 6.50 %	182	21.11%	35,333,864	20.34%
6.50 to 6.75 %	104	12.06%	20,309,139	11.69%
6.75 to 7.00 %	54	6.26%	8,642,132	4.97%
7.00 to 7.25 %	116	13.46%	18,388,453	10.58%
7.25 to 7.50 %	36	4.18%	5,605,758	3.23%
7.50+ %	53	6.15%	5,216,671	3.00%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	859	99.65%	172,871,917	99.50%
Interest Only Loans	3	0.35%	866,644	0.50%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	2	66.67%	424,741	49.01%
12 to 24 months	0	0.00%	0	0.00%
24 to 36 months	1	33.33%	441,903	50.99%
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%**	**866,644**	**100.00%**

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	158	18.33%	35,450,437	20.40%
Helia LMI	10	1.16%	1,556,675	0.90%
Other	0	0.00%	0	0.00%
Uninsured	694	80.51%	136,731,449	78.70%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	219	25.41%	44,688,239	25.72%
Renovation	66	7.66%	11,577,838	6.66%
Purchase - New Dwelling	79	9.16%	18,419,844	10.60%
Purchase - Existing Dwelling	309	35.85%	60,855,728	35.03%
Purchase - Investment Dwelling	67	7.77%	14,042,418	8.08%
Other	122	14.15%	24,154,494	13.90%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	705	81.79%	142,935,741	82.27%
Duplex	9	1.04%	1,549,529	0.89%
Townhouse	32	3.71%	6,647,547	3.83%
Apartment / Unit / Flat	110	12.76%	21,955,006	12.64%
Vacant Land	0	0.00%	0	0.00%
Villa	6	0.70%	650,737	0.37%
Other	0	0.00%	0	0.00%
Total	**862**	**100.00%**	**173,738,561**	**100.00%**

Table 23 - Reserves

	$ Current Balance
Extraordinary Expenses Reserve	0
Total	**0**

Series 2021-1 Harvey Trust

Investor Report

As at **30-September-2026**

Distribution Summary		**$**	**$**
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			4,666,809
Interest Earnings on the Collections Account (excluding Cash Deposit)			11,216
Input Tax Credits Received From ATO			4,621
Net Fixed Rate Swap Receipt From Swap Provider			6,615
Net Basis Swap Receipt From Swap Provider			0
Total			**4,689,261**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes	Principal Payment	2,612,487	
	Coupon Payment	614,993	3,227,480
Class AB Notes	Principal Payment	229,840	
	Coupon Payment	58,430	288,270
Class B Notes	Principal Payment	110,443	
	Coupon Payment	29,116	139,558
Class C Notes	Principal Payment	71,639	
	Coupon Payment	19,391	91,030
Class D Notes	Principal Payment	24,476	
	Coupon Payment	7,546	32,023
Class E Notes	Principal Payment	21,492	
	Coupon Payment	8,850	30,341
Class F Notes	Principal Payment	19,701	
	Coupon Payment	9,271	28,971
Other			
Trust Expenses			198,776
Redraws			652,812
Transfer to/from Reserves			0
Total			**4,689,261**

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