Series 2021-1 Harvey Trust
Investor Report

As at **30-June-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	156,342,386	0.60%	15.46%	22.66%
Class AB Notes	28,875,000	13,754,621	1.00%	8.02%	47.64%
Class B Notes	13,875,000	6,609,363	1.20%	4.44%	47.64%
Class C Notes	9,000,000	4,287,155	1.35%	2.13%	47.64%
Class D Notes	3,075,000	1,464,778	2.15%	1.33%	47.64%
Class E Notes	2,700,000	1,286,146	4.35%	0.64%	47.64%
Class F Notes	2,475,000	1,178,967	5.60%	0.00%	47.64%
Total*	**750,000,000**	**184,923,416**			

**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	$181,500,019
Total Number of Loans	881
Average Current Balance	$206,016
Highest Current Balance	$863,364
Seasoning Average (Months)	104.31
Seasoning (Weighted Average) (Months)	100.90
Remaining Loan Term (Average) (Months)	227.75
Remaining Term (Weighted Average)	243.74
Remaining Term (Maximum) (Months)	294.95
Approval LVR (Average)	65.11%
Approval LVR (Weighted Average)	68.35%
Scheduled LVR (Average)	47.12%
Scheduled LVR (Weighted Average)	52.36%
Scheduled LVR (Maximum)	82.75%
Current LVR (Average)	36.81%
Current LVR (Weighted Average)	48.64%
Current LVR (Maximum)	82.75%
Variable Rate (Weighted Average)	6.49%
Fixed Rate (Weighted Average)	5.39%
Rate on All Loans (Weighted Average)	6.42%
Variable Rate Loans (Percentage by value)	94.37%
Fixed Rate Loans (Percentage by value)	5.63%
Owner Occupied (Dollar Value)	$149,841,280
Owner Occupied (Percentage)	82.56%
Pool reduction	$3,423,398
Monthly Repayment speed	1.85%
Single Monthly Mortality Rate (SMM)	1.09%
CPR (Monthly)	12.35%
CPR (Quarterly)	12.64%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$184,923,416
Scheduled Repayments Received During Period	-$1,669,215
Unscheduled Repayments Received During Period	-$4,068,704
Redraws	$1,452,175
Interest	$862,346
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$181,500,019
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

Series 2021-1 Harvey Trust

Investor Report

As at 30-June-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	5.90%	13,896,906	4.30%
> 20% <= 30%	23	2.61%	4,257,664	1.32%
> 30% <= 40%	71	8.06%	18,322,469	5.67%
> 40% <= 50%	71	8.06%	22,779,131	7.05%
> 50% <= 55%	39	4.43%	13,134,238	4.06%
> 55% <= 60%	48	5.45%	17,272,497	5.35%
> 60% <= 65%	58	6.58%	20,052,630	6.21%
> 65% <= 70%	76	8.63%	31,956,797	9.89%
> 70% <= 75%	57	6.47%	24,515,776	7.59%
> 75% <= 80%	209	23.72%	89,918,080	27.83%
> 80% <= 85%	32	3.63%	12,200,330	3.78%
> 85% <= 90%	51	5.79%	19,444,928	6.02%
> 90% <= 95%	56	6.36%	21,321,430	6.60%
> 95%	38	4.31%	14,062,767	4.35%
Total	**881**	**100.00%**	**323,135,643**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	94	10.67%	8,050,506	3.56%
> 20% <= 30%	81	9.19%	14,155,487	6.25%
> 30% <= 40%	125	14.19%	28,838,809	12.74%
> 40% <= 50%	143	16.23%	38,761,329	17.12%
> 50% <= 55%	89	10.10%	25,269,208	11.16%
> 55% <= 60%	79	8.97%	25,074,909	11.08%
> 60% <= 65%	103	11.69%	32,366,162	14.30%
> 65% <= 70%	83	9.42%	26,417,054	11.67%
> 70% <= 75%	63	7.15%	20,252,023	8.95%
> 75% <= 80%	19	2.16%	6,741,440	2.98%
> 80% <= 85%	2	0.23%	431,774	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	**881**	**100.00%**	**226,358,701**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	245	27.81%	12,404,628	6.83%
> 20% <= 30%	120	13.62%	20,587,242	11.34%
> 30% <= 40%	106	12.03%	25,979,278	14.31%
> 40% <= 50%	100	11.35%	25,716,030	14.17%
> 50% <= 55%	69	7.83%	20,709,820	11.41%
> 55% <= 60%	61	6.92%	18,704,173	10.31%
> 60% <= 65%	69	7.83%	22,141,541	12.20%
> 65% <= 70%	50	5.68%	16,280,846	8.97%
> 70% <= 75%	46	5.22%	14,532,737	8.01%
> 75% <= 80%	13	1.48%	4,011,950	2.21%
> 80% <= 85%	2	0.23%	431,774	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	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 4 - Current Loan Balances	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	155	17.59%	2,425,488	1.34%
$50,000 to $100,000	94	10.67%	7,205,511	3.97%
$100,000 to $150,000	85	9.65%	10,635,059	5.86%
$150,000 to $200,000	120	13.62%	20,947,449	11.54%
$200,000 to $250,000	97	11.01%	21,944,907	12.09%
$250,000 to $300,000	117	13.28%	32,050,039	17.66%
$300,000 to $350,000	81	9.19%	26,223,598	14.45%
$350,000 to $400,000	42	4.77%	15,336,847	8.45%
$400,000 to $500,000	59	6.70%	25,967,346	14.31%
$500,000 to $750,000	27	3.06%	15,554,885	8.57%
$750,000 to $1,000,000	4	0.45%	3,208,889	1.77%
$1,000,000 to $1,500,000	0	0.00%	0	0.00%
$1,500,000+	0	0.00%	0	0.00%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Series 2021-1 Harvey Trust
Investor Report

As at **30-June-2026**

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	487	63.66%	5,650,454	12.58%
$50,000 to $100,000	122	15.95%	8,908,242	19.84%
$100,000 to $150,000	55	7.19%	6,621,906	14.75%
$150,000 to $200,000	41	5.36%	7,055,245	15.71%
$200,000 to $250,000	26	3.40%	5,728,703	12.76%
$250,000 to $300,000	15	1.96%	4,014,095	8.94%
$300,000 to $400,000	15	1.96%	5,023,013	11.18%
$400,000 to $500,000	3	0.39%	1,281,827	2.85%
$500,000 to $1,000,000	1	0.13%	625,261	1.39%
$1,000,000+	0	0.00%	0	0.00%
Total	**765**	**100.00%**	**44,908,746**	**100.00%**

Table 6 - Product Type

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	1	0.11%	238,724	0.13%
2 Year Fixed	7	0.79%	2,232,867	1.23%
3 Year Fixed	20	2.27%	4,612,216	2.54%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	15	1.70%	3,129,870	1.72%
Variable	838	95.12%	171,286,341	94.37%
Total	**881**	**100.00%**	**181,500,019**	**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	13	30.23%	3,211,592	31.44%
6 to 12 months	9	20.93%	2,414,049	23.64%
12 to 24 months	10	23.26%	2,492,077	24.40%
24 to 36 months	8	18.60%	1,658,844	16.24%
36 to 48 months	2	4.65%	255,953	2.51%
48 to 60 months	1	2.33%	181,163	1.77%
60+ months	0	0.00%	0	0.00%
Total	**43**	**100.00%**	**10,213,677**	**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	880	99.89%	181,428,661	99.96%
180 to 360 months	1	0.11%	71,357	0.04%
360+ months	0	0.00%	0	0.00%
Total	**881**	**100.00%**	**181,500,019**	**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	7	0.79%	166,007	0.09%
10 to 15 years	30	3.41%	1,609,592	0.89%
15 to 20 years	74	8.40%	7,437,872	4.10%
20 to 25 years	123	13.96%	22,693,755	12.50%
25 to 30 years	643	72.99%	148,227,585	81.67%
30+ years	4	0.45%	1,365,208	0.75%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	14	1.59%	314,895	0.17%
5 to 10 years	45	5.11%	3,221,902	1.78%
10 to 15 years	91	10.33%	11,972,731	6.60%
15 to 20 years	301	34.17%	58,600,037	32.29%
20 to 25 years	430	48.81%	107,390,453	59.17%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	861	97.73%	0	175,426,340	96.65%
1 to 29 days	15	1.70%	22,214	4,584,526	2.53%
30 to 59 days	2	0.23%	11,161	823,428	0.45%
60 to 89 days	2	0.23%	8,350	429,107	0.24%
90+ days	1	0.11%	8,339	236,617	0.13%
Total	**881**	**100.00%**	**50,064**	**181,500,019**	**100.00%**

Series 2021-1 Harvey Trust
Investor Report

As at **30-June-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	745	84.56%	149,841,280	82.56%
Investment Loans	136	15.44%	31,658,738	17.44%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 13 - State Concentration	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	363	41.20%	64,931,183	35.77%
NSW	254	28.83%	61,051,667	33.64%
Vic	172	19.52%	37,354,445	20.58%
WA	60	6.81%	11,649,259	6.42%
SA	19	2.16%	2,967,007	1.63%
ACT	7	0.79%	2,335,872	1.29%
Tas	4	0.45%	691,386	0.38%
NT	2	0.23%	519,199	0.29%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	719	81.61%	156,766,644	86.37%
Inner city	4	0.45%	718,060	0.40%
Non metro	158	17.93%	24,015,314	13.23%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 15 - Geographic Distribution	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	278	31.56%	52,740,212	29.06%
Non-metro	85	9.65%	12,190,971	6.72%
New South Wales				
Metro	214	24.29%	53,968,868	29.73%
Non-metro	40	4.54%	7,082,799	3.90%
Victoria				
Metro	155	17.59%	35,224,391	19.41%
Non-metro	17	1.93%	2,130,054	1.17%
Western Australia				
Metro	46	5.22%	9,140,924	5.04%
Non-metro	14	1.59%	2,508,335	1.38%
South Australia				
Metro	17	1.93%	2,863,851	1.58%
Non-metro	2	0.23%	103,156	0.06%
Australian Capital Territory				
Metro	7	0.79%	2,335,872	1.29%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.45%	691,386	0.38%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.23%	519,199	0.29%
Non-metro	0	0.00%	0	0.00%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 16 - Post Code Concentration (top 10)	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
2530	12	1.36%	2,558,016	1.41%
2155	5	0.57%	2,074,850	1.14%
4740	14	1.59%	2,020,992	1.11%
2250	6	0.68%	2,019,093	1.11%
4207	9	1.02%	1,999,701	1.10%
4503	8	0.91%	1,909,962	1.05%
2233	6	0.68%	1,737,223	0.96%
4701	9	1.02%	1,653,778	0.91%
4500	8	0.91%	1,522,514	0.84%
4170	4	0.45%	1,425,911	0.79%
Total	**81**	**9.19%**	**18,922,041**	**10.43%**

Series 2021-1 Harvey Trust

Investor Report

As at **30-June-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 %	6	0.68%	1,370,803	0.76%
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%	315,505	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%	211,625	0.12%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	4	0.45%	924,829	0.51%
5.50 to 5.75 %	9	1.02%	2,458,058	1.35%
5.75 to 6.00 %	46	5.22%	12,966,640	7.14%
6.00 to 6.25 %	255	28.94%	64,894,689	35.75%
6.25 to 6.50 %	189	21.45%	38,320,625	21.11%
6.50 to 6.75 %	106	12.03%	20,610,586	11.36%
6.75 to 7.00 %	55	6.24%	9,130,140	5.03%
7.00 to 7.25 %	118	13.39%	19,182,075	10.57%
7.25 to 7.50 %	37	4.20%	5,780,883	3.19%
7.50+ %	54	6.13%	5,333,561	2.94%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	877	99.55%	180,138,806	99.25%
Interest Only Loans	4	0.45%	1,361,213	0.75%
Total	**881**	**100.00%**	**181,500,019**	**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%	614,517	45.14%
12 to 24 months	1	25.00%	304,793	22.39%
24 to 36 months	1	25.00%	441,903	32.46%
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%**	**1,361,213**	**100.00%**

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	163	18.50%	37,962,550	20.92%
Helia LMI	10	1.14%	1,631,848	0.90%
Other	0	0.00%	0	0.00%
Uninsured	708	80.36%	141,905,621	78.18%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	223	25.31%	45,787,069	25.23%
Renovation	67	7.60%	12,334,465	6.80%
Purchase - New Dwelling	80	9.08%	18,779,252	10.35%
Purchase - Existing Dwelling	322	36.55%	66,034,923	36.38%
Purchase - Investment Dwelling	67	7.60%	14,227,751	7.84%
Other	122	13.85%	24,336,559	13.41%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	721	81.84%	149,427,717	82.33%
Duplex	9	1.02%	1,581,386	0.87%
Townhouse	33	3.75%	6,939,886	3.82%
Apartment / Unit / Flat	112	12.71%	22,652,520	12.48%
Vacant Land	0	0.00%	0	0.00%
Villa	6	0.68%	898,510	0.50%
Other	0	0.00%	0	0.00%
Total	**881**	**100.00%**	**181,500,019**	**100.00%**

Table 23 - Reserves

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

Series 2021-1 Harvey Trust

Investor Report

As at **30-June-2026**

Distribution Summary		**$**	**$**
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			5,837,663
Interest Earnings on the Collections Account (excluding Cash Deposit)			16,952
Input Tax Credits Received From ATO			4,855
Net Fixed Rate Swap Receipt From Swap Provider			7,530
Net Basis Swap Receipt From Swap Provider			0
Total			**5,867,000**

Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes	Principal Payment	2,894,291	
	Coupon Payment	629,653	3,523,944
Class AB Notes	Principal Payment	254,633	
	Coupon Payment	59,917	314,550
Class B Notes	Principal Payment	122,356	
	Coupon Payment	29,878	152,234
Class C Notes	Principal Payment	79,366	
	Coupon Payment	19,909	99,275
Class D Notes	Principal Payment	27,117	
	Coupon Payment	7,765	34,882
Class E Notes	Principal Payment	23,810	
	Coupon Payment	9,144	32,954
Class F Notes	Principal Payment	21,826	
	Coupon Payment	9,593	31,419
Other			
Trust Expenses			225,568
Redraws			1,452,175
Transfer to/from Reserves			0
Total			**5,867,000**

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