

Series 2021-1 Harvey Trust

Investor Report

As at

31-March-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	165,913,536	0.60%	15.46%	24.05%
Class AB Notes	28,875,000	14,596,667	1.00%	8.02%	50.55%
Class B Notes	13,875,000	7,013,983	1.20%	4.44%	50.55%
Class C Notes	9,000,000	4,549,611	1.35%	2.13%	50.55%
Class D Notes	3,075,000	1,554,450	2.15%	1.33%	50.55%
Class E Notes	2,700,000	1,364,883	4.35%	0.64%	50.55%
Class F Notes	2,475,000	1,251,143	5.60%	0.00%	50.55%
Total*	750,000,000	196,244,273			

*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	\$191,766,355
Total Number of Loans	920
Average Current Balance	\$208,442
Highest Current Balance	\$869,099
Seasoning Average (Months)	101.05
Seasoning (Weighted Average) (Months)	97.70
Remaining Loan Term (Average) (Months)	230.26
Remaining Term (Weighted Average)	246.62
Remaining Term (Maximum) (Months)	297.94
Approval LVR (Average)	64.93%
Approval LVR (Weighted Average)	68.19%
Scheduled LVR (Average)	47.52%
Scheduled LVR (Weighted Average)	52.71%
Scheduled LVR (Maximum)	83.08%
Current LVR (Average)	37.18%
Current LVR (Weighted Average)	48.96%
Current LVR (Maximum)	83.08%
Variable Rate (Weighted Average)	6.24%
Fixed Rate (Weighted Average)	5.05%
Rate on All Loans (Weighted Average)	6.17%
Variable Rate Loans (Percentage by value)	94.03%
Fixed Rate Loans (Percentage by value)	5.97%
Owner Occupied (Dollar Value)	\$158,741,840
Owner Occupied (Percentage)	82.78%
Pool reduction	\$4,477,919
Monthly Repayment speed	2.28%
Single Monthly Mortality Rate (SMM)	1.60%
CPR (Monthly)	17.63%
CPR (Quarterly)	12.65%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$196,244,273
Scheduled Repayments Received During Period	-\$1,582,635
Unscheduled Repayments Received During Period	-\$4,478,365
Redraws	\$703,275
Interest	\$879,806
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$191,766,355
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%	54	5.87%	14,166,906	4.23%
> 20% <= 30%	24	2.61%	4,562,664	1.36%
> 30% <= 40%	74	8.04%	18,962,508	5.66%
> 40% <= 50%	76	8.26%	24,567,875	7.34%
> 50% <= 55%	41	4.46%	13,481,426	4.03%
> 55% <= 60%	52	5.65%	18,144,318	5.42%
> 60% <= 65%	62	6.74%	21,516,113	6.43%
> 65% <= 70%	80	8.70%	33,317,987	9.95%
> 70% <= 75%	59	6.41%	25,222,252	7.53%
> 75% <= 80%	216	23.48%	91,954,950	27.47%
> 80% <= 85%	33	3.59%	12,396,612	3.70%
> 85% <= 90%	52	5.65%	20,103,791	6.01%
> 90% <= 95%	58	6.30%	21,886,455	6.54%
> 95%	39	4.24%	14,469,404	4.32%
Total	920	100.00%	334,753,261	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	96	10.43%	8,304,676	3.49%
> 20% <= 30%	83	9.02%	14,479,703	6.09%
> 30% <= 40%	127	13.80%	29,800,733	12.53%
> 40% <= 50%	151	16.41%	41,108,378	17.29%
> 50% <= 55%	92	10.00%	25,535,877	10.74%
> 55% <= 60%	78	8.48%	24,215,141	10.18%
> 60% <= 65%	113	12.28%	35,458,388	14.91%
> 65% <= 70%	87	9.46%	28,123,583	11.83%
> 70% <= 75%	68	7.39%	22,080,434	9.28%
> 75% <= 80%	20	2.17%	6,896,539	2.90%
> 80% <= 85%	5	0.54%	1,813,353	0.76%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	920	100.00%	237,816,805	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	253	27.50%	13,114,949	6.84%
> 20% <= 30%	117	12.72%	19,553,491	10.20%
> 30% <= 40%	113	12.28%	28,544,217	14.88%
> 40% <= 50%	113	12.28%	29,072,852	15.16%
> 50% <= 55%	72	7.83%	21,124,639	11.02%
> 55% <= 60%	54	5.87%	17,069,539	8.90%
> 60% <= 65%	72	7.83%	22,970,543	11.98%
> 65% <= 70%	57	6.20%	17,678,656	9.22%
> 70% <= 75%	53	5.76%	17,576,142	9.17%
> 75% <= 80%	12	1.30%	3,320,818	1.73%
> 80% <= 85%	4	0.43%	1,740,509	0.91%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	920	100.00%	191,766,355	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	160	17.39%	2,449,817	1.28%
\$50,000 to \$100,000	95	10.33%	7,425,817	3.87%
\$100,000 to \$150,000	95	10.33%	11,995,931	6.26%
\$150,000 to \$200,000	117	12.72%	20,624,000	10.75%
\$200,000 to \$250,000	105	11.41%	23,778,111	12.40%
\$250,000 to \$300,000	120	13.04%	32,898,619	17.16%
\$300,000 to \$350,000	86	9.35%	27,807,059	14.50%
\$350,000 to \$400,000	48	5.22%	17,677,881	9.22%
\$400,000 to \$500,000	62	6.74%	27,532,281	14.36%
\$500,000 to \$750,000	28	3.04%	16,348,669	8.53%
\$750,000 to \$1,000,000	4	0.43%	3,228,169	1.68%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
Total	920	100.00%	191,766,355	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	489	62.61%	5,665,556	12.29%
\$50,000 to \$100,000	134	17.16%	9,763,888	21.18%
\$100,000 to \$150,000	60	7.68%	7,329,948	15.90%
\$150,000 to \$200,000	39	4.99%	6,805,192	14.76%
\$200,000 to \$250,000	26	3.33%	5,795,503	12.57%
\$250,000 to \$300,000	15	1.92%	4,064,436	8.82%
\$300,000 to \$400,000	14	1.79%	4,699,652	10.19%
\$400,000 to \$500,000	2	0.26%	873,210	1.89%
\$500,000 to \$1,000,000	2	0.26%	1,109,356	2.41%
\$1,000,000+	0	0.00%	0	0.00%
Total	781	100.00%	46,106,741	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	0	0.00%	0	0.00%
2 Year Fixed	7	0.76%	1,921,159	1.00%
3 Year Fixed	21	2.28%	5,078,569	2.65%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	18	1.96%	4,449,896	2.32%
Variable	874	95.00%	180,316,731	94.03%
Total	920	100.00%	191,766,355	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	12	26.09%	3,390,772	29.61%
6 to 12 months	7	15.22%	1,711,278	14.95%
12 to 24 months	16	34.78%	4,050,374	35.38%
24 to 36 months	9	19.57%	2,037,913	17.80%
36 to 48 months	2	4.35%	259,287	2.26%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	46	100.00%	11,449,624	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	919	99.89%	191,693,440	99.96%
180 to 360 months	1	0.11%	72,915	0.04%
360+ months	0	0.00%	0	0.00%
Total	920	100.00%	191,766,355	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	9	0.98%	203,362	0.11%
10 to 15 years	32	3.48%	1,724,510	0.90%
15 to 20 years	80	8.70%	8,456,227	4.41%
20 to 25 years	127	13.80%	24,331,127	12.69%
25 to 30 years	668	72.61%	155,673,204	81.18%
30+ years	4	0.43%	1,377,925	0.72%
Total	920	100.00%	191,766,355	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	14	1.52%	278,657	0.15%
5 to 10 years	48	5.22%	3,318,889	1.73%
10 to 15 years	95	10.33%	12,470,810	6.50%
15 to 20 years	300	32.61%	59,430,979	30.99%
20 to 25 years	463	50.33%	116,267,020	60.63%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	920	100.00%	191,766,355	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	904	98.26%	0	186,752,956	97.39%
1 to 29 days	10	1.09%	17,430	3,256,988	1.70%
30 to 59 days	2	0.22%	6,918	368,207	0.19%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	4	0.43%	31,943	1,388,204	0.72%
Total	920	100.00%	56,291	191,766,355	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	776	84.35%	158,741,840	82.78%
Investment Loans	144	15.65%	33,024,514	17.22%
Total	920	100.00%	191,766,355	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
Qld	379	41.20%	67,172,031	35.03%
NSW	264	28.70%	64,213,709	33.49%
Vic	183	19.89%	41,384,875	21.58%
WA	62	6.74%	12,415,831	6.47%
SA	19	2.07%	2,968,787	1.55%
ACT	7	0.76%	2,439,785	1.27%
Tas	4	0.43%	703,581	0.37%
NT	2	0.22%	467,757	0.24%
Total	920	100.00%	191,766,355	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	745	80.98%	164,967,545	86.03%
Inner city	4	0.43%	733,402	0.38%
Non metro	171	18.59%	26,065,408	13.59%
Total	920	100.00%	191,766,355	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	287	31.20%	54,327,819	28.33%
Non-metro	92	10.00%	12,844,211	6.70%
New South Wales				
Metro	219	23.80%	56,212,607	29.31%
Non-metro	45	4.89%	8,001,102	4.17%
Victoria				
Metro	165	17.93%	38,796,949	20.23%
Non-metro	18	1.96%	2,587,927	1.35%
Western Australia				
Metro	48	5.22%	9,890,013	5.16%
Non-metro	14	1.52%	2,525,818	1.32%
South Australia				
Metro	17	1.85%	2,862,437	1.49%
Non-metro	2	0.22%	106,350	0.06%
Australian Capital Territory				
Metro	7	0.76%	2,439,785	1.27%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	4	0.43%	703,581	0.37%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	2	0.22%	467,757	0.24%
Non-metro	0	0.00%	0	0.00%
Total	920	100.00%	191,766,355	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2530	12	1.30%	2,574,469	1.34%
2155	5	0.54%	2,157,214	1.12%
4503	8	0.87%	2,040,647	1.06%
2250	6	0.65%	2,030,684	1.06%
4207	9	0.98%	1,976,347	1.03%
4740	14	1.52%	1,970,931	1.03%
2233	6	0.65%	1,731,494	0.90%
4701	9	0.98%	1,662,242	0.87%
4500	8	0.87%	1,555,023	0.81%
3754	6	0.65%	1,537,089	0.80%
Total	83	9.02%	19,236,141	10.03%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	9	0.98%	2,418,931	1.26%
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%	318,614	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%	435,318	0.23%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.11%	213,054	0.11%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	4	0.43%	934,264	0.49%
5.50 to 5.75 %	48	5.22%	13,748,501	7.17%
5.75 to 6.00 %	253	27.50%	66,390,869	34.62%
6.00 to 6.25 %	208	22.61%	42,724,292	22.28%
6.25 to 6.50 %	116	12.61%	21,541,673	11.23%
6.50 to 6.75 %	60	6.52%	10,639,774	5.55%
6.75 to 7.00 %	121	13.15%	20,015,390	10.44%
7.00 to 7.25 %	41	4.46%	6,570,258	3.43%
7.25 to 7.50 %	14	1.52%	1,498,964	0.78%
7.50+ %	43	4.67%	4,316,452	2.25%
Total	920	100.00%	191,766,355	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	915	99.46%	190,009,737	99.08%
Interest Only Loans	5	0.54%	1,756,618	0.92%
Total	920	100.00%	191,766,355	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	1	20.00%	498,036	28.35%
12 to 24 months	2	40.00%	418,199	23.81%
24 to 36 months	2	40.00%	840,382	47.84%
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	5	100.00%	1,756,618	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	167	18.15%	39,170,938	20.43%
Helia LMI	11	1.20%	1,907,262	0.99%
Other	0	0.00%	0	0.00%
Uninsured	742	80.65%	150,688,154	78.58%
Total	920	100.00%	191,766,355	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	187	20.33%	38,523,251	20.09%
Renovation	69	7.50%	13,048,822	6.80%
Purchase - New Dwelling	82	8.91%	19,584,530	10.21%
Purchase - Existing Dwelling	322	35.00%	67,066,612	34.97%
Purchase - Investment Dwelling	70	7.61%	14,949,979	7.80%
Other	190	20.65%	38,593,161	20.13%
Total	920	100.00%	191,766,355	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	756	82.17%	158,706,230	82.76%
Duplex	9	0.98%	1,608,487	0.84%
Townhouse	33	3.59%	7,058,038	3.68%
Apartment / Unit / Flat	116	12.61%	23,425,746	12.22%
Vacant Land	0	0.00%	0	0.00%
Villa	6	0.65%	967,853	0.50%
Other	0	0.00%	0	0.00%
Total	920	100.00%	191,766,355	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)		6,161,850
Interest Earnings on the Collections Account (excluding Cash Deposit)		12,208
Input Tax Credits Received From ATO		4,648
Net Fixed Rate Swap Receipt From Swap Provider		8,582
Net Basis Swap Receipt From Swap Provider		0
Total		6,187,288

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A Notes	Principal Payment	3,785,829	
	Coupon Payment	641,154	4,426,983
Class AB Notes	Principal Payment	333,068	
	Coupon Payment	61,366	394,434
Class B Notes	Principal Payment	160,046	
	Coupon Payment	30,679	190,725
Class C Notes	Principal Payment	103,813	
	Coupon Payment	20,479	124,293
Class D Notes	Principal Payment	35,470	
	Coupon Payment	8,053	43,523
Class E Notes	Principal Payment	31,144	
	Coupon Payment	9,621	40,766
Class F Notes	Principal Payment	28,549	
	Coupon Payment	10,148	38,697
Other			
Trust Expenses			224,594
Redraws			703,275
Transfer to/from Reserves			0
Total			6,187,288

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