

Harvey Series 2021-1 Trust

Investor Report

As at 31-Jan-25

Transaction Details	
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T.Limited
Liquidity Facility Provider	National Australia Bank Limited
Bank Account	National Australia Bank Limited
Swap Provider	Great Southern Bank
Standby Swap Provider	Westpac Banking Corporation

Summary Information

Total Current Balance:	\$ 252,744,145
Total Number of Loans:	1,128
Average Current Balance:	\$ 224,064
Highest Current Balance:	\$ 870,739
Scheduled LVR (Average)	50.31%
Scheduled LVR (Weighted Average)	55.28%
Current LVR (Average)	40.58%
Current LVR (Weighted Average)	51.38%
Seasoning (Months)(Average)	86.45
Seasoning (Months)(Weighted Average)	83.85
Weighted Average Variable Rate	6.56%
Weighted Average Fixed Rate	5.05%
Weighted Average Rate on All Loans	6.44%
Percentage (by value) of Variable Rate Loans	91.80%
Percentage (by value) of Fixed Rate Loans	8.20%
Owner Occupied by Dollar Value	\$ 209,196,288
Percentage Owner Occupied	82.77%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 259,419,868
Scheduled Repayments Received During Period	(\$ 2,173,191)
Unscheduled Repayments Received During Period	(\$ 7,407,962)
Redraws	\$ 1,641,877
Interest	\$ 1,263,552
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 252,744,145
Further Advances repurchased: Interest	\$ 835
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 131,190
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Scheduled Loan-to-Valuation Ratio

Scheduled LVR				Number of Loans		Scheduled Amount	
				#	%	\$	%
>	0%	<=	25%	132	11.70%	\$ 12,917,202	4.22%
>	25%	<=	30%	56	4.96%	\$ 11,457,393	3.74%
>	30%	<=	35%	61	5.41%	\$ 14,103,496	4.61%
>	35%	<=	40%	77	6.83%	\$ 18,559,885	6.06%
>	40%	<=	45%	71	6.29%	\$ 19,254,233	6.29%
>	45%	<=	50%	97	8.60%	\$ 26,701,871	8.72%
>	50%	<=	55%	102	9.04%	\$ 29,357,178	9.59%
>	55%	<=	60%	114	10.11%	\$ 34,521,590	11.28%
>	60%	<=	65%	111	9.84%	\$ 37,425,853	12.22%
>	65%	<=	70%	135	11.97%	\$ 44,133,768	14.42%
>	70%	<=	75%	120	10.64%	\$ 39,606,064	12.94%
>	75%	<=	80%	38	3.37%	\$ 12,730,004	4.16%
>	80%	<=	85%	12	1.06%	\$ 4,531,697	1.48%
>	85%	<=	90%	2	0.18%	\$ 859,042	0.28%
>	90%	<=	95%	0	0.00%	\$ 0	0.00%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,128	100.00%	\$ 306,159,275	100.00%

Table 2 - Mortgage Pool by Current Loan-to-Valuation Ratio

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	303	26.86%	\$ 19,206,630	7.60%
>	25%	<=	30%	81	7.18%	\$ 15,457,006	6.12%
>	30%	<=	35%	81	7.18%	\$ 16,878,394	6.68%
>	35%	<=	40%	65	5.76%	\$ 18,264,368	7.23%
>	40%	<=	45%	67	5.94%	\$ 16,406,059	6.49%
>	45%	<=	50%	84	7.45%	\$ 23,603,098	9.34%
>	50%	<=	55%	77	6.83%	\$ 22,528,653	8.91%
>	55%	<=	60%	79	7.00%	\$ 23,979,738	9.49%
>	60%	<=	65%	85	7.54%	\$ 28,228,498	11.17%
>	65%	<=	70%	93	8.24%	\$ 31,245,732	12.36%
>	70%	<=	75%	75	6.65%	\$ 23,883,597	9.45%
>	75%	<=	80%	27	2.39%	\$ 8,619,327	3.41%
>	80%	<=	85%	9	0.80%	\$ 3,584,309	1.42%
>	85%	<=	90%	2	0.18%	\$ 858,736	0.34%
>	90%	<=	95%	0	0.00%	\$ 0	0.00%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,128	100.00%	\$ 252,744,145	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	159	14.10%	\$ 2,618,715	1.04%
> \$ 50,000 <= \$ 100,000	109	9.66%	\$ 8,264,717	3.27%
> \$ 100,000 <= \$ 150,000	128	11.35%	\$ 16,090,442	6.37%
> \$ 150,000 <= \$ 200,000	115	10.20%	\$ 20,216,645	8.00%
> \$ 200,000 <= \$ 250,000	148	13.12%	\$ 33,273,936	13.17%
> \$ 250,000 <= \$ 300,000	146	12.94%	\$ 40,268,208	15.93%
> \$ 300,000 <= \$ 350,000	119	10.55%	\$ 38,618,174	15.28%
> \$ 350,000 <= \$ 485,800	76	6.74%	\$ 28,409,867	11.24%
> \$ 485,800 <= \$ 500,000	80	7.09%	\$ 35,799,471	14.16%
> \$ 500,000 <= \$ 750,000	43	3.81%	\$ 25,126,145	9.94%
> \$ 750,000 <= \$ 1,000,000	5	0.44%	\$ 4,057,824	1.61%
Total	1,128	100.00%	\$ 252,744,145	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	624	65.75%	\$ 6,605,310	12.33%
> \$ 50,000 <= \$ 100,000	143	15.07%	\$ 10,318,047	19.26%
> \$ 100,000 <= \$ 150,000	71	7.48%	\$ 8,732,844	16.30%
> \$ 150,000 <= \$ 200,000	41	4.32%	\$ 7,139,731	13.33%
> \$ 200,000 <= \$ 250,000	31	3.27%	\$ 6,930,923	12.94%
> \$ 250,000 <= \$ 300,000	15	1.58%	\$ 4,134,922	7.72%
> \$ 300,000 <= \$ 400,000	16	1.69%	\$ 5,603,745	10.46%
> \$ 400,000 <= \$ 500,000	5	0.53%	\$ 2,191,267	4.09%
> \$ 500,000 <= \$ 1,000,000	3	0.32%	\$ 1,905,092	3.56%
Total	949	100.00%	\$ 53,561,881	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	36	41.86%	\$ 8,090,716	39.05%
> 6 <= 12 mths	14	16.28%	\$ 3,203,762	15.46%
> 12 <= 24 mths	23	26.74%	\$ 6,430,812	31.04%
> 24 <= 36 mths	13	15.12%	\$ 2,993,964	14.45%
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%
Total	86	100.00%	\$ 20,719,255	100.00%

Table 6 - Mortgage Pool Loan Seasoning

Days Since Drawdown	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 3 mths	0	0.00%	\$ 0	0.00%
> 3 <= 6 mths	0	0.00%	\$ 0	0.00%
> 6 <= 12 mths	0	0.00%	\$ 0	0.00%
> 12 <= 18 mths	0	0.00%	\$ 0	0.00%
> 18 <= 24 mths	0	0.00%	\$ 0	0.00%
> 24 <= 36 mths	0	0.00%	\$ 0	0.00%
> 36 <= 48 mths	0	0.00%	\$ 0	0.00%
> 48 <= 60 mths	288	25.53%	\$ 71,531,906	28.30%
> 60 <= 160 mths	839	74.38%	\$ 181,155,634	71.68%
> 160 <= 360 mths	1	0.09%	\$ 56,605	0.02%
Total	1,128	100.00%	\$ 252,744,145	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.09%	\$ 16,983	0.01%
>	5	<=	10	years	14	1.24%	\$ 425,963	0.17%
>	10	<=	15	years	39	3.46%	\$ 2,767,172	1.09%
>	15	<=	20	years	101	8.95%	\$ 14,204,363	5.62%
>	20	<=	25	years	158	14.01%	\$ 32,117,229	12.71%
>	25	<=	30	years	807	71.54%	\$ 200,616,925	79.38%
>	30	<=	50	years	8	0.71%	\$ 2,595,509	1.03%
Total					1,128	100.00%	\$ 252,744,145	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	14	1.24%	\$ 433,623	0.17%
>	5	<=	10	years	42	3.72%	\$ 2,908,795	1.15%
>	10	<=	15	years	105	9.31%	\$ 14,594,708	5.77%
>	15	<=	20	years	291	25.80%	\$ 59,764,643	23.65%
>	20	<=	25	years	488	43.26%	\$ 122,793,413	48.58%
>	25	<=	30	years	188	16.67%	\$ 52,248,963	20.67%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					1,128	100.00%	\$ 252,744,145	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,042	92.38%	\$ 232,024,890	91.80%
Fixed 1Y	3	0.27%	\$ 855,105	0.34%
Fixed 2Y	24	2.13%	\$ 6,312,551	2.50%
Fixed 3Y	35	3.10%	\$ 7,277,505	2.88%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	24	2.13%	\$ 6,274,094	2.48%
Total	1,128	100.00%	\$ 252,744,145	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	465	41.22%	\$ 88,869,857	35.16%
NSW	314	27.84%	\$ 84,052,768	33.26%
VIC	229	20.30%	\$ 54,628,974	21.61%
WA	78	6.91%	\$ 16,800,548	6.65%
SA	25	2.22%	\$ 3,922,862	1.55%
ACT	9	0.80%	\$ 2,887,682	1.14%
TAS	5	0.44%	\$ 928,437	0.37%
NT	3	0.27%	\$ 653,017	0.26%
Total	1,128	100.00%	\$ 252,744,145	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	353	31.29%	\$ 71,807,476	28.41%
QLD Non metro	112	9.93%	\$ 17,062,381	6.75%
NSW Metro	259	22.96%	\$ 73,235,145	28.98%
NSW Non metro	55	4.88%	\$ 10,817,622	4.28%
VIC Metro	204	18.09%	\$ 50,787,689	20.09%
VIC Non metro	25	2.22%	\$ 3,841,286	1.52%
WA Metro	61	5.41%	\$ 13,312,963	5.27%
WA Non metro	17	1.51%	\$ 3,487,585	1.38%
SA Metro	22	1.95%	\$ 3,804,475	1.51%
SA Non metro	3	0.27%	\$ 118,387	0.05%
ACT Metro	9	0.80%	\$ 2,887,682	1.14%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.44%	\$ 928,437	0.37%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	3	0.27%	\$ 653,017	0.26%
NT Non metro	0	0.00%	\$ 0	0.00%
Total	1,128	100.00%	\$ 252,744,145	100.00%

Table 11.2 - Mortgage Pool by INNER CITY \ METRO \ NON-METRO

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	910	80.67%	\$ 216,168,981	85.53%
Inner city	6	0.53%	\$ 1,247,903	0.49%
Non metro	212	18.79%	\$ 35,327,261	13.98%
Total	1,128	100.00%	\$ 252,744,145	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.15%	\$ 3,020,324	1.20%
4740	18	1.60%	\$ 2,681,112	1.06%
4207	10	0.89%	\$ 2,643,444	1.05%
4503	10	0.89%	\$ 2,597,980	1.03%
4680	16	1.42%	\$ 2,471,496	0.98%
2233	7	0.62%	\$ 2,468,256	0.98%
2155	5	0.44%	\$ 2,274,110	0.90%
2250	6	0.53%	\$ 2,183,125	0.86%
4053	10	0.89%	\$ 2,019,868	0.80%
4500	9	0.80%	\$ 1,942,441	0.77%
Total	104	9.22%	\$ 24,302,157	9.62%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,112	98.58%	\$ 247,651,684	97.99%
>	1	<=	7	days	3	0.27%	\$ 912,749	0.36%
>	7	<=	30	days	4	0.35%	\$ 1,343,174	0.53%
>	30	<=	60	days	2	0.18%	\$ 351,129	0.14%
>	60	<=	90	days	2	0.18%	\$ 608,747	0.24%
>	90	<=	120	days	2	0.18%	\$ 610,066	0.24%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	1	0.09%	\$ 615,109	0.24%
>	180			days	2	0.18%	\$ 651,486	0.26%
Total					1,128	100.00%	\$ 252,744,145	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	948	84.04%	\$ 209,196,288	82.77%
Investment Loans	180	15.96%	\$ 43,547,857	17.23%
Total	1,128	100.00%	\$ 252,744,145	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,114	98.76%	\$ 247,866,655	98.07%
Interest Only Loans	14	1.24%	\$ 4,877,489	1.93%
Total	1,128	100.00%	\$ 252,744,145	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	230	20.39%	\$ 49,641,703	19.64%
Renovation	85	7.54%	\$ 18,747,043	7.42%
Purchase - New Dwelling	104	9.22%	\$ 26,216,591	10.37%
Purchase - Existing Dwelling	379	33.60%	\$ 85,486,416	33.82%
Buy Home (Investment)	96	8.51%	\$ 22,611,527	8.95%
Other	234	20.74%	\$ 50,040,866	19.80%
Total	1,128	100.00%	\$ 252,744,145	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	201	17.82%	\$ 49,961,927	19.77%
Genworth LMI	15	1.33%	\$ 2,994,288	1.18%
Uninsured	912	80.85%	\$ 199,787,930	79.05%
Total	1,128	100.00%	\$ 252,744,145	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 9,713,177
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 26,630
Input Tax Credits Received From ATO		\$ 13,720
Net Fixed Rate Swap Receipt From Swap Provider		\$ 24,398
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 9,777,925</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 5,643,950	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 945,080	\$ 6,589,030
Class AB Principal to be paid to Class AB Note Holders	\$ 496,541	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 89,913	\$ 586,453
Class B Principal to be paid to Class B Note Holders	\$ 238,598	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 44,831	\$ 283,428
Class C Principal to be paid to Class C Note Holders	\$ 154,766	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 29,870	\$ 184,636
Class D Principal to be paid to Class D Note Holders	\$ 52,878	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 11,647	\$ 64,525
Class E Principal to be paid to Class E Note Holders	\$ 46,430	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 13,707	\$ 60,136
Class F Principal to be paid to Class F Note Holders	\$ 42,561	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 14,377	\$ 56,937
Redraws		\$ 1,641,877
Trust Expenses		\$ 310,901
Total		<u>\$ 9,777,925</u>

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 Series 2021-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013