

Harvey Series 2021-1 Trust

Investor Report

As at 31-Mar-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:	\$ 241,450,630
Total Number of Loans:	1,090
Average Current Balance:	\$ 221,514
Highest Current Balance:	\$ 868,374
Scheduled LVR (Average)	49.72%
Scheduled LVR (Weighted Average)	54.69%
Current LVR (Average)	39.99%
Current LVR (Weighted Average)	50.88%
Seasoning (Months)(Average)	88.44
Seasoning (Months)(Weighted Average)	85.68
Weighted Average Variable Rate	6.30%
Weighted Average Fixed Rate	5.17%
Weighted Average Rate on All Loans	6.22%
Percentage (by value) of Variable Rate Loans	92.87%
Percentage (by value) of Fixed Rate Loans	7.13%
Owner Occupied by Dollar Value	\$ 199,667,886
Percentage Owner Occupied	82.70%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 246,647,538
Scheduled Repayments Received During Period	(\$ 2,083,247)
Unscheduled Repayments Received During Period	(\$ 5,419,293)
Redraws	\$ 1,135,695
Interest	\$ 1,169,937
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 241,450,630
Further Advances repurchased: Interest	\$ 1,027
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 119,681
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%	130	11.93%	\$ 12,687,305	4.33%
>	25%	<=	30%	56	5.14%	\$ 11,366,161	3.88%
>	30%	<=	35%	64	5.87%	\$ 14,767,354	5.04%
>	35%	<=	40%	75	6.88%	\$ 18,679,569	6.37%
>	40%	<=	45%	75	6.88%	\$ 19,726,130	6.73%
>	45%	<=	50%	98	8.99%	\$ 27,326,184	9.32%
>	50%	<=	55%	94	8.62%	\$ 27,627,256	9.42%
>	55%	<=	60%	107	9.82%	\$ 31,280,667	10.67%
>	60%	<=	65%	111	10.18%	\$ 36,988,801	12.62%
>	65%	<=	70%	121	11.10%	\$ 39,775,001	13.57%
>	70%	<=	75%	112	10.28%	\$ 36,431,265	12.43%
>	75%	<=	80%	35	3.21%	\$ 11,837,922	4.04%
>	80%	<=	85%	10	0.92%	\$ 3,782,906	1.29%
>	85%	<=	90%	2	0.18%	\$ 858,246	0.29%
>	90%	<=	95%	0	0.00%	\$ 0	0.00%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,090	100.00%	\$ 293,134,767	100.00%

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	305	27.98%	\$ 19,769,086	8.19%
>	25%	<=	30%	76	6.97%	\$ 14,688,742	6.08%
>	30%	<=	35%	74	6.79%	\$ 16,015,637	6.63%
>	35%	<=	40%	67	6.15%	\$ 18,102,588	7.50%
>	40%	<=	45%	66	6.06%	\$ 15,476,584	6.41%
>	45%	<=	50%	84	7.71%	\$ 24,401,238	10.11%
>	50%	<=	55%	74	6.79%	\$ 21,447,265	8.88%
>	55%	<=	60%	72	6.61%	\$ 22,178,240	9.19%
>	60%	<=	65%	80	7.34%	\$ 25,854,984	10.71%
>	65%	<=	70%	84	7.71%	\$ 28,403,293	11.76%
>	70%	<=	75%	77	7.06%	\$ 24,508,759	10.15%
>	75%	<=	80%	23	2.11%	\$ 7,373,305	3.05%
>	80%	<=	85%	7	0.64%	\$ 2,603,738	1.08%
>	85%	<=	90%	1	0.09%	\$ 627,170	0.26%
>	90%	<=	95%	0	0.00%	\$ 0	0.00%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,090	100.00%	\$ 241,450,630	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	159	14.59%	\$ 2,663,123	1.10%
> \$ 50,000 <= \$ 100,000	107	9.82%	\$ 8,287,973	3.43%
> \$ 100,000 <= \$ 150,000	121	11.10%	\$ 15,129,463	6.27%
> \$ 150,000 <= \$ 200,000	126	11.56%	\$ 22,252,309	9.22%
> \$ 200,000 <= \$ 250,000	132	12.11%	\$ 29,825,807	12.35%
> \$ 250,000 <= \$ 300,000	139	12.75%	\$ 38,225,937	15.83%
> \$ 300,000 <= \$ 350,000	113	10.37%	\$ 36,529,279	15.13%
> \$ 350,000 <= \$ 485,800	72	6.61%	\$ 26,910,796	11.15%
> \$ 485,800 <= \$ 500,000	74	6.79%	\$ 33,017,985	13.67%
> \$ 500,000 <= \$ 750,000	43	3.94%	\$ 25,297,273	10.48%
> \$ 750,000 <= \$ 1,000,000	4	0.37%	\$ 3,310,686	1.37%
Total	1,090	100.00%	\$ 241,450,630	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	603	65.33%	\$ 6,417,788	12.38%
> \$ 50,000 <= \$ 100,000	143	15.49%	\$ 10,479,121	20.22%
> \$ 100,000 <= \$ 150,000	73	7.91%	\$ 9,026,964	17.41%
> \$ 150,000 <= \$ 200,000	40	4.33%	\$ 7,048,112	13.60%
> \$ 200,000 <= \$ 250,000	29	3.14%	\$ 6,567,026	12.67%
> \$ 250,000 <= \$ 300,000	15	1.63%	\$ 4,184,388	8.07%
> \$ 300,000 <= \$ 400,000	13	1.41%	\$ 4,615,667	8.90%
> \$ 400,000 <= \$ 500,000	4	0.43%	\$ 1,752,387	3.38%
> \$ 500,000 <= \$ 1,000,000	3	0.33%	\$ 1,746,711	3.37%
Total	923	100.00%	\$ 51,838,165	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	23	30.67%	\$ 4,768,898	27.70%
> 6 <= 12 mths	15	20.00%	\$ 3,527,435	20.49%
> 12 <= 24 mths	21	28.00%	\$ 5,703,541	33.13%
> 24 <= 36 mths	14	18.67%	\$ 2,944,914	17.11%
> 36 <= 60 mths	2	2.67%	\$ 271,495	1.58%
Total	75	100.00%	\$ 17,216,283	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	228	20.92%	\$ 56,972,966	23.60%
> 60 <= 160 mths	861	78.99%	\$ 184,419,996	76.38%
> 160 <= 360 mths	1	0.09%	\$ 57,668	0.02%
Total	1,090	100.00%	\$ 241,450,630	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.09%	\$ 13,869	0.01%
>	5	<=	10	years	13	1.19%	\$ 406,642	0.17%
>	10	<=	15	years	38	3.49%	\$ 2,573,424	1.07%
>	15	<=	20	years	100	9.17%	\$ 13,737,863	5.69%
>	20	<=	25	years	152	13.94%	\$ 30,143,454	12.48%
>	25	<=	30	years	780	71.56%	\$ 192,738,292	79.83%
>	30	<=	50	years	6	0.55%	\$ 1,837,087	0.76%
Total					1,090	100.00%	\$ 241,450,630	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	14	1.28%	\$ 420,238	0.17%
>	5	<=	10	years	47	4.31%	\$ 3,170,602	1.31%
>	10	<=	15	years	100	9.17%	\$ 14,357,531	5.95%
>	15	<=	20	years	299	27.43%	\$ 61,339,176	25.40%
>	20	<=	25	years	481	44.13%	\$ 119,970,263	49.69%
>	25	<=	30	years	149	13.67%	\$ 42,192,821	17.47%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					1,090	100.00%	\$ 241,450,630	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,015	93.12%	\$ 224,234,347	92.87%
Fixed 1Y	3	0.28%	\$ 522,015	0.22%
Fixed 2Y	17	1.56%	\$ 4,543,632	1.88%
Fixed 3Y	32	2.94%	\$ 6,375,819	2.64%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	23	2.11%	\$ 5,774,818	2.39%
Total	1,090	100.00%	\$ 241,450,630	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	448	41.10%	\$ 84,208,063	34.88%
NSW	305	27.98%	\$ 80,453,269	33.32%
VIC	223	20.46%	\$ 52,804,812	21.87%
WA	75	6.88%	\$ 15,909,271	6.59%
SA	22	2.02%	\$ 3,628,853	1.50%
ACT	9	0.83%	\$ 2,868,516	1.19%
TAS	5	0.46%	\$ 925,094	0.38%
NT	3	0.28%	\$ 652,752	0.27%
Total	1,090	100.00%	\$ 241,450,630	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	342	31.38%	\$ 68,307,986	28.29%
QLD Non metro	106	9.72%	\$ 15,900,078	6.59%
NSW Metro	253	23.21%	\$ 70,137,447	29.05%
NSW Non metro	52	4.77%	\$ 10,315,822	4.27%
VIC Metro	200	18.35%	\$ 49,359,436	20.44%
VIC Non metro	23	2.11%	\$ 3,445,376	1.43%
WA Metro	58	5.32%	\$ 12,449,391	5.16%
WA Non metro	17	1.56%	\$ 3,459,880	1.43%
SA Metro	20	1.83%	\$ 3,514,322	1.46%
SA Non metro	2	0.18%	\$ 114,531	0.05%
ACT Metro	9	0.83%	\$ 2,868,516	1.19%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.46%	\$ 925,094	0.38%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	3	0.28%	\$ 652,752	0.27%
NT Non metro	0	0.00%	\$ 0	0.00%
Total	1,090	100.00%	\$ 241,450,630	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	885	81.19%	\$ 207,224,587	85.82%
Inner city	5	0.46%	\$ 990,357	0.41%
Non metro	200	18.35%	\$ 33,235,686	13.77%
Total	1,090	100.00%	\$ 241,450,630	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.19%	\$ 2,996,813	1.24%
4207	10	0.92%	\$ 2,541,232	1.05%
2233	7	0.64%	\$ 2,463,044	1.02%
4740	17	1.56%	\$ 2,448,532	1.01%
4503	9	0.83%	\$ 2,392,422	0.99%
2155	5	0.46%	\$ 2,255,291	0.93%
2250	6	0.55%	\$ 2,111,887	0.87%
4053	10	0.92%	\$ 2,000,978	0.83%
4500	9	0.83%	\$ 1,918,347	0.79%
4680	14	1.28%	\$ 1,846,538	0.76%
Total	100	9.17%	\$ 22,975,083	9.52%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,071	98.26%	\$ 234,745,342	97.22%
>	1	<=	7	days	6	0.55%	\$ 1,559,572	0.65%
>	7	<=	30	days	7	0.64%	\$ 2,610,852	1.08%
>	30	<=	60	days	1	0.09%	\$ 704,135	0.29%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	1	0.09%	\$ 310,372	0.13%
>	120	<=	150	days	1	0.09%	\$ 610,376	0.25%
>	150	<=	180	days	1	0.09%	\$ 255,446	0.11%
>	180			days	2	0.18%	\$ 654,535	0.27%
Total					1,090	100.00%	\$ 241,450,630	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	918	84.22%	\$ 199,667,886	82.70%
Investment Loans	172	15.78%	\$ 41,782,745	17.30%
Total	1,090	100.00%	\$ 241,450,630	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,080	99.08%	\$ 237,322,993	98.29%
Interest Only Loans	10	0.92%	\$ 4,127,638	1.71%
Total	1,090	100.00%	\$ 241,450,630	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	221	20.28%	\$ 46,860,489	19.41%
Renovation	78	7.16%	\$ 17,011,701	7.05%
Purchase - New Dwelling	100	9.17%	\$ 24,650,246	10.21%
Purchase - Existing Dwelling	371	34.04%	\$ 83,276,273	34.49%
Buy Home (Investment)	91	8.35%	\$ 21,380,387	8.85%
Other	229	21.01%	\$ 48,271,534	19.99%
Total	1,090	100.00%	\$ 241,450,630	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	192	17.61%	\$ 47,013,903	19.47%
Genworth LMI	14	1.28%	\$ 2,750,331	1.14%
Uninsured	884	81.10%	\$ 191,686,396	79.39%
Total	1,090	100.00%	\$ 241,450,630	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 7,623,248
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 20,462
Input Tax Credits Received From ATO		\$ 5,939
Net Fixed Rate Swap Receipt From Swap Provider		\$ 12,596
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 7,662,244</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 4,393,695	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 803,588	\$ 5,197,282
Class AB Principal to be paid to Class AB Note Holders	\$ 386,547	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 76,729	\$ 463,276
Class B Principal to be paid to Class B Note Holders	\$ 185,743	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 38,319	\$ 224,062
Class C Principal to be paid to Class C Note Holders	\$ 120,482	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 25,561	\$ 146,043
Class D Principal to be paid to Class D Note Holders	\$ 41,165	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 10,018	\$ 51,182
Class E Principal to be paid to Class E Note Holders	\$ 36,145	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 11,898	\$ 48,043
Class F Principal to be paid to Class F Note Holders	\$ 33,133	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 12,522	\$ 45,655
Redraws		\$ 1,135,695
Trust Expenses		\$ 351,007
Total		<u>\$ 7,662,244</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