

# Harvey Series 2021-1 Trust

## Investor Report

As at 30-Apr-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:	\$ 236,263,088
Total Number of Loans:	1,072
Average Current Balance:	\$ 220,395
Highest Current Balance:	\$ 872,200
Scheduled LVR (Average)	49.52%
Scheduled LVR (Weighted Average)	54.59%
Current LVR (Average)	39.78%
Current LVR (Weighted Average)	50.71%
Seasoning (Months)(Average)	89.45
Seasoning (Months)(Weighted Average)	86.70
Weighted Average Variable Rate	6.30%
Weighted Average Fixed Rate	5.16%
Weighted Average Rate on All Loans	6.21%
Percentage (by value) of Variable Rate Loans	92.83%
Percentage (by value) of Fixed Rate Loans	7.17%
Owner Occupied by Dollar Value	\$ 194,458,447
Percentage Owner Occupied	82.31%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 241,450,630
Scheduled Repayments Received During Period	(\$ 1,973,795)
Unscheduled Repayments Received During Period	(\$ 5,185,074)
Redraws	\$ 869,646
Interest	\$ 1,101,613
Other Charges	\$ 67
Mortgage Portfolio Balance At End of Period	\$ 236,263,088
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 67
Interest Offset	\$ 114,184
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%	131	12.22%	\$ 12,640,609	4.41%
> 25% <= 30%	55	5.13%	\$ 10,611,487	3.70%
> 30% <= 35%	65	6.06%	\$ 15,315,433	5.34%
> 35% <= 40%	73	6.81%	\$ 18,178,999	6.34%
> 40% <= 45%	75	7.00%	\$ 19,872,949	6.94%
> 45% <= 50%	95	8.86%	\$ 26,470,514	9.24%
> 50% <= 55%	95	8.86%	\$ 27,530,279	9.61%
> 55% <= 60%	99	9.24%	\$ 28,614,768	9.99%
> 60% <= 65%	112	10.45%	\$ 37,209,544	12.99%
> 65% <= 70%	118	11.01%	\$ 39,539,043	13.80%
> 70% <= 75%	109	10.17%	\$ 34,903,797	12.18%
> 75% <= 80%	33	3.08%	\$ 11,030,210	3.85%
> 80% <= 85%	11	1.03%	\$ 4,006,747	1.40%
> 85% <= 90%	1	0.09%	\$ 627,034	0.22%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 286,551,413</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	302	28.17%	\$ 19,695,199	8.34%
> 25% <= 30%	74	6.90%	\$ 14,514,202	6.14%
> 30% <= 35%	80	7.46%	\$ 17,306,935	7.33%
> 35% <= 40%	62	5.78%	\$ 16,582,682	7.02%
> 40% <= 45%	71	6.62%	\$ 16,550,080	7.00%
> 45% <= 50%	77	7.18%	\$ 22,489,028	9.52%
> 50% <= 55%	69	6.44%	\$ 19,862,530	8.41%
> 55% <= 60%	74	6.90%	\$ 22,794,857	9.65%
> 60% <= 65%	75	7.00%	\$ 24,574,068	10.40%
> 65% <= 70%	83	7.74%	\$ 27,980,364	11.84%
> 70% <= 75%	76	7.09%	\$ 24,005,110	10.16%
> 75% <= 80%	21	1.96%	\$ 6,677,344	2.83%
> 80% <= 85%	7	0.65%	\$ 2,603,655	1.10%
> 85% <= 90%	1	0.09%	\$ 627,034	0.27%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	156	14.55%	\$ 2,560,436	1.08%
> \$ 50,000 <= \$ 100,000	108	10.07%	\$ 8,278,400	3.50%
> \$ 100,000 <= \$ 150,000	119	11.10%	\$ 14,956,693	6.33%
> \$ 150,000 <= \$ 200,000	124	11.57%	\$ 21,850,583	9.25%
> \$ 200,000 <= \$ 250,000	129	12.03%	\$ 29,136,733	12.33%
> \$ 250,000 <= \$ 300,000	139	12.97%	\$ 38,226,246	16.18%
> \$ 300,000 <= \$ 350,000	109	10.17%	\$ 35,189,128	14.89%
> \$ 350,000 <= \$ 485,800	75	7.00%	\$ 28,083,269	11.89%
> \$ 485,800 <= \$ 500,000	67	6.25%	\$ 30,021,125	12.71%
> \$ 500,000 <= \$ 750,000	42	3.92%	\$ 24,671,235	10.44%
> \$ 750,000 <= \$ 1,000,000	4	0.37%	\$ 3,289,239	1.39%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	593	65.02%	\$ 6,150,856	12.19%
> \$ 50,000 <= \$ 100,000	143	15.68%	\$ 10,414,851	20.64%
> \$ 100,000 <= \$ 150,000	75	8.22%	\$ 9,289,109	18.41%
> \$ 150,000 <= \$ 200,000	39	4.28%	\$ 6,878,815	13.63%
> \$ 200,000 <= \$ 250,000	28	3.07%	\$ 6,310,645	12.51%
> \$ 250,000 <= \$ 300,000	15	1.64%	\$ 4,122,657	8.17%
> \$ 300,000 <= \$ 400,000	14	1.54%	\$ 4,907,741	9.73%
> \$ 400,000 <= \$ 500,000	3	0.33%	\$ 1,286,039	2.55%
> \$ 500,000 <= \$ 1,000,000	2	0.22%	\$ 1,089,345	2.16%
<b>Total</b>	<b>912</b>	<b>100.00%</b>	<b>\$ 50,450,058</b>	<b>100.00%</b>

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	22	30.14%	\$ 4,499,084	26.55%
> 6 <= 12 mths	12	16.44%	\$ 2,863,195	16.90%
> 12 <= 24 mths	22	30.14%	\$ 6,014,829	35.50%
> 24 <= 36 mths	15	20.55%	\$ 3,295,419	19.45%
> 36 <= 60 mths	2	2.74%	\$ 270,519	1.60%
<b>Total</b>	<b>73</b>	<b>100.00%</b>	<b>\$ 16,943,046</b>	<b>100.00%</b>

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	191	17.82%	\$ 48,310,233	20.45%
> 60 <= 160 mths	880	82.09%	\$ 187,884,161	79.52%
> 160 <= 360 mths	1	0.09%	\$ 68,694	0.03%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.09%	\$ 12,305	0.01%
>	5	<=	10	years	13	1.21%	\$ 399,940	0.17%
>	10	<=	15	years	37	3.45%	\$ 2,461,671	1.04%
>	15	<=	20	years	98	9.14%	\$ 13,231,024	5.60%
>	20	<=	25	years	151	14.09%	\$ 29,651,668	12.55%
>	25	<=	30	years	766	71.46%	\$ 188,670,077	79.86%
>	30	<=	50	years	6	0.56%	\$ 1,836,403	0.78%
<b>Total</b>					<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	15	1.40%	\$ 411,154	0.17%
>	5	<=	10	years	47	4.38%	\$ 3,102,155	1.31%
>	10	<=	15	years	102	9.51%	\$ 14,943,096	6.32%
>	15	<=	20	years	301	28.08%	\$ 62,047,720	26.26%
>	20	<=	25	years	478	44.59%	\$ 119,230,112	50.46%
>	25	<=	30	years	129	12.03%	\$ 36,528,851	15.46%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	999	93.19%	\$ 219,320,042	92.83%
Fixed 1Y	2	0.19%	\$ 386,082	0.16%
Fixed 2Y	16	1.49%	\$ 4,175,857	1.77%
Fixed 3Y	32	2.99%	\$ 6,621,711	2.80%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	23	2.15%	\$ 5,759,397	2.44%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	444	41.42%	\$ 83,261,879	35.24%
NSW	298	27.80%	\$ 78,324,292	33.15%
VIC	219	20.43%	\$ 51,144,213	21.65%
WA	73	6.81%	\$ 15,656,517	6.63%
SA	21	1.96%	\$ 3,442,755	1.46%
ACT	9	0.84%	\$ 2,859,736	1.21%
TAS	5	0.47%	\$ 928,801	0.39%
NT	3	0.28%	\$ 644,894	0.27%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	339	31.62%	\$ 67,446,937	28.55%
QLD Non metro	105	9.79%	\$ 15,814,943	6.69%
NSW Metro	246	22.95%	\$ 67,990,715	28.78%
NSW Non metro	52	4.85%	\$ 10,333,577	4.37%
VIC Metro	197	18.38%	\$ 48,025,645	20.33%
VIC Non metro	22	2.05%	\$ 3,118,568	1.32%
WA Metro	57	5.32%	\$ 12,310,202	5.21%
WA Non metro	16	1.49%	\$ 3,346,315	1.42%
SA Metro	19	1.77%	\$ 3,328,694	1.41%
SA Non metro	2	0.19%	\$ 114,061	0.05%
ACT Metro	9	0.84%	\$ 2,859,736	1.21%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.47%	\$ 928,801	0.39%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	3	0.28%	\$ 644,894	0.27%
NT Non metro	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	870	81.16%	\$ 202,543,873	85.73%
Inner city	5	0.47%	\$ 991,751	0.42%
Non metro	197	18.38%	\$ 32,727,464	13.85%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.21%	\$ 2,986,198	1.26%
4207	10	0.93%	\$ 2,481,322	1.05%
4740	17	1.59%	\$ 2,431,357	1.03%
4503	9	0.84%	\$ 2,388,158	1.01%
2155	5	0.47%	\$ 2,255,218	0.95%
2250	6	0.56%	\$ 2,105,156	0.89%
4053	10	0.93%	\$ 1,998,232	0.85%
4500	9	0.84%	\$ 1,905,302	0.81%
2233	6	0.56%	\$ 1,872,678	0.79%
4680	14	1.31%	\$ 1,868,597	0.79%
<b>Total</b>	<b>99</b>	<b>9.24%</b>	<b>\$ 22,292,217</b>	<b>9.44%</b>

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,056	98.51%	\$ 230,249,875	97.45%
>	1	<=	7	days	4	0.37%	\$ 1,086,933	0.46%
>	7	<=	30	days	5	0.47%	\$ 2,250,900	0.95%
>	30	<=	60	days	2	0.19%	\$ 836,813	0.35%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	2	0.19%	\$ 566,743	0.24%
>	150	<=	180	days	1	0.09%	\$ 613,688	0.26%
>	180			days	2	0.19%	\$ 658,137	0.28%
<b>Total</b>					<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	900	83.96%	\$ 194,458,447	82.31%
Investment Loans	172	16.04%	\$ 41,804,641	17.69%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,063	99.16%	\$ 232,492,020	98.40%
Interest Only Loans	9	0.84%	\$ 3,771,068	1.60%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	217	20.24%	\$ 45,077,496	19.08%
Renovation	78	7.28%	\$ 16,904,369	7.15%
Purchase - New Dwelling	98	9.14%	\$ 24,304,928	10.29%
Purchase - Existing Dwelling	363	33.86%	\$ 81,285,231	34.40%
Buy Home (Investment)	91	8.49%	\$ 21,317,080	9.02%
Other	225	20.99%	\$ 47,373,985	20.05%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	190	17.72%	\$ 46,138,313	19.53%
Genworth LMI	14	1.31%	\$ 2,730,931	1.16%
Uninsured	868	80.97%	\$ 187,393,844	79.32%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 236,263,088</b>	<b>100.00%</b>

## DISTRIBUTION SUMMARY

### Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 7,273,052
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 19,706
Input Tax Credits Received From ATO		\$ 6,334
Net Fixed Rate Swap Receipt From Swap Provider		\$ 11,329
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 7,310,422</u>

### Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 4,385,776	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 783,518	\$ 5,169,294
Class AB Principal to be paid to Class AB Note Holders	\$ 385,850	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 74,836	\$ 460,686
Class B Principal to be paid to Class B Note Holders	\$ 185,408	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 37,379	\$ 222,787
Class C Principal to be paid to Class C Note Holders	\$ 120,265	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 24,936	\$ 145,201
Class D Principal to be paid to Class D Note Holders	\$ 41,091	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 9,777	\$ 50,868
Class E Principal to be paid to Class E Note Holders	\$ 36,079	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 11,622	\$ 47,701
Class F Principal to be paid to Class F Note Holders	\$ 33,073	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 12,235	\$ 45,307
Redraws		\$ 869,646
Trust Expenses		\$ 298,931
Total		<u>\$ 7,310,422</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