

Harvey Series 2021-1 Trust

Investor Report

As at 31-Aug-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:	\$ 220,581,232
Total Number of Loans:	1,020
Average Current Balance:	\$ 216,256
Highest Current Balance:	\$ 867,431
Scheduled LVR (Average)	48.76%
Scheduled LVR (Weighted Average)	54.01%
Current LVR (Average)	38.95%
Current LVR (Weighted Average)	50.17%
Seasoning (Months)(Average)	93.62
Seasoning (Months)(Weighted Average)	90.64
Weighted Average Variable Rate	5.78%
Weighted Average Fixed Rate	5.19%
Weighted Average Rate on All Loans	5.74%
Percentage (by value) of Variable Rate Loans	93.66%
Percentage (by value) of Fixed Rate Loans	6.34%
Owner Occupied by Dollar Value	\$ 181,858,026
Percentage Owner Occupied	82.44%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 224,337,091
Scheduled Repayments Received During Period	(\$ 1,805,843)
Unscheduled Repayments Received During Period	(\$ 4,210,288)
Redraws	\$ 1,255,880
Interest	\$ 1,004,391
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 220,581,232
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 108,505
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%	127	12.45%	\$ 11,879,200	4.42%
> 25% <= 30%	56	5.49%	\$ 10,807,555	4.02%
> 30% <= 35%	66	6.47%	\$ 15,295,520	5.69%
> 35% <= 40%	69	6.76%	\$ 17,233,512	6.41%
> 40% <= 45%	72	7.06%	\$ 18,740,077	6.97%
> 45% <= 50%	91	8.92%	\$ 24,708,571	9.18%
> 50% <= 55%	99	9.71%	\$ 28,889,341	10.74%
> 55% <= 60%	87	8.53%	\$ 25,778,294	9.58%
> 60% <= 65%	121	11.86%	\$ 38,106,287	14.16%
> 65% <= 70%	103	10.10%	\$ 34,531,628	12.84%
> 70% <= 75%	95	9.31%	\$ 30,825,115	11.46%
> 75% <= 80%	23	2.25%	\$ 7,830,273	2.91%
> 80% <= 85%	10	0.98%	\$ 3,765,723	1.40%
> 85% <= 90%	1	0.10%	\$ 626,999	0.23%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,020	100.00%	\$ 269,018,094	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	301	29.51%	\$ 19,492,854	8.84%
> 25% <= 30%	75	7.35%	\$ 14,694,830	6.66%
> 30% <= 35%	69	6.76%	\$ 15,383,339	6.97%
> 35% <= 40%	63	6.18%	\$ 15,672,416	7.11%
> 40% <= 45%	63	6.18%	\$ 15,011,704	6.81%
> 45% <= 50%	71	6.96%	\$ 19,715,537	8.94%
> 50% <= 55%	72	7.06%	\$ 22,251,555	10.09%
> 55% <= 60%	63	6.18%	\$ 17,976,102	8.15%
> 60% <= 65%	81	7.94%	\$ 27,636,777	12.53%
> 65% <= 70%	76	7.45%	\$ 23,933,335	10.85%
> 70% <= 75%	62	6.08%	\$ 20,071,769	9.10%
> 75% <= 80%	17	1.67%	\$ 5,759,998	2.61%
> 80% <= 85%	6	0.59%	\$ 2,354,018	1.07%
> 85% <= 90%	1	0.10%	\$ 626,999	0.28%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,020	100.00%	\$ 220,581,232	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	155	15.20%	\$ 2,468,528	1.12%
>	\$ 50,000	<=	\$ 100,000	106	10.39%	\$ 8,263,230	3.75%
>	\$ 100,000	<=	\$ 150,000	110	10.78%	\$ 13,659,195	6.19%
>	\$ 150,000	<=	\$ 200,000	126	12.35%	\$ 22,012,397	9.98%
>	\$ 200,000	<=	\$ 250,000	122	11.96%	\$ 27,609,105	12.52%
>	\$ 250,000	<=	\$ 300,000	128	12.55%	\$ 35,152,247	15.94%
>	\$ 300,000	<=	\$ 350,000	100	9.80%	\$ 32,337,991	14.66%
>	\$ 350,000	<=	\$ 485,800	65	6.37%	\$ 24,178,261	10.96%
>	\$ 485,800	<=	\$ 500,000	67	6.57%	\$ 29,951,283	13.58%
>	\$ 500,000	<=	\$ 750,000	36	3.53%	\$ 20,911,030	9.48%
>	\$ 750,000	<=	\$ 1,000,000	5	0.49%	\$ 4,037,966	1.83%
Total				1,020	100.00%	\$ 220,581,232	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw				Number of Loans		Current Balance	
				#	%	\$	%
>	\$ 0	<=	\$ 50,000	571	65.48%	\$ 6,394,002	13.19%
>	\$ 50,000	<=	\$ 100,000	131	15.02%	\$ 9,544,521	19.69%
>	\$ 100,000	<=	\$ 150,000	65	7.45%	\$ 7,849,544	16.19%
>	\$ 150,000	<=	\$ 200,000	45	5.16%	\$ 7,872,363	16.24%
>	\$ 200,000	<=	\$ 250,000	25	2.87%	\$ 5,472,464	11.29%
>	\$ 250,000	<=	\$ 300,000	17	1.95%	\$ 4,593,296	9.48%
>	\$ 300,000	<=	\$ 400,000	15	1.72%	\$ 5,232,290	10.79%
>	\$ 400,000	<=	\$ 500,000	1	0.11%	\$ 428,845	0.88%
>	\$ 500,000	<=	\$ 1,000,000	2	0.23%	\$ 1,085,821	2.24%
Total				872	100.00%	\$ 48,473,147	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	6 mths	13	22.81%	\$ 3,322,657	23.77%
>	6	<=	12 mths	14	24.56%	\$ 3,754,816	26.86%
>	12	<=	24 mths	20	35.09%	\$ 5,115,055	36.59%
>	24	<=	36 mths	8	14.04%	\$ 1,519,207	10.87%
>	36	<=	60 mths	2	3.51%	\$ 266,196	1.90%
Total				57	100.00%	\$ 13,977,932	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	104	10.20%	\$ 27,732,419	12.57%
>	60	<=	160 mths	898	88.04%	\$ 189,882,490	86.08%
>	160	<=	360 mths	18	1.76%	\$ 2,966,323	1.34%
Total				1,020	100.00%	\$ 220,581,232	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.10%	\$ 5,961	0.00%
>	5	<=	10	years	13	1.27%	\$ 385,763	0.17%
>	10	<=	15	years	34	3.33%	\$ 2,126,135	0.96%
>	15	<=	20	years	94	9.22%	\$ 11,525,760	5.23%
>	20	<=	25	years	143	14.02%	\$ 28,461,227	12.90%
>	25	<=	30	years	730	71.57%	\$ 176,473,775	80.00%
>	30	<=	50	years	5	0.49%	\$ 1,602,612	0.73%
Total					1,020	100.00%	\$ 220,581,232	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	19	1.86%	\$ 453,936	0.21%
>	5	<=	10	years	44	4.31%	\$ 3,142,665	1.42%
>	10	<=	15	years	104	10.20%	\$ 13,550,822	6.14%
>	15	<=	20	years	308	30.20%	\$ 62,867,392	28.50%
>	20	<=	25	years	477	46.76%	\$ 121,906,103	55.27%
>	25	<=	30	years	68	6.67%	\$ 18,660,312	8.46%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					1,020	100.00%	\$ 220,581,232	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	963	94.41%	\$ 206,603,300	93.66%
Fixed 1Y	2	0.20%	\$ 379,681	0.17%
Fixed 2Y	11	1.08%	\$ 3,352,895	1.52%
Fixed 3Y	22	2.16%	\$ 4,882,803	2.21%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	22	2.16%	\$ 5,362,553	2.43%
Total	1,020	100.00%	\$ 220,581,232	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	418	40.98%	\$ 76,496,034	34.68%
NSW	288	28.24%	\$ 73,580,273	33.36%
VIC	210	20.59%	\$ 48,418,227	21.95%
WA	69	6.76%	\$ 14,497,627	6.57%
SA	20	1.96%	\$ 3,362,993	1.52%
ACT	8	0.78%	\$ 2,799,890	1.27%
TAS	5	0.49%	\$ 921,945	0.42%
NT	2	0.20%	\$ 504,242	0.23%
Total	1,020	100.00%	\$ 220,581,232	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	317	31.08%	\$ 61,796,675	28.02%
QLD Non metro	101	9.90%	\$ 14,699,359	6.66%
NSW Metro	238	23.33%	\$ 63,876,223	28.96%
NSW Non metro	50	4.90%	\$ 9,704,051	4.40%
VIC Metro	188	18.43%	\$ 45,373,082	20.57%
VIC Non metro	22	2.16%	\$ 3,045,145	1.38%
WA Metro	53	5.20%	\$ 11,206,710	5.08%
WA Non metro	16	1.57%	\$ 3,290,917	1.49%
SA Metro	18	1.76%	\$ 3,250,726	1.47%
SA Non metro	2	0.20%	\$ 112,267	0.05%
ACT Metro	8	0.78%	\$ 2,799,890	1.27%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.49%	\$ 921,945	0.42%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	2	0.20%	\$ 504,242	0.23%
NT Non metro	0	0.00%	\$ 0	0.00%
Total	1,020	100.00%	\$ 220,581,232	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	824	80.78%	\$ 188,747,802	85.57%
Inner city	5	0.49%	\$ 981,691	0.45%
Non metro	191	18.73%	\$ 30,851,739	13.99%
Total	1,020	100.00%	\$ 220,581,232	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.27%	\$ 2,928,825	1.33%
4207	10	0.98%	\$ 2,440,616	1.11%
4503	9	0.88%	\$ 2,346,394	1.06%
2155	5	0.49%	\$ 2,228,082	1.01%
4740	15	1.47%	\$ 2,143,802	0.97%
2250	6	0.59%	\$ 2,067,369	0.94%
4053	10	0.98%	\$ 1,955,967	0.89%
2233	6	0.59%	\$ 1,850,849	0.84%
4500	9	0.88%	\$ 1,822,679	0.83%
4701	9	0.88%	\$ 1,687,119	0.76%
Total	92	9.02%	\$ 21,471,701	9.73%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,009	98.92%	\$ 216,813,137	98.29%
>	1	<=	7	days	4	0.39%	\$ 1,564,969	0.71%
>	7	<=	30	days	4	0.39%	\$ 1,687,746	0.77%
>	30	<=	60	days	1	0.10%	\$ 246,952	0.11%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	2	0.20%	\$ 268,427	0.12%
Total					1,020	100.00%	\$ 220,581,232	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	858	84.12%	\$ 181,858,026	82.44%
Investment Loans	162	15.88%	\$ 38,723,205	17.56%
Total	1,020	100.00%	\$ 220,581,232	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,012	99.22%	\$ 217,319,000	98.52%
Interest Only Loans	8	0.78%	\$ 3,262,231	1.48%
Total	1,020	100.00%	\$ 220,581,232	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	206	20.20%	\$ 42,847,802	19.42%
Renovation	76	7.45%	\$ 15,695,710	7.12%
Purchase - New Dwelling	91	8.92%	\$ 22,013,915	9.98%
Purchase - Existing Dwelling	350	34.31%	\$ 76,206,934	34.55%
Buy Home (Investment)	82	8.04%	\$ 18,851,366	8.55%
Other	215	21.08%	\$ 44,965,504	20.39%
Total	1,020	100.00%	\$ 220,581,232	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	178	17.45%	\$ 42,418,569	19.23%
Genworth LMI	13	1.27%	\$ 2,499,196	1.13%
Uninsured	829	81.27%	\$ 175,663,466	79.64%
Total	1,020	100.00%	\$ 220,581,232	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 6,125,814
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 14,913
Input Tax Credits Received From ATO		\$ 5,868
Net Fixed Rate Swap Receipt From Swap Provider		\$ 0
Net Basis Swap Receipt From Swap Provider		\$ 0
		<hr/>
		\$ 6,146,595

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,175,368	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 627,633	\$ 3,803,002
Class AB Principal to be paid to Class AB Note Holders	\$ 279,361	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 60,521	\$ 339,882
Class B Principal to be paid to Class B Note Holders	\$ 134,238	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 30,355	\$ 164,594
Class C Principal to be paid to Class C Note Holders	\$ 87,074	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 20,310	\$ 107,383
Class D Principal to be paid to Class D Note Holders	\$ 29,750	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 8,069	\$ 37,819
Class E Principal to be paid to Class E Note Holders	\$ 26,122	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 9,812	\$ 35,934
Class F Principal to be paid to Class F Note Holders	\$ 23,945	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 10,415	\$ 34,360
Redraws		\$ 1,255,880
Trust Expenses		\$ 367,741
Total		<hr/>
		\$ 6,146,595

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