

Harvey Series 2021-1 Trust

Investor Report

As at 30-Sep-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:	\$ 217,201,010
Total Number of Loans:	1,010
Average Current Balance:	\$ 215,051
Highest Current Balance:	\$ 865,933
Scheduled LVR (Average)	48.73%
Scheduled LVR (Weighted Average)	53.94%
Current LVR (Average)	38.76%
Current LVR (Weighted Average)	50.00%
Seasoning (Months)(Average)	94.78
Seasoning (Months)(Weighted Average)	91.70
Weighted Average Variable Rate	5.77%
Weighted Average Fixed Rate	5.21%
Weighted Average Rate on All Loans	5.74%
Percentage (by value) of Variable Rate Loans	93.89%
Percentage (by value) of Fixed Rate Loans	6.11%
Owner Occupied by Dollar Value	\$ 179,123,684
Percentage Owner Occupied	82.47%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 220,581,232
Scheduled Repayments Received During Period	(\$ 1,749,340)
Unscheduled Repayments Received During Period	(\$ 3,788,899)
Redraws	\$ 1,232,253
Interest	\$ 925,765
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 217,201,010
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 103,914
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%	126	12.48%	\$ 12,000,612	4.51%
> 25% <= 30%	54	5.35%	\$ 10,253,657	3.86%
> 30% <= 35%	67	6.63%	\$ 15,384,446	5.79%
> 35% <= 40%	66	6.53%	\$ 16,644,208	6.26%
> 40% <= 45%	70	6.93%	\$ 17,962,470	6.76%
> 45% <= 50%	92	9.11%	\$ 24,761,895	9.32%
> 50% <= 55%	99	9.80%	\$ 28,868,669	10.86%
> 55% <= 60%	89	8.81%	\$ 26,711,382	10.05%
> 60% <= 65%	122	12.08%	\$ 38,263,381	14.40%
> 65% <= 70%	99	9.80%	\$ 32,744,197	12.32%
> 70% <= 75%	94	9.31%	\$ 30,548,531	11.49%
> 75% <= 80%	22	2.18%	\$ 7,750,869	2.92%
> 80% <= 85%	9	0.89%	\$ 3,287,168	1.24%
> 85% <= 90%	1	0.10%	\$ 626,777	0.24%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,010	100.00%	\$ 265,808,263	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	299	29.60%	\$ 19,192,426	8.84%
> 25% <= 30%	72	7.13%	\$ 13,938,806	6.42%
> 30% <= 35%	70	6.93%	\$ 15,616,708	7.19%
> 35% <= 40%	64	6.34%	\$ 16,185,490	7.45%
> 40% <= 45%	61	6.04%	\$ 14,473,755	6.66%
> 45% <= 50%	75	7.43%	\$ 20,725,789	9.54%
> 50% <= 55%	70	6.93%	\$ 21,604,633	9.95%
> 55% <= 60%	61	6.04%	\$ 17,975,548	8.28%
> 60% <= 65%	81	8.02%	\$ 26,576,357	12.24%
> 65% <= 70%	75	7.43%	\$ 23,202,534	10.68%
> 70% <= 75%	60	5.94%	\$ 19,509,375	8.98%
> 75% <= 80%	15	1.49%	\$ 5,226,530	2.41%
> 80% <= 85%	6	0.59%	\$ 2,346,282	1.08%
> 85% <= 90%	1	0.10%	\$ 626,777	0.29%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,010	100.00%	\$ 217,201,010	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	159	15.74%	\$ 2,576,773	1.19%
> \$ 50,000 <= \$ 100,000	100	9.90%	\$ 7,813,082	3.60%
> \$ 100,000 <= \$ 150,000	115	11.39%	\$ 14,366,497	6.61%
> \$ 150,000 <= \$ 200,000	122	12.08%	\$ 21,480,128	9.89%
> \$ 200,000 <= \$ 250,000	121	11.98%	\$ 27,523,341	12.67%
> \$ 250,000 <= \$ 300,000	126	12.48%	\$ 34,648,084	15.95%
> \$ 300,000 <= \$ 350,000	97	9.60%	\$ 31,415,635	14.46%
> \$ 350,000 <= \$ 485,800	64	6.34%	\$ 23,746,986	10.93%
> \$ 485,800 <= \$ 500,000	67	6.63%	\$ 29,917,877	13.77%
> \$ 500,000 <= \$ 750,000	35	3.47%	\$ 20,458,400	9.42%
> \$ 750,000 <= \$ 1,000,000	4	0.40%	\$ 3,254,208	1.50%
Total	1,010	100.00%	\$ 217,201,010	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	555	64.84%	\$ 6,257,672	12.87%
> \$ 50,000 <= \$ 100,000	129	15.07%	\$ 9,412,825	19.35%
> \$ 100,000 <= \$ 150,000	68	7.94%	\$ 8,333,162	17.13%
> \$ 150,000 <= \$ 200,000	43	5.02%	\$ 7,587,263	15.60%
> \$ 200,000 <= \$ 250,000	26	3.04%	\$ 5,735,790	11.79%
> \$ 250,000 <= \$ 300,000	17	1.99%	\$ 4,590,613	9.44%
> \$ 300,000 <= \$ 400,000	15	1.75%	\$ 5,219,600	10.73%
> \$ 400,000 <= \$ 500,000	1	0.12%	\$ 418,845	0.86%
> \$ 500,000 <= \$ 1,000,000	2	0.23%	\$ 1,083,898	2.23%
Total	856	100.00%	\$ 48,639,668	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	14	25.00%	\$ 2,920,459	22.02%
> 6 <= 12 mths	13	23.21%	\$ 3,649,354	27.51%
> 12 <= 24 mths	19	33.93%	\$ 4,903,174	36.96%
> 24 <= 36 mths	8	14.29%	\$ 1,526,463	11.51%
> 36 <= 60 mths	2	3.57%	\$ 265,194	2.00%
Total	56	100.00%	\$ 13,264,645	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	87	8.61%	\$ 23,493,664	10.82%
> 60 <= 160 mths	903	89.41%	\$ 190,500,548	87.71%
> 160 <= 360 mths	20	1.98%	\$ 3,206,799	1.48%
Total	1,010	100.00%	\$ 217,201,010	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.10%	\$ 5,989	0.00%
>	5	<=	10	years	12	1.19%	\$ 311,221	0.14%
>	10	<=	15	years	34	3.37%	\$ 2,066,465	0.95%
>	15	<=	20	years	92	9.11%	\$ 10,957,202	5.04%
>	20	<=	25	years	143	14.16%	\$ 28,477,350	13.11%
>	25	<=	30	years	724	71.68%	\$ 173,987,366	80.10%
>	30	<=	50	years	4	0.40%	\$ 1,395,417	0.64%
Total					1,010	100.00%	\$ 217,201,010	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	18	1.78%	\$ 383,116	0.18%
>	5	<=	10	years	44	4.36%	\$ 3,073,612	1.42%
>	10	<=	15	years	103	10.20%	\$ 13,239,510	6.10%
>	15	<=	20	years	313	30.99%	\$ 63,799,914	29.37%
>	20	<=	25	years	481	47.62%	\$ 122,555,257	56.42%
>	25	<=	30	years	51	5.05%	\$ 14,149,602	6.51%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					1,010	100.00%	\$ 217,201,010	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	954	94.46%	\$ 203,936,365	93.89%
Fixed 1Y	2	0.20%	\$ 378,349	0.17%
Fixed 2Y	10	0.99%	\$ 2,804,081	1.29%
Fixed 3Y	23	2.28%	\$ 5,138,383	2.37%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	21	2.08%	\$ 4,943,831	2.28%
Total	1,010	100.00%	\$ 217,201,010	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	412	40.79%	\$ 74,994,523	34.53%
NSW	287	28.42%	\$ 72,844,183	33.54%
VIC	208	20.59%	\$ 47,560,542	21.90%
WA	68	6.73%	\$ 14,240,713	6.56%
SA	20	1.98%	\$ 3,345,490	1.54%
ACT	8	0.79%	\$ 2,799,863	1.29%
TAS	5	0.50%	\$ 917,852	0.42%
NT	2	0.20%	\$ 497,845	0.23%
Total	1,010	100.00%	\$ 217,201,010	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	311	30.79%	\$ 60,528,125	27.87%
QLD Non metro	101	10.00%	\$ 14,466,398	6.66%
NSW Metro	238	23.56%	\$ 63,367,054	29.17%
NSW Non metro	49	4.85%	\$ 9,477,129	4.36%
VIC Metro	186	18.42%	\$ 44,531,219	20.50%
VIC Non metro	22	2.18%	\$ 3,029,322	1.39%
WA Metro	52	5.15%	\$ 10,963,562	5.05%
WA Non metro	16	1.58%	\$ 3,277,151	1.51%
SA Metro	18	1.78%	\$ 3,233,785	1.49%
SA Non metro	2	0.20%	\$ 111,705	0.05%
ACT Metro	8	0.79%	\$ 2,799,863	1.29%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.50%	\$ 917,852	0.42%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	2	0.20%	\$ 497,845	0.23%
NT Non metro	0	0.00%	\$ 0	0.00%
Total	1,010	100.00%	\$ 217,201,010	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	815	80.69%	\$ 185,861,872	85.57%
Inner city	5	0.50%	\$ 977,434	0.45%
Non metro	190	18.81%	\$ 30,361,705	13.98%
Total	1,010	100.00%	\$ 217,201,010	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.29%	\$ 2,925,129	1.35%
4207	10	0.99%	\$ 2,433,706	1.12%
4503	9	0.89%	\$ 2,339,380	1.08%
2155	5	0.50%	\$ 2,215,848	1.02%
4740	15	1.49%	\$ 2,130,055	0.98%
2250	6	0.59%	\$ 2,064,060	0.95%
4053	10	0.99%	\$ 1,964,630	0.90%
2233	6	0.59%	\$ 1,849,682	0.85%
4500	9	0.89%	\$ 1,798,837	0.83%
4701	9	0.89%	\$ 1,685,587	0.78%
Total	92	9.11%	\$ 21,406,913	9.86%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	998	98.81%	\$ 213,685,540	98.38%
>	1	<=	7	days	5	0.50%	\$ 1,607,293	0.74%
>	7	<=	30	days	5	0.50%	\$ 1,638,574	0.75%
>	30	<=	60	days	0	0.00%	\$ 0	0.00%
>	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%	\$ 269,603	0.12%
Total					1,010	100.00%	\$ 217,201,010	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	849	84.06%	\$ 179,123,684	82.47%
Investment Loans	161	15.94%	\$ 38,077,327	17.53%
Total	1,010	100.00%	\$ 217,201,010	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,002	99.21%	\$ 213,937,740	98.50%
Interest Only Loans	8	0.79%	\$ 3,263,270	1.50%
Total	1,010	100.00%	\$ 217,201,010	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	205	20.30%	\$ 42,805,857	19.71%
Renovation	74	7.33%	\$ 14,893,372	6.86%
Purchase - New Dwelling	90	8.91%	\$ 21,604,985	9.95%
Purchase - Existing Dwelling	348	34.46%	\$ 75,305,061	34.67%
Buy Home (Investment)	81	8.02%	\$ 18,437,694	8.49%
Other	212	20.99%	\$ 44,154,042	20.33%
Total	1,010	100.00%	\$ 217,201,010	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	178	17.62%	\$ 42,276,282	19.46%
Genworth LMI	13	1.29%	\$ 2,471,241	1.14%
Uninsured	819	81.09%	\$ 172,453,487	79.40%
Total	1,010	100.00%	\$ 217,201,010	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 5,642,153
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 13,728
Input Tax Credits Received From ATO		\$ 5,793
Net Fixed Rate Swap Receipt From Swap Provider		\$ 5,079
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 5,666,753</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,857,788	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 634,574	\$ 3,492,361
Class AB Principal to be paid to Class AB Note Holders	\$ 251,421	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 61,222	\$ 312,643
Class B Principal to be paid to Class B Note Holders	\$ 120,813	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 30,714	\$ 151,527
Class C Principal to be paid to Class C Note Holders	\$ 78,365	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 20,553	\$ 98,918
Class D Principal to be paid to Class D Note Holders	\$ 26,775	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 8,171	\$ 34,946
Class E Principal to be paid to Class E Note Holders	\$ 23,510	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 9,949	\$ 33,458
Class F Principal to be paid to Class F Note Holders	\$ 21,550	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 10,565	\$ 32,115
Redraws		\$ 1,232,253
Trust Expenses		\$ 278,530
Total		<u>\$ 5,666,753</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