

# Harvey Series 2021-1 Trust

## Investor Report

As at 31-May-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:	\$ 231,957,765
Total Number of Loans:	1,057
Average Current Balance:	\$ 219,449
Highest Current Balance:	\$ 871,178
Scheduled LVR (Average)	49.32%
Scheduled LVR (Weighted Average)	54.43%
Current LVR (Average)	39.54%
Current LVR (Weighted Average)	50.56%
Seasoning (Months)(Average)	90.33
Seasoning (Months)(Weighted Average)	87.48
Weighted Average Variable Rate	6.29%
Weighted Average Fixed Rate	5.21%
Weighted Average Rate on All Loans	6.22%
Percentage (by value) of Variable Rate Loans	93.01%
Percentage (by value) of Fixed Rate Loans	6.99%
Owner Occupied by Dollar Value	\$ 190,632,115
Percentage Owner Occupied	82.18%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 236,263,088
Scheduled Repayments Received During Period	(\$ 1,931,403)
Unscheduled Repayments Received During Period	(\$ 4,552,135)
Redraws	\$ 1,058,681
Interest	\$ 1,119,535
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 231,957,765
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 115,229
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	12.39%	\$ 12,536,289	4.45%
> 25% <= 30%	53	5.01%	\$ 10,292,764	3.65%
> 30% <= 35%	68	6.43%	\$ 15,766,609	5.59%
> 35% <= 40%	68	6.43%	\$ 17,080,920	6.06%
> 40% <= 45%	75	7.10%	\$ 19,736,131	7.00%
> 45% <= 50%	96	9.08%	\$ 26,956,856	9.56%
> 50% <= 55%	93	8.80%	\$ 27,009,718	9.58%
> 55% <= 60%	100	9.46%	\$ 29,273,711	10.38%
> 60% <= 65%	112	10.60%	\$ 36,943,157	13.10%
> 65% <= 70%	115	10.88%	\$ 38,171,664	13.54%
> 70% <= 75%	103	9.74%	\$ 32,947,613	11.68%
> 75% <= 80%	31	2.93%	\$ 10,653,119	3.78%
> 80% <= 85%	11	1.04%	\$ 3,999,946	1.42%
> 85% <= 90%	1	0.09%	\$ 627,148	0.22%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 281,995,646</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	303	28.67%	\$ 19,856,861	8.56%
> 25% <= 30%	74	7.00%	\$ 14,438,823	6.22%
> 30% <= 35%	73	6.91%	\$ 15,749,288	6.79%
> 35% <= 40%	65	6.15%	\$ 17,104,658	7.37%
> 40% <= 45%	68	6.43%	\$ 16,287,086	7.02%
> 45% <= 50%	78	7.38%	\$ 22,610,436	9.75%
> 50% <= 55%	68	6.43%	\$ 19,571,742	8.44%
> 55% <= 60%	73	6.91%	\$ 22,296,574	9.61%
> 60% <= 65%	76	7.19%	\$ 24,995,241	10.78%
> 65% <= 70%	81	7.66%	\$ 26,735,124	11.53%
> 70% <= 75%	70	6.62%	\$ 22,425,256	9.67%
> 75% <= 80%	20	1.89%	\$ 6,666,064	2.87%
> 80% <= 85%	7	0.66%	\$ 2,593,464	1.12%
> 85% <= 90%	1	0.09%	\$ 627,148	0.27%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</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	14.76%	\$ 2,593,695	1.12%
> \$ 50,000 <= \$ 100,000	106	10.03%	\$ 8,119,435	3.50%
> \$ 100,000 <= \$ 150,000	121	11.45%	\$ 15,140,975	6.53%
> \$ 150,000 <= \$ 200,000	120	11.35%	\$ 21,046,209	9.07%
> \$ 200,000 <= \$ 250,000	128	12.11%	\$ 28,885,640	12.45%
> \$ 250,000 <= \$ 300,000	138	13.06%	\$ 37,956,203	16.36%
> \$ 300,000 <= \$ 350,000	101	9.56%	\$ 32,665,695	14.08%
> \$ 350,000 <= \$ 485,800	73	6.91%	\$ 27,239,287	11.74%
> \$ 485,800 <= \$ 500,000	70	6.62%	\$ 31,345,697	13.51%
> \$ 500,000 <= \$ 750,000	39	3.69%	\$ 22,902,595	9.87%
> \$ 750,000 <= \$ 1,000,000	5	0.47%	\$ 4,062,333	1.75%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	582	64.67%	\$ 6,037,219	12.02%
> \$ 50,000 <= \$ 100,000	144	16.00%	\$ 10,383,938	20.68%
> \$ 100,000 <= \$ 150,000	71	7.89%	\$ 8,819,683	17.57%
> \$ 150,000 <= \$ 200,000	41	4.56%	\$ 7,267,718	14.47%
> \$ 200,000 <= \$ 250,000	25	2.78%	\$ 5,565,619	11.08%
> \$ 250,000 <= \$ 300,000	18	2.00%	\$ 4,887,585	9.73%
> \$ 300,000 <= \$ 400,000	15	1.67%	\$ 5,293,171	10.54%
> \$ 400,000 <= \$ 500,000	2	0.22%	\$ 855,411	1.70%
> \$ 500,000 <= \$ 1,000,000	2	0.22%	\$ 1,099,086	2.19%
<b>Total</b>	<b>900</b>	<b>100.00%</b>	<b>\$ 50,209,430</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	17	24.64%	\$ 3,349,376	20.65%
> 6 <= 12 mths	14	20.29%	\$ 3,676,040	22.66%
> 12 <= 24 mths	25	36.23%	\$ 6,729,555	41.49%
> 24 <= 36 mths	11	15.94%	\$ 2,196,020	13.54%
> 36 <= 60 mths	2	2.90%	\$ 269,333	1.66%
<b>Total</b>	<b>69</b>	<b>100.00%</b>	<b>\$ 16,220,324</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	169	15.99%	\$ 44,014,810	18.98%
> 60 <= 160 mths	884	83.63%	\$ 187,375,359	80.78%
> 160 <= 360 mths	4	0.38%	\$ 567,596	0.24%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</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%	\$ 10,735	0.00%
>	5	<=	10	years	13	1.23%	\$ 399,503	0.17%
>	10	<=	15	years	36	3.41%	\$ 2,457,452	1.06%
>	15	<=	20	years	98	9.27%	\$ 13,049,652	5.63%
>	20	<=	25	years	148	14.00%	\$ 28,893,594	12.46%
>	25	<=	30	years	756	71.52%	\$ 185,523,190	79.98%
>	30	<=	50	years	5	0.47%	\$ 1,623,639	0.70%
<b>Total</b>					<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	16	1.51%	\$ 409,612	0.18%
>	5	<=	10	years	46	4.35%	\$ 3,205,391	1.38%
>	10	<=	15	years	102	9.65%	\$ 14,443,503	6.23%
>	15	<=	20	years	305	28.86%	\$ 62,340,072	26.88%
>	20	<=	25	years	473	44.75%	\$ 118,480,746	51.08%
>	25	<=	30	years	115	10.88%	\$ 33,078,442	14.26%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	988	93.47%	\$ 215,737,441	93.01%
Fixed 1Y	2	0.19%	\$ 384,042	0.17%
Fixed 2Y	18	1.70%	\$ 4,866,170	2.10%
Fixed 3Y	26	2.46%	\$ 5,232,986	2.26%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	23	2.18%	\$ 5,737,126	2.47%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	434	41.06%	\$ 81,060,610	34.95%
NSW	297	28.10%	\$ 77,590,568	33.45%
VIC	216	20.44%	\$ 50,162,976	21.63%
WA	72	6.81%	\$ 15,294,090	6.59%
SA	21	1.99%	\$ 3,439,191	1.48%
ACT	9	0.85%	\$ 2,844,383	1.23%
TAS	5	0.47%	\$ 927,143	0.40%
NT	3	0.28%	\$ 638,804	0.28%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	330	31.22%	\$ 65,581,462	28.27%
QLD Non metro	104	9.84%	\$ 15,479,148	6.67%
NSW Metro	246	23.27%	\$ 67,524,896	29.11%
NSW Non metro	51	4.82%	\$ 10,065,672	4.34%
VIC Metro	194	18.35%	\$ 47,066,161	20.29%
VIC Non metro	22	2.08%	\$ 3,096,815	1.34%
WA Metro	56	5.30%	\$ 11,961,130	5.16%
WA Non metro	16	1.51%	\$ 3,332,961	1.44%
SA Metro	19	1.80%	\$ 3,325,580	1.43%
SA Non metro	2	0.19%	\$ 113,611	0.05%
ACT Metro	9	0.85%	\$ 2,844,383	1.23%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.47%	\$ 927,143	0.40%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	3	0.28%	\$ 638,804	0.28%
NT Non metro	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</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	857	81.08%	\$ 198,880,036	85.74%
Inner city	5	0.47%	\$ 989,523	0.43%
Non metro	195	18.45%	\$ 32,088,206	13.83%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</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	1.23%	\$ 2,979,546	1.28%
4207	10	0.95%	\$ 2,468,036	1.06%
4740	17	1.61%	\$ 2,414,132	1.04%
4503	9	0.85%	\$ 2,381,106	1.03%
2155	5	0.47%	\$ 2,246,934	0.97%
2250	6	0.57%	\$ 2,094,067	0.90%
4053	10	0.95%	\$ 1,993,378	0.86%
2233	6	0.57%	\$ 1,863,138	0.80%
4500	9	0.85%	\$ 1,858,063	0.80%
4701	9	0.85%	\$ 1,702,479	0.73%
<b>Total</b>	<b>94</b>	<b>8.89%</b>	<b>\$ 22,000,879</b>	<b>9.48%</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	1,040	98.39%	\$ 225,743,460	97.32%
>	1	<=	7	days	6	0.57%	\$ 1,719,964	0.74%
>	7	<=	30	days	4	0.38%	\$ 1,702,941	0.73%
>	30	<=	60	days	1	0.09%	\$ 248,179	0.11%
>	60	<=	90	days	1	0.09%	\$ 706,407	0.30%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	2	0.19%	\$ 917,506	0.40%
>	150	<=	180	days	1	0.09%	\$ 257,416	0.11%
>	180			days	2	0.19%	\$ 661,893	0.29%
<b>Total</b>					<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	886	83.82%	\$ 190,632,115	82.18%
Investment Loans	171	16.18%	\$ 41,325,650	17.82%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,048	99.15%	\$ 228,191,204	98.38%
Interest Only Loans	9	0.85%	\$ 3,766,562	1.62%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	214	20.25%	\$ 44,479,783	19.18%
Renovation	78	7.38%	\$ 16,839,686	7.26%
Purchase - New Dwelling	96	9.08%	\$ 23,733,855	10.23%
Purchase - Existing Dwelling	358	33.87%	\$ 79,303,195	34.19%
Buy Home (Investment)	88	8.33%	\$ 20,758,077	8.95%
Other	223	21.10%	\$ 46,843,169	20.19%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	186	17.60%	\$ 44,732,134	19.28%
Genworth LMI	14	1.32%	\$ 2,688,708	1.16%
Uninsured	857	81.08%	\$ 184,536,923	79.56%
<b>Total</b>	<b>1,057</b>	<b>100.00%</b>	<b>\$ 231,957,765</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)		\$ 6,598,768
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 16,135
Input Tax Credits Received From ATO		\$ 6,049
Net Fixed Rate Swap Receipt From Swap Provider		\$ 7,731
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 6,628,682</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,639,909	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 745,180	\$ 4,385,090
Class AB Principal to be paid to Class AB Note Holders	\$ 320,230	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 71,529	\$ 391,760
Class B Principal to be paid to Class B Note Holders	\$ 153,877	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 35,806	\$ 189,682
Class C Principal to be paid to Class C Note Holders	\$ 99,812	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 23,923	\$ 123,735
Class D Principal to be paid to Class D Note Holders	\$ 34,102	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 9,445	\$ 43,548
Class E Principal to be paid to Class E Note Holders	\$ 29,944	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 11,364	\$ 41,307
Class F Principal to be paid to Class F Note Holders	\$ 27,448	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 12,016	\$ 39,464
Redraws		\$ 1,058,681
Trust Expenses		\$ 355,415
Total		<u>\$ 6,628,682</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