

Harvey Series 2021-1 Trust

Investor Report

As at 31-Jul-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:	\$ 224,337,091
Total Number of Loans:	1,032
Average Current Balance:	\$ 217,381
Highest Current Balance:	\$ 868,688
Scheduled LVR (Average)	48.89%
Scheduled LVR (Weighted Average)	54.08%
Current LVR (Average)	39.07%
Current LVR (Weighted Average)	50.29%
Seasoning (Months)(Average)	92.51
Seasoning (Months)(Weighted Average)	89.62
Weighted Average Variable Rate	6.03%
Weighted Average Fixed Rate	5.20%
Weighted Average Rate on All Loans	5.98%
Percentage (by value) of Variable Rate Loans	93.70%
Percentage (by value) of Fixed Rate Loans	6.30%
Owner Occupied by Dollar Value	\$ 185,017,807
Percentage Owner Occupied	82.47%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 227,656,791
Scheduled Repayments Received During Period	(\$ 1,841,983)
Unscheduled Repayments Received During Period	(\$ 3,619,438)
Redraws	\$ 1,108,382
Interest	\$ 1,033,338
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 224,337,091
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 108,930
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%	128	12.40%	\$ 12,079,817	4.42%
> 25% <= 30%	54	5.23%	\$ 10,355,563	3.79%
> 30% <= 35%	66	6.40%	\$ 15,467,466	5.66%
> 35% <= 40%	72	6.98%	\$ 17,583,089	6.43%
> 40% <= 45%	76	7.36%	\$ 20,143,420	7.37%
> 45% <= 50%	89	8.62%	\$ 24,599,178	9.00%
> 50% <= 55%	100	9.69%	\$ 29,530,735	10.80%
> 55% <= 60%	91	8.82%	\$ 26,874,188	9.83%
> 60% <= 65%	113	10.95%	\$ 35,557,949	13.00%
> 65% <= 70%	108	10.47%	\$ 36,666,451	13.41%
> 70% <= 75%	99	9.59%	\$ 31,405,199	11.48%
> 75% <= 80%	25	2.42%	\$ 8,787,765	3.21%
> 80% <= 85%	10	0.97%	\$ 3,772,603	1.38%
> 85% <= 90%	1	0.10%	\$ 627,033	0.23%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,032	100.00%	\$ 273,450,455	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	298	28.88%	\$ 19,251,973	8.58%
> 25% <= 30%	82	7.95%	\$ 15,312,308	6.83%
> 30% <= 35%	71	6.88%	\$ 15,475,555	6.90%
> 35% <= 40%	60	5.81%	\$ 15,408,913	6.87%
> 40% <= 45%	66	6.40%	\$ 16,278,555	7.26%
> 45% <= 50%	74	7.17%	\$ 21,219,666	9.46%
> 50% <= 55%	72	6.98%	\$ 21,631,857	9.64%
> 55% <= 60%	64	6.20%	\$ 18,532,475	8.26%
> 60% <= 65%	76	7.36%	\$ 25,537,139	11.38%
> 65% <= 70%	79	7.66%	\$ 25,631,447	11.43%
> 70% <= 75%	66	6.40%	\$ 20,855,875	9.30%
> 75% <= 80%	17	1.65%	\$ 6,213,474	2.77%
> 80% <= 85%	6	0.58%	\$ 2,360,820	1.05%
> 85% <= 90%	1	0.10%	\$ 627,033	0.28%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,032	100.00%	\$ 224,337,091	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	157	15.21%	\$ 2,568,220	1.14%
> \$ 50,000 <= \$ 100,000	102	9.88%	\$ 7,873,850	3.51%
> \$ 100,000 <= \$ 150,000	117	11.34%	\$ 14,452,740	6.44%
> \$ 150,000 <= \$ 200,000	125	12.11%	\$ 21,816,174	9.72%
> \$ 200,000 <= \$ 250,000	121	11.72%	\$ 27,265,270	12.15%
> \$ 250,000 <= \$ 300,000	131	12.69%	\$ 35,892,049	16.00%
> \$ 300,000 <= \$ 350,000	98	9.50%	\$ 31,577,343	14.08%
> \$ 350,000 <= \$ 485,800	69	6.69%	\$ 25,634,276	11.43%
> \$ 485,800 <= \$ 500,000	68	6.59%	\$ 30,354,067	13.53%
> \$ 500,000 <= \$ 750,000	39	3.78%	\$ 22,797,308	10.16%
> \$ 750,000 <= \$ 1,000,000	5	0.48%	\$ 4,105,793	1.83%
Total	1,032	100.00%	\$ 224,337,091	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	573	64.97%	\$ 6,229,738	12.65%
> \$ 50,000 <= \$ 100,000	137	15.53%	\$ 9,860,561	20.02%
> \$ 100,000 <= \$ 150,000	66	7.48%	\$ 8,029,369	16.30%
> \$ 150,000 <= \$ 200,000	43	4.88%	\$ 7,524,058	15.28%
> \$ 200,000 <= \$ 250,000	28	3.17%	\$ 6,167,291	12.52%
> \$ 250,000 <= \$ 300,000	16	1.81%	\$ 4,352,552	8.84%
> \$ 300,000 <= \$ 400,000	16	1.81%	\$ 5,584,019	11.34%
> \$ 400,000 <= \$ 500,000	1	0.11%	\$ 428,845	0.87%
> \$ 500,000 <= \$ 1,000,000	2	0.23%	\$ 1,071,910	2.18%
Total	882	100.00%	\$ 49,248,342	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	23.73%	\$ 3,138,071	22.19%
> 6 <= 12 mths	11	18.64%	\$ 3,119,177	22.06%
> 12 <= 24 mths	22	37.29%	\$ 5,732,286	40.53%
> 24 <= 36 mths	10	16.95%	\$ 1,885,428	13.33%
> 36 <= 60 mths	2	3.39%	\$ 267,399	1.89%
Total	59	100.00%	\$ 14,142,361	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	134	12.98%	\$ 34,345,059	15.31%
> 60 <= 160 mths	885	85.76%	\$ 187,688,949	83.66%
> 160 <= 360 mths	13	1.26%	\$ 2,303,083	1.03%
Total	1,032	100.00%	\$ 224,337,091	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.10%	\$ 7,563	0.00%
>	5	<=	10	years	13	1.26%	\$ 389,622	0.17%
>	10	<=	15	years	36	3.49%	\$ 2,387,919	1.06%
>	15	<=	20	years	96	9.30%	\$ 12,191,839	5.43%
>	20	<=	25	years	144	13.95%	\$ 28,730,955	12.81%
>	25	<=	30	years	737	71.41%	\$ 179,017,272	79.80%
>	30	<=	50	years	5	0.48%	\$ 1,611,921	0.72%
Total					1,032	100.00%	\$ 224,337,091	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	17	1.65%	\$ 411,761	0.18%
>	5	<=	10	years	46	4.46%	\$ 3,260,625	1.45%
>	10	<=	15	years	105	10.17%	\$ 14,248,078	6.35%
>	15	<=	20	years	303	29.36%	\$ 61,762,364	27.53%
>	20	<=	25	years	475	46.03%	\$ 120,889,496	53.89%
>	25	<=	30	years	86	8.33%	\$ 23,764,766	10.59%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					1,032	100.00%	\$ 224,337,091	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	973	94.28%	\$ 210,194,730	93.70%
Fixed 1Y	2	0.19%	\$ 381,483	0.17%
Fixed 2Y	12	1.16%	\$ 3,446,639	1.54%
Fixed 3Y	23	2.23%	\$ 4,932,870	2.20%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	22	2.13%	\$ 5,381,368	2.40%
Total	1,032	100.00%	\$ 224,337,091	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	421	40.79%	\$ 77,352,143	34.48%
NSW	291	28.20%	\$ 74,609,720	33.26%
VIC	214	20.74%	\$ 49,780,509	22.19%
WA	71	6.88%	\$ 15,009,459	6.69%
SA	20	1.94%	\$ 3,391,463	1.51%
ACT	8	0.78%	\$ 2,759,762	1.23%
TAS	5	0.48%	\$ 923,558	0.41%
NT	2	0.19%	\$ 510,476	0.23%
Total	1,032	100.00%	\$ 224,337,091	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	320	31.01%	\$ 62,550,687	27.88%
QLD Non metro	101	9.79%	\$ 14,801,456	6.60%
NSW Metro	241	23.35%	\$ 65,165,879	29.05%
NSW Non metro	50	4.84%	\$ 9,443,841	4.21%
VIC Metro	192	18.60%	\$ 46,716,856	20.82%
VIC Non metro	22	2.13%	\$ 3,063,653	1.37%
WA Metro	55	5.33%	\$ 11,705,958	5.22%
WA Non metro	16	1.55%	\$ 3,303,501	1.47%
SA Metro	18	1.74%	\$ 3,278,749	1.46%
SA Non metro	2	0.19%	\$ 112,714	0.05%
ACT Metro	8	0.78%	\$ 2,759,762	1.23%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.48%	\$ 923,558	0.41%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	2	0.19%	\$ 510,476	0.23%
NT Non metro	0	0.00%	\$ 0	0.00%
Total	1,032	100.00%	\$ 224,337,091	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	836	81.01%	\$ 192,627,471	85.87%
Inner city	5	0.48%	\$ 984,454	0.44%
Non metro	191	18.51%	\$ 30,725,165	13.70%
Total	1,032	100.00%	\$ 224,337,091	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.26%	\$ 2,951,147	1.32%
4207	10	0.97%	\$ 2,447,224	1.09%
4503	9	0.87%	\$ 2,354,825	1.05%
2155	5	0.48%	\$ 2,233,905	1.00%
4740	15	1.45%	\$ 2,159,689	0.96%
2250	6	0.58%	\$ 2,081,527	0.93%
4053	10	0.97%	\$ 1,959,508	0.87%
2233	6	0.58%	\$ 1,855,121	0.83%
4500	9	0.87%	\$ 1,832,738	0.82%
4701	9	0.87%	\$ 1,690,615	0.75%
Total	92	8.91%	\$ 21,566,300	9.61%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,020	98.84%	\$ 220,279,003	98.19%
>	1	<=	7	days	2	0.19%	\$ 664,110	0.30%
>	7	<=	30	days	5	0.48%	\$ 1,609,493	0.72%
>	30	<=	60	days	2	0.19%	\$ 855,281	0.38%
>	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	3	0.29%	\$ 929,204	0.41%
Total					1,032	100.00%	\$ 224,337,091	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	867	84.01%	\$ 185,017,807	82.47%
Investment Loans	165	15.99%	\$ 39,319,284	17.53%
Total	1,032	100.00%	\$ 224,337,091	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,024	99.22%	\$ 221,084,681	98.55%
Interest Only Loans	8	0.78%	\$ 3,252,409	1.45%
Total	1,032	100.00%	\$ 224,337,091	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	209	20.25%	\$ 43,469,829	19.38%
Renovation	77	7.46%	\$ 16,194,110	7.22%
Purchase - New Dwelling	92	8.91%	\$ 22,685,065	10.11%
Purchase - Existing Dwelling	352	34.11%	\$ 77,539,167	34.56%
Buy Home (Investment)	83	8.04%	\$ 18,906,978	8.43%
Other	219	21.22%	\$ 45,541,942	20.30%
Total	1,032	100.00%	\$ 224,337,091	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	180	17.44%	\$ 43,015,055	19.17%
Genworth LMI	13	1.26%	\$ 2,526,443	1.13%
Uninsured	839	81.30%	\$ 178,795,593	79.70%
Total	1,032	100.00%	\$ 224,337,091	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 5,570,351
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 15,839
Input Tax Credits Received From ATO		\$ 5,810
Net Fixed Rate Swap Receipt From Swap Provider		\$ 9,316
Net Basis Swap Receipt From Swap Provider		\$ 2,547
		<hr/>
		\$ 5,603,864

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,806,621	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 759,975	\$ 3,566,596
Class AB Principal to be paid to Class AB Note Holders	\$ 246,920	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 72,985	\$ 319,904
Class B Principal to be paid to Class B Note Holders	\$ 118,650	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 36,542	\$ 155,191
Class C Principal to be paid to Class C Note Holders	\$ 76,962	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 24,419	\$ 101,381
Class D Principal to be paid to Class D Note Holders	\$ 26,295	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 9,647	\$ 35,943
Class E Principal to be paid to Class E Note Holders	\$ 23,089	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 11,620	\$ 34,709
Class F Principal to be paid to Class F Note Holders	\$ 21,165	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 12,292	\$ 33,457
Redraws		\$ 1,108,382
Trust Expenses		\$ 248,301
Total		<hr/>
		\$ 5,603,864

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