

Harvey Series 2021-1 Trust

Investor Report

As at 28-Feb-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:	\$ 246,647,538
Total Number of Loans:	1,109
Average Current Balance:	\$ 222,405
Highest Current Balance:	\$ 874,426
Scheduled LVR (Average)	50.07%
Scheduled LVR (Weighted Average)	54.99%
Current LVR (Average)	40.30%
Current LVR (Weighted Average)	51.20%
Seasoning (Months)(Average)	87.44
Seasoning (Months)(Weighted Average)	84.68
Weighted Average Variable Rate	6.55%
Weighted Average Fixed Rate	5.19%
Weighted Average Rate on All Loans	6.45%
Percentage (by value) of Variable Rate Loans	92.29%
Percentage (by value) of Fixed Rate Loans	7.71%
Owner Occupied by Dollar Value	\$ 203,814,181
Percentage Owner Occupied	82.63%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 252,744,145
Scheduled Repayments Received During Period	(\$ 2,095,208)
Unscheduled Repayments Received During Period	(\$ 5,956,122)
Redraws	\$ 836,821
Interest	\$ 1,117,904
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 246,647,538
Further Advances repurchased: Interest	\$ 1,255
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 114,069
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%	129	11.63%	\$ 12,675,778	4.23%
> 25% <= 30%	55	4.96%	\$ 11,295,355	3.77%
> 30% <= 35%	65	5.86%	\$ 14,814,835	4.95%
> 35% <= 40%	73	6.58%	\$ 17,665,233	5.90%
> 40% <= 45%	76	6.85%	\$ 20,647,061	6.89%
> 45% <= 50%	94	8.48%	\$ 25,568,153	8.54%
> 50% <= 55%	105	9.47%	\$ 30,686,192	10.25%
> 55% <= 60%	109	9.83%	\$ 32,307,608	10.79%
> 60% <= 65%	107	9.65%	\$ 35,741,751	11.93%
> 65% <= 70%	131	11.81%	\$ 43,054,429	14.38%
> 70% <= 75%	113	10.19%	\$ 36,838,365	12.30%
> 75% <= 80%	39	3.52%	\$ 13,080,924	4.37%
> 80% <= 85%	11	0.99%	\$ 4,242,116	1.42%
> 85% <= 90%	2	0.18%	\$ 858,263	0.29%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,109	100.00%	\$ 299,476,063	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	302	27.23%	\$ 18,851,953	7.64%
> 25% <= 30%	82	7.39%	\$ 15,812,064	6.41%
> 30% <= 35%	77	6.94%	\$ 16,358,757	6.63%
> 35% <= 40%	66	5.95%	\$ 18,135,458	7.35%
> 40% <= 45%	67	6.04%	\$ 16,253,601	6.59%
> 45% <= 50%	80	7.21%	\$ 22,659,799	9.19%
> 50% <= 55%	77	6.94%	\$ 22,686,676	9.20%
> 55% <= 60%	75	6.76%	\$ 22,542,528	9.14%
> 60% <= 65%	80	7.21%	\$ 26,326,047	10.67%
> 65% <= 70%	89	8.03%	\$ 29,845,130	12.10%
> 70% <= 75%	77	6.94%	\$ 24,510,754	9.94%
> 75% <= 80%	26	2.34%	\$ 8,224,822	3.33%
> 80% <= 85%	9	0.81%	\$ 3,582,140	1.45%
> 85% <= 90%	2	0.18%	\$ 857,809	0.35%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,109	100.00%	\$ 246,647,538	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	158	14.25%	\$ 2,500,469	1.01%
> \$ 50,000 <= \$ 100,000	109	9.83%	\$ 8,228,981	3.34%
> \$ 100,000 <= \$ 150,000	124	11.18%	\$ 15,524,054	6.29%
> \$ 150,000 <= \$ 200,000	118	10.64%	\$ 20,711,465	8.40%
> \$ 200,000 <= \$ 250,000	142	12.80%	\$ 31,969,938	12.96%
> \$ 250,000 <= \$ 300,000	145	13.07%	\$ 39,897,422	16.18%
> \$ 300,000 <= \$ 350,000	118	10.64%	\$ 38,291,694	15.52%
> \$ 350,000 <= \$ 485,800	72	6.49%	\$ 26,902,268	10.91%
> \$ 485,800 <= \$ 500,000	76	6.85%	\$ 33,971,549	13.77%
> \$ 500,000 <= \$ 750,000	43	3.88%	\$ 25,338,739	10.27%
> \$ 750,000 <= \$ 1,000,000	4	0.36%	\$ 3,310,959	1.34%
Total	1,109	100.00%	\$ 246,647,538	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	607	65.20%	\$ 6,454,875	12.18%
> \$ 50,000 <= \$ 100,000	139	14.93%	\$ 9,979,790	18.84%
> \$ 100,000 <= \$ 150,000	75	8.06%	\$ 9,249,385	17.46%
> \$ 150,000 <= \$ 200,000	41	4.40%	\$ 7,135,214	13.47%
> \$ 200,000 <= \$ 250,000	32	3.44%	\$ 7,161,803	13.52%
> \$ 250,000 <= \$ 300,000	15	1.61%	\$ 4,157,797	7.85%
> \$ 300,000 <= \$ 400,000	15	1.61%	\$ 5,309,956	10.02%
> \$ 400,000 <= \$ 500,000	4	0.43%	\$ 1,765,327	3.33%
> \$ 500,000 <= \$ 1,000,000	3	0.32%	\$ 1,765,964	3.33%
Total	931	100.00%	\$ 52,980,110	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	28	35.44%	\$ 6,382,813	33.54%
> 6 <= 12 mths	14	17.72%	\$ 3,470,199	18.24%
> 12 <= 24 mths	22	27.85%	\$ 5,881,731	30.91%
> 24 <= 36 mths	14	17.72%	\$ 3,121,306	16.40%
> 36 <= 60 mths	1	1.27%	\$ 172,312	0.91%
Total	79	100.00%	\$ 19,028,361	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	260	23.44%	\$ 64,900,935	26.31%
> 60 <= 160 mths	848	76.47%	\$ 181,687,979	73.66%
> 160 <= 360 mths	1	0.09%	\$ 58,625	0.02%
Total	1,109	100.00%	\$ 246,647,538	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.09%	\$ 15,428	0.01%
>	5	<=	10	years	13	1.17%	\$ 414,623	0.17%
>	10	<=	15	years	39	3.52%	\$ 2,686,002	1.09%
>	15	<=	20	years	101	9.11%	\$ 14,084,761	5.71%
>	20	<=	25	years	155	13.98%	\$ 30,844,345	12.51%
>	25	<=	30	years	793	71.51%	\$ 196,522,863	79.68%
>	30	<=	50	years	7	0.63%	\$ 2,079,517	0.84%
Total					1,109	100.00%	\$ 246,647,538	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	13	1.17%	\$ 419,176	0.17%
>	5	<=	10	years	46	4.15%	\$ 3,212,075	1.30%
>	10	<=	15	years	102	9.20%	\$ 14,255,233	5.78%
>	15	<=	20	years	298	26.87%	\$ 60,884,708	24.68%
>	20	<=	25	years	476	42.92%	\$ 119,384,417	48.40%
>	25	<=	30	years	174	15.69%	\$ 48,491,929	19.66%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					1,109	100.00%	\$ 246,647,538	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,030	92.88%	\$ 227,619,177	92.29%
Fixed 1Y	3	0.27%	\$ 853,548	0.35%
Fixed 2Y	21	1.89%	\$ 5,826,652	2.36%
Fixed 3Y	32	2.89%	\$ 6,545,243	2.65%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	23	2.07%	\$ 5,802,918	2.35%
Total	1,109	100.00%	\$ 246,647,538	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	456	41.12%	\$ 86,257,431	34.97%
NSW	310	27.95%	\$ 82,206,590	33.33%
VIC	224	20.20%	\$ 53,215,354	21.58%
WA	77	6.94%	\$ 16,592,118	6.73%
SA	25	2.25%	\$ 3,918,182	1.59%
ACT	9	0.81%	\$ 2,876,815	1.17%
TAS	5	0.45%	\$ 926,578	0.38%
NT	3	0.27%	\$ 654,471	0.27%
Total	1,109	100.00%	\$ 246,647,538	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	345	31.11%	\$ 69,384,605	28.13%
QLD Non metro	111	10.01%	\$ 16,872,825	6.84%
NSW Metro	256	23.08%	\$ 71,443,595	28.97%
NSW Non metro	54	4.87%	\$ 10,762,994	4.36%
VIC Metro	201	18.12%	\$ 49,756,125	20.17%
VIC Non metro	23	2.07%	\$ 3,459,229	1.40%
WA Metro	60	5.41%	\$ 13,118,986	5.32%
WA Non metro	17	1.53%	\$ 3,473,132	1.41%
SA Metro	22	1.98%	\$ 3,801,204	1.54%
SA Non metro	3	0.27%	\$ 116,977	0.05%
ACT Metro	9	0.81%	\$ 2,876,815	1.17%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.45%	\$ 926,578	0.38%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	3	0.27%	\$ 654,471	0.27%
NT Non metro	0	0.00%	\$ 0	0.00%
Total	1,109	100.00%	\$ 246,647,538	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	896	80.79%	\$ 210,971,369	85.54%
Inner city	5	0.45%	\$ 991,013	0.40%
Non metro	208	18.76%	\$ 34,685,157	14.06%
Total	1,109	100.00%	\$ 246,647,538	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.17%	\$ 3,010,075	1.22%
4740	18	1.62%	\$ 2,663,865	1.08%
4207	10	0.90%	\$ 2,632,838	1.07%
4503	10	0.90%	\$ 2,590,037	1.05%
2233	7	0.63%	\$ 2,460,037	1.00%
4680	16	1.44%	\$ 2,421,840	0.98%
2155	5	0.45%	\$ 2,269,766	0.92%
2250	6	0.54%	\$ 2,179,917	0.88%
4053	10	0.90%	\$ 2,009,990	0.81%
4500	9	0.81%	\$ 1,930,971	0.78%
Total	104	9.38%	\$ 24,169,337	9.80%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,096	98.83%	\$ 241,492,822	97.91%
>	1	<=	7	days	1	0.09%	\$ 362,351	0.15%
>	7	<=	30	days	7	0.63%	\$ 2,958,562	1.20%
>	30	<=	60	days	0	0.00%	\$ 0	0.00%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	1	0.09%	\$ 310,467	0.13%
>	120	<=	150	days	1	0.09%	\$ 254,191	0.10%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	3	0.27%	\$ 1,269,145	0.51%
Total					1,109	100.00%	\$ 246,647,538	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	932	84.04%	\$ 203,814,181	82.63%
Investment Loans	177	15.96%	\$ 42,833,357	17.37%
Total	1,109	100.00%	\$ 246,647,538	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,096	98.83%	\$ 241,773,221	98.02%
Interest Only Loans	13	1.17%	\$ 4,874,317	1.98%
Total	1,109	100.00%	\$ 246,647,538	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	226	20.38%	\$ 48,569,344	19.69%
Renovation	82	7.39%	\$ 18,104,086	7.34%
Purchase - New Dwelling	102	9.20%	\$ 25,179,126	10.21%
Purchase - Existing Dwelling	375	33.81%	\$ 84,019,894	34.06%
Buy Home (Investment)	94	8.48%	\$ 22,007,650	8.92%
Other	230	20.74%	\$ 48,767,438	19.77%
Total	1,109	100.00%	\$ 246,647,538	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	198	17.85%	\$ 48,865,782	19.81%
Genworth LMI	15	1.35%	\$ 2,983,037	1.21%
Uninsured	896	80.79%	\$ 194,798,720	78.98%
Total	1,109	100.00%	\$ 246,647,538	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 8,166,655
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 21,778
Input Tax Credits Received From ATO		\$ 6,704
Net Fixed Rate Swap Receipt From Swap Provider		\$ 18,062
Net Basis Swap Receipt From Swap Provider		\$ 0
		<hr/>
		\$ 8,213,198

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 5,154,339	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 781,077	\$ 5,935,416
Class AB Principal to be paid to Class AB Note Holders	\$ 453,466	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 74,486	\$ 527,952
Class B Principal to be paid to Class B Note Holders	\$ 217,899	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 37,178	\$ 255,077
Class C Principal to be paid to Class C Note Holders	\$ 141,340	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 24,790	\$ 166,130
Class D Principal to be paid to Class D Note Holders	\$ 48,291	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 9,698	\$ 57,990
Class E Principal to be paid to Class E Note Holders	\$ 42,402	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 11,482	\$ 53,884
Class F Principal to be paid to Class F Note Holders	\$ 38,869	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 12,071	\$ 50,939
Redraws		\$ 836,821
Trust Expenses		\$ 328,990
Total		<hr/>
		\$ 8,213,198

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