

# Harvey Series 2021-1 Trust

## Investor Report

As at 30-Jun-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:	\$ 227,656,791
Total Number of Loans:	1,044
Average Current Balance:	\$ 218,062
Highest Current Balance:	\$ 869,888
Scheduled LVR (Average)	49.18%
Scheduled LVR (Weighted Average)	54.32%
Current LVR (Average)	39.28%
Current LVR (Weighted Average)	50.44%
Seasoning (Months)(Average)	91.38
Seasoning (Months)(Weighted Average)	88.52
Weighted Average Variable Rate	6.04%
Weighted Average Fixed Rate	5.20%
Weighted Average Rate on All Loans	5.98%
Percentage (by value) of Variable Rate Loans	93.71%
Percentage (by value) of Fixed Rate Loans	6.29%
Owner Occupied by Dollar Value	\$ 187,136,979
Percentage Owner Occupied	82.20%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 231,957,765
Scheduled Repayments Received During Period	(\$ 1,893,589)
Unscheduled Repayments Received During Period	(\$ 4,895,522)
Redraws	\$ 1,462,847
Interest	\$ 1,025,290
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 227,656,791
Further Advances repurchased: Interest	\$ 1,491
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 105,322
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	12.36%	\$ 12,336,191	4.44%
> 25% <= 30%	54	5.17%	\$ 10,372,269	3.73%
> 30% <= 35%	65	6.23%	\$ 15,092,367	5.43%
> 35% <= 40%	69	6.61%	\$ 17,097,096	6.16%
> 40% <= 45%	77	7.38%	\$ 20,605,159	7.42%
> 45% <= 50%	95	9.10%	\$ 26,148,633	9.41%
> 50% <= 55%	95	9.10%	\$ 27,825,706	10.02%
> 55% <= 60%	94	9.00%	\$ 27,154,955	9.78%
> 60% <= 65%	114	10.92%	\$ 37,201,207	13.39%
> 65% <= 70%	112	10.73%	\$ 37,827,295	13.62%
> 70% <= 75%	99	9.48%	\$ 31,494,952	11.34%
> 75% <= 80%	29	2.78%	\$ 9,958,631	3.59%
> 80% <= 85%	11	1.05%	\$ 4,009,500	1.44%
> 85% <= 90%	1	0.10%	\$ 626,914	0.23%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 277,750,877</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	302	28.93%	\$ 19,581,158	8.60%
> 25% <= 30%	76	7.28%	\$ 14,846,322	6.52%
> 30% <= 35%	72	6.90%	\$ 15,494,390	6.81%
> 35% <= 40%	63	6.03%	\$ 16,221,835	7.13%
> 40% <= 45%	66	6.32%	\$ 15,837,408	6.96%
> 45% <= 50%	76	7.28%	\$ 21,860,770	9.60%
> 50% <= 55%	73	6.99%	\$ 21,486,120	9.44%
> 55% <= 60%	66	6.32%	\$ 19,780,659	8.69%
> 60% <= 65%	75	7.18%	\$ 24,858,525	10.92%
> 65% <= 70%	84	8.05%	\$ 27,369,336	12.02%
> 70% <= 75%	64	6.13%	\$ 20,666,263	9.08%
> 75% <= 80%	19	1.82%	\$ 6,433,732	2.83%
> 80% <= 85%	7	0.67%	\$ 2,593,358	1.14%
> 85% <= 90%	1	0.10%	\$ 626,914	0.28%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	157	15.04%	\$ 2,612,604	1.15%
> \$ 50,000 <= \$ 100,000	106	10.15%	\$ 8,198,021	3.60%
> \$ 100,000 <= \$ 150,000	117	11.21%	\$ 14,605,314	6.42%
> \$ 150,000 <= \$ 200,000	123	11.78%	\$ 21,535,008	9.46%
> \$ 200,000 <= \$ 250,000	126	12.07%	\$ 28,376,759	12.46%
> \$ 250,000 <= \$ 300,000	131	12.55%	\$ 35,914,374	15.78%
> \$ 300,000 <= \$ 350,000	101	9.67%	\$ 32,526,213	14.29%
> \$ 350,000 <= \$ 485,800	69	6.61%	\$ 25,681,673	11.28%
> \$ 485,800 <= \$ 500,000	69	6.61%	\$ 30,761,091	13.51%
> \$ 500,000 <= \$ 750,000	40	3.83%	\$ 23,352,844	10.26%
> \$ 750,000 <= \$ 1,000,000	5	0.48%	\$ 4,092,890	1.80%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	574	64.71%	\$ 6,231,503	12.40%
> \$ 50,000 <= \$ 100,000	134	15.11%	\$ 9,578,367	19.06%
> \$ 100,000 <= \$ 150,000	72	8.12%	\$ 8,744,623	17.40%
> \$ 150,000 <= \$ 200,000	44	4.96%	\$ 7,778,969	15.48%
> \$ 200,000 <= \$ 250,000	25	2.82%	\$ 5,518,366	10.98%
> \$ 250,000 <= \$ 300,000	18	2.03%	\$ 4,868,516	9.69%
> \$ 300,000 <= \$ 400,000	16	1.80%	\$ 5,611,164	11.17%
> \$ 400,000 <= \$ 500,000	2	0.23%	\$ 843,411	1.68%
> \$ 500,000 <= \$ 1,000,000	2	0.23%	\$ 1,068,998	2.13%
<b>Total</b>	<b>887</b>	<b>100.00%</b>	<b>\$ 50,243,916</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	14	22.95%	\$ 3,072,838	21.45%
> 6 <= 12 mths	12	19.67%	\$ 2,848,071	19.88%
> 12 <= 24 mths	24	39.34%	\$ 6,415,907	44.78%
> 24 <= 36 mths	9	14.75%	\$ 1,723,734	12.03%
> 36 <= 60 mths	2	3.28%	\$ 268,346	1.87%
<b>Total</b>	<b>61</b>	<b>100.00%</b>	<b>\$ 14,328,896</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	154	14.75%	\$ 39,711,013	17.44%
> 60 <= 160 mths	883	84.58%	\$ 186,747,384	82.03%
> 160 <= 360 mths	7	0.67%	\$ 1,198,394	0.53%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</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	0.10%	\$ 10,789	0.00%
>	5	<=	10	years	13	1.25%	\$ 395,855	0.17%
>	10	<=	15	years	36	3.45%	\$ 2,447,228	1.07%
>	15	<=	20	years	96	9.20%	\$ 12,292,159	5.40%
>	20	<=	25	years	146	13.98%	\$ 28,792,299	12.65%
>	25	<=	30	years	747	71.55%	\$ 182,111,240	79.99%
>	30	<=	50	years	5	0.48%	\$ 1,607,222	0.71%
<b>Total</b>					<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</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	1.53%	\$ 406,369	0.18%
>	5	<=	10	years	45	4.31%	\$ 3,179,364	1.40%
>	10	<=	15	years	103	9.87%	\$ 13,896,933	6.10%
>	15	<=	20	years	303	29.02%	\$ 61,604,957	27.06%
>	20	<=	25	years	479	45.88%	\$ 120,779,260	53.05%
>	25	<=	30	years	98	9.39%	\$ 27,789,907	12.21%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	983	94.16%	\$ 213,327,894	93.71%
Fixed 1Y	2	0.19%	\$ 382,733	0.17%
Fixed 2Y	12	1.15%	\$ 3,457,774	1.52%
Fixed 3Y	25	2.39%	\$ 5,087,974	2.23%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	22	2.11%	\$ 5,400,415	2.37%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	428	41.00%	\$ 79,210,149	34.79%
NSW	293	28.07%	\$ 75,662,495	33.24%
VIC	215	20.59%	\$ 49,800,111	21.88%
WA	72	6.90%	\$ 15,331,741	6.73%
SA	21	2.01%	\$ 3,431,533	1.51%
ACT	8	0.77%	\$ 2,775,381	1.22%
TAS	5	0.48%	\$ 925,898	0.41%
NT	2	0.19%	\$ 519,484	0.23%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	325	31.13%	\$ 64,241,059	28.22%
QLD Non metro	103	9.87%	\$ 14,969,090	6.58%
NSW Metro	242	23.18%	\$ 65,945,649	28.97%
NSW Non metro	51	4.89%	\$ 9,716,846	4.27%
VIC Metro	193	18.49%	\$ 46,717,328	20.52%
VIC Non metro	22	2.11%	\$ 3,082,782	1.35%
WA Metro	56	5.36%	\$ 12,012,441	5.28%
WA Non metro	16	1.53%	\$ 3,319,300	1.46%
SA Metro	19	1.82%	\$ 3,318,377	1.46%
SA Non metro	2	0.19%	\$ 113,156	0.05%
ACT Metro	8	0.77%	\$ 2,775,381	1.22%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	5	0.48%	\$ 925,898	0.41%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	2	0.19%	\$ 519,484	0.23%
NT Non metro	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</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	845	80.94%	\$ 195,468,585	85.86%
Inner city	5	0.48%	\$ 987,031	0.43%
Non metro	194	18.58%	\$ 31,201,175	13.71%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</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	1.25%	\$ 2,963,990	1.30%
4207	10	0.96%	\$ 2,458,954	1.08%
4503	9	0.86%	\$ 2,368,419	1.04%
2155	5	0.48%	\$ 2,239,883	0.98%
4740	16	1.53%	\$ 2,155,804	0.95%
2250	6	0.57%	\$ 2,085,784	0.92%
4053	10	0.96%	\$ 1,965,336	0.86%
2233	6	0.57%	\$ 1,861,788	0.82%
4500	9	0.86%	\$ 1,846,562	0.81%
4701	9	0.86%	\$ 1,699,205	0.75%
<b>Total</b>	<b>93</b>	<b>8.91%</b>	<b>\$ 21,645,723</b>	<b>9.51%</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	1,029	98.56%	\$ 222,488,346	97.73%
>	1	<=	7	days	5	0.48%	\$ 1,405,171	0.62%
>	7	<=	30	days	5	0.48%	\$ 1,887,117	0.83%
>	30	<=	60	days	1	0.10%	\$ 247,435	0.11%
>	60	<=	90	days	1	0.10%	\$ 704,701	0.31%
>	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%	\$ 924,021	0.41%
<b>Total</b>					<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	875	83.81%	\$ 187,136,979	82.20%
Investment Loans	169	16.19%	\$ 40,519,811	17.80%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,035	99.14%	\$ 223,891,972	98.35%
Interest Only Loans	9	0.86%	\$ 3,764,819	1.65%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	212	20.31%	\$ 43,704,370	19.20%
Renovation	77	7.38%	\$ 16,322,134	7.17%
Purchase - New Dwelling	94	9.00%	\$ 23,402,490	10.28%
Purchase - Existing Dwelling	355	34.00%	\$ 78,290,616	34.39%
Buy Home (Investment)	86	8.24%	\$ 19,833,900	8.71%
Other	220	21.07%	\$ 46,103,281	20.25%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	183	17.53%	\$ 43,919,600	19.29%
Genworth LMI	13	1.25%	\$ 2,531,293	1.11%
Uninsured	848	81.23%	\$ 181,205,898	79.60%
<b>Total</b>	<b>1,044</b>	<b>100.00%</b>	<b>\$ 227,656,791</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)		\$ 6,895,924
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 14,766
Input Tax Credits Received From ATO		\$ 6,091
Net Fixed Rate Swap Receipt From Swap Provider		\$ 9,497
Net Basis Swap Receipt From Swap Provider		\$ 0
		<hr/>
		<b>\$ 6,926,278</b>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,636,233	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 698,733	\$ 4,334,966
Class AB Principal to be paid to Class AB Note Holders	\$ 319,907	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 67,145	\$ 387,052
Class B Principal to be paid to Class B Note Holders	\$ 153,721	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 33,627	\$ 187,349
Class C Principal to be paid to Class C Note Holders	\$ 99,711	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 22,475	\$ 122,187
Class D Principal to be paid to Class D Note Holders	\$ 34,068	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 8,887	\$ 42,955
Class E Principal to be paid to Class E Note Holders	\$ 29,913	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 10,721	\$ 40,634
Class F Principal to be paid to Class F Note Holders	\$ 27,421	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 11,346	\$ 38,767
Redraws		\$ 1,462,847
Trust Expenses		\$ 309,522
Total		<hr/>
		<b>\$ 6,926,278</b>

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