

Harvey Series 2021-1 Trust

Investor Report

As at 31-Dec-24

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:	\$ 259,419,868
Total Number of Loans:	1,147
Average Current Balance:	\$ 226,173
Highest Current Balance:	\$ 876,681
Scheduled LVR (Average)	50.47%
Scheduled LVR (Weighted Average)	55.46%
Current LVR (Average)	40.85%
Current LVR (Weighted Average)	51.51%
Seasoning (Months)(Average)	85.57
Seasoning (Months)(Weighted Average)	82.82
Weighted Average Variable Rate	6.56%
Weighted Average Fixed Rate	5.01%
Weighted Average Rate on All Loans	6.43%
Percentage (by value) of Variable Rate Loans	91.88%
Percentage (by value) of Fixed Rate Loans	8.12%
Owner Occupied by Dollar Value	\$ 214,901,879
Percentage Owner Occupied	82.84%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 266,638,583
Scheduled Repayments Received During Period	(\$ 2,217,826)
Unscheduled Repayments Received During Period	(\$ 7,608,276)
Redraws	\$ 1,317,613
Interest	\$ 1,289,773
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 259,419,868
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 132,867
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%	134	11.68%	\$ 13,385,721	4.28%
> 25% <= 30%	56	4.88%	\$ 11,106,309	3.55%
> 30% <= 35%	63	5.49%	\$ 14,466,575	4.62%
> 35% <= 40%	76	6.63%	\$ 18,838,603	6.02%
> 40% <= 45%	71	6.19%	\$ 19,092,781	6.10%
> 45% <= 50%	95	8.28%	\$ 26,286,616	8.40%
> 50% <= 55%	105	9.15%	\$ 30,960,151	9.89%
> 55% <= 60%	112	9.76%	\$ 32,770,315	10.47%
> 60% <= 65%	121	10.55%	\$ 40,738,216	13.01%
> 65% <= 70%	136	11.86%	\$ 45,325,577	14.48%
> 70% <= 75%	125	10.90%	\$ 41,646,872	13.30%
> 75% <= 80%	38	3.31%	\$ 12,732,673	4.07%
> 80% <= 85%	12	1.05%	\$ 4,533,734	1.45%
> 85% <= 90%	3	0.26%	\$ 1,148,468	0.37%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,147	100.00%	\$ 313,032,611	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	300	26.16%	\$ 18,907,083	7.29%
> 25% <= 30%	84	7.32%	\$ 16,155,383	6.23%
> 30% <= 35%	83	7.24%	\$ 17,448,570	6.73%
> 35% <= 40%	68	5.93%	\$ 18,878,389	7.28%
> 40% <= 45%	72	6.28%	\$ 17,723,624	6.83%
> 45% <= 50%	86	7.50%	\$ 23,919,233	9.22%
> 50% <= 55%	76	6.63%	\$ 22,958,684	8.85%
> 55% <= 60%	86	7.50%	\$ 26,142,218	10.08%
> 60% <= 65%	83	7.24%	\$ 27,121,468	10.45%
> 65% <= 70%	95	8.28%	\$ 33,070,796	12.75%
> 70% <= 75%	75	6.54%	\$ 23,546,177	9.08%
> 75% <= 80%	28	2.44%	\$ 9,098,356	3.51%
> 80% <= 85%	8	0.70%	\$ 3,301,581	1.27%
> 85% <= 90%	3	0.26%	\$ 1,148,309	0.44%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
Total	1,147	100.00%	\$ 259,419,868	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	158	13.78%	\$ 2,629,708	1.01%
> \$ 50,000 <= \$ 100,000	108	9.42%	\$ 8,270,895	3.19%
> \$ 100,000 <= \$ 150,000	133	11.60%	\$ 16,673,960	6.43%
> \$ 150,000 <= \$ 200,000	117	10.20%	\$ 20,517,804	7.91%
> \$ 200,000 <= \$ 250,000	149	12.99%	\$ 33,500,411	12.91%
> \$ 250,000 <= \$ 300,000	145	12.64%	\$ 39,919,405	15.39%
> \$ 300,000 <= \$ 350,000	125	10.90%	\$ 40,454,038	15.59%
> \$ 350,000 <= \$ 485,800	78	6.80%	\$ 29,078,285	11.21%
> \$ 485,800 <= \$ 500,000	82	7.15%	\$ 36,674,513	14.14%
> \$ 500,000 <= \$ 750,000	46	4.01%	\$ 26,835,135	10.34%
> \$ 750,000 <= \$ 1,000,000	6	0.52%	\$ 4,865,715	1.88%
Total	1,147	100.00%	\$ 259,419,868	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	638	66.11%	\$ 6,803,351	12.66%
> \$ 50,000 <= \$ 100,000	147	15.23%	\$ 10,608,078	19.73%
> \$ 100,000 <= \$ 150,000	70	7.25%	\$ 8,631,575	16.06%
> \$ 150,000 <= \$ 200,000	42	4.35%	\$ 7,323,689	13.62%
> \$ 200,000 <= \$ 250,000	29	3.01%	\$ 6,515,748	12.12%
> \$ 250,000 <= \$ 300,000	16	1.66%	\$ 4,445,087	8.27%
> \$ 300,000 <= \$ 400,000	14	1.45%	\$ 4,951,168	9.21%
> \$ 400,000 <= \$ 500,000	6	0.62%	\$ 2,568,492	4.78%
> \$ 500,000 <= \$ 1,000,000	3	0.31%	\$ 1,906,405	3.55%
Total	965	100.00%	\$ 53,753,592	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	34	39.08%	\$ 8,069,184	38.30%
> 6 <= 12 mths	14	16.09%	\$ 3,132,802	14.87%
> 12 <= 24 mths	26	29.89%	\$ 6,855,189	32.54%
> 24 <= 36 mths	12	13.79%	\$ 2,877,127	13.66%
> 36 <= 60 mths	1	1.15%	\$ 133,088	0.63%
Total	87	100.00%	\$ 21,067,390	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	30	2.62%	\$ 8,594,233	3.31%
> 48 <= 60 mths	292	25.46%	\$ 72,751,000	28.04%
> 60 <= 160 mths	824	71.84%	\$ 178,017,078	68.62%
> 160 <= 360 mths	1	0.09%	\$ 57,557	0.02%
Total	1,147	100.00%	\$ 259,419,868	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.09%	\$ 18,520	0.01%
>	5	<=	10	years	14	1.22%	\$ 440,010	0.17%
>	10	<=	15	years	40	3.49%	\$ 3,027,710	1.17%
>	15	<=	20	years	105	9.15%	\$ 15,044,525	5.80%
>	20	<=	25	years	163	14.21%	\$ 33,819,177	13.04%
>	25	<=	30	years	816	71.14%	\$ 204,483,630	78.82%
>	30	<=	50	years	8	0.70%	\$ 2,586,297	1.00%
Total					1,147	100.00%	\$ 259,419,868	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	13	1.13%	\$ 375,822	0.14%
>	5	<=	10	years	43	3.75%	\$ 3,219,459	1.24%
>	10	<=	15	years	106	9.24%	\$ 14,476,294	5.58%
>	15	<=	20	years	294	25.63%	\$ 60,925,400	23.49%
>	20	<=	25	years	480	41.85%	\$ 120,589,027	46.48%
>	25	<=	30	years	211	18.40%	\$ 59,833,866	23.06%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					1,147	100.00%	\$ 259,419,868	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,060	92.41%	\$ 238,352,479	91.88%
Fixed 1Y	3	0.26%	\$ 856,749	0.33%
Fixed 2Y	24	2.09%	\$ 6,326,496	2.44%
Fixed 3Y	36	3.14%	\$ 7,587,660	2.92%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	24	2.09%	\$ 6,296,486	2.43%
Total	1,147	100.00%	\$ 259,419,868	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	472	41.15%	\$ 90,646,223	34.94%
NSW	320	27.90%	\$ 86,826,379	33.47%
VIC	231	20.14%	\$ 55,613,429	21.44%
WA	80	6.97%	\$ 17,527,784	6.76%
SA	26	2.27%	\$ 4,154,845	1.60%
ACT	9	0.78%	\$ 2,922,582	1.13%
TAS	6	0.52%	\$ 1,070,822	0.41%
NT	3	0.26%	\$ 657,804	0.25%
Total	1,147	100.00%	\$ 259,419,868	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	358	31.21%	\$ 73,220,336	28.22%
QLD Non metro	114	9.94%	\$ 17,425,887	6.72%
NSW Metro	265	23.10%	\$ 75,974,245	29.29%
NSW Non metro	55	4.80%	\$ 10,852,134	4.18%
VIC Metro	206	17.96%	\$ 51,751,599	19.95%
VIC Non metro	25	2.18%	\$ 3,861,830	1.49%
WA Metro	62	5.41%	\$ 13,780,400	5.31%
WA Non metro	18	1.57%	\$ 3,747,385	1.44%
SA Metro	23	2.01%	\$ 4,035,870	1.56%
SA Non metro	3	0.26%	\$ 118,975	0.05%
ACT Metro	9	0.78%	\$ 2,922,582	1.13%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	6	0.52%	\$ 1,070,822	0.41%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	3	0.26%	\$ 657,804	0.25%
NT Non metro	0	0.00%	\$ 0	0.00%
Total	1,147	100.00%	\$ 259,419,868	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	926	80.73%	\$ 222,163,927	85.64%
Inner city	6	0.52%	\$ 1,249,730	0.48%
Non metro	215	18.74%	\$ 36,006,211	13.88%
Total	1,147	100.00%	\$ 259,419,868	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.13%	\$ 3,023,934	1.17%
4740	18	1.57%	\$ 2,703,343	1.04%
4207	10	0.87%	\$ 2,656,259	1.02%
4503	10	0.87%	\$ 2,585,255	1.00%
4680	16	1.39%	\$ 2,559,393	0.99%
2233	7	0.61%	\$ 2,477,421	0.95%
2155	5	0.44%	\$ 2,244,361	0.87%
2250	6	0.52%	\$ 2,188,693	0.84%
4053	10	0.87%	\$ 2,019,527	0.78%
4500	9	0.78%	\$ 1,958,639	0.76%
Total	104	9.07%	\$ 24,416,824	9.41%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,131	98.61%	\$ 253,957,586	97.89%
>	1	<=	7	days	6	0.52%	\$ 1,740,112	0.67%
>	7	<=	30	days	3	0.26%	\$ 1,344,014	0.52%
>	30	<=	60	days	2	0.17%	\$ 500,874	0.19%
>	60	<=	90	days	1	0.09%	\$ 310,066	0.12%
>	90	<=	120	days	1	0.09%	\$ 298,195	0.11%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	1	0.09%	\$ 617,231	0.24%
>	180			days	2	0.17%	\$ 651,790	0.25%
Total					1,147	100.00%	\$ 259,419,868	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	964	84.05%	\$ 214,901,879	82.84%
Investment Loans	183	15.95%	\$ 44,517,989	17.16%
Total	1,147	100.00%	\$ 259,419,868	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,133	98.78%	\$ 254,532,861	98.12%
Interest Only Loans	14	1.22%	\$ 4,887,008	1.88%
Total	1,147	100.00%	\$ 259,419,868	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	235	20.49%	\$ 51,068,051	19.69%
Renovation	88	7.67%	\$ 19,393,043	7.48%
Purchase - New Dwelling	105	9.15%	\$ 26,443,923	10.19%
Purchase - Existing Dwelling	385	33.57%	\$ 88,161,137	33.98%
Buy Home (Investment)	96	8.37%	\$ 22,635,212	8.73%
Other	238	20.75%	\$ 51,718,501	19.94%
Total	1,147	100.00%	\$ 259,419,868	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	205	17.87%	\$ 51,200,963	19.74%
Genworth LMI	15	1.31%	\$ 3,006,622	1.16%
Uninsured	927	80.82%	\$ 205,212,284	79.10%
Total	1,147	100.00%	\$ 259,419,868	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 9,958,969
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 28,326
Input Tax Credits Received From ATO		\$ 0
Net Fixed Rate Swap Receipt From Swap Provider		\$ 28,888
Net Basis Swap Receipt From Swap Provider		\$ 0
		<hr/>
		\$ 10,016,183

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 6,103,019	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 943,703	\$ 7,046,722
Class AB Principal to be paid to Class AB Note Holders	\$ 536,929	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 89,762	\$ 626,691
Class B Principal to be paid to Class B Note Holders	\$ 258,005	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 44,751	\$ 302,756
Class C Principal to be paid to Class C Note Holders	\$ 167,354	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 29,815	\$ 197,170
Class D Principal to be paid to Class D Note Holders	\$ 57,179	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 11,622	\$ 68,801
Class E Principal to be paid to Class E Note Holders	\$ 50,206	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 13,670	\$ 63,876
Class F Principal to be paid to Class F Note Holders	\$ 46,022	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 14,335	\$ 60,358
Redraws		\$ 1,317,613
Trust Expenses		\$ 332,195
Total		<hr/>
		\$ 10,016,183

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