

Harvey Series 2021-1 Trust

Investor Report

As at 29-Feb-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:	\$ 333,424,475
Total Number of Loans:	1,364
Average Current Balance:	\$ 244,446
Highest Current Balance:	\$ 901,124
Scheduled LVR (Average)	53.09%
Scheduled LVR (Weighted Average)	57.89%
Current LVR (Average)	43.97%
Current LVR (Weighted Average)	54.09%
Seasoning (Months)(Average)	75.18
Seasoning (Months)(Weighted Average)	72.16
Weighted Average Variable Rate	6.63%
Weighted Average Fixed Rate	3.60%
Weighted Average Rate on All Loans	6.06%
Percentage (by value) of Variable Rate Loans	81.16%
Percentage (by value) of Fixed Rate Loans	18.84%
Owner Occupied by Dollar Value	\$ 270,298,118
Percentage Owner Occupied	81.07%
Percentage (by value) of Variable Rate Loans:	81.16%
Percentage (by value) of Fixed Rate Loans:	18.84%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 339,296,253.87
Scheduled Repayments Received During Period	(\$ 2,596,545.00)
Unscheduled Repayments Received During Period	(\$ 6,149,720.39)
Redraws	\$ 1,411,400.39
Interest	\$ 1,463,085.77
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 333,424,474.64
Further Advances repurchased: Interest	\$ 155.22
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 142,482.97
Defaulted Amounts (ie shortfalls written off)	\$ 0.00
Recovered amount of write off	\$ 0.00

Table 1 - Mortgage Pool by Scheduled Loan-to-Valuation Ratio

Scheduled LVR	Number of Loans		Scheduled Amount	
	#	%	\$	%
> 0% <= 25%	140	10.26%	\$ 14,666,718.65	3.73%
> 25% <= 30%	50	3.67%	\$ 10,075,471.79	2.56%
> 30% <= 35%	72	5.28%	\$ 15,744,309.76	4.01%
> 35% <= 40%	88	6.45%	\$ 21,098,457.42	5.37%
> 40% <= 45%	82	6.01%	\$ 24,033,100.35	6.12%
> 45% <= 50%	94	6.89%	\$ 26,046,748.89	6.63%
> 50% <= 55%	112	8.21%	\$ 34,555,052.53	8.80%
> 55% <= 60%	126	9.24%	\$ 39,661,775.94	10.10%
> 60% <= 65%	150	11.00%	\$ 51,052,874.18	12.99%
> 65% <= 70%	169	12.39%	\$ 57,509,680.56	14.64%
> 70% <= 75%	159	11.66%	\$ 55,614,770.27	14.16%
> 75% <= 80%	81	5.94%	\$ 26,952,893.99	6.86%
> 80% <= 85%	28	2.05%	\$ 10,811,465.17	2.75%
> 85% <= 90%	13	0.95%	\$ 5,057,868.34	1.29%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,364	100.00%	\$ 392,881,187.84	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	322	23.61%	\$ 23,058,423.66	6.92%
> 25% <= 30%	79	5.79%	\$ 13,004,806.64	3.90%
> 30% <= 35%	82	6.01%	\$ 18,615,200.75	5.58%
> 35% <= 40%	99	7.26%	\$ 24,358,888.45	7.31%
> 40% <= 45%	71	5.21%	\$ 19,433,143.60	5.83%
> 45% <= 50%	93	6.82%	\$ 27,493,209.55	8.25%
> 50% <= 55%	102	7.48%	\$ 31,153,111.92	9.34%
> 55% <= 60%	97	7.11%	\$ 32,390,523.09	9.71%
> 60% <= 65%	102	7.48%	\$ 33,851,500.76	10.15%
> 65% <= 70%	114	8.36%	\$ 39,883,691.88	11.96%
> 70% <= 75%	117	8.58%	\$ 39,905,127.06	11.97%
> 75% <= 80%	55	4.03%	\$ 17,767,461.89	5.33%
> 80% <= 85%	18	1.32%	\$ 7,451,654.50	2.23%
> 85% <= 90%	13	0.95%	\$ 5,057,730.89	1.52%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	155	11.36%	\$ 2,964,999.75	0.89%
> \$ 50,000 <= \$ 100,000	108	7.92%	\$ 8,304,689.99	2.49%
> \$ 100,000 <= \$ 150,000	150	11.00%	\$ 18,485,004.95	5.54%
> \$ 150,000 <= \$ 200,000	155	11.36%	\$ 27,023,050.39	8.10%
> \$ 200,000 <= \$ 250,000	167	12.24%	\$ 37,517,893.56	11.25%
> \$ 250,000 <= \$ 300,000	167	12.24%	\$ 45,935,215.76	13.78%
> \$ 300,000 <= \$ 350,000	156	11.44%	\$ 50,434,094.63	15.13%
> \$ 350,000 <= \$ 485,800	113	8.28%	\$ 42,156,987.46	12.64%
> \$ 485,800 <= \$ 500,000	106	7.77%	\$ 47,308,581.58	14.19%
> \$ 500,000 <= \$ 750,000	76	5.57%	\$ 44,135,120.34	13.24%
> \$ 750,000 <= \$ 1,000,000	11	0.81%	\$ 9,158,836.23	2.75%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	772	68.87%	\$ 8,733,649.00	14.66%
> \$ 50,000 <= \$ 100,000	154	13.74%	\$ 11,124,975.51	18.68%
> \$ 100,000 <= \$ 150,000	71	6.33%	\$ 8,575,079.97	14.40%
> \$ 150,000 <= \$ 200,000	51	4.55%	\$ 8,666,480.65	14.55%
> \$ 200,000 <= \$ 250,000	30	2.68%	\$ 6,813,652.93	11.44%
> \$ 250,000 <= \$ 300,000	12	1.07%	\$ 3,296,087.99	5.53%
> \$ 300,000 <= \$ 400,000	20	1.78%	\$ 6,735,261.95	11.31%
> \$ 400,000 <= \$ 500,000	8	0.71%	\$ 3,505,389.50	5.89%
> \$ 500,000 <= \$ 1,000,000	3	0.27%	\$ 2,110,542.53	3.54%
Total	1,121	100.00%	\$ 59,561,120.03	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	108	48.65%	\$ 32,365,956.33	51.53%
> 6 <= 12 mths	44	19.82%	\$ 12,395,234.36	19.74%
> 12 <= 24 mths	43	19.37%	\$ 10,158,584.70	16.17%
> 24 <= 36 mths	19	8.56%	\$ 5,856,027.70	9.32%
> 36 <= 60 mths	8	3.60%	\$ 2,030,116.69	3.23%
Total	222	100.00%	\$ 62,805,919.78	100.00%

Table 6 - Mortgage Pool Loan Seasoning

Days Since Drawdown	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 3 mths	0	0.00%	\$0.00	0.00%
> 3 <= 6 mths	0	0.00%	\$0.00	0.00%
> 6 <= 12 mths	0	0.00%	\$0.00	0.00%
> 12 <= 18 mths	0	0.00%	\$0.00	0.00%
> 18 <= 24 mths	0	0.00%	\$0.00	0.00%
> 24 <= 36 mths	0	0.00%	\$0.00	0.00%
> 36 <= 48 mths	330	24.19%	\$90,288,615.79	27.08%
> 48 <= 60 mths	183	13.42%	\$44,626,887.87	13.38%
> 60 <= 160 mths	851	62.39%	\$198,508,970.98	59.54%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
Total	1,364	100.00%	\$333,424,474.64	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	1	0.07%	\$ 33,531.34	0.01%
>	5	<=	10 years	20	1.47%	\$ 675,940.34	0.20%
>	10	<=	15 years	47	3.45%	\$ 4,328,662.79	1.30%
>	15	<=	20 years	116	8.50%	\$ 18,101,473.01	5.43%
>	20	<=	25 years	192	14.08%	\$ 45,033,904.60	13.51%
>	25	<=	30 years	979	71.77%	\$ 262,027,463.38	78.59%
>	30	<=	50 years	9	0.66%	\$ 3,223,499.18	0.97%
Total				1,364	100.00%	\$ 333,424,474.64	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	14	1.03%	\$ 391,677.33	0.12%
>	5	<=	10	years	44	3.23%	\$ 3,489,570.02	1.05%
>	10	<=	15	years	99	7.26%	\$ 14,134,841.10	4.24%
>	15	<=	20	years	287	21.04%	\$ 60,565,862.35	18.16%
>	20	<=	25	years	579	42.45%	\$ 153,419,306.71	46.01%
>	25	<=	30	years	341	25.00%	\$ 101,423,217.13	30.42%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					1,364	100.00%	\$ 333,424,474.64	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,142	83.72%	\$ 270,618,554.86	81.16%
Fixed 1Y	19	1.39%	\$ 6,766,881.64	2.03%
Fixed 2Y	45	3.30%	\$ 12,400,532.52	3.72%
Fixed 3Y	134	9.82%	\$ 37,129,828.79	11.14%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	24	1.76%	\$ 6,508,676.83	1.95%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	554	40.62%	\$ 115,122,174.86	34.53%
NSW	391	28.67%	\$ 114,117,906.04	34.23%
VIC	267	19.57%	\$ 69,210,899.39	20.76%
WA	96	7.04%	\$ 22,380,000.64	6.71%
SA	34	2.49%	\$ 6,656,962.08	2.00%
ACT	11	0.81%	\$ 3,735,131.13	1.12%
TAS	7	0.51%	\$ 1,051,914.83	0.32%
NT	4	0.29%	\$ 1,149,485.67	0.34%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	329	24.12%	\$ 74,151,910.70	22.24%
GOLD COAST \ SUNSHINE COAST METRO	80	5.87%	\$ 16,886,565.69	5.06%
QLD COUNTRY	145	10.63%	\$ 24,083,698.47	7.22%
SYD METRO	137	10.04%	\$ 45,467,222.16	13.64%
OTHER NSW METRO	84	6.16%	\$ 23,814,654.37	7.14%
NSW COUNTRY	170	12.46%	\$ 44,836,029.51	13.45%
ACT METRO	11	0.81%	\$ 3,735,131.13	1.12%
MELBOURNE METRO	233	17.08%	\$ 63,256,392.84	18.97%
VICTORIA COUNTRY	34	2.49%	\$ 5,954,506.55	1.79%
PERTH METRO	76	5.57%	\$ 17,989,933.91	5.40%
WA COUNTRY	20	1.47%	\$ 4,390,066.73	1.32%
ADELAIDE METRO	31	2.27%	\$ 6,433,455.85	1.93%
SA COUNTRY	3	0.22%	\$ 223,506.23	0.07%
DARWIN METRO	4	0.29%	\$ 1,149,485.67	0.34%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.44%	\$ 1,051,913.89	0.32%
TAS COUNTRY	1	0.07%	\$ 0.94	0.00%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
INNER CITY	9	0.66%	\$ 2,325,708.75	0.70%
METRO	982	71.99%	\$ 251,610,957.46	75.46%
NONMETRO	373	27.35%	\$ 79,487,808.43	23.84%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	16	1.17%	\$ 3,918,822.37	1.18%
4207	14	1.03%	\$ 3,443,334.36	1.03%
2155	6	0.44%	\$ 3,148,512.16	0.94%
4680	18	1.32%	\$ 3,083,577.01	0.92%
4740	19	1.39%	\$ 2,979,836.34	0.89%
4500	10	0.73%	\$ 2,782,233.46	0.83%
4503	10	0.73%	\$ 2,675,413.91	0.80%
2233	7	0.51%	\$ 2,515,290.56	0.75%
4069	9	0.66%	\$ 2,421,855.82	0.73%
2560	11	0.81%	\$ 2,417,943.50	0.73%
Total	120	8.80%	\$ 29,386,819.49	8.81%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	1,339	98.17%	\$ 325,723,722.40	97.69%
>	1	<=	7	days	8	0.59%	\$ 1,980,944.34	0.59%
>	7	<=	30	days	12	0.88%	\$ 3,711,619.52	1.11%
>	30	<=	60	days	2	0.15%	\$ 544,252.97	0.16%
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%
>	120	<=	150	days	0	0.00%	\$ 0.00	0.00%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	3	0.22%	\$ 1,463,935.41	0.44%
Total					1,364	100.00%	\$ 333,424,474.64	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,131	82.92%	\$ 270,298,117.52	81.07%
Investment Loans	233	17.08%	\$ 63,126,357.12	18.93%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,335	97.87%	\$ 322,537,445.02	96.73%
Interest Only Loans	29	2.13%	\$ 10,887,029.62	3.27%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	283	20.75%	\$ 67,842,533.17	20.35%
Renovation	104	7.62%	\$ 23,970,233.54	7.19%
Purchase - New Dwelling	122	8.94%	\$ 32,779,734.02	9.83%
Purchase - Existing Dwelling	447	32.77%	\$ 108,785,353.26	32.63%
Buy Home (Investment)	125	9.16%	\$ 32,778,283.72	9.83%
Other	283	20.75%	\$ 67,268,336.93	20.17%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	266	19.50%	\$ 70,772,094.71	21.23%
Genworth LMI	15	1.10%	\$ 3,209,645.15	0.96%
Uninsured	1,083	79.40%	\$ 259,442,734.78	77.81%
Total	1,364	100.00%	\$ 333,424,474.64	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 8,888,903.58
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 22,026.02
Input Tax Credits Received From ATO		\$ 17,971.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 26,247.52
Net Basis Swap Receipt From Swap Provider		\$ 135,947.92
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		\$ 9,091,096.04

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 4,964,260.31	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,192,574.22	\$ 6,156,834.53
Class AB Principal to be paid to Class AB Note Holders	\$ 436,743.48	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 113,493.39	\$ 550,236.87
Class B Principal to be paid to Class B Note Holders	\$ 209,863.75	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 56,595.68	\$ 266,459.43
Class C Principal to be paid to Class C Note Holders	\$ 136,127.84	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 37,712.83	\$ 173,840.67
Class D Principal to be paid to Class D Note Holders	\$ 46,510.34	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 14,711.29	\$ 61,221.63
Class E Principal to be paid to Class E Note Holders	\$ 40,838.35	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 17,326.52	\$ 58,164.87
Class F Principal to be paid to Class F Note Holders	\$ 37,435.16	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 18,179.15	\$ 55,614.31
Redraws		\$ 1,411,400.39
Trust Expenses		\$ 357,323.34
Total		<hr/>
		\$ 9,091,096.04

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