

Harvey Series 2021-1 Trust

Investor Report

As at 30-Nov-23

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:	\$ 352,174,370
Total Number of Loans:	1,419
Average Current Balance:	\$ 248,185
Highest Current Balance:	\$ 915,560
Scheduled LVR (Average)	53.64%
Scheduled LVR (Weighted Average)	58.40%
Current LVR (Average)	44.86%
Current LVR (Weighted Average)	54.63%
Seasoning (Months)(Average)	72.22
Seasoning (Months)(Weighted Average)	69.18
Weighted Average Variable Rate	6.67%
Weighted Average Fixed Rate	3.21%
Weighted Average Rate on All Loans	5.84%
Percentage (by value) of Variable Rate Loans	76.04%
Percentage (by value) of Fixed Rate Loans	23.96%
Owner Occupied by Dollar Value	\$ 285,155,106
Percentage Owner Occupied	80.97%
Percentage (by value) of Variable Rate Loans:	76.04%
Percentage (by value) of Fixed Rate Loans:	23.96%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 359,579,307.27
Scheduled Repayments Received During Period	(\$ 2,658,857.37)
Unscheduled Repayments Received During Period	(\$ 7,623,646.53)
Redraws	\$ 1,353,560.17
Interest	\$ 1,524,006.58
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 352,174,370.12
Further Advances repurchased: Interest	\$ 1,351.37
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 148,085.40
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%	142	10.01%	\$ 15,342,773.63	3.73%
> 25% <= 30%	51	3.59%	\$ 9,258,314.86	2.25%
> 30% <= 35%	71	5.00%	\$ 16,697,154.75	4.06%
> 35% <= 40%	87	6.13%	\$ 20,942,266.86	5.09%
> 40% <= 45%	89	6.27%	\$ 24,839,261.74	6.03%
> 45% <= 50%	96	6.77%	\$ 27,289,361.96	6.63%
> 50% <= 55%	114	8.03%	\$ 34,864,257.76	8.47%
> 55% <= 60%	126	8.88%	\$ 39,578,949.64	9.61%
> 60% <= 65%	147	10.36%	\$ 51,309,864.26	12.46%
> 65% <= 70%	178	12.54%	\$ 60,722,129.21	14.75%
> 70% <= 75%	176	12.40%	\$ 61,514,446.92	14.94%
> 75% <= 80%	94	6.62%	\$ 31,070,493.23	7.55%
> 80% <= 85%	34	2.40%	\$ 12,907,427.79	3.14%
> 85% <= 90%	13	0.92%	\$ 4,991,033.50	1.21%
> 90% <= 95%	1	0.07%	\$ 379,593.57	0.09%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,419	100.00%	\$ 411,707,329.68	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	317	22.34%	\$ 23,086,500.31	6.56%
> 25% <= 30%	82	5.78%	\$ 13,423,014.17	3.81%
> 30% <= 35%	87	6.13%	\$ 19,952,772.21	5.67%
> 35% <= 40%	99	6.98%	\$ 24,186,581.34	6.87%
> 40% <= 45%	86	6.06%	\$ 22,981,707.59	6.53%
> 45% <= 50%	86	6.06%	\$ 24,743,202.47	7.03%
> 50% <= 55%	103	7.26%	\$ 31,751,439.19	9.02%
> 55% <= 60%	97	6.84%	\$ 33,596,351.83	9.54%
> 60% <= 65%	112	7.89%	\$ 37,443,166.55	10.63%
> 65% <= 70%	129	9.09%	\$ 45,007,062.31	12.78%
> 70% <= 75%	118	8.32%	\$ 39,990,155.62	11.36%
> 75% <= 80%	66	4.65%	\$ 21,497,161.61	6.10%
> 80% <= 85%	24	1.69%	\$ 9,444,460.01	2.68%
> 85% <= 90%	12	0.85%	\$ 4,691,201.34	1.33%
> 90% <= 95%	1	0.07%	\$ 379,593.57	0.11%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,419	100.00%	\$ 352,174,370.12	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	146	10.29%	\$ 3,008,751.79	0.85%
> \$ 50,000 <= \$ 100,000	120	8.46%	\$ 9,204,582.45	2.61%
> \$ 100,000 <= \$ 150,000	152	10.71%	\$ 18,894,845.60	5.37%
> \$ 150,000 <= \$ 200,000	166	11.70%	\$ 29,118,046.51	8.27%
> \$ 200,000 <= \$ 250,000	179	12.61%	\$ 40,466,539.97	11.49%
> \$ 250,000 <= \$ 300,000	165	11.63%	\$ 45,651,106.19	12.96%
> \$ 300,000 <= \$ 350,000	159	11.21%	\$ 51,519,269.97	14.63%
> \$ 350,000 <= \$ 485,800	123	8.67%	\$ 45,967,461.02	13.05%
> \$ 485,800 <= \$ 500,000	117	8.25%	\$ 52,239,329.96	14.83%
> \$ 500,000 <= \$ 750,000	81	5.71%	\$ 46,908,651.13	13.32%
> \$ 750,000 <= \$ 1,000,000	11	0.78%	\$ 9,195,785.53	2.61%
Total	1,419	100.00%	\$ 352,174,370.12	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	800	69.03%	\$ 8,808,596.50	14.76%
> \$ 50,000 <= \$ 100,000	170	14.67%	\$ 12,081,577.95	20.24%
> \$ 100,000 <= \$ 150,000	70	6.04%	\$ 8,470,377.73	14.19%
> \$ 150,000 <= \$ 200,000	47	4.06%	\$ 8,098,035.81	13.57%
> \$ 200,000 <= \$ 250,000	28	2.42%	\$ 6,260,722.22	10.49%
> \$ 250,000 <= \$ 300,000	16	1.38%	\$ 4,429,397.82	7.42%
> \$ 300,000 <= \$ 400,000	17	1.47%	\$ 5,827,296.26	9.76%
> \$ 400,000 <= \$ 500,000	8	0.69%	\$ 3,557,509.70	5.96%
> \$ 500,000 <= \$ 1,000,000	3	0.26%	\$ 2,154,449.85	3.61%
Total	1,159	100.00%	\$ 59,687,963.84	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	148	49.33%	\$ 43,430,969.21	51.47%
> 6 <= 12 mths	68	22.67%	\$ 20,078,833.30	23.79%
> 12 <= 24 mths	51	17.00%	\$ 12,152,318.15	14.40%
> 24 <= 36 mths	24	8.00%	\$ 6,490,924.39	7.69%
> 36 <= 60 mths	9	3.00%	\$ 2,229,912.77	2.64%
Total	300	100.00%	\$ 84,382,957.82	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	82	5.78%	\$25,775,464.25	7.32%
> 36 <= 48 mths	333	23.47%	\$89,064,399.68	25.29%
> 48 <= 60 mths	173	12.19%	\$40,755,277.65	11.57%
> 60 <= 160 mths	831	58.56%	\$196,579,228.54	55.82%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
Total	1,419	100.00%	\$352,174,370.12	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	1	0.07%	\$ 37,779.12	0.01%
>	5	<=	10 years	21	1.48%	\$ 739,118.47	0.21%
>	10	<=	15 years	51	3.59%	\$ 5,142,646.76	1.46%
>	15	<=	20 years	118	8.32%	\$ 18,754,915.30	5.33%
>	20	<=	25 years	200	14.09%	\$ 47,922,357.71	13.61%
>	25	<=	30 years	1,017	71.67%	\$ 275,991,575.77	78.37%
>	30	<=	50 years	11	0.78%	\$ 3,585,976.99	1.02%
Total				1,419	100.00%	\$ 352,174,370.12	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	14	0.99%	\$ 479,067.41	0.14%
>	5	<=	10	years	43	3.03%	\$ 3,151,904.98	0.89%
>	10	<=	15	years	96	6.77%	\$ 13,336,802.07	3.79%
>	15	<=	20	years	283	19.94%	\$ 60,358,876.06	17.14%
>	20	<=	25	years	589	41.51%	\$ 156,852,621.89	44.54%
>	25	<=	30	years	394	27.77%	\$ 117,995,097.71	33.50%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					1,419	100.00%	\$ 352,174,370.12	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,119	78.86%	\$ 267,791,412.30	76.04%
Fixed 1Y	22	1.55%	\$ 7,189,369.50	2.04%
Fixed 2Y	52	3.66%	\$ 14,147,830.87	4.02%
Fixed 3Y	201	14.16%	\$ 56,150,310.45	15.94%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	25	1.76%	\$ 6,895,447.00	1.96%
Total	1,419	100.00%	\$ 352,174,370.12	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	582	41.01%	\$ 123,288,216.82	35.01%
NSW	400	28.19%	\$ 117,951,816.08	33.49%
VIC	281	19.80%	\$ 74,152,003.31	21.06%
WA	99	6.98%	\$ 23,766,283.48	6.75%
SA	34	2.40%	\$ 6,672,957.07	1.89%
ACT	12	0.85%	\$ 3,926,028.04	1.11%
TAS	7	0.49%	\$ 1,250,083.18	0.35%
NT	4	0.28%	\$ 1,166,982.14	0.33%
Total	1,419	100.00%	\$ 352,174,370.12	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	347	24.45%	\$ 79,322,446.56	22.52%
GOLD COAST \ SUNSHINE COAST METRO	84	5.92%	\$ 18,276,796.43	5.19%
QLD COUNTRY	151	10.64%	\$ 25,688,973.83	7.29%
SYD METRO	139	9.80%	\$ 46,342,840.72	13.16%
OTHER NSW METRO	86	6.06%	\$ 25,091,592.90	7.12%
NSW COUNTRY	175	12.33%	\$ 46,517,382.46	13.21%
ACT METRO	12	0.85%	\$ 3,926,028.04	1.11%
MELBOURNE METRO	245	17.27%	\$ 67,436,820.24	19.15%
VICTORIA COUNTRY	36	2.54%	\$ 6,715,183.07	1.91%
PERTH METRO	79	5.57%	\$ 19,352,396.44	5.50%
WA COUNTRY	20	1.41%	\$ 4,413,887.04	1.25%
ADELAIDE METRO	31	2.18%	\$ 6,356,373.97	1.80%
SA COUNTRY	3	0.21%	\$ 316,583.10	0.09%
DARWIN METRO	4	0.28%	\$ 1,166,982.14	0.33%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.42%	\$ 1,058,615.23	0.30%
TAS COUNTRY	1	0.07%	\$ 191,467.95	0.05%
Total	1,419	100.00%	\$ 352,174,370.12	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	0.63%	\$ 2,345,256.49	0.67%
METRO	1,024	72.16%	\$ 265,985,636.18	75.53%
NONMETRO	386	27.20%	\$ 83,843,477.45	23.81%
Total	1,419	100.00%	\$ 352,174,370.12	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	17	1.20%	\$ 4,189,601.53	1.19%
4207	14	0.99%	\$ 3,477,497.42	0.99%
4740	20	1.41%	\$ 3,431,243.05	0.97%
2155	6	0.42%	\$ 3,157,040.51	0.90%
4680	18	1.27%	\$ 3,131,433.69	0.89%
4503	11	0.78%	\$ 2,999,032.73	0.85%
4500	10	0.70%	\$ 2,814,535.81	0.80%
2250	9	0.63%	\$ 2,674,892.86	0.76%
2233	7	0.49%	\$ 2,499,267.39	0.71%
4069	9	0.63%	\$ 2,488,057.21	0.71%
Total	121	8.53%	\$ 30,862,602.20	8.76%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	1,400	98.66%	\$ 344,856,792.08	97.92%
>	1	<=	7	days	3	0.21%	\$ 990,426.10	0.28%
>	7	<=	30	days	8	0.56%	\$ 3,030,709.82	0.86%
>	30	<=	60	days	2	0.14%	\$ 856,180.45	0.24%
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%
>	90	<=	120	days	3	0.21%	\$ 1,092,336.88	0.31%
>	120	<=	150	days	0	0.00%	\$ 0.00	0.00%
>	150	<=	180	days	1	0.07%	\$ 540,412.70	0.15%
>	180			days	2	0.14%	\$ 807,512.09	0.23%
Total					1,419	100.00%	\$ 352,174,370.12	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,174	82.73%	\$ 285,155,106.38	80.97%
Investment Loans	245	17.27%	\$ 67,019,263.74	19.03%
Total	1,419	100.00%	\$ 352,174,370.12	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,386	97.67%	\$ 340,060,848.99	96.56%
Interest Only Loans	33	2.33%	\$ 12,113,521.13	3.44%
Total	1,419	100.00%	\$ 352,174,370.12	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	297	20.93%	\$ 73,307,184.59	20.82%
Renovation	107	7.54%	\$ 24,593,649.58	6.98%
Purchase - New Dwelling	126	8.88%	\$ 34,010,569.60	9.66%
Purchase - Existing Dwelling	464	32.70%	\$ 114,573,145.48	32.53%
Buy Home (Investment)	129	9.09%	\$ 34,290,874.54	9.74%
Other	296	20.86%	\$ 71,398,946.33	20.27%
Total	1,419	100.00%	\$ 352,174,370.12	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	278	19.59%	\$ 74,393,691.14	21.12%
Genworth LMI	15	1.06%	\$ 3,252,017.02	0.92%
Uninsured	1,126	79.35%	\$ 274,528,661.96	77.95%
Total	1,419	100.00%	\$ 352,174,370.12	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 10,431,940.67
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 30,781.24
Input Tax Credits Received From ATO		\$ 9,496.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 254,607.30
Net Basis Swap Receipt From Swap Provider		\$ 7,569.68
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		\$ 10,734,394.89

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 6,260,459.42	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,305,968.53	\$ 7,566,427.95
Class AB Principal to be paid to Class AB Note Holders	\$ 550,779.91	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 124,275.18	\$ 675,055.09
Class B Principal to be paid to Class B Note Holders	\$ 264,660.48	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 61,970.10	\$ 326,630.58
Class C Principal to be paid to Class C Note Holders	\$ 171,671.66	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 41,293.10	\$ 212,964.76
Class D Principal to be paid to Class D Note Holders	\$ 58,654.48	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 16,106.14	\$ 74,760.62
Class E Principal to be paid to Class E Note Holders	\$ 51,501.50	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 18,965.59	\$ 70,467.09
Class F Principal to be paid to Class F Note Holders	\$ 47,209.71	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 19,897.43	\$ 67,107.14
Redraws		\$ 1,353,560.17
Trust Expenses		\$ 387,421.50
Total		<hr/>
		\$ 10,734,394.89

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