

Harvey Series 2021-1 Trust

Investor Report

As at 31-Dec-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:	\$ 344,181,343
Total Number of Loans:	1,395
Average Current Balance:	\$ 246,725
Highest Current Balance:	\$ 908,123
Scheduled LVR (Average)	53.43%
Scheduled LVR (Weighted Average)	58.22%
Current LVR (Average)	44.52%
Current LVR (Weighted Average)	54.43%
Seasoning (Months)(Average)	73.27
Seasoning (Months)(Weighted Average)	70.26
Weighted Average Variable Rate	6.66%
Weighted Average Fixed Rate	3.38%
Weighted Average Rate on All Loans	5.93%
Percentage (by value) of Variable Rate Loans	77.80%
Percentage (by value) of Fixed Rate Loans	22.20%
Owner Occupied by Dollar Value	\$ 279,170,064
Percentage Owner Occupied	81.11%
Percentage (by value) of Variable Rate Loans:	77.80%
Percentage (by value) of Fixed Rate Loans:	22.20%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 352,174,370.12
Scheduled Repayments Received During Period	(\$ 2,623,141.68)
Unscheduled Repayments Received During Period	(\$ 7,853,717.24)
Redraws	\$ 903,935.19
Interest	\$ 1,579,896.13
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 344,181,342.52
Further Advances repurchased: Interest	\$ 1,455.58
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 152,307.52
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	10.18%	\$ 14,930,673.48	3.70%
> 25% <= 30%	49	3.51%	\$ 9,768,584.29	2.42%
> 30% <= 35%	74	5.30%	\$ 16,271,548.16	4.03%
> 35% <= 40%	83	5.95%	\$ 20,551,812.27	5.09%
> 40% <= 45%	87	6.24%	\$ 24,388,498.49	6.04%
> 45% <= 50%	96	6.88%	\$ 27,312,598.74	6.76%
> 50% <= 55%	113	8.10%	\$ 34,538,371.72	8.55%
> 55% <= 60%	127	9.10%	\$ 39,639,409.18	9.81%
> 60% <= 65%	151	10.82%	\$ 51,930,252.44	12.86%
> 65% <= 70%	162	11.61%	\$ 56,254,681.11	13.93%
> 70% <= 75%	174	12.47%	\$ 60,747,256.30	15.04%
> 75% <= 80%	93	6.67%	\$ 31,088,656.71	7.70%
> 80% <= 85%	30	2.15%	\$ 11,090,794.05	2.75%
> 85% <= 90%	13	0.93%	\$ 4,986,941.92	1.23%
> 90% <= 95%	1	0.07%	\$ 379,226.05	0.09%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,395	100.00%	\$ 403,879,304.91	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	314	22.51%	\$ 22,063,040.11	6.41%
> 25% <= 30%	81	5.81%	\$ 13,275,125.80	3.86%
> 30% <= 35%	91	6.52%	\$ 20,717,050.82	6.02%
> 35% <= 40%	97	6.95%	\$ 23,662,917.48	6.88%
> 40% <= 45%	85	6.09%	\$ 23,106,997.26	6.71%
> 45% <= 50%	84	6.02%	\$ 24,347,946.15	7.07%
> 50% <= 55%	101	7.24%	\$ 31,016,154.13	9.01%
> 55% <= 60%	95	6.81%	\$ 32,269,288.74	9.38%
> 60% <= 65%	109	7.81%	\$ 36,719,564.05	10.67%
> 65% <= 70%	123	8.82%	\$ 43,158,038.81	12.54%
> 70% <= 75%	116	8.32%	\$ 39,625,987.61	11.51%
> 75% <= 80%	66	4.73%	\$ 21,513,599.52	6.25%
> 80% <= 85%	20	1.43%	\$ 7,638,391.24	2.22%
> 85% <= 90%	12	0.86%	\$ 4,688,014.75	1.36%
> 90% <= 95%	1	0.07%	\$ 379,226.05	0.11%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,395	100.00%	\$ 344,181,342.52	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	151	10.82%	\$ 3,131,739.91	0.91%
> \$ 50,000 <= \$ 100,000	117	8.39%	\$ 9,087,481.94	2.64%
> \$ 100,000 <= \$ 150,000	148	10.61%	\$ 18,384,107.52	5.34%
> \$ 150,000 <= \$ 200,000	165	11.83%	\$ 28,992,788.63	8.42%
> \$ 200,000 <= \$ 250,000	166	11.90%	\$ 37,356,596.44	10.85%
> \$ 250,000 <= \$ 300,000	171	12.26%	\$ 47,139,686.39	13.70%
> \$ 300,000 <= \$ 350,000	152	10.90%	\$ 49,191,784.51	14.29%
> \$ 350,000 <= \$ 485,800	122	8.75%	\$ 45,517,554.55	13.22%
> \$ 485,800 <= \$ 500,000	114	8.17%	\$ 50,936,019.62	14.80%
> \$ 500,000 <= \$ 750,000	78	5.59%	\$ 45,261,978.57	13.15%
> \$ 750,000 <= \$ 1,000,000	11	0.79%	\$ 9,181,604.44	2.67%
Total	1,395	100.00%	\$ 344,181,342.52	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	790	68.94%	\$ 8,765,994.42	14.65%
> \$ 50,000 <= \$ 100,000	166	14.49%	\$ 11,892,443.29	19.87%
> \$ 100,000 <= \$ 150,000	70	6.11%	\$ 8,477,945.59	14.16%
> \$ 150,000 <= \$ 200,000	48	4.19%	\$ 8,276,935.62	13.83%
> \$ 200,000 <= \$ 250,000	27	2.36%	\$ 6,121,192.53	10.23%
> \$ 250,000 <= \$ 300,000	15	1.31%	\$ 4,121,805.96	6.89%
> \$ 300,000 <= \$ 400,000	18	1.57%	\$ 6,092,110.71	10.18%
> \$ 400,000 <= \$ 500,000	9	0.79%	\$ 3,946,354.10	6.59%
> \$ 500,000 <= \$ 1,000,000	3	0.26%	\$ 2,157,169.97	3.60%
Total	1,146	100.00%	\$ 59,851,952.19	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	135	49.63%	\$ 38,710,538.48	50.67%
> 6 <= 12 mths	56	20.59%	\$ 17,443,939.44	22.83%
> 12 <= 24 mths	51	18.75%	\$ 11,907,368.76	15.59%
> 24 <= 36 mths	22	8.09%	\$ 6,321,533.25	8.27%
> 36 <= 60 mths	8	2.94%	\$ 2,013,698.48	2.64%
Total	272	100.00%	\$ 76,397,078.41	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	41	2.94%	\$13,147,550.14	3.82%
> 36 <= 48 mths	359	25.73%	\$97,622,793.34	28.36%
> 48 <= 60 mths	159	11.40%	\$36,445,296.23	10.59%
> 60 <= 160 mths	836	59.93%	\$196,965,702.81	57.23%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
Total	1,395	100.00%	\$344,181,342.52	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	1	0.07%	\$ 36,281.37	0.01%
>	5	<=	10 years	21	1.51%	\$ 712,976.40	0.21%
>	10	<=	15 years	48	3.44%	\$ 4,602,692.89	1.34%
>	15	<=	20 years	117	8.39%	\$ 18,523,659.88	5.38%
>	20	<=	25 years	195	13.98%	\$ 46,203,749.74	13.42%
>	25	<=	30 years	1,002	71.83%	\$ 270,533,460.03	78.60%
>	30	<=	50 years	11	0.79%	\$ 3,568,522.21	1.04%
Total				1,395	100.00%	\$ 344,181,342.52	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	15	1.08%	\$ 492,180.06	0.14%
>	5	<=	10	years	42	3.01%	\$ 3,176,503.38	0.92%
>	10	<=	15	years	97	6.95%	\$ 13,349,727.87	3.88%
>	15	<=	20	years	282	20.22%	\$ 59,925,852.33	17.41%
>	20	<=	25	years	582	41.72%	\$ 155,375,983.08	45.14%
>	25	<=	30	years	377	27.03%	\$ 111,861,095.80	32.50%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					1,395	100.00%	\$ 344,181,342.52	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,123	80.50%	\$ 267,784,264.11	77.80%
Fixed 1Y	21	1.51%	\$ 6,895,906.43	2.00%
Fixed 2Y	53	3.80%	\$ 15,059,381.90	4.38%
Fixed 3Y	174	12.47%	\$ 47,921,667.57	13.92%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	24	1.72%	\$ 6,520,122.51	1.89%
Total	1,395	100.00%	\$ 344,181,342.52	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	574	41.15%	\$ 120,698,398.08	35.07%
NSW	395	28.32%	\$ 115,871,853.71	33.67%
VIC	273	19.57%	\$ 71,601,242.81	20.80%
WA	97	6.95%	\$ 23,149,955.10	6.73%
SA	34	2.44%	\$ 6,726,645.40	1.95%
ACT	11	0.79%	\$ 3,914,853.38	1.14%
TAS	7	0.50%	\$ 1,056,427.49	0.31%
NT	4	0.29%	\$ 1,161,966.55	0.34%
Total	1,395	100.00%	\$ 344,181,342.52	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	343	24.59%	\$ 78,018,084.24	22.67%
GOLD COAST \ SUNSHINE COAST METRO	83	5.95%	\$ 17,567,442.88	5.10%
QLD COUNTRY	148	10.61%	\$ 25,112,870.96	7.30%
SYD METRO	138	9.89%	\$ 45,975,019.18	13.36%
OTHER NSW METRO	85	6.09%	\$ 24,424,579.87	7.10%
NSW COUNTRY	172	12.33%	\$ 45,472,254.66	13.21%
ACT METRO	11	0.79%	\$ 3,914,853.38	1.14%
MELBOURNE METRO	239	17.13%	\$ 65,460,626.74	19.02%
VICTORIA COUNTRY	34	2.44%	\$ 6,140,616.07	1.78%
PERTH METRO	77	5.52%	\$ 18,736,914.10	5.44%
WA COUNTRY	20	1.43%	\$ 4,413,041.00	1.28%
ADELAIDE METRO	31	2.22%	\$ 6,412,511.28	1.86%
SA COUNTRY	3	0.22%	\$ 314,134.12	0.09%
DARWIN METRO	4	0.29%	\$ 1,161,966.55	0.34%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.43%	\$ 1,055,831.76	0.31%
TAS COUNTRY	1	0.07%	\$ 595.73	0.00%
Total	1,395	100.00%	\$ 344,181,342.52	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	0.65%	\$ 2,337,427.47	0.68%
METRO	1,008	72.26%	\$ 260,390,402.51	75.66%
NONMETRO	378	27.10%	\$ 81,453,512.54	23.67%
Total	1,395	100.00%	\$ 344,181,342.52	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	17	1.22%	\$ 4,137,371.58	1.20%
4207	14	1.00%	\$ 3,446,134.03	1.00%
4740	20	1.43%	\$ 3,412,424.81	0.99%
2155	6	0.43%	\$ 3,151,299.17	0.92%
4680	18	1.29%	\$ 3,116,397.34	0.91%
4503	11	0.79%	\$ 2,991,157.10	0.87%
4500	10	0.72%	\$ 2,803,648.62	0.81%
2233	7	0.50%	\$ 2,482,559.58	0.72%
4069	9	0.65%	\$ 2,466,495.31	0.72%
2560	11	0.79%	\$ 2,426,859.49	0.71%
Total	123	8.82%	\$ 30,434,347.03	8.84%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	1,370	98.21%	\$ 336,552,297.31	97.78%
>	1	<=	7	days	12	0.86%	\$ 3,459,636.26	1.01%
>	7	<=	30	days	4	0.29%	\$ 821,915.64	0.24%
>	30	<=	60	days	3	0.22%	\$ 900,147.05	0.26%
>	60	<=	90	days	1	0.07%	\$ 310,494.72	0.09%
>	90	<=	120	days	2	0.14%	\$ 781,136.73	0.23%
>	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%	\$ 1,355,714.81	0.39%
Total					1,395	100.00%	\$ 344,181,342.52	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,156	82.87%	\$ 279,170,064.00	81.11%
Investment Loans	239	17.13%	\$ 65,011,278.52	18.89%
Total	1,395	100.00%	\$ 344,181,342.52	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,366	97.92%	\$ 333,060,148.81	96.77%
Interest Only Loans	29	2.08%	\$ 11,121,193.71	3.23%
Total	1,395	100.00%	\$ 344,181,342.52	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	294	21.08%	\$ 71,539,568.33	20.79%
Renovation	105	7.53%	\$ 24,080,370.48	7.00%
Purchase - New Dwelling	123	8.82%	\$ 33,270,717.85	9.67%
Purchase - Existing Dwelling	455	32.62%	\$ 111,838,423.47	32.49%
Buy Home (Investment)	127	9.10%	\$ 33,329,522.70	9.68%
Other	291	20.86%	\$ 70,122,739.69	20.37%
Total	1,395	100.00%	\$ 344,181,342.52	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	273	19.57%	\$ 72,920,530.01	21.19%
Genworth LMI	15	1.08%	\$ 3,233,080.25	0.94%
Uninsured	1,107	79.35%	\$ 268,027,732.26	77.87%
Total	1,395	100.00%	\$ 344,181,342.52	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 10,630,622.02
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 32,056.67
Input Tax Credits Received From ATO		\$ 0.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 188,442.09
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		\$ 10,851,120.78

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 6,757,656.94	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,159,563.23	\$ 7,917,220.17
Class AB Principal to be paid to Class AB Note Holders	\$ 594,522.13	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 110,340.45	\$ 704,862.58
Class B Principal to be paid to Class B Note Holders	\$ 285,679.46	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 55,020.88	\$ 340,700.34
Class C Principal to be paid to Class C Note Holders	\$ 185,305.60	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 36,662.26	\$ 221,967.86
Class D Principal to be paid to Class D Note Holders	\$ 63,312.75	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 14,299.37	\$ 77,612.12
Class E Principal to be paid to Class E Note Holders	\$ 55,591.68	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 16,836.93	\$ 72,428.61
Class F Principal to be paid to Class F Note Holders	\$ 50,959.04	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 17,663.74	\$ 68,622.78
Redraws		\$ 903,935.19
Trust Expenses		\$ 543,771.13
Total		\$ 10,851,120.78

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