

# Harvey Series 2021-1 Trust

## Investor Report

As at 31-Jul-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:	\$ 388,208,715
Total Number of Loans:	1,520
Average Current Balance:	\$ 255,400
Highest Current Balance:	\$ 923,159
Scheduled LVR (Average)	54.29%
Scheduled LVR (Weighted Average)	59.08%
Current LVR (Average)	45.99%
Current LVR (Weighted Average)	55.41%
Seasoning (Months)(Average)	68.30
Seasoning (Months)(Weighted Average)	65.12
Weighted Average Variable Rate	6.48%
Weighted Average Fixed Rate	2.97%
Weighted Average Rate on All Loans	5.54%
Percentage (by value) of Variable Rate Loans	73.15%
Percentage (by value) of Fixed Rate Loans	26.85%
Owner Occupied by Dollar Value	\$ 314,456,733
Percentage Owner Occupied	81.00%
Percentage (by value) of Variable Rate Loans:	73.15%
Percentage (by value) of Fixed Rate Loans:	26.85%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 396,357,387.17
Scheduled Repayments Received During Period	(\$ 4,730,879.25)
Unscheduled Repayments Received During Period	(\$ 6,314,543.88)
Redraws	\$ 1,209,813.79
Interest	\$ 1,686,937.11
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 388,208,714.94
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 147,282.64
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%	148	9.74%	\$ 16,278,941.69	3.63%
> 25% <= 30%	56	3.68%	\$ 9,458,015.33	2.11%
> 30% <= 35%	83	5.46%	\$ 19,952,366.65	4.45%
> 35% <= 40%	87	5.72%	\$ 21,351,240.41	4.76%
> 40% <= 45%	92	6.05%	\$ 27,223,947.92	6.07%
> 45% <= 50%	94	6.18%	\$ 26,204,294.86	5.84%
> 50% <= 55%	119	7.83%	\$ 36,070,761.25	8.04%
> 55% <= 60%	132	8.68%	\$ 43,190,264.54	9.63%
> 60% <= 65%	145	9.54%	\$ 49,937,851.12	11.14%
> 65% <= 70%	176	11.58%	\$ 59,904,054.17	13.36%
> 70% <= 75%	206	13.55%	\$ 75,938,426.63	16.94%
> 75% <= 80%	125	8.22%	\$ 41,591,754.45	9.28%
> 80% <= 85%	40	2.63%	\$ 14,679,614.83	3.27%
> 85% <= 90%	16	1.05%	\$ 6,210,207.26	1.39%
> 90% <= 95%	1	0.07%	\$ 379,287.44	0.08%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$ 448,371,028.55</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	320	21.05%	\$ 24,480,081.43	6.31%
> 25% <= 30%	78	5.13%	\$ 12,128,992.40	3.12%
> 30% <= 35%	100	6.58%	\$ 22,540,995.80	5.81%
> 35% <= 40%	96	6.32%	\$ 24,755,934.44	6.38%
> 40% <= 45%	95	6.25%	\$ 25,550,363.68	6.58%
> 45% <= 50%	100	6.58%	\$ 28,940,744.90	7.45%
> 50% <= 55%	108	7.11%	\$ 32,475,690.34	8.37%
> 55% <= 60%	110	7.24%	\$ 37,140,255.72	9.57%
> 60% <= 65%	106	6.97%	\$ 36,866,982.28	9.50%
> 65% <= 70%	143	9.41%	\$ 49,703,740.90	12.80%
> 70% <= 75%	133	8.75%	\$ 47,153,258.39	12.15%
> 75% <= 80%	83	5.46%	\$ 28,588,366.57	7.36%
> 80% <= 85%	31	2.04%	\$ 11,297,898.01	2.91%
> 85% <= 90%	16	1.05%	\$ 6,206,122.64	1.60%
> 90% <= 95%	1	0.07%	\$ 379,287.44	0.10%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

**Table 3 - Mortgage Pool by Current Loan Balances**

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	134	8.82%	\$ 2,657,480.13	0.68%
> \$ 50,000 <= \$ 100,000	129	8.49%	\$ 9,747,132.71	2.51%
> \$ 100,000 <= \$ 150,000	163	10.72%	\$ 20,261,305.53	5.22%
> \$ 150,000 <= \$ 200,000	177	11.64%	\$ 31,111,406.65	8.01%
> \$ 200,000 <= \$ 250,000	187	12.30%	\$ 42,367,346.61	10.91%
> \$ 250,000 <= \$ 300,000	178	11.71%	\$ 49,011,785.02	12.63%
> \$ 300,000 <= \$ 350,000	177	11.64%	\$ 57,542,723.14	14.82%
> \$ 350,000 <= \$ 485,800	133	8.75%	\$ 49,679,359.42	12.80%
> \$ 485,800 <= \$ 500,000	141	9.28%	\$ 63,134,916.87	16.26%
> \$ 500,000 <= \$ 750,000	88	5.79%	\$ 51,799,807.37	13.34%
> \$ 750,000 <= \$ 1,000,000	13	0.86%	\$ 10,895,451.49	2.81%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

**Table 4 - Mortgage Pool by Available Redraw**

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	883	71.32%	\$ 9,972,395.77	16.55%
> \$ 50,000 <= \$ 100,000	164	13.25%	\$ 11,747,962.27	19.49%
> \$ 100,000 <= \$ 150,000	70	5.65%	\$ 8,346,786.63	13.85%
> \$ 150,000 <= \$ 200,000	58	4.68%	\$ 10,206,225.84	16.94%
> \$ 200,000 <= \$ 250,000	20	1.62%	\$ 4,457,048.84	7.40%
> \$ 250,000 <= \$ 300,000	14	1.13%	\$ 3,871,034.82	6.42%
> \$ 300,000 <= \$ 400,000	20	1.62%	\$ 6,950,517.41	11.53%
> \$ 400,000 <= \$ 500,000	7	0.57%	\$ 3,181,298.32	5.28%
> \$ 500,000 <= \$ 1,000,000	2	0.16%	\$ 1,533,512.24	2.54%
<b>Total</b>	<b>1,238</b>	<b>100.00%</b>	<b>\$ 60,266,782.14</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	129	35.54%	\$ 37,801,192.18	36.27%
> 6 <= 12 mths	112	30.85%	\$ 33,382,861.63	32.03%
> 12 <= 24 mths	89	24.52%	\$ 24,631,263.31	23.63%
> 24 <= 36 mths	19	5.23%	\$ 4,808,693.45	4.61%
> 36 <= 60 mths	14	3.86%	\$ 3,597,338.09	3.45%
<b>Total</b>	<b>363</b>	<b>100.00%</b>	<b>\$ 104,221,348.66</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%	\$0.00	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	198	13.03%	\$58,589,112.04	15.09%
> 36 <= 48 mths	308	20.26%	\$82,437,651.22	21.24%
> 48 <= 60 mths	230	15.13%	\$62,734,974.10	16.16%
> 60 <= 160 mths	784	51.58%	\$184,446,977.58	47.51%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$388,208,714.94</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	2	0.13%	\$ 95,210.25	0.02%
>	5	<=	10 years	22	1.45%	\$ 1,003,622.73	0.26%
>	10	<=	15 years	57	3.75%	\$ 6,438,860.42	1.66%
>	15	<=	20 years	128	8.42%	\$ 20,880,480.32	5.38%
>	20	<=	25 years	213	14.01%	\$ 52,641,185.16	13.56%
>	25	<=	30 years	1,087	71.51%	\$ 303,552,221.77	78.19%
>	30	<=	50 years	11	0.72%	\$ 3,597,134.29	0.93%
<b>Total</b>				<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	15	0.99%	\$ 602,306.85	0.16%
>	5	<=	10	years	44	2.89%	\$ 3,356,536.57	0.86%
>	10	<=	15	years	99	6.51%	\$ 13,854,609.19	3.57%
>	15	<=	20	years	284	18.68%	\$ 60,875,889.39	15.68%
>	20	<=	25	years	586	38.55%	\$ 154,644,653.79	39.84%
>	25	<=	30	years	492	32.37%	\$ 154,874,719.15	39.89%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>					<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance	
		#	%	\$	%
Variable		1,157	76.12%	\$ 283,987,366.28	73.15%
Fixed 1Y		21	1.38%	\$ 7,098,402.60	1.83%
Fixed 2Y		81	5.33%	\$ 23,412,975.76	6.03%
Fixed 3Y		236	15.53%	\$ 66,743,882.44	17.19%
Fixed 4Y		0	0.00%	\$ 0.00	0.00%
Fixed 5Y		25	1.64%	\$ 6,966,087.86	1.79%
<b>Total</b>		<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration		Number of Loans		Current Balance	
		#	%	\$	%
QLD		622	40.92%	\$ 137,059,770.46	35.31%
NSW		434	28.55%	\$ 130,173,472.09	33.53%
VIC		292	19.21%	\$ 79,484,681.67	20.47%
WA		109	7.17%	\$ 26,704,870.10	6.88%
SA		35	2.30%	\$ 6,969,052.47	1.80%
ACT		15	0.99%	\$ 4,693,538.88	1.21%
TAS		8	0.53%	\$ 1,678,153.85	0.43%
NT		5	0.33%	\$ 1,445,175.42	0.37%
<b>Total</b>		<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	373	24.54%	\$ 87,851,310.70	22.63%
GOLD COAST \ SUNSHINE COAST METRO	89	5.86%	\$ 20,146,348.49	5.19%
QLD COUNTRY	160	10.53%	\$ 29,062,111.27	7.49%
SYD METRO	151	9.93%	\$ 50,783,965.40	13.08%
OTHER NSW METRO	92	6.05%	\$ 26,969,608.52	6.95%
NSW COUNTRY	191	12.57%	\$ 52,419,898.17	13.50%
ACT METRO	15	0.99%	\$ 4,693,538.88	1.21%
MELBOURNE METRO	255	16.78%	\$ 72,203,266.28	18.60%
VICTORIA COUNTRY	37	2.43%	\$ 7,281,415.39	1.88%
PERTH METRO	88	5.79%	\$ 21,916,228.31	5.65%
WA COUNTRY	21	1.38%	\$ 4,788,641.79	1.23%
ADELAIDE METRO	32	2.11%	\$ 6,636,555.73	1.71%
SA COUNTRY	3	0.20%	\$ 332,496.74	0.09%
DARWIN METRO	5	0.33%	\$ 1,445,175.42	0.37%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	7	0.46%	\$ 1,483,717.69	0.38%
TAS COUNTRY	1	0.07%	\$ 194,436.16	0.05%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</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	
	#	%	\$	%
INNER CITY	9	0.59%	\$ 2,381,227.49	0.61%
METRO	1,097	72.17%	\$ 291,495,557.02	75.09%
NONMETRO	414	27.24%	\$ 94,331,930.43	24.30%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</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	17	1.12%	\$ 4,269,265.22	1.10%
2155	7	0.46%	\$ 3,972,898.29	1.02%
4740	22	1.45%	\$ 3,714,935.30	0.96%
4207	14	0.92%	\$ 3,510,466.89	0.90%
4680	19	1.25%	\$ 3,467,945.62	0.89%
4503	11	0.72%	\$ 3,033,207.11	0.78%
4500	11	0.72%	\$ 3,012,262.42	0.78%
4069	10	0.66%	\$ 2,933,695.65	0.76%
4170	6	0.39%	\$ 2,748,505.01	0.71%
2250	9	0.59%	\$ 2,712,828.57	0.70%
<b>Total</b>	<b>126</b>	<b>8.29%</b>	<b>\$ 33,376,010.08</b>	<b>8.60%</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	1,497	98.49%	\$ 380,607,424.87	98.04%
>	1	<=	7	days	9	0.59%	\$ 2,237,050.72	0.58%
>	7	<=	30	days	5	0.33%	\$ 2,011,262.35	0.52%
>	30	<=	60	days	4	0.26%	\$ 1,499,390.98	0.39%
>	60	<=	90	days	2	0.13%	\$ 775,042.10	0.20%
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%
>	120	<=	150	days	1	0.07%	\$ 310,718.43	0.08%
>	150	<=	180	days	1	0.07%	\$ 593,830.64	0.15%
>	180			days	1	0.07%	\$ 173,994.85	0.04%
<b>Total</b>					<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,258	82.76%	\$ 314,456,733.04	81.00%
Investment Loans	262	17.24%	\$ 73,751,981.90	19.00%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,479	97.30%	\$ 372,481,172.59	95.95%
Interest Only Loans	41	2.70%	\$ 15,727,542.35	4.05%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	313	20.59%	\$ 79,153,889.62	20.39%
Renovation	114	7.50%	\$ 26,825,244.28	6.91%
Purchase - New Dwelling	138	9.08%	\$ 39,251,046.86	10.11%
Purchase - Existing Dwelling	494	32.50%	\$ 124,716,969.70	32.13%
Buy Home (Investment)	137	9.01%	\$ 37,324,176.49	9.61%
Other	324	21.32%	\$ 80,937,387.99	20.85%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	299	19.67%	\$ 81,578,410.28	21.01%
Genworth LMI	16	1.05%	\$ 3,533,382.64	0.91%
Uninsured	1,205	79.28%	\$ 303,096,922.02	78.08%
<b>Total</b>	<b>1,520</b>	<b>100.00%</b>	<b>\$ 388,208,714.94</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)		\$ 11,192,705.77
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 29,999.29
Input Tax Credits Received From ATO		\$ 10,083.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 289,863.99
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 11,522,652.05</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 8,148,672.23	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,342,750.67	\$ 9,491,422.90
Class AB Principal to be paid to Class AB Note Holders	\$ 0.00	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 125,079.62	\$ 125,079.62
Class B Principal to be paid to Class B Note Holders	\$ 0.00	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 62,460.04	\$ 62,460.04
Class C Principal to be paid to Class C Note Holders	\$ 0.00	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 41,661.20	\$ 41,661.20
Class D Principal to be paid to Class D Note Holders	\$ 0.00	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 16,323.56	\$ 16,323.56
Class E Principal to be paid to Class E Note Holders	\$ 0.00	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 19,377.81	\$ 19,377.81
Class F Principal to be paid to Class F Note Holders	\$ 0.00	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 20,390.56	\$ 20,390.56
Redraws		\$ 1,209,813.79
Trust Expenses		\$ 536,122.57
Total		<u>\$ 11,522,652.05</u>

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