

# Harvey Series 2021-1 Trust

## Investor Report

As at 31-Mar-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:	\$ 423,490,071
Total Number of Loans:	1,627
Average Current Balance:	\$ 260,289
Highest Current Balance:	\$ 957,391
Scheduled LVR (Average)	54.95%
Scheduled LVR (Weighted Average)	59.74%
Current LVR (Average)	47.20%
Current LVR (Weighted Average)	56.40%
Seasoning (Months)(Average)	64.28
Seasoning (Months)(Weighted Average)	61.13
Weighted Average Variable Rate	6.11%
Weighted Average Fixed Rate	2.68%
Weighted Average Rate on All Loans	5.11%
Percentage (by value) of Variable Rate Loans	70.97%
Percentage (by value) of Fixed Rate Loans	29.03%
Owner Occupied by Dollar Value	\$ 342,217,967
Percentage Owner Occupied	80.81%
Percentage (by value) of Variable Rate Loans:	70.97%
Percentage (by value) of Fixed Rate Loans:	29.03%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 436,045,604.75
Scheduled Repayments Received During Period	(\$ 2,901,500.98)
Unscheduled Repayments Received During Period	(\$ 12,982,619.19)
Redraws	\$ 1,630,035.47
Interest	\$ 1,696,550.95
Other Charges	\$ 2,000.00
Mortgage Portfolio Balance At End of Period	\$ 423,490,071.00
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 144,944.24
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%	156	9.59%	\$ 17,761,212.67	3.67%
>	25%	<=	30%	52	3.20%	\$ 8,969,485.95	1.86%
>	30%	<=	35%	90	5.53%	\$ 21,480,284.83	4.44%
>	35%	<=	40%	96	5.90%	\$ 23,100,464.22	4.78%
>	40%	<=	45%	92	5.65%	\$ 26,405,050.08	5.46%
>	45%	<=	50%	103	6.33%	\$ 29,060,819.88	6.01%
>	50%	<=	55%	123	7.56%	\$ 37,378,525.50	7.73%
>	55%	<=	60%	134	8.24%	\$ 44,548,702.79	9.21%
>	60%	<=	65%	147	9.04%	\$ 49,922,445.81	10.33%
>	65%	<=	70%	185	11.37%	\$ 63,467,034.55	13.13%
>	70%	<=	75%	216	13.28%	\$ 78,587,015.75	16.25%
>	75%	<=	80%	147	9.04%	\$ 51,445,001.80	10.64%
>	80%	<=	85%	56	3.44%	\$ 20,004,249.60	4.14%
>	85%	<=	90%	29	1.78%	\$ 10,986,322.65	2.27%
>	90%	<=	95%	1	0.06%	\$ 379,287.44	0.08%
>	95%	<=	100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>				<b>1,627</b>	<b>100.00%</b>	<b>\$ 483,495,903.52</b>	<b>100.00%</b>

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	323	19.85%	\$ 25,055,183.16	5.92%
>	25%	<=	30%	83	5.10%	\$ 13,169,212.15	3.11%
>	30%	<=	35%	102	6.27%	\$ 23,466,276.37	5.54%
>	35%	<=	40%	102	6.27%	\$ 25,614,587.18	6.05%
>	40%	<=	45%	98	6.02%	\$ 26,262,851.06	6.20%
>	45%	<=	50%	106	6.52%	\$ 30,346,490.18	7.17%
>	50%	<=	55%	112	6.88%	\$ 33,911,639.62	8.01%
>	55%	<=	60%	112	6.88%	\$ 38,867,852.37	9.18%
>	60%	<=	65%	130	7.99%	\$ 43,854,943.71	10.36%
>	65%	<=	70%	143	8.79%	\$ 49,623,783.50	11.72%
>	70%	<=	75%	145	8.91%	\$ 51,283,122.86	12.11%
>	75%	<=	80%	101	6.21%	\$ 35,962,709.71	8.49%
>	80%	<=	85%	46	2.83%	\$ 16,782,252.26	3.96%
>	85%	<=	90%	23	1.41%	\$ 8,909,879.43	2.10%
>	90%	<=	95%	1	0.06%	\$ 379,287.44	0.09%
>	95%	<=	100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>				<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

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

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	137	8.42%	\$ 2,804,764.62	0.66%
> \$ 50,000 <= \$ 100,000	122	7.50%	\$ 9,313,803.14	2.20%
> \$ 100,000 <= \$ 150,000	178	10.94%	\$ 22,110,948.57	5.22%
> \$ 150,000 <= \$ 200,000	188	11.56%	\$ 33,037,787.87	7.80%
> \$ 200,000 <= \$ 250,000	201	12.35%	\$ 45,631,802.58	10.78%
> \$ 250,000 <= \$ 300,000	198	12.17%	\$ 54,570,551.54	12.89%
> \$ 300,000 <= \$ 350,000	183	11.25%	\$ 59,537,244.72	14.06%
> \$ 350,000 <= \$ 485,800	152	9.34%	\$ 56,702,715.86	13.39%
> \$ 485,800 <= \$ 500,000	148	9.10%	\$ 65,894,972.11	15.56%
> \$ 500,000 <= \$ 750,000	104	6.39%	\$ 60,461,673.82	14.28%
> \$ 750,000 <= \$ 1,000,000	16	0.98%	\$ 13,423,806.17	3.17%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

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

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	967	73.09%	\$ 10,636,474.09	17.71%
> \$ 50,000 <= \$ 100,000	165	12.47%	\$ 11,682,258.62	19.45%
> \$ 100,000 <= \$ 150,000	76	5.74%	\$ 9,210,630.94	15.33%
> \$ 150,000 <= \$ 200,000	55	4.16%	\$ 9,733,931.32	16.21%
> \$ 200,000 <= \$ 250,000	18	1.36%	\$ 4,056,885.82	6.75%
> \$ 250,000 <= \$ 300,000	16	1.21%	\$ 4,372,566.35	7.28%
> \$ 300,000 <= \$ 400,000	17	1.28%	\$ 5,883,325.08	9.79%
> \$ 400,000 <= \$ 500,000	7	0.53%	\$ 3,149,212.54	5.24%
> \$ 500,000 <= \$ 1,000,000	2	0.15%	\$ 1,340,290.89	2.23%
<b>Total</b>	<b>1,323</b>	<b>100.00%</b>	<b>\$ 60,065,575.65</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	106	25.36%	\$ 33,827,379.60	27.51%
> 6 <= 12 mths	154	36.84%	\$ 44,448,708.96	36.15%
> 12 <= 24 mths	117	27.99%	\$ 35,168,419.88	28.60%
> 24 <= 36 mths	23	5.50%	\$ 4,191,211.24	3.41%
> 36 <= 60 mths	18	4.31%	\$ 5,311,326.66	4.32%
<b>Total</b>	<b>418</b>	<b>100.00%</b>	<b>\$ 122,947,046.34</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	346	21.27%	\$103,244,538.98	24.38%
> 36 <= 48 mths	245	15.06%	\$64,726,672.17	15.28%
> 48 <= 60 mths	332	20.41%	\$90,270,818.16	21.32%
> 60 <= 160 mths	704	43.27%	\$165,248,041.69	39.02%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$423,490,071.00</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	0.12%	\$ 107,034.96	0.03%
> 5 <= 10 years	24	1.48%	\$ 1,214,524.11	0.29%
> 10 <= 15 years	63	3.87%	\$ 7,286,919.44	1.72%
> 15 <= 20 years	135	8.30%	\$ 22,526,325.96	5.32%
> 20 <= 25 years	228	14.01%	\$ 58,426,664.09	13.80%
> 25 <= 30 years	1,164	71.54%	\$ 330,322,549.80	78.00%
> 30 <= 50 years	11	0.68%	\$ 3,606,052.64	0.85%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 5 years	13	0.80%	\$ 405,978.11	0.10%
> 5 <= 10 years	45	2.77%	\$ 3,503,462.45	0.83%
> 10 <= 15 years	97	5.96%	\$ 14,130,056.88	3.34%
> 15 <= 20 years	271	16.66%	\$ 56,206,217.46	13.27%
> 20 <= 25 years	584	35.89%	\$ 155,513,181.40	36.72%
> 25 <= 30 years	617	37.92%	\$ 193,731,174.70	45.75%
> 30 <= 50 years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,209	74.31%	\$ 300,543,024.66	70.97%
Fixed 1Y	10	0.61%	\$ 3,894,765.03	0.92%
Fixed 2Y	103	6.33%	\$ 31,127,125.74	7.35%
Fixed 3Y	278	17.09%	\$ 80,646,673.63	19.04%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	27	1.66%	\$ 7,278,481.94	1.72%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	663	40.75%	\$ 150,388,152.45	35.51%
NSW	466	28.64%	\$ 140,390,736.69	33.15%
VIC	317	19.48%	\$ 88,000,218.12	20.78%
WA	116	7.13%	\$ 29,116,916.06	6.88%
SA	36	2.21%	\$ 7,362,450.92	1.74%
ACT	16	0.98%	\$ 5,017,712.58	1.18%
TAS	8	0.49%	\$ 1,743,880.34	0.41%
NT	5	0.31%	\$ 1,470,003.84	0.35%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	398	24.46%	\$ 95,711,958.93	22.60%
GOLD COAST \ SUNSHINE COAST METRO	97	5.96%	\$ 23,237,182.06	5.49%
QLD COUNTRY	168	10.33%	\$ 31,439,011.46	7.42%
SYD METRO	165	10.14%	\$ 55,563,804.41	13.12%
OTHER NSW METRO	98	6.02%	\$ 29,352,336.04	6.93%
NSW COUNTRY	203	12.48%	\$ 55,474,596.24	13.10%
ACT METRO	16	0.98%	\$ 5,017,712.58	1.18%
MELBOURNE METRO	276	16.96%	\$ 79,825,519.07	18.85%
VICTORIA COUNTRY	41	2.52%	\$ 8,174,699.05	1.93%
PERTH METRO	93	5.72%	\$ 23,598,331.81	5.57%
WA COUNTRY	23	1.41%	\$ 5,518,584.25	1.30%
ADELAIDE METRO	33	2.03%	\$ 6,996,811.77	1.65%
SA COUNTRY	3	0.18%	\$ 365,639.15	0.09%
DARWIN METRO	5	0.31%	\$ 1,470,003.84	0.35%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	7	0.43%	\$ 1,549,845.96	0.37%
TAS COUNTRY	1	0.06%	\$ 194,034.38	0.05%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</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	0.55%	\$ 2,477,619.37	0.59%
METRO	1,178	72.40%	\$ 319,593,558.55	75.47%
NONMETRO	440	27.04%	\$ 101,418,893.08	23.95%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</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	19	1.17%	\$ 4,543,388.66	1.07%
4740	24	1.48%	\$ 4,364,307.06	1.03%
2155	7	0.43%	\$ 4,011,537.73	0.95%
4069	11	0.68%	\$ 3,839,869.77	0.91%
4680	19	1.17%	\$ 3,569,819.58	0.84%
4207	14	0.86%	\$ 3,547,036.68	0.84%
4500	12	0.74%	\$ 3,434,794.88	0.81%
4503	12	0.74%	\$ 3,396,278.65	0.80%
2500	12	0.74%	\$ 3,351,973.80	0.79%
4170	7	0.43%	\$ 3,179,842.64	0.75%
<b>Total</b>	<b>137</b>	<b>8.42%</b>	<b>\$ 37,238,849.45</b>	<b>8.79%</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	1,603	98.52%	\$ 415,836,812.55	98.19%
>	1	<=	7	days	10	0.61%	\$ 2,452,039.05	0.58%
>	7	<=	30	days	9	0.55%	\$ 3,503,677.51	0.83%
>	30	<=	60	days	4	0.25%	\$ 1,533,417.77	0.36%
>	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	1	0.06%	\$ 164,124.12	0.04%
<b>Total</b>					<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,343	82.54%	\$ 342,217,967.05	80.81%
Investment Loans	284	17.46%	\$ 81,272,103.95	19.19%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,579	97.05%	\$ 405,448,652.37	95.74%
Interest Only Loans	48	2.95%	\$ 18,041,418.63	4.26%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	331	20.34%	\$ 85,883,856.35	20.28%
Renovation	124	7.62%	\$ 28,693,799.37	6.78%
Purchase - New Dwelling	143	8.79%	\$ 41,658,537.09	9.84%
Purchase - Existing Dwelling	528	32.45%	\$ 136,080,401.92	32.13%
Buy Home (Investment)	150	9.22%	\$ 41,749,302.86	9.86%
Other	351	21.57%	\$ 89,424,173.41	21.12%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	318	19.55%	\$ 89,773,986.51	21.20%
Genworth LMI	17	1.04%	\$ 3,888,550.52	0.92%
Uninsured	1,292	79.41%	\$ 329,827,533.97	77.88%
<b>Total</b>	<b>1,627</b>	<b>100.00%</b>	<b>\$ 423,490,071.00</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)		\$ 16,029,064.41
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 32,890.64
Input Tax Credits Received From ATO		\$ 10,425.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 319,394.69
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<hr/> <b>\$ 16,391,774.74</b> <hr/>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 12,555,533.75	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,383,221.43	\$ 13,938,755.18
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:	\$ 116,337.93	\$ 116,337.93
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:	\$ 58,335.52	\$ 58,335.52
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:	\$ 39,022.82	\$ 39,022.82
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:	\$ 15,489.51	\$ 15,489.51
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:	\$ 18,808.21	\$ 18,808.21
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:	\$ 19,953.19	\$ 19,953.19
Redraws		\$ 1,630,035.47
Trust Expenses		\$ 555,036.91
Total		<hr/> <b>\$ 16,391,774.74</b> <hr/>

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