

Harvey Series 2021-1 Trust

Investor Report

As at 31-Mar-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:	\$ 325,925,997
Total Number of Loans:	1,333
Average Current Balance:	\$ 244,506
Highest Current Balance:	\$ 897,665
Scheduled LVR (Average)	52.96%
Scheduled LVR (Weighted Average)	57.76%
Current LVR (Average)	43.92%
Current LVR (Weighted Average)	53.90%
Seasoning (Months)(Average)	76.35
Seasoning (Months)(Weighted Average)	73.22
Weighted Average Variable Rate	6.61%
Weighted Average Fixed Rate	3.74%
Weighted Average Rate on All Loans	6.15%
Percentage (by value) of Variable Rate Loans	84.01%
Percentage (by value) of Fixed Rate Loans	15.99%
Owner Occupied by Dollar Value	\$ 265,499,720
Percentage Owner Occupied	81.46%
Percentage (by value) of Variable Rate Loans:	84.01%
Percentage (by value) of Fixed Rate Loans:	15.99%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 333,424,474.64
Scheduled Repayments Received During Period	(\$ 2,581,740.40)
Unscheduled Repayments Received During Period	(\$ 7,853,881.89)
Redraws	\$ 1,393,070.22
Interest	\$ 1,544,074.41
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 325,925,996.98
Further Advances repurchased: Interest	\$ 2,204.32
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 150,354.15
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%	138	10.35%	\$ 14,434,855.42	3.76%
> 25% <= 30%	49	3.68%	\$ 10,391,101.95	2.71%
> 30% <= 35%	71	5.33%	\$ 15,235,506.16	3.97%
> 35% <= 40%	82	6.15%	\$ 19,833,908.07	5.17%
> 40% <= 45%	81	6.08%	\$ 23,459,603.11	6.12%
> 45% <= 50%	97	7.28%	\$ 26,781,090.59	6.98%
> 50% <= 55%	110	8.25%	\$ 34,611,642.26	9.02%
> 55% <= 60%	126	9.45%	\$ 38,917,331.48	10.15%
> 60% <= 65%	146	10.95%	\$ 49,926,703.93	13.02%
> 65% <= 70%	166	12.45%	\$ 56,415,662.99	14.71%
> 70% <= 75%	152	11.40%	\$ 53,112,724.34	13.85%
> 75% <= 80%	75	5.63%	\$ 24,693,073.80	6.44%
> 80% <= 85%	28	2.10%	\$ 10,928,616.68	2.85%
> 85% <= 90%	12	0.90%	\$ 4,780,863.99	1.25%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,333	100.00%	\$ 383,522,684.77	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	309	23.18%	\$ 21,894,526.88	6.72%
> 25% <= 30%	83	6.23%	\$ 13,897,274.62	4.26%
> 30% <= 35%	79	5.93%	\$ 18,146,294.79	5.57%
> 35% <= 40%	97	7.28%	\$ 23,828,910.35	7.31%
> 40% <= 45%	70	5.25%	\$ 19,189,060.77	5.89%
> 45% <= 50%	93	6.98%	\$ 27,611,038.13	8.47%
> 50% <= 55%	98	7.35%	\$ 30,277,363.69	9.29%
> 55% <= 60%	100	7.50%	\$ 32,864,466.48	10.08%
> 60% <= 65%	97	7.28%	\$ 32,562,639.09	9.99%
> 65% <= 70%	114	8.55%	\$ 38,982,497.81	11.96%
> 70% <= 75%	111	8.33%	\$ 38,038,128.78	11.67%
> 75% <= 80%	52	3.90%	\$ 16,531,223.16	5.07%
> 80% <= 85%	18	1.35%	\$ 7,321,744.11	2.25%
> 85% <= 90%	12	0.90%	\$ 4,780,828.32	1.47%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,333	100.00%	\$ 325,925,996.98	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	150	11.25%	\$ 2,870,517.37	0.88%
> \$ 50,000 <= \$ 100,000	105	7.88%	\$ 8,021,954.38	2.46%
> \$ 100,000 <= \$ 150,000	148	11.10%	\$ 18,274,287.17	5.61%
> \$ 150,000 <= \$ 200,000	147	11.03%	\$ 25,611,819.23	7.86%
> \$ 200,000 <= \$ 250,000	167	12.53%	\$ 37,403,625.49	11.48%
> \$ 250,000 <= \$ 300,000	164	12.30%	\$ 45,070,177.58	13.83%
> \$ 300,000 <= \$ 350,000	151	11.33%	\$ 48,808,485.60	14.98%
> \$ 350,000 <= \$ 485,800	116	8.70%	\$ 43,354,135.29	13.30%
> \$ 485,800 <= \$ 500,000	104	7.80%	\$ 46,590,816.49	14.29%
> \$ 500,000 <= \$ 750,000	70	5.25%	\$ 40,782,006.59	12.51%
> \$ 750,000 <= \$ 1,000,000	11	0.83%	\$ 9,138,171.79	2.80%
Total	1,333	100.00%	\$ 325,925,996.98	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	750	69.00%	\$ 8,778,485.31	15.21%
> \$ 50,000 <= \$ 100,000	145	13.34%	\$ 10,307,845.04	17.86%
> \$ 100,000 <= \$ 150,000	74	6.81%	\$ 8,896,558.85	15.42%
> \$ 150,000 <= \$ 200,000	47	4.32%	\$ 8,052,901.08	13.95%
> \$ 200,000 <= \$ 250,000	26	2.39%	\$ 5,804,168.70	10.06%
> \$ 250,000 <= \$ 300,000	16	1.47%	\$ 4,295,722.81	7.44%
> \$ 300,000 <= \$ 400,000	19	1.75%	\$ 6,436,243.55	11.15%
> \$ 400,000 <= \$ 500,000	7	0.64%	\$ 3,041,155.66	5.27%
> \$ 500,000 <= \$ 1,000,000	3	0.28%	\$ 2,097,228.81	3.63%
Total	1,087	100.00%	\$ 57,710,309.81	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	80	42.55%	\$ 23,484,936.13	45.06%
> 6 <= 12 mths	43	22.87%	\$ 12,117,528.72	23.25%
> 12 <= 24 mths	38	20.21%	\$ 8,651,353.63	16.60%
> 24 <= 36 mths	20	10.64%	\$ 6,180,785.92	11.86%
> 36 <= 60 mths	7	3.72%	\$ 1,686,233.66	3.24%
Total	188	100.00%	\$ 52,120,838.06	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	279	20.93%	\$77,375,158.92	23.74%
> 48 <= 60 mths	204	15.30%	\$50,252,101.14	15.42%
> 60 <= 160 mths	850	63.77%	\$198,298,736.92	60.84%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
Total	1,333	100.00%	\$325,925,996.98	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	1	0.08%	\$ 32,002.97	0.01%
>	5	<=	10 years	18	1.35%	\$ 643,493.93	0.20%
>	10	<=	15 years	46	3.45%	\$ 4,112,815.53	1.26%
>	15	<=	20 years	115	8.63%	\$ 17,692,552.13	5.43%
>	20	<=	25 years	189	14.18%	\$ 44,063,859.50	13.52%
>	25	<=	30 years	955	71.64%	\$ 256,159,504.88	78.59%
>	30	<=	50 years	9	0.68%	\$ 3,221,768.04	0.99%
Total				1,333	100.00%	\$ 325,925,996.98	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	15	1.13%	\$ 446,277.22	0.14%
>	5	<=	10	years	42	3.15%	\$ 3,499,822.36	1.07%
>	10	<=	15	years	102	7.65%	\$ 14,197,273.45	4.36%
>	15	<=	20	years	280	21.01%	\$ 59,815,552.31	18.35%
>	20	<=	25	years	573	42.99%	\$ 151,940,240.37	46.62%
>	25	<=	30	years	321	24.08%	\$ 96,026,831.27	29.46%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					1,333	100.00%	\$ 325,925,996.98	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,145	85.90%	\$ 273,805,158.92	84.01%
Fixed 1Y	15	1.13%	\$ 4,374,236.92	1.34%
Fixed 2Y	40	3.00%	\$ 11,203,526.35	3.44%
Fixed 3Y	109	8.18%	\$ 30,053,972.40	9.22%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	24	1.80%	\$ 6,489,102.39	1.99%
Total	1,333	100.00%	\$ 325,925,996.98	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	543	40.74%	\$ 112,503,973.66	34.52%
NSW	378	28.36%	\$ 110,411,149.85	33.88%
VIC	266	19.95%	\$ 68,936,694.14	21.15%
WA	93	6.98%	\$ 21,602,157.52	6.63%
SA	33	2.48%	\$ 6,550,891.36	2.01%
ACT	10	0.75%	\$ 3,726,535.86	1.14%
TAS	6	0.45%	\$ 1,049,919.66	0.32%
NT	4	0.30%	\$ 1,144,674.93	0.35%
Total	1,333	100.00%	\$ 325,925,996.98	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	325	24.38%	\$ 72,885,637.35	22.36%
GOLD COAST \ SUNSHINE COAST METRO	77	5.78%	\$ 16,378,496.43	5.03%
QLD COUNTRY	141	10.58%	\$ 23,239,839.88	7.13%
SYD METRO	133	9.98%	\$ 44,249,405.30	13.58%
OTHER NSW METRO	80	6.00%	\$ 23,023,030.02	7.06%
NSW COUNTRY	165	12.38%	\$ 43,138,714.53	13.24%
ACT METRO	10	0.75%	\$ 3,726,535.86	1.14%
MELBOURNE METRO	232	17.40%	\$ 63,013,467.93	19.33%
VICTORIA COUNTRY	34	2.55%	\$ 5,923,226.21	1.82%
PERTH METRO	74	5.55%	\$ 17,496,029.48	5.37%
WA COUNTRY	19	1.43%	\$ 4,106,128.04	1.26%
ADELAIDE METRO	30	2.25%	\$ 6,331,110.12	1.94%
SA COUNTRY	3	0.23%	\$ 219,781.24	0.07%
DARWIN METRO	4	0.30%	\$ 1,144,674.93	0.35%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.45%	\$ 1,049,919.66	0.32%
TAS COUNTRY	0	0.00%	\$ 0.00	0.00%
Total	1,333	100.00%	\$ 325,925,996.98	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	0.68%	\$ 2,308,908.62	0.71%
METRO	962	72.17%	\$ 246,989,398.46	75.78%
NONMETRO	362	27.16%	\$ 76,627,689.90	23.51%
Total	1,333	100.00%	\$ 325,925,996.98	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	16	1.20%	\$ 3,992,965.11	1.23%
4207	14	1.05%	\$ 3,448,991.12	1.06%
2155	6	0.45%	\$ 3,140,257.21	0.96%
4740	19	1.43%	\$ 2,954,929.85	0.91%
4500	10	0.75%	\$ 2,772,118.17	0.85%
4503	10	0.75%	\$ 2,665,899.24	0.82%
4680	17	1.28%	\$ 2,649,222.39	0.81%
2233	7	0.53%	\$ 2,510,645.46	0.77%
2560	11	0.83%	\$ 2,414,561.22	0.74%
2250	8	0.60%	\$ 2,392,541.41	0.73%
Total	118	8.85%	\$ 28,942,131.18	8.88%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	1,302	97.67%	\$ 315,404,091.27	96.77%
>	1	<=	7	days	10	0.75%	\$ 2,725,984.45	0.84%
>	7	<=	30	days	14	1.05%	\$ 5,036,214.51	1.55%
>	30	<=	60	days	4	0.30%	\$ 1,294,073.43	0.40%
>	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	0.23%	\$ 1,465,633.32	0.45%
Total					1,333	100.00%	\$ 325,925,996.98	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,110	83.27%	\$ 265,499,720.49	81.46%
Investment Loans	223	16.73%	\$ 60,426,276.49	18.54%
Total	1,333	100.00%	\$ 325,925,996.98	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,308	98.12%	\$ 317,392,127.41	97.38%
Interest Only Loans	25	1.88%	\$ 8,533,869.57	2.62%
Total	1,333	100.00%	\$ 325,925,996.98	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	277	20.78%	\$ 66,275,622.42	20.33%
Renovation	103	7.73%	\$ 23,804,255.24	7.30%
Purchase - New Dwelling	119	8.93%	\$ 32,347,939.47	9.92%
Purchase - Existing Dwelling	438	32.86%	\$ 107,257,612.12	32.91%
Buy Home (Investment)	120	9.00%	\$ 31,721,527.16	9.73%
Other	276	20.71%	\$ 64,519,040.57	19.80%
Total	1,333	100.00%	\$ 325,925,996.98	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	261	19.58%	\$ 69,300,834.18	21.26%
Genworth LMI	15	1.13%	\$ 3,176,032.05	0.97%
Uninsured	1,057	79.29%	\$ 253,449,130.75	77.76%
Total	1,333	100.00%	\$ 325,925,996.98	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 10,588,180.76
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 27,248.81
Input Tax Credits Received From ATO		\$ 8,231.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 126,980.23
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<hr/>
		\$ 10,750,640.80

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 6,339,542.68	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,096,954.17	\$ 7,436,496.85
Class AB Principal to be paid to Class AB Note Holders	\$ 557,737.46	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 104,389.03	\$ 662,126.49
Class B Principal to be paid to Class B Note Holders	\$ 268,003.71	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 52,054.62	\$ 320,058.33
Class C Principal to be paid to Class C Note Holders	\$ 173,840.25	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 34,686.39	\$ 208,526.64
Class D Principal to be paid to Class D Note Holders	\$ 59,395.42	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 13,529.88	\$ 72,925.30
Class E Principal to be paid to Class E Note Holders	\$ 52,152.07	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 15,933.34	\$ 68,085.41
Class F Principal to be paid to Class F Note Holders	\$ 47,806.07	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 16,716.73	\$ 64,522.80
Redraws		\$ 1,393,070.22
Trust Expenses		\$ 524,828.76
Total		<hr/>
		\$ 10,750,640.80

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