

# Harvey Series 2021-1 Trust

## Investor Report

As at 31-Jan-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:	\$ 339,296,254
Total Number of Loans:	1,379
Average Current Balance:	\$ 246,045
Highest Current Balance:	\$ 904,676
Scheduled LVR (Average)	53.26%
Scheduled LVR (Weighted Average)	58.03%
Current LVR (Average)	44.20%
Current LVR (Weighted Average)	54.23%
Seasoning (Months)(Average)	74.28
Seasoning (Months)(Weighted Average)	71.29
Weighted Average Variable Rate	6.64%
Weighted Average Fixed Rate	3.52%
Weighted Average Rate on All Loans	6.02%
Percentage (by value) of Variable Rate Loans	80.10%
Percentage (by value) of Fixed Rate Loans	19.90%
Owner Occupied by Dollar Value	\$ 275,797,075
Percentage Owner Occupied	81.29%
Percentage (by value) of Variable Rate Loans:	80.10%
Percentage (by value) of Fixed Rate Loans:	19.90%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 344,181,342.52
Scheduled Repayments Received During Period	(\$ 2,636,539.35)
Unscheduled Repayments Received During Period	(\$ 5,127,359.09)
Redraws	\$ 1,308,929.37
Interest	\$ 1,569,880.42
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 339,296,253.87
Further Advances repurchased: Interest	\$ 821.80
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 151,411.29
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%	139	10.08%	\$ 14,604,947.64	3.66%
> 25% <= 30%	52	3.77%	\$ 10,250,621.81	2.57%
> 30% <= 35%	72	5.22%	\$ 15,763,735.05	3.95%
> 35% <= 40%	85	6.16%	\$ 20,908,544.17	5.24%
> 40% <= 45%	87	6.31%	\$ 24,619,180.21	6.17%
> 45% <= 50%	94	6.82%	\$ 26,918,287.17	6.75%
> 50% <= 55%	113	8.19%	\$ 34,741,105.99	8.71%
> 55% <= 60%	130	9.43%	\$ 40,727,348.08	10.21%
> 60% <= 65%	147	10.66%	\$ 50,793,237.83	12.73%
> 65% <= 70%	164	11.89%	\$ 56,545,693.15	14.17%
> 70% <= 75%	166	12.04%	\$ 57,464,612.84	14.40%
> 75% <= 80%	86	6.24%	\$ 28,984,600.71	7.26%
> 80% <= 85%	31	2.25%	\$ 11,677,488.75	2.93%
> 85% <= 90%	13	0.94%	\$ 5,063,795.34	1.27%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 399,063,198.74</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	314	22.77%	\$ 21,686,253.58	6.39%
> 25% <= 30%	81	5.87%	\$ 13,284,658.36	3.92%
> 30% <= 35%	91	6.60%	\$ 20,701,137.06	6.10%
> 35% <= 40%	100	7.25%	\$ 24,253,270.50	7.15%
> 40% <= 45%	75	5.44%	\$ 20,555,743.40	6.06%
> 45% <= 50%	89	6.45%	\$ 26,232,188.97	7.73%
> 50% <= 55%	103	7.47%	\$ 31,531,035.20	9.29%
> 55% <= 60%	95	6.89%	\$ 32,905,028.75	9.70%
> 60% <= 65%	106	7.69%	\$ 35,422,032.75	10.44%
> 65% <= 70%	117	8.48%	\$ 41,048,123.58	12.10%
> 70% <= 75%	116	8.41%	\$ 39,353,610.62	11.60%
> 75% <= 80%	60	4.35%	\$ 19,510,053.83	5.75%
> 80% <= 85%	19	1.38%	\$ 7,750,126.99	2.28%
> 85% <= 90%	13	0.94%	\$ 5,062,990.28	1.49%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

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

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	154	11.17%	\$ 3,043,867.21	0.90%
> \$ 50,000 <= \$ 100,000	111	8.05%	\$ 8,559,222.79	2.52%
> \$ 100,000 <= \$ 150,000	150	10.88%	\$ 18,544,855.20	5.47%
> \$ 150,000 <= \$ 200,000	158	11.46%	\$ 27,687,390.87	8.16%
> \$ 200,000 <= \$ 250,000	168	12.18%	\$ 37,786,015.84	11.14%
> \$ 250,000 <= \$ 300,000	166	12.04%	\$ 45,729,914.70	13.48%
> \$ 300,000 <= \$ 350,000	154	11.17%	\$ 49,753,550.34	14.66%
> \$ 350,000 <= \$ 485,800	115	8.34%	\$ 42,924,723.74	12.65%
> \$ 485,800 <= \$ 500,000	113	8.19%	\$ 50,362,422.45	14.84%
> \$ 500,000 <= \$ 750,000	79	5.73%	\$ 45,734,572.71	13.48%
> \$ 750,000 <= \$ 1,000,000	11	0.80%	\$ 9,169,718.02	2.70%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

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

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	772	68.50%	\$ 8,650,066.49	14.45%
> \$ 50,000 <= \$ 100,000	158	14.02%	\$ 11,250,981.60	18.79%
> \$ 100,000 <= \$ 150,000	77	6.83%	\$ 9,308,519.90	15.55%
> \$ 150,000 <= \$ 200,000	46	4.08%	\$ 7,865,614.25	13.14%
> \$ 200,000 <= \$ 250,000	30	2.66%	\$ 6,805,498.76	11.37%
> \$ 250,000 <= \$ 300,000	15	1.33%	\$ 4,167,528.23	6.96%
> \$ 300,000 <= \$ 400,000	17	1.51%	\$ 5,785,701.15	9.66%
> \$ 400,000 <= \$ 500,000	9	0.80%	\$ 3,932,799.58	6.57%
> \$ 500,000 <= \$ 1,000,000	3	0.27%	\$ 2,113,856.25	3.53%
<b>Total</b>	<b>1,127</b>	<b>100.00%</b>	<b>\$ 59,880,566.21</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	110	45.45%	\$ 32,137,165.89	47.58%
> 6 <= 12 mths	52	21.49%	\$ 15,534,079.19	23.00%
> 12 <= 24 mths	53	21.90%	\$ 11,991,302.71	17.76%
> 24 <= 36 mths	19	7.85%	\$ 5,866,127.49	8.69%
> 36 <= 60 mths	8	3.31%	\$ 2,007,999.25	2.97%
<b>Total</b>	<b>242</b>	<b>100.00%</b>	<b>\$ 67,536,674.53</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	0	0.00%	\$0.00	0.00%
> 36 <= 48 mths	363	26.32%	\$99,293,323.24	29.26%
> 48 <= 60 mths	176	12.76%	\$42,374,511.02	12.49%
> 60 <= 160 mths	840	60.91%	\$197,628,419.61	58.25%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$339,296,253.87</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	1	0.07%	\$ 34,916.36	0.01%
>	5	<=	10 years	21	1.52%	\$ 692,251.10	0.20%
>	10	<=	15 years	47	3.41%	\$ 4,398,189.08	1.30%
>	15	<=	20 years	117	8.48%	\$ 18,448,180.97	5.44%
>	20	<=	25 years	193	14.00%	\$ 45,689,071.88	13.47%
>	25	<=	30 years	991	71.86%	\$ 266,801,007.83	78.63%
>	30	<=	50 years	9	0.65%	\$ 3,232,636.65	0.95%
<b>Total</b>				<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	14	1.02%	\$ 409,717.05	0.12%
>	5	<=	10	years	44	3.19%	\$ 3,570,248.89	1.05%
>	10	<=	15	years	100	7.25%	\$ 14,016,683.31	4.13%
>	15	<=	20	years	283	20.52%	\$ 59,389,755.29	17.50%
>	20	<=	25	years	578	41.91%	\$ 154,922,566.12	45.66%
>	25	<=	30	years	360	26.11%	\$ 106,987,283.21	31.53%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>					<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,137	82.45%	\$ 271,759,579.34	80.10%
Fixed 1Y	20	1.45%	\$ 6,697,696.58	1.97%
Fixed 2Y	50	3.63%	\$ 13,987,887.46	4.12%
Fixed 3Y	148	10.73%	\$ 40,354,670.57	11.89%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	24	1.74%	\$ 6,496,419.92	1.91%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	563	40.83%	\$ 118,211,277.45	34.84%
NSW	393	28.50%	\$ 115,184,630.30	33.95%
VIC	270	19.58%	\$ 70,482,290.66	20.77%
WA	97	7.03%	\$ 22,703,934.38	6.69%
SA	34	2.47%	\$ 6,610,178.59	1.95%
ACT	11	0.80%	\$ 3,880,152.90	1.14%
TAS	7	0.51%	\$ 1,062,983.00	0.31%
NT	4	0.29%	\$ 1,160,806.59	0.34%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	335	24.29%	\$ 76,259,584.49	22.48%
GOLD COAST \ SUNSHINE COAST METRO	82	5.95%	\$ 17,560,435.63	5.18%
QLD COUNTRY	146	10.59%	\$ 24,391,257.33	7.19%
SYD METRO	137	9.93%	\$ 45,641,510.23	13.45%
OTHER NSW METRO	85	6.16%	\$ 24,422,458.56	7.20%
NSW COUNTRY	171	12.40%	\$ 45,120,661.51	13.30%
ACT METRO	11	0.80%	\$ 3,880,152.90	1.14%
MELBOURNE METRO	236	17.11%	\$ 64,495,638.49	19.01%
VICTORIA COUNTRY	34	2.47%	\$ 5,986,652.17	1.76%
PERTH METRO	77	5.58%	\$ 18,298,416.51	5.39%
WA COUNTRY	20	1.45%	\$ 4,405,517.87	1.30%
ADELAIDE METRO	31	2.25%	\$ 6,382,552.74	1.88%
SA COUNTRY	3	0.22%	\$ 227,625.85	0.07%
DARWIN METRO	4	0.29%	\$ 1,160,806.59	0.34%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.44%	\$ 1,062,982.06	0.31%
TAS COUNTRY	1	0.07%	\$ 0.94	0.00%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</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	0.65%	\$ 2,331,505.42	0.69%
METRO	995	72.15%	\$ 256,833,032.78	75.70%
NONMETRO	375	27.19%	\$ 80,131,715.67	23.62%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</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	16	1.16%	\$ 3,961,863.15	1.17%
4207	14	1.02%	\$ 3,438,802.07	1.01%
2155	6	0.44%	\$ 3,155,041.05	0.93%
4680	18	1.31%	\$ 3,099,138.38	0.91%
4503	11	0.80%	\$ 3,060,508.54	0.90%
4740	19	1.38%	\$ 3,006,591.33	0.89%
4500	10	0.73%	\$ 2,794,937.84	0.82%
2233	7	0.51%	\$ 2,507,811.03	0.74%
4069	9	0.65%	\$ 2,447,321.06	0.72%
2560	11	0.80%	\$ 2,427,585.80	0.72%
<b>Total</b>	<b>121</b>	<b>8.77%</b>	<b>\$ 29,899,600.25</b>	<b>8.81%</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	1,353	98.11%	\$ 330,405,597.72	97.38%
>	1	<=	7	days	11	0.80%	\$ 3,080,707.35	0.91%
>	7	<=	30	days	8	0.58%	\$ 2,717,450.50	0.80%
>	30	<=	60	days	3	0.22%	\$ 1,148,957.98	0.34%
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%
>	120	<=	150	days	1	0.07%	\$ 487,182.98	0.14%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	3	0.22%	\$ 1,456,357.34	0.43%
<b>Total</b>					<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,144	82.96%	\$ 275,797,075.12	81.29%
Investment Loans	235	17.04%	\$ 63,499,178.75	18.71%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,351	97.97%	\$ 328,633,992.66	96.86%
Interest Only Loans	28	2.03%	\$ 10,662,261.21	3.14%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	288	20.88%	\$ 69,588,034.11	20.51%
Renovation	104	7.54%	\$ 23,939,157.54	7.06%
Purchase - New Dwelling	122	8.85%	\$ 33,006,461.32	9.73%
Purchase - Existing Dwelling	451	32.70%	\$ 110,296,478.63	32.51%
Buy Home (Investment)	127	9.21%	\$ 33,177,487.20	9.78%
Other	287	20.81%	\$ 69,288,635.07	20.42%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	269	19.51%	\$ 72,022,481.56	21.23%
Genworth LMI	15	1.09%	\$ 3,227,243.19	0.95%
Uninsured	1,095	79.41%	\$ 264,046,529.12	77.82%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>\$ 339,296,253.87</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)		\$ 7,916,131.53
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 28,671.99
Input Tax Credits Received From ATO		\$ 9,009.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 189,100.86
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<hr/> <b>\$ 8,142,913.38</b> <hr/>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 4,130,068.71	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,212,215.95	\$ 5,342,284.66
Class AB Principal to be paid to Class AB Note Holders	\$ 363,353.34	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 115,344.86	\$ 478,698.20
Class B Principal to be paid to Class B Note Holders	\$ 174,598.36	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 57,515.01	\$ 232,113.37
Class C Principal to be paid to Class C Note Holders	\$ 113,252.99	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 38,323.57	\$ 151,576.56
Class D Principal to be paid to Class D Note Holders	\$ 38,694.77	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 14,946.25	\$ 53,641.02
Class E Principal to be paid to Class E Note Holders	\$ 33,975.90	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 17,596.31	\$ 51,572.21
Class F Principal to be paid to Class F Note Holders	\$ 31,144.57	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 18,459.53	\$ 49,604.10
Redraws		\$ 1,308,929.37
Trust Expenses		\$ 474,493.88
Total		<hr/> <b>\$ 8,142,913.38</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