

# Harvey Series 2021-1 Trust

## Investor Report

As at 31-May-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:	\$ 403,859,677
Total Number of Loans:	1,565
Average Current Balance:	\$ 258,057
Highest Current Balance:	\$ 954,705
Scheduled LVR (Average)	54.60%
Scheduled LVR (Weighted Average)	59.39%
Current LVR (Average)	46.66%
Current LVR (Weighted Average)	55.96%
Seasoning (Months)(Average)	66.28
Seasoning (Months)(Weighted Average)	63.14
Weighted Average Variable Rate	6.29%
Weighted Average Fixed Rate	2.83%
Weighted Average Rate on All Loans	5.32%
Percentage (by value) of Variable Rate Loans	71.87%
Percentage (by value) of Fixed Rate Loans	28.13%
Owner Occupied by Dollar Value	\$ 326,191,277
Percentage Owner Occupied	80.77%
Percentage (by value) of Variable Rate Loans:	71.87%
Percentage (by value) of Fixed Rate Loans:	28.13%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 415,089,634.23
Scheduled Repayments Received During Period	(\$ 2,874,579.33)
Unscheduled Repayments Received During Period	(\$ 11,250,540.67)
Redraws	\$ 1,223,632.61
Interest	\$ 1,671,030.54
Other Charges	\$ 500.00
Mortgage Portfolio Balance At End of Period	\$ 403,859,677.38
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 145,080.69
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	9.46%	\$ 16,510,416.13	3.57%
> 25% <= 30%	57	3.64%	\$ 9,411,207.10	2.03%
> 30% <= 35%	85	5.43%	\$ 20,506,422.99	4.43%
> 35% <= 40%	96	6.13%	\$ 23,235,884.68	5.02%
> 40% <= 45%	87	5.56%	\$ 25,151,989.88	5.43%
> 45% <= 50%	100	6.39%	\$ 27,634,056.02	5.97%
> 50% <= 55%	122	7.80%	\$ 37,789,556.42	8.16%
> 55% <= 60%	134	8.56%	\$ 44,045,817.79	9.52%
> 60% <= 65%	139	8.88%	\$ 48,027,994.13	10.38%
> 65% <= 70%	186	11.88%	\$ 63,154,108.27	13.64%
> 70% <= 75%	210	13.42%	\$ 77,039,313.58	16.64%
> 75% <= 80%	129	8.24%	\$ 44,135,912.75	9.54%
> 80% <= 85%	49	3.13%	\$ 17,577,185.17	3.80%
> 85% <= 90%	22	1.41%	\$ 8,240,332.90	1.78%
> 90% <= 95%	1	0.06%	\$ 379,287.44	0.08%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 462,839,485.25</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	322	20.58%	\$ 24,963,155.69	6.18%
> 25% <= 30%	81	5.18%	\$ 12,963,106.29	3.21%
> 30% <= 35%	99	6.33%	\$ 22,530,939.51	5.58%
> 35% <= 40%	100	6.39%	\$ 25,210,140.52	6.24%
> 40% <= 45%	86	5.50%	\$ 23,834,146.15	5.90%
> 45% <= 50%	110	7.03%	\$ 31,033,756.74	7.68%
> 50% <= 55%	106	6.77%	\$ 31,813,510.58	7.88%
> 55% <= 60%	108	6.90%	\$ 37,548,001.13	9.30%
> 60% <= 65%	120	7.67%	\$ 41,992,656.94	10.40%
> 65% <= 70%	141	9.01%	\$ 48,273,577.71	11.95%
> 70% <= 75%	140	8.95%	\$ 49,114,675.38	12.16%
> 75% <= 80%	95	6.07%	\$ 33,220,516.47	8.23%
> 80% <= 85%	36	2.30%	\$ 13,456,874.93	3.33%
> 85% <= 90%	20	1.28%	\$ 7,525,331.90	1.86%
> 90% <= 95%	1	0.06%	\$ 379,287.44	0.09%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</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	8.75%	\$ 2,871,021.00	0.71%
> \$ 50,000 <= \$ 100,000	124	7.92%	\$ 9,472,975.56	2.35%
> \$ 100,000 <= \$ 150,000	170	10.86%	\$ 21,119,353.57	5.23%
> \$ 150,000 <= \$ 200,000	174	11.12%	\$ 30,391,227.03	7.53%
> \$ 200,000 <= \$ 250,000	196	12.52%	\$ 44,323,925.76	10.98%
> \$ 250,000 <= \$ 300,000	189	12.08%	\$ 52,075,706.21	12.89%
> \$ 300,000 <= \$ 350,000	177	11.31%	\$ 57,577,469.25	14.26%
> \$ 350,000 <= \$ 485,800	144	9.20%	\$ 53,806,645.17	13.32%
> \$ 485,800 <= \$ 500,000	147	9.39%	\$ 65,891,018.97	16.32%
> \$ 500,000 <= \$ 750,000	93	5.94%	\$ 54,553,585.70	13.51%
> \$ 750,000 <= \$ 1,000,000	14	0.89%	\$ 11,776,749.16	2.92%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</b>	<b>100.00%</b>

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

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	918	72.23%	\$ 10,080,234.02	17.07%
> \$ 50,000 <= \$ 100,000	168	13.22%	\$ 11,923,622.90	20.19%
> \$ 100,000 <= \$ 150,000	70	5.51%	\$ 8,429,458.92	14.28%
> \$ 150,000 <= \$ 200,000	57	4.48%	\$ 10,117,293.03	17.13%
> \$ 200,000 <= \$ 250,000	15	1.18%	\$ 3,316,616.56	5.62%
> \$ 250,000 <= \$ 300,000	16	1.26%	\$ 4,384,743.80	7.43%
> \$ 300,000 <= \$ 400,000	18	1.42%	\$ 6,291,403.77	10.65%
> \$ 400,000 <= \$ 500,000	8	0.63%	\$ 3,674,659.42	6.22%
> \$ 500,000 <= \$ 1,000,000	1	0.08%	\$ 828,817.65	1.40%
<b>Total</b>	<b>1,271</b>	<b>100.00%</b>	<b>\$ 59,046,850.07</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	102	26.29%	\$ 31,082,699.58	27.36%
> 6 <= 12 mths	152	39.18%	\$ 45,106,045.90	39.71%
> 12 <= 24 mths	99	25.52%	\$ 29,266,300.45	25.76%
> 24 <= 36 mths	20	5.15%	\$ 4,246,848.40	3.74%
> 36 <= 60 mths	15	3.87%	\$ 3,899,182.60	3.43%
<b>Total</b>	<b>388</b>	<b>100.00%</b>	<b>\$ 113,601,076.93</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	256	16.36%	\$76,651,538.71	18.98%
> 36 <= 48 mths	295	18.85%	\$78,114,131.95	19.34%
> 48 <= 60 mths	284	18.15%	\$78,977,733.23	19.56%
> 60 <= 160 mths	730	46.65%	\$170,116,273.49	42.12%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$403,859,677.38</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%	\$ 101,133.55	0.03%
> 5 <= 10 years	23	1.47%	\$ 1,123,880.97	0.28%
> 10 <= 15 years	58	3.71%	\$ 6,682,908.11	1.65%
> 15 <= 20 years	131	8.37%	\$ 21,568,299.77	5.34%
> 20 <= 25 years	219	13.99%	\$ 54,352,539.52	13.46%
> 25 <= 30 years	1,121	71.63%	\$ 316,423,663.42	78.35%
> 30 <= 50 years	11	0.70%	\$ 3,607,252.04	0.89%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</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	0.96%	\$ 666,053.44	0.16%
> 5 <= 10 years	41	2.62%	\$ 3,187,774.44	0.79%
> 10 <= 15 years	98	6.26%	\$ 14,312,235.11	3.54%
> 15 <= 20 years	271	17.32%	\$ 56,376,181.15	13.96%
> 20 <= 25 years	579	37.00%	\$ 151,607,849.18	37.54%
> 25 <= 30 years	561	35.85%	\$ 177,709,584.06	44.00%
> 30 <= 50 years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,177	75.21%	\$ 290,258,600.45	71.87%
Fixed 1Y	17	1.09%	\$ 6,344,513.04	1.57%
Fixed 2Y	86	5.50%	\$ 25,204,448.35	6.24%
Fixed 3Y	259	16.55%	\$ 74,926,220.84	18.55%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	26	1.66%	\$ 7,125,894.70	1.76%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	642	41.02%	\$ 142,547,554.94	35.30%
NSW	447	28.56%	\$ 135,298,383.25	33.50%
VIC	301	19.23%	\$ 83,376,616.00	20.64%
WA	112	7.16%	\$ 27,699,618.94	6.86%
SA	35	2.24%	\$ 7,042,675.85	1.74%
ACT	15	0.96%	\$ 4,733,612.62	1.17%
TAS	8	0.51%	\$ 1,707,458.05	0.42%
NT	5	0.32%	\$ 1,453,757.73	0.36%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	386	24.66%	\$ 91,593,964.34	22.68%
GOLD COAST \ SUNSHINE COAST METRO	94	6.01%	\$ 21,511,152.38	5.33%
QLD COUNTRY	162	10.35%	\$ 29,442,438.22	7.29%
SYD METRO	156	9.97%	\$ 53,082,832.02	13.14%
OTHER NSW METRO	95	6.07%	\$ 28,447,639.27	7.04%
NSW COUNTRY	196	12.52%	\$ 53,767,911.96	13.31%
ACT METRO	15	0.96%	\$ 4,733,612.62	1.17%
MELBOURNE METRO	262	16.74%	\$ 75,601,017.43	18.72%
VICTORIA COUNTRY	39	2.49%	\$ 7,775,598.57	1.93%
PERTH METRO	90	5.75%	\$ 22,481,430.40	5.57%
WA COUNTRY	22	1.41%	\$ 5,218,188.54	1.29%
ADELAIDE METRO	32	2.04%	\$ 6,696,501.00	1.66%
SA COUNTRY	3	0.19%	\$ 346,174.85	0.09%
DARWIN METRO	5	0.32%	\$ 1,453,757.73	0.36%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	7	0.45%	\$ 1,514,062.10	0.37%
TAS COUNTRY	1	0.06%	\$ 193,395.95	0.05%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</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	0.58%	\$ 2,421,859.24	0.60%
METRO	1,132	72.33%	\$ 304,443,016.77	75.38%
NONMETRO	424	27.09%	\$ 96,994,801.37	24.02%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</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	1.21%	\$ 4,508,640.42	1.12%
2155	7	0.45%	\$ 3,992,959.03	0.99%
4740	22	1.41%	\$ 3,753,840.19	0.93%
4207	14	0.89%	\$ 3,534,316.67	0.88%
4680	19	1.21%	\$ 3,531,307.02	0.87%
4500	12	0.77%	\$ 3,411,495.69	0.84%
4503	12	0.77%	\$ 3,366,913.83	0.83%
4170	7	0.45%	\$ 3,169,938.78	0.78%
4069	10	0.64%	\$ 2,969,232.33	0.74%
2526	9	0.58%	\$ 2,859,252.17	0.71%
<b>Total</b>	<b>131</b>	<b>8.37%</b>	<b>\$ 35,097,896.13</b>	<b>8.69%</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	1,547	98.85%	\$ 398,066,594.05	98.57%
>	1	<=	7	days	7	0.45%	\$ 1,798,382.22	0.45%
>	7	<=	30	days	7	0.45%	\$ 2,594,282.42	0.64%
>	30	<=	60	days	1	0.06%	\$ 338,133.26	0.08%
>	60	<=	90	days	1	0.06%	\$ 307,558.19	0.08%
>	90	<=	120	days	1	0.06%	\$ 587,268.02	0.15%
>	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%	\$ 167,459.22	0.04%
<b>Total</b>					<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,292	82.56%	\$ 326,191,277.31	80.77%
Investment Loans	273	17.44%	\$ 77,668,400.07	19.23%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,519	97.06%	\$ 386,228,541.89	95.63%
Interest Only Loans	46	2.94%	\$ 17,631,135.49	4.37%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	323	20.64%	\$ 82,593,974.07	20.45%
Renovation	118	7.54%	\$ 27,911,179.77	6.91%
Purchase - New Dwelling	138	8.82%	\$ 40,100,486.55	9.93%
Purchase - Existing Dwelling	507	32.40%	\$ 129,257,880.45	32.01%
Buy Home (Investment)	146	9.33%	\$ 39,919,144.90	9.88%
Other	333	21.28%	\$ 84,077,011.64	20.82%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	307	19.62%	\$ 85,203,758.86	21.10%
Genworth LMI	16	1.02%	\$ 3,583,846.18	0.89%
Uninsured	1,242	79.36%	\$ 315,072,072.34	78.02%
<b>Total</b>	<b>1,565</b>	<b>100.00%</b>	<b>\$ 403,859,677.38</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)		\$ 14,270,842.47
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 34,035.14
Input Tax Credits Received From ATO		\$ 10,573.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 298,091.60
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 14,613,542.21</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 11,229,956.85	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,332,634.86	\$ 12,562,591.71
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:	\$ 118,176.12	\$ 118,176.12
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:	\$ 59,142.78	\$ 59,142.78
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:	\$ 39,509.46	\$ 39,509.46
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:	\$ 15,588.38	\$ 15,588.38
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:	\$ 18,732.29	\$ 18,732.29
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:	\$ 19,798.83	\$ 19,798.83
Redraws		\$ 1,223,632.61
Trust Expenses		\$ 556,370.03
Total		<u>\$ 14,613,542.21</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