

Harvey Series 2021-1 Trust

Investor Report

As at 30-Apr-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:	\$ 415,089,634
Total Number of Loans:	1,601
Average Current Balance:	\$ 259,269
Highest Current Balance:	\$ 955,988
Scheduled LVR (Average)	54.71%
Scheduled LVR (Weighted Average)	59.48%
Current LVR (Average)	46.93%
Current LVR (Weighted Average)	56.06%
Seasoning (Months)(Average)	65.27
Seasoning (Months)(Weighted Average)	62.22
Weighted Average Variable Rate	6.08%
Weighted Average Fixed Rate	2.74%
Weighted Average Rate on All Loans	5.12%
Percentage (by value) of Variable Rate Loans	71.23%
Percentage (by value) of Fixed Rate Loans	28.77%
Owner Occupied by Dollar Value	\$ 335,282,932
Percentage Owner Occupied	80.77%
Percentage (by value) of Variable Rate Loans:	71.23%
Percentage (by value) of Fixed Rate Loans:	28.77%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 423,490,071.00
Scheduled Repayments Received During Period	(\$ 2,811,919.63)
Unscheduled Repayments Received During Period	(\$ 8,591,601.65)
Redraws	\$ 1,381,597.05
Interest	\$ 1,618,947.22
Other Charges	\$ 2,540.24
Mortgage Portfolio Balance At End of Period	\$ 415,089,634.23
Further Advances repurchased: Interest	\$ 273.65
Waived Mortgagor Break Costs paid by the Servicer	\$ 2,540.24
Interest Offset	\$ 139,302.35
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%	151	9.43%	\$ 17,168,178.20	3.62%
> 25% <= 30%	55	3.44%	\$ 9,268,498.88	1.95%
> 30% <= 35%	88	5.50%	\$ 20,855,900.35	4.40%
> 35% <= 40%	98	6.12%	\$ 23,570,186.57	4.97%
> 40% <= 45%	94	5.87%	\$ 27,010,935.51	5.70%
> 45% <= 50%	100	6.25%	\$ 28,060,701.53	5.92%
> 50% <= 55%	123	7.68%	\$ 37,630,947.66	7.94%
> 55% <= 60%	134	8.37%	\$ 44,849,582.53	9.46%
> 60% <= 65%	144	8.99%	\$ 48,741,804.59	10.28%
> 65% <= 70%	187	11.68%	\$ 63,624,568.25	13.42%
> 70% <= 75%	211	13.18%	\$ 77,106,906.63	16.26%
> 75% <= 80%	139	8.68%	\$ 48,060,618.21	10.14%
> 80% <= 85%	51	3.19%	\$ 17,856,624.41	3.77%
> 85% <= 90%	25	1.56%	\$ 9,985,222.35	2.11%
> 90% <= 95%	1	0.06%	\$ 379,258.52	0.08%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,601	100.00%	\$ 474,169,934.19	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	318	19.86%	\$ 24,939,878.18	6.01%
> 25% <= 30%	87	5.43%	\$ 13,841,952.71	3.33%
> 30% <= 35%	102	6.37%	\$ 23,023,867.38	5.55%
> 35% <= 40%	100	6.25%	\$ 25,298,499.46	6.09%
> 40% <= 45%	96	6.00%	\$ 26,114,489.83	6.29%
> 45% <= 50%	110	6.87%	\$ 31,433,003.48	7.57%
> 50% <= 55%	108	6.75%	\$ 32,276,047.89	7.78%
> 55% <= 60%	110	6.87%	\$ 38,478,414.35	9.27%
> 60% <= 65%	128	8.00%	\$ 43,491,257.16	10.48%
> 65% <= 70%	142	8.87%	\$ 48,839,251.51	11.77%
> 70% <= 75%	139	8.68%	\$ 49,310,396.33	11.88%
> 75% <= 80%	99	6.18%	\$ 34,681,354.01	8.36%
> 80% <= 85%	39	2.44%	\$ 14,329,206.66	3.45%
> 85% <= 90%	22	1.37%	\$ 8,652,756.76	2.08%
> 90% <= 95%	1	0.06%	\$ 379,258.52	0.09%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	131	8.18%	\$ 2,706,358.81	0.65%
> \$ 50,000 <= \$ 100,000	129	8.06%	\$ 9,879,963.91	2.38%
> \$ 100,000 <= \$ 150,000	173	10.81%	\$ 21,543,175.26	5.19%
> \$ 150,000 <= \$ 200,000	185	11.56%	\$ 32,457,374.82	7.82%
> \$ 200,000 <= \$ 250,000	199	12.43%	\$ 45,107,619.50	10.87%
> \$ 250,000 <= \$ 300,000	194	12.12%	\$ 53,446,659.66	12.88%
> \$ 300,000 <= \$ 350,000	182	11.37%	\$ 59,223,677.67	14.27%
> \$ 350,000 <= \$ 485,800	149	9.31%	\$ 55,708,838.39	13.42%
> \$ 485,800 <= \$ 500,000	143	8.93%	\$ 63,850,686.04	15.38%
> \$ 500,000 <= \$ 750,000	101	6.31%	\$ 58,602,738.50	14.12%
> \$ 750,000 <= \$ 1,000,000	15	0.94%	\$ 12,562,541.67	3.03%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	942	72.80%	\$ 10,561,513.67	17.85%
> \$ 50,000 <= \$ 100,000	165	12.75%	\$ 11,649,661.63	19.69%
> \$ 100,000 <= \$ 150,000	73	5.64%	\$ 8,771,617.69	14.83%
> \$ 150,000 <= \$ 200,000	57	4.40%	\$ 10,053,177.82	16.99%
> \$ 200,000 <= \$ 250,000	16	1.24%	\$ 3,592,895.67	6.07%
> \$ 250,000 <= \$ 300,000	14	1.08%	\$ 3,855,248.95	6.52%
> \$ 300,000 <= \$ 400,000	19	1.47%	\$ 6,597,470.91	11.15%
> \$ 400,000 <= \$ 500,000	7	0.54%	\$ 3,238,139.97	5.47%
> \$ 500,000 <= \$ 1,000,000	1	0.08%	\$ 834,303.58	1.41%
Total	1,294	100.00%	\$ 59,154,029.89	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	108	26.67%	\$ 34,075,311.93	28.54%
> 6 <= 12 mths	150	37.04%	\$ 43,577,494.55	36.50%
> 12 <= 24 mths	107	26.42%	\$ 32,361,415.00	27.10%
> 24 <= 36 mths	22	5.43%	\$ 4,089,008.47	3.42%
> 36 <= 60 mths	18	4.44%	\$ 5,298,955.36	4.44%
Total	405	100.00%	\$ 119,402,185.31	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	293	18.30%	\$86,326,861.58	20.80%
> 36 <= 48 mths	278	17.36%	\$74,662,517.49	17.99%
> 48 <= 60 mths	322	20.11%	\$88,276,610.35	21.27%
> 60 <= 160 mths	708	44.22%	\$165,823,644.81	39.95%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
Total	1,601	100.00%	\$415,089,634.23	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 5 years	2	0.12%	\$ 104,086.13	0.03%
> 5 <= 10 years	23	1.44%	\$ 1,190,302.55	0.29%
> 10 <= 15 years	61	3.81%	\$ 7,254,673.95	1.75%
> 15 <= 20 years	134	8.37%	\$ 22,187,749.47	5.35%
> 20 <= 25 years	222	13.87%	\$ 55,535,011.99	13.38%
> 25 <= 30 years	1,148	71.71%	\$ 325,212,759.20	78.35%
> 30 <= 50 years	11	0.69%	\$ 3,605,050.94	0.87%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 5 years	12	0.75%	\$ 442,590.36	0.11%
> 5 <= 10 years	43	2.69%	\$ 3,225,065.35	0.78%
> 10 <= 15 years	98	6.12%	\$ 14,504,885.57	3.49%
> 15 <= 20 years	273	17.05%	\$ 56,830,064.01	13.69%
> 20 <= 25 years	579	36.16%	\$ 151,996,379.68	36.62%
> 25 <= 30 years	596	37.23%	\$ 188,090,649.26	45.31%
> 30 <= 50 years	0	0.00%	\$ 0.00	0.00%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,196	74.70%	\$ 295,687,448.92	71.23%
Fixed 1Y	12	0.75%	\$ 4,737,882.63	1.14%
Fixed 2Y	101	6.31%	\$ 30,711,241.56	7.40%
Fixed 3Y	265	16.55%	\$ 76,693,665.37	18.48%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	27	1.69%	\$ 7,259,395.75	1.75%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	656	40.97%	\$ 147,835,415.35	35.62%
NSW	454	28.36%	\$ 136,899,418.84	32.98%
VIC	312	19.49%	\$ 86,475,969.91	20.83%
WA	114	7.12%	\$ 28,388,384.68	6.84%
SA	36	2.25%	\$ 7,316,393.68	1.76%
ACT	16	1.00%	\$ 4,983,716.12	1.20%
TAS	8	0.50%	\$ 1,729,010.16	0.42%
NT	5	0.31%	\$ 1,461,325.49	0.35%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	395	24.67%	\$ 94,505,089.48	22.77%
GOLD COAST \ SUNSHINE COAST METRO	96	6.00%	\$ 22,906,522.28	5.52%
QLD COUNTRY	165	10.31%	\$ 30,423,803.59	7.33%
SYD METRO	160	9.99%	\$ 53,987,515.15	13.01%
OTHER NSW METRO	96	6.00%	\$ 28,856,591.07	6.95%
NSW COUNTRY	198	12.37%	\$ 54,055,312.62	13.02%
ACT METRO	16	1.00%	\$ 4,983,716.12	1.20%
MELBOURNE METRO	271	16.93%	\$ 78,328,738.90	18.87%
VICTORIA COUNTRY	41	2.56%	\$ 8,147,231.01	1.96%
PERTH METRO	92	5.75%	\$ 23,186,856.48	5.59%
WA COUNTRY	22	1.37%	\$ 5,201,528.20	1.25%
ADELAIDE METRO	33	2.06%	\$ 6,967,073.49	1.68%
SA COUNTRY	3	0.19%	\$ 349,320.19	0.08%
DARWIN METRO	5	0.31%	\$ 1,461,325.49	0.35%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	7	0.44%	\$ 1,535,395.81	0.37%
TAS COUNTRY	1	0.06%	\$ 193,614.35	0.05%
Total	1,601	100.00%	\$ 415,089,634.23	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	0.56%	\$ 2,449,387.00	0.59%
METRO	1,161	72.52%	\$ 314,016,635.09	75.65%
NONMETRO	431	26.92%	\$ 98,623,612.14	23.76%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	19	1.19%	\$ 4,527,593.25	1.09%
2155	7	0.44%	\$ 4,002,027.12	0.96%
4740	22	1.37%	\$ 3,778,976.32	0.91%
4680	19	1.19%	\$ 3,550,202.58	0.86%
4207	14	0.87%	\$ 3,543,173.96	0.85%
4500	12	0.75%	\$ 3,423,338.48	0.82%
4503	12	0.75%	\$ 3,376,355.82	0.81%
4170	7	0.44%	\$ 3,178,078.86	0.77%
2526	10	0.62%	\$ 3,122,284.57	0.75%
4069	10	0.62%	\$ 2,991,846.90	0.72%
Total	132	8.24%	\$ 35,493,877.86	8.55%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	1,576	98.44%	\$ 407,532,162.42	98.18%
>	1	<=	7	days	9	0.56%	\$ 1,893,060.54	0.46%
>	7	<=	30	days	7	0.44%	\$ 2,611,746.12	0.63%
>	30	<=	60	days	7	0.44%	\$ 2,302,695.35	0.55%
>	60	<=	90	days	1	0.06%	\$ 584,102.35	0.14%
>	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%	\$ 165,867.45	0.04%
Total					1,601	100.00%	\$ 415,089,634.23	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,321	82.51%	\$ 335,282,932.10	80.77%
Investment Loans	280	17.49%	\$ 79,806,702.13	19.23%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,554	97.06%	\$ 397,087,414.63	95.66%
Interest Only Loans	47	2.94%	\$ 18,002,219.60	4.34%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	329	20.55%	\$ 85,059,566.52	20.49%
Renovation	120	7.50%	\$ 28,157,568.25	6.78%
Purchase - New Dwelling	140	8.74%	\$ 40,676,248.46	9.80%
Purchase - Existing Dwelling	518	32.35%	\$ 132,708,492.30	31.97%
Buy Home (Investment)	148	9.24%	\$ 40,757,069.68	9.82%
Other	346	21.61%	\$ 87,730,689.02	21.14%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	314	19.61%	\$ 88,268,536.71	21.26%
Genworth LMI	16	1.00%	\$ 3,596,717.21	0.87%
Uninsured	1,271	79.39%	\$ 323,224,380.31	77.87%
Total	1,601	100.00%	\$ 415,089,634.23	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 11,543,097.28
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 31,415.80
Input Tax Credits Received From ATO		\$ 11,399.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 256,330.79
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 11,842,242.87</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 8,400,436.77	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,211,286.35	\$ 9,611,723.12
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:	\$ 105,399.13	\$ 105,399.13
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:	\$ 52,851.13	\$ 52,851.13
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:	\$ 35,354.42	\$ 35,354.42
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:	\$ 14,033.95	\$ 14,033.95
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:	\$ 17,041.94	\$ 17,041.94
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:	\$ 18,079.83	\$ 18,079.83
Redraws		\$ 1,381,597.05
Trust Expenses		\$ 606,162.30
Total		<u>\$ 11,842,242.87</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