

Harvey Series 2021-1 Trust

Investor Report

As at 31-Oct-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:	\$ 359,579,307
Total Number of Loans:	1,444
Average Current Balance:	\$ 249,016
Highest Current Balance:	\$ 918,342
Scheduled LVR (Average)	53.87%
Scheduled LVR (Weighted Average)	58.63%
Current LVR (Average)	45.13%
Current LVR (Weighted Average)	54.86%
Seasoning (Months)(Average)	71.41
Seasoning (Months)(Weighted Average)	68.38
Weighted Average Variable Rate	6.44%
Weighted Average Fixed Rate	3.17%
Weighted Average Rate on All Loans	5.62%
Percentage (by value) of Variable Rate Loans	75.07%
Percentage (by value) of Fixed Rate Loans	24.93%
Owner Occupied by Dollar Value	\$ 290,948,958
Percentage Owner Occupied	80.91%
Percentage (by value) of Variable Rate Loans:	75.07%
Percentage (by value) of Fixed Rate Loans:	24.93%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 368,156,557.41
Scheduled Repayments Received During Period	(\$ 2,699,950.00)
Unscheduled Repayments Received During Period	(\$ 8,838,978.08)
Redraws	\$ 1,386,725.97
Interest	\$ 1,574,951.97
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 359,579,307.27
Further Advances repurchased: Interest	\$ 782.59
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 152,038.24
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%	142	9.83%	\$ 15,296,288.78	3.64%
> 25% <= 30%	54	3.74%	\$ 9,775,998.82	2.33%
> 30% <= 35%	74	5.12%	\$ 17,400,185.28	4.14%
> 35% <= 40%	86	5.96%	\$ 20,952,165.10	4.99%
> 40% <= 45%	89	6.16%	\$ 24,854,986.54	5.92%
> 45% <= 50%	96	6.65%	\$ 27,036,470.03	6.43%
> 50% <= 55%	112	7.76%	\$ 34,176,735.88	8.13%
> 55% <= 60%	129	8.93%	\$ 41,288,648.66	9.83%
> 60% <= 65%	145	10.04%	\$ 50,246,704.17	11.96%
> 65% <= 70%	174	12.05%	\$ 58,406,738.64	13.90%
> 70% <= 75%	193	13.37%	\$ 68,959,118.78	16.41%
> 75% <= 80%	99	6.86%	\$ 32,663,195.86	7.77%
> 80% <= 85%	36	2.49%	\$ 13,210,898.29	3.14%
> 85% <= 90%	14	0.97%	\$ 5,545,529.89	1.32%
> 90% <= 95%	1	0.07%	\$ 379,287.44	0.09%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,444	100.00%	\$ 420,192,952.16	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	320	22.16%	\$ 23,193,308.14	6.45%
> 25% <= 30%	82	5.68%	\$ 13,900,975.72	3.87%
> 30% <= 35%	87	6.02%	\$ 19,649,479.75	5.46%
> 35% <= 40%	99	6.86%	\$ 24,119,361.36	6.71%
> 40% <= 45%	84	5.82%	\$ 22,871,039.89	6.36%
> 45% <= 50%	94	6.51%	\$ 26,259,518.31	7.30%
> 50% <= 55%	103	7.13%	\$ 31,974,019.44	8.89%
> 55% <= 60%	99	6.86%	\$ 33,633,409.65	9.35%
> 60% <= 65%	112	7.76%	\$ 37,705,803.12	10.49%
> 65% <= 70%	131	9.07%	\$ 45,581,960.97	12.68%
> 70% <= 75%	124	8.59%	\$ 42,822,152.30	11.91%
> 75% <= 80%	70	4.85%	\$ 22,828,762.03	6.35%
> 80% <= 85%	24	1.66%	\$ 9,117,550.50	2.54%
> 85% <= 90%	14	0.97%	\$ 5,542,678.65	1.54%
> 90% <= 95%	1	0.07%	\$ 379,287.44	0.11%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,444	100.00%	\$ 359,579,307.27	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	146	10.11%	\$ 3,014,936.69	0.84%
> \$ 50,000 <= \$ 100,000	118	8.17%	\$ 8,954,188.35	2.49%
> \$ 100,000 <= \$ 150,000	155	10.73%	\$ 19,150,892.25	5.33%
> \$ 150,000 <= \$ 200,000	170	11.77%	\$ 29,706,652.23	8.26%
> \$ 200,000 <= \$ 250,000	186	12.88%	\$ 42,048,523.51	11.69%
> \$ 250,000 <= \$ 300,000	168	11.63%	\$ 46,377,461.88	12.90%
> \$ 300,000 <= \$ 350,000	163	11.29%	\$ 52,902,571.07	14.71%
> \$ 350,000 <= \$ 485,800	123	8.52%	\$ 45,948,553.61	12.78%
> \$ 485,800 <= \$ 500,000	123	8.52%	\$ 54,961,751.68	15.29%
> \$ 500,000 <= \$ 750,000	81	5.61%	\$ 47,269,236.69	13.15%
> \$ 750,000 <= \$ 1,000,000	11	0.76%	\$ 9,244,539.31	2.57%
Total	1,444	100.00%	\$ 359,579,307.27	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	826	69.65%	\$ 9,355,227.99	15.40%
> \$ 50,000 <= \$ 100,000	164	13.83%	\$ 11,685,910.97	19.23%
> \$ 100,000 <= \$ 150,000	73	6.16%	\$ 8,627,965.79	14.20%
> \$ 150,000 <= \$ 200,000	51	4.30%	\$ 8,844,357.78	14.56%
> \$ 200,000 <= \$ 250,000	26	2.19%	\$ 5,732,044.37	9.43%
> \$ 250,000 <= \$ 300,000	18	1.52%	\$ 4,982,838.33	8.20%
> \$ 300,000 <= \$ 400,000	18	1.52%	\$ 6,215,824.37	10.23%
> \$ 400,000 <= \$ 500,000	7	0.59%	\$ 3,131,715.77	5.15%
> \$ 500,000 <= \$ 1,000,000	3	0.25%	\$ 2,177,729.73	3.58%
Total	1,186	100.00%	\$ 60,753,615.10	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	146	45.77%	\$ 41,923,486.31	46.77%
> 6 <= 12 mths	76	23.82%	\$ 21,795,023.73	24.31%
> 12 <= 24 mths	64	20.06%	\$ 17,182,010.93	19.17%
> 24 <= 36 mths	20	6.27%	\$ 5,517,687.31	6.16%
> 36 <= 60 mths	13	4.08%	\$ 3,226,496.37	3.60%
Total	319	100.00%	\$ 89,644,704.65	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	109	7.55%	\$33,777,071.16	9.39%
> 36 <= 48 mths	328	22.71%	\$85,864,786.29	23.88%
> 48 <= 60 mths	178	12.33%	\$43,513,971.38	12.10%
> 60 <= 160 mths	829	57.41%	\$196,423,478.44	54.63%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
Total	1,444	100.00%	\$359,579,307.27	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	2	0.14%	\$ 86,236.91	0.02%
>	5	<=	10 years	21	1.45%	\$ 769,190.26	0.21%
>	10	<=	15 years	53	3.67%	\$ 5,418,364.07	1.51%
>	15	<=	20 years	120	8.31%	\$ 19,295,798.61	5.37%
>	20	<=	25 years	202	13.99%	\$ 48,693,190.62	13.54%
>	25	<=	30 years	1,035	71.68%	\$ 281,744,662.92	78.35%
>	30	<=	50 years	11	0.76%	\$ 3,571,863.88	0.99%
Total				1,444	100.00%	\$ 359,579,307.27	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	15	1.04%	\$ 546,150.65	0.15%
>	5	<=	10	years	42	2.91%	\$ 2,947,164.30	0.82%
>	10	<=	15	years	97	6.72%	\$ 13,436,733.52	3.74%
>	15	<=	20	years	283	19.60%	\$ 60,395,800.62	16.80%
>	20	<=	25	years	594	41.14%	\$ 156,867,982.77	43.63%
>	25	<=	30	years	413	28.60%	\$ 125,385,475.41	34.87%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					1,444	100.00%	\$ 359,579,307.27	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,125	77.91%	\$ 269,934,602.62	75.07%
Fixed 1Y	22	1.52%	\$ 7,202,252.49	2.00%
Fixed 2Y	63	4.36%	\$ 16,979,772.39	4.72%
Fixed 3Y	209	14.47%	\$ 58,546,428.39	16.28%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	25	1.73%	\$ 6,916,251.38	1.92%
Total	1,444	100.00%	\$ 359,579,307.27	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	590	40.86%	\$ 125,920,350.33	35.02%
NSW	410	28.39%	\$ 120,691,158.99	33.56%
VIC	282	19.53%	\$ 74,939,121.36	20.84%
WA	105	7.27%	\$ 24,946,671.96	6.94%
SA	34	2.35%	\$ 6,711,528.83	1.87%
ACT	12	0.83%	\$ 3,939,131.60	1.10%
TAS	7	0.48%	\$ 1,256,292.01	0.35%
NT	4	0.28%	\$ 1,175,052.19	0.33%
Total	1,444	100.00%	\$ 359,579,307.27	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	354	24.52%	\$ 81,432,171.96	22.65%
GOLD COAST \ SUNSHINE COAST METRO	85	5.89%	\$ 18,589,841.83	5.17%
QLD COUNTRY	151	10.46%	\$ 25,898,336.54	7.20%
SYD METRO	141	9.76%	\$ 47,878,836.41	13.32%
OTHER NSW METRO	88	6.09%	\$ 25,533,010.09	7.10%
NSW COUNTRY	181	12.53%	\$ 47,279,312.49	13.15%
ACT METRO	12	0.83%	\$ 3,939,131.60	1.10%
MELBOURNE METRO	246	17.04%	\$ 68,035,602.41	18.92%
VICTORIA COUNTRY	36	2.49%	\$ 6,903,518.95	1.92%
PERTH METRO	85	5.89%	\$ 20,525,589.14	5.71%
WA COUNTRY	20	1.39%	\$ 4,421,082.82	1.23%
ADELAIDE METRO	31	2.15%	\$ 6,393,086.85	1.78%
SA COUNTRY	3	0.21%	\$ 318,441.98	0.09%
DARWIN METRO	4	0.28%	\$ 1,175,052.19	0.33%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.42%	\$ 1,062,552.00	0.30%
TAS COUNTRY	1	0.07%	\$ 193,740.01	0.05%
Total	1,444	100.00%	\$ 359,579,307.27	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	0.62%	\$ 2,354,255.82	0.65%
METRO	1,043	72.23%	\$ 272,210,618.66	75.70%
NONMETRO	392	27.15%	\$ 85,014,432.79	23.64%
Total	1,444	100.00%	\$ 359,579,307.27	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	17	1.18%	\$ 4,194,589.10	1.17%
4207	14	0.97%	\$ 3,484,691.59	0.97%
4740	20	1.39%	\$ 3,446,507.02	0.96%
2155	6	0.42%	\$ 3,177,881.79	0.88%
4680	18	1.25%	\$ 3,154,123.20	0.88%
4503	11	0.76%	\$ 3,006,670.96	0.84%
4500	10	0.69%	\$ 2,822,477.74	0.78%
2250	9	0.62%	\$ 2,684,262.58	0.75%
2233	7	0.48%	\$ 2,498,398.88	0.69%
4069	9	0.62%	\$ 2,495,789.88	0.69%
Total	121	8.38%	\$ 30,965,392.74	8.61%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	1,424	98.61%	\$ 352,900,339.71	98.14%
>	1	<=	7	days	8	0.55%	\$ 2,503,373.94	0.70%
>	7	<=	30	days	5	0.35%	\$ 1,400,084.33	0.39%
>	30	<=	60	days	1	0.07%	\$ 339,141.21	0.09%
>	60	<=	90	days	1	0.07%	\$ 311,687.92	0.09%
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%
>	120	<=	150	days	3	0.21%	\$ 1,320,243.84	0.37%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	2	0.14%	\$ 804,436.32	0.22%
Total					1,444	100.00%	\$ 359,579,307.27	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,193	82.62%	\$ 290,948,958.18	80.91%
Investment Loans	251	17.38%	\$ 68,630,349.09	19.09%
Total	1,444	100.00%	\$ 359,579,307.27	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,409	97.58%	\$ 346,871,444.54	96.47%
Interest Only Loans	35	2.42%	\$ 12,707,862.73	3.53%
Total	1,444	100.00%	\$ 359,579,307.27	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	302	20.91%	\$ 74,814,232.09	20.81%
Renovation	109	7.55%	\$ 25,125,386.42	6.99%
Purchase - New Dwelling	128	8.86%	\$ 34,209,476.79	9.51%
Purchase - Existing Dwelling	471	32.62%	\$ 117,165,861.67	32.58%
Buy Home (Investment)	132	9.14%	\$ 34,883,821.22	9.70%
Other	302	20.91%	\$ 73,380,529.08	20.41%
Total	1,444	100.00%	\$ 359,579,307.27	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	287	19.88%	\$ 76,760,584.10	21.35%
Genworth LMI	16	1.11%	\$ 3,503,760.97	0.97%
Uninsured	1,141	79.02%	\$ 279,314,962.20	77.68%
Total	1,444	100.00%	\$ 359,579,307.27	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 11,691,748.91
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 34,910.85
Input Tax Credits Received From ATO		\$ 9,502.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 227,602.75
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<hr/>
		\$ 11,963,764.51

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 7,251,584.36	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,230,568.75	\$ 8,482,153.11
Class AB Principal to be paid to Class AB Note Holders	\$ 637,976.66	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 117,565.32	\$ 755,541.98
Class B Principal to be paid to Class B Note Holders	\$ 306,560.21	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 58,727.54	\$ 365,287.75
Class C Principal to be paid to Class C Note Holders	\$ 198,849.87	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 39,180.89	\$ 238,030.76
Class D Principal to be paid to Class D Note Holders	\$ 67,940.37	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 15,368.20	\$ 83,308.57
Class E Principal to be paid to Class E Note Holders	\$ 59,654.96	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 18,278.37	\$ 77,933.33
Class F Principal to be paid to Class F Note Holders	\$ 54,683.71	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 19,247.02	\$ 73,930.73
Redraws		\$ 1,386,725.97
Trust Expenses		\$ 500,852.31
Total		<hr/>
		\$ 11,963,764.51

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