

Harvey Series 2021-1 Trust

Investor Report

As at 31-Aug-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:	\$ 379,245,621
Total Number of Loans:	1,497
Average Current Balance:	\$ 253,337
Highest Current Balance:	\$ 919,743
Scheduled LVR (Average)	54.10%
Scheduled LVR (Weighted Average)	58.88%
Current LVR (Average)	45.64%
Current LVR (Weighted Average)	55.13%
Seasoning (Months)(Average)	69.30
Seasoning (Months)(Weighted Average)	66.17
Weighted Average Variable Rate	6.46%
Weighted Average Fixed Rate	3.05%
Weighted Average Rate on All Loans	5.57%
Percentage (by value) of Variable Rate Loans	73.96%
Percentage (by value) of Fixed Rate Loans	26.04%
Owner Occupied by Dollar Value	\$ 307,359,091
Percentage Owner Occupied	81.04%
Percentage (by value) of Variable Rate Loans:	73.96%
Percentage (by value) of Fixed Rate Loans:	26.04%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 388,208,714.94
Scheduled Repayments Received During Period	(\$ 2,822,639.62)
Unscheduled Repayments Received During Period	(\$ 9,048,256.34)
Redraws	\$ 1,254,372.50
Interest	\$ 1,653,429.89
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 379,245,621.37
Further Advances repurchased: Interest	\$ 3,045.81
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 149,596.63
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%	147	9.82%	\$ 16,022,917.41	3.65%
> 25% <= 30%	55	3.67%	\$ 9,349,885.22	2.13%
> 30% <= 35%	80	5.34%	\$ 19,204,066.78	4.37%
> 35% <= 40%	88	5.88%	\$ 21,751,525.99	4.95%
> 40% <= 45%	93	6.21%	\$ 27,105,750.73	6.17%
> 45% <= 50%	91	6.08%	\$ 25,458,937.05	5.80%
> 50% <= 55%	122	8.15%	\$ 36,786,270.04	8.38%
> 55% <= 60%	129	8.62%	\$ 42,312,927.74	9.64%
> 60% <= 65%	145	9.69%	\$ 49,916,740.51	11.37%
> 65% <= 70%	173	11.56%	\$ 57,655,551.46	13.13%
> 70% <= 75%	200	13.36%	\$ 73,932,911.13	16.84%
> 75% <= 80%	116	7.75%	\$ 37,780,416.67	8.60%
> 80% <= 85%	40	2.67%	\$ 14,853,774.04	3.38%
> 85% <= 90%	17	1.14%	\$ 6,581,308.22	1.50%
> 90% <= 95%	1	0.07%	\$ 379,287.44	0.09%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,497	100.00%	\$ 439,092,270.43	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	324	21.64%	\$ 24,695,990.10	6.51%
> 25% <= 30%	76	5.08%	\$ 12,232,504.47	3.23%
> 30% <= 35%	98	6.55%	\$ 22,178,223.51	5.85%
> 35% <= 40%	96	6.41%	\$ 24,413,827.35	6.44%
> 40% <= 45%	96	6.41%	\$ 25,901,273.51	6.83%
> 45% <= 50%	94	6.28%	\$ 26,944,258.71	7.10%
> 50% <= 55%	111	7.41%	\$ 33,889,081.46	8.94%
> 55% <= 60%	101	6.75%	\$ 34,647,152.48	9.14%
> 60% <= 65%	106	7.08%	\$ 36,511,195.19	9.63%
> 65% <= 70%	141	9.42%	\$ 48,657,015.56	12.83%
> 70% <= 75%	130	8.68%	\$ 46,020,624.82	12.13%
> 75% <= 80%	77	5.14%	\$ 25,203,500.38	6.65%
> 80% <= 85%	30	2.00%	\$ 11,371,540.70	3.00%
> 85% <= 90%	16	1.07%	\$ 6,200,145.69	1.63%
> 90% <= 95%	1	0.07%	\$ 379,287.44	0.10%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,497	100.00%	\$ 379,245,621.37	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	136	9.08%	\$ 2,763,831.16	0.73%
> \$ 50,000 <= \$ 100,000	129	8.62%	\$ 9,704,578.08	2.56%
> \$ 100,000 <= \$ 150,000	165	11.02%	\$ 20,577,895.95	5.43%
> \$ 150,000 <= \$ 200,000	170	11.36%	\$ 30,010,624.77	7.91%
> \$ 200,000 <= \$ 250,000	185	12.36%	\$ 41,914,892.58	11.05%
> \$ 250,000 <= \$ 300,000	174	11.62%	\$ 47,886,766.88	12.63%
> \$ 300,000 <= \$ 350,000	173	11.56%	\$ 56,121,722.67	14.80%
> \$ 350,000 <= \$ 485,800	129	8.62%	\$ 48,162,258.45	12.70%
> \$ 485,800 <= \$ 500,000	140	9.35%	\$ 62,622,906.88	16.51%
> \$ 500,000 <= \$ 750,000	83	5.54%	\$ 48,608,594.85	12.82%
> \$ 750,000 <= \$ 1,000,000	13	0.87%	\$ 10,871,549.10	2.87%
Total	1,497	100.00%	\$ 379,245,621.37	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	870	71.25%	\$ 9,936,156.15	16.56%
> \$ 50,000 <= \$ 100,000	161	13.19%	\$ 11,692,089.23	19.49%
> \$ 100,000 <= \$ 150,000	69	5.65%	\$ 8,255,302.99	13.76%
> \$ 150,000 <= \$ 200,000	54	4.42%	\$ 9,484,630.11	15.81%
> \$ 200,000 <= \$ 250,000	25	2.05%	\$ 5,505,430.09	9.18%
> \$ 250,000 <= \$ 300,000	16	1.31%	\$ 4,455,599.18	7.43%
> \$ 300,000 <= \$ 400,000	18	1.47%	\$ 6,375,451.89	10.63%
> \$ 400,000 <= \$ 500,000	6	0.49%	\$ 2,756,799.89	4.60%
> \$ 500,000 <= \$ 1,000,000	2	0.16%	\$ 1,528,201.05	2.55%
Total	1,221	100.00%	\$ 59,989,660.58	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	129	36.96%	\$ 36,069,612.63	36.52%
> 6 <= 12 mths	111	31.81%	\$ 33,520,106.65	33.94%
> 12 <= 24 mths	73	20.92%	\$ 19,825,845.61	20.07%
> 24 <= 36 mths	22	6.30%	\$ 5,756,733.41	5.83%
> 36 <= 60 mths	14	4.01%	\$ 3,588,915.88	3.63%
Total	349	100.00%	\$ 98,761,214.18	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	163	10.89%	\$48,486,388.53	12.78%
> 36 <= 48 mths	328	21.91%	\$87,814,433.37	23.16%
> 48 <= 60 mths	194	12.96%	\$50,332,411.84	13.27%
> 60 <= 160 mths	812	54.24%	\$192,612,387.63	50.79%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
Total	1,497	100.00%	\$379,245,621.37	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	2	0.13%	\$ 92,231.76	0.02%
>	5	<=	10 years	22	1.47%	\$ 985,385.61	0.26%
>	10	<=	15 years	57	3.81%	\$ 6,336,291.70	1.67%
>	15	<=	20 years	125	8.35%	\$ 20,525,417.09	5.41%
>	20	<=	25 years	212	14.16%	\$ 52,119,042.55	13.74%
>	25	<=	30 years	1,068	71.34%	\$ 295,601,080.83	77.94%
>	30	<=	50 years	11	0.73%	\$ 3,586,171.83	0.95%
Total				1,497	100.00%	\$ 379,245,621.37	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	15	1.00%	\$ 583,255.21	0.15%
>	5	<=	10	years	45	3.01%	\$ 3,363,220.81	0.89%
>	10	<=	15	years	98	6.55%	\$ 13,873,578.61	3.66%
>	15	<=	20	years	286	19.10%	\$ 61,260,769.82	16.15%
>	20	<=	25	years	595	39.75%	\$ 159,030,230.48	41.93%
>	25	<=	30	years	458	30.59%	\$ 141,134,566.44	37.21%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					1,497	100.00%	\$ 379,245,621.37	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,148	76.69%	\$ 280,484,407.19	73.96%
Fixed 1Y	21	1.40%	\$ 7,083,791.35	1.87%
Fixed 2Y	74	4.94%	\$ 20,279,296.36	5.35%
Fixed 3Y	229	15.30%	\$ 64,448,160.25	16.99%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	25	1.67%	\$ 6,949,966.22	1.83%
Total	1,497	100.00%	\$ 379,245,621.37	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	613	40.95%	\$ 133,596,643.72	35.23%
NSW	425	28.39%	\$ 127,103,281.64	33.51%
VIC	290	19.37%	\$ 78,413,947.24	20.68%
WA	108	7.21%	\$ 25,914,095.53	6.83%
SA	35	2.34%	\$ 6,943,429.67	1.83%
ACT	14	0.94%	\$ 4,485,451.86	1.18%
TAS	7	0.47%	\$ 1,356,122.54	0.36%
NT	5	0.33%	\$ 1,432,649.17	0.38%
Total	1,497	100.00%	\$ 379,245,621.37	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	369	24.65%	\$ 86,319,281.75	22.76%
GOLD COAST \ SUNSHINE COAST METRO	88	5.88%	\$ 19,752,122.75	5.21%
QLD COUNTRY	156	10.42%	\$ 27,525,239.22	7.26%
SYD METRO	149	9.95%	\$ 49,867,601.80	13.15%
OTHER NSW METRO	90	6.01%	\$ 26,140,149.05	6.89%
NSW COUNTRY	186	12.42%	\$ 51,095,530.79	13.47%
ACT METRO	14	0.94%	\$ 4,485,451.86	1.18%
MELBOURNE METRO	253	16.90%	\$ 71,152,521.78	18.76%
VICTORIA COUNTRY	37	2.47%	\$ 7,261,425.46	1.91%
PERTH METRO	88	5.88%	\$ 21,460,093.85	5.66%
WA COUNTRY	20	1.34%	\$ 4,454,001.68	1.17%
ADELAIDE METRO	32	2.14%	\$ 6,617,915.93	1.75%
SA COUNTRY	3	0.20%	\$ 325,513.74	0.09%
DARWIN METRO	5	0.33%	\$ 1,432,649.17	0.38%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.40%	\$ 1,161,943.71	0.31%
TAS COUNTRY	1	0.07%	\$ 194,178.83	0.05%
Total	1,497	100.00%	\$ 379,245,621.37	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	0.60%	\$ 2,372,661.64	0.63%
METRO	1,084	72.41%	\$ 285,763,179.61	75.35%
NONMETRO	404	26.99%	\$ 91,109,780.12	24.02%
Total	1,497	100.00%	\$ 379,245,621.37	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	17	1.14%	\$ 4,250,240.56	1.12%
4740	21	1.40%	\$ 3,503,041.42	0.92%
4207	14	0.94%	\$ 3,493,895.72	0.92%
4680	19	1.27%	\$ 3,444,172.42	0.91%
2155	6	0.40%	\$ 3,226,782.67	0.85%
4503	11	0.73%	\$ 3,027,255.00	0.80%
4069	10	0.67%	\$ 2,903,191.00	0.77%
4500	10	0.67%	\$ 2,864,582.16	0.76%
2250	9	0.60%	\$ 2,703,445.85	0.71%
2500	10	0.67%	\$ 2,594,875.62	0.68%
Total	127	8.48%	\$ 32,011,482.42	8.44%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	1,468	98.06%	\$ 369,502,069.74	97.43%
>	1	<=	7	days	10	0.67%	\$ 3,197,700.14	0.84%
>	7	<=	30	days	8	0.53%	\$ 2,526,423.49	0.67%
>	30	<=	60	days	5	0.33%	\$ 1,606,898.93	0.42%
>	60	<=	90	days	2	0.13%	\$ 1,014,447.30	0.27%
>	90	<=	120	days	1	0.07%	\$ 296,325.24	0.08%
>	120	<=	150	days	0	0.00%	\$ 0.00	0.00%
>	150	<=	180	days	1	0.07%	\$ 312,351.96	0.08%
>	180			days	2	0.13%	\$ 789,404.57	0.21%
Total					1,497	100.00%	\$ 379,245,621.37	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,238	82.70%	\$ 307,359,091.24	81.04%
Investment Loans	259	17.30%	\$ 71,886,530.13	18.96%
Total	1,497	100.00%	\$ 379,245,621.37	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,460	97.53%	\$ 365,414,170.09	96.35%
Interest Only Loans	37	2.47%	\$ 13,831,451.28	3.65%
Total	1,497	100.00%	\$ 379,245,621.37	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	309	20.64%	\$ 77,867,723.54	20.53%
Renovation	112	7.48%	\$ 26,562,026.68	7.00%
Purchase - New Dwelling	133	8.88%	\$ 36,815,997.58	9.71%
Purchase - Existing Dwelling	490	32.73%	\$ 123,222,069.25	32.49%
Buy Home (Investment)	136	9.08%	\$ 36,574,744.73	9.64%
Other	317	21.18%	\$ 78,203,059.59	20.62%
Total	1,497	100.00%	\$ 379,245,621.37	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	298	19.91%	\$ 80,866,369.09	21.32%
Genworth LMI	16	1.07%	\$ 3,522,613.11	0.93%
Uninsured	1,183	79.02%	\$ 294,856,639.17	77.75%
Total	1,497	100.00%	\$ 379,245,621.37	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 12,024,999.33
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 29,584.89
Input Tax Credits Received From ATO		\$ 9,594.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 280,615.92
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<hr/>
		\$ 12,344,794.14

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 7,577,793.36	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,339,221.04	\$ 8,917,014.40
Class AB Principal to be paid to Class AB Note Holders	\$ 666,675.73	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 127,947.42	\$ 794,623.15
Class B Principal to be paid to Class B Note Holders	\$ 320,350.67	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 63,914.10	\$ 384,264.77
Class C Principal to be paid to Class C Note Holders	\$ 207,795.03	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 42,641.36	\$ 250,436.39
Class D Principal to be paid to Class D Note Holders	\$ 70,996.64	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 16,725.84	\$ 87,722.48
Class E Principal to be paid to Class E Note Holders	\$ 62,338.51	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 19,893.78	\$ 82,232.29
Class F Principal to be paid to Class F Note Holders	\$ 57,143.63	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 20,948.29	\$ 78,091.92
Redraws		\$ 1,254,372.50
Trust Expenses		\$ 496,036.24
Total		<hr/>
		\$ 12,344,794.14

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