

Harvey Series 2021-1 Trust

Investor Report

As at 30-Jun-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:	\$ 396,357,387
Total Number of Loans:	1,542
Average Current Balance:	\$ 257,041
Highest Current Balance:	\$ 926,570
Scheduled LVR (Average)	54.47%
Scheduled LVR (Weighted Average)	59.26%
Current LVR (Average)	46.32%
Current LVR (Weighted Average)	55.65%
Seasoning (Months)(Average)	67.26
Seasoning (Months)(Weighted Average)	64.10
Weighted Average Variable Rate	6.51%
Weighted Average Fixed Rate	2.93%
Weighted Average Rate on All Loans	5.52%
Percentage (by value) of Variable Rate Loans	72.18%
Percentage (by value) of Fixed Rate Loans	27.82%
Owner Occupied by Dollar Value	\$ 320,083,062
Percentage Owner Occupied	80.76%
Percentage (by value) of Variable Rate Loans:	72.18%
Percentage (by value) of Fixed Rate Loans:	27.82%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 403,859,677.38
Scheduled Repayments Received During Period	(\$ 2,804,174.47)
Unscheduled Repayments Received During Period	(\$ 7,275,650.54)
Redraws	\$ 942,552.79
Interest	\$ 1,634,982.01
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 396,357,387.17
Further Advances repurchased: Interest	\$ 893.10
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 142,594.16
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	9.53%	\$ 16,225,432.74	3.56%
> 25% <= 30%	58	3.76%	\$ 9,717,456.66	2.13%
> 30% <= 35%	85	5.51%	\$ 20,354,268.67	4.46%
> 35% <= 40%	90	5.84%	\$ 22,247,340.46	4.88%
> 40% <= 45%	90	5.84%	\$ 26,505,798.06	5.81%
> 45% <= 50%	96	6.23%	\$ 26,546,596.42	5.82%
> 50% <= 55%	119	7.72%	\$ 36,902,876.65	8.09%
> 55% <= 60%	136	8.82%	\$ 44,453,847.74	9.74%
> 60% <= 65%	138	8.95%	\$ 48,318,094.94	10.59%
> 65% <= 70%	183	11.87%	\$ 62,144,105.10	13.62%
> 70% <= 75%	205	13.29%	\$ 74,492,410.97	16.33%
> 75% <= 80%	133	8.63%	\$ 45,162,122.55	9.90%
> 80% <= 85%	41	2.66%	\$ 15,074,434.33	3.30%
> 85% <= 90%	20	1.30%	\$ 7,712,789.04	1.69%
> 90% <= 95%	1	0.06%	\$ 379,258.52	0.08%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,542	100.00%	\$ 456,236,832.85	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	322	20.88%	\$ 24,852,781.80	6.27%
> 25% <= 30%	77	4.99%	\$ 12,172,760.09	3.07%
> 30% <= 35%	99	6.42%	\$ 22,468,569.21	5.67%
> 35% <= 40%	101	6.55%	\$ 25,633,393.86	6.47%
> 40% <= 45%	88	5.71%	\$ 24,436,595.00	6.17%
> 45% <= 50%	107	6.94%	\$ 29,665,902.04	7.48%
> 50% <= 55%	105	6.81%	\$ 32,838,487.82	8.29%
> 55% <= 60%	109	7.07%	\$ 36,940,816.29	9.32%
> 60% <= 65%	114	7.39%	\$ 39,985,865.34	10.09%
> 65% <= 70%	139	9.01%	\$ 47,665,650.82	12.03%
> 70% <= 75%	141	9.14%	\$ 49,675,273.83	12.53%
> 75% <= 80%	87	5.64%	\$ 30,484,515.91	7.69%
> 80% <= 85%	33	2.14%	\$ 11,950,546.68	3.02%
> 85% <= 90%	19	1.23%	\$ 7,206,969.96	1.82%
> 90% <= 95%	1	0.06%	\$ 379,258.52	0.10%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,542	100.00%	\$ 396,357,387.17	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	131	8.50%	\$ 2,613,282.31	0.66%
> \$ 50,000 <= \$ 100,000	132	8.56%	\$ 9,997,422.26	2.52%
> \$ 100,000 <= \$ 150,000	162	10.51%	\$ 20,116,764.05	5.08%
> \$ 150,000 <= \$ 200,000	176	11.41%	\$ 30,771,061.02	7.76%
> \$ 200,000 <= \$ 250,000	194	12.58%	\$ 43,913,760.63	11.08%
> \$ 250,000 <= \$ 300,000	182	11.80%	\$ 50,150,673.83	12.65%
> \$ 300,000 <= \$ 350,000	177	11.48%	\$ 57,459,739.15	14.50%
> \$ 350,000 <= \$ 485,800	139	9.01%	\$ 51,879,758.44	13.09%
> \$ 485,800 <= \$ 500,000	145	9.40%	\$ 65,080,766.82	16.42%
> \$ 500,000 <= \$ 750,000	91	5.90%	\$ 53,458,739.84	13.49%
> \$ 750,000 <= \$ 1,000,000	13	0.84%	\$ 10,915,418.82	2.75%
Total	1,542	100.00%	\$ 396,357,387.17	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	900	71.83%	\$ 9,960,798.31	16.61%
> \$ 50,000 <= \$ 100,000	167	13.33%	\$ 11,985,244.26	19.98%
> \$ 100,000 <= \$ 150,000	68	5.43%	\$ 8,159,699.74	13.61%
> \$ 150,000 <= \$ 200,000	58	4.63%	\$ 10,291,095.56	17.16%
> \$ 200,000 <= \$ 250,000	16	1.28%	\$ 3,596,579.32	6.00%
> \$ 250,000 <= \$ 300,000	15	1.20%	\$ 4,142,292.07	6.91%
> \$ 300,000 <= \$ 400,000	19	1.52%	\$ 6,680,399.13	11.14%
> \$ 400,000 <= \$ 500,000	8	0.64%	\$ 3,601,471.59	6.01%
> \$ 500,000 <= \$ 1,000,000	2	0.16%	\$ 1,553,684.68	2.59%
Total	1,253	100.00%	\$ 59,971,264.66	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	116	30.45%	\$ 34,483,584.90	31.27%
> 6 <= 12 mths	139	36.48%	\$ 40,949,950.80	37.14%
> 12 <= 24 mths	92	24.15%	\$ 26,769,227.09	24.28%
> 24 <= 36 mths	20	5.25%	\$ 4,442,596.42	4.03%
> 36 <= 60 mths	14	3.67%	\$ 3,623,759.19	3.29%
Total	381	100.00%	\$ 110,269,118.40	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	232	15.05%	\$68,805,168.65	17.36%
> 36 <= 48 mths	293	19.00%	\$77,922,272.81	19.66%
> 48 <= 60 mths	258	16.73%	\$70,802,767.45	17.86%
> 60 <= 160 mths	759	49.22%	\$178,827,178.26	45.12%
> 160 <= 360 mths	0	0.00%	\$0.00	0.00%
Total	1,542	100.00%	\$396,357,387.17	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	2	0.13%	\$ 98,174.26	0.02%
>	5	<=	10 years	22	1.43%	\$ 1,091,487.86	0.28%
>	10	<=	15 years	58	3.76%	\$ 6,601,045.16	1.67%
>	15	<=	20 years	129	8.37%	\$ 21,002,311.32	5.30%
>	20	<=	25 years	215	13.94%	\$ 53,320,482.73	13.45%
>	25	<=	30 years	1,105	71.66%	\$ 310,636,212.33	78.37%
>	30	<=	50 years	11	0.71%	\$ 3,607,673.51	0.91%
Total				1,542	100.00%	\$ 396,357,387.17	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	15	0.97%	\$ 645,019.61	0.16%
>	5	<=	10	years	42	2.72%	\$ 3,282,449.31	0.83%
>	10	<=	15	years	97	6.29%	\$ 13,649,037.02	3.44%
>	15	<=	20	years	275	17.83%	\$ 58,256,945.62	14.70%
>	20	<=	25	years	585	37.94%	\$ 153,735,123.75	38.79%
>	25	<=	30	years	528	34.24%	\$ 166,788,811.86	42.08%
>	30	<=	50	years	0	0.00%	\$ 0.00	0.00%
Total					1,542	100.00%	\$ 396,357,387.17	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,161	75.29%	\$ 286,088,268.77	72.18%
Fixed 1Y	21	1.36%	\$ 7,114,794.83	1.80%
Fixed 2Y	85	5.51%	\$ 24,580,202.50	6.20%
Fixed 3Y	249	16.15%	\$ 71,472,766.49	18.03%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	26	1.69%	\$ 7,101,354.58	1.79%
Total	1,542	100.00%	\$ 396,357,387.17	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	629	40.79%	\$ 139,525,965.39	35.20%
NSW	443	28.73%	\$ 133,601,134.24	33.71%
VIC	297	19.26%	\$ 81,240,998.01	20.50%
WA	110	7.13%	\$ 27,141,305.17	6.85%
SA	35	2.27%	\$ 7,002,116.55	1.77%
ACT	15	0.97%	\$ 4,714,362.86	1.19%
TAS	8	0.52%	\$ 1,684,142.29	0.42%
NT	5	0.32%	\$ 1,447,362.66	0.37%
Total	1,542	100.00%	\$ 396,357,387.17	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	377	24.45%	\$ 89,130,549.57	22.49%
GOLD COAST \ SUNSHINE COAST METRO	93	6.03%	\$ 21,377,929.17	5.39%
QLD COUNTRY	159	10.31%	\$ 29,017,486.65	7.32%
SYD METRO	154	9.99%	\$ 52,655,378.64	13.28%
OTHER NSW METRO	95	6.16%	\$ 28,326,648.63	7.15%
NSW COUNTRY	194	12.58%	\$ 52,619,106.97	13.28%
ACT METRO	15	0.97%	\$ 4,714,362.86	1.19%
MELBOURNE METRO	259	16.80%	\$ 73,652,200.90	18.58%
VICTORIA COUNTRY	38	2.46%	\$ 7,588,797.11	1.91%
PERTH METRO	89	5.77%	\$ 22,330,775.61	5.63%
WA COUNTRY	21	1.36%	\$ 4,810,529.56	1.21%
ADELAIDE METRO	32	2.08%	\$ 6,663,701.20	1.68%
SA COUNTRY	3	0.19%	\$ 338,415.35	0.09%
DARWIN METRO	5	0.32%	\$ 1,447,362.66	0.37%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	7	0.45%	\$ 1,489,804.79	0.38%
TAS COUNTRY	1	0.06%	\$ 194,337.50	0.05%
Total	1,542	100.00%	\$ 396,357,387.17	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	0.58%	\$ 2,393,491.41	0.60%
METRO	1,116	72.37%	\$ 299,143,246.40	75.47%
NONMETRO	417	27.04%	\$ 94,820,649.36	23.92%
Total	1,542	100.00%	\$ 396,357,387.17	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	18	1.17%	\$ 4,289,074.76	1.08%
2155	7	0.45%	\$ 3,983,011.04	1.00%
4740	22	1.43%	\$ 3,736,629.75	0.94%
4207	14	0.91%	\$ 3,518,871.53	0.89%
4680	19	1.23%	\$ 3,507,597.31	0.88%
4503	11	0.71%	\$ 3,044,197.53	0.77%
4500	11	0.71%	\$ 3,022,073.85	0.76%
4069	10	0.65%	\$ 2,955,986.75	0.75%
4170	6	0.39%	\$ 2,756,831.34	0.70%
2250	9	0.58%	\$ 2,719,082.15	0.69%
Total	127	8.24%	\$ 33,533,356.01	8.46%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance					Number of Loans		Current Balance	
					#	%	\$	%
>=	0	<=	1	days	1,518	98.44%	\$ 388,406,192.00	97.99%
>	1	<=	7	days	7	0.45%	\$ 1,658,663.12	0.42%
>	7	<=	30	days	11	0.71%	\$ 4,153,275.05	1.05%
>	30	<=	60	days	3	0.19%	\$ 1,070,132.94	0.27%
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%
>	90	<=	120	days	1	0.06%	\$ 309,093.45	0.08%
>	120	<=	150	days	1	0.06%	\$ 590,457.35	0.15%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	1	0.06%	\$ 169,573.26	0.04%
Total					1,542	100.00%	\$ 396,357,387.17	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,273	82.56%	\$ 320,083,062.35	80.76%
Investment Loans	269	17.44%	\$ 76,274,324.82	19.24%
Total	1,542	100.00%	\$ 396,357,387.17	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,501	97.34%	\$ 380,633,245.60	96.03%
Interest Only Loans	41	2.66%	\$ 15,724,141.57	3.97%
Total	1,542	100.00%	\$ 396,357,387.17	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	318	20.62%	\$ 80,939,256.09	20.42%
Renovation	116	7.52%	\$ 27,370,358.83	6.91%
Purchase - New Dwelling	138	8.95%	\$ 39,394,036.71	9.94%
Purchase - Existing Dwelling	498	32.30%	\$ 127,023,044.84	32.05%
Buy Home (Investment)	142	9.21%	\$ 38,937,836.54	9.82%
Other	330	21.40%	\$ 82,692,854.16	20.86%
Total	1,542	100.00%	\$ 396,357,387.17	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	305	19.78%	\$ 83,946,617.23	21.18%
Genworth LMI	16	1.04%	\$ 3,579,772.37	0.90%
Uninsured	1,221	79.18%	\$ 308,830,997.57	77.92%
Total	1,542	100.00%	\$ 396,357,387.17	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 10,223,312.27
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 32,868.95
Input Tax Credits Received From ATO		\$ 10,746.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 306,556.76
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 10,573,483.98</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 7,502,290.21	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,371,327.47	\$ 8,873,617.68
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:	\$ 124,964.35	\$ 124,964.35
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:	\$ 62,404.66	\$ 62,404.66
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:	\$ 41,625.27	\$ 41,625.27
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:	\$ 16,311.28	\$ 16,311.28
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:	\$ 19,367.03	\$ 19,367.03
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:	\$ 20,380.68	\$ 20,380.68
Redraws		\$ 942,552.79
Trust Expenses		\$ 472,260.24
Total		<u>\$ 10,573,483.98</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