

# Harvey Series 2021-1 Trust

## Investor Report

As at 31-Jul-24

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:	\$ 294,646,381
Total Number of Loans:	1,253
Average Current Balance:	\$ 235,153
Highest Current Balance:	\$ 884,176
Scheduled LVR (Average)	51.78%
Scheduled LVR (Weighted Average)	56.66%
Current LVR (Average)	42.39%
Current LVR (Weighted Average)	52.84%
Seasoning (Months)(Average)	80.49
Seasoning (Months)(Weighted Average)	77.56
Weighted Average Variable Rate	6.58%
Weighted Average Fixed Rate	4.02%
Weighted Average Rate on All Loans	6.27%
Percentage (by value) of Variable Rate Loans	87.93%
Percentage (by value) of Fixed Rate Loans	12.07%
Owner Occupied by Dollar Value	\$ 242,000,755
Percentage Owner Occupied	82.13%
Percentage (by value) of Variable Rate Loans:	87.93%
Percentage (by value) of Fixed Rate Loans:	12.07%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 304,119,921
Scheduled Repayments Received During Period	(\$ 2,461,309)
Unscheduled Repayments Received During Period	(\$ 9,355,110)
Redraws	\$ 904,123
Interest	\$ 1,438,756
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 294,646,381
Further Advances repurchased: Interest	\$ 29
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 141,030
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Scheduled Loan-to-Valuation Ratio

Scheduled LVR	Number of Loans		Scheduled Amount	
	#	%	\$	%
> 0% <= 25%	136	10.85%	\$ 14,372,026	4.09%
> 25% <= 30%	50	3.99%	\$ 10,085,835	2.87%
> 30% <= 35%	73	5.83%	\$ 16,142,909	4.59%
> 35% <= 40%	80	6.38%	\$ 19,206,890	5.46%
> 40% <= 45%	77	6.15%	\$ 21,515,730	6.12%
> 45% <= 50%	100	7.98%	\$ 28,231,586	8.03%
> 50% <= 55%	104	8.30%	\$ 31,321,304	8.91%
> 55% <= 60%	129	10.30%	\$ 39,351,986	11.19%
> 60% <= 65%	131	10.45%	\$ 43,097,919	12.25%
> 65% <= 70%	151	12.05%	\$ 52,413,231	14.90%
> 70% <= 75%	131	10.45%	\$ 44,021,303	12.52%
> 75% <= 80%	60	4.79%	\$ 19,413,670	5.52%
> 80% <= 85%	21	1.68%	\$ 8,653,239	2.46%
> 85% <= 90%	10	0.80%	\$ 3,893,521	1.11%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 351,721,147</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	307	24.50%	\$ 19,787,218	6.72%
> 25% <= 30%	83	6.62%	\$ 15,233,428	5.17%
> 30% <= 35%	94	7.50%	\$ 19,962,974	6.78%
> 35% <= 40%	79	6.30%	\$ 20,888,069	7.09%
> 40% <= 45%	69	5.51%	\$ 18,258,402	6.20%
> 45% <= 50%	89	7.10%	\$ 24,900,107	8.45%
> 50% <= 55%	85	6.78%	\$ 25,921,979	8.80%
> 55% <= 60%	93	7.42%	\$ 30,391,812	10.31%
> 60% <= 65%	96	7.66%	\$ 30,551,991	10.37%
> 65% <= 70%	100	7.98%	\$ 35,729,694	12.13%
> 70% <= 75%	91	7.26%	\$ 29,348,472	9.96%
> 75% <= 80%	43	3.43%	\$ 14,107,660	4.79%
> 80% <= 85%	14	1.12%	\$ 5,671,392	1.92%
> 85% <= 90%	10	0.80%	\$ 3,893,184	1.32%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	157	12.53%	\$ 2,788,986	0.95%
> \$ 50,000 <= \$ 100,000	114	9.10%	\$ 8,896,404	3.02%
> \$ 100,000 <= \$ 150,000	134	10.69%	\$ 16,616,663	5.64%
> \$ 150,000 <= \$ 200,000	140	11.17%	\$ 24,397,418	8.28%
> \$ 200,000 <= \$ 250,000	158	12.61%	\$ 35,642,567	12.10%
> \$ 250,000 <= \$ 300,000	150	11.97%	\$ 41,146,269	13.96%
> \$ 300,000 <= \$ 350,000	143	11.41%	\$ 46,318,387	15.72%
> \$ 350,000 <= \$ 485,800	92	7.34%	\$ 34,321,291	11.65%
> \$ 485,800 <= \$ 500,000	97	7.74%	\$ 43,175,565	14.65%
> \$ 500,000 <= \$ 750,000	61	4.87%	\$ 35,478,217	12.04%
> \$ 750,000 <= \$ 1,000,000	7	0.56%	\$ 5,864,615	1.99%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	694	66.99%	\$ 7,416,669	12.97%
> \$ 50,000 <= \$ 100,000	150	14.48%	\$ 10,705,683	18.71%
> \$ 100,000 <= \$ 150,000	76	7.34%	\$ 9,399,695	16.43%
> \$ 150,000 <= \$ 200,000	40	3.86%	\$ 6,919,727	12.10%
> \$ 200,000 <= \$ 250,000	29	2.80%	\$ 6,439,435	11.26%
> \$ 250,000 <= \$ 300,000	21	2.03%	\$ 5,735,420	10.03%
> \$ 300,000 <= \$ 400,000	16	1.54%	\$ 5,490,874	9.60%
> \$ 400,000 <= \$ 500,000	7	0.68%	\$ 3,027,302	5.29%
> \$ 500,000 <= \$ 1,000,000	3	0.29%	\$ 2,069,974	3.62%
<b>Total</b>	<b>1,036</b>	<b>100.00%</b>	<b>\$ 57,204,779</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	51	37.78%	\$ 15,059,539	42.36%
> 6 <= 12 mths	37	27.41%	\$ 8,294,819	23.33%
> 12 <= 24 mths	25	18.52%	\$ 6,713,681	18.88%
> 24 <= 36 mths	19	14.07%	\$ 4,973,272	13.99%
> 36 <= 60 mths	3	2.22%	\$ 513,044	1.44%
<b>Total</b>	<b>135</b>	<b>100.00%</b>	<b>\$ 35,554,356</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	0.00%
> 3 <= 6 mths	0	0.00%	\$ 0	0.00%
> 6 <= 12 mths	0	0.00%	\$ 0	0.00%
> 12 <= 18 mths	0	0.00%	\$ 0	0.00%
> 18 <= 24 mths	0	0.00%	\$ 0	0.00%
> 24 <= 36 mths	0	0.00%	\$ 0	0.00%
> 36 <= 48 mths	164	13.09%	\$ 45,716,165	15.52%
> 48 <= 60 mths	244	19.47%	\$ 58,704,065	19.92%
> 60 <= 160 mths	844	67.36%	\$ 190,165,019	64.54%
> 160 <= 360 mths	1	0.08%	\$ 61,133	0.02%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	1	0.08%	\$ 26,088	0.01%
>	5	<=	10 years	16	1.28%	\$ 529,837	0.18%
>	10	<=	15 years	43	3.43%	\$ 3,608,946	1.22%
>	15	<=	20 years	113	9.02%	\$ 16,470,155	5.59%
>	20	<=	25 years	176	14.05%	\$ 39,524,275	13.41%
>	25	<=	30 years	895	71.43%	\$ 231,284,153	78.50%
>	30	<=	50 years	9	0.72%	\$ 3,202,927	1.09%
<b>Total</b>				<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	16	1.28%	\$ 511,370	0.17%
>	5	<=	10 years	40	3.19%	\$ 3,240,068	1.10%
>	10	<=	15 years	108	8.62%	\$ 14,437,247	4.90%
>	15	<=	20 years	281	22.43%	\$ 59,953,675	20.35%
>	20	<=	25 years	539	43.02%	\$ 139,978,567	47.51%
>	25	<=	30 years	269	21.47%	\$ 76,525,455	25.97%
>	30	<=	50 years	0	0.00%	\$ 0	0.00%
<b>Total</b>				<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,118	89.23%	\$ 259,092,025	87.93%
Fixed 1Y	4	0.32%	\$ 1,005,070	0.34%
Fixed 2Y	32	2.55%	\$ 8,509,578	2.89%
Fixed 3Y	75	5.99%	\$ 19,630,013	6.66%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	24	1.92%	\$ 6,409,695	2.18%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	521	41.58%	\$ 104,380,824	35.43%
NSW	348	27.77%	\$ 98,392,170	33.39%
VIC	251	20.03%	\$ 62,493,098	21.21%
WA	85	6.78%	\$ 19,019,911	6.46%
SA	28	2.23%	\$ 4,678,812	1.59%
ACT	10	0.80%	\$ 3,506,877	1.19%
TAS	6	0.48%	\$ 1,062,469	0.36%
NT	4	0.32%	\$ 1,112,221	0.38%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	314	25.06%	\$ 68,254,060	23.16%
GOLD COAST \ SUNSHINE COAST METRO	73	5.83%	\$ 14,842,941	5.04%
QLD COUNTRY	134	10.69%	\$ 21,283,823	7.22%
SYD METRO	124	9.90%	\$ 39,927,888	13.55%
OTHER NSW METRO	72	5.75%	\$ 19,711,625	6.69%
NSW COUNTRY	152	12.13%	\$ 38,752,657	13.15%
ACT METRO	10	0.80%	\$ 3,506,877	1.19%
MELBOURNE METRO	218	17.40%	\$ 57,006,941	19.35%
VICTORIA COUNTRY	33	2.63%	\$ 5,486,157	1.86%
PERTH METRO	66	5.27%	\$ 14,961,393	5.08%
WA COUNTRY	19	1.52%	\$ 4,058,518	1.38%
ADELAIDE METRO	25	2.00%	\$ 4,468,943	1.52%
SA COUNTRY	3	0.24%	\$ 209,868	0.07%
DARWIN METRO	4	0.32%	\$ 1,112,221	0.38%
NT COUNTRY	0	0.00%	\$ 0	0.00%
HOBART METRO	6	0.48%	\$ 1,062,469	0.36%
TAS COUNTRY	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</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	8	0.64%	\$ 1,733,733	0.59%
METRO	904	72.15%	\$ 223,121,625	75.73%
NONMETRO	341	27.21%	\$ 69,791,023	23.69%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</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	
	#	%	\$	%
4207	14	1.12%	\$ 3,410,609	1.16%
2530	13	1.04%	\$ 3,256,109	1.11%
4740	18	1.44%	\$ 2,803,708	0.95%
4500	10	0.80%	\$ 2,697,468	0.92%
4680	17	1.36%	\$ 2,639,681	0.90%
4503	10	0.80%	\$ 2,636,700	0.89%
2233	7	0.56%	\$ 2,489,070	0.84%
2250	8	0.64%	\$ 2,363,894	0.80%
4069	9	0.72%	\$ 2,324,538	0.79%
2155	5	0.40%	\$ 2,277,161	0.77%
<b>Total</b>	<b>111</b>	<b>8.86%</b>	<b>\$ 26,898,938</b>	<b>9.13%</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	1,226	97.85%	\$ 286,331,818	97.18%
>	1	<=	7	days	8	0.64%	\$ 2,361,164	0.80%
>	7	<=	30	days	10	0.80%	\$ 2,779,990	0.94%
>	30	<=	60	days	4	0.32%	\$ 1,335,384	0.45%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	1	0.08%	\$ 6,875	0.00%
>	120	<=	150	days	1	0.08%	\$ 285,044	0.10%
>	150	<=	180	days	2	0.16%	\$ 916,103	0.31%
>	180			days	1	0.08%	\$ 630,003	0.21%
<b>Total</b>					<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,050	83.80%	\$ 242,000,755	82.13%
Investment Loans	203	16.20%	\$ 52,645,627	17.87%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,233	98.40%	\$ 287,683,306	97.64%
Interest Only Loans	20	1.60%	\$ 6,963,076	2.36%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	256	20.43%	\$ 58,159,144	19.74%
Renovation	98	7.82%	\$ 21,930,329	7.44%
Purchase - New Dwelling	112	8.94%	\$ 28,874,211	9.80%
Purchase - Existing Dwelling	415	33.12%	\$ 98,033,944	33.27%
Buy Home (Investment)	110	8.78%	\$ 27,936,594	9.48%
Other	262	20.91%	\$ 59,712,158	20.27%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	239	19.07%	\$ 62,363,744	21.17%
Genworth LMI	15	1.20%	\$ 3,132,926	1.06%
Uninsured	999	79.73%	\$ 229,149,711	77.77%
<b>Total</b>	<b>1,253</b>	<b>100.00%</b>	<b>\$ 294,646,381</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)		\$ 11,959,282
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 36,030
Input Tax Credits Received From ATO		\$ 7,812
Net Fixed Rate Swap Receipt From Swap Provider		\$ 70,440
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 12,073,564</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 8,009,347	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,071,337	\$ 9,080,684
Class AB Principal to be paid to Class AB Note Holders	\$ 704,643	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 101,938	\$ 806,581
Class B Principal to be paid to Class B Note Holders	\$ 338,595	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 50,830	\$ 389,424
Class C Principal to be paid to Class C Note Holders	\$ 219,629	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 33,869	\$ 253,498
Class D Principal to be paid to Class D Note Holders	\$ 75,040	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 13,209	\$ 88,248
Class E Principal to be paid to Class E Note Holders	\$ 65,889	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 15,550	\$ 81,439
Class F Principal to be paid to Class F Note Holders	\$ 60,398	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 16,313	\$ 76,711
Redraws		\$ 904,123
Trust Expenses		\$ 392,856
Total		<u>\$ 12,073,564</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