

# Harvey Series 2021-1 Trust

## Investor Report

As at 31-Oct-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:	\$ 273,250,432
Total Number of Loans:	1,188
Average Current Balance:	\$ 230,009
Highest Current Balance:	\$ 878,647
Scheduled LVR (Average)	51.13%
Scheduled LVR (Weighted Average)	56.10%
Current LVR (Average)	41.57%
Current LVR (Weighted Average)	52.16%
Seasoning (Months)(Average)	83.45
Seasoning (Months)(Weighted Average)	80.53
Weighted Average Variable Rate	6.56%
Weighted Average Fixed Rate	4.55%
Weighted Average Rate on All Loans	6.36%
Percentage (by value) of Variable Rate Loans	89.76%
Percentage (by value) of Fixed Rate Loans	10.24%
Owner Occupied by Dollar Value	\$ 227,200,525
Percentage Owner Occupied	83.15%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 279,179,681
Scheduled Repayments Received During Period	(\$ 2,311,015)
Unscheduled Repayments Received During Period	(\$ 6,324,512)
Redraws	\$ 1,361,841
Interest	\$ 1,344,438
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 273,250,432
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 137,887
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	11.45%	\$ 13,846,841	4.21%
> 25% <= 30%	52	4.38%	\$ 10,411,411	3.17%
> 30% <= 35%	67	5.64%	\$ 14,843,112	4.52%
> 35% <= 40%	72	6.06%	\$ 17,821,507	5.42%
> 40% <= 45%	74	6.23%	\$ 20,174,747	6.14%
> 45% <= 50%	95	8.00%	\$ 27,058,906	8.24%
> 50% <= 55%	106	8.92%	\$ 31,644,983	9.63%
> 55% <= 60%	123	10.35%	\$ 36,523,164	11.12%
> 60% <= 65%	120	10.10%	\$ 39,097,993	11.90%
> 65% <= 70%	142	11.95%	\$ 49,232,936	14.98%
> 70% <= 75%	136	11.45%	\$ 45,564,042	13.87%
> 75% <= 80%	45	3.79%	\$ 14,698,893	4.47%
> 80% <= 85%	13	1.09%	\$ 5,276,231	1.61%
> 85% <= 90%	7	0.59%	\$ 2,389,188	0.73%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 328,583,954</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	310	26.09%	\$ 20,208,985	7.40%
> 25% <= 30%	80	6.73%	\$ 15,336,186	5.61%
> 30% <= 35%	85	7.15%	\$ 17,846,716	6.53%
> 35% <= 40%	67	5.64%	\$ 19,200,825	7.03%
> 40% <= 45%	72	6.06%	\$ 17,714,782	6.48%
> 45% <= 50%	88	7.41%	\$ 25,345,954	9.28%
> 50% <= 55%	82	6.90%	\$ 24,489,283	8.96%
> 55% <= 60%	89	7.49%	\$ 27,852,999	10.19%
> 60% <= 65%	83	6.99%	\$ 26,213,347	9.59%
> 65% <= 70%	92	7.74%	\$ 32,659,201	11.95%
> 70% <= 75%	90	7.58%	\$ 29,193,648	10.68%
> 75% <= 80%	35	2.95%	\$ 11,349,682	4.15%
> 80% <= 85%	8	0.67%	\$ 3,446,642	1.26%
> 85% <= 90%	7	0.59%	\$ 2,392,185	0.88%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</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	13.22%	\$ 2,743,905	1.00%
> \$ 50,000 <= \$ 100,000	115	9.68%	\$ 8,991,430	3.29%
> \$ 100,000 <= \$ 150,000	132	11.11%	\$ 16,448,922	6.02%
> \$ 150,000 <= \$ 200,000	116	9.76%	\$ 20,123,437	7.36%
> \$ 200,000 <= \$ 250,000	157	13.22%	\$ 35,344,868	12.93%
> \$ 250,000 <= \$ 300,000	147	12.37%	\$ 40,391,179	14.78%
> \$ 300,000 <= \$ 350,000	135	11.36%	\$ 43,603,663	15.96%
> \$ 350,000 <= \$ 485,800	80	6.73%	\$ 29,820,071	10.91%
> \$ 485,800 <= \$ 500,000	92	7.74%	\$ 41,068,750	15.03%
> \$ 500,000 <= \$ 750,000	51	4.29%	\$ 29,830,309	10.92%
> \$ 750,000 <= \$ 1,000,000	6	0.51%	\$ 4,883,896	1.79%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	660	66.33%	\$ 7,105,580	12.81%
> \$ 50,000 <= \$ 100,000	146	14.67%	\$ 10,411,111	18.77%
> \$ 100,000 <= \$ 150,000	73	7.34%	\$ 8,843,265	15.94%
> \$ 150,000 <= \$ 200,000	42	4.22%	\$ 7,263,205	13.09%
> \$ 200,000 <= \$ 250,000	34	3.42%	\$ 7,528,148	13.57%
> \$ 250,000 <= \$ 300,000	14	1.41%	\$ 3,871,403	6.98%
> \$ 300,000 <= \$ 400,000	15	1.51%	\$ 5,102,540	9.20%
> \$ 400,000 <= \$ 500,000	8	0.80%	\$ 3,440,939	6.20%
> \$ 500,000 <= \$ 1,000,000	3	0.30%	\$ 1,915,033	3.45%
<b>Total</b>	<b>995</b>	<b>100.00%</b>	<b>\$ 55,481,224</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	38	35.51%	\$ 11,061,860	39.52%
> 6 <= 12 mths	24	22.43%	\$ 5,057,539	18.07%
> 12 <= 24 mths	25	23.36%	\$ 7,144,859	25.53%
> 24 <= 36 mths	18	16.82%	\$ 4,473,166	15.98%
> 36 <= 60 mths	2	1.87%	\$ 251,591	0.90%
<b>Total</b>	<b>107</b>	<b>100.00%</b>	<b>\$ 27,989,015</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	88	7.41%	\$ 24,690,395	9.04%
> 48 <= 60 mths	265	22.31%	\$ 64,418,371	23.57%
> 60 <= 160 mths	834	70.20%	\$ 184,082,211	67.37%
> 160 <= 360 mths	1	0.08%	\$ 59,456	0.02%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</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%	\$ 21,573	0.01%
>	5	<=	10	years	15	1.26%	\$ 476,044	0.17%
>	10	<=	15	years	41	3.45%	\$ 3,219,886	1.18%
>	15	<=	20	years	108	9.09%	\$ 15,442,743	5.65%
>	20	<=	25	years	170	14.31%	\$ 36,106,100	13.21%
>	25	<=	30	years	844	71.04%	\$ 214,803,833	78.61%
>	30	<=	50	years	9	0.76%	\$ 3,180,253	1.16%
<b>Total</b>					<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	14	1.18%	\$ 396,635	0.15%
>	5	<=	10	years	42	3.54%	\$ 3,232,881	1.18%
>	10	<=	15	years	106	8.92%	\$ 14,077,602	5.15%
>	15	<=	20	years	293	24.66%	\$ 61,308,954	22.44%
>	20	<=	25	years	502	42.26%	\$ 128,981,268	47.20%
>	25	<=	30	years	231	19.44%	\$ 65,253,092	23.88%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,081	90.99%	\$ 245,261,417	89.76%
Fixed 1Y	3	0.25%	\$ 859,646	0.31%
Fixed 2Y	28	2.36%	\$ 7,683,408	2.81%
Fixed 3Y	52	4.38%	\$ 13,094,112	4.79%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	24	2.02%	\$ 6,351,850	2.32%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	493	41.50%	\$ 97,412,438	35.65%
NSW	330	27.78%	\$ 90,812,776	33.23%
VIC	239	20.12%	\$ 57,919,318	21.20%
WA	81	6.82%	\$ 17,856,009	6.53%
SA	27	2.27%	\$ 4,577,055	1.68%
ACT	9	0.76%	\$ 2,952,041	1.08%
TAS	6	0.51%	\$ 1,058,922	0.39%
NT	3	0.25%	\$ 661,874	0.24%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	377	31.73%	\$ 79,714,078	29.17%
QLD Non metro	116	9.76%	\$ 17,698,360	6.48%
NSW Metro	273	22.98%	\$ 79,438,813	29.07%
NSW Non metro	57	4.80%	\$ 11,373,963	4.16%
VIC Metro	214	18.01%	\$ 54,032,114	19.77%
VIC Non metro	25	2.10%	\$ 3,887,204	1.42%
WA Metro	63	5.30%	\$ 14,075,645	5.15%
WA Non metro	18	1.52%	\$ 3,780,364	1.38%
SA Metro	24	2.02%	\$ 4,374,108	1.60%
SA Non metro	3	0.25%	\$ 202,946	0.07%
ACT Metro	9	0.76%	\$ 2,952,041	1.08%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	6	0.51%	\$ 1,058,922	0.39%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	3	0.25%	\$ 661,874	0.24%
NT Non metro	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</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	
	#	%	\$	%
Metro	962	80.98%	\$ 234,781,570	85.92%
Inner city	7	0.59%	\$ 1,526,026	0.56%
Non metro	219	18.43%	\$ 36,942,836	13.52%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</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	
	#	%	\$	%
2530	13	1.09%	\$ 3,111,125	1.14%
4740	18	1.52%	\$ 2,728,908	1.00%
4207	10	0.84%	\$ 2,673,431	0.98%
4500	10	0.84%	\$ 2,645,430	0.97%
4503	10	0.84%	\$ 2,600,414	0.95%
4680	16	1.35%	\$ 2,569,270	0.94%
2233	7	0.59%	\$ 2,480,064	0.91%
2250	7	0.59%	\$ 2,286,310	0.84%
2155	5	0.42%	\$ 2,256,140	0.83%
4053	10	0.84%	\$ 2,050,268	0.75%
<b>Total</b>	<b>106</b>	<b>8.92%</b>	<b>\$ 25,401,360</b>	<b>9.30%</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	1,168	98.32%	\$ 266,659,033	97.59%
>	1	<=	7	days	4	0.34%	\$ 1,404,448	0.51%
>	7	<=	30	days	7	0.59%	\$ 2,491,784	0.91%
>	30	<=	60	days	5	0.42%	\$ 1,130,178	0.41%
>	60	<=	90	days	0	0.00%	\$ 0	0.00%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	1	0.08%	\$ 300,685	0.11%
>	180			days	3	0.25%	\$ 1,264,304	0.46%
<b>Total</b>					<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,000	84.18%	\$ 227,200,525	83.15%
Investment Loans	188	15.82%	\$ 46,049,907	16.85%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,171	98.57%	\$ 267,097,786	97.75%
Interest Only Loans	17	1.43%	\$ 6,152,646	2.25%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	240	20.20%	\$ 52,346,656	19.16%
Renovation	92	7.74%	\$ 20,474,828	7.49%
Purchase - New Dwelling	106	8.92%	\$ 27,113,075	9.92%
Purchase - Existing Dwelling	400	33.67%	\$ 92,913,335	34.00%
Buy Home (Investment)	101	8.50%	\$ 24,143,441	8.84%
Other	249	20.96%	\$ 56,259,098	20.59%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	220	18.52%	\$ 56,329,696	20.61%
Genworth LMI	15	1.26%	\$ 3,062,873	1.12%
Uninsured	953	80.22%	\$ 213,857,863	78.26%
<b>Total</b>	<b>1,188</b>	<b>100.00%</b>	<b>\$ 273,250,432</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)		\$ 8,773,414
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 29,661
Input Tax Credits Received From ATO		\$ 7,223
Net Fixed Rate Swap Receipt From Swap Provider		\$ 53,246
Net Basis Swap Receipt From Swap Provider		\$ 14,851
		<hr/>
		<b>\$ 8,878,396</b>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 5,012,847	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,046,182	\$ 6,059,029
Class AB Principal to be paid to Class AB Note Holders	\$ 441,018	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 99,550	\$ 540,568
Class B Principal to be paid to Class B Note Holders	\$ 211,918	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 49,640	\$ 261,558
Class C Principal to be paid to Class C Note Holders	\$ 137,460	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 33,077	\$ 170,537
Class D Principal to be paid to Class D Note Holders	\$ 46,966	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 12,901	\$ 59,866
Class E Principal to be paid to Class E Note Holders	\$ 41,238	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 15,190	\$ 56,428
Class F Principal to be paid to Class F Note Holders	\$ 37,802	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 15,935	\$ 53,737
Redraws		\$ 1,361,841
Trust Expenses		\$ 314,832
Total		<hr/>
		<b>\$ 8,878,396</b>

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