

# Harvey Series 2021-1 Trust

## Investor Report

As at 30-Nov-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:	\$ 266,638,583
Total Number of Loans:	1,169
Average Current Balance:	\$ 228,091
Highest Current Balance:	\$ 877,281
Scheduled LVR (Average)	50.87%
Scheduled LVR (Weighted Average)	55.91%
Current LVR (Average)	41.26%
Current LVR (Weighted Average)	51.99%
Seasoning (Months)(Average)	84.48
Seasoning (Months)(Weighted Average)	81.59
Weighted Average Variable Rate	6.56%
Weighted Average Fixed Rate	4.94%
Weighted Average Rate on All Loans	6.42%
Percentage (by value) of Variable Rate Loans	91.24%
Percentage (by value) of Fixed Rate Loans	8.76%
Owner Occupied by Dollar Value	\$ 222,136,058
Percentage Owner Occupied	83.31%
Percentage (by value) of Variable Rate Loans:	91.24%
Percentage (by value) of Fixed Rate Loans:	8.76%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 273,250,432
Scheduled Repayments Received During Period	(\$ 2,217,826)
Unscheduled Repayments Received During Period	(\$ 6,862,063)
Redraws	\$ 1,185,313
Interest	\$ 1,282,727
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 266,638,583
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 131,006
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	11.63%	\$ 13,744,772	4.28%
> 25% <= 30%	52	4.45%	\$ 10,464,190	3.26%
> 30% <= 35%	67	5.73%	\$ 14,720,018	4.58%
> 35% <= 40%	75	6.42%	\$ 18,779,321	5.85%
> 40% <= 45%	69	5.90%	\$ 18,618,605	5.80%
> 45% <= 50%	98	8.38%	\$ 27,165,346	8.46%
> 50% <= 55%	104	8.90%	\$ 31,177,797	9.70%
> 55% <= 60%	118	10.09%	\$ 34,645,591	10.78%
> 60% <= 65%	117	10.01%	\$ 38,420,503	11.96%
> 65% <= 70%	141	12.06%	\$ 48,474,076	15.09%
> 70% <= 75%	131	11.21%	\$ 43,771,268	13.62%
> 75% <= 80%	41	3.51%	\$ 13,623,259	4.24%
> 80% <= 85%	14	1.20%	\$ 5,428,412	1.69%
> 85% <= 90%	6	0.51%	\$ 2,226,554	0.69%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 321,259,712</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	26.26%	\$ 19,878,799	7.46%
> 25% <= 30%	75	6.42%	\$ 14,090,454	5.28%
> 30% <= 35%	87	7.44%	\$ 18,038,897	6.77%
> 35% <= 40%	66	5.65%	\$ 19,109,794	7.17%
> 40% <= 45%	78	6.67%	\$ 19,317,005	7.24%
> 45% <= 50%	82	7.01%	\$ 22,886,050	8.58%
> 50% <= 55%	81	6.93%	\$ 24,212,982	9.08%
> 55% <= 60%	86	7.36%	\$ 26,317,264	9.87%
> 60% <= 65%	83	7.10%	\$ 26,763,428	10.04%
> 65% <= 70%	96	8.21%	\$ 33,922,019	12.72%
> 70% <= 75%	82	7.01%	\$ 25,978,325	9.74%
> 75% <= 80%	31	2.65%	\$ 10,287,106	3.86%
> 80% <= 85%	9	0.77%	\$ 3,606,027	1.35%
> 85% <= 90%	6	0.51%	\$ 2,230,433	0.84%
> 90% <= 95%	0	0.00%	\$ 0	0.00%
> 95% <= 100%	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	158	13.52%	\$ 2,622,250	0.98%
> \$ 50,000 <= \$ 100,000	112	9.58%	\$ 8,569,653	3.21%
> \$ 100,000 <= \$ 150,000	133	11.38%	\$ 16,614,899	6.23%
> \$ 150,000 <= \$ 200,000	116	9.92%	\$ 20,260,704	7.60%
> \$ 200,000 <= \$ 250,000	153	13.09%	\$ 34,493,840	12.94%
> \$ 250,000 <= \$ 300,000	143	12.23%	\$ 39,337,983	14.75%
> \$ 300,000 <= \$ 350,000	133	11.38%	\$ 42,909,742	16.09%
> \$ 350,000 <= \$ 485,800	80	6.84%	\$ 29,835,044	11.19%
> \$ 485,800 <= \$ 500,000	85	7.27%	\$ 37,998,864	14.25%
> \$ 500,000 <= \$ 750,000	50	4.28%	\$ 29,133,956	10.93%
> \$ 750,000 <= \$ 1,000,000	6	0.51%	\$ 4,861,648	1.82%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	651	66.23%	\$ 7,007,555	12.80%
> \$ 50,000 <= \$ 100,000	147	14.95%	\$ 10,446,022	19.07%
> \$ 100,000 <= \$ 150,000	74	7.53%	\$ 9,008,511	16.45%
> \$ 150,000 <= \$ 200,000	39	3.97%	\$ 6,707,118	12.25%
> \$ 200,000 <= \$ 250,000	31	3.15%	\$ 6,881,737	12.57%
> \$ 250,000 <= \$ 300,000	15	1.53%	\$ 4,132,061	7.54%
> \$ 300,000 <= \$ 400,000	16	1.63%	\$ 5,629,644	10.28%
> \$ 400,000 <= \$ 500,000	7	0.71%	\$ 3,030,953	5.53%
> \$ 500,000 <= \$ 1,000,000	3	0.31%	\$ 1,923,719	3.51%
<b>Total</b>	<b>983</b>	<b>100.00%</b>	<b>\$ 54,767,320</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	31	32.98%	\$ 7,989,742	34.21%
> 6 <= 12 mths	18	19.15%	\$ 3,550,747	15.20%
> 12 <= 24 mths	29	30.85%	\$ 8,058,616	34.51%
> 24 <= 36 mths	15	15.96%	\$ 3,620,498	15.50%
> 36 <= 60 mths	1	1.06%	\$ 134,129	0.57%
<b>Total</b>	<b>94</b>	<b>100.00%</b>	<b>\$ 23,353,733</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	62	5.30%	\$ 17,907,933	6.72%
> 48 <= 60 mths	272	23.27%	\$ 67,112,175	25.17%
> 60 <= 160 mths	834	71.34%	\$ 181,559,971	68.09%
> 160 <= 360 mths	1	0.09%	\$ 58,504	0.02%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</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	0.09%	\$ 20,049	0.01%
>	5	<=	10	years	15	1.28%	\$ 451,086	0.17%
>	10	<=	15	years	40	3.42%	\$ 3,077,898	1.15%
>	15	<=	20	years	108	9.24%	\$ 15,363,740	5.76%
>	20	<=	25	years	165	14.11%	\$ 34,349,397	12.88%
>	25	<=	30	years	831	71.09%	\$ 210,205,832	78.84%
>	30	<=	50	years	9	0.77%	\$ 3,170,580	1.19%
<b>Total</b>					<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</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	1.20%	\$ 387,726	0.15%
>	5	<=	10	years	42	3.59%	\$ 3,229,751	1.21%
>	10	<=	15	years	108	9.24%	\$ 14,298,307	5.36%
>	15	<=	20	years	294	25.15%	\$ 60,913,981	22.85%
>	20	<=	25	years	491	42.00%	\$ 124,971,614	46.87%
>	25	<=	30	years	220	18.82%	\$ 62,837,204	23.57%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
<b>Total</b>					<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,075	91.96%	\$ 243,284,850	91.24%
Fixed 1Y	3	0.26%	\$ 857,853	0.32%
Fixed 2Y	27	2.31%	\$ 7,124,416	2.67%
Fixed 3Y	40	3.42%	\$ 9,052,588	3.40%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	24	2.05%	\$ 6,318,875	2.37%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	482	41.23%	\$ 94,060,939	35.28%
NSW	325	27.80%	\$ 88,691,716	33.26%
VIC	236	20.19%	\$ 57,007,628	21.38%
WA	81	6.93%	\$ 17,759,247	6.66%
SA	27	2.31%	\$ 4,464,796	1.67%
ACT	9	0.77%	\$ 2,943,454	1.10%
TAS	6	0.51%	\$ 1,054,251	0.40%
NT	3	0.26%	\$ 656,554	0.25%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	366	31.31%	\$ 76,441,398	28.67%
QLD Non metro	116	9.92%	\$ 17,619,542	6.61%
NSW Metro	269	23.01%	\$ 77,749,190	29.16%
NSW Non metro	56	4.79%	\$ 10,942,526	4.10%
VIC Metro	211	18.05%	\$ 53,133,384	19.93%
VIC Non metro	25	2.14%	\$ 3,874,243	1.45%
WA Metro	63	5.39%	\$ 13,997,499	5.25%
WA Non metro	18	1.54%	\$ 3,761,748	1.41%
SA Metro	24	2.05%	\$ 4,344,511	1.63%
SA Non metro	3	0.26%	\$ 120,284	0.05%
ACT Metro	9	0.77%	\$ 2,943,454	1.10%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	6	0.51%	\$ 1,054,251	0.40%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	3	0.26%	\$ 656,554	0.25%
NT Non metro	0	0.00%	\$ 0	0.00%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</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	944	80.75%	\$ 228,781,284	85.80%
Inner city	7	0.60%	\$ 1,538,956	0.58%
Non metro	218	18.65%	\$ 36,318,343	13.62%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</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	1.11%	\$ 3,036,939	1.14%
4740	18	1.54%	\$ 2,701,442	1.01%
4207	10	0.86%	\$ 2,665,505	1.00%
4500	10	0.86%	\$ 2,635,526	0.99%
4503	10	0.86%	\$ 2,591,168	0.97%
4680	16	1.37%	\$ 2,515,662	0.94%
2233	7	0.60%	\$ 2,474,240	0.93%
2250	7	0.60%	\$ 2,308,943	0.87%
2155	5	0.43%	\$ 2,248,407	0.84%
4053	10	0.86%	\$ 2,031,308	0.76%
<b>Total</b>	<b>106</b>	<b>9.07%</b>	<b>\$ 25,209,142</b>	<b>9.45%</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	1,149	98.29%	\$ 260,046,869	97.53%
>	1	<=	7	days	7	0.60%	\$ 1,961,931	0.74%
>	7	<=	30	days	7	0.60%	\$ 2,499,297	0.94%
>	30	<=	60	days	2	0.17%	\$ 548,926	0.21%
>	60	<=	90	days	1	0.09%	\$ 310,087	0.12%
>	90	<=	120	days	0	0.00%	\$ 0	0.00%
>	120	<=	150	days	0	0.00%	\$ 0	0.00%
>	150	<=	180	days	0	0.00%	\$ 0	0.00%
>	180			days	3	0.26%	\$ 1,271,473	0.48%
<b>Total</b>					<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	985	84.26%	\$ 222,136,058	83.31%
Investment Loans	184	15.74%	\$ 44,502,526	16.69%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,154	98.72%	\$ 261,480,383	98.07%
Interest Only Loans	15	1.28%	\$ 5,158,200	1.93%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	238	20.36%	\$ 51,298,716	19.24%
Renovation	90	7.70%	\$ 19,788,622	7.42%
Purchase - New Dwelling	105	8.98%	\$ 26,733,116	10.03%
Purchase - Existing Dwelling	395	33.79%	\$ 91,659,145	34.38%
Buy Home (Investment)	97	8.30%	\$ 22,988,971	8.62%
Other	244	20.87%	\$ 54,170,014	20.32%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	215	18.39%	\$ 54,621,598	20.49%
Genworth LMI	15	1.28%	\$ 3,039,067	1.14%
Uninsured	939	80.33%	\$ 208,977,918	78.37%
<b>Total</b>	<b>1,169</b>	<b>100.00%</b>	<b>\$ 266,638,583</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)		\$ 9,210,895
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 23,073
Input Tax Credits Received From ATO		\$ 7,202
Net Fixed Rate Swap Receipt From Swap Provider		\$ 32,330
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 9,273,500</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 5,589,948	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 869,703	\$ 6,459,651
Class AB Principal to be paid to Class AB Note Holders	\$ 491,790	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 82,751	\$ 574,541
Class B Principal to be paid to Class B Note Holders	\$ 236,315	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 41,262	\$ 277,576
Class C Principal to be paid to Class C Note Holders	\$ 153,285	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 27,493	\$ 180,779
Class D Principal to be paid to Class D Note Holders	\$ 52,372	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 10,722	\$ 63,094
Class E Principal to be paid to Class E Note Holders	\$ 45,986	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 12,622	\$ 58,607
Class F Principal to be paid to Class F Note Holders	\$ 42,153	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 13,240	\$ 55,394
Redraws		\$ 1,185,313
Trust Expenses		\$ 418,545
Total		<u>\$ 9,273,500</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