

Harvey Series 2021-1 Trust

Investor Report

As at 30-Sep-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:	\$ 279,179,681
Total Number of Loans:	1,205
Average Current Balance:	\$ 231,684
Highest Current Balance:	\$ 878,401
Scheduled LVR (Average)	51.31%
Scheduled LVR (Weighted Average)	56.31%
Current LVR (Average)	41.86%
Current LVR (Weighted Average)	52.45%
Seasoning (Months)(Average)	82.42
Seasoning (Months)(Weighted Average)	79.60
Weighted Average Variable Rate	6.57%
Weighted Average Fixed Rate	4.46%
Weighted Average Rate on All Loans	6.35%
Percentage (by value) of Variable Rate Loans	89.59%
Percentage (by value) of Fixed Rate Loans	10.41%
Owner Occupied by Dollar Value	\$ 231,540,118
Percentage Owner Occupied	82.94%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 288,338,988
Scheduled Repayments Received During Period	(\$ 2,344,413)
Unscheduled Repayments Received During Period	(\$ 9,084,498)
Redraws	\$ 930,769
Interest	\$ 1,338,835
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 279,179,681
Further Advances repurchased: Interest	\$ 0
Waived Mortgage Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 136,190
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	11.29%	\$ 13,891,560	4.15%
>	25%	<=	30%	54	4.48%	\$ 10,470,530	3.13%
>	30%	<=	35%	66	5.48%	\$ 15,092,374	4.51%
>	35%	<=	40%	76	6.31%	\$ 18,467,250	5.52%
>	40%	<=	45%	72	5.98%	\$ 19,925,097	5.96%
>	45%	<=	50%	100	8.30%	\$ 28,167,598	8.42%
>	50%	<=	55%	105	8.71%	\$ 31,500,265	9.42%
>	55%	<=	60%	123	10.21%	\$ 36,848,605	11.01%
>	60%	<=	65%	122	10.12%	\$ 39,943,127	11.94%
>	65%	<=	70%	143	11.87%	\$ 49,401,283	14.77%
>	70%	<=	75%	139	11.54%	\$ 46,536,489	13.91%
>	75%	<=	80%	46	3.82%	\$ 14,582,049	4.36%
>	80%	<=	85%	14	1.16%	\$ 6,141,837	1.84%
>	85%	<=	90%	9	0.75%	\$ 3,590,657	1.07%
>	90%	<=	95%	0	0.00%	\$ 0	0.00%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,205	100.00%	\$ 334,558,721	100.00%

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

Current LVR				Number of Loans		Current Balance	
				#	%	\$	%
>	0%	<=	25%	311	25.81%	\$ 20,297,466	7.27%
>	25%	<=	30%	78	6.47%	\$ 15,080,008	5.40%
>	30%	<=	35%	88	7.30%	\$ 18,306,253	6.56%
>	35%	<=	40%	68	5.64%	\$ 19,128,856	6.85%
>	40%	<=	45%	71	5.89%	\$ 17,850,999	6.39%
>	45%	<=	50%	90	7.47%	\$ 25,407,761	9.10%
>	50%	<=	55%	84	6.97%	\$ 25,706,199	9.21%
>	55%	<=	60%	85	7.05%	\$ 26,909,574	9.64%
>	60%	<=	65%	90	7.47%	\$ 28,315,457	10.14%
>	65%	<=	70%	91	7.55%	\$ 31,678,331	11.35%
>	70%	<=	75%	96	7.97%	\$ 31,836,055	11.40%
>	75%	<=	80%	36	2.99%	\$ 11,636,490	4.17%
>	80%	<=	85%	9	0.75%	\$ 4,075,591	1.46%
>	85%	<=	90%	8	0.66%	\$ 2,950,642	1.06%
>	90%	<=	95%	0	0.00%	\$ 0	0.00%
>	95%	<=	100%	0	0.00%	\$ 0	0.00%
Total				1,205	100.00%	\$ 279,179,681	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	157	13.03%	\$ 2,828,459	1.01%
> \$ 50,000 <= \$ 100,000	116	9.63%	\$ 9,077,247	3.25%
> \$ 100,000 <= \$ 150,000	130	10.79%	\$ 16,173,036	5.79%
> \$ 150,000 <= \$ 200,000	126	10.46%	\$ 21,894,283	7.84%
> \$ 200,000 <= \$ 250,000	151	12.53%	\$ 33,928,342	12.15%
> \$ 250,000 <= \$ 300,000	145	12.03%	\$ 39,672,507	14.21%
> \$ 300,000 <= \$ 350,000	139	11.54%	\$ 44,852,955	16.07%
> \$ 350,000 <= \$ 485,800	89	7.39%	\$ 33,180,178	11.88%
> \$ 485,800 <= \$ 500,000	92	7.63%	\$ 41,090,147	14.72%
> \$ 500,000 <= \$ 750,000	54	4.48%	\$ 31,576,119	11.31%
> \$ 750,000 <= \$ 1,000,000	6	0.50%	\$ 4,906,407	1.76%
Total	1,205	100.00%	\$ 279,179,681	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	663	66.43%	\$ 7,180,637	12.94%
> \$ 50,000 <= \$ 100,000	147	14.73%	\$ 10,480,641	18.88%
> \$ 100,000 <= \$ 150,000	70	7.01%	\$ 8,445,612	15.21%
> \$ 150,000 <= \$ 200,000	46	4.61%	\$ 8,002,956	14.42%
> \$ 200,000 <= \$ 250,000	34	3.41%	\$ 7,606,019	13.70%
> \$ 250,000 <= \$ 300,000	14	1.40%	\$ 3,938,026	7.09%
> \$ 300,000 <= \$ 400,000	14	1.40%	\$ 4,902,426	8.83%
> \$ 400,000 <= \$ 500,000	7	0.70%	\$ 3,037,566	5.47%
> \$ 500,000 <= \$ 1,000,000	3	0.30%	\$ 1,918,346	3.46%
Total	998	100.00%	\$ 55,512,229	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	41	36.61%	\$ 11,551,148	39.73%
> 6 <= 12 mths	24	21.43%	\$ 5,210,427	17.92%
> 12 <= 24 mths	27	24.11%	\$ 7,492,072	25.77%
> 24 <= 36 mths	18	16.07%	\$ 4,564,873	15.70%
> 36 <= 60 mths	2	1.79%	\$ 253,209	0.87%
Total	112	100.00%	\$ 29,071,729	100.00%

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	111	9.21%	\$ 30,729,566	11.01%
> 48 <= 60 mths	263	21.83%	\$ 63,168,001	22.63%
> 60 <= 160 mths	830	68.88%	\$ 185,223,164	66.35%
> 160 <= 360 mths	1	0.08%	\$ 58,950	0.02%
Total	1,205	100.00%	\$ 279,179,681	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	1	0.08%	\$ 23,085	0.01%
>	5	<=	10	years	16	1.33%	\$ 494,535	0.18%
>	10	<=	15	years	42	3.49%	\$ 3,376,961	1.21%
>	15	<=	20	years	108	8.96%	\$ 15,532,538	5.56%
>	20	<=	25	years	170	14.11%	\$ 36,289,520	13.00%
>	25	<=	30	years	859	71.29%	\$ 220,276,293	78.90%
>	30	<=	50	years	9	0.75%	\$ 3,186,749	1.14%
Total					1,205	100.00%	\$ 279,179,681	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance	
					#	%	\$	%
>	0	<=	5	years	15	1.24%	\$ 414,244	0.15%
>	5	<=	10	years	42	3.49%	\$ 3,250,321	1.16%
>	10	<=	15	years	106	8.80%	\$ 14,260,846	5.11%
>	15	<=	20	years	285	23.65%	\$ 59,862,259	21.44%
>	20	<=	25	years	513	42.57%	\$ 132,742,579	47.55%
>	25	<=	30	years	244	20.25%	\$ 68,649,432	24.59%
>	30	<=	50	years	0	0.00%	\$ 0	0.00%
Total					1,205	100.00%	\$ 279,179,681	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,093	90.71%	\$ 250,107,952	89.59%
Fixed 1Y	3	0.25%	\$ 860,736	0.31%
Fixed 2Y	30	2.49%	\$ 7,999,064	2.87%
Fixed 3Y	55	4.56%	\$ 13,847,812	4.96%
Fixed 4Y	0	0.00%	\$ 0	0.00%
Fixed 5Y	24	1.99%	\$ 6,364,116	2.28%
Total	1,205	100.00%	\$ 279,179,681	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	503	41.74%	\$ 99,757,130	35.73%
NSW	333	27.63%	\$ 92,501,938	33.13%
VIC	243	20.17%	\$ 59,607,488	21.35%
WA	81	6.72%	\$ 17,985,080	6.44%
SA	27	2.24%	\$ 4,621,301	1.66%
ACT	9	0.75%	\$ 2,962,874	1.06%
TAS	6	0.50%	\$ 1,062,102	0.38%
NT	3	0.25%	\$ 681,769	0.24%
Total	1,205	100.00%	\$ 279,179,681	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
QLD Metro	384	31.87%	\$ 81,779,403	29.29%
QLD Non metro	119	9.88%	\$ 17,977,726	6.44%
NSW Metro	276	22.90%	\$ 81,015,546	29.02%
NSW Non metro	57	4.73%	\$ 11,486,392	4.11%
VIC Metro	218	18.09%	\$ 55,718,939	19.96%
VIC Non metro	25	2.07%	\$ 3,888,549	1.39%
WA Metro	63	5.23%	\$ 14,191,283	5.08%
WA Non metro	18	1.49%	\$ 3,793,797	1.36%
SA Metro	24	1.99%	\$ 4,415,381	1.58%
SA Non metro	3	0.25%	\$ 205,920	0.07%
ACT Metro	9	0.75%	\$ 2,962,874	1.06%
ACT Non metro	0	0.00%	\$ 0	0.00%
TAS Metro	6	0.50%	\$ 1,062,102	0.38%
TAS Non metro	0	0.00%	\$ 0	0.00%
NT Metro	3	0.25%	\$ 681,769	0.24%
NT Non metro	0	0.00%	\$ 0	0.00%
#REF!	#REF!	#REF!	#REF!	#REF!
Total	#REF!	#REF!	#REF!	#REF!

Table 11.2 - Mortgage Pool by INNER CITY \ METRO \ NON-METRO

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
Metro	976	81.00%	\$ 240,294,954	86.07%
Inner city	7	0.58%	\$ 1,532,343	0.55%
Non metro	222	18.42%	\$ 37,352,384	13.38%
Total	1,205	100.00%	\$ 279,179,681	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	13	1.08%	\$ 3,130,858	1.12%
4207	12	1.00%	\$ 2,983,831	1.07%
4740	18	1.49%	\$ 2,746,957	0.98%
4500	10	0.83%	\$ 2,651,610	0.95%
4503	10	0.83%	\$ 2,622,139	0.94%
4680	17	1.41%	\$ 2,594,718	0.93%
2233	7	0.58%	\$ 2,475,809	0.89%
2250	7	0.58%	\$ 2,289,166	0.82%
2155	5	0.41%	\$ 2,254,557	0.81%
4053	10	0.83%	\$ 2,061,321	0.74%
Total	109	9.05%	\$ 25,810,966	9.25%

Table 13 - Mortgage Pool by Days in Arrears

Number of Days in Arrears by Current Balance				Number of Loans		Current Balance		
				#	%	\$	%	
>=	0	<=	1	days	1,178	97.76%	\$ 271,015,025	97.08%
>	1	<=	7	days	12	1.00%	\$ 2,987,130	1.07%
>	7	<=	30	days	10	0.83%	\$ 3,310,863	1.19%
>	30	<=	60	days	1	0.08%	\$ 308,949	0.11%
>	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	3	0.25%	\$ 920,365	0.33%
>	180			days	1	0.08%	\$ 637,348	0.23%
Total					1,205	100.00%	\$ 279,179,681	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,012	83.98%	\$ 231,540,118	82.94%
Investment Loans	193	16.02%	\$ 47,639,563	17.06%
Total	1,205	100.00%	\$ 279,179,681	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,185	98.34%	\$ 272,226,138	97.51%
Interest Only Loans	20	1.66%	\$ 6,953,542	2.49%
Total	1,205	100.00%	\$ 279,179,681	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	243	20.17%	\$ 53,638,663	19.21%
Renovation	93	7.72%	\$ 20,704,738	7.42%
Purchase - New Dwelling	109	9.05%	\$ 27,980,556	10.02%
Purchase - Existing Dwelling	402	33.36%	\$ 94,239,452	33.76%
Buy Home (Investment)	105	8.71%	\$ 25,655,620	9.19%
Other	253	21.00%	\$ 56,960,651	20.40%
Total	1,205	100.00%	\$ 279,179,681	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	225	18.67%	\$ 58,581,727	20.98%
Genworth LMI	15	1.24%	\$ 3,090,244	1.11%
Uninsured	965	80.08%	\$ 217,507,709	77.91%
Total	1,205	100.00%	\$ 279,179,681	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 11,565,101
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 27,470
Input Tax Credits Received From ATO		\$ 7,616
Net Fixed Rate Swap Receipt From Swap Provider		\$ 45,055
Net Basis Swap Receipt From Swap Provider		\$ 0
		<u>\$ 11,645,242</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 7,743,681	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 983,079	\$ 8,726,760
Class AB Principal to be paid to Class AB Note Holders	\$ 681,270	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 93,540	\$ 774,810
Class B Principal to be paid to Class B Note Holders	\$ 327,364	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 46,642	\$ 374,005
Class C Principal to be paid to Class C Note Holders	\$ 212,344	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 31,078	\$ 243,422
Class D Principal to be paid to Class D Note Holders	\$ 72,551	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 12,120	\$ 84,671
Class E Principal to be paid to Class E Note Holders	\$ 63,703	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 14,268	\$ 77,971
Class F Principal to be paid to Class F Note Holders	\$ 58,395	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 14,968	\$ 73,363
Redraws		\$ 930,769
Trust Expenses		\$ 359,470
Total		<u>\$ 11,645,242</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