

# Harvey Series 2021-1 Trust

## Investor Report

As at 30-Apr-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:	\$ 319,119,056
Total Number of Loans:	1,318
Average Current Balance:	\$ 242,124
Highest Current Balance:	\$ 894,652
Scheduled LVR (Average)	52.70%
Scheduled LVR (Weighted Average)	57.49%
Current LVR (Average)	43.55%
Current LVR (Weighted Average)	53.71%
Seasoning (Months)(Average)	77.41
Seasoning (Months)(Weighted Average)	74.33
Weighted Average Variable Rate	6.60%
Weighted Average Fixed Rate	3.76%
Weighted Average Rate on All Loans	6.18%
Percentage (by value) of Variable Rate Loans	85.18%
Percentage (by value) of Fixed Rate Loans	14.82%
Owner Occupied by Dollar Value	\$ 259,406,526
Percentage Owner Occupied	81.29%
Percentage (by value) of Variable Rate Loans:	85.18%
Percentage (by value) of Fixed Rate Loans:	14.82%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 325,925,996.98
Scheduled Repayments Received During Period	(\$ 2,572,086.24)
Unscheduled Repayments Received During Period	(\$ 7,096,343.41)
Redraws	\$ 1,379,101.56
Interest	\$ 1,482,386.83
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 319,119,055.72
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgage Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 143,409.69
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%	138	10.47%	\$ 14,507,200.99	3.85%
>	25%	<=	30%	49	3.72%	\$ 10,239,251.34	2.72%
>	30%	<=	35%	73	5.54%	\$ 16,039,473.48	4.26%
>	35%	<=	40%	83	6.30%	\$ 20,234,205.45	5.37%
>	40%	<=	45%	78	5.92%	\$ 21,955,997.72	5.83%
>	45%	<=	50%	96	7.28%	\$ 27,493,400.58	7.30%
>	50%	<=	55%	111	8.42%	\$ 33,845,812.17	8.98%
>	55%	<=	60%	128	9.71%	\$ 39,313,326.48	10.44%
>	60%	<=	65%	141	10.70%	\$ 47,957,533.07	12.73%
>	65%	<=	70%	163	12.37%	\$ 55,036,457.99	14.61%
>	70%	<=	75%	149	11.31%	\$ 52,270,104.72	13.88%
>	75%	<=	80%	71	5.39%	\$ 22,686,117.06	6.02%
>	80%	<=	85%	27	2.05%	\$ 10,726,710.33	2.85%
>	85%	<=	90%	11	0.83%	\$ 4,397,752.33	1.17%
>	90%	<=	95%	0	0.00%	\$ 0.00	0.00%
>	95%	<=	100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>				<b>1,318</b>	<b>100.00%</b>	<b>\$ 376,703,343.71</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	23.52%	\$ 21,367,448.28	6.70%
>	25%	<=	30%	85	6.45%	\$ 14,566,897.60	4.56%
>	30%	<=	35%	79	5.99%	\$ 17,594,408.46	5.51%
>	35%	<=	40%	95	7.21%	\$ 23,173,829.36	7.26%
>	40%	<=	45%	66	5.01%	\$ 18,458,672.69	5.78%
>	45%	<=	50%	93	7.06%	\$ 27,500,104.73	8.62%
>	50%	<=	55%	97	7.36%	\$ 29,708,662.70	9.31%
>	55%	<=	60%	102	7.74%	\$ 32,887,740.26	10.31%
>	60%	<=	65%	94	7.13%	\$ 31,304,316.90	9.81%
>	65%	<=	70%	112	8.50%	\$ 39,424,009.12	12.35%
>	70%	<=	75%	106	8.04%	\$ 35,270,938.43	11.05%
>	75%	<=	80%	50	3.79%	\$ 16,157,766.31	5.06%
>	80%	<=	85%	18	1.37%	\$ 7,308,497.67	2.29%
>	85%	<=	90%	11	0.83%	\$ 4,395,763.21	1.38%
>	90%	<=	95%	0	0.00%	\$ 0.00	0.00%
>	95%	<=	100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>				<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	154	11.68%	\$ 2,848,030.59	0.89%
> \$ 50,000 <= \$ 100,000	111	8.42%	\$ 8,596,998.93	2.69%
> \$ 100,000 <= \$ 150,000	139	10.55%	\$ 17,170,113.25	5.38%
> \$ 150,000 <= \$ 200,000	145	11.00%	\$ 25,277,532.51	7.92%
> \$ 200,000 <= \$ 250,000	169	12.82%	\$ 38,024,902.00	11.92%
> \$ 250,000 <= \$ 300,000	158	11.99%	\$ 43,413,053.11	13.60%
> \$ 300,000 <= \$ 350,000	156	11.84%	\$ 50,484,957.91	15.82%
> \$ 350,000 <= \$ 485,800	108	8.19%	\$ 40,439,444.43	12.67%
> \$ 485,800 <= \$ 500,000	100	7.59%	\$ 44,782,655.63	14.03%
> \$ 500,000 <= \$ 750,000	68	5.16%	\$ 39,719,004.12	12.45%
> \$ 750,000 <= \$ 1,000,000	10	0.76%	\$ 8,362,363.24	2.62%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	732	68.28%	\$ 8,612,857.50	14.92%
> \$ 50,000 <= \$ 100,000	148	13.81%	\$ 10,619,016.88	18.40%
> \$ 100,000 <= \$ 150,000	73	6.81%	\$ 8,825,639.28	15.29%
> \$ 150,000 <= \$ 200,000	52	4.85%	\$ 8,951,829.81	15.51%
> \$ 200,000 <= \$ 250,000	23	2.15%	\$ 5,154,566.28	8.93%
> \$ 250,000 <= \$ 300,000	17	1.59%	\$ 4,640,937.43	8.04%
> \$ 300,000 <= \$ 400,000	17	1.59%	\$ 5,777,290.80	10.01%
> \$ 400,000 <= \$ 500,000	7	0.65%	\$ 3,041,261.63	5.27%
> \$ 500,000 <= \$ 1,000,000	3	0.28%	\$ 2,093,915.09	3.63%
<b>Total</b>	<b>1,072</b>	<b>100.00%</b>	<b>\$ 57,717,314.70</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	73	42.20%	\$ 20,366,457.18	43.05%
> 6 <= 12 mths	38	21.97%	\$ 11,264,430.92	23.81%
> 12 <= 24 mths	35	20.23%	\$ 7,824,049.50	16.54%
> 24 <= 36 mths	20	11.56%	\$ 6,168,968.03	13.04%
> 36 <= 60 mths	7	4.05%	\$ 1,682,193.75	3.56%
<b>Total</b>	<b>173</b>	<b>100.00%</b>	<b>\$ 47,306,099.38</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%	\$0.00	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	0	0.00%	\$0.00	0.00%
> 36 <= 48 mths	240	18.21%	\$67,192,642.86	21.06%
> 48 <= 60 mths	226	17.15%	\$54,373,181.06	17.04%
> 60 <= 160 mths	851	64.57%	\$197,500,032.46	61.89%
> 160 <= 360 mths	1	0.08%	\$53,199.34	0.02%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$319,119,055.72</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%	\$ 30,529.82	0.01%
>	5	<=	10 years	18	1.37%	\$ 625,527.99	0.20%
>	10	<=	15 years	45	3.41%	\$ 3,997,605.22	1.25%
>	15	<=	20 years	114	8.65%	\$ 17,354,414.97	5.44%
>	20	<=	25 years	188	14.26%	\$ 43,412,143.28	13.60%
>	25	<=	30 years	943	71.55%	\$ 250,481,110.05	78.49%
>	30	<=	50 years	9	0.68%	\$ 3,217,724.39	1.01%
<b>Total</b>				<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	15	1.14%	\$ 426,324.76	0.13%
>	5	<=	10 years	42	3.19%	\$ 3,462,085.35	1.08%
>	10	<=	15 years	103	7.81%	\$ 14,248,464.72	4.46%
>	15	<=	20 years	281	21.32%	\$ 59,751,477.69	18.72%
>	20	<=	25 years	570	43.25%	\$ 151,003,149.73	47.32%
>	25	<=	30 years	307	23.29%	\$ 90,227,553.47	28.27%
>	30	<=	50 years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>				<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,145	86.87%	\$ 271,812,956.34	85.18%
Fixed 1Y	13	0.99%	\$ 3,392,402.57	1.06%
Fixed 2Y	35	2.66%	\$ 9,681,164.35	3.03%
Fixed 3Y	101	7.66%	\$ 27,761,309.11	8.70%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	24	1.82%	\$ 6,471,223.35	2.03%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	539	40.90%	\$ 110,376,254.30	34.59%
NSW	373	28.30%	\$ 108,247,144.28	33.92%
VIC	263	19.95%	\$ 67,422,422.53	21.13%
WA	91	6.90%	\$ 20,796,409.55	6.52%
SA	32	2.43%	\$ 6,361,617.20	1.99%
ACT	10	0.76%	\$ 3,718,700.73	1.17%
TAS	6	0.46%	\$ 1,058,314.89	0.33%
NT	4	0.30%	\$ 1,138,192.24	0.36%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	322	24.43%	\$ 71,194,874.52	22.31%
GOLD COAST \ SUNSHINE COAST METRO	76	5.77%	\$ 16,206,981.39	5.08%
QLD COUNTRY	141	10.70%	\$ 22,974,398.39	7.20%
SYD METRO	132	10.02%	\$ 43,945,431.43	13.77%
OTHER NSW METRO	78	5.92%	\$ 21,910,449.91	6.87%
NSW COUNTRY	163	12.37%	\$ 42,391,262.94	13.28%
ACT METRO	10	0.76%	\$ 3,718,700.73	1.17%
MELBOURNE METRO	229	17.37%	\$ 61,534,697.42	19.28%
VICTORIA COUNTRY	34	2.58%	\$ 5,887,725.11	1.84%
PERTH METRO	72	5.46%	\$ 16,696,000.87	5.23%
WA COUNTRY	19	1.44%	\$ 4,100,408.68	1.28%
ADELAIDE METRO	29	2.20%	\$ 6,144,341.87	1.93%
SA COUNTRY	3	0.23%	\$ 217,275.33	0.07%
DARWIN METRO	4	0.30%	\$ 1,138,192.24	0.36%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.46%	\$ 1,058,314.89	0.33%
TAS COUNTRY	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</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	9	0.68%	\$ 2,307,224.30	0.72%
METRO	949	72.00%	\$ 241,240,760.97	75.60%
NONMETRO	360	27.31%	\$ 75,571,070.45	23.68%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</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	15	1.14%	\$ 3,596,811.24	1.13%
4207	14	1.06%	\$ 3,439,076.88	1.08%
2155	6	0.46%	\$ 3,105,293.24	0.97%
4740	19	1.44%	\$ 2,931,055.10	0.92%
4500	10	0.76%	\$ 2,758,325.09	0.86%
4680	17	1.29%	\$ 2,673,828.60	0.84%
4503	10	0.76%	\$ 2,659,451.36	0.83%
2233	7	0.53%	\$ 2,504,230.96	0.78%
2560	11	0.83%	\$ 2,408,753.99	0.75%
2250	8	0.61%	\$ 2,384,439.83	0.75%
<b>Total</b>	<b>117</b>	<b>8.88%</b>	<b>\$ 28,461,266.29</b>	<b>8.92%</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	1,286	97.57%	\$ 307,872,413.29	96.48%
>	1	<=	7	days	8	0.61%	\$ 2,332,511.72	0.73%
>	7	<=	30	days	16	1.21%	\$ 5,855,052.52	1.83%
>	30	<=	60	days	3	0.23%	\$ 739,000.24	0.23%
>	60	<=	90	days	2	0.15%	\$ 846,338.48	0.27%
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%
>	120	<=	150	days	0	0.00%	\$ 0.00	0.00%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	3	0.23%	\$ 1,473,739.47	0.46%
<b>Total</b>					<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,097	83.23%	\$ 259,406,525.84	81.29%
Investment Loans	221	16.77%	\$ 59,712,529.88	18.71%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,293	98.10%	\$ 310,374,222.50	97.26%
Interest Only Loans	25	1.90%	\$ 8,744,833.22	2.74%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	272	20.64%	\$ 64,533,120.46	20.22%
Renovation	103	7.81%	\$ 23,668,405.66	7.42%
Purchase - New Dwelling	117	8.88%	\$ 30,861,736.87	9.67%
Purchase - Existing Dwelling	433	32.85%	\$ 104,690,077.41	32.81%
Buy Home (Investment)	119	9.03%	\$ 31,440,214.70	9.85%
Other	274	20.79%	\$ 63,925,500.62	20.03%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	257	19.50%	\$ 68,017,074.27	21.31%
Genworth LMI	15	1.14%	\$ 3,148,349.34	0.99%
Uninsured	1,046	79.36%	\$ 247,953,632.11	77.70%
<b>Total</b>	<b>1,318</b>	<b>100.00%</b>	<b>\$ 319,119,055.72</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)		\$ 9,811,839.34
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 28,512.44
Input Tax Credits Received From ATO		\$ 8,576.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 110,374.81
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 9,959,302.59</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 5,754,887.40	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,108,625.64	\$ 6,863,513.04
Class AB Principal to be paid to Class AB Note Holders	\$ 506,300.92	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 105,504.28	\$ 611,805.20
Class B Principal to be paid to Class B Note Holders	\$ 243,287.45	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 52,611.76	\$ 295,899.21
Class C Principal to be paid to Class C Note Holders	\$ 157,808.08	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 35,058.12	\$ 192,866.20
Class D Principal to be paid to Class D Note Holders	\$ 53,917.76	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 13,675.72	\$ 67,593.48
Class E Principal to be paid to Class E Note Holders	\$ 47,342.42	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 16,106.86	\$ 63,449.28
Class F Principal to be paid to Class F Note Holders	\$ 43,397.22	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 16,899.47	\$ 60,296.69
Redraws		\$ 1,379,101.56
Trust Expenses		\$ 424,777.92
Total		<u>\$ 9,959,302.59</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