

# Harvey Series 2021-1 Trust

## Investor Report

As at 31-May-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:	\$ 311,813,671
Total Number of Loans:	1,295
Average Current Balance:	\$ 240,783
Highest Current Balance:	\$ 896,182
Scheduled LVR (Average)	52.38%
Scheduled LVR (Weighted Average)	57.23%
Current LVR (Average)	43.23%
Current LVR (Weighted Average)	53.53%
Seasoning (Months)(Average)	78.33
Seasoning (Months)(Weighted Average)	75.29
Weighted Average Variable Rate	6.59%
Weighted Average Fixed Rate	3.88%
Weighted Average Rate on All Loans	6.23%
Percentage (by value) of Variable Rate Loans	86.69%
Percentage (by value) of Fixed Rate Loans	13.31%
Owner Occupied by Dollar Value	\$ 254,201,304
Percentage Owner Occupied	81.52%
Percentage (by value) of Variable Rate Loans:	86.69%
Percentage (by value) of Fixed Rate Loans:	13.31%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 319,119,055.72
Scheduled Repayments Received During Period	(\$ 2,549,089.23)
Unscheduled Repayments Received During Period	(\$ 7,937,381.16)
Redraws	\$ 1,673,556.17
Interest	\$ 1,507,529.25
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 311,813,670.75
Further Advances repurchased: Interest	\$ 2,713.32
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 146,534.87
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	10.66%	\$ 14,473,061.83	3.93%
> 25% <= 30%	51	3.94%	\$ 10,606,433.02	2.88%
> 30% <= 35%	71	5.48%	\$ 15,759,325.28	4.27%
> 35% <= 40%	80	6.18%	\$ 19,345,963.56	5.25%
> 40% <= 45%	77	5.95%	\$ 21,373,191.14	5.80%
> 45% <= 50%	96	7.41%	\$ 27,722,764.33	7.52%
> 50% <= 55%	111	8.57%	\$ 33,580,428.37	9.11%
> 55% <= 60%	130	10.04%	\$ 39,769,697.91	10.79%
> 60% <= 65%	136	10.50%	\$ 46,235,611.90	12.54%
> 65% <= 70%	162	12.51%	\$ 55,037,811.74	14.93%
> 70% <= 75%	139	10.73%	\$ 48,775,590.65	13.23%
> 75% <= 80%	69	5.33%	\$ 21,973,137.44	5.96%
> 80% <= 85%	25	1.93%	\$ 10,146,397.22	2.75%
> 85% <= 90%	10	0.77%	\$ 3,903,045.05	1.06%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 368,702,459.44</b>	<b>100.00%</b>

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	311	24.02%	\$ 20,915,828.56	6.71%
> 25% <= 30%	83	6.41%	\$ 14,477,998.56	4.64%
> 30% <= 35%	80	6.18%	\$ 17,989,951.77	5.77%
> 35% <= 40%	87	6.72%	\$ 21,701,332.85	6.96%
> 40% <= 45%	69	5.33%	\$ 18,679,033.99	5.99%
> 45% <= 50%	92	7.10%	\$ 27,406,006.45	8.79%
> 50% <= 55%	94	7.26%	\$ 28,616,582.91	9.18%
> 55% <= 60%	103	7.95%	\$ 33,474,634.85	10.74%
> 60% <= 65%	91	7.03%	\$ 30,059,810.34	9.64%
> 65% <= 70%	110	8.49%	\$ 38,625,342.63	12.39%
> 70% <= 75%	101	7.80%	\$ 33,770,812.81	10.83%
> 75% <= 80%	47	3.63%	\$ 15,243,491.89	4.89%
> 80% <= 85%	17	1.31%	\$ 6,951,245.14	2.23%
> 85% <= 90%	10	0.77%	\$ 3,901,598.00	1.25%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</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	12.20%	\$ 2,951,783.42	0.95%
> \$ 50,000 <= \$ 100,000	107	8.26%	\$ 8,433,811.12	2.70%
> \$ 100,000 <= \$ 150,000	139	10.73%	\$ 17,182,124.65	5.51%
> \$ 150,000 <= \$ 200,000	136	10.50%	\$ 23,653,693.75	7.59%
> \$ 200,000 <= \$ 250,000	173	13.36%	\$ 38,798,209.04	12.44%
> \$ 250,000 <= \$ 300,000	157	12.12%	\$ 43,199,165.11	13.85%
> \$ 300,000 <= \$ 350,000	148	11.43%	\$ 47,979,139.92	15.39%
> \$ 350,000 <= \$ 485,800	102	7.88%	\$ 38,187,062.47	12.25%
> \$ 485,800 <= \$ 500,000	97	7.49%	\$ 43,386,289.19	13.91%
> \$ 500,000 <= \$ 750,000	68	5.25%	\$ 39,682,836.67	12.73%
> \$ 750,000 <= \$ 1,000,000	10	0.77%	\$ 8,359,555.41	2.68%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</b>	<b>100.00%</b>

**Table 4 - Mortgage Pool by Available Redraw**

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	720	68.18%	\$ 8,231,996.18	14.44%
> \$ 50,000 <= \$ 100,000	144	13.64%	\$ 10,345,857.68	18.15%
> \$ 100,000 <= \$ 150,000	75	7.10%	\$ 9,087,719.63	15.94%
> \$ 150,000 <= \$ 200,000	47	4.45%	\$ 8,108,929.80	14.22%
> \$ 200,000 <= \$ 250,000	26	2.46%	\$ 5,788,214.85	10.15%
> \$ 250,000 <= \$ 300,000	18	1.70%	\$ 4,912,319.36	8.62%
> \$ 300,000 <= \$ 400,000	16	1.52%	\$ 5,425,950.84	9.52%
> \$ 400,000 <= \$ 500,000	7	0.66%	\$ 3,036,166.73	5.33%
> \$ 500,000 <= \$ 1,000,000	3	0.28%	\$ 2,077,601.37	3.64%
<b>Total</b>	<b>1,056</b>	<b>100.00%</b>	<b>\$ 57,014,756.44</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	65	41.94%	\$ 18,716,129.66	45.09%
> 6 <= 12 mths	32	20.65%	\$ 8,197,320.66	19.75%
> 12 <= 24 mths	32	20.65%	\$ 7,656,840.66	18.45%
> 24 <= 36 mths	21	13.55%	\$ 5,937,341.61	14.30%
> 36 <= 60 mths	5	3.23%	\$ 1,001,584.36	2.41%
<b>Total</b>	<b>155</b>	<b>100.00%</b>	<b>\$ 41,509,216.95</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	211	16.29%	\$60,301,755.57	19.34%
> 48 <= 60 mths	241	18.61%	\$56,772,415.59	18.21%
> 60 <= 160 mths	842	65.02%	\$194,680,930.58	62.44%
> 160 <= 360 mths	1	0.08%	\$58,569.01	0.02%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$311,813,670.75</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%	\$ 29,058.96	0.01%
> 5 <= 10 years	18	1.39%	\$ 614,485.89	0.20%
> 10 <= 15 years	44	3.40%	\$ 3,819,750.17	1.23%
> 15 <= 20 years	114	8.80%	\$ 16,945,383.06	5.43%
> 20 <= 25 years	185	14.29%	\$ 42,748,601.73	13.71%
> 25 <= 30 years	924	71.35%	\$ 244,446,828.86	78.40%
> 30 <= 50 years	9	0.69%	\$ 3,209,562.08	1.03%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</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	1.24%	\$ 466,667.51	0.15%
> 5 <= 10 years	42	3.24%	\$ 3,440,950.05	1.10%
> 10 <= 15 years	105	8.11%	\$ 14,200,526.72	4.55%
> 15 <= 20 years	275	21.24%	\$ 58,923,418.99	18.90%
> 20 <= 25 years	559	43.17%	\$ 148,017,385.82	47.47%
> 25 <= 30 years	298	23.01%	\$ 86,764,721.66	27.83%
> 30 <= 50 years	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</b>	<b>100.00%</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,140	88.03%	\$ 270,304,453.80	86.69%
Fixed 1Y	7	0.54%	\$ 1,616,014.10	0.52%
Fixed 2Y	34	2.63%	\$ 9,411,240.15	3.02%
Fixed 3Y	90	6.95%	\$ 24,030,981.34	7.71%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	24	1.85%	\$ 6,450,981.36	2.07%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</b>	<b>100.00%</b>

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	533	41.16%	\$ 108,303,141.34	34.73%
NSW	366	28.26%	\$ 105,786,033.47	33.93%
VIC	258	19.92%	\$ 65,866,308.42	21.12%
WA	88	6.80%	\$ 20,124,569.11	6.45%
SA	30	2.32%	\$ 5,831,108.91	1.87%
ACT	10	0.77%	\$ 3,707,025.31	1.19%
TAS	6	0.46%	\$ 1,062,332.83	0.34%
NT	4	0.31%	\$ 1,133,151.36	0.36%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</b>	<b>100.00%</b>

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	320	24.71%	\$ 70,334,414.80	22.56%
GOLD COAST \ SUNSHINE COAST METRO	75	5.79%	\$ 15,761,169.82	5.05%
QLD COUNTRY	138	10.66%	\$ 22,207,556.72	7.12%
SYD METRO	130	10.04%	\$ 43,171,968.04	13.85%
OTHER NSW METRO	75	5.79%	\$ 21,119,580.30	6.77%
NSW COUNTRY	161	12.43%	\$ 41,494,485.13	13.31%
ACT METRO	10	0.77%	\$ 3,707,025.31	1.19%
MELBOURNE METRO	224	17.30%	\$ 59,969,958.84	19.23%
VICTORIA COUNTRY	34	2.63%	\$ 5,896,349.58	1.89%
PERTH METRO	69	5.33%	\$ 16,042,410.09	5.14%
WA COUNTRY	19	1.47%	\$ 4,082,159.02	1.31%
ADELAIDE METRO	27	2.08%	\$ 5,616,287.18	1.80%
SA COUNTRY	3	0.23%	\$ 214,821.73	0.07%
DARWIN METRO	4	0.31%	\$ 1,133,151.36	0.36%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.46%	\$ 1,062,332.83	0.34%
TAS COUNTRY	0	0.00%	\$ 0.00	0.00%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</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	0.69%	\$ 2,301,876.05	0.74%
METRO	931	71.89%	\$ 235,616,422.52	75.56%
NONMETRO	355	27.41%	\$ 73,895,372.18	23.70%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</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	1.16%	\$ 3,645,591.16	1.17%
4207	14	1.08%	\$ 3,428,429.26	1.10%
2155	6	0.46%	\$ 3,119,913.91	1.00%
4740	18	1.39%	\$ 2,832,274.86	0.91%
4500	10	0.77%	\$ 2,740,115.03	0.88%
4680	17	1.31%	\$ 2,651,227.03	0.85%
4503	10	0.77%	\$ 2,648,628.11	0.85%
2233	7	0.54%	\$ 2,496,301.64	0.80%
2250	8	0.62%	\$ 2,381,133.55	0.76%
4069	9	0.69%	\$ 2,318,442.59	0.74%
<b>Total</b>	<b>114</b>	<b>8.80%</b>	<b>\$ 28,262,057.14</b>	<b>9.06%</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	1,262	97.45%	\$ 300,632,988.77	96.41%
>	1	<=	7	days	11	0.85%	\$ 3,016,019.59	0.97%
>	7	<=	30	days	15	1.16%	\$ 5,500,849.37	1.76%
>	30	<=	60	days	2	0.15%	\$ 605,760.39	0.19%
>	60	<=	90	days	1	0.08%	\$ 282,078.67	0.09%
>	90	<=	120	days	2	0.15%	\$ 850,478.08	0.27%
>	120	<=	150	days	0	0.00%	\$ 0.00	0.00%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	2	0.15%	\$ 925,495.88	0.30%
<b>Total</b>					<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</b>	<b>100.00%</b>

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,079	83.32%	\$ 254,201,303.99	81.52%
Investment Loans	216	16.68%	\$ 57,612,366.76	18.48%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</b>	<b>100.00%</b>

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,273	98.30%	\$ 304,340,823.76	97.60%
Interest Only Loans	22	1.70%	\$ 7,472,846.99	2.40%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</b>	<b>100.00%</b>

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	266	20.54%	\$ 62,822,506.14	20.15%
Renovation	101	7.80%	\$ 22,773,855.73	7.30%
Purchase - New Dwelling	115	8.88%	\$ 30,484,279.54	9.78%
Purchase - Existing Dwelling	427	32.97%	\$ 102,745,413.02	32.95%
Buy Home (Investment)	116	8.96%	\$ 30,152,265.53	9.67%
Other	270	20.85%	\$ 62,835,350.79	20.15%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</b>	<b>100.00%</b>

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	249	19.23%	\$ 65,691,230.47	21.07%
Genworth LMI	15	1.16%	\$ 3,141,256.66	1.01%
Uninsured	1,031	79.61%	\$ 242,981,183.62	77.93%
<b>Total</b>	<b>1,295</b>	<b>100.00%</b>	<b>\$ 311,813,670.75</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)		\$ 10,635,718.58
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 25,899.47
Input Tax Credits Received From ATO		\$ 8,166.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 110,237.70
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 10,780,021.75</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 6,176,293.63	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,158,428.21	\$ 7,334,721.84
Class AB Principal to be paid to Class AB Note Holders	\$ 543,375.21	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 110,239.57	\$ 653,614.78
Class B Principal to be paid to Class B Note Holders	\$ 261,102.37	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 54,972.16	\$ 316,074.53
Class C Principal to be paid to Class C Note Holders	\$ 169,363.70	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 36,630.54	\$ 205,994.24
Class D Principal to be paid to Class D Note Holders	\$ 57,865.93	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 14,288.32	\$ 72,154.25
Class E Principal to be paid to Class E Note Holders	\$ 50,809.11	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 16,826.70	\$ 67,635.81
Class F Principal to be paid to Class F Note Holders	\$ 46,575.02	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 17,654.09	\$ 64,229.11
Redraws		\$ 1,673,556.17
Trust Expenses		\$ 392,041.02
Total		<u>\$ 10,780,021.75</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