

Harvey Series 2021-1 Trust

Investor Report

As at 30-Jun-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:	\$ 304,119,921
Total Number of Loans:	1,278
Average Current Balance:	\$ 237,966
Highest Current Balance:	\$ 887,657
Scheduled LVR (Average)	52.03%
Scheduled LVR (Weighted Average)	56.91%
Current LVR (Average)	42.74%
Current LVR (Weighted Average)	53.14%
Seasoning (Months)(Average)	79.37
Seasoning (Months)(Weighted Average)	76.40
Weighted Average Variable Rate	6.59%
Weighted Average Fixed Rate	4.01%
Weighted Average Rate on All Loans	6.27%
Percentage (by value) of Variable Rate Loans	87.65%
Percentage (by value) of Fixed Rate Loans	12.35%
Owner Occupied by Dollar Value	\$ 248,912,785
Percentage Owner Occupied	81.85%
Percentage (by value) of Variable Rate Loans:	87.65%
Percentage (by value) of Fixed Rate Loans:	12.35%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 311,813,670.75
Scheduled Repayments Received During Period	(\$ 2,448,728.94)
Unscheduled Repayments Received During Period	(\$ 8,540,671.57)
Redraws	\$ 1,863,980.23
Interest	\$ 1,431,521.37
Other Charges	\$ 149.02
Mortgage Portfolio Balance At End of Period	\$ 304,119,920.86
Further Advances repurchased: Interest	\$ 944.36
Waived Mortgage Break Costs paid by the Servicer	\$ 149.02
Interest Offset	\$ 139,409.03
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%	139	10.88%	\$ 14,590,918.35	4.04%
> 25% <= 30%	50	3.91%	\$ 10,352,797.28	2.87%
> 30% <= 35%	71	5.56%	\$ 15,843,495.31	4.39%
> 35% <= 40%	83	6.49%	\$ 19,759,457.53	5.47%
> 40% <= 45%	75	5.87%	\$ 21,129,503.40	5.85%
> 45% <= 50%	100	7.82%	\$ 28,386,461.60	7.86%
> 50% <= 55%	108	8.45%	\$ 32,657,269.85	9.04%
> 55% <= 60%	129	10.09%	\$ 39,583,913.46	10.96%
> 60% <= 65%	134	10.49%	\$ 45,140,299.42	12.50%
> 65% <= 70%	160	12.52%	\$ 54,426,828.91	15.07%
> 70% <= 75%	131	10.25%	\$ 45,014,410.30	12.46%
> 75% <= 80%	67	5.24%	\$ 21,784,226.74	6.03%
> 80% <= 85%	21	1.64%	\$ 8,670,411.67	2.40%
> 85% <= 90%	10	0.78%	\$ 3,897,863.55	1.08%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,278	100.00%	\$ 361,237,857.37	100.00%

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

Current LVR	Number of Loans		Current Balance	
	#	%	\$	%
> 0% <= 25%	311	24.33%	\$ 20,462,992.20	6.73%
> 25% <= 30%	82	6.42%	\$ 14,302,498.69	4.70%
> 30% <= 35%	86	6.73%	\$ 19,192,017.66	6.31%
> 35% <= 40%	90	7.04%	\$ 22,929,846.70	7.54%
> 40% <= 45%	64	5.01%	\$ 16,999,113.88	5.59%
> 45% <= 50%	93	7.28%	\$ 26,535,459.69	8.73%
> 50% <= 55%	92	7.20%	\$ 27,934,543.25	9.19%
> 55% <= 60%	94	7.36%	\$ 31,571,882.39	10.38%
> 60% <= 65%	94	7.36%	\$ 30,308,405.83	9.97%
> 65% <= 70%	109	8.53%	\$ 38,794,023.39	12.76%
> 70% <= 75%	94	7.36%	\$ 30,379,704.88	9.99%
> 75% <= 80%	44	3.44%	\$ 14,551,396.03	4.78%
> 80% <= 85%	15	1.17%	\$ 6,260,953.78	2.06%
> 85% <= 90%	10	0.78%	\$ 3,897,082.49	1.28%
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	156	12.21%	\$ 2,824,719.49	0.93%
> \$ 50,000 <= \$ 100,000	114	8.92%	\$ 8,855,627.53	2.91%
> \$ 100,000 <= \$ 150,000	133	10.41%	\$ 16,321,842.37	5.37%
> \$ 150,000 <= \$ 200,000	144	11.27%	\$ 25,017,334.64	8.23%
> \$ 200,000 <= \$ 250,000	164	12.83%	\$ 36,885,492.84	12.13%
> \$ 250,000 <= \$ 300,000	154	12.05%	\$ 42,254,817.06	13.89%
> \$ 300,000 <= \$ 350,000	146	11.42%	\$ 47,330,625.28	15.56%
> \$ 350,000 <= \$ 485,800	97	7.59%	\$ 36,261,010.61	11.92%
> \$ 485,800 <= \$ 500,000	96	7.51%	\$ 42,870,232.35	14.10%
> \$ 500,000 <= \$ 750,000	65	5.09%	\$ 37,941,605.71	12.48%
> \$ 750,000 <= \$ 1,000,000	9	0.70%	\$ 7,556,612.98	2.48%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

Table 4 - Mortgage Pool by Available Redraw

Available Redraw	Number of Loans		Current Balance	
	#	%	\$	%
> \$ 0 <= \$ 50,000	715	67.97%	\$ 7,997,417.93	13.97%
> \$ 50,000 <= \$ 100,000	145	13.78%	\$ 10,456,726.92	18.27%
> \$ 100,000 <= \$ 150,000	77	7.32%	\$ 9,472,731.51	16.55%
> \$ 150,000 <= \$ 200,000	41	3.90%	\$ 7,064,852.81	12.34%
> \$ 200,000 <= \$ 250,000	29	2.76%	\$ 6,478,315.55	11.32%
> \$ 250,000 <= \$ 300,000	20	1.90%	\$ 5,499,853.65	9.61%
> \$ 300,000 <= \$ 400,000	14	1.33%	\$ 4,793,491.16	8.37%
> \$ 400,000 <= \$ 500,000	8	0.76%	\$ 3,417,555.32	5.97%
> \$ 500,000 <= \$ 1,000,000	3	0.29%	\$ 2,068,287.65	3.61%
Total	1,052	100.00%	\$ 57,249,232.50	100.00%

Table 5 - Fixed Rate Mortgages by Fixed Rate Term Remaining

Fixed Rate Term Remaining	Number of Loans		Current Balance	
	#	%	\$	%
> 0 <= 6 mths	54	38.57%	\$ 16,510,950.12	43.97%
> 6 <= 12 mths	35	25.00%	\$ 8,291,660.37	22.08%
> 12 <= 24 mths	27	19.29%	\$ 6,504,850.52	17.32%
> 24 <= 36 mths	21	15.00%	\$ 5,725,950.89	15.25%
> 36 <= 60 mths	3	2.14%	\$ 514,651.34	1.37%
Total	140	100.00%	\$ 37,548,063.24	100.00%

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	194	15.18%	\$54,022,948.32	17.76%
> 48 <= 60 mths	237	18.54%	\$56,456,112.40	18.56%
> 60 <= 160 mths	846	66.20%	\$193,583,499.32	63.65%
> 160 <= 360 mths	1	0.08%	\$57,360.82	0.02%
Total	1,278	100.00%	\$304,119,920.86	100.00%

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	1	0.08%	\$ 27,575.07	0.01%
>	5	<=	10 years	17	1.33%	\$ 595,776.27	0.20%
>	10	<=	15 years	44	3.44%	\$ 3,818,338.77	1.26%
>	15	<=	20 years	114	8.92%	\$ 16,578,523.80	5.45%
>	20	<=	25 years	182	14.24%	\$ 41,613,607.75	13.68%
>	25	<=	30 years	911	71.28%	\$ 238,282,287.62	78.35%
>	30	<=	50 years	9	0.70%	\$ 3,203,811.58	1.05%
Total				1,278	100.00%	\$ 304,119,920.86	100.00%

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance	
				#	%	\$	%
>	0	<=	5 years	15	1.17%	\$ 447,490.15	0.15%
>	5	<=	10 years	42	3.29%	\$ 3,449,452.99	1.13%
>	10	<=	15 years	108	8.45%	\$ 14,447,713.17	4.75%
>	15	<=	20 years	275	21.52%	\$ 58,576,122.11	19.26%
>	20	<=	25 years	555	43.43%	\$ 146,089,552.69	48.04%
>	25	<=	30 years	283	22.14%	\$ 81,109,589.75	26.67%
>	30	<=	50 years	0	0.00%	\$ 0.00	0.00%
Total				1,278	100.00%	\$ 304,119,920.86	100.00%

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance	
	#	%	\$	%
Variable	1,138	89.05%	\$ 266,571,857.62	87.65%
Fixed 1Y	4	0.31%	\$ 1,007,297.47	0.33%
Fixed 2Y	34	2.66%	\$ 9,391,596.77	3.09%
Fixed 3Y	78	6.10%	\$ 20,715,423.95	6.81%
Fixed 4Y	0	0.00%	\$ 0.00	0.00%
Fixed 5Y	24	1.88%	\$ 6,433,745.05	2.12%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

Table 10 - Mortgage Pool by State Concentration

State Concentration	Number of Loans		Current Balance	
	#	%	\$	%
QLD	529	41.39%	\$ 106,460,276.11	35.01%
NSW	359	28.09%	\$ 102,825,310.35	33.81%
VIC	255	19.95%	\$ 64,178,832.61	21.10%
WA	86	6.73%	\$ 19,490,726.79	6.41%
SA	29	2.27%	\$ 5,274,188.54	1.73%
ACT	10	0.78%	\$ 3,709,480.94	1.22%
TAS	6	0.47%	\$ 1,062,158.92	0.35%
NT	4	0.31%	\$ 1,118,946.60	0.37%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

Table 11.1 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
BRISBANE METRO	316	24.73%	\$ 68,806,762.53	22.62%
GOLD COAST \ SUNSHINE COAST METRO	75	5.87%	\$ 15,650,856.35	5.15%
QLD COUNTRY	138	10.80%	\$ 22,002,657.23	7.23%
SYD METRO	128	10.02%	\$ 42,318,466.24	13.92%
OTHER NSW METRO	74	5.79%	\$ 20,557,426.42	6.76%
NSW COUNTRY	157	12.28%	\$ 39,949,417.69	13.14%
ACT METRO	10	0.78%	\$ 3,709,480.94	1.22%
MELBOURNE METRO	222	17.37%	\$ 58,664,915.06	19.29%
VICTORIA COUNTRY	33	2.58%	\$ 5,513,917.55	1.81%
PERTH METRO	67	5.24%	\$ 15,434,903.18	5.08%
WA COUNTRY	19	1.49%	\$ 4,055,823.61	1.33%
ADELAIDE METRO	26	2.03%	\$ 5,061,867.40	1.66%
SA COUNTRY	3	0.23%	\$ 212,321.14	0.07%
DARWIN METRO	4	0.31%	\$ 1,118,946.60	0.37%
NT COUNTRY	0	0.00%	\$ 0.00	0.00%
HOBART METRO	6	0.47%	\$ 1,062,158.92	0.35%
TAS COUNTRY	0	0.00%	\$ 0.00	0.00%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

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

Location of Security Properties	Number of Loans		Current Balance	
	#	%	\$	%
INNER CITY	9	0.70%	\$ 2,306,499.62	0.76%
METRO	919	71.91%	\$ 230,079,284.02	75.65%
NONMETRO	350	27.39%	\$ 71,734,137.22	23.59%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

Table 12 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance	
	#	%	\$	%
2530	15	1.17%	\$ 3,625,775.47	1.19%
4207	14	1.10%	\$ 3,420,414.45	1.12%
2155	6	0.47%	\$ 3,104,212.75	1.02%
4740	18	1.41%	\$ 2,824,962.40	0.93%
4500	10	0.78%	\$ 2,708,423.74	0.89%
4680	17	1.33%	\$ 2,650,621.39	0.87%
4503	10	0.78%	\$ 2,642,358.57	0.87%
2233	7	0.55%	\$ 2,494,145.14	0.82%
2250	8	0.63%	\$ 2,374,915.60	0.78%
4069	9	0.70%	\$ 2,289,687.06	0.75%
Total	114	8.92%	\$ 28,135,516.57	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	1,242	97.18%	\$ 292,691,838.73	96.24%
>	1	<=	7	days	13	1.02%	\$ 3,181,678.92	1.05%
>	7	<=	30	days	15	1.17%	\$ 5,546,819.94	1.82%
>	30	<=	60	days	2	0.16%	\$ 626,296.93	0.21%
>	60	<=	90	days	1	0.08%	\$ 6,832.00	0.00%
>	90	<=	120	days	2	0.16%	\$ 524,343.90	0.17%
>	120	<=	150	days	1	0.08%	\$ 611,489.12	0.20%
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%
>	180			days	2	0.16%	\$ 930,621.32	0.31%
Total					1,278	100.00%	\$ 304,119,920.86	100.00%

Table 14 - Owner Occupied \ Investment Loans

Owner Occupied \ Investment Loans	Number of Loans		Current Balance	
	#	%	\$	%
Owner Occupied Loans	1,067	83.49%	\$ 248,912,784.93	81.85%
Investment Loans	211	16.51%	\$ 55,207,135.93	18.15%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

Table 15 - Interest Only Loans

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
Principal and Interest Loans	1,257	98.36%	\$ 296,645,931.40	97.54%
Interest Only Loans	21	1.64%	\$ 7,473,989.46	2.46%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

Table 16 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance	
	#	%	\$	%
Refinance	261	20.42%	\$ 59,695,716.19	19.63%
Renovation	101	7.90%	\$ 22,737,879.14	7.48%
Purchase - New Dwelling	114	8.92%	\$ 30,110,228.92	9.90%
Purchase - Existing Dwelling	422	33.02%	\$ 100,960,425.55	33.20%
Buy Home (Investment)	114	8.92%	\$ 29,478,624.35	9.69%
Other	266	20.81%	\$ 61,137,046.71	20.10%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

Table 17 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance	
	#	%	\$	%
QBE LMI	245	19.17%	\$ 64,292,926.25	21.14%
Genworth LMI	15	1.17%	\$ 3,167,323.69	1.04%
Uninsured	1,018	79.66%	\$ 236,659,670.92	77.82%
Total	1,278	100.00%	\$ 304,119,920.86	100.00%

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)		\$ 11,129,902.90
Interest Earnings on the Collections Account (excluding Cash Deposit)		\$ 28,636.78
Input Tax Credits Received From ATO		\$ 8,227.00
Net Fixed Rate Swap Receipt From Swap Provider		\$ 74,671.62
Net Basis Swap Receipt From Swap Provider		\$ 0.00
		<u>\$ 11,241,438.30</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 6,504,634.41	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 1,025,268.96	\$ 7,529,903.37
Class AB Principal to be paid to Class AB Note Holders	\$ 572,261.83	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 97,571.50	\$ 669,833.33
Class B Principal to be paid to Class B Note Holders	\$ 274,982.96	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 48,655.92	\$ 323,638.88
Class C Principal to be paid to Class C Note Holders	\$ 178,367.32	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 32,422.12	\$ 210,789.44
Class D Principal to be paid to Class D Note Holders	\$ 60,942.17	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 12,647.45	\$ 73,589.62
Class E Principal to be paid to Class E Note Holders	\$ 53,510.20	
Class E Interest Payment to be paid to the Class E Note Holders:	\$ 14,895.80	\$ 68,406.00
Class F Principal to be paid to Class F Note Holders	\$ 49,051.01	
Class F Interest Payment to be paid to the Class F Note Holders:	\$ 15,628.81	\$ 64,679.82
Redraws		\$ 1,863,980.23
Trust Expenses		\$ 436,617.62
Total		<u>\$ 11,241,438.30</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