

Harvey Series 2015-1 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	National Australia Bank Limited

Summary Information

Total Current Balance:	\$ 82,242,320
Total Number of Loans:	690
Average Current Balance:	\$ 119,192
Highest Current Balance:	\$ 430,901
Average Approval LVR	66.43%
Weighted Average Approval LVR	69.11%
Average Scheduled LVR	38.91%
Weighted Average Scheduled LVR	47.10%
Average Seasoning (Months):	151.25
Weighted Average Seasoning (Months):	148.28
Average Remaining Loan Term (Months):	185.38
Weighted Average Remaining Term:	198.56
Maximum Remaining Term (Months):	249.90
Weighted Average Variable Rate:	7.17%
Weighted Average Fixed Rate:	3.86%
Weighted Average Rate on All Loans:	6.59%
Percentage (by value) of Variable Rate Loans:	82.55%
Percentage (by value) of Fixed Rate Loans:	17.45%
Owner Occupied by Dollar Value	\$ 67,926,462
Percentage Owner Occupied	82.59%
Pool reduction	\$ 965,540
Monthly Repayment speed	1.16%
Available room till fixed cap threshold (90%) reached	72.55%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	83,207,860.50
Scheduled Repayments Received During Period	(714,957.42)
Unscheduled Repayments Received During Period	(1,063,219.16)
Redraws	458,717.62
Interest	353,918.48
Other Charges	-
Mortgage Portfolio Balance At End of Period	82,242,320.02
Further Advances repurchased: Interest	\$0.00
Waived Mortgagor Break Costs paid by the Servicer	\$0.00
Interest Offset	\$90,195.14
Defaulted Amounts (ie shortfalls written off)	\$0.00
Recovered amount of write off	\$0.00

Table 1 - Mortgage Pool by Loan-to-Valuation Ratio at Approval

Approval LVR	Number of Loans		Approval Amount		Average Balance
	#	%	\$	%	
> 0% <= 25%	8	1.16%	\$1,323,489.82	0.70%	\$ 165,436.23
> 25% <= 30%	4	0.58%	\$666,392.46	0.35%	\$ 166,598.12
> 30% <= 35%	16	2.32%	\$2,764,639.28	1.47%	\$ 172,789.96
> 35% <= 40%	33	4.78%	\$6,013,089.38	3.19%	\$ 182,214.83
> 40% <= 45%	28	4.06%	\$5,408,532.49	2.87%	\$ 193,161.87
> 45% <= 50%	36	5.22%	\$7,809,616.09	4.14%	\$ 216,933.78
> 50% <= 55%	65	9.42%	\$16,551,116.99	8.77%	\$ 254,632.57
> 55% <= 60%	57	8.26%	\$13,950,886.75	7.39%	\$ 244,752.40
> 60% <= 65%	47	6.81%	\$12,301,308.34	6.52%	\$ 261,729.96
> 65% <= 70%	58	8.41%	\$16,825,601.33	8.92%	\$ 290,096.57
> 70% <= 75%	67	9.71%	\$19,950,114.39	10.57%	\$ 297,762.90
> 75% <= 80%	166	24.06%	\$52,371,873.38	27.76%	\$ 315,493.21
> 80% <= 85%	29	4.20%	\$8,927,390.78	4.73%	\$ 307,841.06
> 85% <= 90%	23	3.33%	\$7,347,794.43	3.89%	\$ 319,469.32
> 90% <= 95%	37	5.36%	\$11,411,077.61	6.05%	\$ 308,407.50
> 95% <= 100%	16	2.32%	\$5,036,461.66	2.67%	\$ 314,778.85
Total	690	100.00%	\$188,659,385.18	100.00%	\$ 273,419.40

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	157	22.75%	\$7,654,601.52	9.31%	\$48,755.42
> 25% <= 30%	64	9.28%	\$4,390,643.43	5.34%	\$68,603.80
> 30% <= 35%	78	11.30%	\$6,883,385.52	8.37%	\$88,248.53
> 35% <= 40%	69	10.00%	\$7,994,722.73	9.72%	\$115,865.55
> 40% <= 45%	70	10.14%	\$9,424,607.11	11.46%	\$134,637.24
> 45% <= 50%	58	8.41%	\$8,799,624.76	10.70%	\$151,717.67
> 50% <= 55%	63	9.13%	\$10,296,266.61	12.52%	\$163,432.80
> 55% <= 60%	56	8.12%	\$10,706,378.28	13.02%	\$191,185.33
> 60% <= 65%	31	4.49%	\$6,208,245.95	7.55%	\$200,266.00
> 65% <= 70%	23	3.33%	\$4,960,659.15	6.03%	\$215,680.83
> 70% <= 75%	15	2.17%	\$3,352,818.43	4.08%	\$223,521.23
> 75% <= 80%	4	0.58%	\$1,094,890.05	1.33%	\$273,722.51
> 80% <= 85%	1	0.14%	\$145,699.00	0.18%	\$145,699.00
> 85% <= 90%	0	0.00%	\$0.00	0.00%	\$0.00
> 90% <= 95%	0	0.00%	\$0.00	0.00%	\$0.00
> 95% <= 100%	1	0.14%	\$329,777.48	0.40%	\$329,777.48
Total	690	100.00%	\$82,242,320.02	100.00%	\$119,191.77

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	191	27.68%	\$3,857,680.07	4.69%	25.02%
> \$ 50,000 <= \$ 100,000	134	19.42%	\$10,299,906.00	12.52%	32.90%
> \$ 100,000 <= \$ 150,000	129	18.70%	\$15,943,760.00	19.39%	41.62%
> \$ 150,000 <= \$ 200,000	114	16.52%	\$19,881,092.12	24.17%	50.87%
> \$ 200,000 <= \$ 250,000	61	8.84%	\$13,699,457.12	16.66%	49.34%
> \$ 250,000 <= \$ 300,000	30	4.35%	\$8,160,466.99	9.92%	54.82%
> \$ 300,000 <= \$ 350,000	22	3.19%	\$6,999,326.01	8.51%	58.67%
> \$ 350,000 <= \$ 485,800	9	1.30%	\$3,400,631.71	4.13%	60.55%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$0.00	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	0	0.00%	\$0.00	0.00%	0.00%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$0.00	0.00%	0.00%
Total	690	100.00%	\$82,242,320.02	100.00%	38.91%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	419	68.58%	\$5,172,752.04	20.45%	\$12,345.47
> \$ 50,000 <= \$ 100,000	106	17.35%	\$7,538,176.30	29.81%	\$71,114.87
> \$ 100,000 <= \$ 150,000	54	8.84%	\$6,372,531.96	25.20%	\$118,009.85
> \$ 150,000 <= \$ 200,000	19	3.11%	\$3,295,643.35	13.03%	\$173,454.91
> \$ 200,000 <= \$ 250,000	11	1.80%	\$2,345,581.05	9.28%	\$213,234.64
> \$ 250,000 <= \$ 300,000	1	0.16%	\$263,504.05	1.04%	\$263,504.05
> \$ 300,000 <= \$ 400,000	1	0.16%	\$300,368.58	1.19%	\$300,368.58
> \$ 400,000 <= \$ 500,000	0	0.00%	\$0.00	0.00%	\$0.00
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$0.00	0.00%	\$0.00
Total	611	100.00%	\$25,288,557.33	100.00%	\$41,388.80

Table 5 - Fixed Rate Mortgages by Fixed Rate Term

Maturity of Current Interest Rate Fixing	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
0 <= 6 mths	38	36.89%	\$5,882,202.65	41.00%	\$154,794.81
> 6 <= 12 mths	23	22.33%	\$3,198,948.53	22.30%	\$139,084.72
> 12 <= 24 mths	21	20.39%	\$2,323,153.47	16.19%	\$110,626.36
> 24 <= 36 mths	16	15.53%	\$2,264,334.83	15.78%	\$141,520.93
> 36 <= 60 mths	5	4.85%	\$679,584.48	4.74%	\$135,916.90
Total	103	100.00%	\$14,348,223.96	100.00%	\$139,303.15

Table 6 - Mortgage Pool by Months Since Drawdown

Days Since Drawdown	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 3 mths	0	0.00%	\$0.00	0.00%	\$0.00
> 3 <= 6 mths	0	0.00%	\$0.00	0.00%	\$0.00
> 6 <= 12 mths	0	0.00%	\$0.00	0.00%	\$0.00
> 12 <= 18 mths	0	0.00%	\$0.00	0.00%	\$0.00
> 18 <= 24 mths	0	0.00%	\$0.00	0.00%	\$0.00
> 24 <= 36 mths	0	0.00%	\$0.00	0.00%	\$0.00
> 36 <= 48 mths	0	0.00%	\$0.00	0.00%	\$0.00
> 48 <= 60 mths	0	0.00%	\$0.00	0.00%	\$0.00
> 60 <= 160 mths	461	66.81%	\$58,995,518.44	71.73%	\$127,972.93
> 160 <= 360 mths	229	33.19%	\$23,246,801.58	28.27%	\$101,514.42
Total	690	100.00%	\$82,242,320.02	100.00%	\$119,191.77

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term				Number of Loans		Current Balance		Average Balance
				#	%	\$	%	
>	0	<=	5 years	0	0.00%	\$0.00	0.00%	\$0.00
>	5	<=	10 years	1	0.14%	\$2,737.90	0.00%	\$2,737.90
>	10	<=	15 years	29	4.20%	\$1,295,234.65	1.57%	\$44,663.26
>	15	<=	20 years	43	6.23%	\$1,950,269.44	2.37%	\$45,355.10
>	20	<=	25 years	86	12.46%	\$10,111,022.81	12.29%	\$117,570.03
>	25	<=	30 years	531	76.96%	\$68,883,055.22	83.76%	\$129,723.27
>	30	<=	50 years	0	0.00%	\$0.00	0.00%	\$0.00
Total				690	100.00%	\$82,242,320.02	100.00%	\$119,191.77

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance		Average Balance
				#	%	\$	%	
>	0	<=	5 years	31	4.49%	\$1,177,655.80	1.43%	\$37,988.90
>	5	<=	10 years	52	7.54%	\$2,532,140.27	3.08%	\$48,695.01
>	10	<=	15 years	125	18.12%	\$13,658,867.64	16.61%	\$109,270.94
>	15	<=	20 years	471	68.26%	\$62,880,406.36	76.46%	\$133,504.05
>	20	<=	25 years	11	1.59%	\$1,993,249.95	2.42%	\$181,204.54
>	25	<=	30 years	0	0.00%	\$0.00	0.00%	\$0.00
>	30	<=	50 years	0	0.00%	\$0.00	0.00%	\$0.00
Total				690	100.00%	\$82,242,320.02	100.00%	\$119,191.77

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	587.00	85.07%	\$67,894,096.06	82.55%	\$115,662.86
Fixed (1 year)	6.00	0.87%	\$762,371.30	0.93%	\$127,061.88
Fixed (2 year)	23.00	3.33%	\$2,968,784.51	3.61%	\$129,077.59
Fixed (3 year)	56.00	8.12%	\$7,979,316.72	9.70%	\$142,487.80
Fixed (4 year)	0	0.00%	\$0.00	0.00%	\$0.00
Fixed (5 year)	18.00	2.61%	\$2,637,751.43	3.21%	\$146,541.75
Total	690.00	100.00%	\$82,242,320.02	100.00%	\$119,191.77

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	194	28.12%	\$24,143,481.07	29.36%	\$124,450.93
QLD COUNTRY	138	20.00%	\$16,906,962.00	20.56%	\$122,514.22
SYD METRO	68	9.86%	\$9,645,696.28	11.73%	\$141,848.47
OTHER NSW METRO	27	3.91%	\$2,698,457.10	3.28%	\$99,942.86
NSW COUNTRY	74	10.72%	\$7,994,647.64	9.72%	\$108,035.78
ACT METRO	6	0.87%	\$713,069.21	0.87%	\$118,844.87
MELBOURNE METRO	125	18.12%	\$13,826,979.68	16.81%	\$110,615.84
VICTORIA COUNTRY	24	3.48%	\$1,834,707.30	2.23%	\$76,446.14
PERTH METRO	27	3.91%	\$3,721,379.10	4.52%	\$137,828.86
WA COUNTRY	4	0.58%	\$501,400.61	0.61%	\$125,350.15
ADELAIDE METRO	2	0.29%	\$145,723.99	0.18%	\$72,862.00
SA COUNTRY	0	0.00%	\$0.00	0.00%	\$0.00
DARWIN METRO	0	0.00%	\$0.00	0.00%	\$0.00
NT COUNTRY	0	0.00%	\$0.00	0.00%	\$0.00
HOBART METRO	0	0.00%	\$0.00	0.00%	\$0.00
TAS COUNTRY	1	0.14%	\$109,816.04	0.13%	\$109,816.04
UNDEFINED	0	0.00%	\$0.00	0.00%	\$0.00
Total	690	100.00%	\$82,242,320.02	100.00%	\$119,191.77

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4680	11	1.59%	\$2,119,270.76	2.58%	\$192,660.98
4740	8	1.16%	\$1,192,379.62	1.45%	\$149,047.45
4670	10	1.45%	\$1,081,294.72	1.31%	\$108,129.47
4500	11	1.59%	\$1,016,410.95	1.24%	\$92,401.00
2528	5	0.72%	\$956,068.36	1.16%	\$191,213.67
4122	4	0.58%	\$855,137.95	1.04%	\$213,784.49
2567	5	0.72%	\$839,354.60	1.02%	\$167,870.92
4017	4	0.58%	\$801,503.80	0.97%	\$200,375.95
2170	5	0.72%	\$753,808.88	0.92%	\$150,761.78
4570	6	0.87%	\$724,020.94	0.88%	\$120,670.16
Total	69	10.00%	\$10,339,250.58	12.57%	\$149,844.21

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	679	98.41%	\$80,352,090.08	97.70%	\$675.48
>	1	<=	7	days	6	0.87%	\$1,351,272.46	1.64%	\$2,783.00
>	7	<=	30	days	4	0.58%	\$262,633.37	0.32%	\$2,324.34
>	30	<=	60	days	0	0.00%	\$0.00	0.00%	\$0.00
>	60	<=	90	days	0	0.00%	\$0.00	0.00%	\$0.00
>	90	<=	120	days	0	0.00%	\$0.00	0.00%	\$0.00
>	120	<=	150	days	0	0.00%	\$0.00	0.00%	\$0.00
>	150	<=	180	days	0	0.00%	\$0.00	0.00%	\$0.00
>	180	<=		days	1	0.14%	\$276,324.11	0.34%	\$14,087.70
Total					690	100.00%	\$82,242,320.02	100.00%	\$19,870.52

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	591	85.65%	\$67,926,461.77	82.59%	\$114,934.79
Non-Regulated Loans	99	14.35%	\$14,315,858.25	17.41%	\$144,604.63
Total	690	100.00%	\$82,242,320.02	100.00%	\$119,191.77

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	218	31.59%	\$24,171,193.91	29.39%	\$110,877.04
Renovation	24	3.48%	\$2,952,206.78	3.59%	\$123,008.62
Purchase - New Dwelling	40	5.80%	\$4,400,532.85	5.35%	\$110,013.32
Purchase - Existing Dwelling	270	39.13%	\$34,084,812.21	41.44%	\$126,240.05
Buy Home (Investment)	60	8.70%	\$7,604,108.38	9.25%	\$126,735.14
Other	78	11.30%	\$9,029,465.89	10.98%	\$115,762.38
Total	690	100.00%	\$82,242,320.02	100.00%	\$119,191.77

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	17	2.46%	\$2,898,728.20	3.52%	\$170,513.42
QBE LMI	673	97.54%	\$79,343,591.82	96.48%	\$117,895.38
Uninsured	0	0.00%	\$0.00	0.00%	\$0.00
Total	690	100.00%	\$82,242,320.02	100.00%	\$119,191.77

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest	686	99.42%	\$81,139,020.88	98.66%	\$118,278.46
Interest Only Loans	4	0.58%	\$1,103,299.14	1.34%	\$275,824.79
Total	690	100.00%	\$82,242,320.02	100.00%	\$119,191.77

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections	\$1,868,371.72
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$11,463.45
Input Tax Credits Received From ATO	\$2,185.00
Net Fixed Rate Swap Receipt From Swap Provider	\$31,880.49
Net Basis Swap Receipt From Swap Provider	\$0.00
Total	\$1,913,900.66

Amounts to be paid by Trustee on Distribution Date:

Class A Principal to be paid to Class A Note Holders	\$807,843.50	
Class A Interest Payment to be paid to the Class A Note Holders:	\$280,133.39	\$1,087,976.89
Class AB Principal to be paid to Class AB Note Holders	\$106,445.46	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$42,541.35	\$148,986.81
Class B Principal to be paid to Class B Note Holders	\$39,424.24	
Class B Interest Payment to be paid to the Class B Note Holders:	\$17,450.14	\$56,874.38
Class C Principal to be paid to Class C Note Holders	\$8,870.46	
Class C Interest Payment to be paid to the Class C Note Holders:	\$4,454.06	\$13,324.52
Class D Principal to be paid to Class D Note Holders	\$2,956.82	
Class D Interest Payment to be paid to the Class D Note Holders:	\$1,865.85	\$4,822.67
Transfer to Excess Revenue Reserve		\$0.00
Redraws		\$458,717.62
Trust Expenses		\$143,197.77
Total		\$1,913,900.66

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 2015-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013