

Harvey Series 2015-1 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	National Australia Bank Limited

Summary Information

Total Current Balance:	\$ 80,556,707
Total Number of Loans:	675
Average Current Balance:	\$119,343
Highest Current Balance:	\$ 430,978
Average Approval LVR	66.56%
Weighted Average Approval LVR	69.20%
Average Scheduled LVR	38.83%
Weighted Average Scheduled LVR	47.06%
Average Seasoning (Months):	152.22
Weighted Average Seasoning (Months):	149.33
Average Remaining Loan Term (Months):	184.35
Weighted Average Remaining Term:	197.48
Maximum Remaining Term (Months):	248.90
Weighted Average Variable Rate:	7.15%
Weighted Average Fixed Rate:	3.98%
Weighted Average Rate on All Loans:	6.64%
Percentage (by value) of Variable Rate Loans:	83.98%
Percentage (by value) of Fixed Rate Loans:	16.02%
Owner Occupied by Dollar Value	\$ 66,426,438
Percentage Owner Occupied	82.46%
Pool reduction	\$ 1,685,613
Monthly Repayment speed	2.05%
Available room till fixed cap threshold (90%) reached	73.98%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	82,242,320.02
Scheduled Repayments Received During Period	(715,081.17)
Unscheduled Repayments Received During Period	(2,437,473.29)
Redraws	1,104,473.35
Interest	362,468.49
Other Charges	-
Mortgage Portfolio Balance At End of Period	80,556,707.40
Further Advances repurchased: Interest	\$336.69
Waived Mortgagor Break Costs paid by the Servicer	\$0.00
Interest Offset	\$91,609.87
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	1.19%	\$1,323,489.82	0.72%	\$ 165,436.23
> 25% <= 30%	4	0.59%	\$666,392.46	0.36%	\$ 166,598.12
> 30% <= 35%	15	2.22%	\$2,654,639.28	1.44%	\$ 176,975.95
> 35% <= 40%	31	4.59%	\$5,582,966.42	3.02%	\$ 180,095.69
> 40% <= 45%	28	4.15%	\$5,408,532.49	2.93%	\$ 193,161.87
> 45% <= 50%	36	5.33%	\$7,809,616.09	4.23%	\$ 216,933.78
> 50% <= 55%	61	9.04%	\$15,635,337.25	8.47%	\$ 256,317.00
> 55% <= 60%	56	8.30%	\$13,764,763.20	7.45%	\$ 245,799.34
> 60% <= 65%	47	6.96%	\$12,301,308.34	6.66%	\$ 261,729.96
> 65% <= 70%	58	8.59%	\$16,825,601.33	9.11%	\$ 290,096.57
> 70% <= 75%	65	9.63%	\$19,446,114.39	10.53%	\$ 299,170.99
> 75% <= 80%	161	23.85%	\$50,532,989.78	27.36%	\$ 313,869.50
> 80% <= 85%	29	4.30%	\$8,927,390.78	4.83%	\$ 307,841.06
> 85% <= 90%	23	3.41%	\$7,347,794.43	3.98%	\$ 319,469.32
> 90% <= 95%	37	5.48%	\$11,411,077.61	6.18%	\$ 308,407.50
> 95% <= 100%	16	2.37%	\$5,036,461.66	2.73%	\$ 314,778.85
Total	675	100.00%	\$184,674,475.33	100.00%	\$ 273,591.82

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	155	22.96%	\$7,520,942.87	9.34%	\$48,522.21
> 25% <= 30%	62	9.19%	\$4,195,297.33	5.21%	\$67,666.09
> 30% <= 35%	78	11.56%	\$7,080,157.60	8.79%	\$90,771.25
> 35% <= 40%	64	9.48%	\$7,244,770.86	8.99%	\$113,199.54
> 40% <= 45%	69	10.22%	\$9,590,525.76	11.91%	\$138,993.13
> 45% <= 50%	59	8.74%	\$8,837,143.32	10.97%	\$149,782.09
> 50% <= 55%	66	9.78%	\$10,624,647.17	13.19%	\$160,979.50
> 55% <= 60%	50	7.41%	\$9,863,229.10	12.24%	\$197,264.58
> 60% <= 65%	29	4.30%	\$5,982,096.13	7.43%	\$206,279.18
> 65% <= 70%	23	3.41%	\$4,965,172.38	6.16%	\$215,877.06
> 70% <= 75%	14	2.07%	\$2,979,166.08	3.70%	\$212,797.58
> 75% <= 80%	4	0.59%	\$1,199,694.03	1.49%	\$299,923.51
> 80% <= 85%	1	0.15%	\$145,102.51	0.18%	\$145,102.51
> 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	0.15%	\$328,762.26	0.41%	\$328,762.26
Total	675	100.00%	\$80,556,707.40	100.00%	\$119,343.27

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	184	27.26%	\$3,657,759.56	4.54%	24.59%
> \$ 50,000 <= \$ 100,000	135	20.00%	\$10,428,475.90	12.95%	33.07%
> \$ 100,000 <= \$ 150,000	124	18.37%	\$15,325,584.07	19.02%	41.59%
> \$ 150,000 <= \$ 200,000	113	16.74%	\$19,662,708.91	24.41%	50.58%
> \$ 200,000 <= \$ 250,000	59	8.74%	\$13,272,871.09	16.48%	49.65%
> \$ 250,000 <= \$ 300,000	31	4.59%	\$8,479,182.01	10.53%	55.46%
> \$ 300,000 <= \$ 350,000	20	2.96%	\$6,339,991.87	7.87%	57.85%
> \$ 350,000 <= \$ 485,800	9	1.33%	\$3,390,133.99	4.21%	60.36%
> \$ 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	675	100.00%	\$80,556,707.40	100.00%	38.83%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	413	69.30%	\$5,197,710.46	21.35%	\$12,585.26
> \$ 50,000 <= \$ 100,000	102	17.11%	\$7,220,154.57	29.65%	\$70,785.83
> \$ 100,000 <= \$ 150,000	50	8.39%	\$5,900,477.91	24.23%	\$118,009.56
> \$ 150,000 <= \$ 200,000	17	2.85%	\$2,927,040.88	12.02%	\$172,178.88
> \$ 200,000 <= \$ 250,000	12	2.01%	\$2,546,119.26	10.46%	\$212,176.61
> \$ 250,000 <= \$ 300,000	2	0.34%	\$558,379.19	2.29%	\$279,189.60
> \$ 300,000 <= \$ 400,000	0	0.00%	\$0.00	0.00%	\$0.00
> \$ 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	596	100.00%	\$24,349,882.27	100.00%	\$40,855.51

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	34	36.96%	\$5,913,219.00	45.82%	\$173,918.21
> 6 <= 12 mths	20	21.74%	\$2,033,423.50	15.76%	\$101,671.18
> 12 <= 24 mths	17	18.48%	\$2,024,628.27	15.69%	\$119,095.78
> 24 <= 36 mths	17	18.48%	\$2,500,983.74	19.38%	\$147,116.69
> 36 <= 60 mths	4	4.35%	\$432,595.24	3.35%	\$108,148.81
Total	92	100.00%	\$12,904,849.75	100.00%	\$140,270.11

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	442	65.48%	\$56,709,305.94	70.40%	\$128,301.60
> 160 <= 360 mths	233	34.52%	\$23,847,401.46	29.60%	\$102,349.36
Total	675	100.00%	\$80,556,707.40	100.00%	\$119,343.27

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	0.15%	\$1,616.62	0.00%	\$1,616.62
> 10 <= 15 years	29	4.30%	\$1,263,723.91	1.57%	\$43,576.69
> 15 <= 20 years	41	6.07%	\$1,924,604.72	2.39%	\$46,941.58
> 20 <= 25 years	85	12.59%	\$9,944,085.46	12.34%	\$116,989.24
> 25 <= 30 years	519	76.89%	\$67,422,676.69	83.70%	\$129,908.82
> 30 <= 50 years	0	0.00%	\$0.00	0.00%	\$0.00
Total	675	100.00%	\$80,556,707.40	100.00%	\$119,343.27

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	32	4.74%	\$1,193,961.21	1.48%	\$37,311.29
> 5 <= 10 years	49	7.26%	\$2,448,630.60	3.04%	\$49,972.05
> 10 <= 15 years	127	18.81%	\$13,685,766.82	16.99%	\$107,761.94
> 15 <= 20 years	464	68.74%	\$62,268,325.35	77.30%	\$134,198.98
> 20 <= 25 years	3	0.44%	\$960,023.42	1.19%	\$320,007.81
> 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	675	100.00%	\$80,556,707.40	100.00%	\$119,343.27

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	583.00	86.37%	\$67,651,857.65	83.98%	\$116,040.92
Fixed (1 year)	5.00	0.74%	\$580,821.68	0.72%	\$116,164.34
Fixed (2 year)	21.00	3.11%	\$2,869,026.21	3.56%	\$136,620.30
Fixed (3 year)	48.00	7.11%	\$6,823,658.79	8.47%	\$142,159.56
Fixed (4 year)	0	0.00%	\$0.00	0.00%	\$0.00
Fixed (5 year)	18.00	2.67%	\$2,631,343.07	3.27%	\$146,185.73
Total	675.00	100.00%	\$80,556,707.40	100.00%	\$119,343.27

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	192	28.44%	\$23,778,475.34	29.52%	\$123,846.23
QLD COUNTRY	135	20.00%	\$16,298,714.23	20.23%	\$120,731.22
SYD METRO	67	9.93%	\$9,507,775.70	11.80%	\$141,907.10
OTHER NSW METRO	26	3.85%	\$2,573,621.37	3.19%	\$98,985.44
NSW COUNTRY	71	10.52%	\$7,865,857.18	9.76%	\$110,786.72
ACT METRO	6	0.89%	\$687,633.05	0.85%	\$114,605.51
MELBOURNE METRO	120	17.78%	\$13,541,040.29	16.81%	\$112,842.00
VICTORIA COUNTRY	24	3.56%	\$1,845,324.62	2.29%	\$76,888.53
PERTH METRO	27	4.00%	\$3,705,284.71	4.60%	\$137,232.77
WA COUNTRY	4	0.59%	\$498,714.28	0.62%	\$124,678.57
ADELAIDE METRO	2	0.30%	\$145,127.50	0.18%	\$72,563.75
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	0.15%	\$109,139.13	0.14%	\$109,139.13
UNDEFINED	0	0.00%	\$0.00	0.00%	\$0.00
Total	675	100.00%	\$80,556,707.40	100.00%	\$119,343.27

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4680	11	1.63%	\$2,112,679.59	2.62%	\$192,061.78
4740	8	1.19%	\$1,181,333.99	1.47%	\$147,666.75
4670	10	1.48%	\$1,073,921.67	1.33%	\$107,392.17
4500	11	1.63%	\$1,007,437.39	1.25%	\$91,585.22
2528	5	0.74%	\$944,563.64	1.17%	\$188,912.73
4122	4	0.59%	\$848,691.10	1.05%	\$212,172.78
2567	5	0.74%	\$842,365.05	1.05%	\$168,473.01
4017	4	0.59%	\$796,419.73	0.99%	\$199,104.93
2170	5	0.74%	\$761,083.61	0.94%	\$152,216.72
2560	7	1.04%	\$702,497.65	0.87%	\$100,356.81
Total	70	10.37%	\$10,270,993.42	12.75%	\$146,728.48

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	668	98.96%	\$79,324,624.65	98.47%	\$4,610.36
>	1	<=	7	days	0	0.00%	\$0.00	0.00%	\$0.00
>	7	<=	30	days	6	0.89%	\$953,876.29	1.18%	\$5,074.34
>	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	0.15%	\$278,206.46	0.35%	\$14,414.69
Total					675	100.00%	\$80,556,707.40	100.00%	\$24,099.39

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	578	85.63%	\$66,426,437.58	82.46%	\$114,924.63
Non-Regulated Loans	97	14.37%	\$14,130,269.82	17.54%	\$145,672.88
Total	675	100.00%	\$80,556,707.40	100.00%	\$119,343.27

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	211	31.26%	\$23,533,209.88	29.21%	\$111,531.80
Renovation	24	3.56%	\$2,922,277.60	3.63%	\$121,761.57
Purchase - New Dwelling	39	5.78%	\$4,404,457.47	5.47%	\$112,934.81
Purchase - Existing Dwelling	265	39.26%	\$33,252,665.00	41.28%	\$125,481.75
Buy Home (Investment)	58	8.59%	\$7,446,120.77	9.24%	\$128,381.39
Other	78	11.56%	\$8,997,976.68	11.17%	\$115,358.68
Total	675	100.00%	\$80,556,707.40	100.00%	\$119,343.27

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	17	2.52%	\$2,897,115.31	3.60%	\$170,418.55
QBE LMI	658	97.48%	\$77,659,592.09	96.40%	\$118,023.70
Uninsured	0	0.00%	\$0.00	0.00%	\$0.00
Total	675	100.00%	\$80,556,707.40	100.00%	\$119,343.27

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest	671	99.41%	\$79,453,294.20	98.63%	\$118,410.27
Interest Only Loans	4	0.59%	\$1,103,413.20	1.37%	\$275,853.30
Total	675	100.00%	\$80,556,707.40	100.00%	\$119,343.27

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections	\$3,244,897.41
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$10,540.44
Input Tax Credits Received From ATO	\$2,084.00
Net Fixed Rate Swap Receipt From Swap Provider	\$34,368.91
Net Basis Swap Receipt From Swap Provider	\$0.00
	\$3,291,890.76

Amounts to be paid by Trustee on Distribution Date:

Class A Principal to be paid to Class A Note Holders	\$1,410,309.80	
Class A Interest Payment to be paid to the Class A Note Holders:	\$306,718.23	\$1,717,028.03
Class AB Principal to be paid to Class AB Note Holders	\$185,829.40	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$46,575.14	\$232,404.54
Class B Principal to be paid to Class B Note Holders	\$68,825.70	
Class B Interest Payment to be paid to the Class B Note Holders:	\$19,103.88	\$87,929.58
Class C Principal to be paid to Class C Note Holders	\$15,485.78	
Class C Interest Payment to be paid to the Class C Note Holders:	\$4,875.91	\$20,361.69
Class D Principal to be paid to Class D Note Holders	\$5,161.94	
Class D Interest Payment to be paid to the Class D Note Holders:	\$2,042.42	\$7,204.36
Transfer to Excess Revenue Reserve		\$0.00
Redraws		\$1,104,473.35
Trust Expenses		\$122,489.21
Total		\$3,291,890.76

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