

# Harvey Series 2015-1 Trust

## Investor Report

As at 29-Feb-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:	\$ 84,902,802
Total Number of Loans:	703
Average Current Balance:	\$120,772
Highest Current Balance:	\$ 430,191
Average Approval LVR	66.41%
Weighted Average Approval LVR	69.11%
Average Scheduled LVR	39.39%
Weighted Average Scheduled LVR	47.53%
Average Seasoning (Months):	149.14
Weighted Average Seasoning (Months):	146.23
Average Remaining Loan Term (Months):	187.08
Weighted Average Remaining Term:	200.54
Maximum Remaining Term (Months):	251.90
Weighted Average Variable Rate:	7.20%
Weighted Average Fixed Rate:	3.48%
Weighted Average Rate on All Loans:	6.46%
Percentage (by value) of Variable Rate Loans:	80.25%
Percentage (by value) of Fixed Rate Loans:	19.75%
Owner Occupied by Dollar Value	\$ 70,215,615
Percentage Owner Occupied	82.70%
Pool reduction	\$ 2,082,835
Monthly Repayment speed	2.39%
Available room till fixed cap threshold (90%) reached	70.25%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	86,985,636.53
Scheduled Repayments Received During Period	(701,477.35)
Unscheduled Repayments Received During Period	(2,083,433.79)
Redraws	353,830.51
Interest	348,245.73
Other Charges	-
Mortgage Portfolio Balance At End of Period	84,902,801.63
Further Advances repurchased: Interest	\$1,447.23
Waived Mortgagor Break Costs paid by the Servicer	\$0.00
Interest Offset	\$89,401.53
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	1.14%	\$1,323,489.82	0.69%	\$ 165,436.23
> 25% <= 30%	4	0.57%	\$666,392.46	0.35%	\$ 166,598.12
> 30% <= 35%	16	2.28%	\$2,764,639.28	1.44%	\$ 172,789.96
> 35% <= 40%	36	5.12%	\$6,373,240.05	3.31%	\$ 177,034.45
> 40% <= 45%	29	4.13%	\$5,733,231.30	2.98%	\$ 197,697.63
> 45% <= 50%	36	5.12%	\$7,809,616.09	4.06%	\$ 216,933.78
> 50% <= 55%	66	9.39%	\$16,878,098.76	8.78%	\$ 255,728.77
> 55% <= 60%	57	8.11%	\$13,950,886.75	7.25%	\$ 244,752.40
> 60% <= 65%	47	6.69%	\$12,301,308.34	6.40%	\$ 261,729.96
> 65% <= 70%	59	8.39%	\$17,535,601.33	9.12%	\$ 297,213.58
> 70% <= 75%	68	9.67%	\$20,200,114.39	10.50%	\$ 297,060.51
> 75% <= 80%	170	24.18%	\$53,340,673.38	27.74%	\$ 313,768.67
> 80% <= 85%	29	4.13%	\$8,927,390.78	4.64%	\$ 307,841.06
> 85% <= 90%	24	3.41%	\$7,767,119.30	4.04%	\$ 323,629.97
> 90% <= 95%	37	5.26%	\$11,411,077.61	5.93%	\$ 308,407.50
> 95% <= 100%	17	2.42%	\$5,329,090.19	2.77%	\$ 313,475.89
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$192,311,969.83</b>	<b>100.00%</b>	<b>\$ 273,558.99</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	154	21.91%	\$7,738,049.67	9.11%	\$50,247.08
> 25% <= 30%	65	9.25%	\$4,395,059.99	5.18%	\$67,616.31
> 30% <= 35%	79	11.24%	\$7,057,830.41	8.31%	\$89,339.63
> 35% <= 40%	69	9.82%	\$8,034,183.61	9.46%	\$116,437.44
> 40% <= 45%	75	10.67%	\$9,797,155.93	11.54%	\$130,628.75
> 45% <= 50%	56	7.97%	\$8,678,500.83	10.22%	\$154,973.23
> 50% <= 55%	65	9.25%	\$10,583,655.54	12.47%	\$162,825.47
> 55% <= 60%	60	8.53%	\$11,035,351.14	13.00%	\$183,922.52
> 60% <= 65%	32	4.55%	\$6,768,929.16	7.97%	\$211,529.04
> 65% <= 70%	24	3.41%	\$5,167,191.93	6.09%	\$215,299.66
> 70% <= 75%	17	2.42%	\$3,756,011.11	4.42%	\$220,941.83
> 75% <= 80%	5	0.71%	\$1,412,806.57	1.66%	\$282,561.31
> 80% <= 85%	1	0.14%	\$146,219.04	0.17%	\$146,219.04
> 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%	\$331,856.70	0.39%	\$331,856.70
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	185	26.32%	\$3,657,571.26	4.31%	25.03%
> \$ 50,000 <= \$ 100,000	140	19.91%	\$10,555,049.58	12.43%	33.29%
> \$ 100,000 <= \$ 150,000	135	19.20%	\$16,732,212.46	19.71%	41.63%
> \$ 150,000 <= \$ 200,000	112	15.93%	\$19,482,521.80	22.95%	51.19%
> \$ 200,000 <= \$ 250,000	67	9.53%	\$14,997,033.96	17.66%	50.54%
> \$ 250,000 <= \$ 300,000	32	4.55%	\$8,709,887.43	10.26%	54.61%
> \$ 300,000 <= \$ 350,000	23	3.27%	\$7,355,071.42	8.66%	59.33%
> \$ 350,000 <= \$ 485,800	9	1.28%	\$3,413,453.72	4.02%	60.88%
> \$ 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%
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>39.39%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	426	67.94%	\$5,135,951.17	19.80%	\$12,056.22
> \$ 50,000 <= \$ 100,000	114	18.18%	\$8,051,139.90	31.05%	\$70,624.03
> \$ 100,000 <= \$ 150,000	58	9.25%	\$6,890,785.43	26.57%	\$118,806.65
> \$ 150,000 <= \$ 200,000	16	2.55%	\$2,811,013.72	10.84%	\$175,688.36
> \$ 200,000 <= \$ 250,000	10	1.59%	\$2,137,520.92	8.24%	\$213,752.09
> \$ 250,000 <= \$ 300,000	2	0.32%	\$568,522.24	2.19%	\$284,261.12
> \$ 300,000 <= \$ 400,000	1	0.16%	\$338,812.55	1.31%	\$338,812.55
> \$ 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
<b>Total</b>	<b>627</b>	<b>100.00%</b>	<b>\$25,933,745.93</b>	<b>100.00%</b>	<b>\$41,361.64</b>

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	50	42.37%	\$8,163,013.46	48.69%	\$163,260.27
> 6 <= 12 mths	26	22.03%	\$3,379,724.22	20.16%	\$129,989.39
> 12 <= 24 mths	23	19.49%	\$2,540,397.84	15.15%	\$110,452.08
> 24 <= 36 mths	10	8.47%	\$1,642,365.83	9.80%	\$164,236.58
> 36 <= 60 mths	9	7.63%	\$1,040,857.47	6.21%	\$115,650.83
<b>Total</b>	<b>118</b>	<b>100.00%</b>	<b>\$16,766,358.82</b>	<b>100.00%</b>	<b>\$142,087.79</b>

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	527	74.96%	\$67,619,757.60	79.64%	\$128,310.74
> 160 <= 360 mths	176	25.04%	\$17,283,044.03	20.36%	\$98,199.11
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

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%	\$4,787.10	0.01%	\$4,787.10
> 10 <= 15 years	31	4.41%	\$1,365,813.91	1.61%	\$44,058.51
> 15 <= 20 years	43	6.12%	\$2,013,421.82	2.37%	\$46,823.76
> 20 <= 25 years	89	12.66%	\$10,423,644.67	12.28%	\$117,119.60
> 25 <= 30 years	539	76.67%	\$71,095,134.13	83.74%	\$131,901.92
> 30 <= 50 years	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	30	4.27%	\$1,162,588.32	1.37%	\$38,752.94
> 5 <= 10 years	54	7.68%	\$2,567,971.23	3.02%	\$47,555.02
> 10 <= 15 years	123	17.50%	\$13,094,334.33	15.42%	\$106,458.00
> 15 <= 20 years	473	67.28%	\$64,251,651.08	75.68%	\$135,838.59
> 20 <= 25 years	23	3.27%	\$3,826,256.67	4.51%	\$166,358.99
> 25 <= 30 years	0	0.00%	\$0.00	0.00%	\$0.00
> 30 <= 50 years	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	585.00	83.21%	\$68,136,442.81	80.25%	\$116,472.55
Fixed (1 year)	4.00	0.57%	\$299,380.10	0.35%	\$74,845.03
Fixed (2 year)	28.00	3.98%	\$3,883,098.14	4.57%	\$138,682.08
Fixed (3 year)	65.00	9.25%	\$9,767,207.51	11.50%	\$150,264.73
Fixed (4 year)	0	0.00%	\$0.00	0.00%	\$0.00
Fixed (5 year)	21.00	2.99%	\$2,816,673.07	3.32%	\$134,127.29
<b>Total</b>	<b>703.00</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	197	28.02%	\$25,051,537.45	29.51%	\$127,165.16
QLD COUNTRY	142	20.20%	\$17,412,048.94	20.51%	\$122,620.06
SYD METRO	68	9.67%	\$9,779,449.92	11.52%	\$143,815.44
OTHER NSW METRO	27	3.84%	\$2,740,778.82	3.23%	\$101,510.33
NSW COUNTRY	76	10.81%	\$8,206,782.75	9.67%	\$107,983.98
ACT METRO	6	0.85%	\$734,040.61	0.86%	\$122,340.10
MELBOURNE METRO	127	18.07%	\$14,705,083.94	17.32%	\$115,788.06
VICTORIA COUNTRY	24	3.41%	\$1,748,770.15	2.06%	\$72,865.42
PERTH METRO	27	3.84%	\$3,749,204.12	4.42%	\$138,859.41
WA COUNTRY	5	0.71%	\$517,516.22	0.61%	\$103,503.24
ADELAIDE METRO	3	0.43%	\$147,245.77	0.17%	\$49,081.92
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%	\$110,342.94	0.13%	\$110,342.94
UNDEFINED	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4680	12	1.71%	\$2,410,159.25	2.84%	\$200,846.60
4740	8	1.14%	\$1,216,557.78	1.43%	\$152,069.72
4670	10	1.42%	\$1,084,568.68	1.28%	\$108,456.87
4500	11	1.56%	\$1,033,399.33	1.22%	\$93,945.39
2528	5	0.71%	\$966,941.72	1.14%	\$193,388.34
4122	4	0.57%	\$865,126.48	1.02%	\$216,281.62
2567	5	0.71%	\$856,550.00	1.01%	\$171,310.00
4017	4	0.57%	\$811,717.02	0.96%	\$202,929.26
2170	5	0.71%	\$768,548.12	0.91%	\$153,709.62
4570	6	0.85%	\$727,048.23	0.86%	\$121,174.71
<b>Total</b>	<b>70</b>	<b>9.96%</b>	<b>\$10,740,616.61</b>	<b>12.65%</b>	<b>\$153,437.38</b>

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears \$
					#	%	\$	%	
>=	0	<=	1	days	696	99.00%	\$83,583,171.64	98.45%	\$675.48
>	1	<=	7	days	1	0.14%	\$341,872.31	0.40%	\$168.49
>	7	<=	30	days	3	0.43%	\$296,020.04	0.35%	\$2,967.68
>	30	<=	60	days	1	0.14%	\$159,542.35	0.19%	\$2,298.66
>	60	<=	90	days	0	0.00%	\$0.00	0.00%	\$0.00
>	90	<=	120	days	1	0.14%	\$248,903.97	0.29%	\$4,789.39
>	120	<=	150	days	0	0.00%	\$0.00	0.00%	\$0.00
>	150	<=	180	days	1	0.14%	\$273,291.32	0.32%	\$9,816.21
>	180			days	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>					<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$20,715.91</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	603	85.78%	\$70,215,615.24	82.70%	\$116,443.81
Non-Regulated Loans	100	14.22%	\$14,687,186.39	17.30%	\$146,871.86
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	220	31.29%	\$24,624,467.57	29.00%	\$111,929.40
Renovation	24	3.41%	\$2,981,527.81	3.51%	\$124,230.33
Purchase - New Dwelling	41	5.83%	\$4,546,474.12	5.35%	\$110,889.61
Purchase - Existing Dwelling	276	39.26%	\$35,571,634.70	41.90%	\$128,882.73
Buy Home (Investment)	62	8.82%	\$7,785,540.40	9.17%	\$125,573.23
Other	80	11.38%	\$9,393,157.03	11.06%	\$117,414.46
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	18	2.56%	\$2,999,667.73	3.53%	\$166,648.21
QBE LMI	685	97.44%	\$81,903,133.90	96.47%	\$119,566.62
Uninsured	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest	698	99.29%	\$83,656,888.10	98.53%	\$119,852.28
Interest Only Loans	5	0.71%	\$1,245,913.53	1.47%	\$249,182.71
<b>Total</b>	<b>703</b>	<b>100.00%</b>	<b>\$84,902,801.63</b>	<b>100.00%</b>	<b>\$120,772.12</b>

**DISTRIBUTION SUMMARY**

**Amounts received into Collections Account prior to Distribution Date:**

Collections	\$2,875,759.90
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$10,081.21
Input Tax Credits Received From ATO	\$4,574.00
Net Fixed Rate Swap Receipt From Swap Provider	\$43,276.10
Net Basis Swap Receipt From Swap Provider	\$0.00
	<b>\$2,933,691.21</b>

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

Class A Principal to be paid to Class A Note Holders	\$1,742,655.72	
Class A Interest Payment to be paid to the Class A Note Holders:	\$303,131.66	\$2,045,787.38
Class AB Principal to be paid to Class AB Note Holders	\$229,620.95	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$46,037.49	\$275,658.44
Class B Principal to be paid to Class B Note Holders	\$85,044.80	
Class B Interest Payment to be paid to the Class B Note Holders:	\$18,885.17	\$103,929.97
Class C Principal to be paid to Class C Note Holders	\$19,135.08	
Class C Interest Payment to be paid to the Class C Note Holders:	\$4,820.60	\$23,955.68
Class D Principal to be paid to Class D Note Holders	\$6,378.35	
Class D Interest Payment to be paid to the Class D Note Holders:	\$2,019.57	\$8,397.92
Transfer to Excess Revenue Reserve		\$0.00
Redraws		\$353,830.51
Trust Expenses		\$122,131.31
Total		<b>\$2,933,691.21</b>

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