

Harvey Series 2015-1 Trust

Investor Report

As at 30-Sep-23

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:	\$ 91,912,403
Total Number of Loans:	741
Average Current Balance:	\$124,038
Highest Current Balance:	\$ 393,190
Average Approval LVR	66.71%
Weighted Average Approval LVR	68.97%
Average Scheduled LVR	40.44%
Weighted Average Scheduled LVR	48.13%
Average Seasoning (Months):	144.27
Weighted Average Seasoning (Months):	141.31
Average Remaining Loan Term (Months):	192.26
Weighted Average Remaining Term:	205.01
Maximum Remaining Term (Months):	256.90
Weighted Average Variable Rate:	7.03%
Weighted Average Fixed Rate:	3.32%
Weighted Average Rate on All Loans:	6.20%
Percentage (by value) of Variable Rate Loans:	77.54%
Percentage (by value) of Fixed Rate Loans:	22.46%
Owner Occupied by Dollar Value	\$ 75,830,885
Percentage Owner Occupied	82.50%
Pool reduction	\$ 1,680,457
Monthly Repayment speed	1.80%
Available room till fixed cap threshold (90%) reached	67.54%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	93,592,860.05
Scheduled Repayments Received During Period	(749,979.38)
Unscheduled Repayments Received During Period	(1,727,818.85)
Redraws	425,959.58
Interest	371,381.89
Other Charges	-
Mortgage Portfolio Balance At End of Period	91,912,403.29
Further Advances repurchased: Interest	\$0.00
Waived Mortgagor Break Costs paid by the Servicer	\$0.00
Interest Offset	\$98,986.43
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%	5	0.68%	\$646,353.41	0.32%	\$ 129,270.68
> 25% <= 30%	5	0.68%	\$796,392.46	0.39%	\$ 159,278.49
> 30% <= 35%	16	2.17%	\$2,764,639.28	1.36%	\$ 172,789.96
> 35% <= 40%	37	5.02%	\$6,718,175.55	3.31%	\$ 181,572.31
> 40% <= 45%	30	4.07%	\$5,841,889.30	2.88%	\$ 194,729.64
> 45% <= 50%	38	5.16%	\$8,560,583.60	4.21%	\$ 225,278.52
> 50% <= 55%	70	9.50%	\$17,761,829.73	8.75%	\$ 253,740.42
> 55% <= 60%	59	8.01%	\$14,782,686.75	7.28%	\$ 250,554.01
> 60% <= 65%	53	7.19%	\$13,965,954.76	6.88%	\$ 263,508.58
> 65% <= 70%	60	8.14%	\$17,795,656.43	8.76%	\$ 296,594.27
> 70% <= 75%	73	9.91%	\$21,738,410.43	10.70%	\$ 297,786.44
> 75% <= 80%	180	24.42%	\$56,331,120.21	27.74%	\$ 312,950.67
> 80% <= 85%	30	4.07%	\$9,240,235.78	4.55%	\$ 308,007.86
> 85% <= 90%	24	3.26%	\$7,767,119.30	3.82%	\$ 323,629.97
> 90% <= 95%	38	5.16%	\$11,606,077.61	5.71%	\$ 305,423.10
> 95% <= 100%	19	2.58%	\$5,910,382.97	2.91%	\$ 311,072.79
Total	737	100.00%	\$202,227,507.57	99.57%	\$ 274,392.82

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	146	19.70%	\$6,890,442.68	7.50%	\$47,194.81
> 25% <= 30%	66	8.91%	\$5,325,924.05	5.79%	\$80,695.82
> 30% <= 35%	81	10.93%	\$7,402,636.68	8.05%	\$91,390.58
> 35% <= 40%	78	10.53%	\$8,598,251.37	9.35%	\$110,233.99
> 40% <= 45%	71	9.58%	\$9,345,781.88	10.17%	\$131,630.73
> 45% <= 50%	71	9.58%	\$10,880,518.68	11.84%	\$153,246.74
> 50% <= 55%	64	8.64%	\$10,618,026.53	11.55%	\$165,906.66
> 55% <= 60%	70	9.45%	\$12,491,223.34	13.59%	\$178,446.05
> 60% <= 65%	35	4.72%	\$7,392,142.09	8.04%	\$211,204.06
> 65% <= 70%	28	3.78%	\$5,829,272.64	6.34%	\$208,188.31
> 70% <= 75%	22	2.97%	\$5,029,941.14	5.47%	\$228,633.69
> 75% <= 80%	7	0.94%	\$1,623,498.84	1.77%	\$231,928.41
> 80% <= 85%	1	0.13%	\$147,782.72	0.16%	\$147,782.72
> 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	0.13%	\$336,960.65	0.37%	\$336,960.65
Total	741	100.00%	\$91,912,403.29	100.00%	\$124,038.33

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	180	24.29%	\$3,487,482.55	3.79%	26.07%
> \$ 50,000 <= \$ 100,000	148	19.97%	\$11,043,157.23	12.01%	33.71%
> \$ 100,000 <= \$ 150,000	151	20.38%	\$18,767,243.90	20.42%	42.34%
> \$ 150,000 <= \$ 200,000	114	15.38%	\$19,937,767.52	21.69%	50.56%
> \$ 200,000 <= \$ 250,000	75	10.12%	\$16,634,491.85	18.10%	52.82%
> \$ 250,000 <= \$ 300,000	36	4.86%	\$9,746,587.34	10.60%	54.37%
> \$ 300,000 <= \$ 350,000	29	3.91%	\$9,285,428.42	10.10%	59.62%
> \$ 350,000 <= \$ 485,800	8	1.08%	\$3,010,244.48	3.28%	59.89%
> \$ 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	741	100.00%	\$91,912,403.29	100.00%	40.44%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	455	68.63%	\$5,656,852.85	20.27%	\$12,432.64
> \$ 50,000 <= \$ 100,000	120	18.10%	\$8,690,538.33	31.14%	\$72,421.15
> \$ 100,000 <= \$ 150,000	54	8.14%	\$6,531,843.38	23.41%	\$120,960.06
> \$ 150,000 <= \$ 200,000	17	2.56%	\$2,927,597.62	10.49%	\$172,211.62
> \$ 200,000 <= \$ 250,000	12	1.81%	\$2,583,118.04	9.26%	\$215,259.84
> \$ 250,000 <= \$ 300,000	3	0.45%	\$820,645.32	2.94%	\$273,548.44
> \$ 300,000 <= \$ 400,000	2	0.30%	\$696,232.12	2.49%	\$348,116.06
> \$ 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	663	100.00%	\$27,906,827.66	100.00%	\$42,091.75

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	31	21.68%	\$4,821,177.47	23.35%	\$155,521.85
> 6 <= 12 mths	49	34.27%	\$7,877,984.16	38.16%	\$160,775.19
> 12 <= 24 mths	40	27.97%	\$4,696,919.85	22.75%	\$117,423.00
> 24 <= 36 mths	8	5.59%	\$1,199,854.89	5.81%	\$149,981.86
> 36 <= 60 mths	15	10.49%	\$2,050,431.92	9.93%	\$136,695.46
Total	143	100.00%	\$20,646,368.29	100.00%	\$144,380.20

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	590	79.62%	\$77,015,790.92	83.79%	\$130,535.24
> 160 <= 360 mths	151	20.38%	\$14,896,612.37	16.21%	\$98,653.06
Total	741	100.00%	\$91,912,403.29	100.00%	\$124,038.33

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	0.13%	\$11,933.18	0.01%	\$11,933.18
>	10	<=	15 years	33	4.45%	\$1,639,891.86	1.78%	\$49,693.69
>	15	<=	20 years	44	5.94%	\$2,451,791.89	2.67%	\$55,722.54
>	20	<=	25 years	92	12.42%	\$10,810,993.98	11.76%	\$117,510.80
>	25	<=	30 years	571	77.06%	\$76,997,792.38	83.77%	\$134,847.27
>	30	<=	50 years	0	0.00%	\$0.00	0.00%	\$0.00
Total				741	100.00%	\$91,912,403.29	100.00%	\$124,038.33

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance		Average Balance
				#	%	\$	%	
>	0	<=	5 years	26	3.51%	\$948,364.96	1.03%	\$36,475.58
>	5	<=	10 years	52	7.02%	\$2,719,022.39	2.96%	\$52,288.89
>	10	<=	15 years	117	15.79%	\$12,469,223.37	13.57%	\$106,574.56
>	15	<=	20 years	480	64.78%	\$64,935,248.08	70.65%	\$135,281.77
>	20	<=	25 years	66	8.91%	\$10,840,544.49	11.79%	\$164,250.67
>	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				741	100.00%	\$91,912,403.29	100.00%	\$124,038.33

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	598.00	80.70%	\$71,266,035.00	77.54%	\$119,173.97
Fixed (1 year)	6.00	0.81%	\$773,076.64	0.84%	\$128,846.11
Fixed (2 year)	42.00	5.67%	\$5,751,023.66	6.26%	\$136,929.13
Fixed (3 year)	72.00	9.72%	\$10,973,831.76	11.94%	\$152,414.33
Fixed (4 year)	0	0.00%	\$0.00	0.00%	\$0.00
Fixed (5 year)	23.00	3.10%	\$3,148,436.23	3.43%	\$136,888.53
Total	741.00	100.00%	\$91,912,403.29	100.00%	\$124,038.33

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	203	27.40%	\$26,186,845.99	28.49%	\$128,999.24
QLD COUNTRY	150	20.24%	\$18,951,284.97	20.62%	\$126,341.90
SYD METRO	77	10.39%	\$11,534,463.29	12.55%	\$149,798.22
OTHER NSW METRO	28	3.78%	\$2,892,427.60	3.15%	\$103,300.99
NSW COUNTRY	80	10.80%	\$8,907,906.77	9.69%	\$111,348.83
ACT METRO	6	0.81%	\$782,344.91	0.85%	\$130,390.82
MELBOURNE METRO	133	17.95%	\$15,870,572.36	17.27%	\$119,327.61
VICTORIA COUNTRY	25	3.37%	\$1,821,690.14	1.98%	\$72,867.61
PERTH METRO	29	3.91%	\$4,028,594.50	4.38%	\$138,917.05
WA COUNTRY	6	0.81%	\$672,971.01	0.73%	\$112,161.84
ADELAIDE METRO	3	0.40%	\$151,214.97	0.16%	\$50,404.99
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	0.13%	\$112,086.78	0.12%	\$112,086.78
UNDEFINED	0	0.00%	\$0.00	0.00%	\$0.00
Total	741	100.00%	\$91,912,403.29	100.00%	\$124,038.33

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4680	14	1.89%	\$2,798,425.04	3.04%	\$199,887.50
4670	12	1.62%	\$1,299,171.35	1.41%	\$108,264.28
4740	8	1.08%	\$1,264,782.77	1.38%	\$158,097.85
4500	11	1.48%	\$1,050,845.38	1.14%	\$95,531.40
2528	5	0.67%	\$1,014,607.14	1.10%	\$202,921.43
4570	8	1.08%	\$903,123.62	0.98%	\$112,890.45
4122	4	0.54%	\$892,417.60	0.97%	\$223,104.40
2567	5	0.67%	\$871,932.56	0.95%	\$174,386.51
4017	4	0.54%	\$838,676.54	0.91%	\$209,669.14
2170	5	0.67%	\$833,510.42	0.91%	\$166,702.08
Total	76	10.26%	\$11,767,492.42	12.80%	\$154,835.43

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	734	99.06%	\$90,812,230.29	98.80%	\$3,166.56
>	1	<=	7	days	2	0.27%	\$352,479.41	0.38%	\$63.13
>	7	<=	30	days	1	0.13%	\$242,896.08	0.26%	\$1,117.59
>	30	<=	60	days	2	0.27%	\$173,120.57	0.19%	\$3,622.08
>	60	<=	90	days	0	0.00%	\$0.00	0.00%	\$0.00
>	90	<=	120	days	1	0.13%	\$270,184.65	0.29%	\$6,171.59
>	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	0.13%	\$61,492.29	0.07%	\$32,782.00
Total					741	100.00%	\$91,912,403.29	100.00%	\$46,922.95

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	631	85.16%	\$75,830,885.39	82.50%	\$120,175.73
Non-Regulated Loans	110	14.84%	\$16,081,517.90	17.50%	\$146,195.62
Total	741	100.00%	\$91,912,403.29	100.00%	\$124,038.33

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	233	31.44%	\$26,519,011.52	28.85%	\$113,815.50
Renovation	24	3.24%	\$3,158,342.55	3.44%	\$131,597.61
Purchase - New Dwelling	43	5.80%	\$4,795,326.18	5.22%	\$111,519.21
Purchase - Existing Dwelling	287	38.73%	\$38,084,266.38	41.44%	\$132,697.79
Buy Home (Investment)	69	9.31%	\$8,589,674.26	9.35%	\$124,488.03
Other	85	11.47%	\$10,765,782.40	11.71%	\$126,656.26
Total	741	100.00%	\$91,912,403.29	100.00%	\$124,038.33

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	19	2.56%	\$3,175,382.93	3.45%	\$167,125.42
QBE LMI	722	97.44%	\$88,737,020.36	96.55%	\$122,904.46
Uninsured	0	0.00%	\$0.00	0.00%	\$0.00
Total	741	100.00%	\$91,912,403.29	100.00%	\$124,038.33

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest	735	99.19%	\$90,571,532.66	98.54%	\$123,226.58
Interest Only Loans	6	0.81%	\$1,340,870.63	1.46%	\$223,478.44
Total	741	100.00%	\$91,912,403.29	100.00%	\$124,038.33

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections	\$2,576,784.66
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$11,076.78
Input Tax Credits Received From ATO	\$2,469.00
Net Fixed Rate Swap Receipt From Swap Provider	\$54,720.23
Net Basis Swap Receipt From Swap Provider	\$0.00
Total	\$2,645,050.67

Amounts to be paid by Trustee on Distribution Date:

Class A Principal to be paid to Class A Note Holders	\$1,405,996.02	
Class A Interest Payment to be paid to the Class A Note Holders:	\$322,445.94	\$1,728,441.96
Class AB Principal to be paid to Class AB Note Holders	\$185,261.00	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$49,271.57	\$234,532.57
Class B Principal to be paid to Class B Note Holders	\$68,615.18	
Class B Interest Payment to be paid to the Class B Note Holders:	\$20,290.36	\$88,905.54
Class C Principal to be paid to Class C Note Holders	\$15,438.42	
Class C Interest Payment to be paid to the Class C Note Holders:	\$5,201.38	\$20,639.80
Class D Principal to be paid to Class D Note Holders	\$5,146.14	
Class D Interest Payment to be paid to the Class D Note Holders:	\$2,193.16	\$7,339.30
Transfer to Excess Revenue Reserve		\$0.00
Redraws		\$425,959.58
Trust Expenses		\$139,231.92
Total		\$2,645,050.67

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