

Harvey Series 2015-1 Trust

Investor Report

As at 31-Jan-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:	\$ 86,985,637
Total Number of Loans:	713
Average Current Balance:	\$121,999
Highest Current Balance:	\$ 431,545
Average Approval LVR	66.23%
Weighted Average Approval LVR	68.87%
Average Scheduled LVR	39.59%
Weighted Average Scheduled LVR	47.61%
Average Seasoning (Months):	148.16
Weighted Average Seasoning (Months):	145.19
Average Remaining Loan Term (Months):	188.15
Weighted Average Remaining Term:	201.25
Maximum Remaining Term (Months):	252.90
Weighted Average Variable Rate:	7.20%
Weighted Average Fixed Rate:	3.48%
Weighted Average Rate on All Loans:	6.45%
Percentage (by value) of Variable Rate Loans:	79.87%
Percentage (by value) of Fixed Rate Loans:	20.13%
Owner Occupied by Dollar Value	\$ 72,193,744
Percentage Owner Occupied	83.00%
Pool reduction	\$ 1,032,350
Monthly Repayment speed	1.17%
Available room till fixed cap threshold (90%) reached	69.87%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	88,017,986.10
Scheduled Repayments Received During Period	(741,290.77)
Unscheduled Repayments Received During Period	(1,065,229.84)
Redraws	395,943.88
Interest	378,227.16
Other Charges	-
Mortgage Portfolio Balance At End of Period	86,985,636.53
Further Advances repurchased: Interest	\$0.00
Waived Mortgagor Break Costs paid by the Servicer	\$0.00
Interest Offset	\$97,268.19
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%	9	1.26%	\$1,523,489.82	0.78%	\$ 169,276.65
> 25% <= 30%	4	0.56%	\$666,392.46	0.34%	\$ 166,598.12
> 30% <= 35%	16	2.24%	\$2,764,639.28	1.41%	\$ 172,789.96
> 35% <= 40%	37	5.19%	\$6,718,175.55	3.44%	\$ 181,572.31
> 40% <= 45%	29	4.07%	\$5,733,231.30	2.93%	\$ 197,697.63
> 45% <= 50%	37	5.19%	\$8,304,616.09	4.25%	\$ 224,449.08
> 50% <= 55%	68	9.54%	\$17,369,387.78	8.89%	\$ 255,432.17
> 55% <= 60%	58	8.13%	\$14,300,886.75	7.32%	\$ 246,567.01
> 60% <= 65%	48	6.73%	\$12,725,666.31	6.51%	\$ 265,118.05
> 65% <= 70%	59	8.27%	\$17,535,601.33	8.97%	\$ 297,213.58
> 70% <= 75%	69	9.68%	\$20,678,928.85	10.58%	\$ 299,694.62
> 75% <= 80%	171	23.98%	\$53,418,158.21	27.33%	\$ 312,386.89
> 80% <= 85%	30	4.21%	\$9,240,235.78	4.73%	\$ 308,007.86
> 85% <= 90%	24	3.37%	\$7,767,119.30	3.97%	\$ 323,629.97
> 90% <= 95%	37	5.19%	\$11,411,077.61	5.84%	\$ 308,407.50
> 95% <= 100%	17	2.38%	\$5,329,090.19	2.73%	\$ 313,475.89
Total	713	100.00%	\$195,486,696.61	100.00%	\$ 274,174.89

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	152	21.32%	\$7,660,917.03	8.81%	\$50,400.77
> 25% <= 30%	66	9.26%	\$4,715,136.19	5.42%	\$71,441.46
> 30% <= 35%	77	10.80%	\$6,961,308.64	8.00%	\$90,406.61
> 35% <= 40%	77	10.80%	\$8,704,103.29	10.01%	\$113,040.30
> 40% <= 45%	72	10.10%	\$9,333,605.28	10.73%	\$129,633.41
> 45% <= 50%	59	8.27%	\$9,251,703.08	10.64%	\$156,808.53
> 50% <= 55%	64	8.98%	\$10,449,800.58	12.01%	\$163,278.13
> 55% <= 60%	63	8.84%	\$11,409,937.02	13.12%	\$181,110.11
> 60% <= 65%	31	4.35%	\$6,629,179.50	7.62%	\$213,844.50
> 65% <= 70%	25	3.51%	\$5,589,638.22	6.43%	\$223,585.53
> 70% <= 75%	18	2.52%	\$3,933,722.24	4.52%	\$218,540.12
> 75% <= 80%	7	0.98%	\$1,867,130.69	2.15%	\$266,732.96
> 80% <= 85%	1	0.14%	\$146,463.30	0.17%	\$146,463.30
> 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%	\$332,991.47	0.38%	\$332,991.47
Total	713	100.00%	\$86,985,636.53	100.00%	\$121,999.49

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	181	25.39%	\$3,515,066.68	4.04%	24.86%
> \$ 50,000 <= \$ 100,000	144	20.20%	\$10,782,416.55	12.40%	33.99%
> \$ 100,000 <= \$ 150,000	137	19.21%	\$16,878,607.32	19.40%	40.85%
> \$ 150,000 <= \$ 200,000	117	16.41%	\$20,413,329.21	23.47%	51.39%
> \$ 200,000 <= \$ 250,000	66	9.26%	\$14,790,473.04	17.00%	50.88%
> \$ 250,000 <= \$ 300,000	35	4.91%	\$9,520,585.18	10.95%	53.97%
> \$ 300,000 <= \$ 350,000	24	3.37%	\$7,673,067.28	8.82%	59.46%
> \$ 350,000 <= \$ 485,800	9	1.26%	\$3,412,091.27	3.92%	61.06%
> \$ 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	713	100.00%	\$86,985,636.53	100.00%	39.59%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	431	68.09%	\$5,273,612.71	20.11%	\$12,235.76
> \$ 50,000 <= \$ 100,000	117	18.48%	\$8,342,679.30	31.81%	\$71,304.95
> \$ 100,000 <= \$ 150,000	55	8.69%	\$6,561,537.85	25.02%	\$119,300.69
> \$ 150,000 <= \$ 200,000	17	2.69%	\$3,000,692.59	11.44%	\$176,511.33
> \$ 200,000 <= \$ 250,000	10	1.58%	\$2,142,186.24	8.17%	\$214,218.62
> \$ 250,000 <= \$ 300,000	2	0.32%	\$565,224.32	2.16%	\$282,612.16
> \$ 300,000 <= \$ 400,000	1	0.16%	\$341,193.83	1.30%	\$341,193.83
> \$ 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	633	100.00%	\$26,227,126.84	100.00%	\$41,433.06

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	41.32%	\$7,707,222.16	44.01%	\$154,144.44
> 6 <= 12 mths	26	21.49%	\$4,372,196.24	24.96%	\$168,161.39
> 12 <= 24 mths	25	20.66%	\$2,661,779.90	15.20%	\$106,471.20
> 24 <= 36 mths	10	8.26%	\$1,591,836.84	9.09%	\$159,183.68
> 36 <= 60 mths	10	8.26%	\$1,181,095.30	6.74%	\$118,109.53
Total	121	100.00%	\$17,514,130.44	100.00%	\$144,744.88

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	546	76.58%	\$71,025,101.52	81.65%	\$130,082.60
> 160 <= 360 mths	167	23.42%	\$15,960,535.01	18.35%	\$95,572.07
Total	713	100.00%	\$86,985,636.53	100.00%	\$121,999.49

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%	\$5,831.81	0.01%	\$5,831.81
> 10 <= 15 years	31	4.35%	\$1,404,549.90	1.61%	\$45,308.06
> 15 <= 20 years	44	6.17%	\$2,338,840.34	2.69%	\$53,155.46
> 20 <= 25 years	90	12.62%	\$10,503,720.29	12.08%	\$116,708.00
> 25 <= 30 years	547	76.72%	\$72,732,694.19	83.61%	\$132,966.53
> 30 <= 50 years	0	0.00%	\$0.00	0.00%	\$0.00
Total	713	100.00%	\$86,985,636.53	100.00%	\$121,999.49

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	30	4.21%	\$1,193,841.60	1.37%	\$39,794.72
> 5 <= 10 years	54	7.57%	\$2,496,182.03	2.87%	\$46,225.59
> 10 <= 15 years	120	16.83%	\$13,320,003.19	15.31%	\$111,000.03
> 15 <= 20 years	479	67.18%	\$64,808,691.98	74.51%	\$135,299.98
> 20 <= 25 years	30	4.21%	\$5,166,917.73	5.94%	\$172,230.59
> 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	713	100.00%	\$86,985,636.53	100.00%	\$121,999.49

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	592.00	83.03%	\$69,471,506.09	79.87%	\$117,350.52
Fixed (1 year)	5.00	0.70%	\$476,447.54	0.55%	\$95,289.51
Fixed (2 year)	29.00	4.07%	\$4,194,798.77	4.82%	\$144,648.23
Fixed (3 year)	66.00	9.26%	\$10,010,279.39	11.51%	\$151,670.90
Fixed (4 year)	0	0.00%	\$0.00	0.00%	\$0.00
Fixed (5 year)	21.00	2.95%	\$2,832,604.74	3.26%	\$134,885.94
Total	713.00	100.00%	\$86,985,636.53	100.00%	\$121,999.49

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	198	27.77%	\$25,463,366.41	29.27%	\$128,602.86
QLD COUNTRY	144	20.20%	\$17,941,428.26	20.63%	\$124,593.25
SYD METRO	71	9.96%	\$10,433,354.95	11.99%	\$146,948.66
OTHER NSW METRO	28	3.93%	\$2,874,517.43	3.30%	\$102,661.34
NSW COUNTRY	77	10.80%	\$8,348,122.69	9.60%	\$108,417.18
ACT METRO	6	0.84%	\$744,467.95	0.86%	\$124,077.99
MELBOURNE METRO	127	17.81%	\$14,738,180.01	16.94%	\$116,048.66
VICTORIA COUNTRY	25	3.51%	\$1,763,983.39	2.03%	\$70,559.34
PERTH METRO	28	3.93%	\$3,895,277.62	4.48%	\$139,117.06
WA COUNTRY	5	0.70%	\$524,815.70	0.60%	\$104,963.14
ADELAIDE METRO	3	0.42%	\$147,490.03	0.17%	\$49,163.34
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%	\$110,632.09	0.13%	\$110,632.09
UNDEFINED	0	0.00%	\$0.00	0.00%	\$0.00
Total	713	100.00%	\$86,985,636.53	100.00%	\$121,999.49

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4680	13	1.82%	\$2,716,556.52	3.12%	\$208,965.89
4740	8	1.12%	\$1,231,140.03	1.42%	\$153,892.50
4670	11	1.54%	\$1,204,014.67	1.38%	\$109,455.88
4500	11	1.54%	\$1,042,567.00	1.20%	\$94,778.82
2528	5	0.70%	\$975,320.63	1.12%	\$195,064.13
4122	4	0.56%	\$870,150.04	1.00%	\$217,537.51
2567	5	0.70%	\$854,560.97	0.98%	\$170,912.19
2170	5	0.70%	\$820,451.21	0.94%	\$164,090.24
4017	4	0.56%	\$817,006.20	0.94%	\$204,251.55
4570	6	0.84%	\$729,806.32	0.84%	\$121,634.39
Total	72	10.10%	\$11,261,573.59	12.95%	\$156,410.74

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears \$
					#	%	\$	%	
>=	0	<=	1	days	709	99.44%	\$86,121,297.29	99.01%	\$2,896.57
>	1	<=	7	days	1	0.14%	\$184,786.26	0.21%	\$195.19
>	7	<=	30	days	0	0.00%	\$0.00	0.00%	\$0.00
>	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	2	0.28%	\$407,691.98	0.47%	\$7,582.95
>	120	<=	150	days	0	0.00%	\$0.00	0.00%	\$0.00
>	150	<=	180	days	1	0.14%	\$271,861.00	0.31%	\$9,816.21
>	180			days	0	0.00%	\$0.00	0.00%	\$0.00
Total					713	100.00%	\$86,985,636.53	100.00%	\$20,490.92

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	612	85.83%	\$72,193,743.65	83.00%	\$117,963.63
Non-Regulated Loans	101	14.17%	\$14,791,892.88	17.00%	\$146,454.38
Total	713	100.00%	\$86,985,636.53	100.00%	\$121,999.49

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	222	31.14%	\$25,055,321.99	28.80%	\$112,861.81
Renovation	24	3.37%	\$3,067,465.61	3.53%	\$127,811.07
Purchase - New Dwelling	42	5.89%	\$4,573,532.50	5.26%	\$108,893.63
Purchase - Existing Dwelling	278	38.99%	\$35,958,081.48	41.34%	\$129,345.62
Buy Home (Investment)	64	8.98%	\$8,030,201.53	9.23%	\$125,471.90
Other	83	11.64%	\$10,301,033.42	11.84%	\$124,108.84
Total	713	100.00%	\$86,985,636.53	100.00%	\$121,999.49

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	18	2.52%	\$3,065,994.20	3.52%	\$170,333.01
QBE LMI	695	97.48%	\$83,919,642.33	96.48%	\$120,747.69
Uninsured	0	0.00%	\$0.00	0.00%	\$0.00
Total	713	100.00%	\$86,985,636.53	100.00%	\$121,999.49

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest	708	99.30%	\$85,738,937.02	98.57%	\$121,100.19
Interest Only Loans	5	0.70%	\$1,246,699.51	1.43%	\$249,339.90
Total	713	100.00%	\$86,985,636.53	100.00%	\$121,999.49

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections	\$1,903,788.80
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$11,025.55
Input Tax Credits Received From ATO	\$2,274.00
Net Fixed Rate Swap Receipt From Swap Provider	\$42,308.40
Net Basis Swap Receipt From Swap Provider	\$0.00
	\$1,959,396.75

Amounts to be paid by Trustee on Distribution Date:

Class A Principal to be paid to Class A Note Holders	\$863,740.99	
Class A Interest Payment to be paid to the Class A Note Holders:	\$307,472.32	\$1,171,213.31
Class AB Principal to be paid to Class AB Note Holders	\$113,810.79	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$46,681.78	\$160,492.57
Class B Principal to be paid to Class B Note Holders	\$42,152.14	
Class B Interest Payment to be paid to the Class B Note Holders:	\$19,145.57	\$61,297.71
Class C Principal to be paid to Class C Note Holders	\$9,484.23	
Class C Interest Payment to be paid to the Class C Note Holders:	\$4,885.97	\$14,370.20
Class D Principal to be paid to Class D Note Holders	\$3,161.42	
Class D Interest Payment to be paid to the Class D Note Holders:	\$2,046.26	\$5,207.68
Transfer to Excess Revenue Reserve		\$0.00
Redraws		\$395,943.88
Trust Expenses		\$150,871.40
Total		\$1,959,396.75

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