

# Harvey Series 2015-1 Trust

## Investor Report

As at 30-Apr-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:	\$ 102,116,178
Total Number of Loans:	791
Average Current Balance:	\$129,098
Highest Current Balance:	\$ 440,913
Average Approval LVR	66.48%
Weighted Average Approval LVR	69.13%
Average Scheduled LVR	41.72%
Weighted Average Scheduled LVR	49.27%
Average Seasoning (Months):	139.19
Weighted Average Seasoning (Months):	136.81
Average Remaining Loan Term (Months):	197.43
Weighted Average Remaining Term:	209.35
Maximum Remaining Term (Months):	261.90
Weighted Average Variable Rate:	6.68%
Weighted Average Fixed Rate:	3.12%
Weighted Average Rate on All Loans:	5.82%
Percentage (by value) of Variable Rate Loans:	76.04%
Percentage (by value) of Fixed Rate Loans:	23.96%
Owner Occupied by Dollar Value	\$ 83,692,321
Percentage Owner Occupied	81.96%
Pool reduction	\$ 1,915,671
Monthly Repayment speed	1.84%
Available room till fixed cap threshold (90%) reached	66.04%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	104,031,848.98
Scheduled Repayments Received During Period	(768,391.73)
Unscheduled Repayments Received During Period	(1,890,952.45)
Redraws	352,361.98
Interest	391,311.08
Other Charges	-
Mortgage Portfolio Balance At End of Period	102,116,177.86
Further Advances repurchased: Interest	\$0.00
Waived Mortgagor Break Costs paid by the Servicer	\$0.00
Interest Offset	\$99,855.11
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%	10	1.26%	\$1,643,489.82	0.76%	\$ 164,348.98
> 25% <= 30%	6	0.76%	\$882,201.59	0.41%	\$ 147,033.60
> 30% <= 35%	16	2.02%	\$2,764,639.28	1.27%	\$ 172,789.96
> 35% <= 40%	38	4.80%	\$7,093,085.82	3.27%	\$ 186,660.15
> 40% <= 45%	31	3.92%	\$6,026,372.72	2.78%	\$ 194,399.12
> 45% <= 50%	43	5.44%	\$9,233,260.21	4.25%	\$ 214,726.98
> 50% <= 55%	73	9.23%	\$18,584,955.02	8.56%	\$ 254,588.42
> 55% <= 60%	62	7.84%	\$15,595,713.39	7.18%	\$ 251,543.76
> 60% <= 65%	60	7.59%	\$15,917,310.27	7.33%	\$ 265,288.50
> 65% <= 70%	63	7.96%	\$18,696,311.43	8.61%	\$ 296,766.85
> 70% <= 75%	75	9.48%	\$22,374,205.43	10.31%	\$ 298,322.74
> 75% <= 80%	196	24.78%	\$61,507,815.55	28.33%	\$ 313,815.39
> 80% <= 85%	32	4.05%	\$9,783,151.88	4.51%	\$ 305,723.50
> 85% <= 90%	25	3.16%	\$8,176,548.90	3.77%	\$ 327,061.96
> 90% <= 95%	40	5.06%	\$12,302,298.82	5.67%	\$ 307,557.47
> 95% <= 100%	21	2.65%	\$6,536,573.06	3.01%	\$ 311,265.38
<b>Total</b>	<b>791</b>	<b>100.00%</b>	<b>\$217,117,933.19</b>	<b>100.00%</b>	<b>\$ 274,485.38</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	140	17.70%	\$6,831,618.89	6.69%	\$48,797.28
> 25% <= 30%	68	8.60%	\$5,743,152.84	5.62%	\$84,458.13
> 30% <= 35%	79	9.99%	\$6,639,045.72	6.50%	\$84,038.55
> 35% <= 40%	88	11.13%	\$10,103,402.36	9.89%	\$114,811.39
> 40% <= 45%	68	8.60%	\$8,355,653.10	8.18%	\$122,877.25
> 45% <= 50%	88	11.13%	\$13,766,081.68	13.48%	\$156,432.75
> 50% <= 55%	69	8.72%	\$11,476,470.98	11.24%	\$166,325.67
> 55% <= 60%	67	8.47%	\$11,661,333.19	11.42%	\$174,049.75
> 60% <= 65%	55	6.95%	\$12,549,282.91	12.29%	\$228,168.78
> 65% <= 70%	30	3.79%	\$6,367,780.97	6.24%	\$212,259.37
> 70% <= 75%	22	2.78%	\$4,872,531.42	4.77%	\$221,478.70
> 75% <= 80%	14	1.77%	\$3,095,952.01	3.03%	\$221,139.43
> 80% <= 85%	1	0.13%	\$149,439.89	0.15%	\$149,439.89
> 85% <= 90%	0	0.00%	\$0.00	0.00%	\$0.00
> 90% <= 95%	0	0.00%	\$0.00	0.00%	\$0.00
> 95% <= 100%	2	0.25%	\$504,431.90	0.49%	\$252,215.95
<b>Total</b>	<b>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</b>

**Table 3 - Mortgage Pool by Current Loan Balances**

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	175	22.12%	\$3,300,365.10	3.23%	26.55%
> \$ 50,000 <= \$ 100,000	159	20.10%	\$11,945,278.90	11.70%	34.07%
> \$ 100,000 <= \$ 150,000	166	20.99%	\$20,751,043.90	20.32%	43.38%
> \$ 150,000 <= \$ 200,000	120	15.17%	\$21,050,902.94	20.61%	51.54%
> \$ 200,000 <= \$ 250,000	85	10.75%	\$18,937,706.94	18.55%	55.02%
> \$ 250,000 <= \$ 300,000	41	5.18%	\$11,006,902.49	10.78%	54.34%
> \$ 300,000 <= \$ 350,000	36	4.55%	\$11,623,430.52	11.38%	58.16%
> \$ 350,000 <= \$ 485,800	9	1.14%	\$3,500,547.07	3.43%	61.28%
> \$ 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>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>41.72%</b>

**Table 4 - Mortgage Pool by Available Redraw**

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	495	70.21%	\$6,457,748.43	21.92%	\$13,045.96
> \$ 50,000 <= \$ 100,000	117	16.60%	\$8,541,828.40	29.00%	\$73,007.08
> \$ 100,000 <= \$ 150,000	59	8.37%	\$7,313,941.04	24.83%	\$123,965.10
> \$ 150,000 <= \$ 200,000	16	2.27%	\$2,756,769.07	9.36%	\$172,298.07
> \$ 200,000 <= \$ 250,000	13	1.84%	\$2,871,399.96	9.75%	\$220,876.92
> \$ 250,000 <= \$ 300,000	4	0.57%	\$1,092,860.93	3.71%	\$273,215.23
> \$ 300,000 <= \$ 400,000	0	0.00%	\$0.00	0.00%	\$0.00
> \$ 400,000 <= \$ 500,000	1	0.14%	\$419,409.99	1.42%	\$419,409.99
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>	<b>705</b>	<b>100.00%</b>	<b>\$29,453,957.82</b>	<b>100.00%</b>	<b>\$41,778.66</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	27	16.77%	\$4,244,932.33	17.35%	\$157,219.72
> 6 <= 12 mths	41	25.47%	\$6,839,691.97	27.95%	\$166,821.76
> 12 <= 24 mths	63	39.13%	\$9,556,612.68	39.05%	\$151,692.26
> 24 <= 36 mths	15	9.32%	\$1,734,874.88	7.09%	\$115,658.33
> 36 <= 60 mths	15	9.32%	\$2,094,642.99	8.56%	\$139,642.87
<b>Total</b>	<b>161</b>	<b>100.00%</b>	<b>\$24,470,754.85</b>	<b>100.00%</b>	<b>\$151,992.27</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	676	85.46%	\$89,711,754.02	87.85%	\$132,709.70
> 160 <= 360 mths	115	14.54%	\$12,404,423.84	12.15%	\$107,864.56
<b>Total</b>	<b>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</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	2	0.25%	\$19,493.35	0.02%	\$9,746.68
> 10 <= 15 years	34	4.30%	\$1,970,660.09	1.93%	\$57,960.59
> 15 <= 20 years	47	5.94%	\$2,711,842.88	2.66%	\$57,698.78
> 20 <= 25 years	97	12.26%	\$11,731,567.62	11.49%	\$120,944.00
> 25 <= 30 years	611	77.24%	\$85,682,613.92	83.91%	\$140,233.41
> 30 <= 50 years	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>	<b>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	20	2.53%	\$817,997.08	0.80%	\$40,899.85
> 5 <= 10 years	57	7.21%	\$3,110,137.58	3.05%	\$54,563.82
> 10 <= 15 years	116	14.66%	\$12,882,318.18	12.62%	\$111,054.47
> 15 <= 20 years	500	63.21%	\$69,048,288.56	67.62%	\$138,096.58
> 20 <= 25 years	98	12.39%	\$16,257,436.46	15.92%	\$165,892.21
> 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>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	630.00	79.65%	\$77,645,423.01	76.04%	\$123,246.70
Fixed (1 year)	7.00	0.88%	\$859,877.60	0.84%	\$122,839.66
Fixed (2 year)	45.00	5.69%	\$6,983,933.21	6.84%	\$155,198.52
Fixed (3 year)	86.00	10.87%	\$13,402,006.28	13.12%	\$155,837.28
Fixed (4 year)	0	0.00%	\$0.00	0.00%	\$0.00
Fixed (5 year)	23.00	2.91%	\$3,224,937.76	3.16%	\$140,214.69
<b>Total</b>	<b>791.00</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	212	26.80%	\$28,750,506.23	28.15%	\$135,615.60
QLD COUNTRY	163	20.61%	\$20,796,388.86	20.37%	\$127,585.21
SYD METRO	82	10.37%	\$12,653,606.83	12.39%	\$154,312.28
OTHER NSW METRO	31	3.92%	\$3,632,383.17	3.56%	\$117,173.65
NSW COUNTRY	88	11.13%	\$10,685,539.32	10.46%	\$121,426.58
ACT METRO	7	0.88%	\$883,021.10	0.86%	\$126,145.87
MELBOURNE METRO	139	17.57%	\$16,637,583.14	16.29%	\$119,694.84
VICTORIA COUNTRY	26	3.29%	\$1,946,694.50	1.91%	\$74,872.87
PERTH METRO	32	4.05%	\$4,729,768.05	4.63%	\$147,805.25
WA COUNTRY	7	0.88%	\$964,518.23	0.94%	\$137,788.32
ADELAIDE METRO	3	0.38%	\$322,379.74	0.32%	\$107,459.91
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%	\$113,788.69	0.11%	\$113,788.69
UNDEFINED	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>	<b>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4680	16	2.02%	\$3,291,138.46	3.22%	\$205,696.15
4670	12	1.52%	\$1,369,602.08	1.34%	\$114,133.51
4740	8	1.01%	\$1,328,158.01	1.30%	\$166,019.75
4570	13	1.64%	\$1,262,382.38	1.24%	\$97,106.34
4500	11	1.39%	\$1,081,336.78	1.06%	\$98,303.34
2567	6	0.76%	\$1,068,765.02	1.05%	\$178,127.50
2528	5	0.63%	\$1,047,645.08	1.03%	\$209,529.02
4122	5	0.63%	\$1,042,163.47	1.02%	\$208,432.69
3136	5	0.63%	\$927,064.68	0.91%	\$185,412.94
4017	4	0.51%	\$864,289.67	0.85%	\$216,072.42
<b>Total</b>	<b>85</b>	<b>10.75%</b>	<b>\$13,282,545.63</b>	<b>13.01%</b>	<b>\$156,265.24</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	784	99.12%	\$100,795,622.27	98.71%	\$1,017.41
>	1	<=	7	days	1	0.13%	\$244,069.83	0.24%	\$261.00
>	7	<=	30	days	3	0.38%	\$733,452.22	0.72%	\$2,855.43
>	30	<=	60	days	1	0.13%	\$17,281.95	0.02%	\$1,433.13
>	60	<=	90	days	0	0.00%	\$0.00	0.00%	\$0.00
>	90	<=	120	days	1	0.13%	\$271,652.97	0.27%	\$4,761.54
>	120	<=	150	days	1	0.13%	\$54,098.62	0.05%	\$13,457.18
>	150	<=	180	days	0	0.00%	\$0.00	0.00%	\$0.00
>	180			days	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>					<b>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$23,785.69</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	673	85.08%	\$83,692,320.68	81.96%	\$124,357.09
Non-Regulated Loans	118	14.92%	\$18,423,857.18	18.04%	\$156,134.38
<b>Total</b>	<b>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	246	31.10%	\$29,012,196.73	28.41%	\$117,935.76
Renovation	27	3.41%	\$3,413,542.91	3.34%	\$126,427.52
Purchase - New Dwelling	48	6.07%	\$5,496,195.02	5.38%	\$114,504.06
Purchase - Existing Dwelling	308	38.94%	\$42,427,026.23	41.55%	\$137,750.09
Buy Home (Investment)	72	9.10%	\$10,023,237.98	9.82%	\$139,211.64
Other	90	11.38%	\$11,743,978.99	11.50%	\$130,488.66
<b>Total</b>	<b>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	20	2.53%	\$3,506,713.52	3.43%	\$175,335.68
QBE LMI	771	97.47%	\$98,609,464.34	96.57%	\$127,898.14
Uninsured	0	0.00%	\$0.00	0.00%	\$0.00
<b>Total</b>	<b>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest	784	99.12%	\$100,156,979.22	98.08%	\$127,751.25
Interest Only Loans	7	0.88%	\$1,959,198.64	1.92%	\$279,885.52
<b>Total</b>	<b>791</b>	<b>100.00%</b>	<b>\$102,116,177.86</b>	<b>100.00%</b>	<b>\$129,097.57</b>

**DISTRIBUTION SUMMARY**

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

Collections	\$2,759,199.29
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$10,832.59
Input Tax Credits Received From ATO	\$2,765.00
Net Fixed Rate Swap Receipt From Swap Provider	\$66,277.61
Net Basis Swap Receipt From Swap Provider	\$0.00
	<b>\$2,839,074.49</b>

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

Class A Principal to be paid to Class A Note Holders	\$1,602,793.98	
Class A Interest Payment to be paid to the Class A Note Holders:	\$346,827.93	\$1,949,621.91
Class AB Principal to be paid to Class AB Note Holders	\$211,192.07	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$53,743.73	\$264,935.80
Class B Principal to be paid to Class B Note Holders	\$78,219.29	
Class B Interest Payment to be paid to the Class B Note Holders:	\$22,325.72	\$100,545.01
Class C Principal to be paid to Class C Note Holders	\$17,599.34	
Class C Interest Payment to be paid to the Class C Note Holders:	\$5,777.41	\$23,376.75
Class D Principal to be paid to Class D Note Holders	\$5,866.44	
Class D Interest Payment to be paid to the Class D Note Holders:	\$2,470.45	\$8,336.89
Transfer to Excess Revenue Reserve		\$0.00
Redraws		\$352,361.98
Trust Expenses		\$139,896.15
Total		<b>\$2,839,074.49</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