

Harvey Series 2015-1 Trust

Investor Report

As at 30-Jun-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:	\$ 97,867,158
Total Number of Loans:	769
Average Current Balance:	\$127,265
Highest Current Balance:	\$ 397,082
Average Approval LVR	66.72%
Weighted Average Approval LVR	68.99%
Average Scheduled LVR	41.18%
Weighted Average Scheduled LVR	48.63%
Average Seasoning (Months):	141.23
Weighted Average Seasoning (Months):	138.76
Average Remaining Loan Term (Months):	195.18
Weighted Average Remaining Term:	207.33
Maximum Remaining Term (Months):	259.90
Weighted Average Variable Rate:	7.10%
Weighted Average Fixed Rate:	3.25%
Weighted Average Rate on All Loans:	6.21%
Percentage (by value) of Variable Rate Loans:	76.92%
Percentage (by value) of Fixed Rate Loans:	23.08%
Owner Occupied by Dollar Value	\$ 80,345,255
Percentage Owner Occupied	82.10%
Pool reduction	\$ 2,303,942
Monthly Repayment speed	2.30%
Available room till fixed cap threshold (90%) reached	66.92%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	100,171,099.76
Scheduled Repayments Received During Period	(777,387.42)
Unscheduled Repayments Received During Period	(2,518,946.07)
Redraws	597,616.67
Interest	394,775.20
Other Charges	-
Mortgage Portfolio Balance At End of Period	97,867,158.14
Further Advances repurchased: Interest	\$0.00
Waived Mortgagor Break Costs paid by the Servicer	\$0.00
Interest Offset	\$102,644.95
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%	6	0.78%	\$766,353.41	0.36%	\$ 127,725.57
> 25% <= 30%	5	0.65%	\$796,392.46	0.38%	\$ 159,278.49
> 30% <= 35%	16	2.09%	\$2,764,639.28	1.31%	\$ 172,789.96
> 35% <= 40%	37	4.84%	\$6,718,175.55	3.18%	\$ 181,572.31
> 40% <= 45%	31	4.05%	\$6,026,372.72	2.86%	\$ 194,399.12
> 45% <= 50%	41	5.36%	\$8,960,551.02	4.25%	\$ 218,550.02
> 50% <= 55%	71	9.28%	\$18,001,829.73	8.53%	\$ 253,546.90
> 55% <= 60%	62	8.10%	\$15,595,713.39	7.39%	\$ 251,543.76
> 60% <= 65%	56	7.32%	\$15,241,954.76	7.22%	\$ 272,177.76
> 65% <= 70%	62	8.10%	\$18,396,311.43	8.72%	\$ 296,714.70
> 70% <= 75%	75	9.80%	\$22,374,205.43	10.60%	\$ 298,322.74
> 75% <= 80%	189	24.71%	\$58,990,272.55	27.96%	\$ 312,117.84
> 80% <= 85%	31	4.05%	\$9,501,262.00	4.50%	\$ 306,492.32
> 85% <= 90%	24	3.14%	\$7,767,119.30	3.68%	\$ 323,629.97
> 90% <= 95%	40	5.23%	\$12,302,298.82	5.83%	\$ 307,557.47
> 95% <= 100%	19	2.48%	\$5,910,382.97	2.80%	\$ 311,072.79
Total	765	100.00%	\$210,113,834.82	99.58%	\$ 274,658.61

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	139	18.08%	\$6,827,186.25	6.98%	\$49,116.45
> 25% <= 30%	69	8.97%	\$5,540,145.84	5.66%	\$80,291.97
> 30% <= 35%	82	10.66%	\$7,450,128.39	7.61%	\$90,855.22
> 35% <= 40%	82	10.66%	\$9,346,438.43	9.55%	\$113,980.96
> 40% <= 45%	70	9.10%	\$8,923,251.76	9.12%	\$127,475.03
> 45% <= 50%	80	10.40%	\$12,301,730.52	12.57%	\$153,771.63
> 50% <= 55%	65	8.45%	\$10,890,204.39	11.13%	\$167,541.61
> 55% <= 60%	71	9.23%	\$12,422,125.85	12.69%	\$174,959.52
> 60% <= 65%	47	6.11%	\$10,272,635.08	10.50%	\$218,566.70
> 65% <= 70%	30	3.90%	\$6,327,444.18	6.47%	\$210,914.81
> 70% <= 75%	19	2.47%	\$4,289,278.62	4.38%	\$225,751.51
> 75% <= 80%	13	1.69%	\$2,788,202.50	2.85%	\$214,477.12
> 80% <= 85%	1	0.13%	\$148,439.26	0.15%	\$148,439.26
> 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%	\$339,947.07	0.35%	\$339,947.07
Total	769	100.00%	\$97,867,158.14	100.00%	\$127,265.49

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	173	22.50%	\$3,292,597.67	3.36%	26.42%
> \$ 50,000 <= \$ 100,000	155	20.16%	\$11,442,592.54	11.69%	33.83%
> \$ 100,000 <= \$ 150,000	160	20.81%	\$19,924,364.24	20.36%	43.09%
> \$ 150,000 <= \$ 200,000	118	15.34%	\$20,673,283.52	21.12%	50.45%
> \$ 200,000 <= \$ 250,000	84	10.92%	\$18,691,679.22	19.10%	54.44%
> \$ 250,000 <= \$ 300,000	38	4.94%	\$10,203,639.18	10.43%	53.48%
> \$ 300,000 <= \$ 350,000	33	4.29%	\$10,597,882.18	10.83%	58.05%
> \$ 350,000 <= \$ 485,800	8	1.04%	\$3,041,119.59	3.11%	60.47%
> \$ 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	769	100.00%	\$97,867,158.14	100.00%	41.18%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	481	69.91%	\$6,098,563.97	21.22%	\$12,678.93
> \$ 50,000 <= \$ 100,000	114	16.57%	\$8,174,263.48	28.44%	\$71,704.07
> \$ 100,000 <= \$ 150,000	60	8.72%	\$7,411,185.36	25.78%	\$123,519.76
> \$ 150,000 <= \$ 200,000	17	2.47%	\$2,966,621.30	10.32%	\$174,507.14
> \$ 200,000 <= \$ 250,000	11	1.60%	\$2,411,172.36	8.39%	\$219,197.49
> \$ 250,000 <= \$ 300,000	3	0.44%	\$834,972.63	2.90%	\$278,324.21
> \$ 300,000 <= \$ 400,000	0	0.00%	\$0.00	0.00%	\$0.00
> \$ 400,000 <= \$ 500,000	2	0.29%	\$847,616.09	2.95%	\$423,808.05
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$0.00	0.00%	\$0.00
Total	688	100.00%	\$28,744,395.19	100.00%	\$41,779.64

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	17.76%	\$3,598,552.62	15.93%	\$133,279.73
> 6 <= 12 mths	49	32.24%	\$7,774,268.19	34.41%	\$158,658.53
> 12 <= 24 mths	53	34.87%	\$7,899,227.26	34.97%	\$149,042.02
> 24 <= 36 mths	8	5.26%	\$1,243,574.33	5.50%	\$155,446.79
> 36 <= 60 mths	15	9.87%	\$2,074,726.75	9.18%	\$138,315.12
Total	152	100.00%	\$22,590,349.15	100.00%	\$148,620.72

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	641	83.36%	\$84,486,132.20	86.33%	\$131,803.64
> 160 <= 360 mths	128	16.64%	\$13,381,025.94	13.67%	\$104,539.27
Total	769	100.00%	\$97,867,158.14	100.00%	\$127,265.49

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	2	0.26%	\$16,619.37	0.02%	\$8,309.69
> 10 <= 15 years	33	4.29%	\$1,831,412.04	1.87%	\$55,497.33
> 15 <= 20 years	46	5.98%	\$2,659,170.47	2.72%	\$57,808.05
> 20 <= 25 years	96	12.48%	\$11,439,972.80	11.69%	\$119,166.38
> 25 <= 30 years	592	76.98%	\$81,919,983.46	83.71%	\$138,378.35
> 30 <= 50 years	0	0.00%	\$0.00	0.00%	\$0.00
Total	769	100.00%	\$97,867,158.14	100.00%	\$127,265.49

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	25	3.25%	\$1,015,559.04	1.04%	\$40,622.36
> 5 <= 10 years	52	6.76%	\$2,836,218.78	2.90%	\$54,542.67
> 10 <= 15 years	120	15.60%	\$12,927,251.32	13.21%	\$107,727.09
> 15 <= 20 years	492	63.98%	\$67,547,802.79	69.02%	\$137,292.28
> 20 <= 25 years	80	10.40%	\$13,540,326.21	13.84%	\$169,254.08
> 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	769	100.00%	\$97,867,158.14	100.00%	\$127,265.49

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	617.00	80.23%	\$75,276,808.99	76.92%	\$122,004.55
Fixed (1 year)	7.00	0.91%	\$852,070.22	0.87%	\$121,724.32
Fixed (2 year)	46.00	5.98%	\$6,801,603.04	6.95%	\$147,860.94
Fixed (3 year)	76.00	9.88%	\$11,746,097.13	12.00%	\$154,553.91
Fixed (4 year)	0	0.00%	\$0.00	0.00%	\$0.00
Fixed (5 year)	23.00	2.99%	\$3,190,578.76	3.26%	\$138,720.82
Total	769.00	100.00%	\$97,867,158.14	100.00%	\$127,265.49

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	207	26.92%	\$27,418,118.27	28.02%	\$132,454.68
QLD COUNTRY	157	20.42%	\$19,925,373.61	20.36%	\$126,913.21
SYD METRO	78	10.14%	\$12,110,455.90	12.37%	\$155,262.26
OTHER NSW METRO	30	3.90%	\$3,410,844.11	3.49%	\$113,694.80
NSW COUNTRY	86	11.18%	\$10,281,576.64	10.51%	\$119,553.22
ACT METRO	7	0.91%	\$860,283.11	0.88%	\$122,897.59
MELBOURNE METRO	138	17.95%	\$16,445,605.01	16.80%	\$119,171.05
VICTORIA COUNTRY	25	3.25%	\$1,864,193.83	1.90%	\$74,567.75
PERTH METRO	31	4.03%	\$4,392,059.21	4.49%	\$141,679.33
WA COUNTRY	6	0.78%	\$729,733.08	0.75%	\$121,622.18
ADELAIDE METRO	3	0.39%	\$316,025.40	0.32%	\$105,341.80
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%	\$112,889.97	0.12%	\$112,889.97
UNDEFINED	0	0.00%	\$0.00	0.00%	\$0.00
Total	769	100.00%	\$97,867,158.14	100.00%	\$127,265.49

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4680	15	1.95%	\$2,971,413.99	3.04%	\$198,094.27
4670	12	1.56%	\$1,350,244.62	1.38%	\$112,520.39
4740	8	1.04%	\$1,299,388.90	1.33%	\$162,423.61
4570	11	1.43%	\$1,161,806.76	1.19%	\$105,618.80
4500	11	1.43%	\$1,069,816.73	1.09%	\$97,256.07
2528	5	0.65%	\$1,032,197.77	1.05%	\$206,439.55
4122	4	0.52%	\$908,065.73	0.93%	\$227,016.43
2567	5	0.65%	\$884,948.71	0.90%	\$176,989.74
4017	4	0.52%	\$852,904.26	0.87%	\$213,226.07
2170	5	0.65%	\$843,159.02	0.86%	\$168,631.80
Total	80	10.40%	\$12,373,946.49	12.64%	\$154,674.33

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	759	98.70%	\$95,974,865.98	98.07%	\$840.47
>	1	<=	7	days	1	0.13%	\$199,521.12	0.20%	\$37.03
>	7	<=	30	days	5	0.65%	\$1,188,848.69	1.21%	\$7,086.78
>	30	<=	60	days	2	0.26%	\$177,333.79	0.18%	\$3,801.61
>	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	1	0.13%	\$271,745.07	0.28%	\$5,636.00
>	150	<=	180	days	0	0.00%	\$0.00	0.00%	\$0.00
>	180			days	1	0.13%	\$54,843.49	0.06%	\$18,484.80
Total					769	100.00%	\$97,867,158.14	100.00%	\$35,886.69

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	654	85.05%	\$80,345,254.67	82.10%	\$122,852.07
Non-Regulated Loans	115	14.95%	\$17,521,903.47	17.90%	\$152,364.38
Total	769	100.00%	\$97,867,158.14	100.00%	\$127,265.49

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	240	31.21%	\$28,293,402.77	28.91%	\$117,889.18
Renovation	26	3.38%	\$3,375,599.26	3.45%	\$129,830.74
Purchase - New Dwelling	47	6.11%	\$5,485,803.10	5.61%	\$116,719.21
Purchase - Existing Dwelling	296	38.49%	\$39,883,235.37	40.75%	\$134,740.66
Buy Home (Investment)	71	9.23%	\$9,300,825.41	9.50%	\$130,997.54
Other	89	11.57%	\$11,528,292.23	11.78%	\$129,531.37
Total	769	100.00%	\$97,867,158.14	100.00%	\$127,265.49

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	20	2.60%	\$3,453,225.66	3.53%	\$172,661.28
QBE LMI	749	97.40%	\$94,413,932.48	96.47%	\$126,053.31
Uninsured	0	0.00%	\$0.00	0.00%	\$0.00
Total	769	100.00%	\$97,867,158.14	100.00%	\$127,265.49

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest	763	99.22%	\$96,612,153.06	98.72%	\$126,621.43
Interest Only Loans	6	0.78%	\$1,255,005.08	1.28%	\$209,167.51
Total	769	100.00%	\$97,867,158.14	100.00%	\$127,265.49

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections	\$3,398,978.44
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$11,539.87
Input Tax Credits Received From ATO	\$2,634.00
Net Fixed Rate Swap Receipt From Swap Provider	\$61,504.44
Net Basis Swap Receipt From Swap Provider	\$0.00
	\$3,474,656.75

Amounts to be paid by Trustee on Distribution Date:

Class A Principal to be paid to Class A Note Holders	\$1,927,650.17	
Class A Interest Payment to be paid to the Class A Note Holders:	\$345,116.17	\$2,272,766.34
Class AB Principal to be paid to Class AB Note Holders	\$253,996.73	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$52,735.57	\$306,732.30
Class B Principal to be paid to Class B Note Holders	\$94,072.86	
Class B Interest Payment to be paid to the Class B Note Holders:	\$21,716.82	\$115,789.68
Class C Principal to be paid to Class C Note Holders	\$21,166.39	
Class C Interest Payment to be paid to the Class C Note Holders:	\$5,567.04	\$26,733.43
Class D Principal to be paid to Class D Note Holders	\$7,055.47	
Class D Interest Payment to be paid to the Class D Note Holders:	\$2,347.33	\$9,402.80
Transfer to Excess Revenue Reserve		\$0.00
Redraws		\$597,616.67
Trust Expenses		\$145,615.53
Total		\$3,474,656.75

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