

# Harvey Series 2017-1 Trust

## Investor Report

As at 31-Dec-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:	\$ 161,269,174
Total Number of Loans:	1,155
Average Current Balance:	\$ 139,627
Highest Current Balance:	\$ 634,194
Average Approval LVR	66.19%
Weighted Average Approval LVR	68.61%
Average Scheduled LVR	40.85%
Weighted Average Scheduled LVR	48.74%
Average Seasoning (Months):	144.09
Weighted Average Seasoning (Months):	130.75
Average Remaining Loan Term (Months):	197.66
Weighted Average Remaining Term:	215.66
Maximum Remaining Term (Months):	276.67
Weighted Average Variable Rate:	7.11%
Weighted Average Fixed Rate:	3.68%
Weighted Average Rate on All Loans:	6.54%
Percentage (by value) of Variable Rate Loans:	83.20%
Percentage (by value) of Fixed Rate Loans:	16.80%
Owner Occupied by Dollar Value	\$ 120,038,507
Percentage Owner Occupied	74.43%
Pool reduction	\$ 3,076,891
Monthly Repayment speed	1.87%
Available room till fixed cap threshold (45%) reached	28.20%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 164,346,064.35
Scheduled Repayments Received During Period	(\$ 1,406,899.82)
Unscheduled Repayments Received During Period	(\$ 3,404,967.84)
Redraws	\$ 1,039,793.43
Interest	\$ 695,183.56
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 161,269,173.68
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 202,940.03
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%	39	3.38%	\$ 7,727,656.57	2.20%	\$ 198,145.04
> 25% <= 30%	17	1.47%	\$ 2,551,676.40	0.73%	\$ 150,098.61
> 30% <= 35%	29	2.51%	\$ 5,253,818.03	1.50%	\$ 181,166.14
> 35% <= 40%	47	4.07%	\$ 8,994,555.80	2.56%	\$ 191,373.53
> 40% <= 45%	43	3.72%	\$ 11,374,383.01	3.24%	\$ 264,520.54
> 45% <= 50%	46	3.98%	\$ 12,614,977.98	3.60%	\$ 274,238.65
> 50% <= 55%	63	5.45%	\$ 16,655,610.11	4.75%	\$ 264,374.76
> 55% <= 60%	94	8.14%	\$ 30,041,719.53	8.56%	\$ 319,592.76
> 60% <= 65%	102	8.83%	\$ 29,450,233.56	8.40%	\$ 288,727.78
> 65% <= 70%	80	6.93%	\$ 26,235,845.28	7.48%	\$ 327,948.07
> 70% <= 75%	115	9.96%	\$ 39,584,016.58	11.29%	\$ 344,208.84
> 75% <= 80%	314	27.19%	\$ 111,276,557.15	31.73%	\$ 354,383.94
> 80% <= 85%	58	5.02%	\$ 18,246,945.46	5.20%	\$ 314,602.51
> 85% <= 90%	40	3.46%	\$ 10,593,298.33	3.02%	\$ 264,832.46
> 90% <= 95%	40	3.46%	\$ 11,831,177.78	3.37%	\$ 295,779.44
> 95% <= 100%	28	2.42%	\$ 8,319,017.86	2.37%	\$ 297,107.78
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 350,751,489.43</b>	<b>100.00%</b>	<b>\$ 303,680.94</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	247	21.39%	\$ 13,350,518.63	8.28%	\$ 54,050.68
> 25% <= 30%	76	6.58%	\$ 6,504,862.30	4.03%	\$ 85,590.29
> 30% <= 35%	97	8.40%	\$ 9,715,967.05	6.02%	\$ 100,164.61
> 35% <= 40%	120	10.39%	\$ 14,149,828.26	8.77%	\$ 117,915.24
> 40% <= 45%	108	9.35%	\$ 13,768,759.65	8.54%	\$ 127,488.52
> 45% <= 50%	115	9.96%	\$ 19,244,763.40	11.93%	\$ 167,345.77
> 50% <= 55%	111	9.61%	\$ 18,661,526.59	11.57%	\$ 168,121.86
> 55% <= 60%	128	11.08%	\$ 26,864,355.37	16.66%	\$ 209,877.78
> 60% <= 65%	76	6.58%	\$ 19,338,754.93	11.99%	\$ 254,457.30
> 65% <= 70%	58	5.02%	\$ 15,185,968.90	9.42%	\$ 261,827.05
> 70% <= 75%	15	1.30%	\$ 3,554,494.92	2.20%	\$ 236,966.33
> 75% <= 80%	3	0.26%	\$ 723,738.24	0.45%	\$ 241,246.08
> 80% <= 85%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 85% <= 90%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 90% <= 95%	1	0.09%	\$ 205,635.44	0.13%	\$ 205,635.44
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	344	29.78%	\$ 5,603,074.01	3.47%	29.83%
> \$ 50,000 <= \$ 100,000	181	15.67%	\$ 13,741,570.99	8.52%	34.53%
> \$ 100,000 <= \$ 150,000	161	13.94%	\$ 20,272,979.35	12.57%	41.73%
> \$ 150,000 <= \$ 200,000	159	13.77%	\$ 27,520,835.66	17.07%	46.14%
> \$ 200,000 <= \$ 250,000	102	8.83%	\$ 22,901,402.35	14.20%	52.19%
> \$ 250,000 <= \$ 300,000	83	7.19%	\$ 22,664,949.36	14.05%	53.61%
> \$ 300,000 <= \$ 350,000	48	4.16%	\$ 15,429,636.74	9.57%	52.58%
> \$ 350,000 <= \$ 485,800	59	5.11%	\$ 23,483,594.41	14.56%	56.29%
> \$ 485,800 <= \$ 500,000	4	0.35%	\$ 1,963,330.72	1.22%	0.00%
> \$ 500,000 <= \$ 750,000	14	1.21%	\$ 7,687,800.09	4.77%	58.11%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>40.85%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	627	63.85%	\$ 8,011,930.62	14.54%	\$ 12,778.20
> \$ 50,000 <= \$ 100,000	160	16.29%	\$ 11,363,862.52	20.62%	\$ 71,024.14
> \$ 100,000 <= \$ 150,000	95	9.67%	\$ 11,753,430.65	21.33%	\$ 123,720.32
> \$ 150,000 <= \$ 200,000	34	3.46%	\$ 5,794,543.90	10.51%	\$ 170,427.76
> \$ 200,000 <= \$ 250,000	33	3.36%	\$ 7,475,938.08	13.56%	\$ 226,543.58
> \$ 250,000 <= \$ 300,000	18	1.83%	\$ 5,013,179.40	9.10%	\$ 278,509.97
> \$ 300,000 <= \$ 400,000	10	1.02%	\$ 3,325,222.56	6.03%	\$ 332,522.26
> \$ 400,000 <= \$ 500,000	5	0.51%	\$ 2,375,031.27	4.31%	\$ 475,006.25
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>982</b>	<b>100.00%</b>	<b>\$ 55,113,139.00</b>	<b>100.00%</b>	<b>\$ 56,123.36</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	45	31.69%	\$ 8,210,671.21	30.30%	\$ 182,459.36
> 6 <= 12 mths	49	34.51%	\$ 10,646,010.94	39.29%	\$ 217,265.53
> 12 <= 24 mths	28	19.72%	\$ 5,208,153.18	19.22%	\$ 186,005.47
> 24 <= 36 mths	14	9.86%	\$ 2,061,848.77	7.61%	\$ 147,274.91
> 36 <= 60 mths	6	4.23%	\$ 968,783.13	3.58%	\$ 161,463.86
<b>Total</b>	<b>142</b>	<b>100.00%</b>	<b>\$ 27,095,467.23</b>	<b>100.00%</b>	<b>\$ 190,813.15</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	731	63.29%	\$ 126,055,324.75	78.16%	\$ 172,442.30
> 160 <= 360 mths	424	36.71%	\$ 35,213,848.93	21.84%	\$ 83,051.53
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</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	4	0.35%	\$ 27,478.10	0.02%	\$ 6,869.53
> 10 <= 15 years	24	2.08%	\$ 1,516,613.14	0.94%	\$ 63,192.21
> 15 <= 20 years	69	5.97%	\$ 7,335,513.10	4.55%	\$ 106,311.78
> 20 <= 25 years	112	9.70%	\$ 15,760,876.08	9.77%	\$ 140,722.11
> 25 <= 30 years	945	81.82%	\$ 136,476,954.08	84.63%	\$ 144,420.06
> 30 <= 50 years	1	0.09%	\$ 151,739.18	0.09%	\$ 151,739.18
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	15	1.30%	\$ 254,407.87	0.16%	\$ 16,960.52
> 5 <= 10 years	45	3.90%	\$ 2,703,630.44	1.68%	\$ 60,080.68
> 10 <= 15 years	406	35.15%	\$ 34,778,331.20	21.57%	\$ 85,660.91
> 15 <= 20 years	347	30.04%	\$ 54,704,693.98	33.92%	\$ 157,650.41
> 20 <= 25 years	342	29.61%	\$ 68,828,110.19	42.68%	\$ 201,251.78
> 25 <= 30 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	1,013	87.71%	\$ 134,173,706.45	83.20%	\$ 132,451.83
Fixed (1 year)	9	0.78%	\$ 1,460,054.24	0.91%	\$ 162,228.25
Fixed (2 year)	30	2.60%	\$ 6,528,216.89	4.05%	\$ 217,607.23
Fixed (3 year)	85	7.36%	\$ 16,209,182.63	10.05%	\$ 190,696.27
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	18	1.56%	\$ 2,898,013.47	1.80%	\$ 161,000.75
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	336	29.09%	\$ 47,286,704.19	29.32%	\$ 140,734.24
QLD COUNTRY	176	15.24%	\$ 21,259,329.79	13.18%	\$ 120,791.65
SYD METRO	198	17.14%	\$ 32,063,473.19	19.88%	\$ 161,936.73
OTHER NSW METRO	64	5.54%	\$ 10,228,339.64	6.34%	\$ 159,817.81
NSW COUNTRY	76	6.58%	\$ 8,537,928.62	5.29%	\$ 112,341.17
ACT METRO	11	0.95%	\$ 1,937,671.31	1.20%	\$ 176,151.94
MELBOURNE METRO	257	22.25%	\$ 35,074,535.35	21.75%	\$ 136,476.79
VICTORIA COUNTRY	10	0.87%	\$ 1,286,061.49	0.80%	\$ 128,606.15
PERTH METRO	19	1.65%	\$ 2,202,427.00	1.37%	\$ 115,917.21
WA COUNTRY	4	0.35%	\$ 745,895.99	0.46%	\$ 186,474.00
ADELAIDE METRO	2	0.17%	\$ 490,327.75	0.30%	\$ 245,163.88
SA COUNTRY	1	0.09%	\$ 124,271.60	0.08%	\$ 124,271.60
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	0.09%	\$ 32,207.76	0.02%	\$ 32,207.76
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>TOTAL</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2560	7	0.61%	\$ 1,914,227.99	1.19%	\$ 273,461.14
4350	13	1.13%	\$ 1,707,236.78	1.06%	\$ 131,325.91
4305	11	0.95%	\$ 1,643,240.59	1.02%	\$ 149,385.51
4053	9	0.78%	\$ 1,577,315.84	0.98%	\$ 175,257.32
3029	13	1.13%	\$ 1,571,994.63	0.97%	\$ 120,922.66
4006	6	0.52%	\$ 1,532,452.74	0.95%	\$ 255,408.79
3806	5	0.43%	\$ 1,511,301.88	0.94%	\$ 302,260.38
4510	9	0.78%	\$ 1,324,123.29	0.82%	\$ 147,124.81
4152	7	0.61%	\$ 1,323,021.01	0.82%	\$ 189,003.00
3072	5	0.43%	\$ 1,303,244.01	0.81%	\$ 260,648.80
<b>Total</b>	<b>85</b>	<b>7.36%</b>	<b>\$ 15,408,158.76</b>	<b>9.55%</b>	<b>\$ 181,272.46</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	1,142	98.87%	\$ 158,437,622.51	98.24%	\$ 625.53
> 1 <= 7 days	5	0.43%	\$ 846,325.69	0.52%	\$ 3,280.38
> 7 <= 30 days	3	0.26%	\$ 899,209.94	0.56%	\$ 2,977.88
> 30 <= 60 days	2	0.17%	\$ 448,644.18	0.28%	\$ 5,735.00
> 60 <= 90 days	1	0.09%	\$ 242,367.94	0.15%	\$ 7,122.64
> 90 <= 120 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 120 <= 150 days	1	0.09%	\$ 277,642.12	0.17%	\$ 10,105.80
> 150 <= 180 days	1	0.09%	\$ 117,361.30	0.07%	\$ 5,218.83
> 180 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 35,066.06</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	922	79.83%	\$ 120,038,507.06	74.43%	\$ 130,193.61
Non-Regulated Loans	233	20.17%	\$ 41,230,666.62	25.57%	\$ 176,955.65
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	269	23.29%	\$ 38,010,003.16	23.57%	\$ 141,301.13
Renovation	57	4.94%	\$ 6,161,741.17	3.82%	\$ 108,100.72
Purchase - New Dwelling	65	5.63%	\$ 7,658,614.01	4.75%	\$ 117,824.83
Purchase - Existing Dwelling	460	39.83%	\$ 62,280,270.23	38.62%	\$ 135,391.89
Buy Home (Investment)	117	10.13%	\$ 18,938,886.91	11.74%	\$ 161,870.83
Other	187	16.19%	\$ 28,219,658.20	17.50%	\$ 150,907.26
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	168	14.55%	\$ 16,180,436.99	10.03%	\$ 96,312.12
QBE LMI	987	85.45%	\$ 145,088,736.69	89.97%	\$ 146,999.73
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,140	98.70%	\$ 156,186,237.03	96.85%	\$ 137,005.47
Interest Only Loans	15	1.30%	\$ 5,082,936.65	3.15%	\$ 338,862.44
<b>Total</b>	<b>1,155</b>	<b>100.00%</b>	<b>\$ 161,269,173.68</b>	<b>100.00%</b>	<b>\$ 139,626.99</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 5,014,807.69
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 15,318.79
Input Tax Credits Received From ATO	\$ 0.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 71,063.95
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	<b>\$ 5,101,190.43</b>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,576,087.59	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 595,998.20	\$ 3,172,085.79
Class A2 Principal to be paid to Class A2 Note Holders	\$ 64,402.19	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 15,719.88	\$ 80,122.07
Class AB Principal to be paid to Class AB Note Holders	\$ 244,996.99	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 63,440.12	\$ 308,437.11
Class B Principal to be paid to Class B Note Holders	\$ 114,842.34	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 31,687.02	\$ 146,529.36
Class C Principal to be paid to Class C Note Holders	\$ 61,249.25	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 19,369.06	\$ 80,618.31
Class D Principal to be paid to Class D Note Holders	\$ 15,312.31	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,596.78	\$ 21,909.09
Redraws		\$ 1,039,793.43
Trust Expenses		\$ 251,695.27
Total		<b>\$ 5,101,190.43</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 2017-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013