

Harvey Series 2017-1 Trust

Investor Report

As at 30-Nov-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:	\$ 164,346,064
Total Number of Loans:	1,169
Average Current Balance:	\$ 140,587
Highest Current Balance:	\$ 634,024
Average Approval LVR	65.99%
Weighted Average Approval LVR	68.48%
Average Scheduled LVR	40.98%
Weighted Average Scheduled LVR	48.85%
Average Seasoning (Months):	143.15
Weighted Average Seasoning (Months):	129.90
Average Remaining Loan Term (Months):	198.23
Weighted Average Remaining Term:	216.47
Maximum Remaining Term (Months):	277.67
Weighted Average Variable Rate:	7.15%
Weighted Average Fixed Rate:	3.49%
Weighted Average Rate on All Loans:	6.48%
Percentage (by value) of Variable Rate Loans:	81.82%
Percentage (by value) of Fixed Rate Loans:	18.18%
Owner Occupied by Dollar Value	\$ 121,689,350
Percentage Owner Occupied	74.04%
Pool reduction	\$ 3,179,281
Monthly Repayment speed	1.90%
Available room till fixed cap threshold (45%) reached	26.82%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 167,525,345.63
Scheduled Repayments Received During Period	(\$ 1,440,094.08)
Unscheduled Repayments Received During Period	(\$ 3,216,222.56)
Redraws	\$ 807,015.06
Interest	\$ 670,020.30
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 164,346,064.35
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 196,942.00
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%	42	3.59%	\$ 8,264,005.75	2.33%	\$ 196,762.04
> 25% <= 30%	17	1.45%	\$ 2,551,676.40	0.72%	\$ 150,098.61
> 30% <= 35%	29	2.48%	\$ 5,253,818.03	1.48%	\$ 181,166.14
> 35% <= 40%	48	4.11%	\$ 9,044,555.80	2.55%	\$ 188,428.25
> 40% <= 45%	44	3.76%	\$ 11,574,383.01	3.27%	\$ 263,054.16
> 45% <= 50%	46	3.93%	\$ 12,614,977.98	3.56%	\$ 274,238.65
> 50% <= 55%	65	5.56%	\$ 17,165,787.01	4.85%	\$ 264,089.03
> 55% <= 60%	96	8.21%	\$ 30,701,719.53	8.67%	\$ 319,809.58
> 60% <= 65%	103	8.81%	\$ 29,670,233.56	8.38%	\$ 288,060.52
> 65% <= 70%	81	6.93%	\$ 26,448,661.05	7.47%	\$ 326,526.68
> 70% <= 75%	116	9.92%	\$ 39,839,265.58	11.25%	\$ 343,441.94
> 75% <= 80%	316	27.03%	\$ 111,994,956.15	31.63%	\$ 354,414.42
> 80% <= 85%	58	4.96%	\$ 18,246,945.46	5.15%	\$ 314,602.51
> 85% <= 90%	40	3.42%	\$ 10,593,298.33	2.99%	\$ 264,832.46
> 90% <= 95%	40	3.42%	\$ 11,831,177.78	3.34%	\$ 295,779.44
> 95% <= 100%	28	2.40%	\$ 8,319,017.86	2.35%	\$ 297,107.78
Total	1,169	100.00%	\$ 354,114,479.28	100.00%	\$ 302,920.85

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	244	20.87%	\$ 13,312,332.20	8.10%	\$ 54,558.74
> 25% <= 30%	76	6.50%	\$ 6,697,612.25	4.08%	\$ 88,126.48
> 30% <= 35%	101	8.64%	\$ 10,028,249.82	6.10%	\$ 99,289.60
> 35% <= 40%	122	10.44%	\$ 13,896,080.44	8.46%	\$ 113,902.30
> 40% <= 45%	109	9.32%	\$ 14,748,386.78	8.97%	\$ 135,306.30
> 45% <= 50%	116	9.92%	\$ 18,883,491.70	11.49%	\$ 162,788.72
> 50% <= 55%	115	9.84%	\$ 19,259,298.33	11.72%	\$ 167,472.16
> 55% <= 60%	127	10.86%	\$ 26,901,314.10	16.37%	\$ 211,821.37
> 60% <= 65%	76	6.50%	\$ 19,444,794.91	11.83%	\$ 255,852.56
> 65% <= 70%	63	5.39%	\$ 16,379,301.45	9.97%	\$ 259,988.91
> 70% <= 75%	16	1.37%	\$ 3,862,902.90	2.35%	\$ 241,431.43
> 75% <= 80%	3	0.26%	\$ 724,940.53	0.44%	\$ 241,646.84
> 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%	\$ 207,358.94	0.13%	\$ 207,358.94
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	337	28.83%	\$ 5,369,603.48	3.27%	29.90%
> \$ 50,000 <= \$ 100,000	185	15.83%	\$ 13,827,155.43	8.41%	34.19%
> \$ 100,000 <= \$ 150,000	171	14.63%	\$ 21,543,395.80	13.11%	41.66%
> \$ 150,000 <= \$ 200,000	159	13.60%	\$ 27,494,196.37	16.73%	46.36%
> \$ 200,000 <= \$ 250,000	104	8.90%	\$ 23,300,865.69	14.18%	52.60%
> \$ 250,000 <= \$ 300,000	84	7.19%	\$ 22,808,554.80	13.88%	52.73%
> \$ 300,000 <= \$ 350,000	50	4.28%	\$ 16,051,731.61	9.77%	53.53%
> \$ 350,000 <= \$ 485,800	61	5.22%	\$ 24,257,522.11	14.76%	56.29%
> \$ 485,800 <= \$ 500,000	4	0.34%	\$ 1,973,139.74	1.20%	0.00%
> \$ 500,000 <= \$ 750,000	14	1.20%	\$ 7,719,899.32	4.70%	58.24%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	40.98%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	637	64.54%	\$ 8,387,785.25	15.26%	\$ 13,167.64
> \$ 50,000 <= \$ 100,000	153	15.50%	\$ 10,831,960.71	19.70%	\$ 70,797.13
> \$ 100,000 <= \$ 150,000	98	9.93%	\$ 12,114,384.26	22.04%	\$ 123,616.17
> \$ 150,000 <= \$ 200,000	36	3.65%	\$ 6,233,513.11	11.34%	\$ 173,153.14
> \$ 200,000 <= \$ 250,000	31	3.14%	\$ 6,995,779.93	12.73%	\$ 225,670.32
> \$ 250,000 <= \$ 300,000	17	1.72%	\$ 4,702,578.32	8.55%	\$ 276,622.25
> \$ 300,000 <= \$ 400,000	10	1.01%	\$ 3,314,574.57	6.03%	\$ 331,457.46
> \$ 400,000 <= \$ 500,000	5	0.51%	\$ 2,394,693.44	4.36%	\$ 478,938.69
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	987	100.00%	\$ 54,975,269.59	100.00%	\$ 55,699.36

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	51	33.33%	\$ 9,898,264.75	33.14%	\$ 194,083.62
> 6 <= 12 mths	53	34.64%	\$ 11,677,364.61	39.09%	\$ 220,327.63
> 12 <= 24 mths	28	18.30%	\$ 5,084,719.61	17.02%	\$ 181,597.13
> 24 <= 36 mths	14	9.15%	\$ 2,112,107.66	7.07%	\$ 150,864.83
> 36 <= 60 mths	7	4.58%	\$ 1,099,993.37	3.68%	\$ 157,141.91
Total	153	100.00%	\$ 29,872,450.00	100.00%	\$ 195,244.77

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	740	63.30%	\$ 128,160,507.59	77.98%	\$ 173,189.88
> 160 <= 360 mths	429	36.70%	\$ 36,185,556.76	22.02%	\$ 84,348.62
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

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	5	0.43%	\$ 28,972.44	0.02%	\$ 5,794.49
> 10 <= 15 years	25	2.14%	\$ 1,556,317.97	0.95%	\$ 62,252.72
> 15 <= 20 years	69	5.90%	\$ 7,401,547.35	4.50%	\$ 107,268.80
> 20 <= 25 years	116	9.92%	\$ 16,250,157.88	9.89%	\$ 140,087.57
> 25 <= 30 years	953	81.52%	\$ 138,957,189.46	84.55%	\$ 145,810.27
> 30 <= 50 years	1	0.09%	\$ 151,879.25	0.09%	\$ 151,879.25
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.45%	\$ 274,274.00	0.17%	\$ 16,133.76
> 5 <= 10 years	44	3.76%	\$ 2,701,871.89	1.64%	\$ 61,406.18
> 10 <= 15 years	403	34.47%	\$ 34,777,552.02	21.16%	\$ 86,296.66
> 15 <= 20 years	357	30.54%	\$ 55,639,228.96	33.85%	\$ 155,852.18
> 20 <= 25 years	348	29.77%	\$ 70,953,137.48	43.17%	\$ 203,888.33
> 25 <= 30 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	1,016	86.91%	\$ 134,473,614.35	81.82%	\$ 132,355.92
Fixed (1 year)	9	0.77%	\$ 1,465,546.05	0.89%	\$ 162,838.45
Fixed (2 year)	31	2.65%	\$ 6,783,029.29	4.13%	\$ 218,807.40
Fixed (3 year)	94	8.04%	\$ 18,585,219.06	11.31%	\$ 197,715.10
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	19	1.63%	\$ 3,038,655.60	1.85%	\$ 159,929.24
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	342	29.26%	\$ 48,986,869.17	29.81%	\$ 143,236.46
QLD COUNTRY	178	15.23%	\$ 21,563,274.44	13.12%	\$ 121,141.99
SYD METRO	201	17.19%	\$ 32,624,542.00	19.85%	\$ 162,311.15
OTHER NSW METRO	64	5.47%	\$ 10,279,809.77	6.25%	\$ 160,622.03
NSW COUNTRY	76	6.50%	\$ 8,680,971.70	5.28%	\$ 114,223.31
ACT METRO	11	0.94%	\$ 1,948,421.58	1.19%	\$ 177,129.23
MELBOURNE METRO	260	22.24%	\$ 35,375,143.77	21.52%	\$ 136,058.25
VICTORIA COUNTRY	10	0.86%	\$ 1,277,189.93	0.78%	\$ 127,718.99
PERTH METRO	19	1.63%	\$ 2,209,013.53	1.34%	\$ 116,263.87
WA COUNTRY	4	0.34%	\$ 749,984.58	0.46%	\$ 187,496.15
ADELAIDE METRO	2	0.17%	\$ 493,074.55	0.30%	\$ 246,537.28
SA COUNTRY	1	0.09%	\$ 124,674.63	0.08%	\$ 124,674.63
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%	\$ 33,094.70	0.02%	\$ 33,094.70
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2560	7	0.60%	\$ 1,912,297.45	1.16%	\$ 273,185.35
4350	13	1.11%	\$ 1,720,840.20	1.05%	\$ 132,372.32
4305	11	0.94%	\$ 1,663,013.94	1.01%	\$ 151,183.09
4053	9	0.77%	\$ 1,587,315.00	0.97%	\$ 176,368.33
3029	13	1.11%	\$ 1,580,100.11	0.96%	\$ 121,546.16
4006	6	0.51%	\$ 1,538,040.21	0.94%	\$ 256,340.04
3806	5	0.43%	\$ 1,517,311.92	0.92%	\$ 303,462.38
4510	9	0.77%	\$ 1,350,354.21	0.82%	\$ 150,039.36
4152	7	0.60%	\$ 1,329,858.55	0.81%	\$ 189,979.79
3072	5	0.43%	\$ 1,309,505.27	0.80%	\$ 261,901.05
Total	85	7.27%	\$ 15,508,636.86	9.44%	\$ 182,454.55

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears	Number of Loans		Current Balance		Amount In Arrears \$
	#	%	\$	%	
>= 0 <= 1 days	1,157	98.97%	\$ 161,703,860.68	98.39%	\$ 1,283.90
> 1 <= 7 days	2	0.17%	\$ 347,859.82	0.21%	\$ 603.74
> 7 <= 30 days	6	0.51%	\$ 1,296,702.89	0.79%	\$ 6,042.21
> 30 <= 60 days	1	0.09%	\$ 359,437.28	0.22%	\$ 2,768.40
> 60 <= 90 days	1	0.09%	\$ 243,129.06	0.15%	\$ 7,187.66
> 90 <= 120 days	1	0.09%	\$ 277,493.51	0.17%	\$ 9,082.25
> 120 <= 150 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 150 <= 180 days	1	0.09%	\$ 117,581.11	0.07%	\$ 5,227.29
> 180 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 32,195.45

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	933	79.81%	\$ 121,689,349.57	74.04%	\$ 130,428.03
Non-Regulated Loans	236	20.19%	\$ 42,656,714.78	25.96%	\$ 180,748.79
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	272	23.27%	\$ 38,526,014.59	23.44%	\$ 141,639.76
Renovation	58	4.96%	\$ 6,370,549.14	3.88%	\$ 109,837.05
Purchase - New Dwelling	66	5.65%	\$ 7,658,892.17	4.66%	\$ 116,043.82
Purchase - Existing Dwelling	465	39.78%	\$ 63,224,591.12	38.47%	\$ 135,966.86
Buy Home (Investment)	120	10.27%	\$ 20,204,976.94	12.29%	\$ 168,374.81
Other	188	16.08%	\$ 28,361,040.39	17.26%	\$ 150,856.60
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	169	14.46%	\$ 16,436,360.09	10.00%	\$ 97,256.57
QBE LMI	1,000	85.54%	\$ 147,909,704.26	90.00%	\$ 147,909.70
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,153	98.63%	\$ 158,872,074.78	96.67%	\$ 137,790.18
Interest Only Loans	16	1.37%	\$ 5,473,989.57	3.33%	\$ 342,124.35
Total	1,169	100.00%	\$ 164,346,064.35	100.00%	\$ 140,586.88

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 4,853,258.64
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 16,358.63
Input Tax Credits Received From ATO	\$ 4,416.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 94,350.38
Net Basis Swap Receipt From Swap Provider	\$ 9,508.17
	\$ 4,977,891.82

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,661,812.83	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 670,166.48	\$ 3,331,979.31
Class A2 Principal to be paid to Class A2 Note Holders	\$ 66,545.32	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 17,676.41	\$ 84,221.73
Class AB Principal to be paid to Class AB Note Holders	\$ 253,149.83	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 71,337.22	\$ 324,487.05
Class B Principal to be paid to Class B Note Holders	\$ 118,663.98	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 35,632.06	\$ 154,296.04
Class C Principal to be paid to Class C Note Holders	\$ 63,287.46	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 21,781.24	\$ 85,068.70
Class D Principal to be paid to Class D Note Holders	\$ 15,821.86	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 7,418.78	\$ 23,240.64
Redraws		\$ 807,015.06
Trust Expenses		\$ 167,583.29
Total		\$ 4,977,891.82

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