

Harvey Series 2017-1 Trust

Investor Report

As at 31-Mar-25

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:	\$ 120,064,361
Total Number of Loans:	974
Average Current Balance:	\$ 123,269
Highest Current Balance:	\$ 634,073
Average Approval LVR	66.39%
Weighted Average Approval LVR	68.72%
Average Scheduled LVR	37.27%
Weighted Average Scheduled LVR	45.81%
Average Seasoning (Months):	159.22
Weighted Average Seasoning (Months):	145.35
Average Remaining Loan Term (Months):	182.84
Weighted Average Remaining Term:	201.32
Maximum Remaining Term (Months):	261.67
Weighted Average Variable Rate:	6.70%
Weighted Average Fixed Rate:	5.47%
Weighted Average Rate on All Loans:	6.62%
Percentage (by value) of Variable Rate Loans:	93.49%
Percentage (by value) of Fixed Rate Loans:	6.51%
Owner Occupied by Dollar Value	\$ 86,704,173
Percentage Owner Occupied	72.21%
Pool reduction	\$ 2,343,887
Monthly Repayment speed	1.91%
Available room till fixed cap threshold (45%) reached	38.49%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 122,408,248
Scheduled Repayments Received During Period	(\$ 1,174,739)
Unscheduled Repayments Received During Period	(\$ 2,462,140)
Redraws	\$ 762,452
Interest	\$ 530,541
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 120,064,361
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 149,952
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Loan-to-Valuation Ratio at Approval

Approval LVR	Number of Loans		Approval Amount		Average Balance
	#	%	\$	%	
> 0% <= 25%	28	2.87%	\$ 5,375,110	1.82%	\$ 191,968
> 25% <= 30%	16	1.64%	\$ 2,312,832	0.78%	\$ 144,552
> 30% <= 35%	21	2.16%	\$ 4,045,276	1.37%	\$ 192,632
> 35% <= 40%	41	4.21%	\$ 8,084,798	2.74%	\$ 197,190
> 40% <= 45%	37	3.80%	\$ 10,009,024	3.39%	\$ 270,514
> 45% <= 50%	41	4.21%	\$ 10,916,978	3.70%	\$ 266,268
> 50% <= 55%	58	5.95%	\$ 14,989,267	5.08%	\$ 258,436
> 55% <= 60%	80	8.21%	\$ 25,924,598	8.79%	\$ 324,057
> 60% <= 65%	83	8.52%	\$ 23,806,500	8.07%	\$ 286,825
> 65% <= 70%	67	6.88%	\$ 22,273,367	7.55%	\$ 332,438
> 70% <= 75%	98	10.06%	\$ 32,482,314	11.01%	\$ 331,452
> 75% <= 80%	263	27.00%	\$ 93,273,164	31.63%	\$ 354,651
> 80% <= 85%	46	4.72%	\$ 14,531,861	4.93%	\$ 315,910
> 85% <= 90%	34	3.49%	\$ 8,616,437	2.92%	\$ 253,425
> 90% <= 95%	35	3.59%	\$ 10,553,126	3.58%	\$ 301,518
> 95% <= 100%	26	2.67%	\$ 7,706,521	2.61%	\$ 296,405
Total	974	100.00%	\$ 294,901,172	100.00%	\$ 302,773

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	258	26.49%	\$ 13,012,311	10.84%	\$ 50,435
> 25% <= 30%	75	7.70%	\$ 5,743,529	4.78%	\$ 76,580
> 30% <= 35%	110	11.29%	\$ 9,136,074	7.61%	\$ 83,055
> 35% <= 40%	99	10.16%	\$ 12,295,273	10.24%	\$ 124,195
> 40% <= 45%	78	8.01%	\$ 9,556,990	7.96%	\$ 122,526
> 45% <= 50%	110	11.29%	\$ 17,491,187	14.57%	\$ 159,011
> 50% <= 55%	94	9.65%	\$ 16,666,206	13.88%	\$ 177,300
> 55% <= 60%	69	7.08%	\$ 15,404,617	12.83%	\$ 223,255
> 60% <= 65%	47	4.83%	\$ 12,152,668	10.12%	\$ 258,567
> 65% <= 70%	28	2.87%	\$ 6,869,006	5.72%	\$ 245,322
> 70% <= 75%	3	0.31%	\$ 928,869	0.77%	\$ 309,623
> 75% <= 80%	2	0.21%	\$ 623,331	0.52%	\$ 311,665
> 80% <= 85%	1	0.10%	\$ 184,301	0.15%	\$ 184,301
> 85% <= 90%	0	0.00%	\$ 0	0.00%	\$ 0
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	326	33.47%	\$ 4,651,567	3.87%	26.25%
> \$ 50,000 <= \$ 100,000	165	16.94%	\$ 12,434,490	10.36%	34.70%
> \$ 100,000 <= \$ 150,000	151	15.50%	\$ 19,148,380	15.95%	38.06%
> \$ 150,000 <= \$ 200,000	113	11.60%	\$ 19,757,708	16.46%	45.46%
> \$ 200,000 <= \$ 250,000	85	8.73%	\$ 19,172,522	15.97%	49.20%
> \$ 250,000 <= \$ 300,000	60	6.16%	\$ 16,243,332	13.53%	50.19%
> \$ 300,000 <= \$ 350,000	25	2.57%	\$ 7,984,613	6.65%	49.13%
> \$ 350,000 <= \$ 485,800	42	4.31%	\$ 16,834,168	14.02%	54.81%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$ 0	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	7	0.72%	\$ 3,837,580	3.20%	59.07%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	974	100.00%	\$ 120,064,361	100.00%	37.27%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	515	62.50%	\$ 6,772,111	14.82%	\$ 13,150
> \$ 50,000 <= \$ 100,000	156	18.93%	\$ 11,418,995	24.99%	\$ 73,199
> \$ 100,000 <= \$ 150,000	75	9.10%	\$ 9,229,467	20.20%	\$ 123,060
> \$ 150,000 <= \$ 200,000	31	3.76%	\$ 5,344,918	11.70%	\$ 172,417
> \$ 200,000 <= \$ 250,000	22	2.67%	\$ 4,926,289	10.78%	\$ 223,922
> \$ 250,000 <= \$ 300,000	13	1.58%	\$ 3,495,082	7.65%	\$ 268,852
> \$ 300,000 <= \$ 400,000	7	0.85%	\$ 2,374,756	5.20%	\$ 339,251
> \$ 400,000 <= \$ 500,000	5	0.61%	\$ 2,133,855	4.67%	\$ 426,771
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	824	100.00%	\$ 45,695,474	100.00%	\$ 55,456

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	11	21.57%	\$ 1,316,823	16.84%	\$ 119,711
> 6 <= 12 mths	16	31.37%	\$ 2,778,863	35.54%	\$ 173,679
> 12 <= 24 mths	15	29.41%	\$ 2,003,779	25.63%	\$ 133,585
> 24 <= 36 mths	7	13.73%	\$ 1,359,340	17.39%	\$ 194,191
> 36 <= 60 mths	2	3.92%	\$ 359,307	4.60%	\$ 179,653
Total	51	100.00%	\$ 7,818,110	100.00%	\$ 153,296

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	0.00%	\$ 0
> 3 <= 6 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 6 <= 12 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 12 <= 18 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 18 <= 24 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 24 <= 36 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 36 <= 48 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 48 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 60 <= 160 mths	546	56.06%	\$ 85,200,884	70.96%	\$ 156,046
> 160 <= 360 mths	428	43.94%	\$ 34,863,477	29.04%	\$ 81,457
Total	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

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	0.00%	\$ 0
> 5 <= 10 years	4	0.41%	\$ 11,254	0.01%	\$ 2,813
> 10 <= 15 years	16	1.64%	\$ 792,335	0.66%	\$ 49,521
> 15 <= 20 years	60	6.16%	\$ 5,774,550	4.81%	\$ 96,243
> 20 <= 25 years	95	9.75%	\$ 11,795,190	9.82%	\$ 124,160
> 25 <= 30 years	798	81.93%	\$ 101,543,184	84.57%	\$ 127,247
> 30 <= 50 years	1	0.10%	\$ 147,848	0.12%	\$ 147,848
Total	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.75%	\$ 353,536	0.29%	\$ 20,796
> 5 <= 10 years	58	5.95%	\$ 4,565,768	3.80%	\$ 78,720
> 10 <= 15 years	402	41.27%	\$ 32,360,296	26.95%	\$ 80,498
> 15 <= 20 years	356	36.55%	\$ 55,499,508	46.22%	\$ 155,897
> 20 <= 25 years	141	14.48%	\$ 27,285,253	22.73%	\$ 193,512
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	923	94.76%	\$ 112,246,251	93.49%	\$ 121,610
Fixed (1 year)	1	0.10%	\$ 85,540	0.07%	\$ 85,540
Fixed (2 year)	14	1.44%	\$ 2,645,583	2.20%	\$ 188,970
Fixed (3 year)	21	2.16%	\$ 2,748,253	2.29%	\$ 130,869
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	15	1.54%	\$ 2,338,735	1.95%	\$ 155,916
Total	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	292	29.98%	\$ 36,901,707	30.73%	\$ 126,376
QLD COUNTRY	149	15.30%	\$ 15,702,056	13.08%	\$ 105,383
SYD METRO	163	16.74%	\$ 22,962,669	19.13%	\$ 140,875
OTHER NSW METRO	55	5.65%	\$ 7,836,859	6.53%	\$ 142,488
NSW COUNTRY	62	6.37%	\$ 6,307,632	5.25%	\$ 101,736
ACT METRO	9	0.92%	\$ 1,321,006	1.10%	\$ 146,778
MELBOURNE METRO	218	22.38%	\$ 25,629,446	21.35%	\$ 117,566
VICTORIA COUNTRY	6	0.62%	\$ 882,924	0.74%	\$ 147,154
PERTH METRO	13	1.33%	\$ 1,281,027	1.07%	\$ 98,541
WA COUNTRY	4	0.41%	\$ 770,606	0.64%	\$ 192,652
ADELAIDE METRO	2	0.21%	\$ 450,440	0.38%	\$ 225,220
SA COUNTRY	0	0.00%	\$ 0	0.00%	\$ 0
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	0	0.00%	\$ 0	0.00%	\$ 0
HOBART METRO	0	0.00%	\$ 0	0.00%	\$ 0
TAS COUNTRY	1	0.10%	\$ 17,990	0.01%	\$ 17,990
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4305	10	1.03%	\$ 1,410,861	1.18%	\$ 141,086
2560	5	0.51%	\$ 1,387,860	1.16%	\$ 277,572
3029	12	1.23%	\$ 1,384,671	1.15%	\$ 115,389
4510	9	0.92%	\$ 1,378,052	1.15%	\$ 153,117
3072	5	0.51%	\$ 1,234,094	1.03%	\$ 246,819
4350	11	1.13%	\$ 1,179,344	0.98%	\$ 107,213
4053	8	0.82%	\$ 1,090,763	0.91%	\$ 136,345
4006	4	0.41%	\$ 1,047,840	0.87%	\$ 261,960
4165	10	1.03%	\$ 1,001,440	0.83%	\$ 100,144
4306	9	0.92%	\$ 989,026	0.82%	\$ 109,892
Total	83	8.52%	\$ 12,103,949	10.08%	\$ 145,831

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	961	98.67%	\$ 116,994,952	97.44%	\$ 690
>	1	<=	7	days	3	0.31%	\$ 660,628	0.55%	\$ 2,771
>	7	<=	30	days	5	0.51%	\$ 1,216,985	1.01%	\$ 3,404
>	30	<=	60	days	3	0.31%	\$ 601,720	0.50%	\$ 5,888
>	60	<=	90	days	1	0.10%	\$ 346,319	0.29%	\$ 2,316
>	90	<=	120	days	0	0.00%	\$ 0	0.00%	\$ 0
>	120	<=	150	days	0	0.00%	\$ 0	0.00%	\$ 0
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	1	0.10%	\$ 243,757	0.20%	\$ 19,516
Total					974	100.00%	\$ 120,064,361	100.00%	\$ 34,584

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	775	79.57%	\$ 86,704,173	72.21%	\$ 111,876
Non-Regulated Loans	199	20.43%	\$ 33,360,188	27.79%	\$ 167,639
Total	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	227	23.31%	\$ 27,876,789	23.22%	\$ 122,805
Renovation	50	5.13%	\$ 4,992,162	4.16%	\$ 99,843
Purchase - New Dwelling	55	5.65%	\$ 5,876,743	4.89%	\$ 106,850
Purchase - Existing Dwelling	400	41.07%	\$ 46,950,670	39.10%	\$ 117,377
Buy Home (Investment)	93	9.55%	\$ 14,002,284	11.66%	\$ 150,562
Other	149	15.30%	\$ 20,365,712	16.96%	\$ 136,683
Total	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	149	15.30%	\$ 13,392,168	11.15%	\$ 89,880
QBELMI	825	84.70%	\$ 106,672,193	88.85%	\$ 129,300
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	964	98.97%	\$ 116,563,013	97.08%	\$ 120,916
Interest Only Loans	10	1.03%	\$ 3,501,349	2.92%	\$ 350,135
Total	974	100.00%	\$ 120,064,361	100.00%	\$ 123,269

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,787,537
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 10,184
Input Tax Credits Received From ATO	\$ 2,919
Net Fixed Rate Swap Receipt From Swap Provider	\$ 7,360
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u><u>\$ 3,808,000</u></u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,962,390	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 441,268	\$ 2,403,658
Class A2 Principal to be paid to Class A2 Note Holders	\$ 49,060	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 11,663	\$ 60,723
Class AB Principal to be paid to Class AB Note Holders	\$ 186,632	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 47,174	\$ 233,805
Class B Principal to be paid to Class B Note Holders	\$ 87,484	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 23,615	\$ 111,098
Class C Principal to be paid to Class C Note Holders	\$ 46,658	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 14,497	\$ 61,155
Class D Principal to be paid to Class D Note Holders	\$ 11,664	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,976	\$ 16,641
Redraws		\$ 762,452
Trust Expenses		\$ 158,468
Total		<u><u>\$ 3,808,000</u></u>

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