

Series 2017-1 Harvey Trust

Investor Report

As at

31-May-2026

Transaction Details

Closing Date	Wednesday, 21 June 2017
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Issuer	Perpetual Trustee Company Limited
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T. Limited
Liquidity Facility Provider	National Australia Bank Limited
Redraw Provider	Great Southern Bank
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited
Collections Account Provider	National Australia Bank Limited
Legal Maturity Date	Distribution Date in December 2048

Note Portfolio Summary

Note Balances	Issued \$	Current Invested \$	Margin (bps)	Subordination	Bond factor
Class A1 Notes	828,000,000	78,842,813	1.15%	16.28%	9.52%
Class A2 Notes	20,700,000	1,971,070	1.45%	14.18%	9.52%
Class AB Notes	28,800,000	7,498,290	1.80%	6.22%	26.04%
Class B Notes	13,500,000	3,514,823	2.20%	2.49%	26.04%
Class C Notes	7,200,000	1,874,572	3.15%	0.50%	26.04%
Class D Notes	1,800,000	468,643	5.85%	0.00%	26.04%
Total*	900,000,000	94,170,213			

*N.B principal payments on notes are distributed on the 16th day of the following month (or next business day if date falls on a weekend)

Mortgage Portfolio Information

Total Current Balance	\$91,918,837
Total Number of Loans	817
Average Current Balance	\$112,508
Highest Current Balance	\$615,608
Seasoning Average (Months)	172.16
Seasoning (Weighted Average) (Months)	157.91
Remaining Loan Term (Average) (Months)	171.18
Remaining Term (Weighted Average Months)	189.06
Remaining Term (Maximum) (Months)	247.70
Approval LVR (Average)	66.66%
Approval LVR (Weighted Average)	68.85%
Scheduled LVR (Average)	34.64%
Scheduled LVR (Weighted Average)	40.24%
Scheduled LVR (Maximum)	75.22%
Current LVR (Average)	22.20%
Current LVR (Weighted Average)	37.22%
Current LVR (Maximum)	73.57%
Variable Rate (Weighted Average)	6.86%
Fixed Rate (Weighted Average)	5.53%
Rate on All Loans (Weighted Average)	6.79%
Variable Rate Loans (Percentage by value)	94.37%
Fixed Rate Loans (Percentage by value)	5.63%
Owner Occupied (Dollar Value)	\$67,880,539
Owner Occupied (Percentage)	73.85%
Pool reduction	\$2,251,376
Monthly Repayment speed	2.39%
Single Monthly Mortality Rate (SMM)	1.41%
CPR (Monthly)	15.70%
CPR (Quarterly)	14.36%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$94,170,213
Scheduled Repayments Received During Period	-\$1,054,552
Unscheduled Repayments Received During Period	-\$2,460,257
Redraws	\$860,435
Interest	\$402,998
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$91,918,837
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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Mortgage Portfolio Statistical Tables

Table 1 - Approval Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	9	1.10%	2,093,992	0.83%
> 20% <= 30%	26	3.18%	4,149,274	1.65%
> 30% <= 40%	51	6.24%	10,255,781	4.08%
> 40% <= 50%	66	8.08%	18,039,409	7.18%
> 50% <= 55%	47	5.75%	12,589,617	5.01%
> 55% <= 60%	66	8.08%	21,630,965	8.61%
> 60% <= 65%	69	8.45%	20,237,246	8.06%
> 65% <= 70%	57	6.98%	18,790,434	7.48%
> 70% <= 75%	85	10.40%	28,372,188	11.30%
> 75% <= 80%	219	26.81%	78,797,768	31.38%
> 80% <= 85%	41	5.02%	12,976,055	5.17%
> 85% <= 90%	28	3.43%	7,171,705	2.86%
> 90% <= 95%	32	3.92%	9,869,860	3.93%
> 95%	21	2.57%	6,128,931	2.44%
Total	817	100.00%	251,103,225	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	171	20.93%	13,437,957	10.23%
> 20% <= 30%	172	21.05%	22,631,427	17.23%
> 30% <= 40%	160	19.58%	26,233,280	19.97%
> 40% <= 50%	160	19.58%	32,146,249	24.47%
> 50% <= 55%	62	7.59%	12,804,738	9.75%
> 55% <= 60%	43	5.26%	12,662,748	9.64%
> 60% <= 65%	40	4.90%	9,044,383	6.88%
> 65% <= 70%	5	0.61%	1,273,203	0.97%
> 70% <= 75%	3	0.37%	966,274	0.74%
> 75% <= 80%	1	0.12%	169,998	0.13%
> 80% <= 85%	0	0.00%	0	0.00%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	817	100.00%	131,370,258	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	429	52.51%	16,919,563	18.41%
> 20% <= 30%	104	12.73%	13,201,541	14.36%
> 30% <= 40%	98	12.00%	17,767,083	19.33%
> 40% <= 50%	98	12.00%	20,859,242	22.69%
> 50% <= 55%	34	4.16%	7,937,847	8.64%
> 55% <= 60%	26	3.18%	7,931,679	8.63%
> 60% <= 65%	21	2.57%	5,502,081	5.99%
> 65% <= 70%	4	0.49%	955,610	1.04%
> 70% <= 75%	3	0.37%	844,191	0.92%
> 75% <= 80%	0	0.00%	0	0.00%
> 80% <= 85%	0	0.00%	0	0.00%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	817	100.00%	91,918,837	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	302	36.96%	3,923,285	4.27%
\$50,000 to \$100,000	148	18.12%	11,318,794	12.31%
\$100,000 to \$150,000	118	14.44%	14,792,403	16.09%
\$150,000 to \$200,000	88	10.77%	15,339,964	16.69%
\$200,000 to \$250,000	69	8.45%	15,591,012	16.96%
\$250,000 to \$300,000	40	4.90%	10,798,684	11.75%
\$300,000 to \$350,000	19	2.33%	6,148,932	6.69%
\$350,000 to \$400,000	18	2.20%	6,823,788	7.42%
\$400,000 to \$500,000	10	1.22%	4,434,917	4.82%
\$500,000 to \$750,000	5	0.61%	2,747,058	2.99%
\$750,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
Total	817	100.00%	91,918,837	100.00%

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Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	445	61.81%	5,908,533	14.97%
\$50,000 to \$100,000	140	19.44%	10,119,486	25.64%
\$100,000 to \$150,000	65	9.03%	7,780,948	19.72%
\$150,000 to \$200,000	32	4.44%	5,480,182	13.89%
\$200,000 to \$250,000	23	3.19%	5,259,820	13.33%
\$250,000 to \$300,000	7	0.97%	1,949,622	4.94%
\$300,000 to \$400,000	7	0.97%	2,509,182	6.36%
\$400,000 to \$500,000	1	0.14%	456,969	1.16%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
Total	720	100.00%	39,464,743	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	3	0.37%	214,957	0.23%
2 Year Fixed	7	0.86%	1,280,903	1.39%
3 Year Fixed	14	1.71%	2,251,268	2.45%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	10	1.22%	1,429,616	1.56%
Variable	783	95.84%	86,742,093	94.37%
Total	817	100.00%	91,918,837	100.00%

Table 7 - Fixed Rate Mortgages by Fixed Rate Term Remaining

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 6 months	8	23.53%	1,312,051	25.35%
6 to 12 months	8	23.53%	847,710	16.38%
12 to 24 months	8	23.53%	1,561,654	30.17%
24 to 36 months	9	26.47%	1,317,328	25.45%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	2.94%	138,001	2.67%
60+ months	0	0.00%	0	0.00%
Total	34	100.00%	5,176,744	100.00%

Table 8 - Loan Seasoning

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 3 months	0	0.00%	0	0.00%
3 to 6 months	0	0.00%	0	0.00%
6 to 12 months	0	0.00%	0	0.00%
12 to 18 months	0	0.00%	0	0.00%
18 to 24 months	0	0.00%	0	0.00%
24 to 36 months	0	0.00%	0	0.00%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60 to 180 months	490	59.98%	69,197,806	75.28%
180 to 360 months	327	40.02%	22,721,031	24.72%
360+ months	0	0.00%	0	0.00%
Total	817	100.00%	91,918,837	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	0	0.00%	0	0.00%
5 to 10 years	1	0.12%	8	0.00%
10 to 15 years	10	1.22%	392,870	0.43%
15 to 20 years	52	6.36%	4,606,081	5.01%
20 to 25 years	79	9.67%	8,974,654	9.76%
25 to 30 years	674	82.50%	77,802,983	84.64%
30+ years	1	0.12%	142,241	0.15%
Total	817	100.00%	91,918,837	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	13	1.59%	310,616	0.34%
5 to 10 years	77	9.42%	6,216,724	6.76%
10 to 15 years	358	43.82%	28,872,376	31.41%
15 to 20 years	360	44.06%	54,470,996	59.26%
20 to 25 years	9	1.10%	2,048,125	2.23%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	817	100.00%	91,918,837	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	808	98.90%	0	89,942,622	97.85%
1 to 29 days	7	0.86%	3,792	1,477,392	1.61%
30 to 59 days	1	0.12%	580	250,102	0.27%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.12%	8,950	248,721	0.27%
Total	817	100.00%	13,322	91,918,837	100.00%

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Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	655	80.17%	67,880,539	73.85%
Investment Loans	162	19.83%	24,038,298	26.15%
Total	817	100.00%	91,918,837	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	366	44.80%	39,687,256	43.18%
NSW	234	28.64%	28,841,016	31.38%
Vic	191	23.38%	20,090,172	21.86%
WA	16	1.96%	1,851,067	2.01%
SA	1	0.12%	254,395	0.28%
ACT	9	1.10%	1,194,931	1.30%
Tas	0	0.00%	0	0.00%
NT	0	0.00%	0	0.00%
Total	817	100.00%	91,918,837	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	749	91.68%	86,045,877	93.61%
Inner city	5	0.61%	403,908	0.44%
Non metro	63	7.71%	5,469,052	5.95%
Total	817	100.00%	91,918,837	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	320	39.17%	35,702,511	38.84%
Non-metro	46	5.63%	3,984,744	4.34%
New South Wales				
Metro	222	27.17%	28,354,477	30.85%
Non-metro	12	1.47%	486,539	0.53%
Victoria				
Metro	189	23.13%	19,757,059	21.49%
Non-metro	2	0.24%	333,112	0.36%
Western Australia				
Metro	13	1.59%	1,186,411	1.29%
Non-metro	3	0.37%	664,656	0.72%
South Australia				
Metro	1	0.12%	254,395	0.28%
Non-metro	0	0.00%	0	0.00%
Australian Capital Territory				
Metro	9	1.10%	1,194,931	1.30%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	0	0.00%	0	0.00%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	0	0.00%	0	0.00%
Total	817	100.00%	91,918,837	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4510	9	1.10%	1,354,004	1.47%
4305	7	0.86%	1,087,574	1.18%
3029	10	1.22%	1,079,952	1.17%
4035	5	0.61%	949,167	1.03%
2203	2	0.24%	936,609	1.02%
2750	4	0.49%	909,079	0.99%
2560	4	0.49%	879,911	0.96%
4074	6	0.73%	858,330	0.93%
4064	3	0.37%	844,543	0.92%
4152	6	0.73%	813,306	0.88%
Total	56	6.85%	9,712,475	10.57%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	3	0.37%	481,155	0.52%
3.00 to 3.25 %	1	0.12%	44,209	0.05%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	0	0.00%	0	0.00%
3.75 to 4.00 %	0	0.00%	0	0.00%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.12%	116,842	0.13%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.12%	149,863	0.16%
5.00 to 5.25 %	3	0.37%	423,722	0.46%
5.25 to 5.50 %	4	0.49%	995,018	1.08%
5.50 to 5.75 %	3	0.37%	326,211	0.35%
5.75 to 6.00 %	22	2.69%	4,505,182	4.90%
6.00 to 6.25 %	109	13.34%	17,678,782	19.23%
6.25 to 6.50 %	170	20.81%	25,627,771	27.88%
6.50 to 6.75 %	91	11.14%	11,308,330	12.30%
6.75 to 7.00 %	34	4.16%	4,496,391	4.89%
7.00 to 7.25 %	65	7.96%	3,908,655	4.25%
7.25 to 7.50 %	33	4.04%	2,279,734	2.48%
7.50+ %	277	33.90%	19,576,973	21.30%
Total	817	100.00%	91,918,837	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	812	99.39%	90,274,882	98.21%
Interest Only Loans	5	0.61%	1,643,955	1.79%
Total	817	100.00%	91,918,837	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	2	40.00%	760,932	46.29%
12 to 24 months	2	40.00%	734,121	44.66%
24 to 36 months	1	20.00%	148,902	9.06%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	5	100.00%	1,643,955	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	697	85.31%	81,946,575	89.15%
Helia LMI	120	14.69%	9,972,262	10.85%
Other	0	0.00%	0	0.00%
Uninsured	0	0.00%	0	0.00%
Total	817	100.00%	91,918,837	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	200	24.48%	23,784,937	25.88%
Renovation	37	4.53%	3,521,724	3.83%
Purchase - New Dwelling	59	7.22%	6,043,999	6.58%
Purchase - Existing Dwelling	351	42.96%	37,723,989	41.04%
Purchase - Investment Dwelling	83	10.16%	10,560,107	11.49%
Other	87	10.65%	10,284,082	11.19%
Total	817	100.00%	91,918,837	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	618	75.64%	69,386,399	75.49%
Duplex	4	0.49%	688,114	0.75%
Townhouse	32	3.92%	3,920,650	4.27%
Apartment / Unit / Flat	154	18.85%	17,088,830	18.59%
Vacant Land	0	0.00%	0	0.00%
Villa	9	1.10%	834,843	0.91%
Other	0	0.00%	0	0.00%
Total	817	100.00%	91,918,837	100.00%

Table 23 - Reserves

	\$ Current Balance
Excess Revenue Reserve	0
Extraordinary Expenses Reserve	150,000
Total	150,000

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Distribution Summary	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		3,639,311
Interest Earnings on the Collections Account (excluding Cash Deposit)		10,139
Input Tax Credits Received From ATO		2,413
Net Fixed Rate Swap Receipt From Swap Provider		1,783
Net Basis Swap Receipt From Swap Provider		0
Total		3,653,645

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A1 Notes	Principal Payment	1,884,936	
	Coupon Payment	341,244	2,226,179
Class A2 Notes	Principal Payment	47,123	
	Coupon Payment	9,001	56,124
Class AB Notes	Principal Payment	179,265	
	Coupon Payment	36,326	215,592
Class B Notes	Principal Payment	84,031	
	Coupon Payment	18,145	102,176
Class C Notes	Principal Payment	44,816	
	Coupon Payment	11,092	55,909
Class D Notes	Principal Payment	11,204	
	Coupon Payment	3,778	14,982
Other			
Trust Expenses			122,248
Redraws			860,435
Transfer to/from Reserves			0
Total			3,653,645

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 the Series 2017-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013