

Series 2017-1 Harvey Trust

Investor Report

As at

31-December-2025

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	87,491,959	1.15%	16.28%	10.57%
Class A2 Notes	20,700,000	2,187,299	1.45%	14.18%	10.57%
Class AB Notes	28,800,000	8,320,861	1.80%	6.22%	28.89%
Class B Notes	13,500,000	3,900,404	2.20%	2.49%	28.89%
Class C Notes	7,200,000	2,080,215	3.15%	0.50%	28.89%
Class D Notes	1,800,000	520,054	5.85%	0.00%	28.89%
Total	900,000,000	104,500,792			

*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	\$101,023,206
Total Number of Loans	874
Average Current Balance	\$115,587
Highest Current Balance	\$622,636
Seasoning Average (Months)	167.03
Seasoning (Weighted Average) (Months)	153.09
Remaining Loan Term (Average) (Months)	175.14
Remaining Term (Weighted Average Months)	193.67
Remaining Term (Maximum) (Months)	252.67
Approval LVR (Average)	66.69%
Approval LVR (Weighted Average)	68.95%
Scheduled LVR (Average)	35.64%
Scheduled LVR (Weighted Average)	41.25%
Scheduled LVR (Maximum)	77.96%
Current LVR (Average)	22.85%
Current LVR (Weighted Average)	37.66%
Current LVR (Maximum)	76.75%
Variable Rate (Weighted Average)	6.12%
Fixed Rate (Weighted Average)	5.39%
Rate on All Loans (Weighted Average)	6.08%
Variable Rate Loans (Percentage by value)	94.58%
Fixed Rate Loans (Percentage by value)	5.42%
Owner Occupied (Dollar Value)	\$73,699,966
Owner Occupied (Percentage)	72.95%
Pool reduction	\$3,477,586
Monthly Repayment speed	3.33%
Single Monthly Mortality Rate (SMM)	2.50%
CPR (Monthly)	26.24%
CPR (Quarterly)	16.19%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$104,500,792
Scheduled Repayments Received During Period	-\$971,039
Unscheduled Repayments Received During Period	-\$3,459,019
Redraws	\$546,703
Interest	\$405,769
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$101,023,206
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%	10	1.14%	2,217,741	0.83%
> 20% <= 30%	30	3.43%	4,614,396	1.73%
> 30% <= 40%	53	6.06%	10,621,266	3.98%
> 40% <= 50%	70	8.01%	19,373,409	7.25%
> 50% <= 55%	51	5.84%	13,177,267	4.93%
> 55% <= 60%	67	7.67%	22,080,965	8.27%
> 60% <= 65%	74	8.47%	21,444,939	8.03%
> 65% <= 70%	60	6.86%	19,530,839	7.31%
> 70% <= 75%	92	10.53%	30,881,489	11.56%
> 75% <= 80%	234	26.77%	83,860,019	31.40%
> 80% <= 85%	45	5.15%	14,276,861	5.35%
> 85% <= 90%	33	3.78%	8,558,027	3.20%
> 90% <= 95%	33	3.78%	10,059,860	3.77%
> 95%	22	2.52%	6,352,931	2.38%
Total	874	100.00%	267,050,008	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	169	19.34%	13,159,814	9.16%
> 20% <= 30%	167	19.11%	22,019,155	15.33%
> 30% <= 40%	186	21.28%	31,157,147	21.70%
> 40% <= 50%	167	19.11%	32,391,204	22.56%
> 50% <= 55%	73	8.35%	15,928,127	11.09%
> 55% <= 60%	47	5.38%	12,041,235	8.38%
> 60% <= 65%	51	5.84%	13,057,434	9.09%
> 65% <= 70%	8	0.92%	2,115,077	1.47%
> 70% <= 75%	4	0.46%	1,216,150	0.85%
> 75% <= 80%	2	0.23%	520,506	0.36%
> 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	874	100.00%	143,605,850	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	447	51.14%	18,170,395	17.99%
> 20% <= 30%	118	13.50%	15,295,172	15.14%
> 30% <= 40%	104	11.90%	18,766,246	18.58%
> 40% <= 50%	102	11.67%	22,096,519	21.87%
> 50% <= 55%	39	4.46%	9,322,127	9.23%
> 55% <= 60%	31	3.55%	8,535,436	8.45%
> 60% <= 65%	24	2.75%	6,364,965	6.30%
> 65% <= 70%	5	0.57%	1,273,988	1.26%
> 70% <= 75%	2	0.23%	681,164	0.67%
> 75% <= 80%	2	0.23%	517,194	0.51%
> 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	874	100.00%	101,023,206	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	315	36.04%	4,068,769	4.03%
\$50,000 to \$100,000	144	16.48%	10,793,969	10.68%
\$100,000 to \$150,000	136	15.56%	17,009,415	16.84%
\$150,000 to \$200,000	92	10.53%	15,960,520	15.80%
\$200,000 to \$250,000	82	9.38%	18,383,870	18.20%
\$250,000 to \$300,000	48	5.49%	12,957,065	12.83%
\$300,000 to \$350,000	23	2.63%	7,443,180	7.37%
\$350,000 to \$400,000	16	1.83%	6,091,674	6.03%
\$400,000 to \$500,000	14	1.60%	6,131,048	6.07%
\$500,000 to \$750,000	4	0.46%	2,183,695	2.16%
\$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	874	100.00%	101,023,206	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	444	60.08%	6,235,130	14.64%
\$50,000 to \$100,000	155	20.97%	11,335,576	26.61%
\$100,000 to \$150,000	66	8.93%	8,061,784	18.93%
\$150,000 to \$200,000	31	4.19%	5,350,285	12.56%
\$200,000 to \$250,000	24	3.25%	5,407,231	12.69%
\$250,000 to \$300,000	6	0.81%	1,603,376	3.76%
\$300,000 to \$400,000	12	1.62%	4,143,042	9.73%
\$400,000 to \$500,000	1	0.14%	456,969	1.07%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
Total	739	100.00%	42,593,393	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.11%	80,087	0.08%
2 Year Fixed	9	1.03%	1,758,800	1.74%
3 Year Fixed	14	1.60%	1,947,307	1.93%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	11	1.26%	1,690,295	1.67%
Variable	839	96.00%	95,546,717	94.58%
Total	874	100.00%	101,023,206	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	12	34.29%	1,574,789	28.76%
6 to 12 months	8	22.86%	1,247,665	22.78%
12 to 24 months	9	25.71%	1,788,275	32.65%
24 to 36 months	5	14.29%	710,744	12.98%
36 to 48 months	1	2.86%	155,016	2.83%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	35	100.00%	5,476,489	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	543	62.13%	77,925,610	77.14%
180 to 360 months	331	37.87%	23,097,596	22.86%
360+ months	0	0.00%	0	0.00%
Total	874	100.00%	101,023,206	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	2	0.23%	263	0.00%
10 to 15 years	13	1.49%	458,943	0.45%
15 to 20 years	57	6.52%	4,964,325	4.91%
20 to 25 years	87	9.95%	10,159,635	10.06%
25 to 30 years	714	81.69%	85,295,052	84.43%
30+ years	1	0.11%	144,989	0.14%
Total	874	100.00%	101,023,206	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	16	1.83%	290,145	0.29%
5 to 10 years	65	7.44%	5,252,227	5.20%
10 to 15 years	384	43.94%	31,216,332	30.90%
15 to 20 years	384	43.94%	59,992,162	59.38%
20 to 25 years	25	2.86%	4,272,340	4.23%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	874	100.00%	101,023,206	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	866	99.08%	0	99,103,432	98.10%
1 to 29 days	6	0.69%	4,775	1,327,089	1.31%
30 to 59 days	1	0.11%	4,620	347,381	0.34%
60 to 89 days	1	0.11%	1,353	245,303	0.24%
90+ days	0	0.00%	0	0	0.00%
Total	874	100.00%	10,749	101,023,206	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	696	79.63%	73,699,966	72.95%
Investment Loans	178	20.37%	27,323,240	27.05%
Total	874	100.00%	101,023,206	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	394	45.08%	44,458,553	44.01%
NSW	251	28.72%	31,289,024	30.97%
Vic	202	23.11%	21,682,609	21.46%
WA	16	1.83%	1,938,739	1.92%
SA	2	0.23%	430,647	0.43%
ACT	9	1.03%	1,223,634	1.21%
Tas	0	0.00%	0	0.00%
NT	0	0.00%	0	0.00%
Total	874	100.00%	101,023,206	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	795	90.96%	93,120,195	92.18%
Inner city	5	0.57%	435,342	0.43%
Non metro	74	8.47%	7,467,668	7.39%
Total	874	100.00%	101,023,206	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	337	38.56%	38,551,686	38.16%
Non-metro	57	6.52%	5,906,867	5.85%
New South Wales				
Metro	239	27.35%	30,749,259	30.44%
Non-metro	12	1.37%	539,765	0.53%
Victoria				
Metro	200	22.88%	21,340,345	21.12%
Non-metro	2	0.23%	342,265	0.34%
Western Australia				
Metro	13	1.49%	1,259,967	1.25%
Non-metro	3	0.34%	678,772	0.67%
South Australia				
Metro	2	0.23%	430,647	0.43%
Non-metro	0	0.00%	0	0.00%
Australian Capital Territory				
Metro	9	1.03%	1,223,634	1.21%
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	874	100.00%	101,023,206	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4510	9	1.03%	1,305,338	1.29%
2560	5	0.57%	1,279,770	1.27%
4305	8	0.92%	1,220,304	1.21%
4350	9	1.03%	1,112,684	1.10%
3029	10	1.14%	1,098,588	1.09%
2203	2	0.23%	947,578	0.94%
2750	4	0.46%	927,651	0.92%
4035	5	0.57%	921,680	0.91%
4165	8	0.92%	887,339	0.88%
4074	6	0.69%	871,645	0.86%
Total	66	7.55%	10,572,578	10.47%

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Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	5	0.57%	833,329	0.82%
3.00 to 3.25 %	1	0.11%	47,074	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	0.11%	146,319	0.14%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.11%	152,283	0.15%
5.00 to 5.25 %	20	2.29%	3,702,764	3.67%
5.25 to 5.50 %	115	13.16%	19,439,591	19.24%
5.50 to 5.75 %	176	20.14%	27,688,478	27.41%
5.75 to 6.00 %	104	11.90%	13,416,961	13.28%
6.00 to 6.25 %	44	5.03%	5,694,239	5.64%
6.25 to 6.50 %	75	8.58%	5,422,514	5.37%
6.50 to 6.75 %	31	3.55%	2,584,846	2.56%
6.75 to 7.00 %	26	2.97%	2,012,600	1.99%
7.00 to 7.25 %	108	12.36%	8,067,918	7.99%
7.25 to 7.50 %	5	0.57%	903,373	0.89%
7.50+ %	162	18.54%	10,910,918	10.80%
Total	874	100.00%	101,023,206	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	869	99.43%	99,376,477	98.37%
Interest Only Loans	5	0.57%	1,646,729	1.63%
Total	874	100.00%	101,023,206	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%	763,725	46.38%
12 to 24 months	1	20.00%	442,145	26.85%
24 to 36 months	1	20.00%	292,037	17.73%
36 to 48 months	1	20.00%	148,822	9.04%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	5	100.00%	1,646,729	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	744	85.13%	89,434,176	88.53%
Helia LMI	130	14.87%	11,589,030	11.47%
Other	0	0.00%	0	0.00%
Uninsured	0	0.00%	0	0.00%
Total	874	100.00%	101,023,206	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	201	23.00%	23,239,978	23.00%
Renovation	40	4.58%	3,720,946	3.68%
Purchase - New Dwelling	64	7.32%	6,983,636	6.91%
Purchase - Existing Dwelling	363	41.53%	39,996,458	39.59%
Purchase - Investment Dwelling	84	9.61%	11,234,797	11.12%
Other	122	13.96%	15,847,392	15.69%
Total	874	100.00%	101,023,206	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	662	75.74%	76,290,511	75.52%
Duplex	5	0.57%	730,375	0.72%
Townhouse	35	4.00%	4,349,004	4.30%
Apartment / Unit / Flat	162	18.54%	18,762,884	18.57%
Vacant Land	0	0.00%	0	0.00%
Villa	10	1.14%	890,431	0.88%
Other	0	0.00%	0	0.00%
Total	874	100.00%	101,023,206	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)		4,552,776
Interest Earnings on the Collections Account (excluding Cash Deposit)		10,659
Input Tax Credits Received From ATO		2,665
Net Fixed Rate Swap Receipt From Swap Provider		3,019
Net Basis Swap Receipt From Swap Provider		0
Total		4,569,119

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A1 Notes	Principal Payment	2,911,565	
	Coupon Payment	349,063	3,260,628
Class A2 Notes	Principal Payment	72,789	
	Coupon Payment	9,284	82,073
Class AB Notes	Principal Payment	276,902	
	Coupon Payment	37,791	314,693
Class B Notes	Principal Payment	129,798	
	Coupon Payment	19,040	148,838
Class C Notes	Principal Payment	69,226	
	Coupon Payment	11,833	81,058
Class D Notes	Principal Payment	17,306	
	Coupon Payment	4,151	21,457
Other			
Trust Expenses			113,668
Redraws			546,703
Transfer to/from Reserves			0
Total			4,569,119

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