

Harvey Series 2017-1 Trust

Investor Report

As at 31-May-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:	\$ 117,198,995
Total Number of Loans:	951
Average Current Balance:	\$ 123,238
Highest Current Balance:	\$ 632,598
Average Approval LVR	66.63%
Weighted Average Approval LVR	68.88%
Average Scheduled LVR	37.04%
Weighted Average Scheduled LVR	45.53%
Average Seasoning (Months):	160.79
Weighted Average Seasoning (Months):	147.07
Average Remaining Loan Term (Months):	181.09
Weighted Average Remaining Term:	199.77
Maximum Remaining Term (Months):	259.67
Weighted Average Variable Rate:	6.68%
Weighted Average Fixed Rate:	5.45%
Weighted Average Rate on All Loans:	6.60%
Percentage (by value) of Variable Rate Loans:	93.61%
Percentage (by value) of Fixed Rate Loans:	6.39%
Owner Occupied by Dollar Value	\$ 84,875,803
Percentage Owner Occupied	72.42%
Pool reduction	\$ 1,458,587
Monthly Repayment speed	1.23%
Available room till fixed cap threshold (45%) reached	38.61%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 118,657,582
Scheduled Repayments Received During Period	(\$ 1,100,091)
Unscheduled Repayments Received During Period	(\$ 1,869,256)
Redraws	\$ 998,776
Interest	\$ 511,983
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 117,198,995
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 148,336
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%	26	2.73%	\$ 5,012,860	1.74%	\$ 192,802
> 25% <= 30%	16	1.68%	\$ 2,312,832	0.80%	\$ 144,552
> 30% <= 35%	19	2.00%	\$ 3,678,512	1.27%	\$ 193,606
> 35% <= 40%	39	4.10%	\$ 7,896,515	2.73%	\$ 202,475
> 40% <= 45%	37	3.89%	\$ 10,009,024	3.47%	\$ 270,514
> 45% <= 50%	40	4.21%	\$ 10,666,978	3.69%	\$ 266,674
> 50% <= 55%	54	5.68%	\$ 13,828,267	4.79%	\$ 256,079
> 55% <= 60%	78	8.20%	\$ 25,330,161	8.77%	\$ 324,746
> 60% <= 65%	81	8.52%	\$ 23,209,459	8.04%	\$ 286,537
> 65% <= 70%	64	6.73%	\$ 21,211,839	7.34%	\$ 331,435
> 70% <= 75%	97	10.20%	\$ 32,252,314	11.17%	\$ 332,498
> 75% <= 80%	261	27.44%	\$ 92,638,560	32.07%	\$ 354,937
> 80% <= 85%	46	4.84%	\$ 14,531,861	5.03%	\$ 315,910
> 85% <= 90%	34	3.58%	\$ 8,616,437	2.98%	\$ 253,425
> 90% <= 95%	35	3.68%	\$ 10,553,126	3.65%	\$ 301,518
> 95% <= 100%	24	2.52%	\$ 7,100,655	2.46%	\$ 295,861
Total	951	100.00%	\$ 288,849,398	100.00%	\$ 303,732

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	251	26.39%	\$ 12,495,707	10.66%	\$ 49,784
> 25% <= 30%	80	8.41%	\$ 6,157,498	5.25%	\$ 76,969
> 30% <= 35%	108	11.36%	\$ 9,274,712	7.91%	\$ 85,877
> 35% <= 40%	97	10.20%	\$ 12,824,384	10.94%	\$ 132,210
> 40% <= 45%	75	7.89%	\$ 8,790,729	7.50%	\$ 117,210
> 45% <= 50%	106	11.15%	\$ 16,919,985	14.44%	\$ 159,622
> 50% <= 55%	90	9.46%	\$ 16,148,094	13.78%	\$ 179,423
> 55% <= 60%	65	6.83%	\$ 14,342,652	12.24%	\$ 220,656
> 60% <= 65%	48	5.05%	\$ 12,536,235	10.70%	\$ 261,172
> 65% <= 70%	25	2.63%	\$ 5,977,334	5.10%	\$ 239,093
> 70% <= 75%	3	0.32%	\$ 929,077	0.79%	\$ 309,692
> 75% <= 80%	2	0.21%	\$ 621,017	0.53%	\$ 310,509
> 80% <= 85%	1	0.11%	\$ 181,570	0.15%	\$ 181,570
> 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	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	312	32.81%	\$ 4,262,283	3.64%	26.11%
> \$ 50,000 <= \$ 100,000	164	17.25%	\$ 12,288,274	10.48%	33.91%
> \$ 100,000 <= \$ 150,000	148	15.56%	\$ 18,670,539	15.93%	37.71%
> \$ 150,000 <= \$ 200,000	116	12.20%	\$ 20,192,478	17.23%	45.46%
> \$ 200,000 <= \$ 250,000	84	8.83%	\$ 18,986,975	16.20%	48.74%
> \$ 250,000 <= \$ 300,000	56	5.89%	\$ 15,254,448	13.02%	49.74%
> \$ 300,000 <= \$ 350,000	22	2.31%	\$ 7,010,527	5.98%	49.28%
> \$ 350,000 <= \$ 485,800	42	4.42%	\$ 16,732,273	14.28%	54.47%
> \$ 485,800 <= \$ 500,000	1	0.11%	\$ 489,872	0.42%	0.00%
> \$ 500,000 <= \$ 750,000	6	0.63%	\$ 3,311,328	2.83%	61.06%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	951	100.00%	\$ 117,198,995	100.00%	37.04%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	511	63.40%	\$ 6,930,812	15.80%	\$ 13,563
> \$ 50,000 <= \$ 100,000	147	18.24%	\$ 10,731,542	24.47%	\$ 73,004
> \$ 100,000 <= \$ 150,000	71	8.81%	\$ 8,506,454	19.40%	\$ 119,809
> \$ 150,000 <= \$ 200,000	34	4.22%	\$ 5,807,502	13.24%	\$ 170,809
> \$ 200,000 <= \$ 250,000	19	2.36%	\$ 4,237,212	9.66%	\$ 223,011
> \$ 250,000 <= \$ 300,000	12	1.49%	\$ 3,199,715	7.30%	\$ 266,643
> \$ 300,000 <= \$ 400,000	7	0.87%	\$ 2,336,180	5.33%	\$ 333,740
> \$ 400,000 <= \$ 500,000	5	0.62%	\$ 2,107,066	4.80%	\$ 421,413
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	806	100.00%	\$ 43,856,482	100.00%	\$ 54,413

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	13	26.53%	\$ 1,932,181	25.80%	\$ 148,629
> 6 <= 12 mths	13	26.53%	\$ 1,948,495	26.01%	\$ 149,884
> 12 <= 24 mths	16	32.65%	\$ 2,219,332	29.63%	\$ 138,708
> 24 <= 36 mths	6	12.24%	\$ 1,231,971	16.45%	\$ 205,329
> 36 <= 60 mths	1	2.04%	\$ 158,292	2.11%	\$ 158,292
Total	49	100.00%	\$ 7,490,271	100.00%	\$ 152,863

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	529	55.63%	\$ 82,152,636	70.10%	\$ 155,298
> 160 <= 360 mths	422	44.37%	\$ 35,046,359	29.90%	\$ 83,048
Total	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

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	0.42%	\$ 8,567	0.01%	\$ 2,142
> 10 <= 15 years	15	1.58%	\$ 593,926	0.51%	\$ 39,595
> 15 <= 20 years	60	6.31%	\$ 5,625,479	4.80%	\$ 93,758
> 20 <= 25 years	94	9.88%	\$ 11,714,153	10.00%	\$ 124,619
> 25 <= 30 years	777	81.70%	\$ 99,109,900	84.57%	\$ 127,555
> 30 <= 50 years	1	0.11%	\$ 146,969	0.13%	\$ 146,969
Total	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	18	1.89%	\$ 412,471	0.35%	\$ 22,915
> 5 <= 10 years	61	6.41%	\$ 4,752,975	4.06%	\$ 77,918
> 10 <= 15 years	394	41.43%	\$ 32,210,497	27.48%	\$ 81,753
> 15 <= 20 years	364	38.28%	\$ 57,622,091	49.17%	\$ 158,302
> 20 <= 25 years	114	11.99%	\$ 22,200,961	18.94%	\$ 194,745
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	902	94.85%	\$ 109,708,724	93.61%	\$ 121,628
Fixed (1 year)	1	0.11%	\$ 84,322	0.07%	\$ 84,322
Fixed (2 year)	13	1.37%	\$ 2,394,183	2.04%	\$ 184,168
Fixed (3 year)	20	2.10%	\$ 2,700,692	2.30%	\$ 135,035
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	15	1.58%	\$ 2,311,074	1.97%	\$ 154,072
Total	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	284	29.86%	\$ 36,083,729	30.79%	\$ 127,055
QLD COUNTRY	146	15.35%	\$ 15,222,621	12.99%	\$ 104,265
SYD METRO	157	16.51%	\$ 22,304,205	19.03%	\$ 142,065
OTHER NSW METRO	54	5.68%	\$ 7,545,991	6.44%	\$ 139,741
NSW COUNTRY	61	6.41%	\$ 6,274,688	5.35%	\$ 102,864
ACT METRO	9	0.95%	\$ 1,300,310	1.11%	\$ 144,479
MELBOURNE METRO	216	22.71%	\$ 25,378,179	21.65%	\$ 117,492
VICTORIA COUNTRY	5	0.53%	\$ 651,851	0.56%	\$ 130,370
PERTH METRO	13	1.37%	\$ 1,261,994	1.08%	\$ 97,076
WA COUNTRY	3	0.32%	\$ 723,000	0.62%	\$ 241,000
ADELAIDE METRO	2	0.21%	\$ 446,352	0.38%	\$ 223,176
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	0.11%	\$ 6,075	0.01%	\$ 6,075
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4305	10	1.05%	\$ 1,396,735	1.19%	\$ 139,673
4510	9	0.95%	\$ 1,382,309	1.18%	\$ 153,590
2560	5	0.53%	\$ 1,365,888	1.17%	\$ 273,178
3029	12	1.26%	\$ 1,364,285	1.16%	\$ 113,690
3072	5	0.53%	\$ 1,222,270	1.04%	\$ 244,454
4350	11	1.16%	\$ 1,169,048	1.00%	\$ 106,277
4053	8	0.84%	\$ 1,052,372	0.90%	\$ 131,547
4006	4	0.42%	\$ 1,036,701	0.88%	\$ 259,175
4165	10	1.05%	\$ 985,676	0.84%	\$ 98,568
4306	9	0.95%	\$ 967,366	0.83%	\$ 107,485
Total	83	8.73%	\$ 11,942,650	10.19%	\$ 143,887

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	942	99.05%	\$ 114,875,851	98.02%	\$ 1,607
>	1	<=	7	days	1	0.11%	\$ 146,955	0.13%	\$ 240
>	7	<=	30	days	4	0.42%	\$ 1,126,617	0.96%	\$ 6,225
>	30	<=	60	days	2	0.21%	\$ 619,183	0.53%	\$ 10,687
>	60	<=	90	days	0	0.00%	\$ 0	0.00%	\$ 0
>	90	<=	120	days	1	0.11%	\$ 186,096	0.16%	\$ 172
>	120	<=	150	days	0	0.00%	\$ 0	0.00%	\$ 0
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	1	0.11%	\$ 244,293	0.21%	\$ 21,517
Total					951	100.00%	\$ 117,198,995	100.00%	\$ 40,448

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	756	79.50%	\$ 84,875,803	72.42%	\$ 112,270
Non-Regulated Loans	195	20.50%	\$ 32,323,192	27.58%	\$ 165,760
Total	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	225	23.66%	\$ 27,394,447	23.37%	\$ 121,753
Renovation	47	4.94%	\$ 4,559,560	3.89%	\$ 97,012
Purchase - New Dwelling	52	5.47%	\$ 5,478,681	4.67%	\$ 105,359
Purchase - Existing Dwelling	390	41.01%	\$ 46,532,756	39.70%	\$ 119,315
Buy Home (Investment)	91	9.57%	\$ 13,482,584	11.50%	\$ 148,160
Other	146	15.35%	\$ 19,750,967	16.85%	\$ 135,281
Total	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	143	15.04%	\$ 13,130,921	11.20%	\$ 91,825
QBELMI	808	84.96%	\$ 104,068,074	88.80%	\$ 128,797
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	942	99.05%	\$ 114,333,516	97.56%	\$ 121,373
Interest Only Loans	9	0.95%	\$ 2,865,478	2.44%	\$ 318,386
Total	951	100.00%	\$ 117,198,995	100.00%	\$ 123,238

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,117,683
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 7,164
Input Tax Credits Received From ATO	\$ 3,007
Net Fixed Rate Swap Receipt From Swap Provider	\$ 5,439
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u><u>\$ 3,133,293</u></u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,221,184	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 417,023	\$ 1,638,206
Class A2 Principal to be paid to Class A2 Note Holders	\$ 30,530	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 11,058	\$ 41,588
Class AB Principal to be paid to Class AB Note Holders	\$ 116,140	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 44,877	\$ 161,016
Class B Principal to be paid to Class B Note Holders	\$ 54,441	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 22,540	\$ 76,981
Class C Principal to be paid to Class C Note Holders	\$ 29,035	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 13,927	\$ 42,962
Class D Principal to be paid to Class D Note Holders	\$ 7,259	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,836	\$ 12,095
Redraws		\$ 998,776
Trust Expenses		\$ 161,668
Total		<u><u>\$ 3,133,293</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