

# Series 2017-1 Harvey Trust

## Investor Report

As at

31-October-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	90,519,017	1.15%	16.28%	10.93%
Class A2 Notes	20,700,000	2,262,975	1.45%	14.18%	10.93%
Class AB Notes	28,800,000	8,608,747	1.80%	6.22%	29.89%
Class B Notes	13,500,000	4,035,350	2.20%	2.49%	29.89%
Class C Notes	7,200,000	2,152,187	3.15%	0.50%	29.89%
Class D Notes	1,800,000	538,047	5.85%	0.00%	29.89%
<b>Total</b>	<b>900,000,000</b>	<b>108,116,323</b>			

\*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	\$106,400,264
Total Number of Loans	894
Average Current Balance	\$119,016
Highest Current Balance	\$625,561
Seasoning Average (Months)	165.61
Seasoning (Weighted Average) (Months)	151.99
Remaining Loan Term (Average) (Months)	176.61
Remaining Term (Weighted Average Months)	194.85
Remaining Term (Maximum) (Months)	254.68
Approval LVR (Average)	66.71%
Approval LVR (Weighted Average)	68.95%
Scheduled LVR (Average)	36.17%
Scheduled LVR (Weighted Average)	41.69%
Scheduled LVR (Maximum)	79.07%
Current LVR (Average)	23.52%
Current LVR (Weighted Average)	38.15%
Current LVR (Maximum)	77.54%
Variable Rate (Weighted Average)	6.14%
Fixed Rate (Weighted Average )	5.57%
Rate on All Loans (Weighted Average)	6.11%
Variable Rate Loans (Percentage by value)	94.60%
Fixed Rate Loans (Percentage by value)	5.40%
Owner Occupied (Dollar Value)	\$77,613,759
Owner Occupied (Percentage)	72.95%
Pool reduction	\$1,716,060
Monthly Repayment speed	1.59%
Single Monthly Mortality Rate (SMM)	0.82%
CPR (Monthly)	9.40%
CPR (Quarterly)	9.52%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$108,116,323
Scheduled Repayments Received During Period	-\$1,000,260
Unscheduled Repayments Received During Period	-\$1,627,746
Redraws	\$483,697
Interest	\$428,249
Other Charges	\$0
Defaulted Amounts (ie shortfalls written off)	\$0
Mortgage Portfolio Balance At End of Period	\$106,400,264

# Series 2017-1 Harvey Trust

## Investor Report

As at

31-October-2025

### 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	1.12%	2,217,741	0.81%
> 20% <= 30%	30	3.36%	4,614,396	1.69%
> 30% <= 40%	54	6.04%	10,972,266	4.02%
> 40% <= 50%	73	8.17%	19,979,998	7.32%
> 50% <= 55%	52	5.82%	13,357,267	4.90%
> 55% <= 60%	69	7.72%	22,678,965	8.31%
> 60% <= 65%	76	8.50%	22,012,466	8.07%
> 65% <= 70%	60	6.71%	19,530,839	7.16%
> 70% <= 75%	93	10.40%	31,235,931	11.45%
> 75% <= 80%	243	27.18%	86,545,433	31.73%
> 80% <= 85%	45	5.03%	14,276,861	5.23%
> 85% <= 90%	33	3.69%	8,558,027	3.14%
> 90% <= 95%	33	3.69%	10,059,860	3.69%
> 95%	23	2.57%	6,726,543	2.47%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>272,766,592</b>	<b>100.00%</b>

**Table 2 - Scheduled Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	166	18.57%	13,090,490	8.80%
> 20% <= 30%	166	18.57%	22,027,132	14.82%
> 30% <= 40%	193	21.59%	32,667,675	21.97%
> 40% <= 50%	161	18.01%	30,911,131	20.79%
> 50% <= 55%	88	9.84%	18,905,817	12.72%
> 55% <= 60%	52	5.82%	13,095,781	8.81%
> 60% <= 65%	51	5.70%	13,588,975	9.14%
> 65% <= 70%	12	1.34%	2,888,680	1.94%
> 70% <= 75%	2	0.22%	683,950	0.46%
> 75% <= 80%	3	0.34%	815,623	0.55%
> 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%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>148,675,252</b>	<b>100.00%</b>

**Table 3 - Current Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	449	50.22%	18,500,041	17.39%
> 20% <= 30%	117	13.09%	15,841,125	14.89%
> 30% <= 40%	108	12.08%	19,728,243	18.54%
> 40% <= 50%	108	12.08%	22,848,071	21.47%
> 50% <= 55%	40	4.47%	9,554,432	8.98%
> 55% <= 60%	34	3.80%	9,521,067	8.95%
> 60% <= 65%	27	3.02%	7,314,847	6.87%
> 65% <= 70%	7	0.78%	1,889,511	1.78%
> 70% <= 75%	2	0.22%	682,568	0.64%
> 75% <= 80%	2	0.22%	520,357	0.49%
> 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%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 4 - Current Loan Balances**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	312	34.90%	4,171,290	3.92%
\$50,000 to \$100,000	151	16.89%	11,419,425	10.73%
\$100,000 to \$150,000	136	15.21%	17,208,861	16.17%
\$150,000 to \$200,000	95	10.63%	16,486,024	15.49%
\$200,000 to \$250,000	86	9.62%	19,232,709	18.08%
\$250,000 to \$300,000	54	6.04%	14,619,456	13.74%
\$300,000 to \$350,000	22	2.46%	7,130,888	6.70%
\$350,000 to \$400,000	18	2.01%	6,800,662	6.39%
\$400,000 to \$500,000	15	1.68%	6,552,529	6.16%
\$500,000 to \$750,000	5	0.56%	2,778,421	2.61%
\$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%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

# Series 2017-1 Harvey Trust

## Investor Report

As at

31-October-2025

### Mortgage Portfolio Statistical Tables

**Table 5 - Available Redraw**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	463	61.16%	6,360,014	15.03%
\$50,000 to \$100,000	153	20.21%	11,090,590	26.21%
\$100,000 to \$150,000	69	9.11%	8,398,935	19.85%
\$150,000 to \$200,000	32	4.23%	5,546,274	13.11%
\$200,000 to \$250,000	22	2.91%	4,968,282	11.74%
\$250,000 to \$300,000	7	0.92%	1,921,667	4.54%
\$300,000 to \$400,000	10	1.32%	3,568,500	8.43%
\$400,000 to \$500,000	1	0.13%	456,969	1.08%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>757</b>	<b>100.00%</b>	<b>42,311,231</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.11%	81,348	0.08%
2 Year Fixed	10	1.12%	1,983,843	1.86%
3 Year Fixed	14	1.57%	1,972,163	1.85%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	11	1.23%	1,706,039	1.60%
Variable	858	95.97%	100,656,870	94.60%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**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	14	38.89%	2,337,999	40.71%
6 to 12 months	9	25.00%	1,374,696	23.94%
12 to 24 months	9	25.00%	1,528,744	26.62%
24 to 36 months	3	8.33%	346,160	6.03%
36 to 48 months	1	2.78%	155,794	2.71%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>36</b>	<b>100.00%</b>	<b>5,743,394</b>	<b>100.00%</b>

**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	564	63.09%	83,189,289	78.19%
180 to 360 months	330	36.91%	23,210,975	21.81%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**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	0.22%	2,260	0.00%
10 to 15 years	14	1.57%	476,249	0.45%
15 to 20 years	57	6.38%	5,200,069	4.89%
20 to 25 years	88	9.84%	10,520,458	9.89%
25 to 30 years	732	81.88%	90,055,753	84.64%
30+ years	1	0.11%	145,475	0.14%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 10 - Remaining Loan Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	17	1.90%	319,823	0.30%
5 to 10 years	63	7.05%	5,319,185	5.00%
10 to 15 years	385	43.06%	31,411,775	29.52%
15 to 20 years	385	43.06%	61,559,011	57.86%
20 to 25 years	44	4.92%	7,790,469	7.32%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 11 - Days in Arrears**

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	883	98.77%	0	103,640,014	97.41%
1 to 29 days	8	0.89%	7,760	1,982,195	1.86%
30 to 59 days	2	0.22%	4,098	534,757	0.50%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.11%	24,385	243,297	0.23%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>36,242</b>	<b>106,400,264</b>	<b>100.00%</b>

# Series 2017-1 Harvey Trust

## Investor Report

As at

31-October-2025

### Mortgage Portfolio Statistical Tables

**Table 12 - Owner Occupied \ Investment Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	712	79.64%	77,613,759	72.95%
Investment Loans	182	20.36%	28,786,505	27.05%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	404	45.19%	47,019,092	44.19%
NSW	257	28.75%	32,439,234	30.49%
Vic	205	22.93%	23,328,909	21.93%
WA	16	1.79%	1,929,162	1.81%
SA	2	0.22%	434,060	0.41%
ACT	9	1.01%	1,249,148	1.17%
Tas	1	0.11%	659	0.00%
NT	0	0.00%	0	0.00%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 14 - Inner City \ Metropolitan \ Non-Metropolitan**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	812	90.83%	98,101,473	92.20%
Inner city	5	0.56%	434,072	0.41%
Non metro	77	8.61%	7,864,719	7.39%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	347	38.81%	40,973,255	38.51%
Non-metro	57	6.38%	6,045,837	5.68%
New South Wales				
Metro	243	27.18%	31,654,582	29.75%
Non-metro	14	1.57%	784,652	0.74%
Victoria				
Metro	203	22.71%	22,982,012	21.60%
Non-metro	2	0.22%	346,897	0.33%
Western Australia				
Metro	13	1.45%	1,242,487	1.17%
Non-metro	3	0.34%	686,675	0.65%
South Australia				
Metro	2	0.22%	434,060	0.41%
Non-metro	0	0.00%	0	0.00%
Australian Capital Territory				
Metro	9	1.01%	1,249,148	1.17%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	0	0.00%	0	0.00%
Non-metro	1	0.11%	659	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	0	0.00%	0	0.00%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 16 - Post Code Concentration (top 10)**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4510	9	1.01%	1,326,876	1.25%
2560	5	0.56%	1,318,594	1.24%
4305	8	0.89%	1,194,104	1.12%
4350	9	1.01%	1,123,429	1.06%
3029	10	1.12%	1,109,212	1.04%
4006	4	0.45%	1,007,496	0.95%
4165	10	1.12%	953,413	0.90%
2203	2	0.22%	951,614	0.89%
2750	4	0.45%	934,432	0.88%
4035	5	0.56%	931,523	0.88%
<b>Total</b>	<b>66</b>	<b>7.38%</b>	<b>10,850,692</b>	<b>10.20%</b>

# Series 2017-1 Harvey Trust

## Investor Report

As at

31-October-2025

### 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	0.56%	841,790	0.79%
3.00 to 3.25 %	1	0.11%	48,081	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%	147,547	0.14%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.11%	153,226	0.14%
5.00 to 5.25 %	18	2.01%	3,650,187	3.43%
5.25 to 5.50 %	116	12.98%	19,934,962	18.74%
5.50 to 5.75 %	173	19.35%	28,088,547	26.40%
5.75 to 6.00 %	107	11.97%	14,340,189	13.48%
6.00 to 6.25 %	46	5.15%	6,217,473	5.84%
6.25 to 6.50 %	80	8.95%	6,154,011	5.78%
6.50 to 6.75 %	33	3.69%	3,183,192	2.99%
6.75 to 7.00 %	27	3.02%	2,173,026	2.04%
7.00 to 7.25 %	109	12.19%	8,719,664	8.20%
7.25 to 7.50 %	6	0.67%	1,024,250	0.96%
7.50+ %	171	19.13%	11,724,119	11.02%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	888	99.33%	104,405,510	98.13%
Interest Only Loans	6	0.67%	1,994,753	1.87%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 19 - Interest Only Remaining Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	3	50.00%	1,111,749	55.73%
12 to 24 months	1	16.67%	442,145	22.17%
24 to 36 months	1	16.67%	292,037	14.64%
36 to 48 months	1	16.67%	148,822	7.46%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>6</b>	<b>100.00%</b>	<b>1,994,753</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	761	85.12%	94,450,355	88.77%
Helia LMI	133	14.88%	11,949,909	11.23%
Other	0	0.00%	0	0.00%
Uninsured	0	0.00%	0	0.00%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	211	23.60%	25,255,240	23.74%
Renovation	42	4.70%	4,170,129	3.92%
Purchase - New Dwelling	65	7.27%	7,130,251	6.70%
Purchase - Existing Dwelling	367	41.05%	41,735,541	39.23%
Purchase - Investment Dwelling	86	9.62%	11,564,345	10.87%
Other	123	13.76%	16,544,757	15.55%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	674	75.39%	79,873,089	75.07%
Duplex	5	0.56%	739,770	0.70%
Townhouse	35	3.91%	4,434,596	4.17%
Apartment / Unit / Flat	170	19.02%	20,455,345	19.22%
Vacant Land	0	0.00%	0	0.00%
Villa	10	1.12%	897,463	0.84%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>894</b>	<b>100.00%</b>	<b>106,400,264</b>	<b>100.00%</b>

**Table 23 - Reserves**

	\$ Current Balance
Extraordinary Expenses Reserve	150,000
<b>Total</b>	<b>150,000</b>

# Series 2017-1 Harvey Trust

## Investor Report

As at

31-October-2025

### Distribution Summary

\$

\$

Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		2,754,582
Interest Earnings on the Collections Account (excluding Cash Deposit)		8,547
Input Tax Credits Received From ATO		2,765
Net Fixed Rate Swap Receipt From Swap Provider		2,725
Net Basis Swap Receipt From Swap Provider		0
<b>Total</b>		<b>2,768,619</b>

### Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A1 Notes	Principal Payment	1,436,749	
	Coupon Payment	369,837	1,806,587
Class A2 Notes	Principal Payment	35,919	
	Coupon Payment	9,841	45,760
Class AB Notes	Principal Payment	136,641	
	Coupon Payment	40,079	176,720
Class B Notes	Principal Payment	64,050	
	Coupon Payment	20,202	84,253
Class C Notes	Principal Payment	34,160	
	Coupon Payment	12,567	46,727
Class D Notes	Principal Payment	8,540	
	Coupon Payment	4,415	12,955
Other			
Trust Expenses			111,921
Redraws			483,697
Transfer to/from Reserves			0
<b>Total</b>			<b>2,768,619</b>

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