

Series 2017-1 Harvey Trust

Investor Report

As at

31-January-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	84,580,395	1.15%	16.28%	10.22%
Class A2 Notes	20,700,000	2,114,510	1.45%	14.18%	10.22%
Class AB Notes	28,800,000	8,043,959	1.80%	6.22%	27.93%
Class B Notes	13,500,000	3,770,606	2.20%	2.49%	27.93%
Class C Notes	7,200,000	2,010,990	3.15%	0.50%	27.93%
Class D Notes	1,800,000	502,747	5.85%	0.00%	27.93%
Total	900,000,000	101,023,206			

*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	\$99,508,291
Total Number of Loans	864
Average Current Balance	\$115,172
Highest Current Balance	\$621,210
Seasoning Average (Months)	167.98
Seasoning (Weighted Average) (Months)	154.04
Remaining Loan Term (Average) (Months)	174.23
Remaining Term (Weighted Average Months)	192.88
Remaining Term (Maximum) (Months)	251.65
Approval LVR (Average)	66.71%
Approval LVR (Weighted Average)	68.93%
Scheduled LVR (Average)	35.40%
Scheduled LVR (Weighted Average)	40.95%
Scheduled LVR (Maximum)	77.42%
Current LVR (Average)	22.66%
Current LVR (Weighted Average)	37.43%
Current LVR (Maximum)	75.80%
Variable Rate (Weighted Average)	6.12%
Fixed Rate (Weighted Average)	5.31%
Rate on All Loans (Weighted Average)	6.07%
Variable Rate Loans (Percentage by value)	94.52%
Fixed Rate Loans (Percentage by value)	5.48%
Owner Occupied (Dollar Value)	\$72,796,312
Owner Occupied (Percentage)	73.16%
Pool reduction	\$1,514,915
Monthly Repayment speed	1.50%
Single Monthly Mortality Rate (SMM)	0.70%
CPR (Monthly)	8.09%
CPR (Quarterly)	15.84%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$101,023,206
Scheduled Repayments Received During Period	-\$938,597
Unscheduled Repayments Received During Period	-\$2,004,458
Redraws	\$1,032,740
Interest	\$395,399
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$99,508,291
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	1.04%	2,093,992	0.79%
> 20% <= 30%	29	3.36%	4,566,274	1.73%
> 30% <= 40%	53	6.13%	10,621,266	4.02%
> 40% <= 50%	70	8.10%	19,373,409	7.33%
> 50% <= 55%	51	5.90%	13,177,267	4.98%
> 55% <= 60%	67	7.75%	22,080,965	8.35%
> 60% <= 65%	73	8.45%	21,036,404	7.96%
> 65% <= 70%	59	6.83%	19,198,541	7.26%
> 70% <= 75%	89	10.30%	29,953,640	11.33%
> 75% <= 80%	232	26.85%	83,216,019	31.47%
> 80% <= 85%	45	5.21%	14,276,861	5.40%
> 85% <= 90%	32	3.70%	8,383,027	3.17%
> 90% <= 95%	33	3.82%	10,059,860	3.80%
> 95%	22	2.55%	6,352,931	2.40%
Total	864	100.00%	264,390,455	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	169	19.56%	13,099,227	9.27%
> 20% <= 30%	168	19.44%	22,232,829	15.73%
> 30% <= 40%	183	21.18%	30,516,597	21.60%
> 40% <= 50%	163	18.87%	31,858,611	22.55%
> 50% <= 55%	73	8.45%	15,660,493	11.08%
> 55% <= 60%	48	5.56%	12,670,651	8.97%
> 60% <= 65%	49	5.67%	12,395,581	8.77%
> 65% <= 70%	7	0.81%	1,726,774	1.22%
> 70% <= 75%	3	0.35%	970,997	0.69%
> 75% <= 80%	1	0.12%	174,967	0.12%
> 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	864	100.00%	141,306,727	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	445	51.50%	18,011,036	18.10%
> 20% <= 30%	115	13.31%	14,880,006	14.95%
> 30% <= 40%	103	11.92%	18,874,188	18.97%
> 40% <= 50%	101	11.69%	21,972,613	22.08%
> 50% <= 55%	41	4.75%	9,668,445	9.72%
> 55% <= 60%	28	3.24%	7,877,866	7.92%
> 60% <= 65%	24	2.78%	6,408,121	6.44%
> 65% <= 70%	4	0.46%	964,206	0.97%
> 70% <= 75%	2	0.23%	680,496	0.68%
> 75% <= 80%	1	0.12%	171,314	0.17%
> 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	864	100.00%	99,508,291	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	318	36.81%	4,242,199	4.26%
\$50,000 to \$100,000	142	16.44%	10,908,828	10.96%
\$100,000 to \$150,000	130	15.05%	16,326,900	16.41%
\$150,000 to \$200,000	92	10.65%	16,003,783	16.08%
\$200,000 to \$250,000	80	9.26%	17,960,973	18.05%
\$250,000 to \$300,000	46	5.32%	12,449,881	12.51%
\$300,000 to \$350,000	21	2.43%	6,770,738	6.80%
\$350,000 to \$400,000	17	1.97%	6,472,032	6.50%
\$400,000 to \$500,000	14	1.62%	6,194,902	6.23%
\$500,000 to \$750,000	4	0.46%	2,178,055	2.19%
\$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	864	100.00%	99,508,291	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	438	60.16%	6,180,678	14.78%
\$50,000 to \$100,000	151	20.74%	11,108,704	26.57%
\$100,000 to \$150,000	67	9.20%	8,180,842	19.56%
\$150,000 to \$200,000	30	4.12%	5,172,431	12.37%
\$200,000 to \$250,000	24	3.30%	5,375,515	12.85%
\$250,000 to \$300,000	7	0.96%	1,882,407	4.50%
\$300,000 to \$400,000	10	1.37%	3,459,457	8.27%
\$400,000 to \$500,000	1	0.14%	456,969	1.09%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
Total	728	100.00%	41,817,002	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.12%	79,569	0.08%
2 Year Fixed	7	0.81%	1,242,898	1.25%
3 Year Fixed	15	1.74%	2,317,897	2.33%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	12	1.39%	1,807,814	1.82%
Variable	829	95.95%	94,060,113	94.52%
Total	864	100.00%	99,508,291	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%	1,283,222	23.55%
6 to 12 months	7	20.00%	1,069,282	19.63%
12 to 24 months	8	22.86%	1,732,417	31.80%
24 to 36 months	6	17.14%	1,080,462	19.83%
36 to 48 months	1	2.86%	154,025	2.83%
48 to 60 months	1	2.86%	128,770	2.36%
60+ months	0	0.00%	0	0.00%
Total	35	100.00%	5,448,178	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	534	61.81%	76,550,878	76.93%
180 to 360 months	330	38.19%	22,957,412	23.07%
360+ months	0	0.00%	0	0.00%
Total	864	100.00%	99,508,291	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%	13	0.00%
10 to 15 years	13	1.50%	450,396	0.45%
15 to 20 years	56	6.48%	4,899,412	4.92%
20 to 25 years	86	9.95%	9,759,659	9.81%
25 to 30 years	706	81.71%	84,254,027	84.67%
30+ years	1	0.12%	144,784	0.15%
Total	864	100.00%	99,508,291	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	16	1.85%	282,840	0.28%
5 to 10 years	68	7.87%	5,444,427	5.47%
10 to 15 years	378	43.75%	30,580,864	30.73%
15 to 20 years	380	43.98%	59,485,253	59.78%
20 to 25 years	22	2.55%	3,714,907	3.73%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	864	100.00%	99,508,291	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	853	98.73%	0	97,104,727	97.58%
1 to 29 days	8	0.93%	7,251	1,620,721	1.63%
30 to 59 days	2	0.23%	8,083	536,327	0.54%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.12%	3,232	246,516	0.25%
Total	864	100.00%	18,566	99,508,291	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	688	79.63%	72,796,312	73.16%
Investment Loans	176	20.37%	26,711,978	26.84%
Total	864	100.00%	99,508,291	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	388	44.91%	43,588,207	43.80%
NSW	250	28.94%	30,776,069	30.93%
Vic	200	23.15%	21,747,020	21.85%
WA	16	1.85%	1,924,903	1.93%
SA	1	0.12%	262,668	0.26%
ACT	9	1.04%	1,209,424	1.22%
Tas	0	0.00%	0	0.00%
NT	0	0.00%	0	0.00%
Total	864	100.00%	99,508,291	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	788	91.20%	92,042,522	92.50%
Inner city	5	0.58%	426,560	0.43%
Non metro	71	8.22%	7,039,208	7.07%
Total	864	100.00%	99,508,291	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	334	38.66%	38,096,705	38.28%
Non-metro	54	6.25%	5,491,502	5.52%
New South Wales				
Metro	238	27.55%	30,244,308	30.39%
Non-metro	12	1.39%	531,761	0.53%
Victoria				
Metro	198	22.92%	21,406,568	21.51%
Non-metro	2	0.23%	340,452	0.34%
Western Australia				
Metro	13	1.50%	1,249,410	1.26%
Non-metro	3	0.35%	675,493	0.68%
South Australia				
Metro	1	0.12%	262,668	0.26%
Non-metro	0	0.00%	0	0.00%
Australian Capital Territory				
Metro	9	1.04%	1,209,424	1.22%
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	864	100.00%	99,508,291	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
2560	5	0.58%	1,296,865	1.30%
4510	9	1.04%	1,294,477	1.30%
4305	8	0.93%	1,259,984	1.27%
3029	10	1.16%	1,092,239	1.10%
2203	2	0.23%	944,978	0.95%
2750	4	0.46%	925,645	0.93%
4035	5	0.58%	917,964	0.92%
4064	3	0.35%	869,257	0.87%
4074	6	0.69%	866,732	0.87%
4178	7	0.81%	835,912	0.84%
Total	59	6.83%	10,304,052	10.35%

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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	0.58%	827,546	0.83%
3.00 to 3.25 %	1	0.12%	46,256	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%	145,140	0.15%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.12%	151,819	0.15%
5.00 to 5.25 %	20	2.31%	3,911,144	3.93%
5.25 to 5.50 %	114	13.19%	19,751,313	19.85%
5.50 to 5.75 %	174	20.14%	27,113,554	27.25%
5.75 to 6.00 %	104	12.04%	13,420,847	13.49%
6.00 to 6.25 %	43	4.98%	5,445,103	5.47%
6.25 to 6.50 %	71	8.22%	4,609,695	4.63%
6.50 to 6.75 %	31	3.59%	2,598,677	2.61%
6.75 to 7.00 %	26	3.01%	1,986,432	2.00%
7.00 to 7.25 %	106	12.27%	7,917,644	7.96%
7.25 to 7.50 %	5	0.58%	895,335	0.90%
7.50+ %	162	18.75%	10,687,785	10.74%
Total	864	100.00%	99,508,291	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	859	99.42%	97,864,859	98.35%
Interest Only Loans	5	0.58%	1,643,431	1.65%
Total	864	100.00%	99,508,291	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%	762,433	46.39%
12 to 24 months	2	40.00%	732,176	44.55%
24 to 36 months	1	20.00%	148,822	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%	1,643,431	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	736	85.19%	88,043,090	88.48%
Helia LMI	128	14.81%	11,465,200	11.52%
Other	0	0.00%	0	0.00%
Uninsured	0	0.00%	0	0.00%
Total	864	100.00%	99,508,291	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	197	22.80%	22,843,749	22.96%
Renovation	40	4.63%	3,729,554	3.75%
Purchase - New Dwelling	63	7.29%	6,766,386	6.80%
Purchase - Existing Dwelling	361	41.78%	39,793,496	39.99%
Purchase - Investment Dwelling	82	9.49%	10,700,794	10.75%
Other	121	14.00%	15,674,312	15.75%
Total	864	100.00%	99,508,291	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	655	75.81%	75,253,980	75.63%
Duplex	5	0.58%	723,977	0.73%
Townhouse	34	3.94%	4,228,725	4.25%
Apartment / Unit / Flat	161	18.63%	18,431,531	18.52%
Vacant Land	0	0.00%	0	0.00%
Villa	9	1.04%	870,078	0.87%
Other	0	0.00%	0	0.00%
Total	864	100.00%	99,508,291	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)		3,064,300
Interest Earnings on the Collections Account (excluding Cash Deposit)		9,489
Input Tax Credits Received From ATO		2,693
Net Fixed Rate Swap Receipt From Swap Provider		2,502
Net Basis Swap Receipt From Swap Provider		0
Total		3,078,985

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A1 Notes	Principal Payment	1,268,344	
	Coupon Payment	338,524	1,606,868
Class A2 Notes	Principal Payment	31,709	
	Coupon Payment	9,002	40,710
Class AB Notes	Principal Payment	120,625	
	Coupon Payment	36,636	157,261
Class B Notes	Principal Payment	56,543	
	Coupon Payment	18,454	74,997
Class C Notes	Principal Payment	30,156	
	Coupon Payment	11,465	41,621
Class D Notes	Principal Payment	7,539	
	Coupon Payment	4,019	11,558
Other			
Trust Expenses			113,229
Redraws			1,032,740
Transfer to/from Reserves			0
Total			3,078,985

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