

Harvey Series 2017-1 Trust

Investor Report

As at 31-Jan-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:	\$ 124,342,673
Total Number of Loans:	995
Average Current Balance:	\$ 124,968
Highest Current Balance:	\$ 632,784
Average Approval LVR	66.36%
Weighted Average Approval LVR	68.72%
Average Scheduled LVR	37.64%
Weighted Average Scheduled LVR	46.28%
Average Seasoning (Months):	157.22
Weighted Average Seasoning (Months):	143.77
Average Remaining Loan Term (Months):	184.97
Weighted Average Remaining Term:	202.82
Maximum Remaining Term (Months):	263.67
Weighted Average Variable Rate:	6.96%
Weighted Average Fixed Rate:	5.31%
Weighted Average Rate on All Loans:	6.84%
Percentage (by value) of Variable Rate Loans:	92.80%
Percentage (by value) of Fixed Rate Loans:	7.20%
Owner Occupied by Dollar Value	\$ 90,559,216
Percentage Owner Occupied	72.83%
Pool reduction	\$ 1,451,278
Monthly Repayment speed	1.15%
Available room till fixed cap threshold (45%) reached	37.80%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 125,793,950
Scheduled Repayments Received During Period	(\$ 1,221,919)
Unscheduled Repayments Received During Period	(\$ 1,411,461)
Redraws	\$ 617,575
Interest	\$ 564,527
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 124,342,673
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 160,159
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%	30	3.02%	\$ 5,725,110	1.90%	\$ 190,837
> 25% <= 30%	16	1.61%	\$ 2,312,832	0.77%	\$ 144,552
> 30% <= 35%	21	2.11%	\$ 4,045,276	1.34%	\$ 192,632
> 35% <= 40%	42	4.22%	\$ 8,209,798	2.72%	\$ 195,471
> 40% <= 45%	39	3.92%	\$ 10,401,383	3.45%	\$ 266,702
> 45% <= 50%	41	4.12%	\$ 10,916,978	3.62%	\$ 266,268
> 50% <= 55%	58	5.83%	\$ 14,989,267	4.97%	\$ 258,436
> 55% <= 60%	81	8.14%	\$ 26,274,598	8.72%	\$ 324,378
> 60% <= 65%	86	8.64%	\$ 24,814,416	8.23%	\$ 288,540
> 65% <= 70%	68	6.83%	\$ 22,873,367	7.59%	\$ 336,373
> 70% <= 75%	98	9.85%	\$ 32,482,314	10.78%	\$ 331,452
> 75% <= 80%	271	27.24%	\$ 96,032,166	31.86%	\$ 354,362
> 80% <= 85%	48	4.82%	\$ 15,046,367	4.99%	\$ 313,466
> 85% <= 90%	35	3.52%	\$ 9,013,684	2.99%	\$ 257,534
> 90% <= 95%	35	3.52%	\$ 10,553,126	3.50%	\$ 301,518
> 95% <= 100%	26	2.61%	\$ 7,706,521	2.56%	\$ 296,405
Total	995	100.00%	\$ 301,397,203	100.00%	\$ 302,912

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	260	26.13%	\$ 13,215,959	10.63%	\$ 50,831
> 25% <= 30%	73	7.34%	\$ 5,431,836	4.37%	\$ 74,409
> 30% <= 35%	109	10.95%	\$ 9,169,546	7.37%	\$ 84,124
> 35% <= 40%	98	9.85%	\$ 11,688,449	9.40%	\$ 119,270
> 40% <= 45%	83	8.34%	\$ 10,201,476	8.20%	\$ 122,909
> 45% <= 50%	112	11.26%	\$ 17,696,763	14.23%	\$ 158,007
> 50% <= 55%	97	9.75%	\$ 17,548,348	14.11%	\$ 180,911
> 55% <= 60%	72	7.24%	\$ 16,121,858	12.97%	\$ 223,915
> 60% <= 65%	52	5.23%	\$ 13,171,312	10.59%	\$ 253,294
> 65% <= 70%	33	3.32%	\$ 8,356,153	6.72%	\$ 253,217
> 70% <= 75%	3	0.30%	\$ 929,217	0.75%	\$ 309,739
> 75% <= 80%	2	0.20%	\$ 624,631	0.50%	\$ 312,316
> 80% <= 85%	1	0.10%	\$ 187,125	0.15%	\$ 187,125
> 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	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	328	32.96%	\$ 4,829,845	3.88%	26.30%
> \$ 50,000 <= \$ 100,000	173	17.39%	\$ 13,133,908	10.56%	34.77%
> \$ 100,000 <= \$ 150,000	146	14.67%	\$ 18,621,488	14.98%	38.66%
> \$ 150,000 <= \$ 200,000	120	12.06%	\$ 20,875,197	16.79%	45.85%
> \$ 200,000 <= \$ 250,000	86	8.64%	\$ 19,353,768	15.56%	49.29%
> \$ 250,000 <= \$ 300,000	65	6.53%	\$ 17,639,203	14.19%	50.12%
> \$ 300,000 <= \$ 350,000	27	2.71%	\$ 8,656,701	6.96%	50.86%
> \$ 350,000 <= \$ 485,800	43	4.32%	\$ 17,379,770	13.98%	55.37%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$ 0	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	7	0.70%	\$ 3,852,792	3.10%	59.34%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	995	100.00%	\$ 124,342,673	100.00%	37.64%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	530	62.72%	\$ 6,849,306	14.60%	\$ 12,923
> \$ 50,000 <= \$ 100,000	154	18.22%	\$ 11,128,973	23.72%	\$ 72,266
> \$ 100,000 <= \$ 150,000	79	9.35%	\$ 9,817,194	20.93%	\$ 124,268
> \$ 150,000 <= \$ 200,000	34	4.02%	\$ 5,898,114	12.57%	\$ 173,474
> \$ 200,000 <= \$ 250,000	24	2.84%	\$ 5,417,973	11.55%	\$ 225,749
> \$ 250,000 <= \$ 300,000	12	1.42%	\$ 3,254,452	6.94%	\$ 271,204
> \$ 300,000 <= \$ 400,000	7	0.83%	\$ 2,408,277	5.13%	\$ 344,040
> \$ 400,000 <= \$ 500,000	5	0.59%	\$ 2,134,961	4.55%	\$ 426,992
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	845	100.00%	\$ 46,909,250	100.00%	\$ 55,514

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	11	19.64%	\$ 1,800,407	20.11%	\$ 163,673
> 6 <= 12 mths	15	26.79%	\$ 2,704,184	30.20%	\$ 180,279
> 12 <= 24 mths	21	37.50%	\$ 2,710,879	30.28%	\$ 129,089
> 24 <= 36 mths	7	12.50%	\$ 1,375,631	15.37%	\$ 196,519
> 36 <= 60 mths	2	3.57%	\$ 361,816	4.04%	\$ 180,908
Total	56	100.00%	\$ 8,952,917	100.00%	\$ 159,874

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	562	56.48%	\$ 88,011,339	70.78%	\$ 156,604
> 160 <= 360 mths	433	43.52%	\$ 36,331,334	29.22%	\$ 83,906
Total	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

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	0.40%	\$ 13,254	0.01%	\$ 3,313
> 10 <= 15 years	16	1.61%	\$ 829,691	0.67%	\$ 51,856
> 15 <= 20 years	61	6.13%	\$ 5,997,198	4.82%	\$ 98,315
> 20 <= 25 years	97	9.75%	\$ 12,309,385	9.90%	\$ 126,901
> 25 <= 30 years	816	82.01%	\$ 105,044,860	84.48%	\$ 128,731
> 30 <= 50 years	1	0.10%	\$ 148,286	0.12%	\$ 148,286
Total	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.71%	\$ 387,489	0.31%	\$ 22,793
> 5 <= 10 years	54	5.43%	\$ 4,226,798	3.40%	\$ 78,274
> 10 <= 15 years	404	40.60%	\$ 32,435,768	26.09%	\$ 80,287
> 15 <= 20 years	339	34.07%	\$ 52,779,807	42.45%	\$ 155,693
> 20 <= 25 years	181	18.19%	\$ 34,512,810	27.76%	\$ 190,679
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	939	94.37%	\$ 115,389,756	92.80%	\$ 122,886
Fixed (1 year)	3	0.30%	\$ 341,606	0.27%	\$ 113,869
Fixed (2 year)	14	1.41%	\$ 2,662,097	2.14%	\$ 190,150
Fixed (3 year)	24	2.41%	\$ 3,588,894	2.89%	\$ 149,537
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	15	1.51%	\$ 2,360,320	1.90%	\$ 157,355
Total	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	298	29.95%	\$ 38,202,508	30.72%	\$ 128,196
QLD COUNTRY	153	15.38%	\$ 16,809,607	13.52%	\$ 109,867
SYD METRO	166	16.68%	\$ 23,549,293	18.94%	\$ 141,863
OTHER NSW METRO	56	5.63%	\$ 7,964,399	6.41%	\$ 142,221
NSW COUNTRY	63	6.33%	\$ 6,605,800	5.31%	\$ 104,854
ACT METRO	9	0.90%	\$ 1,336,632	1.07%	\$ 148,515
MELBOURNE METRO	222	22.31%	\$ 26,411,851	21.24%	\$ 118,972
VICTORIA COUNTRY	7	0.70%	\$ 855,865	0.69%	\$ 122,266
PERTH METRO	14	1.41%	\$ 1,358,882	1.09%	\$ 97,063
WA COUNTRY	4	0.40%	\$ 769,538	0.62%	\$ 192,384
ADELAIDE METRO	2	0.20%	\$ 458,433	0.37%	\$ 229,217
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	0.10%	\$ 19,864	0.02%	\$ 19,864
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4350	13	1.31%	\$ 1,569,236	1.26%	\$ 120,710
4305	10	1.01%	\$ 1,411,308	1.14%	\$ 141,131
2560	5	0.50%	\$ 1,408,833	1.13%	\$ 281,767
3029	12	1.21%	\$ 1,399,937	1.13%	\$ 116,661
4510	9	0.90%	\$ 1,361,275	1.09%	\$ 151,253
3072	5	0.50%	\$ 1,245,523	1.00%	\$ 249,105
4152	7	0.70%	\$ 1,163,634	0.94%	\$ 166,233
4053	8	0.80%	\$ 1,094,016	0.88%	\$ 136,752
4006	4	0.40%	\$ 1,059,451	0.85%	\$ 264,863
4165	10	1.01%	\$ 1,013,719	0.82%	\$ 101,372
Total	83	8.34%	\$ 12,726,931	10.24%	\$ 153,337

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	984	98.89%	\$ 121,551,622	97.76%	\$ 1,661
>	1	<=	7	days	4	0.40%	\$ 889,274	0.72%	\$ 3,247
>	7	<=	30	days	4	0.40%	\$ 1,057,834	0.85%	\$ 5,193
>	30	<=	60	days	0	0.00%	\$ 0	0.00%	\$ 0
>	60	<=	90	days	1	0.10%	\$ 354,713	0.29%	\$ 5,971
>	90	<=	120	days	1	0.10%	\$ 246,222	0.20%	\$ 391
>	120	<=	150	days	0	0.00%	\$ 0	0.00%	\$ 0
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	1	0.10%	\$ 243,007	0.20%	\$ 17,202
Total					995	100.00%	\$ 124,342,673	100.00%	\$ 33,666

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	794	79.80%	\$ 90,559,216	72.83%	\$ 114,054
Non-Regulated Loans	201	20.20%	\$ 33,783,457	27.17%	\$ 168,077
Total	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	229	23.02%	\$ 28,372,531	22.82%	\$ 123,898
Renovation	51	5.13%	\$ 5,030,254	4.05%	\$ 98,632
Purchase - New Dwelling	57	5.73%	\$ 6,499,489	5.23%	\$ 114,026
Purchase - Existing Dwelling	410	41.21%	\$ 48,802,142	39.25%	\$ 119,030
Buy Home (Investment)	97	9.75%	\$ 14,565,965	11.71%	\$ 150,165
Other	151	15.18%	\$ 21,072,292	16.95%	\$ 139,552
Total	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	150	15.08%	\$ 13,714,974	11.03%	\$ 91,433
QBELMI	845	84.92%	\$ 110,627,698	88.97%	\$ 130,920
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	985	98.99%	\$ 120,840,366	97.18%	\$ 122,681
Interest Only Loans	10	1.01%	\$ 3,502,307	2.82%	\$ 350,231
Total	995	100.00%	\$ 124,342,673	100.00%	\$ 124,968

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 2,793,540
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 8,225
Input Tax Credits Received From ATO	\$ 6,550
Net Fixed Rate Swap Receipt From Swap Provider	\$ 15,840
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u><u>\$ 2,824,155</u></u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,215,064	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 504,610	\$ 1,719,674
Class A2 Principal to be paid to Class A2 Note Holders	\$ 30,377	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 13,308	\$ 43,684
Class AB Principal to be paid to Class AB Note Holders	\$ 115,558	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 53,698	\$ 169,256
Class B Principal to be paid to Class B Note Holders	\$ 54,168	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 26,818	\$ 80,985
Class C Principal to be paid to Class C Note Holders	\$ 28,889	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 16,388	\$ 45,278
Class D Principal to be paid to Class D Note Holders	\$ 7,222	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,579	\$ 12,801
Redraws		\$ 617,575
Trust Expenses		\$ 134,901
Total		<u><u>\$ 2,824,155</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