Series 2017-1 Harvey Trust

Investor Report

As at **31-July-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	75,814,480	1.15%	16.28%	9.16%
Class A2 Notes	20,700,000	1,895,362	1.45%	14.18%	9.16%
Class AB Notes	28,800,000	7,210,283	1.80%	6.22%	25.04%
Class B Notes	13,500,000	3,379,820	2.20%	2.49%	25.04%
Class C Notes	7,200,000	1,802,571	3.15%	0.50%	25.04%
Class D Notes	1,800,000	450,643	5.85%	0.00%	25.04%
Total*	**900,000,000**	**90,553,158**			

**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	$88,427,013
Total Number of Loans	802
Average Current Balance	$110,258
Highest Current Balance	$612,916
Seasoning Average (Months)	174.21
Seasoning (Weighted Average) (Months)	159.52
Remaining Loan Term (Average) (Months)	169.26
Remaining Term (Weighted Average Months)	187.75
Remaining Term (Maximum) (Months)	245.70
Approval LVR (Average)	66.76%
Approval LVR (Weighted Average)	68.91%
Scheduled LVR (Average)	34.24%
Scheduled LVR (Weighted Average)	39.93%
Scheduled LVR (Maximum)	74.11%
Current LVR (Average)	21.77%
Current LVR (Weighted Average)	36.90%
Current LVR (Maximum)	72.39%
Variable Rate (Weighted Average)	6.85%
Fixed Rate (Weighted Average)	5.55%
Rate on All Loans (Weighted Average)	6.78%
Variable Rate Loans (Percentage by value)	94.52%
Fixed Rate Loans (Percentage by value)	5.48%
Owner Occupied (Dollar Value)	$65,623,744
Owner Occupied (Percentage)	74.21%
Pool reduction	$2,126,146
Monthly Repayment speed	2.35%
Single Monthly Mortality Rate (SMM)	1.31%
CPR (Monthly)	14.68%
CPR (Quarterly)	12.29%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$90,553,158
Scheduled Repayments Received During Period	-$1,087,793
Unscheduled Repayments Received During Period	-$1,987,883
Redraws	$555,450
Interest	$394,080
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$88,427,013
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

Series 2017-1 Harvey Trust

Investor Report

As at **31-July-2026**

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	1.12%	2,093,992	0.85%
> 20% <= 30%	25	3.12%	3,979,274	1.61%
> 30% <= 40%	50	6.23%	10,026,710	4.07%
> 40% <= 50%	62	7.73%	17,180,975	6.97%
> 50% <= 55%	46	5.74%	12,329,617	5.00%
> 55% <= 60%	65	8.10%	21,030,965	8.53%
> 60% <= 65%	68	8.48%	20,057,246	8.13%
> 65% <= 70%	57	7.11%	18,790,434	7.62%
> 70% <= 75%	85	10.60%	28,372,188	11.51%
> 75% <= 80%	216	26.93%	77,561,768	31.45%
> 80% <= 85%	41	5.11%	12,976,055	5.26%
> 85% <= 90%	27	3.37%	6,905,162	2.80%
> 90% <= 95%	31	3.87%	9,304,012	3.77%
> 95%	20	2.49%	5,972,044	2.42%
Total	**802**	**100.00%**	**246,580,441**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	173	21.57%	13,244,919	10.44%
> 20% <= 30%	165	20.57%	21,564,736	16.99%
> 30% <= 40%	159	19.83%	25,832,554	20.36%
> 40% <= 50%	156	19.45%	31,037,060	24.46%
> 50% <= 55%	62	7.73%	12,402,698	9.77%
> 55% <= 60%	45	5.61%	13,179,422	10.39%
> 60% <= 65%	35	4.36%	7,654,323	6.03%
> 65% <= 70%	3	0.37%	856,180	0.67%
> 70% <= 75%	4	0.50%	1,130,445	0.89%
> 75% <= 80%	0	0.00%	0	0.00%
> 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	**802**	**100.00%**	**126,902,337**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	425	52.99%	16,371,667	18.51%
> 20% <= 30%	108	13.47%	13,634,209	15.42%
> 30% <= 40%	91	11.35%	16,553,449	18.72%
> 40% <= 50%	96	11.97%	20,847,007	23.58%
> 50% <= 55%	34	4.24%	7,453,136	8.43%
> 55% <= 60%	21	2.62%	6,476,988	7.32%
> 60% <= 65%	22	2.74%	5,710,794	6.46%
> 65% <= 70%	2	0.25%	539,490	0.61%
> 70% <= 75%	3	0.37%	840,272	0.95%
> 75% <= 80%	0	0.00%	0	0.00%
> 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	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 4 - Current Loan Balances	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	303	37.78%	3,780,158	4.27%
$50,000 to $100,000	139	17.33%	10,438,871	11.81%
$100,000 to $150,000	115	14.34%	14,259,065	16.13%
$150,000 to $200,000	88	10.97%	15,233,684	17.23%
$200,000 to $250,000	72	8.98%	16,323,926	18.46%
$250,000 to $300,000	39	4.86%	10,629,503	12.02%
$300,000 to $350,000	16	2.00%	5,174,988	5.85%
$350,000 to $400,000	18	2.24%	6,761,932	7.65%
$400,000 to $500,000	7	0.87%	3,115,089	3.52%
$500,000 to $750,000	5	0.62%	2,709,796	3.06%
$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	**802**	**100.00%**	**88,427,013**	**100.00%**

Series 2017-1 Harvey Trust
Investor Report

As at **31-July-2026**

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	439	62.01%	5,955,185	15.47%
$50,000 to $100,000	139	19.63%	10,133,442	26.33%
$100,000 to $150,000	64	9.04%	7,721,940	20.06%
$150,000 to $200,000	29	4.10%	4,986,463	12.95%
$200,000 to $250,000	24	3.39%	5,421,821	14.09%
$250,000 to $300,000	6	0.85%	1,662,551	4.32%
$300,000 to $400,000	6	0.85%	2,160,863	5.61%
$400,000 to $500,000	1	0.14%	449,683	1.17%
$500,000 to $1,000,000	0	0.00%	0	0.00%
$1,000,000+	0	0.00%	0	0.00%
Total	**708**	**100.00%**	**38,491,949**	**100.00%**

Table 6 - Product Type	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	3	0.37%	211,827	0.24%
2 Year Fixed	6	0.75%	1,153,674	1.30%
3 Year Fixed	13	1.62%	2,133,423	2.41%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	9	1.12%	1,347,583	1.52%
Variable	771	96.13%	83,580,505	94.52%
Total	**802**	**100.00%**	**88,427,013**	**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	7	22.58%	1,041,378	21.49%
6 to 12 months	7	22.58%	1,012,830	20.90%
12 to 24 months	6	19.35%	1,139,333	23.51%
24 to 36 months	10	32.26%	1,512,972	31.22%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	3.23%	139,994	2.89%
60+ months	0	0.00%	0	0.00%
Total	**31**	**100.00%**	**4,846,508**	**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	469	58.48%	65,687,944	74.28%
180 to 360 months	333	41.52%	22,739,069	25.72%
360+ months	0	0.00%	0	0.00%
Total	**802**	**100.00%**	**88,427,013**	**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	1	0.12%	8	0.00%
10 to 15 years	10	1.25%	381,089	0.43%
15 to 20 years	49	6.11%	4,336,735	4.90%
20 to 25 years	79	9.85%	8,378,929	9.48%
25 to 30 years	662	82.54%	75,188,800	85.03%
30+ years	1	0.12%	141,451	0.16%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 10 - Remaining Loan Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	14	1.75%	385,360	0.44%
5 to 10 years	77	9.60%	5,981,109	6.76%
10 to 15 years	365	45.51%	29,118,283	32.93%
15 to 20 years	342	42.64%	52,297,074	59.14%
20 to 25 years	4	0.50%	645,186	0.73%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 11 - Days in Arrears	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	793	98.88%	0	86,299,072	97.59%
1 to 29 days	7	0.87%	4,625	1,628,825	1.84%
30 to 59 days	1	0.12%	1,129	249,669	0.28%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	1	0.12%	10,871	249,446	0.28%
Total	**802**	**100.00%**	**16,625**	**88,427,013**	**100.00%**

Series 2017-1 Harvey Trust

Investor Report

As at **31-July-2026**

Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Owner Occupied Loans	645	80.42%	65,623,744	74.21%
Investment Loans	157	19.58%	22,803,268	25.79%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	360	44.89%	38,478,252	43.51%
NSW	229	28.55%	27,523,509	31.13%
Vic	188	23.44%	19,279,447	21.80%
WA	16	2.00%	1,812,932	2.05%
SA	1	0.12%	255,268	0.29%
ACT	8	1.00%	1,077,604	1.22%
Tas	0	0.00%	0	0.00%
NT	0	0.00%	0	0.00%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	736	91.77%	83,015,409	93.88%
Inner city	5	0.62%	388,153	0.44%
Non metro	61	7.61%	5,023,450	5.68%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	316	39.40%	34,693,355	39.23%
Non-metro	44	5.49%	3,784,898	4.28%
New South Wales				
Metro	217	27.06%	27,057,196	30.60%
Non-metro	12	1.50%	466,313	0.53%
Victoria				
Metro	186	23.19%	19,159,228	21.67%
Non-metro	2	0.25%	120,219	0.14%
Western Australia				
Metro	13	1.62%	1,160,912	1.31%
Non-metro	3	0.37%	652,021	0.74%
South Australia				
Metro	1	0.12%	255,268	0.29%
Non-metro	0	0.00%	0	0.00%
Australian Capital Territory				
Metro	8	1.00%	1,077,604	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	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
4510	8	1.00%	1,122,108	1.27%
4305	7	0.87%	1,080,285	1.22%
3029	10	1.25%	1,067,593	1.21%
2203	2	0.25%	932,269	1.05%
4035	5	0.62%	930,245	1.05%
2750	4	0.50%	891,459	1.01%
2560	4	0.50%	880,710	1.00%
4074	6	0.75%	853,565	0.97%
4064	3	0.37%	836,095	0.95%
4152	6	0.75%	804,335	0.91%
Total	**55**	**6.86%**	**9,398,664**	**10.63%**

Series 2017-1 Harvey Trust

Investor Report

As at **31-July-2026**

Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0.00 to 3.00 %	2	0.25%	405,770	0.46%
3.00 to 3.25 %	1	0.12%	42,867	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%	115,393	0.13%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.12%	148,893	0.17%
5.00 to 5.25 %	3	0.37%	419,981	0.47%
5.25 to 5.50 %	4	0.50%	988,600	1.12%
5.50 to 5.75 %	3	0.37%	318,389	0.36%
5.75 to 6.00 %	20	2.49%	4,134,673	4.68%
6.00 to 6.25 %	109	13.59%	17,483,238	19.77%
6.25 to 6.50 %	168	20.95%	24,798,622	28.04%
6.50 to 6.75 %	90	11.22%	10,743,608	12.15%
6.75 to 7.00 %	33	4.11%	4,288,595	4.85%
7.00 to 7.25 %	64	7.98%	3,792,330	4.29%
7.25 to 7.50 %	27	3.37%	1,718,664	1.94%
7.50+ %	276	34.41%	19,027,391	21.52%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	797	99.38%	86,783,785	98.14%
Interest Only Loans	5	0.62%	1,643,228	1.86%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	3	60.00%	1,202,089	73.15%
12 to 24 months	1	20.00%	292,222	17.78%
24 to 36 months	1	20.00%	148,916	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%**	**1,643,228**	**100.00%**

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
QBE LMI	688	85.79%	79,423,547	89.82%
Helia LMI	114	14.21%	9,003,466	10.18%
Other	0	0.00%	0	0.00%
Uninsured	0	0.00%	0	0.00%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	197	24.56%	22,882,910	25.88%
Renovation	36	4.49%	3,454,705	3.91%
Purchase - New Dwelling	63	7.86%	5,858,949	6.63%
Purchase - Existing Dwelling	343	42.77%	36,566,089	41.35%
Purchase - Investment Dwelling	81	10.10%	9,921,572	11.22%
Other	82	10.22%	9,742,789	11.02%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	609	75.94%	66,563,457	75.28%
Duplex	4	0.50%	680,007	0.77%
Townhouse	30	3.74%	4,024,153	4.55%
Apartment / Unit / Flat	150	18.70%	16,328,628	18.47%
Vacant Land	0	0.00%	0	0.00%
Villa	9	1.12%	830,768	0.94%
Other	0	0.00%	0	0.00%
Total	**802**	**100.00%**	**88,427,013**	**100.00%**

Table 23 - Reserves

	$ Current Balance
Excess Revenue Reserve	0
Extraordinary Expenses Reserve	150,000
Total	**150,000**

Series 2017-1 Harvey Trust

Investor Report

As at 31-July-2026

Distribution Summary			$	$
Amounts Received by Trust prior to distribution date				
Collections (including excess subscription monies on first determination date)				91,623,006
Interest Earnings on the Collections Account (excluding Cash Deposit)				8,890
Input Tax Credits Received From ATO				2,303
Net Fixed Rate Swap Receipt From Swap Provider				6,188
Net Basis Swap Receipt From Swap Provider				5,550
Total				**91,645,937**
Amounts to be paid by Trustee on Distribution Date:				
Noteholders				
Class A1 Notes		Principal Payment	75,814,480	
		Coupon Payment	363,398	76,177,878
Class A2 Notes		Principal Payment	1,895,362	
		Coupon Payment	9,583	1,904,945
Class AB Notes		Principal Payment	7,210,283	
		Coupon Payment	38,670	7,248,952
Class B Notes		Principal Payment	3,379,820	
		Coupon Payment	19,312	3,399,132
Class C Notes		Principal Payment	1,802,571	
		Coupon Payment	11,801	1,814,371
Class D Notes		Principal Payment	450,643	
		Coupon Payment	4,017	454,660
Other				
Trust Expenses				90,549
Redraws				555,450
Transfer to/from Reserves				0
Total				**91,645,937**

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