

Harvey Series 2017-1 Trust

Investor Report

As at 30-Apr-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:	\$ 118,657,582
Total Number of Loans:	965
Average Current Balance:	\$ 122,961
Highest Current Balance:	\$ 633,882
Average Approval LVR	66.51%
Weighted Average Approval LVR	68.82%
Average Scheduled LVR	37.15%
Weighted Average Scheduled LVR	45.72%
Average Seasoning (Months):	160.18
Weighted Average Seasoning (Months):	146.31
Average Remaining Loan Term (Months):	181.74
Weighted Average Remaining Term:	200.50
Maximum Remaining Term (Months):	260.67
Weighted Average Variable Rate:	6.69%
Weighted Average Fixed Rate:	5.48%
Weighted Average Rate on All Loans:	6.61%
Percentage (by value) of Variable Rate Loans:	93.45%
Percentage (by value) of Fixed Rate Loans:	6.55%
Owner Occupied by Dollar Value	\$ 85,921,562
Percentage Owner Occupied	72.41%
Pool reduction	\$ 1,406,779
Monthly Repayment speed	1.17%
Available room till fixed cap threshold (45%) reached	38.45%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 120,064,361
Scheduled Repayments Received During Period	(\$ 1,110,982)
Unscheduled Repayments Received During Period	(\$ 1,743,476)
Redraws	\$ 943,582
Interest	\$ 504,096
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 118,657,582
Further Advances repurchased: Interest	(\$ 0)
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 143,068
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	2.69%	\$ 5,012,860	1.71%	\$ 192,802
> 25% <= 30%	16	1.66%	\$ 2,312,832	0.79%	\$ 144,552
> 30% <= 35%	21	2.18%	\$ 4,045,276	1.38%	\$ 192,632
> 35% <= 40%	41	4.25%	\$ 8,084,798	2.76%	\$ 197,190
> 40% <= 45%	37	3.83%	\$ 10,009,024	3.42%	\$ 270,514
> 45% <= 50%	40	4.15%	\$ 10,666,978	3.64%	\$ 266,674
> 50% <= 55%	57	5.91%	\$ 14,539,267	4.97%	\$ 255,075
> 55% <= 60%	79	8.19%	\$ 25,622,433	8.75%	\$ 324,335
> 60% <= 65%	82	8.50%	\$ 23,596,500	8.06%	\$ 287,762
> 65% <= 70%	66	6.84%	\$ 22,135,839	7.56%	\$ 335,391
> 70% <= 75%	97	10.05%	\$ 32,252,314	11.02%	\$ 332,498
> 75% <= 80%	262	27.15%	\$ 93,008,164	31.78%	\$ 354,993
> 80% <= 85%	46	4.77%	\$ 14,531,861	4.96%	\$ 315,910
> 85% <= 90%	34	3.52%	\$ 8,616,437	2.94%	\$ 253,425
> 90% <= 95%	35	3.63%	\$ 10,553,126	3.61%	\$ 301,518
> 95% <= 100%	26	2.69%	\$ 7,706,521	2.63%	\$ 296,405
Total	965	100.00%	\$ 292,694,228	100.00%	\$ 303,310

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	257	26.63%	\$ 12,630,034	10.64%	\$ 49,144
> 25% <= 30%	76	7.88%	\$ 5,717,310	4.82%	\$ 75,228
> 30% <= 35%	111	11.50%	\$ 9,480,141	7.99%	\$ 85,407
> 35% <= 40%	97	10.05%	\$ 12,663,543	10.67%	\$ 130,552
> 40% <= 45%	75	7.77%	\$ 8,849,258	7.46%	\$ 117,990
> 45% <= 50%	108	11.19%	\$ 17,123,515	14.43%	\$ 158,551
> 50% <= 55%	92	9.53%	\$ 16,408,866	13.83%	\$ 178,357
> 55% <= 60%	69	7.15%	\$ 15,253,285	12.85%	\$ 221,062
> 60% <= 65%	46	4.77%	\$ 11,944,248	10.07%	\$ 259,658
> 65% <= 70%	28	2.90%	\$ 6,853,346	5.78%	\$ 244,762
> 70% <= 75%	3	0.31%	\$ 928,577	0.78%	\$ 309,526
> 75% <= 80%	2	0.21%	\$ 622,638	0.52%	\$ 311,319
> 80% <= 85%	1	0.10%	\$ 182,818	0.15%	\$ 182,818
> 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	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	323	33.47%	\$ 4,535,339	3.82%	26.23%
> \$ 50,000 <= \$ 100,000	165	17.10%	\$ 12,531,482	10.56%	33.99%
> \$ 100,000 <= \$ 150,000	149	15.44%	\$ 18,915,434	15.94%	38.38%
> \$ 150,000 <= \$ 200,000	113	11.71%	\$ 19,755,882	16.65%	45.52%
> \$ 200,000 <= \$ 250,000	86	8.91%	\$ 19,442,716	16.39%	49.30%
> \$ 250,000 <= \$ 300,000	57	5.91%	\$ 15,516,835	13.08%	49.32%
> \$ 300,000 <= \$ 350,000	23	2.38%	\$ 7,350,963	6.20%	49.73%
> \$ 350,000 <= \$ 485,800	42	4.35%	\$ 16,779,585	14.14%	54.64%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$ 0	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	7	0.73%	\$ 3,829,346	3.23%	58.94%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	965	100.00%	\$ 118,657,582	100.00%	37.15%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	518	63.17%	\$ 6,868,469	15.31%	\$ 13,260
> \$ 50,000 <= \$ 100,000	150	18.29%	\$ 10,960,489	24.44%	\$ 73,070
> \$ 100,000 <= \$ 150,000	75	9.15%	\$ 9,153,860	20.41%	\$ 122,051
> \$ 150,000 <= \$ 200,000	31	3.78%	\$ 5,270,835	11.75%	\$ 170,027
> \$ 200,000 <= \$ 250,000	21	2.56%	\$ 4,630,922	10.32%	\$ 220,520
> \$ 250,000 <= \$ 300,000	13	1.59%	\$ 3,489,123	7.78%	\$ 268,394
> \$ 300,000 <= \$ 400,000	7	0.85%	\$ 2,358,526	5.26%	\$ 336,932
> \$ 400,000 <= \$ 500,000	5	0.61%	\$ 2,120,461	4.73%	\$ 424,092
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	820	100.00%	\$ 44,852,685	100.00%	\$ 54,698

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	25.49%	\$ 1,523,168	19.61%	\$ 117,167
> 6 <= 12 mths	16	31.37%	\$ 2,830,997	36.44%	\$ 176,937
> 12 <= 24 mths	14	27.45%	\$ 1,858,036	23.92%	\$ 132,717
> 24 <= 36 mths	6	11.76%	\$ 1,199,118	15.43%	\$ 199,853
> 36 <= 60 mths	2	3.92%	\$ 357,606	4.60%	\$ 178,803
Total	51	100.00%	\$ 7,768,926	100.00%	\$ 152,332

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	535	55.44%	\$ 82,986,989	69.94%	\$ 155,116
> 160 <= 360 mths	430	44.56%	\$ 35,670,593	30.06%	\$ 82,955
Total	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

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	0.41%	\$ 9,817	0.01%	\$ 2,454
> 10 <= 15 years	16	1.66%	\$ 655,807	0.55%	\$ 40,988
> 15 <= 20 years	60	6.22%	\$ 5,703,651	4.81%	\$ 95,061
> 20 <= 25 years	94	9.74%	\$ 11,694,282	9.86%	\$ 124,407
> 25 <= 30 years	790	81.87%	\$ 100,446,876	84.65%	\$ 127,148
> 30 <= 50 years	1	0.10%	\$ 147,150	0.12%	\$ 147,150
Total	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	19	1.97%	\$ 476,032	0.40%	\$ 25,054
> 5 <= 10 years	58	6.01%	\$ 4,616,470	3.89%	\$ 79,594
> 10 <= 15 years	402	41.66%	\$ 32,189,838	27.13%	\$ 80,074
> 15 <= 20 years	360	37.31%	\$ 56,862,381	47.92%	\$ 157,951
> 20 <= 25 years	126	13.06%	\$ 24,512,861	20.66%	\$ 194,547
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	914	94.72%	\$ 110,888,656	93.45%	\$ 121,322
Fixed (1 year)	1	0.10%	\$ 84,807	0.07%	\$ 84,807
Fixed (2 year)	14	1.45%	\$ 2,636,186	2.22%	\$ 188,299
Fixed (3 year)	21	2.18%	\$ 2,722,522	2.29%	\$ 129,644
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	15	1.55%	\$ 2,325,411	1.96%	\$ 155,027
Total	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	287	29.74%	\$ 36,260,773	30.56%	\$ 126,344
QLD COUNTRY	149	15.44%	\$ 15,480,658	13.05%	\$ 103,897
SYD METRO	161	16.68%	\$ 22,613,000	19.06%	\$ 140,453
OTHER NSW METRO	55	5.70%	\$ 7,795,322	6.57%	\$ 141,733
NSW COUNTRY	62	6.42%	\$ 6,264,235	5.28%	\$ 101,036
ACT METRO	9	0.93%	\$ 1,311,049	1.10%	\$ 145,672
MELBOURNE METRO	216	22.38%	\$ 25,560,980	21.54%	\$ 118,338
VICTORIA COUNTRY	6	0.62%	\$ 876,963	0.74%	\$ 146,160
PERTH METRO	13	1.35%	\$ 1,270,946	1.07%	\$ 97,765
WA COUNTRY	4	0.41%	\$ 768,074	0.65%	\$ 192,019
ADELAIDE METRO	2	0.21%	\$ 448,542	0.38%	\$ 224,271
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%	\$ 7,041	0.01%	\$ 7,041
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4305	10	1.04%	\$ 1,404,093	1.18%	\$ 140,409
2560	5	0.52%	\$ 1,384,516	1.17%	\$ 276,903
4510	9	0.93%	\$ 1,377,277	1.16%	\$ 153,031
3029	12	1.24%	\$ 1,376,236	1.16%	\$ 114,686
3072	5	0.52%	\$ 1,227,712	1.03%	\$ 245,542
4350	11	1.14%	\$ 1,170,167	0.99%	\$ 106,379
4053	8	0.83%	\$ 1,085,028	0.91%	\$ 135,629
4006	4	0.41%	\$ 1,042,209	0.88%	\$ 260,552
4165	10	1.04%	\$ 995,488	0.84%	\$ 99,549
4306	9	0.93%	\$ 976,543	0.82%	\$ 108,505
Total	83	8.60%	\$ 12,039,268	10.15%	\$ 145,051

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	956	99.07%	\$ 116,333,355	98.04%	\$ 362
>	1	<=	7	days	1	0.10%	\$ 146,541	0.12%	\$ 319
>	7	<=	30	days	5	0.52%	\$ 1,394,673	1.18%	\$ 8,541
>	30	<=	60	days	1	0.10%	\$ 352,504	0.30%	\$ 4,888
>	60	<=	90	days	1	0.10%	\$ 185,102	0.16%	\$ 172
>	90	<=	120	days	0	0.00%	\$ 0	0.00%	\$ 0
>	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%	\$ 245,408	0.21%	\$ 21,925
Total					965	100.00%	\$ 118,657,582	100.00%	\$ 36,206

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	768	79.59%	\$ 85,921,562	72.41%	\$ 111,877
Non-Regulated Loans	197	20.41%	\$ 32,736,020	27.59%	\$ 166,173
Total	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	226	23.42%	\$ 27,689,488	23.34%	\$ 122,520
Renovation	49	5.08%	\$ 4,835,761	4.08%	\$ 98,689
Purchase - New Dwelling	53	5.49%	\$ 5,544,410	4.67%	\$ 104,612
Purchase - Existing Dwelling	397	41.14%	\$ 46,796,087	39.44%	\$ 117,874
Buy Home (Investment)	92	9.53%	\$ 13,684,996	11.53%	\$ 148,750
Other	148	15.34%	\$ 20,106,839	16.95%	\$ 135,857
Total	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	148	15.34%	\$ 13,290,973	11.20%	\$ 89,804
QBELMI	817	84.66%	\$ 105,366,609	88.80%	\$ 128,968
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	956	99.07%	\$ 115,791,622	97.58%	\$ 121,121
Interest Only Loans	9	0.93%	\$ 2,865,960	2.42%	\$ 318,440
Total	965	100.00%	\$ 118,657,582	100.00%	\$ 122,961

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 2,997,525
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 8,948
Input Tax Credits Received From ATO	\$ 3,142
Net Fixed Rate Swap Receipt From Swap Provider	\$ 5,984
Net Basis Swap Receipt From Swap Provider	\$ 0
	\$ 3,015,599

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,177,808	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 431,274	\$ 1,609,082
Class A2 Principal to be paid to Class A2 Note Holders	\$ 29,445	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 11,402	\$ 40,847
Class AB Principal to be paid to Class AB Note Holders	\$ 112,015	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 46,123	\$ 158,138
Class B Principal to be paid to Class B Note Holders	\$ 52,507	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 23,094	\$ 75,601
Class C Principal to be paid to Class C Note Holders	\$ 28,004	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 14,183	\$ 42,186
Class D Principal to be paid to Class D Note Holders	\$ 7,001	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,872	\$ 11,873
Redraws		\$ 943,582
Trust Expenses		\$ 134,291
Total		\$ 3,015,599

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