

# Harvey Series 2017-1 Trust

## Investor Report

As at 31-Mar-23

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:	\$ 195,021,490
Total Number of Loans:	1,319
Average Current Balance:	\$ 147,856
Highest Current Balance:	\$ 633,732
Average Approval LVR	65.98%
Weighted Average Approval LVR	68.49%
Average Scheduled LVR	42.82%
Weighted Average Scheduled LVR	50.32%
Average Seasoning (Months):	134.61
Weighted Average Seasoning (Months):	121.48
Average Remaining Loan Term (Months):	206.05
Weighted Average Remaining Term:	224.24
Maximum Remaining Term (Months):	285.67
Weighted Average Variable Rate:	6.57%
Weighted Average Fixed Rate:	2.97%
Weighted Average Rate on All Loans:	5.74%
Percentage (by value) of Variable Rate Loans:	76.98%
Percentage (by value) of Fixed Rate Loans:	23.02%
Owner Occupied by Dollar Value	\$ 144,520,795
Percentage Owner Occupied	74.11%
Pool reduction	\$ 4,729,609
Monthly Repayment speed	2.37%
Available room till fixed cap threshold (45%) reached	21.98%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 199,751,099.84
Scheduled Repayments Received During Period	(\$ 1,602,906.96)
Unscheduled Repayments Received During Period	(\$ 5,079,765.55)
Redraws	\$ 1,216,742.97
Interest	\$ 735,820.16
Other Charges	\$ 500.00
Mortgage Portfolio Balance At End of Period	\$ 195,021,490.46
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 213,143.38
Defaulted Amounts (ie shortfalls written off)	\$ 0.00
Recovered amount of write off	\$ 0.00

Table 1 - Mortgage Pool by Loan-to-Valuation Ratio at Approval

Approval LVR	Number of Loans		Approval Amount		Average Balance
	#	%	\$	%	
> 0% <= 25%	47	3.56%	\$ 8,953,446.31	2.26%	\$ 190,498.86
> 25% <= 30%	20	1.52%	\$ 2,991,676.40	0.75%	\$ 149,583.82
> 30% <= 35%	30	2.27%	\$ 5,389,447.88	1.36%	\$ 179,648.26
> 35% <= 40%	50	3.79%	\$ 9,355,555.80	2.36%	\$ 187,111.12
> 40% <= 45%	53	4.02%	\$ 13,870,969.53	3.50%	\$ 261,716.41
> 45% <= 50%	56	4.25%	\$ 15,003,788.52	3.79%	\$ 267,924.80
> 50% <= 55%	73	5.53%	\$ 19,061,897.39	4.81%	\$ 261,121.88
> 55% <= 60%	110	8.34%	\$ 34,698,168.19	8.76%	\$ 315,437.89
> 60% <= 65%	113	8.57%	\$ 32,334,210.36	8.16%	\$ 286,143.45
> 65% <= 70%	99	7.51%	\$ 31,089,457.07	7.84%	\$ 314,034.92
> 70% <= 75%	124	9.40%	\$ 42,213,265.58	10.65%	\$ 340,429.56
> 75% <= 80%	363	27.52%	\$ 128,125,886.57	32.33%	\$ 352,963.87
> 80% <= 85%	61	4.62%	\$ 19,306,802.54	4.87%	\$ 316,504.96
> 85% <= 90%	45	3.41%	\$ 12,094,531.29	3.05%	\$ 268,767.36
> 90% <= 95%	44	3.34%	\$ 12,972,433.34	3.27%	\$ 294,828.03
> 95% <= 100%	31	2.35%	\$ 8,850,585.86	2.23%	\$ 285,502.77
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 396,312,122.63</b>	<b>100.00%</b>	<b>\$ 300,464.08</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	236	17.89%	\$ 13,550,924.65	6.95%	\$ 57,419.17
> 25% <= 30%	85	6.44%	\$ 7,300,113.19	3.74%	\$ 85,883.68
> 30% <= 35%	106	8.04%	\$ 10,671,024.00	5.47%	\$ 100,670.04
> 35% <= 40%	130	9.86%	\$ 14,247,472.36	7.31%	\$ 109,595.94
> 40% <= 45%	124	9.40%	\$ 17,784,990.39	9.12%	\$ 143,427.34
> 45% <= 50%	136	10.31%	\$ 22,056,153.78	11.31%	\$ 162,177.60
> 50% <= 55%	137	10.39%	\$ 23,942,989.66	12.28%	\$ 174,766.35
> 55% <= 60%	135	10.24%	\$ 27,406,272.48	14.05%	\$ 203,009.43
> 60% <= 65%	110	8.34%	\$ 27,131,451.42	13.91%	\$ 246,649.56
> 65% <= 70%	84	6.37%	\$ 21,534,845.23	11.04%	\$ 256,367.21
> 70% <= 75%	28	2.12%	\$ 7,203,266.73	3.69%	\$ 257,259.53
> 75% <= 80%	7	0.53%	\$ 1,969,524.32	1.01%	\$ 281,360.62
> 80% <= 85%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 85% <= 90%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	1	0.08%	\$ 222,462.25	0.11%	\$ 222,462.25
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	337	25.55%	\$ 5,318,320.64	2.73%	30.93%
> \$ 50,000 <= \$ 100,000	216	16.38%	\$ 15,925,809.37	8.17%	35.94%
> \$ 100,000 <= \$ 150,000	202	15.31%	\$ 25,452,494.43	13.05%	42.77%
> \$ 150,000 <= \$ 200,000	182	13.80%	\$ 31,544,829.22	16.18%	47.68%
> \$ 200,000 <= \$ 250,000	124	9.40%	\$ 27,613,803.04	14.16%	53.15%
> \$ 250,000 <= \$ 300,000	99	7.51%	\$ 27,108,643.20	13.90%	54.26%
> \$ 300,000 <= \$ 350,000	65	4.93%	\$ 21,094,705.50	10.82%	55.97%
> \$ 350,000 <= \$ 485,800	75	5.69%	\$ 30,374,077.82	15.57%	57.21%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$ 0.00	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	19	1.44%	\$ 10,588,807.24	5.43%	56.91%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>42.82%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	732	65.71%	\$ 9,245,162.61	15.28%	\$ 12,630.00
> \$ 50,000 <= \$ 100,000	169	15.17%	\$ 11,904,258.67	19.67%	\$ 70,439.40
> \$ 100,000 <= \$ 150,000	99	8.89%	\$ 12,100,613.96	20.00%	\$ 122,228.42
> \$ 150,000 <= \$ 200,000	45	4.04%	\$ 7,754,240.66	12.82%	\$ 172,316.46
> \$ 200,000 <= \$ 250,000	29	2.60%	\$ 6,517,966.45	10.77%	\$ 224,757.46
> \$ 250,000 <= \$ 300,000	22	1.97%	\$ 6,055,971.51	10.01%	\$ 275,271.43
> \$ 300,000 <= \$ 400,000	11	0.99%	\$ 3,546,032.53	5.86%	\$ 322,366.59
> \$ 400,000 <= \$ 500,000	3	0.27%	\$ 1,323,430.56	2.19%	\$ 441,143.52
> \$ 500,000 <= \$ 1,000,000	4	0.36%	\$ 2,058,357.26	3.40%	\$ 514,589.32
<b>Total</b>	<b>1,114</b>	<b>100.00%</b>	<b>\$ 60,506,034.21</b>	<b>100.00%</b>	<b>\$ 54,314.21</b>

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	48	22.33%	\$ 10,985,539.98	24.46%	\$ 228,865.42
> 6 <= 12 mths	58	26.98%	\$ 12,590,305.63	28.04%	\$ 217,074.24
> 12 <= 24 mths	75	34.88%	\$ 16,200,141.17	36.08%	\$ 216,001.88
> 24 <= 36 mths	22	10.23%	\$ 3,255,265.12	7.25%	\$ 147,966.60
> 36 <= 60 mths	12	5.58%	\$ 1,872,085.24	4.17%	\$ 156,007.10
<b>Total</b>	<b>215</b>	<b>100.00%</b>	<b>\$ 44,903,337.14</b>	<b>100.00%</b>	<b>\$ 208,852.73</b>

Table 6 - Mortgage Pool by Months Since Drawdown

Days Since Drawdown	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 3 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 3 <= 6 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 6 <= 12 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 12 <= 18 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 18 <= 24 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 24 <= 36 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 36 <= 48 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 48 <= 60 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 60 <= 160 mths	874	66.26%	\$ 157,615,732.62	80.82%	\$ 180,338.37
> 160 <= 360 mths	445	33.74%	\$ 37,405,757.84	19.18%	\$ 84,057.88
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 5 <= 10 years	8	0.61%	\$ 146,865.59	0.08%	\$ 18,358.20
> 10 <= 15 years	30	2.27%	\$ 2,109,338.88	1.08%	\$ 70,311.30
> 15 <= 20 years	78	5.91%	\$ 9,286,988.78	4.76%	\$ 119,063.96
> 20 <= 25 years	131	9.93%	\$ 19,268,237.36	9.88%	\$ 147,085.78
> 25 <= 30 years	1,071	81.20%	\$ 164,055,636.58	84.12%	\$ 153,179.87
> 30 <= 50 years	1	0.08%	\$ 154,423.27	0.08%	\$ 154,423.27
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.29%	\$ 243,478.04	0.12%	\$ 14,322.24
> 5 <= 10 years	50	3.79%	\$ 3,546,392.84	1.82%	\$ 70,927.86
> 10 <= 15 years	418	31.69%	\$ 37,294,746.65	19.12%	\$ 89,221.88
> 15 <= 20 years	392	29.72%	\$ 59,840,894.65	30.68%	\$ 152,655.34
> 20 <= 25 years	442	33.51%	\$ 94,095,978.28	48.25%	\$ 212,886.83
> 25 <= 30 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	1,104	83.70%	\$ 150,118,153.32	76.98%	\$ 135,976.59
Fixed (1 year)	7	0.53%	\$ 1,266,460.36	0.65%	\$ 180,922.91
Fixed (2 year)	58	4.40%	\$ 13,268,820.29	6.80%	\$ 228,772.76
Fixed (3 year)	127	9.63%	\$ 26,507,155.52	13.59%	\$ 208,717.76
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	23	1.74%	\$ 3,860,900.97	1.98%	\$ 167,865.26
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	394	29.87%	\$ 58,413,034.69	29.95%	\$ 148,256.43
QLD COUNTRY	204	15.47%	\$ 26,338,539.65	13.51%	\$ 129,110.49
SYD METRO	224	16.98%	\$ 39,399,863.70	20.20%	\$ 175,892.25
OTHER NSW METRO	73	5.53%	\$ 11,557,812.14	5.93%	\$ 158,326.19
NSW COUNTRY	82	6.22%	\$ 9,894,051.15	5.07%	\$ 120,659.16
ACT METRO	12	0.91%	\$ 2,023,436.44	1.04%	\$ 168,619.70
MELBOURNE METRO	290	21.99%	\$ 42,232,490.82	21.66%	\$ 145,629.28
VICTORIA COUNTRY	11	0.83%	\$ 1,324,676.27	0.68%	\$ 120,425.12
PERTH METRO	19	1.44%	\$ 2,274,744.13	1.17%	\$ 119,723.38
WA COUNTRY	4	0.30%	\$ 774,811.45	0.40%	\$ 193,702.86
ADELAIDE METRO	2	0.15%	\$ 512,447.59	0.26%	\$ 256,223.80
SA COUNTRY	1	0.08%	\$ 128,755.39	0.07%	\$ 128,755.39
DARWIN METRO	2	0.15%	\$ 101,617.66	0.05%	\$ 50,808.83
NT COUNTRY	0	0.00%	\$ 0.00	0.00%	\$ 0.00
HOBART METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TAS COUNTRY	1	0.08%	\$ 45,209.38	0.02%	\$ 45,209.38
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>TOTAL</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2560	9	0.68%	\$ 2,020,562.48	1.04%	\$ 224,506.94
4152	11	0.83%	\$ 1,909,735.92	0.98%	\$ 173,612.36
4305	13	0.99%	\$ 1,816,130.77	0.93%	\$ 139,702.37
4350	13	0.99%	\$ 1,772,915.03	0.91%	\$ 136,378.08
4053	9	0.68%	\$ 1,654,178.76	0.85%	\$ 183,797.64
3029	13	0.99%	\$ 1,646,378.96	0.84%	\$ 126,644.54
4006	6	0.45%	\$ 1,595,210.74	0.82%	\$ 265,868.46
3806	5	0.38%	\$ 1,574,749.20	0.81%	\$ 314,949.84
4510	9	0.68%	\$ 1,572,115.84	0.81%	\$ 174,679.54
4306	10	0.76%	\$ 1,419,744.11	0.73%	\$ 141,974.41
<b>Total</b>	<b>98</b>	<b>7.43%</b>	<b>\$ 16,981,721.81</b>	<b>8.71%</b>	<b>\$ 173,282.88</b>

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears	Number of Loans		Current Balance		Amount In Arrears \$
	#	%	\$	%	
>= 0 <= 1 days	1,307	99.09%	\$ 192,350,642.30	98.63%	\$ 3,651.30
> 1 <= 7 days	1	0.08%	\$ 260,969.28	0.13%	\$ 404.62
> 7 <= 30 days	8	0.61%	\$ 1,622,287.56	0.83%	\$ 10,382.21
> 30 <= 60 days	3	0.23%	\$ 787,591.32	0.40%	\$ 11,637.61
> 60 <= 90 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 90 <= 120 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 120 <= 150 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 150 <= 180 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 180 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 26,075.74</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	1,050	79.61%	\$ 144,520,795.08	74.11%	\$ 137,638.85
Non-Regulated Loans	269	20.39%	\$ 50,500,695.38	25.89%	\$ 187,734.93
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	309	23.43%	\$ 46,016,615.18	23.60%	\$ 148,921.08
Renovation	72	5.46%	\$ 8,212,938.34	4.21%	\$ 114,068.59
Purchase - New Dwelling	73	5.53%	\$ 9,101,721.34	4.67%	\$ 124,681.11
Purchase - Existing Dwelling	512	38.82%	\$ 73,500,636.61	37.69%	\$ 143,555.93
Buy Home (Investment)	142	10.77%	\$ 26,002,566.67	13.33%	\$ 183,116.67
Other	211	16.00%	\$ 32,187,012.32	16.50%	\$ 152,545.08
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	186	14.10%	\$ 19,238,335.44	9.86%	\$ 103,431.91
QBE LMI	1,133	85.90%	\$ 175,783,155.02	90.14%	\$ 155,148.42
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,304	98.86%	\$ 189,856,979.85	97.35%	\$ 145,595.84
Interest Only Loans	15	1.14%	\$ 5,164,510.61	2.65%	\$ 344,300.71
<b>Total</b>	<b>1,319</b>	<b>100.00%</b>	<b>\$ 195,021,490.46</b>	<b>100.00%</b>	<b>\$ 147,855.57</b>

**DISTRIBUTION SUMMARY**

**Amounts received into Collections Account prior to Distribution Date:**

Collections (including excess subscription monies on first determination date)	\$ 6,895,815.89
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 12,731.48
Input Tax Credits Received From ATO	\$ 4,729.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 123,466.12
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	<b>\$ 7,036,742.49</b>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,959,805.32	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 695,802.50	\$ 4,655,607.82
Class A2 Principal to be paid to Class A2 Note Holders	\$ 98,995.13	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 18,494.72	\$ 117,489.85
Class AB Principal to be paid to Class AB Note Holders	\$ 376,594.49	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 75,237.56	\$ 451,832.05
Class B Principal to be paid to Class B Note Holders	\$ 176,528.67	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 37,882.15	\$ 214,410.82
Class C Principal to be paid to Class C Note Holders	\$ 94,148.62	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 23,515.57	\$ 117,664.19
Class D Principal to be paid to Class D Note Holders	\$ 23,537.15	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 8,231.98	\$ 31,769.13
Redraws		\$ 1,216,742.97
Trust Expenses		\$ 231,225.66
Total		<b>\$ 7,036,742.49</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 Series 2017-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013