

Harvey Series 2017-1 Trust

Investor Report

As at 31-Aug-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:	\$ 110,458,596
Total Number of Loans:	915
Average Current Balance:	\$ 120,720
Highest Current Balance:	\$ 628,460
Average Approval LVR	66.77%
Weighted Average Approval LVR	68.98%
Average Scheduled LVR	36.58%
Weighted Average Scheduled LVR	45.13%
Average Seasoning (Months):	163.67
Weighted Average Seasoning (Months):	150.25
Average Remaining Loan Term (Months):	178.59
Weighted Average Remaining Term:	196.69
Maximum Remaining Term (Months):	256.67
Weighted Average Variable Rate:	6.15%
Weighted Average Fixed Rate:	5.51%
Weighted Average Rate on All Loans:	6.11%
Percentage (by value) of Variable Rate Loans:	94.38%
Percentage (by value) of Fixed Rate Loans:	5.62%
Owner Occupied by Dollar Value	\$ 80,065,186
Percentage Owner Occupied	72.48%
Pool reduction	\$ 1,148,300
Monthly Repayment speed	1.03%
Available room till fixed cap threshold (45%) reached	39.38%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 111,606,896
Scheduled Repayments Received During Period	(\$ 1,009,379)
Unscheduled Repayments Received During Period	(\$ 1,411,899)
Redraws	\$ 816,084
Interest	\$ 456,467
Other Charges	\$ 426
Mortgage Portfolio Balance At End of Period	\$ 110,458,596
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 426
Interest Offset	\$ 135,351
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%	24	2.62%	\$ 4,519,305	1.62%	\$ 188,304
> 25% <= 30%	16	1.75%	\$ 2,312,832	0.83%	\$ 144,552
> 30% <= 35%	19	2.08%	\$ 3,678,512	1.32%	\$ 193,606
> 35% <= 40%	36	3.93%	\$ 7,461,434	2.67%	\$ 207,262
> 40% <= 45%	37	4.04%	\$ 10,009,024	3.58%	\$ 270,514
> 45% <= 50%	38	4.15%	\$ 10,318,978	3.70%	\$ 271,552
> 50% <= 55%	53	5.79%	\$ 13,668,267	4.89%	\$ 257,892
> 55% <= 60%	73	7.98%	\$ 24,192,348	8.66%	\$ 331,402
> 60% <= 65%	77	8.42%	\$ 22,186,710	7.95%	\$ 288,139
> 65% <= 70%	61	6.67%	\$ 20,380,839	7.30%	\$ 334,112
> 70% <= 75%	94	10.27%	\$ 31,535,931	11.29%	\$ 335,489
> 75% <= 80%	249	27.21%	\$ 88,410,548	31.66%	\$ 355,062
> 80% <= 85%	46	5.03%	\$ 14,531,861	5.20%	\$ 315,910
> 85% <= 90%	34	3.72%	\$ 8,616,437	3.09%	\$ 253,425
> 90% <= 95%	34	3.72%	\$ 10,309,860	3.69%	\$ 303,231
> 95% <= 100%	24	2.62%	\$ 7,100,655	2.54%	\$ 295,861
Total	915	100.00%	\$ 279,233,540	100.00%	\$ 305,173

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	247	26.99%	\$ 12,225,311	11.07%	\$ 49,495
> 25% <= 30%	84	9.18%	\$ 5,734,519	5.19%	\$ 68,268
> 30% <= 35%	101	11.04%	\$ 9,348,065	8.46%	\$ 92,555
> 35% <= 40%	95	10.38%	\$ 12,384,861	11.21%	\$ 130,367
> 40% <= 45%	74	8.09%	\$ 8,914,467	8.07%	\$ 120,466
> 45% <= 50%	95	10.38%	\$ 14,921,202	13.51%	\$ 157,065
> 50% <= 55%	87	9.51%	\$ 15,778,282	14.28%	\$ 181,360
> 55% <= 60%	57	6.23%	\$ 12,797,707	11.59%	\$ 224,521
> 60% <= 65%	50	5.46%	\$ 11,905,128	10.78%	\$ 238,103
> 65% <= 70%	19	2.08%	\$ 4,725,857	4.28%	\$ 248,729
> 70% <= 75%	3	0.33%	\$ 926,531	0.84%	\$ 308,844
> 75% <= 80%	2	0.22%	\$ 618,926	0.56%	\$ 309,463
> 80% <= 85%	1	0.11%	\$ 177,738	0.16%	\$ 177,738
> 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	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	312	34.10%	\$ 4,300,145	3.89%	25.94%
> \$ 50,000 <= \$ 100,000	150	16.39%	\$ 11,303,797	10.23%	33.48%
> \$ 100,000 <= \$ 150,000	147	16.07%	\$ 18,477,249	16.73%	37.61%
> \$ 150,000 <= \$ 200,000	103	11.26%	\$ 17,883,621	16.19%	45.11%
> \$ 200,000 <= \$ 250,000	82	8.96%	\$ 18,373,323	16.63%	48.12%
> \$ 250,000 <= \$ 300,000	59	6.45%	\$ 16,007,774	14.49%	48.75%
> \$ 300,000 <= \$ 350,000	19	2.08%	\$ 6,109,154	5.53%	52.51%
> \$ 350,000 <= \$ 485,800	37	4.04%	\$ 14,710,830	13.32%	54.03%
> \$ 485,800 <= \$ 500,000	1	0.11%	\$ 499,180	0.45%	0.00%
> \$ 500,000 <= \$ 750,000	5	0.55%	\$ 2,793,523	2.53%	61.02%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	915	100.00%	\$ 110,458,596	100.00%	36.58%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	478	62.00%	\$ 6,678,702	15.62%	\$ 13,972
> \$ 50,000 <= \$ 100,000	150	19.46%	\$ 10,893,398	25.47%	\$ 72,623
> \$ 100,000 <= \$ 150,000	71	9.21%	\$ 8,595,411	20.10%	\$ 121,062
> \$ 150,000 <= \$ 200,000	30	3.89%	\$ 5,162,538	12.07%	\$ 172,085
> \$ 200,000 <= \$ 250,000	22	2.85%	\$ 4,920,526	11.51%	\$ 223,660
> \$ 250,000 <= \$ 300,000	9	1.17%	\$ 2,442,320	5.71%	\$ 271,369
> \$ 300,000 <= \$ 400,000	8	1.04%	\$ 2,794,106	6.53%	\$ 349,263
> \$ 400,000 <= \$ 500,000	3	0.39%	\$ 1,274,947	2.98%	\$ 424,982
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	771	100.00%	\$ 42,761,948	100.00%	\$ 55,463

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	12	31.58%	\$ 2,143,915	34.55%	\$ 178,660
> 6 <= 12 mths	11	28.95%	\$ 1,483,147	23.90%	\$ 134,832
> 12 <= 24 mths	11	28.95%	\$ 2,087,271	33.64%	\$ 189,752
> 24 <= 36 mths	3	7.89%	\$ 334,195	5.39%	\$ 111,398
> 36 <= 60 mths	1	2.63%	\$ 156,563	2.52%	\$ 156,563
Total	38	100.00%	\$ 6,205,091	100.00%	\$ 163,292

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	494	53.99%	\$ 75,316,220	68.19%	\$ 152,462
> 160 <= 360 mths	421	46.01%	\$ 35,142,376	31.81%	\$ 83,474
Total	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

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	2	0.22%	\$ 4,510	0.00%	\$ 2,255
> 10 <= 15 years	14	1.53%	\$ 500,353	0.45%	\$ 35,740
> 15 <= 20 years	59	6.45%	\$ 5,294,858	4.79%	\$ 89,743
> 20 <= 25 years	90	9.84%	\$ 10,990,319	9.95%	\$ 122,115
> 25 <= 30 years	749	81.86%	\$ 93,522,142	84.67%	\$ 124,863
> 30 <= 50 years	1	0.11%	\$ 146,414	0.13%	\$ 146,414
Total	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	16	1.75%	\$ 317,428	0.29%	\$ 19,839
> 5 <= 10 years	64	6.99%	\$ 5,287,999	4.79%	\$ 82,625
> 10 <= 15 years	385	42.08%	\$ 31,405,375	28.43%	\$ 81,572
> 15 <= 20 years	374	40.87%	\$ 59,119,611	53.52%	\$ 158,074
> 20 <= 25 years	76	8.31%	\$ 14,328,184	12.97%	\$ 188,529
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	877	95.85%	\$ 104,253,505	94.38%	\$ 118,875
Fixed (1 year)	1	0.11%	\$ 82,598	0.07%	\$ 82,598
Fixed (2 year)	10	1.09%	\$ 1,995,174	1.81%	\$ 199,517
Fixed (3 year)	15	1.64%	\$ 2,257,711	2.04%	\$ 150,514
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	12	1.31%	\$ 1,869,609	1.69%	\$ 155,801
Total	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	275	30.05%	\$ 34,390,582	31.13%	\$ 125,057
QLD COUNTRY	140	15.30%	\$ 14,376,749	13.02%	\$ 102,691
SYD METRO	150	16.39%	\$ 20,020,944	18.13%	\$ 133,473
OTHER NSW METRO	52	5.68%	\$ 7,096,913	6.42%	\$ 136,479
NSW COUNTRY	59	6.45%	\$ 6,107,326	5.53%	\$ 103,514
ACT METRO	9	0.98%	\$ 1,249,796	1.13%	\$ 138,866
MELBOURNE METRO	207	22.62%	\$ 24,202,760	21.91%	\$ 116,922
VICTORIA COUNTRY	4	0.44%	\$ 617,251	0.56%	\$ 154,313
PERTH METRO	13	1.42%	\$ 1,256,191	1.14%	\$ 96,630
WA COUNTRY	3	0.33%	\$ 697,685	0.63%	\$ 232,562
ADELAIDE METRO	2	0.22%	\$ 439,757	0.40%	\$ 219,879
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	0.11%	\$ 2,642	0.00%	\$ 2,642
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4305	10	1.09%	\$ 1,400,163	1.27%	\$ 140,016
4510	9	0.98%	\$ 1,347,710	1.22%	\$ 149,746
2560	5	0.55%	\$ 1,337,094	1.21%	\$ 267,419
3072	5	0.55%	\$ 1,203,893	1.09%	\$ 240,779
4350	9	0.98%	\$ 1,142,115	1.03%	\$ 126,902
3029	10	1.09%	\$ 1,121,824	1.02%	\$ 112,182
4006	4	0.44%	\$ 1,019,365	0.92%	\$ 254,841
4165	10	1.09%	\$ 967,296	0.88%	\$ 96,730
2203	2	0.22%	\$ 956,270	0.87%	\$ 478,135
2750	4	0.44%	\$ 942,288	0.85%	\$ 235,572
Total	68	7.43%	\$ 11,438,020	10.36%	\$ 168,206

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	904	98.80%	\$ 107,623,032	97.43%	\$ 50
>	1	<=	7	days	6	0.66%	\$ 1,391,543	1.26%	\$ 2,433
>	7	<=	30	days	3	0.33%	\$ 850,809	0.77%	\$ 3,469
>	30	<=	60	days	1	0.11%	\$ 350,033	0.32%	\$ 5,040
>	60	<=	90	days	0	0.00%	\$ 0	0.00%	\$ 0
>	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	0.11%	\$ 243,179	0.22%	\$ 22,649
Total					915	100.00%	\$ 110,458,596	100.00%	\$ 33,642

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	727	79.45%	\$ 80,065,186	72.48%	\$ 110,131
Non-Regulated Loans	188	20.55%	\$ 30,393,410	27.52%	\$ 161,667
Total	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	214	23.39%	\$ 25,889,304	23.44%	\$ 120,978
Renovation	43	4.70%	\$ 4,287,965	3.88%	\$ 99,720
Purchase - New Dwelling	51	5.57%	\$ 5,289,834	4.79%	\$ 103,722
Purchase - Existing Dwelling	378	41.31%	\$ 43,736,215	39.60%	\$ 115,704
Buy Home (Investment)	88	9.62%	\$ 12,240,413	11.08%	\$ 139,096
Other	141	15.41%	\$ 19,014,866	17.21%	\$ 134,857
Total	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	138	15.08%	\$ 12,585,499	11.39%	\$ 91,199
QBE LMI	777	84.92%	\$ 97,873,097	88.61%	\$ 125,963
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	907	99.13%	\$ 107,789,116	97.58%	\$ 118,841
Interest Only Loans	8	0.87%	\$ 2,669,480	2.42%	\$ 333,685
Total	915	100.00%	\$ 110,458,596	100.00%	\$ 120,720

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 2,556,629
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 7,993
Input Tax Credits Received From ATO	\$ 2,931
Net Fixed Rate Swap Receipt From Swap Provider	\$ 1,364
Net Basis Swap Receipt From Swap Provider	\$ 0
	\$ 2,568,917

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 961,400	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 350,047	\$ 1,311,447
Class A2 Principal to be paid to Class A2 Note Holders	\$ 24,035	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 9,308	\$ 33,343
Class AB Principal to be paid to Class AB Note Holders	\$ 91,433	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 37,880	\$ 129,314
Class B Principal to be paid to Class B Note Holders	\$ 42,859	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 19,080	\$ 61,940
Class C Principal to be paid to Class C Note Holders	\$ 22,858	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 11,853	\$ 34,711
Class D Principal to be paid to Class D Note Holders	\$ 5,715	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,155	\$ 9,869
Redraws		\$ 816,084
Trust Expenses		\$ 172,209
Total		\$ 2,568,917

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