

Harvey Series 2017-1 Trust

Investor Report

As at 30-Sep-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:	\$ 171,301,781
Total Number of Loans:	1,201
Average Current Balance:	\$ 142,633
Highest Current Balance:	\$ 633,950
Average Approval LVR	66.02%
Weighted Average Approval LVR	68.51%
Average Scheduled LVR	41.48%
Weighted Average Scheduled LVR	49.28%
Average Seasoning (Months):	140.86
Weighted Average Seasoning (Months):	127.69
Average Remaining Loan Term (Months):	200.14
Weighted Average Remaining Term:	218.37
Maximum Remaining Term (Months):	279.67
Weighted Average Variable Rate:	6.95%
Weighted Average Fixed Rate:	3.32%
Weighted Average Rate on All Loans:	6.25%
Percentage (by value) of Variable Rate Loans:	80.55%
Percentage (by value) of Fixed Rate Loans:	19.45%
Owner Occupied by Dollar Value	\$ 126,734,090
Percentage Owner Occupied	73.98%
Pool reduction	\$ 3,928,903
Monthly Repayment speed	2.24%
Available room till fixed cap threshold (45%) reached	25.55%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 175,230,683.67
Scheduled Repayments Received During Period	(\$ 1,459,757.93)
Unscheduled Repayments Received During Period	(\$ 4,070,825.54)
Redraws	\$ 925,581.26
Interest	\$ 676,099.12
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 171,301,780.58
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 202,731.65
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%	44	3.66%	\$ 8,708,542.51	2.40%	\$ 197,921.42
> 25% <= 30%	18	1.50%	\$ 2,651,676.40	0.73%	\$ 147,315.36
> 30% <= 35%	29	2.41%	\$ 5,253,818.03	1.45%	\$ 181,166.14
> 35% <= 40%	48	4.00%	\$ 9,044,555.80	2.49%	\$ 188,428.25
> 40% <= 45%	45	3.75%	\$ 11,746,383.01	3.24%	\$ 261,030.73
> 45% <= 50%	47	3.91%	\$ 12,864,977.98	3.55%	\$ 273,722.94
> 50% <= 55%	66	5.50%	\$ 17,245,792.35	4.75%	\$ 261,299.88
> 55% <= 60%	99	8.24%	\$ 31,294,719.53	8.63%	\$ 316,108.28
> 60% <= 65%	106	8.83%	\$ 30,420,478.24	8.39%	\$ 286,985.64
> 65% <= 70%	85	7.08%	\$ 27,548,911.05	7.59%	\$ 324,104.84
> 70% <= 75%	117	9.74%	\$ 40,339,265.58	11.12%	\$ 344,780.05
> 75% <= 80%	327	27.23%	\$ 115,651,668.13	31.88%	\$ 353,674.83
> 80% <= 85%	59	4.91%	\$ 18,637,623.16	5.14%	\$ 315,891.92
> 85% <= 90%	40	3.33%	\$ 10,593,298.33	2.92%	\$ 264,832.46
> 90% <= 95%	41	3.41%	\$ 12,033,808.87	3.32%	\$ 293,507.53
> 95% <= 100%	30	2.50%	\$ 8,729,017.86	2.41%	\$ 290,967.26
Total	1,201	100.00%	\$ 362,764,536.83	100.00%	\$ 302,052.07

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	239	19.90%	\$ 13,163,057.82	7.68%	\$ 55,075.56
> 25% <= 30%	80	6.66%	\$ 7,183,923.52	4.19%	\$ 89,799.04
> 30% <= 35%	102	8.49%	\$ 9,981,556.87	5.83%	\$ 97,858.40
> 35% <= 40%	119	9.91%	\$ 13,169,763.07	7.69%	\$ 110,670.28
> 40% <= 45%	118	9.83%	\$ 16,529,351.27	9.65%	\$ 140,079.25
> 45% <= 50%	124	10.32%	\$ 19,792,659.72	11.55%	\$ 159,618.22
> 50% <= 55%	111	9.24%	\$ 19,048,448.08	11.12%	\$ 171,607.64
> 55% <= 60%	133	11.07%	\$ 27,123,034.07	15.83%	\$ 203,932.59
> 60% <= 65%	83	6.91%	\$ 21,963,593.73	12.82%	\$ 264,621.61
> 65% <= 70%	66	5.50%	\$ 16,782,798.33	9.80%	\$ 254,284.82
> 70% <= 75%	22	1.83%	\$ 5,626,918.60	3.28%	\$ 255,769.03
> 75% <= 80%	3	0.25%	\$ 725,787.35	0.42%	\$ 241,929.12
> 80% <= 85%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 85% <= 90%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 90% <= 95%	1	0.08%	\$ 210,888.15	0.12%	\$ 210,888.15
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	338	28.14%	\$ 5,726,320.42	3.34%	30.10%
> \$ 50,000 <= \$ 100,000	187	15.57%	\$ 13,984,014.26	8.16%	34.50%
> \$ 100,000 <= \$ 150,000	177	14.74%	\$ 22,278,660.83	13.01%	42.04%
> \$ 150,000 <= \$ 200,000	169	14.07%	\$ 29,253,658.43	17.08%	46.71%
> \$ 200,000 <= \$ 250,000	106	8.83%	\$ 23,747,729.21	13.86%	52.73%
> \$ 250,000 <= \$ 300,000	89	7.41%	\$ 24,127,139.13	14.08%	53.29%
> \$ 300,000 <= \$ 350,000	54	4.50%	\$ 17,286,270.52	10.09%	54.70%
> \$ 350,000 <= \$ 485,800	63	5.25%	\$ 25,139,493.67	14.68%	56.51%
> \$ 485,800 <= \$ 500,000	2	0.17%	\$ 990,311.51	0.58%	0.00%
> \$ 500,000 <= \$ 750,000	16	1.33%	\$ 8,768,182.60	5.12%	56.08%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	41.48%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	667	65.46%	\$ 8,505,397.33	15.36%	\$ 12,751.72
> \$ 50,000 <= \$ 100,000	156	15.31%	\$ 11,079,182.02	20.01%	\$ 71,020.40
> \$ 100,000 <= \$ 150,000	94	9.22%	\$ 11,601,255.21	20.96%	\$ 123,417.61
> \$ 150,000 <= \$ 200,000	39	3.83%	\$ 6,567,344.26	11.86%	\$ 168,393.44
> \$ 200,000 <= \$ 250,000	30	2.94%	\$ 6,809,398.72	12.30%	\$ 226,979.96
> \$ 250,000 <= \$ 300,000	15	1.47%	\$ 4,142,636.58	7.48%	\$ 276,175.77
> \$ 300,000 <= \$ 400,000	13	1.28%	\$ 4,234,690.03	7.65%	\$ 325,745.39
> \$ 400,000 <= \$ 500,000	5	0.49%	\$ 2,418,924.25	4.37%	\$ 483,784.85
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,019	100.00%	\$ 55,358,828.40	100.00%	\$ 54,326.62

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	55	32.74%	\$ 11,852,419.03	35.58%	\$ 215,498.53
> 6 <= 12 mths	46	27.38%	\$ 9,093,810.43	27.30%	\$ 197,691.53
> 12 <= 24 mths	41	24.40%	\$ 8,176,889.56	24.55%	\$ 199,436.33
> 24 <= 36 mths	19	11.31%	\$ 3,076,516.17	9.24%	\$ 161,921.90
> 36 <= 60 mths	7	4.17%	\$ 1,112,917.52	3.34%	\$ 158,988.22
Total	168	100.00%	\$ 33,312,552.71	100.00%	\$ 198,289.00

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	774	64.45%	\$ 135,884,212.27	79.32%	\$ 175,561.00
> 160 <= 360 mths	427	35.55%	\$ 35,417,568.31	20.68%	\$ 82,945.12
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

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	6	0.50%	\$ 103,650.38	0.06%	\$ 17,275.06
> 10 <= 15 years	27	2.25%	\$ 1,775,862.44	1.04%	\$ 65,772.68
> 15 <= 20 years	71	5.91%	\$ 7,865,469.06	4.59%	\$ 110,781.25
> 20 <= 25 years	119	9.91%	\$ 16,907,947.84	9.87%	\$ 142,083.60
> 25 <= 30 years	977	81.35%	\$ 144,496,089.84	84.35%	\$ 147,897.74
> 30 <= 50 years	1	0.08%	\$ 152,761.02	0.09%	\$ 152,761.02
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	18	1.50%	\$ 369,879.85	0.22%	\$ 20,548.88
> 5 <= 10 years	46	3.83%	\$ 3,038,761.33	1.77%	\$ 66,060.03
> 10 <= 15 years	404	33.64%	\$ 35,176,392.64	20.53%	\$ 87,070.28
> 15 <= 20 years	365	30.39%	\$ 56,684,805.80	33.09%	\$ 155,300.84
> 20 <= 25 years	368	30.64%	\$ 76,031,940.96	44.38%	\$ 206,608.54
> 25 <= 30 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	1,033	86.01%	\$ 137,989,227.87	80.55%	\$ 133,581.05
Fixed (1 year)	8	0.67%	\$ 1,470,074.79	0.86%	\$ 183,759.35
Fixed (2 year)	35	2.91%	\$ 7,393,573.23	4.32%	\$ 211,244.95
Fixed (3 year)	106	8.83%	\$ 21,377,692.69	12.48%	\$ 201,676.35
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	19	1.58%	\$ 3,071,212.00	1.79%	\$ 161,642.74
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	354	29.48%	\$ 51,667,401.09	30.16%	\$ 145,953.11
QLD COUNTRY	184	15.32%	\$ 23,079,539.63	13.47%	\$ 125,432.28
SYD METRO	205	17.07%	\$ 33,488,264.10	19.55%	\$ 163,357.39
OTHER NSW METRO	68	5.66%	\$ 10,983,694.17	6.41%	\$ 161,524.91
NSW COUNTRY	77	6.41%	\$ 8,840,096.08	5.16%	\$ 114,806.44
ACT METRO	11	0.92%	\$ 1,974,101.29	1.15%	\$ 179,463.75
MELBOURNE METRO	264	21.98%	\$ 36,320,762.19	21.20%	\$ 137,578.64
VICTORIA COUNTRY	11	0.92%	\$ 1,308,665.27	0.76%	\$ 118,969.57
PERTH METRO	19	1.58%	\$ 2,231,335.00	1.30%	\$ 117,438.68
WA COUNTRY	4	0.33%	\$ 748,994.17	0.44%	\$ 187,248.54
ADELAIDE METRO	2	0.17%	\$ 498,029.15	0.29%	\$ 249,014.58
SA COUNTRY	1	0.08%	\$ 126,036.17	0.07%	\$ 126,036.17
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
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%	\$ 34,862.27	0.02%	\$ 34,862.27
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2560	8	0.67%	\$ 1,936,041.11	1.13%	\$ 242,005.14
4152	9	0.75%	\$ 1,743,561.55	1.02%	\$ 193,729.06
4350	13	1.08%	\$ 1,724,097.22	1.01%	\$ 132,622.86
4305	11	0.92%	\$ 1,676,165.04	0.98%	\$ 152,378.64
4053	9	0.75%	\$ 1,604,939.03	0.94%	\$ 178,326.56
3029	13	1.08%	\$ 1,601,685.02	0.94%	\$ 123,206.54
4006	6	0.50%	\$ 1,552,821.96	0.91%	\$ 258,803.66
4510	9	0.75%	\$ 1,536,570.59	0.90%	\$ 170,730.07
3806	5	0.42%	\$ 1,531,418.33	0.89%	\$ 306,283.67
4306	10	0.83%	\$ 1,376,370.13	0.80%	\$ 137,637.01
Total	93	7.74%	\$ 16,283,669.98	9.51%	\$ 175,093.23

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears	Number of Loans		Current Balance		Amount In Arrears \$
	#	%	\$	%	
>= 0 <= 1 days	1,190	99.08%	\$ 168,576,437.20	98.41%	\$ 1,061.71
> 1 <= 7 days	1	0.08%	\$ 253,242.55	0.15%	\$ 353.96
> 7 <= 30 days	4	0.33%	\$ 906,224.56	0.53%	\$ 3,961.67
> 30 <= 60 days	3	0.25%	\$ 928,338.71	0.54%	\$ 10,270.95
> 60 <= 90 days	1	0.08%	\$ 242,510.28	0.14%	\$ 5,138.42
> 90 <= 120 days	2	0.17%	\$ 395,027.28	0.23%	\$ 13,502.51
> 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
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 34,289.22

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	957	79.68%	\$ 126,734,090.21	73.98%	\$ 132,428.52
Non-Regulated Loans	244	20.32%	\$ 44,567,690.37	26.02%	\$ 182,654.47
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	281	23.40%	\$ 40,743,906.22	23.78%	\$ 144,996.11
Renovation	61	5.08%	\$ 6,794,152.03	3.97%	\$ 111,379.54
Purchase - New Dwelling	67	5.58%	\$ 7,849,732.48	4.58%	\$ 117,160.19
Purchase - Existing Dwelling	471	39.22%	\$ 64,857,681.80	37.86%	\$ 137,702.08
Buy Home (Investment)	129	10.74%	\$ 21,794,246.58	12.72%	\$ 168,947.65
Other	192	15.99%	\$ 29,262,061.47	17.08%	\$ 152,406.57
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	170	14.15%	\$ 16,804,881.80	9.81%	\$ 98,852.25
QBE LMI	1,031	85.85%	\$ 154,496,898.78	90.19%	\$ 149,851.50
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,186	98.75%	\$ 166,274,704.25	97.07%	\$ 140,197.90
Interest Only Loans	15	1.25%	\$ 5,027,076.33	2.93%	\$ 335,138.42
Total	1,201	100.00%	\$ 171,301,780.58	100.00%	\$ 142,632.62

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 5,733,315.12
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 19,141.39
Input Tax Credits Received From ATO	\$ 4,655.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 88,059.57
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	\$ 5,845,171.08

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,289,424.16	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 585,793.59	\$ 3,875,217.75
Class A2 Principal to be paid to Class A2 Note Holders	\$ 82,235.60	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 15,488.92	\$ 97,724.52
Class AB Principal to be paid to Class AB Note Holders	\$ 312,838.36	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 62,668.73	\$ 375,507.09
Class B Principal to be paid to Class B Note Holders	\$ 146,642.98	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 31,382.87	\$ 178,025.85
Class C Principal to be paid to Class C Note Holders	\$ 78,209.59	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 19,279.60	\$ 97,489.19
Class D Principal to be paid to Class D Note Holders	\$ 19,552.40	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,626.11	\$ 26,178.51
Redraws		\$ 925,581.26
Trust Expenses		\$ 269,446.91
Total		\$ 5,845,171.08

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