

Harvey Series 2017-1 Trust

Investor Report

As at 31-Mar-24

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:	\$ 154,327,942
Total Number of Loans:	1,125
Average Current Balance:	\$ 137,180
Highest Current Balance:	\$ 634,187
Average Approval LVR	66.18%
Weighted Average Approval LVR	68.62%
Average Scheduled LVR	40.29%
Weighted Average Scheduled LVR	48.19%
Average Seasoning (Months):	146.75
Weighted Average Seasoning (Months):	133.82
Average Remaining Loan Term (Months):	195.00
Weighted Average Remaining Term:	212.56
Maximum Remaining Term (Months):	273.67
Weighted Average Variable Rate:	7.07%
Weighted Average Fixed Rate:	4.02%
Weighted Average Rate on All Loans:	6.63%
Percentage (by value) of Variable Rate Loans:	85.45%
Percentage (by value) of Fixed Rate Loans:	14.55%
Owner Occupied by Dollar Value	\$ 113,939,139
Percentage Owner Occupied	73.83%
Pool reduction	\$ 1,718,632
Monthly Repayment speed	1.10%
Available room till fixed cap threshold (45%) reached	30.45%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 156,046,574.66
Scheduled Repayments Received During Period	(\$ 1,376,068.06)
Unscheduled Repayments Received During Period	(\$ 1,998,114.54)
Redraws	\$ 983,737.45
Interest	\$ 671,812.91
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 154,327,942.42
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 192,792.30
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%	37	3.29%	\$ 7,123,208.92	2.08%	\$ 192,519.16
> 25% <= 30%	17	1.51%	\$ 2,551,676.40	0.74%	\$ 150,098.61
> 30% <= 35%	27	2.40%	\$ 5,082,528.79	1.48%	\$ 188,241.81
> 35% <= 40%	46	4.09%	\$ 8,825,566.80	2.58%	\$ 191,860.15
> 40% <= 45%	43	3.82%	\$ 11,374,383.01	3.32%	\$ 264,520.54
> 45% <= 50%	46	4.09%	\$ 12,614,977.98	3.68%	\$ 274,238.65
> 50% <= 55%	63	5.60%	\$ 16,655,610.11	4.86%	\$ 264,374.76
> 55% <= 60%	90	8.00%	\$ 28,815,541.78	8.41%	\$ 320,172.69
> 60% <= 65%	99	8.80%	\$ 28,940,886.17	8.45%	\$ 292,332.18
> 65% <= 70%	78	6.93%	\$ 25,706,419.69	7.50%	\$ 329,569.48
> 70% <= 75%	113	10.04%	\$ 38,940,929.64	11.37%	\$ 344,610.00
> 75% <= 80%	304	27.02%	\$ 107,704,530.26	31.44%	\$ 354,291.22
> 80% <= 85%	57	5.07%	\$ 18,163,359.63	5.30%	\$ 318,655.43
> 85% <= 90%	39	3.47%	\$ 10,275,034.31	3.00%	\$ 263,462.42
> 90% <= 95%	38	3.38%	\$ 11,472,860.14	3.35%	\$ 301,917.37
> 95% <= 100%	28	2.49%	\$ 8,319,017.86	2.43%	\$ 297,107.78
Total	1,125	100.00%	\$ 342,566,531.49	100.00%	\$ 304,503.58

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	247	21.96%	\$ 14,022,303.48	9.09%	\$ 56,770.46
> 25% <= 30%	72	6.40%	\$ 5,721,551.69	3.71%	\$ 79,466.00
> 30% <= 35%	102	9.07%	\$ 10,071,946.97	6.53%	\$ 98,744.58
> 35% <= 40%	122	10.84%	\$ 13,823,062.41	8.96%	\$ 113,303.79
> 40% <= 45%	107	9.51%	\$ 13,430,926.83	8.70%	\$ 125,522.68
> 45% <= 50%	113	10.04%	\$ 19,056,368.60	12.35%	\$ 168,640.43
> 50% <= 55%	105	9.33%	\$ 17,734,614.10	11.49%	\$ 168,901.09
> 55% <= 60%	113	10.04%	\$ 24,172,200.67	15.66%	\$ 213,913.28
> 60% <= 65%	78	6.93%	\$ 19,868,275.76	12.87%	\$ 254,721.48
> 65% <= 70%	49	4.36%	\$ 12,480,666.54	8.09%	\$ 254,707.48
> 70% <= 75%	13	1.16%	\$ 3,024,013.21	1.96%	\$ 232,616.40
> 75% <= 80%	3	0.27%	\$ 721,265.06	0.47%	\$ 240,421.69
> 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	0.09%	\$ 200,747.10	0.13%	\$ 200,747.10
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	339	30.13%	\$ 5,399,499.33	3.50%	29.26%
> \$ 50,000 <= \$ 100,000	182	16.18%	\$ 13,699,753.31	8.88%	34.97%
> \$ 100,000 <= \$ 150,000	164	14.58%	\$ 20,844,387.99	13.51%	40.96%
> \$ 150,000 <= \$ 200,000	142	12.62%	\$ 24,660,553.55	15.98%	45.97%
> \$ 200,000 <= \$ 250,000	103	9.16%	\$ 23,130,056.75	14.99%	52.22%
> \$ 250,000 <= \$ 300,000	76	6.76%	\$ 20,725,221.11	13.43%	52.17%
> \$ 300,000 <= \$ 350,000	50	4.44%	\$ 16,156,383.21	10.47%	50.89%
> \$ 350,000 <= \$ 485,800	54	4.80%	\$ 21,638,540.89	14.02%	56.65%
> \$ 485,800 <= \$ 500,000	3	0.27%	\$ 1,482,476.07	0.96%	0.00%
> \$ 500,000 <= \$ 750,000	12	1.07%	\$ 6,591,070.21	4.27%	59.13%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	40.29%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	602	63.50%	\$ 7,736,205.61	14.50%	\$ 12,850.84
> \$ 50,000 <= \$ 100,000	155	16.35%	\$ 11,034,968.40	20.69%	\$ 71,193.34
> \$ 100,000 <= \$ 150,000	91	9.60%	\$ 11,225,676.38	21.05%	\$ 123,359.08
> \$ 150,000 <= \$ 200,000	39	4.11%	\$ 6,613,887.61	12.40%	\$ 169,586.86
> \$ 200,000 <= \$ 250,000	28	2.95%	\$ 6,301,178.61	11.81%	\$ 225,042.09
> \$ 250,000 <= \$ 300,000	21	2.22%	\$ 5,767,253.67	10.81%	\$ 274,631.13
> \$ 300,000 <= \$ 400,000	7	0.74%	\$ 2,356,951.78	4.42%	\$ 336,707.40
> \$ 400,000 <= \$ 500,000	5	0.53%	\$ 2,304,861.99	4.32%	\$ 460,972.40
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	948	100.00%	\$ 53,340,984.05	100.00%	\$ 56,266.86

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	44	36.67%	\$ 8,641,714.95	38.49%	\$ 196,402.61
> 6 <= 12 mths	33	27.50%	\$ 6,891,896.98	30.70%	\$ 208,845.36
> 12 <= 24 mths	27	22.50%	\$ 4,383,741.84	19.53%	\$ 162,360.81
> 24 <= 36 mths	10	8.33%	\$ 1,484,317.17	6.61%	\$ 148,431.72
> 36 <= 60 mths	6	5.00%	\$ 1,048,880.49	4.67%	\$ 174,813.42
Total	120	100.00%	\$ 22,450,551.43	100.00%	\$ 187,087.93

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	701	62.31%	\$ 118,273,481.54	76.64%	\$ 168,721.09
> 160 <= 360 mths	424	37.69%	\$ 36,054,460.88	23.36%	\$ 85,034.11
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

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	4	0.36%	\$ 24,256.05	0.02%	\$ 6,064.01
> 10 <= 15 years	22	1.96%	\$ 1,442,603.16	0.93%	\$ 65,572.87
> 15 <= 20 years	68	6.04%	\$ 7,073,150.40	4.58%	\$ 104,016.92
> 20 <= 25 years	111	9.87%	\$ 15,156,473.45	9.82%	\$ 136,544.81
> 25 <= 30 years	919	81.69%	\$ 130,480,286.31	84.55%	\$ 141,980.73
> 30 <= 50 years	1	0.09%	\$ 151,173.05	0.10%	\$ 151,173.05
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	14	1.24%	\$ 238,926.34	0.15%	\$ 17,066.17
> 5 <= 10 years	47	4.18%	\$ 3,070,027.38	1.99%	\$ 65,319.73
> 10 <= 15 years	404	35.91%	\$ 34,438,456.67	22.32%	\$ 85,243.70
> 15 <= 20 years	340	30.22%	\$ 53,834,042.24	34.88%	\$ 158,335.42
> 20 <= 25 years	320	28.44%	\$ 62,746,489.79	40.66%	\$ 196,082.78
> 25 <= 30 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	1,005	89.33%	\$ 131,877,390.99	85.45%	\$ 131,221.28
Fixed (1 year)	8	0.71%	\$ 1,132,595.97	0.73%	\$ 141,574.50
Fixed (2 year)	31	2.76%	\$ 6,784,157.78	4.40%	\$ 218,843.80
Fixed (3 year)	65	5.78%	\$ 11,971,445.93	7.76%	\$ 184,176.09
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	16	1.42%	\$ 2,562,351.75	1.66%	\$ 160,146.98
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	331	29.42%	\$ 45,746,762.90	29.64%	\$ 138,207.74
QLD COUNTRY	174	15.47%	\$ 20,835,433.67	13.50%	\$ 119,743.87
SYD METRO	188	16.71%	\$ 30,265,661.90	19.61%	\$ 160,987.56
OTHER NSW METRO	62	5.51%	\$ 9,524,474.05	6.17%	\$ 153,620.55
NSW COUNTRY	73	6.49%	\$ 7,969,658.48	5.16%	\$ 109,173.40
ACT METRO	11	0.98%	\$ 1,906,460.47	1.24%	\$ 173,314.59
MELBOURNE METRO	251	22.31%	\$ 33,377,899.28	21.63%	\$ 132,979.68
VICTORIA COUNTRY	10	0.89%	\$ 1,282,641.96	0.83%	\$ 128,264.20
PERTH METRO	18	1.60%	\$ 2,162,350.33	1.40%	\$ 120,130.57
WA COUNTRY	4	0.36%	\$ 744,740.91	0.48%	\$ 186,185.23
ADELAIDE METRO	2	0.18%	\$ 482,839.71	0.31%	\$ 241,419.86
SA COUNTRY	0	0.00%	\$ 0.00	0.00%	\$ 0.00
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	0.09%	\$ 29,018.76	0.02%	\$ 29,018.76
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2560	7	0.62%	\$ 1,905,664.71	1.23%	\$ 272,237.82
4350	13	1.16%	\$ 1,673,033.86	1.08%	\$ 128,694.91
4305	11	0.98%	\$ 1,628,538.48	1.06%	\$ 148,048.95
4053	9	0.80%	\$ 1,552,827.18	1.01%	\$ 172,536.35
3029	13	1.16%	\$ 1,547,360.82	1.00%	\$ 119,027.76
4006	6	0.53%	\$ 1,512,220.11	0.98%	\$ 252,036.69
3806	5	0.44%	\$ 1,490,901.47	0.97%	\$ 298,180.29
4510	9	0.80%	\$ 1,340,370.21	0.87%	\$ 148,930.02
4152	7	0.62%	\$ 1,293,559.87	0.84%	\$ 184,794.27
3072	5	0.44%	\$ 1,290,112.98	0.84%	\$ 258,022.60
Total	85	7.56%	\$ 15,234,589.69	9.87%	\$ 179,230.47

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears	Number of Loans		Current Balance		Amount In Arrears \$
	#	%	\$	%	
>= 0 <= 1 days	1,115	99.11%	\$ 152,075,575.78	98.54%	\$ 987.15
> 1 <= 7 days	3	0.27%	\$ 662,510.31	0.43%	\$ 2,190.96
> 7 <= 30 days	4	0.36%	\$ 1,026,706.82	0.67%	\$ 4,480.86
> 30 <= 60 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 60 <= 90 days	1	0.09%	\$ 238,826.86	0.15%	\$ 5,827.58
> 90 <= 120 days	1	0.09%	\$ 208,269.17	0.13%	\$ 3,672.30
> 120 <= 150 days	1	0.09%	\$ 116,053.48	0.08%	\$ 5,218.83
> 150 <= 180 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 180 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 22,377.68

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	898	79.82%	\$ 113,939,139.42	73.83%	\$ 126,881.00
Non-Regulated Loans	227	20.18%	\$ 40,388,803.00	26.17%	\$ 177,924.24
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	264	23.47%	\$ 37,085,399.49	24.03%	\$ 140,475.00
Renovation	54	4.80%	\$ 5,773,753.95	3.74%	\$ 106,921.37
Purchase - New Dwelling	63	5.60%	\$ 7,127,067.45	4.62%	\$ 113,128.05
Purchase - Existing Dwelling	453	40.27%	\$ 59,634,289.86	38.64%	\$ 131,643.02
Buy Home (Investment)	113	10.04%	\$ 18,357,417.49	11.90%	\$ 162,455.02
Other	178	15.82%	\$ 26,350,014.18	17.07%	\$ 148,033.79
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	164	14.58%	\$ 15,668,011.48	10.15%	\$ 95,536.66
QBE LMI	961	85.42%	\$ 138,659,930.94	89.85%	\$ 144,287.13
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,110	98.67%	\$ 149,249,666.62	96.71%	\$ 134,459.16
Interest Only Loans	15	1.33%	\$ 5,078,275.80	3.29%	\$ 338,551.72
Total	1,125	100.00%	\$ 154,327,942.42	100.00%	\$ 137,180.39

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,568,025.12
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 12,614.72
Input Tax Credits Received From ATO	\$ 3,865.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 52,898.47
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	\$ 3,637,403.31

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,438,902.99	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 565,495.42	\$ 2,004,398.41
Class A2 Principal to be paid to Class A2 Note Holders	\$ 35,972.57	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 14,915.90	\$ 50,888.47
Class AB Principal to be paid to Class AB Note Holders	\$ 136,845.85	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 60,197.89	\$ 197,043.74
Class B Principal to be paid to Class B Note Holders	\$ 64,146.49	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 30,068.77	\$ 94,215.26
Class C Principal to be paid to Class C Note Holders	\$ 34,211.46	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 18,381.29	\$ 52,592.75
Class D Principal to be paid to Class D Note Holders	\$ 8,552.88	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,261.23	\$ 14,814.11
Redraws		\$ 983,737.45
Trust Expenses		\$ 239,713.12
Total		\$ 3,637,403.31

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