

# Harvey Series 2017-1 Trust

## Investor Report

As at 31-Jul-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:	\$ 111,606,896
Total Number of Loans:	924
Average Current Balance:	\$ 120,787
Highest Current Balance:	\$ 629,839
Average Approval LVR	66.81%
Weighted Average Approval LVR	69.01%
Average Scheduled LVR	36.77%
Weighted Average Scheduled LVR	45.23%
Average Seasoning (Months):	162.69
Weighted Average Seasoning (Months):	149.29
Average Remaining Loan Term (Months):	179.48
Weighted Average Remaining Term:	197.54
Maximum Remaining Term (Months):	257.67
Weighted Average Variable Rate:	6.41%
Weighted Average Fixed Rate:	5.44%
Weighted Average Rate on All Loans:	6.35%
Percentage (by value) of Variable Rate Loans:	93.93%
Percentage (by value) of Fixed Rate Loans:	6.07%
Owner Occupied by Dollar Value	\$ 80,882,542
Percentage Owner Occupied	72.47%
Pool reduction	\$ 2,000,845
Monthly Repayment speed	1.76%
Available room till fixed cap threshold (45%) reached	38.93%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 113,607,742
Scheduled Repayments Received During Period	(\$ 1,059,052)
Unscheduled Repayments Received During Period	(\$ 1,907,135)
Redraws	\$ 496,201
Interest	\$ 469,140
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 111,606,896
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 137,010
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	2.60%	\$ 4,519,305	1.61%	\$ 188,304
> 25% <= 30%	16	1.73%	\$ 2,312,832	0.82%	\$ 144,552
> 30% <= 35%	19	2.06%	\$ 3,678,512	1.31%	\$ 193,606
> 35% <= 40%	37	4.00%	\$ 7,561,434	2.69%	\$ 204,363
> 40% <= 45%	37	4.00%	\$ 10,009,024	3.56%	\$ 270,514
> 45% <= 50%	38	4.11%	\$ 10,318,978	3.67%	\$ 271,552
> 50% <= 55%	53	5.74%	\$ 13,668,267	4.87%	\$ 257,892
> 55% <= 60%	73	7.90%	\$ 24,192,348	8.61%	\$ 331,402
> 60% <= 65%	78	8.44%	\$ 22,236,710	7.92%	\$ 285,086
> 65% <= 70%	62	6.71%	\$ 20,580,839	7.33%	\$ 331,949
> 70% <= 75%	96	10.39%	\$ 31,925,314	11.37%	\$ 332,555
> 75% <= 80%	253	27.38%	\$ 89,324,548	31.80%	\$ 353,061
> 80% <= 85%	46	4.98%	\$ 14,531,861	5.17%	\$ 315,910
> 85% <= 90%	34	3.68%	\$ 8,616,437	3.07%	\$ 253,425
> 90% <= 95%	34	3.68%	\$ 10,309,860	3.67%	\$ 303,231
> 95% <= 100%	24	2.60%	\$ 7,100,655	2.53%	\$ 295,861
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 280,886,923</b>	<b>100.00%</b>	<b>\$ 303,990</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	245	26.52%	\$ 12,375,673	11.09%	\$ 50,513
> 25% <= 30%	86	9.31%	\$ 6,058,716	5.43%	\$ 70,450
> 30% <= 35%	100	10.82%	\$ 8,817,921	7.90%	\$ 88,179
> 35% <= 40%	97	10.50%	\$ 12,752,243	11.43%	\$ 131,466
> 40% <= 45%	71	7.68%	\$ 8,639,960	7.74%	\$ 121,690
> 45% <= 50%	102	11.04%	\$ 15,530,033	13.91%	\$ 152,255
> 50% <= 55%	86	9.31%	\$ 15,214,692	13.63%	\$ 176,915
> 55% <= 60%	61	6.60%	\$ 13,610,751	12.20%	\$ 223,127
> 60% <= 65%	50	5.41%	\$ 12,138,164	10.88%	\$ 242,763
> 65% <= 70%	20	2.16%	\$ 4,742,151	4.25%	\$ 237,108
> 70% <= 75%	3	0.32%	\$ 927,931	0.83%	\$ 309,310
> 75% <= 80%	2	0.22%	\$ 619,596	0.56%	\$ 309,798
> 80% <= 85%	1	0.11%	\$ 179,065	0.16%	\$ 179,065
> 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
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	312	33.77%	\$ 4,293,961	3.85%	26.38%
> \$ 50,000 <= \$ 100,000	156	16.88%	\$ 11,711,336	10.49%	33.28%
> \$ 100,000 <= \$ 150,000	149	16.13%	\$ 18,838,112	16.88%	37.74%
> \$ 150,000 <= \$ 200,000	106	11.47%	\$ 18,453,962	16.53%	45.47%
> \$ 200,000 <= \$ 250,000	80	8.66%	\$ 18,026,644	16.15%	48.34%
> \$ 250,000 <= \$ 300,000	58	6.28%	\$ 15,784,192	14.14%	48.84%
> \$ 300,000 <= \$ 350,000	19	2.06%	\$ 6,084,566	5.45%	51.67%
> \$ 350,000 <= \$ 485,800	38	4.11%	\$ 15,118,108	13.55%	54.22%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$ 0	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	6	0.65%	\$ 3,296,015	2.95%	60.78%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>36.77%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	487	62.04%	\$ 6,529,191	15.08%	\$ 13,407
> \$ 50,000 <= \$ 100,000	151	19.24%	\$ 10,895,146	25.16%	\$ 72,153
> \$ 100,000 <= \$ 150,000	75	9.55%	\$ 9,118,287	21.06%	\$ 121,577
> \$ 150,000 <= \$ 200,000	29	3.69%	\$ 5,006,037	11.56%	\$ 172,622
> \$ 200,000 <= \$ 250,000	21	2.68%	\$ 4,674,325	10.79%	\$ 222,587
> \$ 250,000 <= \$ 300,000	10	1.27%	\$ 2,683,813	6.20%	\$ 268,381
> \$ 300,000 <= \$ 400,000	8	1.02%	\$ 2,709,102	6.26%	\$ 338,638
> \$ 400,000 <= \$ 500,000	4	0.51%	\$ 1,685,712	3.89%	\$ 421,428
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>785</b>	<b>100.00%</b>	<b>\$ 43,301,614</b>	<b>100.00%</b>	<b>\$ 55,161</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	14	31.82%	\$ 2,400,555	35.46%	\$ 171,468
> 6 <= 12 mths	13	29.55%	\$ 1,502,714	22.20%	\$ 115,593
> 12 <= 24 mths	13	29.55%	\$ 2,085,353	30.81%	\$ 160,412
> 24 <= 36 mths	3	6.82%	\$ 623,896	9.22%	\$ 207,965
> 36 <= 60 mths	1	2.27%	\$ 156,929	2.32%	\$ 156,929
<b>Total</b>	<b>44</b>	<b>100.00%</b>	<b>\$ 6,769,447</b>	<b>100.00%</b>	<b>\$ 153,851</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	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	505	54.65%	\$ 76,659,458	68.69%	\$ 151,801
> 160 <= 360 mths	419	45.35%	\$ 34,947,438	31.31%	\$ 83,407
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</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	0.00%	\$ 0
> 5 <= 10 years	2	0.22%	\$ 5,510	0.00%	\$ 2,755
> 10 <= 15 years	15	1.62%	\$ 571,203	0.51%	\$ 38,080
> 15 <= 20 years	59	6.39%	\$ 5,343,779	4.79%	\$ 90,573
> 20 <= 25 years	91	9.85%	\$ 11,111,937	9.96%	\$ 122,109
> 25 <= 30 years	756	81.82%	\$ 94,427,867	84.61%	\$ 124,905
> 30 <= 50 years	1	0.11%	\$ 146,601	0.13%	\$ 146,601
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.84%	\$ 379,401	0.34%	\$ 22,318
> 5 <= 10 years	64	6.93%	\$ 5,306,611	4.75%	\$ 82,916
> 10 <= 15 years	386	41.77%	\$ 31,370,654	28.11%	\$ 81,271
> 15 <= 20 years	370	40.04%	\$ 58,167,318	52.12%	\$ 157,209
> 20 <= 25 years	87	9.42%	\$ 16,382,913	14.68%	\$ 188,309
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	880	95.24%	\$ 104,837,449	93.93%	\$ 119,133
Fixed (1 year)	1	0.11%	\$ 83,092	0.07%	\$ 83,092
Fixed (2 year)	11	1.19%	\$ 2,061,481	1.85%	\$ 187,407
Fixed (3 year)	18	1.95%	\$ 2,499,961	2.24%	\$ 138,887
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	14	1.52%	\$ 2,124,914	1.90%	\$ 151,780
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	278	30.09%	\$ 34,494,462	30.91%	\$ 124,081
QLD COUNTRY	142	15.37%	\$ 14,717,243	13.19%	\$ 103,643
SYD METRO	151	16.34%	\$ 20,152,633	18.06%	\$ 133,461
OTHER NSW METRO	52	5.63%	\$ 7,160,648	6.42%	\$ 137,705
NSW COUNTRY	60	6.49%	\$ 6,105,325	5.47%	\$ 101,755
ACT METRO	9	0.97%	\$ 1,273,813	1.14%	\$ 141,535
MELBOURNE METRO	209	22.62%	\$ 24,662,256	22.10%	\$ 118,001
VICTORIA COUNTRY	4	0.43%	\$ 620,750	0.56%	\$ 155,188
PERTH METRO	13	1.41%	\$ 1,264,247	1.13%	\$ 97,250
WA COUNTRY	3	0.32%	\$ 708,608	0.63%	\$ 236,203
ADELAIDE METRO	2	0.22%	\$ 442,785	0.40%	\$ 221,392
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%	\$ 4,125	0.00%	\$ 4,125
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
<b>TOTAL</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4305	10	1.08%	\$ 1,407,617	1.26%	\$ 140,762
4510	9	0.97%	\$ 1,356,018	1.21%	\$ 150,669
2560	5	0.54%	\$ 1,344,346	1.20%	\$ 268,869
3072	5	0.54%	\$ 1,210,820	1.08%	\$ 242,164
3029	11	1.19%	\$ 1,187,793	1.06%	\$ 107,981
4350	9	0.97%	\$ 1,151,267	1.03%	\$ 127,919
4006	4	0.43%	\$ 1,025,746	0.92%	\$ 256,437
4165	10	1.08%	\$ 973,660	0.87%	\$ 97,366
4178	8	0.87%	\$ 958,291	0.86%	\$ 119,786
2203	2	0.22%	\$ 958,136	0.86%	\$ 479,068
<b>Total</b>	<b>73</b>	<b>7.90%</b>	<b>\$ 11,573,695</b>	<b>10.37%</b>	<b>\$ 158,544</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	917	99.24%	\$ 109,790,991	98.37%	\$ 0
>	1	<=	7	days	2	0.22%	\$ 486,905	0.44%	\$ 711
>	7	<=	30	days	2	0.22%	\$ 468,696	0.42%	\$ 1,904
>	30	<=	60	days	2	0.22%	\$ 615,754	0.55%	\$ 10,317
>	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%	\$ 244,550	0.22%	\$ 23,282
<b>Total</b>					<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 36,214</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	733	79.33%	\$ 80,882,542	72.47%	\$ 110,345
Non-Regulated Loans	191	20.67%	\$ 30,724,355	27.53%	\$ 160,860
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	215	23.27%	\$ 25,876,153	23.19%	\$ 120,354
Renovation	44	4.76%	\$ 4,273,993	3.83%	\$ 97,136
Purchase - New Dwelling	52	5.63%	\$ 5,403,535	4.84%	\$ 103,914
Purchase - Existing Dwelling	381	41.23%	\$ 44,318,844	39.71%	\$ 116,322
Buy Home (Investment)	89	9.63%	\$ 12,584,253	11.28%	\$ 141,396
Other	143	15.48%	\$ 19,150,119	17.16%	\$ 133,917
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	140	15.15%	\$ 12,748,150	11.42%	\$ 91,058
QBE LMI	784	84.85%	\$ 98,858,747	88.58%	\$ 126,095
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	915	99.03%	\$ 108,744,762	97.44%	\$ 118,847
Interest Only Loans	9	0.97%	\$ 2,862,135	2.56%	\$ 318,015
<b>Total</b>	<b>924</b>	<b>100.00%</b>	<b>\$ 111,606,896</b>	<b>100.00%</b>	<b>\$ 120,787</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 3,103,300
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 11,505
Input Tax Credits Received From ATO	\$ 2,934
Net Fixed Rate Swap Receipt From Swap Provider	\$ 6,555
Net Basis Swap Receipt From Swap Provider	\$ 11,415
	<b>\$ 3,135,708</b>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,675,182	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 422,867	\$ 2,098,050
Class A2 Principal to be paid to Class A2 Note Holders	\$ 41,880	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 11,217	\$ 53,096
Class AB Principal to be paid to Class AB Note Holders	\$ 159,317	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 45,533	\$ 204,850
Class B Principal to be paid to Class B Note Holders	\$ 74,680	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 22,877	\$ 97,557
Class C Principal to be paid to Class C Note Holders	\$ 39,829	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 14,143	\$ 53,973
Class D Principal to be paid to Class D Note Holders	\$ 9,957	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,916	\$ 14,873
Redraws		\$ 496,201
Trust Expenses		\$ 117,108
Total		<b>\$ 3,135,708</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