

Harvey Series 2017-1 Trust

Investor Report

As at 31-May-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:	\$ 187,786,098
Total Number of Loans:	1,282
Average Current Balance:	\$ 146,479
Highest Current Balance:	\$ 633,879
Average Approval LVR	65.98%
Weighted Average Approval LVR	68.51%
Average Scheduled LVR	42.36%
Weighted Average Scheduled LVR	49.91%
Average Seasoning (Months):	136.71
Weighted Average Seasoning (Months):	123.78
Average Remaining Loan Term (Months):	204.32
Weighted Average Remaining Term:	222.35
Maximum Remaining Term (Months):	283.67
Weighted Average Variable Rate:	6.78%
Weighted Average Fixed Rate:	3.06%
Weighted Average Rate on All Loans:	5.95%
Percentage (by value) of Variable Rate Loans:	77.71%
Percentage (by value) of Fixed Rate Loans:	22.29%
Owner Occupied by Dollar Value	\$ 138,973,603
Percentage Owner Occupied	74.01%
Pool reduction	\$ 4,006,521
Monthly Repayment speed	2.09%
Available room till fixed cap threshold (45%) reached	22.71%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 191,792,618.26
Scheduled Repayments Received During Period	(\$ 1,578,751.89)
Unscheduled Repayments Received During Period	(\$ 4,610,431.69)
Redraws	\$ 1,449,390.90
Interest	\$ 731,632.19
Other Charges	\$ 1,639.94
Mortgage Portfolio Balance At End of Period	\$ 187,786,097.71
Further Advances repurchased: Interest	\$ 788.25
Waived Mortgagor Break Costs paid by the Servicer	\$ 1,639.94
Interest Offset	\$ 211,804.66
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	3.67%	\$ 8,953,446.31	2.32%	\$ 190,498.86
> 25% <= 30%	20	1.56%	\$ 2,991,676.40	0.78%	\$ 149,583.82
> 30% <= 35%	29	2.26%	\$ 5,253,818.03	1.36%	\$ 181,166.14
> 35% <= 40%	49	3.82%	\$ 9,219,555.80	2.39%	\$ 188,154.20
> 40% <= 45%	50	3.90%	\$ 13,189,381.76	3.42%	\$ 263,787.64
> 45% <= 50%	56	4.37%	\$ 15,003,788.52	3.89%	\$ 267,924.80
> 50% <= 55%	70	5.46%	\$ 18,137,612.35	4.70%	\$ 259,108.75
> 55% <= 60%	107	8.35%	\$ 33,713,817.62	8.74%	\$ 315,082.41
> 60% <= 65%	107	8.35%	\$ 30,720,478.24	7.96%	\$ 287,107.27
> 65% <= 70%	94	7.33%	\$ 29,771,010.79	7.71%	\$ 316,712.88
> 70% <= 75%	122	9.52%	\$ 41,769,265.58	10.82%	\$ 342,371.03
> 75% <= 80%	353	27.54%	\$ 124,722,691.57	32.32%	\$ 353,322.07
> 80% <= 85%	60	4.68%	\$ 19,105,095.34	4.95%	\$ 318,418.26
> 85% <= 90%	44	3.43%	\$ 11,830,531.29	3.07%	\$ 268,875.71
> 90% <= 95%	43	3.35%	\$ 12,652,883.02	3.28%	\$ 294,253.09
> 95% <= 100%	31	2.42%	\$ 8,850,585.86	2.29%	\$ 285,502.77
Total	1,282	100.00%	\$ 385,885,638.48	100.00%	\$ 301,002.84

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	235	18.33%	\$ 13,503,717.00	7.19%	\$ 57,462.63
> 25% <= 30%	84	6.55%	\$ 6,776,673.64	3.61%	\$ 80,674.69
> 30% <= 35%	109	8.50%	\$ 11,396,194.37	6.07%	\$ 104,552.24
> 35% <= 40%	130	10.14%	\$ 15,139,676.56	8.06%	\$ 116,459.05
> 40% <= 45%	121	9.44%	\$ 16,204,281.36	8.63%	\$ 133,919.68
> 45% <= 50%	132	10.30%	\$ 21,381,728.67	11.39%	\$ 161,982.79
> 50% <= 55%	123	9.59%	\$ 21,803,407.72	11.61%	\$ 177,263.48
> 55% <= 60%	139	10.84%	\$ 28,455,047.82	15.15%	\$ 204,712.57
> 60% <= 65%	100	7.80%	\$ 25,493,517.73	13.58%	\$ 254,935.18
> 65% <= 70%	78	6.08%	\$ 19,659,246.58	10.47%	\$ 252,041.62
> 70% <= 75%	26	2.03%	\$ 6,543,126.14	3.48%	\$ 251,658.70
> 75% <= 80%	4	0.31%	\$ 1,211,168.37	0.64%	\$ 302,792.09
> 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%	\$ 218,311.75	0.12%	\$ 218,311.75
Total	1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	340	26.52%	\$ 5,613,407.51	2.99%	30.98%
> \$ 50,000 <= \$ 100,000	203	15.83%	\$ 15,035,317.64	8.01%	35.41%
> \$ 100,000 <= \$ 150,000	196	15.29%	\$ 24,591,930.99	13.10%	42.17%
> \$ 150,000 <= \$ 200,000	173	13.49%	\$ 29,876,428.44	15.91%	46.82%
> \$ 200,000 <= \$ 250,000	120	9.36%	\$ 26,700,108.74	14.22%	53.09%
> \$ 250,000 <= \$ 300,000	95	7.41%	\$ 25,857,208.22	13.77%	54.33%
> \$ 300,000 <= \$ 350,000	63	4.91%	\$ 20,348,292.74	10.84%	54.46%
> \$ 350,000 <= \$ 485,800	74	5.77%	\$ 29,901,475.27	15.92%	57.35%
> \$ 485,800 <= \$ 500,000	1	0.08%	\$ 498,817.59	0.27%	0.00%
> \$ 500,000 <= \$ 750,000	17	1.33%	\$ 9,363,110.57	4.99%	55.98%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
Total	1,282	100.00%	\$ 187,786,097.71	100.00%	42.36%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	716	65.87%	\$ 9,130,383.02	15.56%	\$ 12,751.93
> \$ 50,000 <= \$ 100,000	162	14.90%	\$ 11,454,981.66	19.52%	\$ 70,709.76
> \$ 100,000 <= \$ 150,000	97	8.92%	\$ 11,808,612.05	20.12%	\$ 121,738.27
> \$ 150,000 <= \$ 200,000	44	4.05%	\$ 7,472,987.15	12.74%	\$ 169,840.62
> \$ 200,000 <= \$ 250,000	33	3.04%	\$ 7,412,116.62	12.63%	\$ 224,609.59
> \$ 250,000 <= \$ 300,000	18	1.66%	\$ 4,966,945.00	8.46%	\$ 275,941.39
> \$ 300,000 <= \$ 400,000	10	0.92%	\$ 3,194,457.82	5.44%	\$ 319,445.78
> \$ 400,000 <= \$ 500,000	4	0.37%	\$ 1,717,442.57	2.93%	\$ 429,360.64
> \$ 500,000 <= \$ 1,000,000	3	0.28%	\$ 1,522,239.47	2.59%	\$ 507,413.16
Total	1,087	100.00%	\$ 58,680,165.36	100.00%	\$ 53,983.59

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	49	24.50%	\$ 11,656,601.32	27.85%	\$ 237,889.82
> 6 <= 12 mths	54	27.00%	\$ 10,854,419.31	25.93%	\$ 201,007.77
> 12 <= 24 mths	64	32.00%	\$ 14,180,214.75	33.88%	\$ 221,565.86
> 24 <= 36 mths	22	11.00%	\$ 3,358,482.46	8.02%	\$ 152,658.29
> 36 <= 60 mths	11	5.50%	\$ 1,808,471.76	4.32%	\$ 164,406.52
Total	200	100.00%	\$ 41,858,189.60	100.00%	\$ 209,290.95

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	843	65.76%	\$ 150,174,041.55	79.97%	\$ 178,142.40
> 160 <= 360 mths	439	34.24%	\$ 37,612,056.16	20.03%	\$ 85,676.67
Total	1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

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	7	0.55%	\$ 146,931.18	0.08%	\$ 20,990.17
>	10	<=	15	years	29	2.26%	\$ 2,048,863.13	1.09%	\$ 70,650.45
>	15	<=	20	years	75	5.85%	\$ 8,579,517.43	4.57%	\$ 114,393.57
>	20	<=	25	years	126	9.83%	\$ 18,055,132.67	9.61%	\$ 143,294.70
>	25	<=	30	years	1,044	81.44%	\$ 158,802,064.22	84.57%	\$ 152,109.26
>	30	<=	50	years	1	0.08%	\$ 153,589.08	0.08%	\$ 153,589.08
Total					1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance		Average Balance
					#	%	\$	%	
>	0	<=	5	years	17	1.33%	\$ 311,267.89	0.17%	\$ 18,309.88
>	5	<=	10	years	48	3.74%	\$ 3,280,281.39	1.75%	\$ 68,339.20
>	10	<=	15	years	416	32.45%	\$ 37,513,608.69	19.98%	\$ 90,176.94
>	15	<=	20	years	382	29.80%	\$ 57,931,851.17	30.85%	\$ 151,654.06
>	20	<=	25	years	419	32.68%	\$ 88,749,088.57	47.26%	\$ 211,811.67
>	25	<=	30	years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total					1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
Variable		1,082	84.40%	\$ 145,927,908.11	77.71%	\$ 134,868.68
Fixed (1 year)		7	0.55%	\$ 1,244,508.89	0.66%	\$ 177,786.98
Fixed (2 year)		55	4.29%	\$ 12,334,033.22	6.57%	\$ 224,255.15
Fixed (3 year)		116	9.05%	\$ 24,448,633.84	13.02%	\$ 210,764.08
Fixed (4 year)		0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)		22	1.72%	\$ 3,831,013.65	2.04%	\$ 174,136.98
Total		1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
BRISBANE METRO		383	29.88%	\$ 56,609,925.09	30.15%	\$ 147,806.59
QLD COUNTRY		196	15.29%	\$ 24,845,720.80	13.23%	\$ 126,763.88
SYD METRO		222	17.32%	\$ 38,661,997.49	20.59%	\$ 174,153.14
OTHER NSW METRO		71	5.54%	\$ 11,416,750.22	6.08%	\$ 160,799.30
NSW COUNTRY		80	6.24%	\$ 9,487,403.87	5.05%	\$ 118,592.55
ACT METRO		11	0.86%	\$ 2,021,972.48	1.08%	\$ 183,815.68
MELBOURNE METRO		279	21.76%	\$ 39,599,818.81	21.09%	\$ 141,934.83
VICTORIA COUNTRY		11	0.86%	\$ 1,330,631.77	0.71%	\$ 120,966.52
PERTH METRO		19	1.48%	\$ 2,266,679.14	1.21%	\$ 119,298.90
WA COUNTRY		4	0.31%	\$ 768,358.39	0.41%	\$ 192,089.60
ADELAIDE METRO		2	0.16%	\$ 508,133.72	0.27%	\$ 254,066.86
SA COUNTRY		1	0.08%	\$ 127,653.44	0.07%	\$ 127,653.44
DARWIN METRO		2	0.16%	\$ 97,640.13	0.05%	\$ 48,820.07
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%	\$ 43,412.36	0.02%	\$ 43,412.36
UNDEFINED		0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL		1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2560	8	0.62%	\$ 1,965,025.93	1.05%	\$ 245,628.24
4152	11	0.86%	\$ 1,882,514.84	1.00%	\$ 171,137.71
4305	13	1.01%	\$ 1,858,866.01	0.99%	\$ 142,989.69
4350	13	1.01%	\$ 1,752,269.29	0.93%	\$ 134,789.95
4053	9	0.70%	\$ 1,637,299.13	0.87%	\$ 181,922.13
3029	13	1.01%	\$ 1,637,094.74	0.87%	\$ 125,930.36
4006	6	0.47%	\$ 1,582,096.87	0.84%	\$ 263,682.81
4510	9	0.70%	\$ 1,563,270.66	0.83%	\$ 173,696.74
3806	5	0.39%	\$ 1,558,936.66	0.83%	\$ 311,787.33
4306	10	0.78%	\$ 1,399,280.44	0.75%	\$ 139,928.04
Total	97	7.57%	\$ 16,836,654.57	8.97%	\$ 173,573.76

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	1,270	99.06%	\$ 184,954,805.65	98.49%	\$ 1,701.32
>	1	<=	7	days	2	0.16%	\$ 588,044.82	0.31%	\$ 824.61
>	7	<=	30	days	5	0.39%	\$ 948,483.12	0.51%	\$ 5,900.39
>	30	<=	60	days	3	0.23%	\$ 900,394.03	0.48%	\$ 10,411.59
>	60	<=	90	days	2	0.16%	\$ 394,370.09	0.21%	\$ 8,082.89
>	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
Total					1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 26,920.80

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	1,019	79.49%	\$ 138,973,603.39	74.01%	\$ 136,382.34
Non-Regulated Loans	263	20.51%	\$ 48,812,494.32	25.99%	\$ 185,598.84
Total	1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	302	23.56%	\$ 44,616,262.15	23.76%	\$ 147,735.97
Renovation	70	5.46%	\$ 8,146,981.12	4.34%	\$ 116,385.44
Purchase - New Dwelling	70	5.46%	\$ 8,865,424.82	4.72%	\$ 126,648.93
Purchase - Existing Dwelling	500	39.00%	\$ 70,594,099.27	37.59%	\$ 141,188.20
Buy Home (Investment)	136	10.61%	\$ 24,444,874.64	13.02%	\$ 179,741.73
Other	204	15.91%	\$ 31,118,455.71	16.57%	\$ 152,541.45
Total	1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	181	14.12%	\$ 18,558,694.65	9.88%	\$ 102,534.22
QBE LMI	1,101	85.88%	\$ 169,227,403.06	90.12%	\$ 153,703.36
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,267	98.83%	\$ 182,621,887.75	97.25%	\$ 144,137.24
Interest Only Loans	15	1.17%	\$ 5,164,209.96	2.75%	\$ 344,280.66
Total	1,282	100.00%	\$ 187,786,097.71	100.00%	\$ 146,479.02

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 6,401,776.49
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 15,271.78
Input Tax Credits Received From ATO	\$ 4,869.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 114,880.18
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	\$ 6,536,797.45

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,354,408.39	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 677,642.75	\$ 4,032,051.14
Class A2 Principal to be paid to Class A2 Note Holders	\$ 83,860.21	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 17,963.92	\$ 101,824.13
Class AB Principal to be paid to Class AB Note Holders	\$ 319,018.64	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 72,877.42	\$ 391,896.06
Class B Principal to be paid to Class B Note Holders	\$ 149,539.99	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 36,593.22	\$ 186,133.21
Class C Principal to be paid to Class C Note Holders	\$ 79,754.66	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 22,596.82	\$ 102,351.48
Class D Principal to be paid to Class D Note Holders	\$ 19,938.66	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 7,837.94	\$ 27,776.60
Redraws		\$ 1,449,390.90
Trust Expenses		\$ 245,373.93
Total		\$ 6,536,797.45

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