

# Harvey Series 2017-1 Trust

## Investor Report

As at 31-Jul-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:	\$ 180,247,858
Total Number of Loans:	1,242
Average Current Balance:	\$ 145,127
Highest Current Balance:	\$ 634,060
Average Approval LVR	65.96%
Weighted Average Approval LVR	68.51%
Average Scheduled LVR	42.04%
Weighted Average Scheduled LVR	49.60%
Average Seasoning (Months):	138.61
Weighted Average Seasoning (Months):	125.81
Average Remaining Loan Term (Months):	202.53
Weighted Average Remaining Term:	220.26
Maximum Remaining Term (Months):	281.67
Weighted Average Variable Rate:	7.00%
Weighted Average Fixed Rate:	3.14%
Weighted Average Rate on All Loans:	6.14%
Percentage (by value) of Variable Rate Loans:	77.80%
Percentage (by value) of Fixed Rate Loans:	22.20%
Owner Occupied by Dollar Value	\$ 132,972,739
Percentage Owner Occupied	73.77%
Pool reduction	\$ 2,820,800
Monthly Repayment speed	1.54%
Available room till fixed cap threshold (45%) reached	22.80%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 183,068,657.61
Scheduled Repayments Received During Period	(\$ 1,396,220.05)
Unscheduled Repayments Received During Period	(\$ 3,018,489.00)
Redraws	\$ 862,180.68
Interest	\$ 731,728.59
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 180,247,857.83
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 215,139.70
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%	45	3.62%	\$ 8,767,812.66	2.34%	\$ 194,840.28
> 25% <= 30%	19	1.53%	\$ 2,811,676.40	0.75%	\$ 147,982.97
> 30% <= 35%	29	2.33%	\$ 5,253,818.03	1.40%	\$ 181,166.14
> 35% <= 40%	48	3.86%	\$ 9,044,555.80	2.41%	\$ 188,428.25
> 40% <= 45%	48	3.86%	\$ 12,422,381.76	3.32%	\$ 258,799.62
> 45% <= 50%	53	4.27%	\$ 14,017,534.95	3.74%	\$ 264,481.79
> 50% <= 55%	70	5.64%	\$ 18,137,612.35	4.84%	\$ 259,108.75
> 55% <= 60%	101	8.13%	\$ 32,231,748.41	8.60%	\$ 319,126.22
> 60% <= 65%	106	8.53%	\$ 30,420,478.24	8.12%	\$ 286,985.64
> 65% <= 70%	90	7.25%	\$ 29,106,071.00	7.77%	\$ 323,400.79
> 70% <= 75%	119	9.58%	\$ 40,819,265.58	10.89%	\$ 343,019.04
> 75% <= 80%	342	27.54%	\$ 120,863,740.87	32.25%	\$ 353,402.75
> 80% <= 85%	59	4.75%	\$ 18,637,623.16	4.97%	\$ 315,891.92
> 85% <= 90%	41	3.30%	\$ 11,059,756.73	2.95%	\$ 269,750.16
> 90% <= 95%	42	3.38%	\$ 12,405,352.07	3.31%	\$ 295,365.53
> 95% <= 100%	30	2.42%	\$ 8,729,017.86	2.33%	\$ 290,967.26
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 374,728,445.87</b>	<b>100.00%</b>	<b>\$ 301,713.72</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	230	18.52%	\$ 12,849,744.99	7.13%	\$ 55,868.46
> 25% <= 30%	89	7.17%	\$ 7,467,274.18	4.14%	\$ 83,901.96
> 30% <= 35%	105	8.45%	\$ 10,940,768.69	6.07%	\$ 104,197.80
> 35% <= 40%	126	10.14%	\$ 14,730,521.02	8.17%	\$ 116,908.90
> 40% <= 45%	118	9.50%	\$ 16,152,362.52	8.96%	\$ 136,884.43
> 45% <= 50%	128	10.31%	\$ 20,491,768.61	11.37%	\$ 160,091.94
> 50% <= 55%	120	9.66%	\$ 20,917,181.94	11.60%	\$ 174,309.85
> 55% <= 60%	130	10.47%	\$ 26,381,351.08	14.64%	\$ 202,933.47
> 60% <= 65%	97	7.81%	\$ 25,226,766.78	14.00%	\$ 260,069.76
> 65% <= 70%	72	5.80%	\$ 18,028,608.38	10.00%	\$ 250,397.34
> 70% <= 75%	24	1.93%	\$ 6,212,080.15	3.45%	\$ 258,836.67
> 75% <= 80%	2	0.16%	\$ 634,903.63	0.35%	\$ 317,451.82
> 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%	\$ 214,525.86	0.12%	\$ 214,525.86
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	336	27.05%	\$ 5,653,487.81	3.14%	30.72%
> \$ 50,000 <= \$ 100,000	195	15.70%	\$ 14,476,209.17	8.03%	34.94%
> \$ 100,000 <= \$ 150,000	183	14.73%	\$ 22,937,616.58	12.73%	42.14%
> \$ 150,000 <= \$ 200,000	179	14.41%	\$ 30,882,924.64	17.13%	46.73%
> \$ 200,000 <= \$ 250,000	112	9.02%	\$ 25,086,258.99	13.92%	52.89%
> \$ 250,000 <= \$ 300,000	90	7.25%	\$ 24,441,914.29	13.56%	54.07%
> \$ 300,000 <= \$ 350,000	61	4.91%	\$ 19,662,189.06	10.91%	54.11%
> \$ 350,000 <= \$ 485,800	68	5.48%	\$ 27,288,884.31	15.14%	57.28%
> \$ 485,800 <= \$ 500,000	1	0.08%	\$ 496,852.14	0.28%	0.00%
> \$ 500,000 <= \$ 750,000	17	1.37%	\$ 9,321,520.84	5.17%	55.66%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>42.04%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	702	66.16%	\$ 8,835,300.80	15.51%	\$ 12,585.90
> \$ 50,000 <= \$ 100,000	154	14.51%	\$ 10,864,268.26	19.07%	\$ 70,547.20
> \$ 100,000 <= \$ 150,000	98	9.24%	\$ 11,921,314.79	20.93%	\$ 121,646.07
> \$ 150,000 <= \$ 200,000	44	4.15%	\$ 7,479,820.12	13.13%	\$ 169,995.91
> \$ 200,000 <= \$ 250,000	29	2.73%	\$ 6,609,889.59	11.60%	\$ 227,927.23
> \$ 250,000 <= \$ 300,000	14	1.32%	\$ 3,816,427.24	6.70%	\$ 272,601.95
> \$ 300,000 <= \$ 400,000	13	1.23%	\$ 4,165,536.82	7.31%	\$ 320,425.91
> \$ 400,000 <= \$ 500,000	7	0.66%	\$ 3,272,073.09	5.74%	\$ 467,439.01
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,061</b>	<b>100.00%</b>	<b>\$ 56,964,630.71</b>	<b>100.00%</b>	<b>\$ 53,689.57</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	60	30.93%	\$ 14,234,473.26	35.58%	\$ 237,241.22
> 6 <= 12 mths	46	23.71%	\$ 8,755,593.80	21.88%	\$ 190,339.00
> 12 <= 24 mths	56	28.87%	\$ 12,048,745.21	30.11%	\$ 215,156.16
> 24 <= 36 mths	22	11.34%	\$ 3,271,945.45	8.18%	\$ 148,724.79
> 36 <= 60 mths	10	5.15%	\$ 1,700,195.41	4.25%	\$ 170,019.54
<b>Total</b>	<b>194</b>	<b>100.00%</b>	<b>\$ 40,010,953.13</b>	<b>100.00%</b>	<b>\$ 206,242.03</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%	\$ 0.00	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	815	65.62%	\$ 143,783,883.32	79.77%	\$ 176,421.94
> 160 <= 360 mths	427	34.38%	\$ 36,463,974.51	20.23%	\$ 85,395.72
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</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%	\$ 0.00	0.00%	\$ 0.00
> 5 <= 10 years	6	0.48%	\$ 113,298.43	0.06%	\$ 18,883.07
> 10 <= 15 years	28	2.25%	\$ 1,948,999.37	1.08%	\$ 69,607.12
> 15 <= 20 years	73	5.88%	\$ 8,193,326.48	4.55%	\$ 112,237.35
> 20 <= 25 years	122	9.82%	\$ 17,713,373.40	9.83%	\$ 145,191.59
> 25 <= 30 years	1,012	81.48%	\$ 152,125,713.62	84.40%	\$ 150,321.85
> 30 <= 50 years	1	0.08%	\$ 153,146.53	0.08%	\$ 153,146.53
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.37%	\$ 294,334.25	0.16%	\$ 17,313.78
> 5 <= 10 years	46	3.70%	\$ 3,151,514.33	1.75%	\$ 68,511.18
> 10 <= 15 years	407	32.77%	\$ 36,445,183.53	20.22%	\$ 89,545.91
> 15 <= 20 years	374	30.11%	\$ 57,025,627.46	31.64%	\$ 152,474.94
> 20 <= 25 years	398	32.05%	\$ 83,331,198.26	46.23%	\$ 209,374.87
> 25 <= 30 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	1,048	84.38%	\$ 140,236,904.70	77.80%	\$ 133,813.84
Fixed (1 year)	8	0.64%	\$ 1,482,565.77	0.82%	\$ 185,320.72
Fixed (2 year)	54	4.35%	\$ 11,924,491.28	6.62%	\$ 220,823.91
Fixed (3 year)	112	9.02%	\$ 23,269,615.16	12.91%	\$ 207,764.42
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	20	1.61%	\$ 3,334,280.92	1.85%	\$ 166,714.05
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	372	29.95%	\$ 54,715,480.90	30.36%	\$ 147,084.63
QLD COUNTRY	189	15.22%	\$ 24,129,092.54	13.39%	\$ 127,667.16
SYD METRO	210	16.91%	\$ 35,805,717.47	19.86%	\$ 170,503.42
OTHER NSW METRO	70	5.64%	\$ 11,270,367.78	6.25%	\$ 161,005.25
NSW COUNTRY	79	6.36%	\$ 9,260,323.84	5.14%	\$ 117,219.29
ACT METRO	11	0.89%	\$ 2,001,531.50	1.11%	\$ 181,957.41
MELBOURNE METRO	272	21.90%	\$ 37,971,923.44	21.07%	\$ 139,602.66
VICTORIA COUNTRY	11	0.89%	\$ 1,324,892.99	0.74%	\$ 120,444.82
PERTH METRO	19	1.53%	\$ 2,246,638.56	1.25%	\$ 118,244.13
WA COUNTRY	4	0.32%	\$ 755,797.67	0.42%	\$ 188,949.42
ADELAIDE METRO	2	0.16%	\$ 503,492.69	0.28%	\$ 251,746.35
SA COUNTRY	1	0.08%	\$ 126,998.22	0.07%	\$ 126,998.22
DARWIN METRO	1	0.08%	\$ 93,495.97	0.05%	\$ 93,495.97
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%	\$ 42,104.26	0.02%	\$ 42,104.26
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>TOTAL</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2560	8	0.64%	\$ 1,960,910.55	1.09%	\$ 245,113.82
4305	13	1.05%	\$ 1,866,229.92	1.04%	\$ 143,556.15
4152	10	0.81%	\$ 1,769,736.82	0.98%	\$ 176,973.68
4350	13	1.05%	\$ 1,743,823.42	0.97%	\$ 134,140.26
3029	13	1.05%	\$ 1,621,191.54	0.90%	\$ 124,707.04
4053	9	0.72%	\$ 1,618,359.71	0.90%	\$ 179,817.75
4006	6	0.48%	\$ 1,568,996.23	0.87%	\$ 261,499.37
4510	9	0.72%	\$ 1,551,465.85	0.86%	\$ 172,385.09
3806	5	0.40%	\$ 1,543,331.55	0.86%	\$ 308,666.31
4306	10	0.81%	\$ 1,378,136.95	0.76%	\$ 137,813.70
<b>Total</b>	<b>96</b>	<b>7.73%</b>	<b>\$ 16,622,182.54</b>	<b>9.22%</b>	<b>\$ 173,147.73</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	1,228	98.87%	\$ 176,847,102.00	98.11%	\$ 516.24
> 1 <= 7 days	4	0.32%	\$ 768,112.17	0.43%	\$ 2,635.19
> 7 <= 30 days	3	0.24%	\$ 850,764.65	0.47%	\$ 4,448.18
> 30 <= 60 days	4	0.32%	\$ 995,305.90	0.55%	\$ 12,002.71
> 60 <= 90 days	2	0.16%	\$ 506,714.29	0.28%	\$ 10,985.57
> 90 <= 120 days	1	0.08%	\$ 279,858.82	0.16%	\$ 8,212.01
> 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
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 38,799.90</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	986	79.39%	\$ 132,972,739.02	73.77%	\$ 134,860.79
Non-Regulated Loans	256	20.61%	\$ 47,275,118.81	26.23%	\$ 184,668.43
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	294	23.67%	\$ 42,908,918.69	23.81%	\$ 145,948.70
Renovation	65	5.23%	\$ 7,796,273.67	4.33%	\$ 119,942.67
Purchase - New Dwelling	69	5.56%	\$ 8,638,310.26	4.79%	\$ 125,192.90
Purchase - Existing Dwelling	484	38.97%	\$ 67,695,994.09	37.56%	\$ 139,867.76
Buy Home (Investment)	134	10.79%	\$ 23,257,716.05	12.90%	\$ 173,565.05
Other	196	15.78%	\$ 29,950,645.07	16.62%	\$ 152,809.41
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	178	14.33%	\$ 18,106,670.35	10.05%	\$ 101,722.87
QBE LMI	1,064	85.67%	\$ 162,141,187.48	89.95%	\$ 152,388.33
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,227	98.79%	\$ 175,084,051.26	97.14%	\$ 142,692.79
Interest Only Loans	15	1.21%	\$ 5,163,806.57	2.86%	\$ 344,253.77
<b>Total</b>	<b>1,242</b>	<b>100.00%</b>	<b>\$ 180,247,857.83</b>	<b>100.00%</b>	<b>\$ 145,127.10</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 4,629,848.75
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 16,209.78
Input Tax Credits Received From ATO	\$ 4,688.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 114,552.17
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	<b>\$ 4,765,298.70</b>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,361,678.75	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 683,463.78	\$ 3,045,142.53
Class A2 Principal to be paid to Class A2 Note Holders	\$ 59,041.97	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 18,062.92	\$ 77,104.89
Class AB Principal to be paid to Class AB Note Holders	\$ 224,605.79	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 73,047.54	\$ 297,653.33
Class B Principal to be paid to Class B Note Holders	\$ 105,283.96	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 36,562.34	\$ 141,846.30
Class C Principal to be paid to Class C Note Holders	\$ 56,151.45	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 22,440.24	\$ 78,591.69
Class D Principal to be paid to Class D Note Holders	\$ 14,037.86	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 7,699.24	\$ 21,737.10
Redraws		\$ 862,180.68
Trust Expenses		\$ 241,042.18
Total		<b>\$ 4,765,298.70</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