

Harvey Series 2017-1 Trust

Investor Report

As at 30-Apr-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:	\$ 191,792,618
Total Number of Loans:	1,299
Average Current Balance:	\$ 147,646
Highest Current Balance:	\$ 633,691
Average Approval LVR	65.92%
Weighted Average Approval LVR	68.45%
Average Scheduled LVR	42.56%
Weighted Average Scheduled LVR	50.12%
Average Seasoning (Months):	135.71
Weighted Average Seasoning (Months):	122.57
Average Remaining Loan Term (Months):	205.22
Weighted Average Remaining Term:	223.30
Maximum Remaining Term (Months):	284.67
Weighted Average Variable Rate:	6.55%
Weighted Average Fixed Rate:	2.99%
Weighted Average Rate on All Loans:	5.75%
Percentage (by value) of Variable Rate Loans:	77.50%
Percentage (by value) of Fixed Rate Loans:	22.50%
Owner Occupied by Dollar Value	\$ 141,861,554
Percentage Owner Occupied	73.97%
Pool reduction	\$ 3,228,872
Monthly Repayment speed	1.66%
Available room till fixed cap threshold (45%) reached	22.50%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 195,021,490.46
Scheduled Repayments Received During Period	(\$ 1,504,857.86)
Unscheduled Repayments Received During Period	(\$ 3,915,460.27)
Redraws	\$ 1,483,992.21
Interest	\$ 707,453.72
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 191,792,618.26
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 204,216.50
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	3.62%	\$ 8,953,446.31	2.29%	\$ 190,498.86
> 25% <= 30%	20	1.54%	\$ 2,991,676.40	0.77%	\$ 149,583.82
> 30% <= 35%	30	2.31%	\$ 5,389,447.88	1.38%	\$ 179,648.26
> 35% <= 40%	50	3.85%	\$ 9,355,555.80	2.40%	\$ 187,111.12
> 40% <= 45%	51	3.93%	\$ 13,364,381.76	3.42%	\$ 262,046.70
> 45% <= 50%	56	4.31%	\$ 15,003,788.52	3.84%	\$ 267,924.80
> 50% <= 55%	72	5.54%	\$ 18,826,897.39	4.82%	\$ 261,484.69
> 55% <= 60%	109	8.39%	\$ 34,498,626.02	8.84%	\$ 316,501.16
> 60% <= 65%	110	8.47%	\$ 31,553,539.36	8.08%	\$ 286,850.36
> 65% <= 70%	96	7.39%	\$ 30,240,737.07	7.75%	\$ 315,007.68
> 70% <= 75%	123	9.47%	\$ 42,004,265.58	10.76%	\$ 341,498.09
> 75% <= 80%	356	27.41%	\$ 125,491,486.57	32.15%	\$ 352,504.18
> 80% <= 85%	60	4.62%	\$ 19,105,095.34	4.89%	\$ 318,418.26
> 85% <= 90%	45	3.46%	\$ 12,094,531.29	3.10%	\$ 268,767.36
> 90% <= 95%	43	3.31%	\$ 12,652,883.02	3.24%	\$ 294,253.09
> 95% <= 100%	31	2.39%	\$ 8,850,585.86	2.27%	\$ 285,502.77
Total	1,299	100.00%	\$ 390,376,944.17	100.00%	\$ 300,521.13

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	235	18.09%	\$ 13,476,412.38	7.03%	\$ 57,346.44
> 25% <= 30%	85	6.54%	\$ 7,160,336.18	3.73%	\$ 84,239.25
> 30% <= 35%	104	8.01%	\$ 10,487,578.92	5.47%	\$ 100,842.11
> 35% <= 40%	136	10.47%	\$ 15,567,308.25	8.12%	\$ 114,465.50
> 40% <= 45%	124	9.55%	\$ 16,999,769.70	8.86%	\$ 137,094.92
> 45% <= 50%	130	10.01%	\$ 21,185,569.20	11.05%	\$ 162,965.92
> 50% <= 55%	130	10.01%	\$ 23,484,646.48	12.24%	\$ 180,651.13
> 55% <= 60%	135	10.39%	\$ 27,639,622.01	14.41%	\$ 204,737.94
> 60% <= 65%	108	8.31%	\$ 27,032,783.57	14.09%	\$ 250,303.55
> 65% <= 70%	80	6.16%	\$ 20,279,812.27	10.57%	\$ 253,497.65
> 70% <= 75%	27	2.08%	\$ 7,045,731.78	3.67%	\$ 260,953.03
> 75% <= 80%	4	0.31%	\$ 1,212,794.13	0.63%	\$ 303,198.53
> 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%	\$ 220,253.39	0.11%	\$ 220,253.39
Total	1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	335	25.79%	\$ 5,396,314.47	2.81%	30.53%
> \$ 50,000 <= \$ 100,000	213	16.40%	\$ 15,764,091.56	8.22%	36.13%
> \$ 100,000 <= \$ 150,000	201	15.47%	\$ 25,389,929.41	13.24%	42.49%
> \$ 150,000 <= \$ 200,000	170	13.09%	\$ 29,330,071.29	15.29%	47.10%
> \$ 200,000 <= \$ 250,000	124	9.55%	\$ 27,550,249.79	14.36%	53.21%
> \$ 250,000 <= \$ 300,000	98	7.54%	\$ 26,765,446.16	13.96%	54.16%
> \$ 300,000 <= \$ 350,000	65	5.00%	\$ 21,065,160.89	10.98%	55.57%
> \$ 350,000 <= \$ 485,800	74	5.70%	\$ 29,973,517.72	15.63%	57.08%
> \$ 485,800 <= \$ 500,000	1	0.08%	\$ 499,796.53	0.26%	0.00%
> \$ 500,000 <= \$ 750,000	18	1.39%	\$ 10,058,040.44	5.24%	56.21%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
Total	1,299	100.00%	\$ 191,792,618.26	100.00%	42.56%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	725	66.03%	\$ 9,203,754.39	15.59%	\$ 12,694.83
> \$ 50,000 <= \$ 100,000	163	14.85%	\$ 11,527,977.95	19.53%	\$ 70,723.79
> \$ 100,000 <= \$ 150,000	99	9.02%	\$ 12,044,965.55	20.40%	\$ 121,666.32
> \$ 150,000 <= \$ 200,000	46	4.19%	\$ 7,912,842.13	13.40%	\$ 172,018.31
> \$ 200,000 <= \$ 250,000	30	2.73%	\$ 6,804,839.67	11.53%	\$ 226,827.99
> \$ 250,000 <= \$ 300,000	18	1.64%	\$ 4,982,355.01	8.44%	\$ 276,797.50
> \$ 300,000 <= \$ 400,000	10	0.91%	\$ 3,176,818.00	5.38%	\$ 317,681.80
> \$ 400,000 <= \$ 500,000	3	0.27%	\$ 1,316,968.29	2.23%	\$ 438,989.43
> \$ 500,000 <= \$ 1,000,000	4	0.36%	\$ 2,060,848.64	3.49%	\$ 515,212.16
Total	1,098	100.00%	\$ 59,031,369.63	100.00%	\$ 53,762.63

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	48	23.30%	\$ 11,001,845.48	25.50%	\$ 229,205.11
> 6 <= 12 mths	54	26.21%	\$ 11,825,404.25	27.41%	\$ 218,988.97
> 12 <= 24 mths	70	33.98%	\$ 15,161,728.85	35.14%	\$ 216,596.13
> 24 <= 36 mths	24	11.65%	\$ 3,557,248.86	8.25%	\$ 148,218.70
> 36 <= 60 mths	10	4.85%	\$ 1,598,039.19	3.70%	\$ 159,803.92
Total	206	100.00%	\$ 43,144,266.63	100.00%	\$ 209,438.19

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	857	65.97%	\$ 154,471,113.15	80.54%	\$ 180,246.34
> 160 <= 360 mths	442	34.03%	\$ 37,321,505.11	19.46%	\$ 84,437.79
Total	1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

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	0.54%	\$ 177,824.57	0.09%	\$ 25,403.51
>	10	<=	15	years	30	2.31%	\$ 2,081,810.26	1.09%	\$ 69,393.68
>	15	<=	20	years	76	5.85%	\$ 9,007,541.05	4.70%	\$ 118,520.28
>	20	<=	25	years	127	9.78%	\$ 18,573,875.85	9.68%	\$ 146,250.99
>	25	<=	30	years	1,058	81.45%	\$ 161,797,360.87	84.36%	\$ 152,927.56
>	30	<=	50	years	1	0.08%	\$ 154,205.66	0.08%	\$ 154,205.66
Total					1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance		Average Balance
					#	%	\$	%	
>	0	<=	5	years	17	1.31%	\$ 321,499.18	0.17%	\$ 18,911.72
>	5	<=	10	years	48	3.70%	\$ 3,317,052.73	1.73%	\$ 69,105.27
>	10	<=	15	years	414	31.87%	\$ 37,231,916.97	19.41%	\$ 89,932.17
>	15	<=	20	years	388	29.87%	\$ 58,603,358.00	30.56%	\$ 151,039.58
>	20	<=	25	years	432	33.26%	\$ 92,318,791.38	48.13%	\$ 213,700.91
>	25	<=	30	years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total					1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
Variable		1,093	84.14%	\$ 148,648,351.63	77.50%	\$ 136,000.32
Fixed (1 year)		6	0.46%	\$ 1,081,606.89	0.56%	\$ 180,267.82
Fixed (2 year)		57	4.39%	\$ 13,046,162.47	6.80%	\$ 228,880.04
Fixed (3 year)		122	9.39%	\$ 25,386,118.42	13.24%	\$ 208,082.94
Fixed (4 year)		0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)		21	1.62%	\$ 3,630,378.85	1.89%	\$ 172,875.18
Total		1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
BRISBANE METRO		389	29.95%	\$ 57,761,081.05	30.12%	\$ 148,486.07
QLD COUNTRY		199	15.32%	\$ 25,590,772.55	13.34%	\$ 128,596.85
SYD METRO		223	17.17%	\$ 39,074,054.69	20.37%	\$ 175,219.98
OTHER NSW METRO		72	5.54%	\$ 11,377,308.90	5.93%	\$ 158,018.18
NSW COUNTRY		81	6.24%	\$ 9,666,436.64	5.04%	\$ 119,338.72
ACT METRO		12	0.92%	\$ 2,007,039.16	1.05%	\$ 167,253.26
MELBOURNE METRO		283	21.79%	\$ 41,186,132.24	21.47%	\$ 145,534.04
VICTORIA COUNTRY		11	0.85%	\$ 1,323,505.05	0.69%	\$ 120,318.64
PERTH METRO		19	1.46%	\$ 2,248,784.56	1.17%	\$ 118,357.08
WA COUNTRY		4	0.31%	\$ 774,996.62	0.40%	\$ 193,749.16
ADELAIDE METRO		2	0.15%	\$ 510,268.66	0.27%	\$ 255,134.33
SA COUNTRY		1	0.08%	\$ 128,359.17	0.07%	\$ 128,359.17
DARWIN METRO		2	0.15%	\$ 99,618.90	0.05%	\$ 49,809.45
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%	\$ 44,260.07	0.02%	\$ 44,260.07
UNDEFINED		0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL		1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

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%	\$ 1,974,371.26	1.03%	\$ 246,796.41
4152	11	0.85%	\$ 1,896,988.48	0.99%	\$ 172,453.50
4305	13	1.00%	\$ 1,829,983.37	0.95%	\$ 140,767.95
4350	13	1.00%	\$ 1,763,663.57	0.92%	\$ 135,666.43
4053	9	0.69%	\$ 1,646,474.73	0.86%	\$ 182,941.64
3029	13	1.00%	\$ 1,641,369.21	0.86%	\$ 126,259.17
4006	6	0.46%	\$ 1,587,849.52	0.83%	\$ 264,641.59
4510	9	0.69%	\$ 1,569,441.88	0.82%	\$ 174,382.43
3806	5	0.38%	\$ 1,567,647.86	0.82%	\$ 313,529.57
4306	10	0.77%	\$ 1,412,140.82	0.74%	\$ 141,214.08
Total	97	7.47%	\$ 16,889,930.70	8.81%	\$ 174,123.00

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	1,285	98.92%	\$ 188,502,897.62	98.28%	\$ 619.68
>	1	<=	7	days	3	0.23%	\$ 601,725.96	0.31%	\$ 746.18
>	7	<=	30	days	3	0.23%	\$ 1,053,163.49	0.55%	\$ 9,748.05
>	30	<=	60	days	7	0.54%	\$ 1,388,924.63	0.72%	\$ 17,966.54
>	60	<=	90	days	1	0.08%	\$ 245,906.56	0.13%	\$ 4,950.62
>	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					1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 34,031.07

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	1,034	79.60%	\$ 141,861,553.59	73.97%	\$ 137,196.86
Non-Regulated Loans	265	20.40%	\$ 49,931,064.67	26.03%	\$ 188,419.11
Total	1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	306	23.56%	\$ 45,776,519.91	23.87%	\$ 149,596.47
Renovation	72	5.54%	\$ 8,171,207.01	4.26%	\$ 113,488.99
Purchase - New Dwelling	71	5.47%	\$ 8,977,065.72	4.68%	\$ 126,437.55
Purchase - Existing Dwelling	505	38.88%	\$ 71,944,426.56	37.51%	\$ 142,464.21
Buy Home (Investment)	137	10.55%	\$ 25,028,603.12	13.05%	\$ 182,690.53
Other	208	16.01%	\$ 31,894,795.94	16.63%	\$ 153,340.37
Total	1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	184	14.16%	\$ 18,803,409.34	9.80%	\$ 102,192.44
QBE LMI	1,115	85.84%	\$ 172,989,208.92	90.20%	\$ 155,147.27
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,284	98.85%	\$ 186,628,852.17	97.31%	\$ 145,349.57
Interest Only Loans	15	1.15%	\$ 5,163,766.09	2.69%	\$ 344,251.07
Total	1,299	100.00%	\$ 191,792,618.26	100.00%	\$ 147,646.36

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 5,624,534.63
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 13,725.62
Input Tax Credits Received From ATO	\$ 5,191.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 103,755.55
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	\$ 5,747,206.80

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,703,332.19	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 615,459.04	\$ 3,318,791.23
Class A2 Principal to be paid to Class A2 Note Holders	\$ 67,583.31	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 16,359.44	\$ 83,942.75
Class AB Principal to be paid to Class AB Note Holders	\$ 257,098.50	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 66,552.34	\$ 323,650.84
Class B Principal to be paid to Class B Note Holders	\$ 120,514.92	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 33,509.74	\$ 154,024.66
Class C Principal to be paid to Class C Note Holders	\$ 64,274.62	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 20,802.08	\$ 85,076.70
Class D Principal to be paid to Class D Note Holders	\$ 16,068.66	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 7,282.52	\$ 23,351.18
Redraws		\$ 1,483,992.21
Trust Expenses		\$ 274,377.23
Total		\$ 5,747,206.80

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