

Harvey Series 2017-1 Trust

Investor Report

As at 28-Feb-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:	\$ 199,751,100
Total Number of Loans:	1,335
Average Current Balance:	\$ 149,626
Highest Current Balance:	\$ 633,617
Average Approval LVR	66.41%
Weighted Average Approval LVR	68.51%
Average Scheduled LVR	43.05%
Weighted Average Scheduled LVR	50.56%
Average Seasoning (Months):	133.41
Weighted Average Seasoning (Months):	120.37
Average Remaining Loan Term (Months):	207.06
Weighted Average Remaining Term:	225.37
Maximum Remaining Term (Months):	286.67
Weighted Average Variable Rate:	6.35%
Weighted Average Fixed Rate:	2.95%
Weighted Average Rate on All Loans:	5.57%
Percentage (by value) of Variable Rate Loans:	77.13%
Percentage (by value) of Fixed Rate Loans:	22.87%
Owner Occupied by Dollar Value	\$ 147,752,285
Percentage Owner Occupied	73.97%
Pool reduction	\$ 3,182,088
Monthly Repayment speed	1.57%
Available room till fixed cap threshold (45%) reached	22.13%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 202,933,187.85
Scheduled Repayments Received During Period	(\$ 1,515,021.20)
Unscheduled Repayments Received During Period	(\$ 3,362,070.38)
Redraws	\$ 1,039,475.30
Interest	\$ 655,528.27
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 199,751,099.84
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 188,622.08
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%	38	2.87%	\$ 5,980,963.88	1.49%	\$ 157,393.79
> 25% <= 30%	21	1.58%	\$ 3,122,676.40	0.78%	\$ 148,698.88
> 30% <= 35%	30	2.26%	\$ 5,389,447.88	1.34%	\$ 179,648.26
> 35% <= 40%	51	3.85%	\$ 9,555,555.80	2.38%	\$ 187,363.84
> 40% <= 45%	55	4.15%	\$ 14,234,943.64	3.55%	\$ 258,817.16
> 45% <= 50%	56	4.22%	\$ 15,003,788.52	3.74%	\$ 267,924.80
> 50% <= 55%	75	5.66%	\$ 19,512,964.39	4.86%	\$ 260,172.86
> 55% <= 60%	110	8.30%	\$ 34,698,168.19	8.64%	\$ 315,437.89
> 60% <= 65%	113	8.52%	\$ 32,334,210.36	8.06%	\$ 286,143.45
> 65% <= 70%	99	7.47%	\$ 31,089,457.07	7.75%	\$ 314,034.92
> 70% <= 75%	124	9.35%	\$ 42,213,265.58	10.52%	\$ 340,429.56
> 75% <= 80%	372	28.05%	\$ 131,821,790.08	32.84%	\$ 354,359.65
> 80% <= 85%	62	4.68%	\$ 19,538,894.19	4.87%	\$ 315,143.45
> 85% <= 90%	45	3.39%	\$ 12,094,531.29	3.01%	\$ 268,767.36
> 90% <= 95%	44	3.32%	\$ 12,972,433.34	3.23%	\$ 294,828.03
> 95% <= 100%	31	2.34%	\$ 8,850,585.86	2.21%	\$ 285,502.77
Total	1,326	100.00%	\$ 398,413,676.47	99.26%	\$ 300,462.80

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	236	17.68%	\$ 13,483,023.62	6.75%	\$ 57,131.46
> 25% <= 30%	86	6.44%	\$ 7,365,180.37	3.69%	\$ 85,641.63
> 30% <= 35%	106	7.94%	\$ 11,051,796.19	5.53%	\$ 104,262.23
> 35% <= 40%	124	9.29%	\$ 13,637,326.25	6.83%	\$ 109,978.44
> 40% <= 45%	133	9.96%	\$ 18,900,987.16	9.46%	\$ 142,112.69
> 45% <= 50%	137	10.26%	\$ 22,569,006.13	11.30%	\$ 164,737.27
> 50% <= 55%	136	10.19%	\$ 24,419,542.35	12.22%	\$ 179,555.46
> 55% <= 60%	131	9.81%	\$ 26,461,352.37	13.25%	\$ 201,995.06
> 60% <= 65%	118	8.84%	\$ 28,478,780.46	14.26%	\$ 241,345.60
> 65% <= 70%	86	6.44%	\$ 22,597,792.87	11.31%	\$ 262,765.03
> 70% <= 75%	34	2.55%	\$ 8,587,534.23	4.30%	\$ 252,574.54
> 75% <= 80%	7	0.52%	\$ 1,974,132.25	0.99%	\$ 282,018.89
> 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	0.07%	\$ 224,645.59	0.11%	\$ 224,645.59
Total	1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	341	25.54%	\$ 5,557,461.82	2.78%	31.02%
> \$ 50,000 <= \$ 100,000	206	15.43%	\$ 15,188,304.84	7.60%	35.81%
> \$ 100,000 <= \$ 150,000	206	15.43%	\$ 25,887,810.41	12.96%	43.08%
> \$ 150,000 <= \$ 200,000	187	14.01%	\$ 32,332,772.90	16.19%	47.60%
> \$ 200,000 <= \$ 250,000	129	9.66%	\$ 28,730,794.80	14.38%	53.17%
> \$ 250,000 <= \$ 300,000	102	7.64%	\$ 27,991,731.87	14.01%	54.22%
> \$ 300,000 <= \$ 350,000	66	4.94%	\$ 21,476,081.31	10.75%	56.25%
> \$ 350,000 <= \$ 485,800	79	5.92%	\$ 32,003,228.69	16.02%	57.71%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$ 0.00	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	19	1.42%	\$ 10,582,913.20	5.30%	57.04%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
Total	1,335	100.00%	\$ 199,751,099.84	100.00%	43.05%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	737	65.63%	\$ 9,347,828.30	15.36%	\$ 12,683.62
> \$ 50,000 <= \$ 100,000	174	15.49%	\$ 12,268,815.75	20.16%	\$ 70,510.44
> \$ 100,000 <= \$ 150,000	97	8.64%	\$ 11,948,468.79	19.64%	\$ 123,180.09
> \$ 150,000 <= \$ 200,000	47	4.19%	\$ 8,081,341.79	13.28%	\$ 171,943.44
> \$ 200,000 <= \$ 250,000	27	2.40%	\$ 5,986,425.48	9.84%	\$ 221,719.46
> \$ 250,000 <= \$ 300,000	23	2.05%	\$ 6,316,193.10	10.38%	\$ 274,617.09
> \$ 300,000 <= \$ 400,000	11	0.98%	\$ 3,506,088.17	5.76%	\$ 318,735.29
> \$ 400,000 <= \$ 500,000	2	0.18%	\$ 833,289.15	1.37%	\$ 416,644.58
> \$ 500,000 <= \$ 1,000,000	5	0.45%	\$ 2,562,169.70	4.21%	\$ 512,433.94
Total	1,123	100.00%	\$ 60,850,620.23	100.00%	\$ 54,185.77

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	37	17.05%	\$ 7,838,209.93	17.16%	\$ 211,843.51
> 6 <= 12 mths	60	27.65%	\$ 13,953,198.79	30.54%	\$ 232,553.31
> 12 <= 24 mths	85	39.17%	\$ 18,213,107.78	39.87%	\$ 214,271.86
> 24 <= 36 mths	22	10.14%	\$ 3,589,880.72	7.86%	\$ 163,176.40
> 36 <= 60 mths	13	5.99%	\$ 2,090,672.42	4.58%	\$ 160,820.96
Total	217	100.00%	\$ 45,685,069.64	100.00%	\$ 210,530.27

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	887	66.44%	\$ 161,393,213.87	80.80%	\$ 181,954.02
> 160 <= 360 mths	448	33.56%	\$ 38,357,885.97	19.20%	\$ 85,620.28
Total	1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

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	8	0.60%	\$ 149,850.84	0.08%	\$ 18,731.36
>	10	<=	15	years	32	2.40%	\$ 2,194,893.64	1.10%	\$ 68,590.43
>	15	<=	20	years	78	5.84%	\$ 9,355,789.25	4.68%	\$ 119,946.02
>	20	<=	25	years	131	9.81%	\$ 19,486,342.15	9.76%	\$ 148,750.70
>	25	<=	30	years	1,085	81.27%	\$ 168,409,589.19	84.31%	\$ 155,216.21
>	30	<=	50	years	1	0.07%	\$ 154,634.77	0.08%	\$ 154,634.77
Total					1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term					Number of Loans		Current Balance		Average Balance
					#	%	\$	%	
>	0	<=	5	years	19	1.42%	\$ 295,021.16	0.15%	\$ 15,527.43
>	5	<=	10	years	47	3.52%	\$ 3,418,037.85	1.71%	\$ 72,724.21
>	10	<=	15	years	415	31.09%	\$ 37,819,387.81	18.93%	\$ 91,131.05
>	15	<=	20	years	397	29.74%	\$ 60,244,696.26	30.16%	\$ 151,749.86
>	20	<=	25	years	457	34.23%	\$ 97,973,956.76	49.05%	\$ 214,385.03
>	25	<=	30	years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total					1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
Variable		1,118	83.75%	\$ 154,066,030.20	77.13%	\$ 137,805.04
Fixed (1 year)		5	0.37%	\$ 1,154,434.59	0.58%	\$ 230,886.92
Fixed (2 year)		62	4.64%	\$ 13,976,091.46	7.00%	\$ 225,420.83
Fixed (3 year)		127	9.51%	\$ 26,672,020.26	13.35%	\$ 210,015.91
Fixed (4 year)		0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)		23	1.72%	\$ 3,882,523.33	1.94%	\$ 168,805.36
Total		1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
BRISBANE METRO		400	29.96%	\$ 60,010,546.56	30.04%	\$ 150,026.37
QLD COUNTRY		205	15.36%	\$ 26,739,984.68	13.39%	\$ 130,438.95
SYD METRO		226	16.93%	\$ 40,363,525.38	20.21%	\$ 178,599.67
OTHER NSW METRO		74	5.54%	\$ 11,877,912.75	5.95%	\$ 160,512.33
NSW COUNTRY		82	6.14%	\$ 9,897,929.74	4.96%	\$ 120,706.46
ACT METRO		12	0.90%	\$ 2,039,317.82	1.02%	\$ 169,943.15
MELBOURNE METRO		294	22.02%	\$ 43,257,156.99	21.66%	\$ 147,133.19
VICTORIA COUNTRY		11	0.82%	\$ 1,325,737.66	0.66%	\$ 120,521.61
PERTH METRO		21	1.57%	\$ 2,669,642.50	1.34%	\$ 127,125.83
WA COUNTRY		4	0.30%	\$ 774,147.93	0.39%	\$ 193,536.98
ADELAIDE METRO		2	0.15%	\$ 514,912.11	0.26%	\$ 257,456.06
SA COUNTRY		1	0.07%	\$ 129,460.07	0.06%	\$ 129,460.07
DARWIN METRO		2	0.15%	\$ 104,275.45	0.05%	\$ 52,137.73
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	0.07%	\$ 46,550.20	0.02%	\$ 46,550.20
UNDEFINED		0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL		1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2560	9	0.67%	\$ 2,032,217.23	1.02%	\$ 225,801.91
4152	12	0.90%	\$ 1,974,814.53	0.99%	\$ 164,567.88
4305	13	0.97%	\$ 1,827,895.11	0.92%	\$ 140,607.32
4350	13	0.97%	\$ 1,781,751.35	0.89%	\$ 137,057.80
3029	13	0.97%	\$ 1,663,020.78	0.83%	\$ 127,924.68
4053	9	0.67%	\$ 1,662,422.16	0.83%	\$ 184,713.57
4121	11	0.82%	\$ 1,602,596.06	0.80%	\$ 145,690.55
4006	6	0.45%	\$ 1,602,560.28	0.80%	\$ 267,093.38
3806	5	0.37%	\$ 1,580,533.31	0.79%	\$ 316,106.66
4510	9	0.67%	\$ 1,578,870.45	0.79%	\$ 175,430.05
Total	100	7.49%	\$ 17,306,681.26	8.66%	\$ 173,066.81

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	1,318	98.73%	\$ 196,241,475.29	98.24%	\$ 6,323.71
>	1	<=	7	days	3	0.22%	\$ 587,634.52	0.29%	\$ 1,587.01
>	7	<=	30	days	9	0.67%	\$ 1,771,965.95	0.89%	\$ 6,302.65
>	30	<=	60	days	4	0.30%	\$ 901,072.86	0.45%	\$ 17,196.14
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	90	<=	120	days	1	0.07%	\$ 248,951.22	0.12%	\$ 6,517.95
>	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					1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 37,927.46

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	1,062	79.55%	\$ 147,752,285.05	73.97%	\$ 139,126.45
Non-Regulated Loans	273	20.45%	\$ 51,998,814.79	26.03%	\$ 190,471.85
Total	1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	312	23.37%	\$ 47,075,446.66	23.57%	\$ 150,882.84
Renovation	72	5.39%	\$ 8,293,348.57	4.15%	\$ 115,185.40
Purchase - New Dwelling	74	5.54%	\$ 9,199,641.60	4.61%	\$ 124,319.48
Purchase - Existing Dwelling	518	38.80%	\$ 75,351,951.83	37.72%	\$ 145,467.09
Buy Home (Investment)	145	10.86%	\$ 26,455,775.67	13.24%	\$ 182,453.63
Other	214	16.03%	\$ 33,374,935.51	16.71%	\$ 155,957.64
Total	1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	186	13.93%	\$ 19,348,836.28	9.69%	\$ 104,026.00
QBE LMI	1,149	86.07%	\$ 180,402,263.56	90.31%	\$ 157,008.06
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,317	98.65%	\$ 193,552,087.87	96.90%	\$ 146,964.38
Interest Only Loans	18	1.35%	\$ 6,199,011.97	3.10%	\$ 344,389.55
Total	1,335	100.00%	\$ 199,751,099.84	100.00%	\$ 149,626.29

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 5,065,713.66
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 10,922.90
Input Tax Credits Received From ATO	\$ 5,320.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 99,869.58
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	\$ 5,181,826.14

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,664,162.73	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 580,467.64	\$ 3,244,630.37
Class A2 Principal to be paid to Class A2 Note Holders	\$ 66,604.07	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 15,489.22	\$ 82,093.29
Class AB Principal to be paid to Class AB Note Holders	\$ 253,373.31	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 63,262.09	\$ 316,635.40
Class B Principal to be paid to Class B Note Holders	\$ 118,768.74	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 31,978.28	\$ 150,747.02
Class C Principal to be paid to Class C Note Holders	\$ 63,343.33	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 19,999.03	\$ 83,342.36
Class D Principal to be paid to Class D Note Holders	\$ 15,835.83	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 7,091.51	\$ 22,927.34
Redraws		\$ 1,039,475.30
Trust Expenses		\$ 241,975.06
Total		\$ 5,181,826.14

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