

Harvey Series 2017-1 Trust

Investor Report

As at 28-Feb-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:	\$ 122,408,248
Total Number of Loans:	986
Average Current Balance:	\$ 124,146
Highest Current Balance:	\$ 633,850
Average Approval LVR	66.39%
Weighted Average Approval LVR	68.72%
Average Scheduled LVR	37.49%
Weighted Average Scheduled LVR	46.08%
Average Seasoning (Months):	158.01
Weighted Average Seasoning (Months):	144.36
Average Remaining Loan Term (Months):	184.04
Weighted Average Remaining Term:	202.15
Maximum Remaining Term (Months):	262.67
Weighted Average Variable Rate:	6.95%
Weighted Average Fixed Rate:	5.34%
Weighted Average Rate on All Loans:	6.84%
Percentage (by value) of Variable Rate Loans:	93.00%
Percentage (by value) of Fixed Rate Loans:	7.00%
Owner Occupied by Dollar Value	\$ 88,855,089
Percentage Owner Occupied	72.59%
Pool reduction	\$ 1,934,425
Monthly Repayment speed	1.56%
Available room till fixed cap threshold (45%) reached	38.00%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 124,342,673
Scheduled Repayments Received During Period	(\$ 1,145,002)
Unscheduled Repayments Received During Period	(\$ 1,945,776)
Redraws	\$ 652,315
Interest	\$ 504,038
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 122,408,248
Further Advances repurchased: Interest	(\$ 0)
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 142,538
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%	29	2.94%	\$ 5,625,110	1.88%	\$ 193,969
> 25% <= 30%	16	1.62%	\$ 2,312,832	0.77%	\$ 144,552
> 30% <= 35%	21	2.13%	\$ 4,045,276	1.35%	\$ 192,632
> 35% <= 40%	41	4.16%	\$ 8,084,798	2.71%	\$ 197,190
> 40% <= 45%	38	3.85%	\$ 10,149,602	3.40%	\$ 267,095
> 45% <= 50%	41	4.16%	\$ 10,916,978	3.66%	\$ 266,268
> 50% <= 55%	58	5.88%	\$ 14,989,267	5.02%	\$ 258,436
> 55% <= 60%	81	8.22%	\$ 26,274,598	8.80%	\$ 324,378
> 60% <= 65%	85	8.62%	\$ 24,364,416	8.16%	\$ 286,640
> 65% <= 70%	67	6.80%	\$ 22,273,367	7.46%	\$ 332,438
> 70% <= 75%	98	9.94%	\$ 32,482,314	10.88%	\$ 331,452
> 75% <= 80%	269	27.28%	\$ 95,455,685	31.96%	\$ 354,854
> 80% <= 85%	47	4.77%	\$ 14,786,473	4.95%	\$ 314,606
> 85% <= 90%	34	3.45%	\$ 8,616,437	2.89%	\$ 253,425
> 90% <= 95%	35	3.55%	\$ 10,553,126	3.53%	\$ 301,518
> 95% <= 100%	26	2.64%	\$ 7,706,521	2.58%	\$ 296,405
Total	986	100.00%	\$ 298,636,800	100.00%	\$ 302,877

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	256	25.96%	\$ 12,930,269	10.56%	\$ 50,509
> 25% <= 30%	78	7.91%	\$ 5,762,003	4.71%	\$ 73,872
> 30% <= 35%	108	10.95%	\$ 8,829,802	7.21%	\$ 81,757
> 35% <= 40%	100	10.14%	\$ 12,223,326	9.99%	\$ 122,233
> 40% <= 45%	80	8.11%	\$ 10,010,117	8.18%	\$ 125,126
> 45% <= 50%	110	11.16%	\$ 17,763,466	14.51%	\$ 161,486
> 50% <= 55%	97	9.84%	\$ 17,031,256	13.91%	\$ 175,580
> 55% <= 60%	73	7.40%	\$ 16,215,167	13.25%	\$ 222,126
> 60% <= 65%	50	5.07%	\$ 13,023,252	10.64%	\$ 260,465
> 65% <= 70%	28	2.84%	\$ 6,881,497	5.62%	\$ 245,768
> 70% <= 75%	3	0.30%	\$ 928,685	0.76%	\$ 309,562
> 75% <= 80%	2	0.20%	\$ 623,777	0.51%	\$ 311,889
> 80% <= 85%	1	0.10%	\$ 185,631	0.15%	\$ 185,631
> 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
Total	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	328	33.27%	\$ 4,773,187	3.90%	26.23%
> \$ 50,000 <= \$ 100,000	167	16.94%	\$ 12,655,611	10.34%	34.90%
> \$ 100,000 <= \$ 150,000	150	15.21%	\$ 19,027,914	15.54%	38.13%
> \$ 150,000 <= \$ 200,000	117	11.87%	\$ 20,449,612	16.71%	45.91%
> \$ 200,000 <= \$ 250,000	84	8.52%	\$ 18,892,472	15.43%	49.27%
> \$ 250,000 <= \$ 300,000	66	6.69%	\$ 17,861,338	14.59%	50.38%
> \$ 300,000 <= \$ 350,000	25	2.54%	\$ 8,019,821	6.55%	50.03%
> \$ 350,000 <= \$ 485,800	42	4.26%	\$ 16,885,433	13.79%	54.96%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$ 0	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	7	0.71%	\$ 3,842,861	3.14%	59.19%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	986	100.00%	\$ 122,408,248	100.00%	37.49%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	530	63.02%	\$ 6,948,393	14.97%	\$ 13,110
> \$ 50,000 <= \$ 100,000	156	18.55%	\$ 11,509,329	24.79%	\$ 73,778
> \$ 100,000 <= \$ 150,000	75	8.92%	\$ 9,345,748	20.13%	\$ 124,610
> \$ 150,000 <= \$ 200,000	32	3.80%	\$ 5,485,724	11.82%	\$ 171,429
> \$ 200,000 <= \$ 250,000	23	2.73%	\$ 5,152,288	11.10%	\$ 224,013
> \$ 250,000 <= \$ 300,000	13	1.55%	\$ 3,500,785	7.54%	\$ 269,291
> \$ 300,000 <= \$ 400,000	8	0.95%	\$ 2,776,499	5.98%	\$ 347,062
> \$ 400,000 <= \$ 500,000	4	0.48%	\$ 1,709,617	3.68%	\$ 427,404
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	841	100.00%	\$ 46,428,383	100.00%	\$ 55,206

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	13	24.07%	\$ 1,771,555	20.68%	\$ 136,273
> 6 <= 12 mths	14	25.93%	\$ 2,636,553	30.78%	\$ 188,325
> 12 <= 24 mths	18	33.33%	\$ 2,431,648	28.39%	\$ 135,092
> 24 <= 36 mths	7	12.96%	\$ 1,366,358	15.95%	\$ 195,194
> 36 <= 60 mths	2	3.70%	\$ 360,472	4.21%	\$ 180,236
Total	54	100.00%	\$ 8,566,586	100.00%	\$ 158,640

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	555	56.29%	\$ 86,888,131	70.98%	\$ 156,555
> 160 <= 360 mths	431	43.71%	\$ 35,520,118	29.02%	\$ 82,413
Total	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

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	4	0.41%	\$ 12,254	0.01%	\$ 3,063
> 10 <= 15 years	16	1.62%	\$ 818,115	0.67%	\$ 51,132
> 15 <= 20 years	60	6.09%	\$ 5,814,052	4.75%	\$ 96,901
> 20 <= 25 years	97	9.84%	\$ 12,244,885	10.00%	\$ 126,236
> 25 <= 30 years	808	81.95%	\$ 103,370,922	84.45%	\$ 127,934
> 30 <= 50 years	1	0.10%	\$ 148,022	0.12%	\$ 148,022
Total	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.72%	\$ 371,276	0.30%	\$ 21,840
> 5 <= 10 years	54	5.48%	\$ 4,173,583	3.41%	\$ 77,289
> 10 <= 15 years	405	41.08%	\$ 32,833,935	26.82%	\$ 81,071
> 15 <= 20 years	346	35.09%	\$ 54,025,268	44.14%	\$ 156,142
> 20 <= 25 years	164	16.63%	\$ 31,004,186	25.33%	\$ 189,050
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	932	94.52%	\$ 113,841,662	93.00%	\$ 122,148
Fixed (1 year)	2	0.20%	\$ 175,002	0.14%	\$ 87,501
Fixed (2 year)	14	1.42%	\$ 2,653,588	2.17%	\$ 189,542
Fixed (3 year)	23	2.33%	\$ 3,389,448	2.77%	\$ 147,367
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	15	1.52%	\$ 2,348,547	1.92%	\$ 156,570
Total	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	296	30.02%	\$ 37,915,832	30.97%	\$ 128,094
QLD COUNTRY	152	15.42%	\$ 16,252,398	13.28%	\$ 106,924
SYD METRO	163	16.53%	\$ 23,188,184	18.94%	\$ 142,259
OTHER NSW METRO	56	5.68%	\$ 7,912,651	6.46%	\$ 141,297
NSW COUNTRY	63	6.39%	\$ 6,552,936	5.35%	\$ 104,015
ACT METRO	9	0.91%	\$ 1,330,235	1.09%	\$ 147,804
MELBOURNE METRO	220	22.31%	\$ 25,845,042	21.11%	\$ 117,477
VICTORIA COUNTRY	7	0.71%	\$ 878,424	0.72%	\$ 125,489
PERTH METRO	13	1.32%	\$ 1,289,215	1.05%	\$ 99,170
WA COUNTRY	4	0.41%	\$ 770,074	0.63%	\$ 192,518
ADELAIDE METRO	2	0.20%	\$ 454,332	0.37%	\$ 227,166
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	0.10%	\$ 18,925	0.02%	\$ 18,925
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4350	13	1.32%	\$ 1,559,956	1.27%	\$ 119,997
4305	10	1.01%	\$ 1,416,199	1.16%	\$ 141,620
2560	5	0.51%	\$ 1,399,689	1.14%	\$ 279,938
3029	12	1.22%	\$ 1,391,242	1.14%	\$ 115,937
4510	9	0.91%	\$ 1,355,497	1.11%	\$ 150,611
3072	5	0.51%	\$ 1,239,480	1.01%	\$ 247,896
4152	7	0.71%	\$ 1,155,304	0.94%	\$ 165,043
4053	8	0.81%	\$ 1,092,167	0.89%	\$ 136,521
4006	4	0.41%	\$ 1,053,325	0.86%	\$ 263,331
4165	10	1.01%	\$ 1,007,992	0.82%	\$ 100,799
Total	83	8.42%	\$ 12,670,852	10.35%	\$ 152,661

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	975	98.88%	\$ 119,663,877	97.76%	\$ 3,283
>	1	<=	7	days	2	0.20%	\$ 575,694	0.47%	\$ 2,025
>	7	<=	30	days	5	0.51%	\$ 960,940	0.79%	\$ 1,926
>	30	<=	60	days	3	0.30%	\$ 964,183	0.79%	\$ 10,421
>	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	0.10%	\$ 243,555	0.20%	\$ 18,607
Total					986	100.00%	\$ 122,408,248	100.00%	\$ 36,263

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	786	79.72%	\$ 88,855,089	72.59%	\$ 113,047
Non-Regulated Loans	200	20.28%	\$ 33,553,159	27.41%	\$ 167,766
Total	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	228	23.12%	\$ 28,168,636	23.01%	\$ 123,547
Renovation	51	5.17%	\$ 5,021,566	4.10%	\$ 98,462
Purchase - New Dwelling	56	5.68%	\$ 6,171,288	5.04%	\$ 110,202
Purchase - Existing Dwelling	407	41.28%	\$ 47,954,389	39.18%	\$ 117,824
Buy Home (Investment)	94	9.53%	\$ 14,302,139	11.68%	\$ 152,150
Other	150	15.21%	\$ 20,790,230	16.98%	\$ 138,602
Total	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	150	15.21%	\$ 13,634,089	11.14%	\$ 90,894
QBE LMI	836	84.79%	\$ 108,774,159	88.86%	\$ 130,113
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	976	98.99%	\$ 118,907,018	97.14%	\$ 121,831
Interest Only Loans	10	1.01%	\$ 3,501,230	2.86%	\$ 350,123
Total	986	100.00%	\$ 122,408,248	100.00%	\$ 124,146

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,233,315
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 7,880
Input Tax Credits Received From ATO	\$ 3,248
Net Fixed Rate Swap Receipt From Swap Provider	\$ 8,769
Net Basis Swap Receipt From Swap Provider	\$ 0
	\$ 3,253,212

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,619,572	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 424,460	\$ 2,044,033
Class A2 Principal to be paid to Class A2 Note Holders	\$ 40,489	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 11,210	\$ 51,700
Class AB Principal to be paid to Class AB Note Holders	\$ 154,028	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 45,305	\$ 199,333
Class B Principal to be paid to Class B Note Holders	\$ 72,201	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 22,661	\$ 94,861
Class C Principal to be paid to Class C Note Holders	\$ 38,507	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 13,890	\$ 52,397
Class D Principal to be paid to Class D Note Holders	\$ 9,627	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,754	\$ 14,381
Redraws		\$ 652,315
Trust Expenses		\$ 144,192
Total		\$ 3,253,212

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