

# Series 2017-1 Harvey Trust

## Investor Report

As at

30-November-2025

### Transaction Details

Closing Date	Wednesday, 21 June 2017
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Issuer	Perpetual Trustee Company Limited
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T. Limited
Liquidity Facility Provider	National Australia Bank Limited
Redraw Provider	Great Southern Bank
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited
Collections Account Provider	National Australia Bank Limited
Legal Maturity Date	Distribution Date in December 2048

### Note Portfolio Summary

Note Balances	Issued \$	Current Invested \$	Margin (bps)	Subordination	Bond factor
Class A1 Notes	828,000,000	89,082,268	1.15%	16.28%	10.76%
Class A2 Notes	20,700,000	2,227,057	1.45%	14.18%	10.76%
Class AB Notes	28,800,000	8,472,106	1.80%	6.22%	29.42%
Class B Notes	13,500,000	3,971,300	2.20%	2.49%	29.42%
Class C Notes	7,200,000	2,118,027	3.15%	0.50%	29.42%
Class D Notes	1,800,000	529,507	5.85%	0.00%	29.42%
<b>Total</b>	<b>900,000,000</b>	<b>106,400,264</b>			

\*N.B principal payments on notes are distributed on the 16th day of the following month (or next business day if date falls on a weekend)

### Mortgage Portfolio Information

Total Current Balance	\$104,500,792
Total Number of Loans	884
Average Current Balance	\$118,214
Highest Current Balance	\$624,055
Seasoning Average (Months)	166.19
Seasoning (Weighted Average) (Months)	152.61
Remaining Loan Term (Average) (Months)	176.11
Remaining Term (Weighted Average Months)	194.34
Remaining Term (Maximum) (Months)	253.69
Approval LVR (Average)	66.71%
Approval LVR (Weighted Average)	68.96%
Scheduled LVR (Average)	36.03%
Scheduled LVR (Weighted Average)	41.58%
Scheduled LVR (Maximum)	78.51%
Current LVR (Average)	23.35%
Current LVR (Weighted Average)	38.09%
Current LVR (Maximum)	76.97%
Variable Rate (Weighted Average)	6.12%
Fixed Rate (Weighted Average )	5.47%
Rate on All Loans (Weighted Average)	6.09%
Variable Rate Loans (Percentage by value)	94.73%
Fixed Rate Loans (Percentage by value)	5.27%
Owner Occupied (Dollar Value)	\$75,903,777
Owner Occupied (Percentage)	72.63%
Pool reduction	\$1,899,472
Monthly Repayment speed	1.79%
Single Monthly Mortality Rate (SMM)	1.03%
CPR (Monthly)	11.67%
CPR (Quarterly)	12.19%

### Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$106,400,264
Scheduled Repayments Received During Period	-\$934,023
Unscheduled Repayments Received During Period	-\$2,203,089
Redraws	\$831,540
Interest	\$406,100
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$104,500,792
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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### Mortgage Portfolio Statistical Tables

**Table 1 - Approval Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	10	1.13%	2,217,741	0.82%
> 20% <= 30%	30	3.39%	4,614,396	1.71%
> 30% <= 40%	53	6.00%	10,621,266	3.93%
> 40% <= 50%	70	7.92%	19,373,409	7.17%
> 50% <= 55%	52	5.88%	13,357,267	4.94%
> 55% <= 60%	69	7.81%	22,678,965	8.40%
> 60% <= 65%	76	8.60%	22,012,466	8.15%
> 65% <= 70%	60	6.79%	19,530,839	7.23%
> 70% <= 75%	93	10.52%	31,235,931	11.56%
> 75% <= 80%	238	26.92%	85,232,839	31.55%
> 80% <= 85%	45	5.09%	14,276,861	5.29%
> 85% <= 90%	33	3.73%	8,558,027	3.17%
> 90% <= 95%	33	3.73%	10,059,860	3.72%
> 95%	22	2.49%	6,352,931	2.35%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>270,122,796</b>	<b>100.00%</b>

**Table 2 - Scheduled Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	167	18.89%	13,150,810	8.96%
> 20% <= 30%	165	18.67%	22,046,802	15.03%
> 30% <= 40%	189	21.38%	31,621,177	21.55%
> 40% <= 50%	164	18.55%	31,998,820	21.81%
> 50% <= 55%	85	9.62%	18,267,055	12.45%
> 55% <= 60%	47	5.32%	11,903,275	8.11%
> 60% <= 65%	53	6.00%	13,858,038	9.45%
> 65% <= 70%	8	0.90%	2,121,175	1.45%
> 70% <= 75%	3	0.34%	925,907	0.63%
> 75% <= 80%	3	0.34%	813,719	0.55%
> 80% <= 85%	0	0.00%	0	0.00%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>146,706,777</b>	<b>100.00%</b>

**Table 3 - Current Loan-to-Valuation Ratio**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	445	50.34%	18,388,648	17.60%
> 20% <= 30%	117	13.24%	15,457,016	14.79%
> 30% <= 40%	108	12.22%	19,205,535	18.38%
> 40% <= 50%	104	11.76%	22,429,441	21.46%
> 50% <= 55%	42	4.75%	10,276,930	9.83%
> 55% <= 60%	32	3.62%	8,987,465	8.60%
> 60% <= 65%	26	2.94%	6,894,876	6.60%
> 65% <= 70%	6	0.68%	1,660,392	1.59%
> 70% <= 75%	2	0.23%	681,782	0.65%
> 75% <= 80%	2	0.23%	518,707	0.50%
> 80% <= 85%	0	0.00%	0	0.00%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 4 - Current Loan Balances**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	312	35.29%	4,167,981	3.99%
\$50,000 to \$100,000	147	16.63%	11,120,690	10.64%
\$100,000 to \$150,000	137	15.50%	17,254,332	16.51%
\$150,000 to \$200,000	93	10.52%	16,132,173	15.44%
\$200,000 to \$250,000	84	9.50%	18,810,733	18.00%
\$250,000 to \$300,000	51	5.77%	13,781,380	13.19%
\$300,000 to \$350,000	22	2.49%	7,115,446	6.81%
\$350,000 to \$400,000	18	2.04%	6,779,801	6.49%
\$400,000 to \$500,000	15	1.70%	6,555,159	6.27%
\$500,000 to \$750,000	5	0.57%	2,783,097	2.66%
\$750,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

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### Mortgage Portfolio Statistical Tables

**Table 5 - Available Redraw**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	454	60.70%	6,277,759	14.87%
\$50,000 to \$100,000	153	20.45%	11,149,036	26.41%
\$100,000 to \$150,000	70	9.36%	8,551,770	20.26%
\$150,000 to \$200,000	30	4.01%	5,149,619	12.20%
\$200,000 to \$250,000	23	3.07%	5,182,593	12.28%
\$250,000 to \$300,000	6	0.80%	1,613,065	3.82%
\$300,000 to \$400,000	11	1.47%	3,837,965	9.09%
\$400,000 to \$500,000	1	0.13%	456,969	1.08%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
<b>Total</b>	<b>748</b>	<b>100.00%</b>	<b>42,218,777</b>	<b>100.00%</b>

**Table 6 - Product Type**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.11%	80,830	0.08%
2 Year Fixed	10	1.13%	1,978,547	1.89%
3 Year Fixed	13	1.47%	1,744,844	1.67%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	11	1.24%	1,698,318	1.63%
Variable	849	96.04%	98,998,253	94.73%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 7 - Fixed Rate Mortgages by Fixed Rate Term Remaining**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 6 months	12	34.29%	1,716,703	31.20%
6 to 12 months	9	25.71%	1,369,877	24.90%
12 to 24 months	10	28.57%	1,916,698	34.83%
24 to 36 months	3	8.57%	343,868	6.25%
36 to 48 months	1	2.86%	155,393	2.82%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>35</b>	<b>100.00%</b>	<b>5,502,539</b>	<b>100.00%</b>

**Table 8 - Loan Seasoning**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 3 months	0	0.00%	0	0.00%
3 to 6 months	0	0.00%	0	0.00%
6 to 12 months	0	0.00%	0	0.00%
12 to 18 months	0	0.00%	0	0.00%
18 to 24 months	0	0.00%	0	0.00%
24 to 36 months	0	0.00%	0	0.00%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60 to 180 months	557	63.01%	81,318,650	77.82%
180 to 360 months	327	36.99%	23,182,142	22.18%
360+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 9 - Original Loan Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	0	0.00%	0	0.00%
5 to 10 years	2	0.23%	1,279	0.00%
10 to 15 years	13	1.47%	467,661	0.45%
15 to 20 years	57	6.45%	5,015,859	4.80%
20 to 25 years	87	9.84%	10,307,246	9.86%
25 to 30 years	724	81.90%	88,563,549	84.75%
30+ years	1	0.11%	145,198	0.14%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 10 - Remaining Loan Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	16	1.81%	300,726	0.29%
5 to 10 years	64	7.24%	5,231,873	5.01%
10 to 15 years	382	43.21%	31,576,894	30.22%
15 to 20 years	385	43.55%	60,854,205	58.23%
20 to 25 years	37	4.19%	6,537,094	6.26%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 11 - Days in Arrears**

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	876	99.10%	0	102,531,089	98.12%
1 to 29 days	6	0.68%	6,905	1,377,940	1.32%
30 to 59 days	2	0.23%	5,887	591,763	0.57%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	0	0.00%	0	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>12,792</b>	<b>104,500,792</b>	<b>100.00%</b>

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### Mortgage Portfolio Statistical Tables

**Table 12 - Owner Occupied \ Investment Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	702	79.41%	75,903,777	72.63%
Investment Loans	182	20.59%	28,597,015	27.37%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 13 - State Concentration**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	400	45.25%	45,923,813	43.95%
NSW	252	28.51%	31,861,651	30.49%
Vic	205	23.19%	23,120,318	22.12%
WA	16	1.81%	1,925,834	1.84%
SA	2	0.23%	432,300	0.41%
ACT	9	1.02%	1,236,875	1.18%
Tas	0	0.00%	0	0.00%
NT	0	0.00%	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 14 - Inner City \ Metropolitan \ Non-Metropolitan**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	805	91.06%	96,572,149	92.41%
Inner city	5	0.57%	431,153	0.41%
Non metro	74	8.37%	7,497,490	7.17%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 15 - Geographic Distribution**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	343	38.80%	39,989,778	38.27%
Non-metro	57	6.45%	5,934,036	5.68%
New South Wales				
Metro	240	27.15%	31,327,276	29.98%
Non-metro	12	1.36%	534,376	0.51%
Victoria				
Metro	203	22.96%	22,775,255	21.79%
Non-metro	2	0.23%	345,063	0.33%
Western Australia				
Metro	13	1.47%	1,241,818	1.19%
Non-metro	3	0.34%	684,016	0.65%
South Australia				
Metro	2	0.23%	432,300	0.41%
Non-metro	0	0.00%	0	0.00%
Australian Capital Territory				
Metro	9	1.02%	1,236,875	1.18%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	0	0.00%	0	0.00%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	0	0.00%	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 16 - Post Code Concentration (top 10)**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4510	9	1.02%	1,316,481	1.26%
2560	5	0.57%	1,311,415	1.25%
4305	8	0.90%	1,227,083	1.17%
4350	9	1.02%	1,118,248	1.07%
3029	10	1.13%	1,105,159	1.06%
4006	3	0.34%	953,739	0.91%
2203	2	0.23%	949,522	0.91%
4035	5	0.57%	936,875	0.90%
2750	4	0.45%	932,618	0.89%
4165	8	0.90%	895,869	0.86%
<b>Total</b>	<b>63</b>	<b>7.13%</b>	<b>10,747,009</b>	<b>10.28%</b>

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### Mortgage Portfolio Statistical Tables

**Table 17 - Interest Rate**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	5	0.57%	837,532	0.80%
3.00 to 3.25 %	1	0.11%	47,576	0.05%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	0	0.00%	0	0.00%
3.75 to 4.00 %	0	0.00%	0	0.00%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	1	0.11%	146,926	0.14%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.11%	152,745	0.15%
5.00 to 5.25 %	18	2.04%	3,670,031	3.51%
5.25 to 5.50 %	116	13.12%	20,047,068	19.18%
5.50 to 5.75 %	175	19.80%	27,851,429	26.65%
5.75 to 6.00 %	106	11.99%	14,178,605	13.57%
6.00 to 6.25 %	46	5.20%	6,190,936	5.92%
6.25 to 6.50 %	80	9.05%	6,164,347	5.90%
6.50 to 6.75 %	31	3.51%	2,608,441	2.50%
6.75 to 7.00 %	27	3.05%	2,153,692	2.06%
7.00 to 7.25 %	108	12.22%	8,435,009	8.07%
7.25 to 7.50 %	6	0.68%	1,017,843	0.97%
7.50+ %	163	18.44%	10,998,612	10.52%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 18 - Interest Only Loans**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	879	99.43%	102,853,813	98.42%
Interest Only Loans	5	0.57%	1,646,979	1.58%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 19 - Interest Only Remaining Term**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	2	40.00%	764,114	46.39%
12 to 24 months	1	20.00%	442,076	26.84%
24 to 36 months	1	20.00%	291,991	17.73%
36 to 48 months	1	20.00%	148,798	9.03%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
<b>Total</b>	<b>5</b>	<b>100.00%</b>	<b>1,646,979</b>	<b>100.00%</b>

**Table 20 - Mortgage Insurer**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	753	85.18%	92,765,492	88.77%
Helia LMI	131	14.82%	11,735,300	11.23%
Other	0	0.00%	0	0.00%
Uninsured	0	0.00%	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 21 - Loan Purpose**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	206	23.30%	24,634,232	23.57%
Renovation	42	4.75%	4,188,702	4.01%
Purchase - New Dwelling	64	7.24%	7,023,620	6.72%
Purchase - Existing Dwelling	365	41.29%	41,172,909	39.40%
Purchase - Investment Dwelling	85	9.62%	11,418,503	10.93%
Other	122	13.80%	16,062,826	15.37%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 22 - Loan Collateral**

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	667	75.45%	78,424,544	75.05%
Duplex	5	0.57%	734,835	0.70%
Townhouse	35	3.96%	4,374,777	4.19%
Apartment / Unit / Flat	167	18.89%	20,073,501	19.21%
Vacant Land	0	0.00%	0	0.00%
Villa	10	1.13%	893,135	0.85%
Other	0	0.00%	0	0.00%
<b>Total</b>	<b>884</b>	<b>100.00%</b>	<b>104,500,792</b>	<b>100.00%</b>

**Table 23 - Reserves**

	\$ Current Balance
Excess Revenue Reserve	0
Extraordinary Expenses Reserve	150,000
<b>Total</b>	<b>150,000</b>

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### Distribution Summary

\$

\$

Amounts Received by Trust prior to distribution date			
	Collections (including excess subscription monies on first determination date)		3,257,644
	Interest Earnings on the Collections Account (excluding Cash Deposit)		7,525
	Input Tax Credits Received From ATO		2,787
	Net Fixed Rate Swap Receipt From Swap Provider		1,385
	Net Basis Swap Receipt From Swap Provider		0
	<b>Total</b>		<b>3,269,341</b>

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

Noteholders			
Class A1 Notes	Principal Payment	1,590,308	
	Coupon Payment	332,641	1,922,949
Class A2 Notes	Principal Payment	39,758	
	Coupon Payment	8,847	48,605
Class AB Notes	Principal Payment	151,245	
	Coupon Payment	36,011	187,256
Class B Notes	Principal Payment	70,896	
	Coupon Payment	18,142	89,038
Class C Notes	Principal Payment	37,811	
	Coupon Payment	11,275	49,086
Class D Notes	Principal Payment	9,453	
	Coupon Payment	3,955	13,407
Other			
	Trust Expenses		127,459
	Redraws		831,540
	Transfer to/from Reserves		0
	<b>Total</b>		<b>3,269,341</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 the Series 2017-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013