

Harvey Series 2017-1 Trust

Investor Report

As at 30-Apr-24

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:	\$ 151,346,422
Total Number of Loans:	1,114
Average Current Balance:	\$ 135,859
Highest Current Balance:	\$ 634,070
Average Approval LVR	66.27%
Weighted Average Approval LVR	68.69%
Average Scheduled LVR	40.02%
Weighted Average Scheduled LVR	48.08%
Average Seasoning (Months):	147.89
Weighted Average Seasoning (Months):	134.82
Average Remaining Loan Term (Months):	193.92
Weighted Average Remaining Term:	211.73
Maximum Remaining Term (Months):	272.67
Weighted Average Variable Rate:	7.06%
Weighted Average Fixed Rate:	4.10%
Weighted Average Rate on All Loans:	6.64%
Percentage (by value) of Variable Rate Loans:	85.99%
Percentage (by value) of Fixed Rate Loans:	14.01%
Owner Occupied by Dollar Value	\$ 112,051,589
Percentage Owner Occupied	74.04%
Pool reduction	\$ 2,981,520
Monthly Repayment speed	1.93%
Available room till fixed cap threshold (45%) reached	30.99%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 154,327,942.42
Scheduled Repayments Received During Period	(\$ 1,380,144.01)
Unscheduled Repayments Received During Period	(\$ 3,422,776.51)
Redraws	\$ 1,175,901.82
Interest	\$ 645,498.30
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 151,346,422.02
Further Advances repurchased: Interest	\$ 256.84
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 183,652.90
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%	36	3.23%	\$ 7,013,208.92	2.07%	\$ 194,811.36
> 25% <= 30%	17	1.53%	\$ 2,551,676.40	0.75%	\$ 150,098.61
> 30% <= 35%	27	2.42%	\$ 5,082,528.79	1.50%	\$ 188,241.81
> 35% <= 40%	45	4.04%	\$ 8,715,566.80	2.57%	\$ 193,679.26
> 40% <= 45%	42	3.77%	\$ 11,065,383.01	3.27%	\$ 263,461.50
> 45% <= 50%	45	4.04%	\$ 12,224,977.98	3.61%	\$ 271,666.18
> 50% <= 55%	63	5.66%	\$ 16,655,610.11	4.92%	\$ 264,374.76
> 55% <= 60%	90	8.08%	\$ 28,815,541.78	8.50%	\$ 320,172.69
> 60% <= 65%	96	8.62%	\$ 27,903,426.53	8.24%	\$ 290,660.69
> 65% <= 70%	77	6.91%	\$ 25,310,919.69	7.47%	\$ 328,713.24
> 70% <= 75%	112	10.05%	\$ 38,297,429.64	11.30%	\$ 341,941.34
> 75% <= 80%	302	27.11%	\$ 106,957,730.26	31.57%	\$ 354,164.67
> 80% <= 85%	57	5.12%	\$ 18,163,359.63	5.36%	\$ 318,655.43
> 85% <= 90%	39	3.50%	\$ 10,275,034.31	3.03%	\$ 263,462.42
> 90% <= 95%	38	3.41%	\$ 11,472,860.14	3.39%	\$ 301,917.37
> 95% <= 100%	28	2.51%	\$ 8,319,017.86	2.46%	\$ 297,107.78
Total	1,114	100.00%	\$ 338,824,271.85	100.00%	\$ 304,151.05

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	247	22.17%	\$ 13,639,768.97	9.01%	\$ 55,221.74
> 25% <= 30%	78	7.00%	\$ 6,136,761.29	4.05%	\$ 78,676.43
> 30% <= 35%	98	8.80%	\$ 9,607,246.60	6.35%	\$ 98,033.13
> 35% <= 40%	120	10.77%	\$ 13,754,949.14	9.09%	\$ 114,624.58
> 40% <= 45%	106	9.52%	\$ 12,757,817.60	8.43%	\$ 120,356.77
> 45% <= 50%	111	9.96%	\$ 18,761,424.88	12.40%	\$ 169,021.85
> 50% <= 55%	108	9.69%	\$ 17,948,792.07	11.86%	\$ 166,192.52
> 55% <= 60%	110	9.87%	\$ 23,773,887.16	15.71%	\$ 216,126.25
> 60% <= 65%	73	6.55%	\$ 19,162,656.44	12.66%	\$ 262,502.14
> 65% <= 70%	48	4.31%	\$ 12,119,394.53	8.01%	\$ 252,487.39
> 70% <= 75%	11	0.99%	\$ 2,762,726.74	1.83%	\$ 251,156.98
> 75% <= 80%	3	0.27%	\$ 721,743.33	0.48%	\$ 240,581.11
> 80% <= 85%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 85% <= 90%	1	0.09%	\$ 199,253.27	0.13%	\$ 199,253.27
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	340	30.52%	\$ 5,312,910.98	3.51%	28.90%
> \$ 50,000 <= \$ 100,000	178	15.98%	\$ 13,490,587.47	8.91%	34.29%
> \$ 100,000 <= \$ 150,000	163	14.63%	\$ 20,613,545.05	13.62%	41.11%
> \$ 150,000 <= \$ 200,000	144	12.93%	\$ 25,012,210.44	16.53%	46.13%
> \$ 200,000 <= \$ 250,000	100	8.98%	\$ 22,467,650.91	14.85%	51.97%
> \$ 250,000 <= \$ 300,000	78	7.00%	\$ 21,306,039.83	14.08%	51.84%
> \$ 300,000 <= \$ 350,000	45	4.04%	\$ 14,631,463.55	9.67%	52.48%
> \$ 350,000 <= \$ 485,800	51	4.58%	\$ 20,455,960.19	13.52%	56.21%
> \$ 485,800 <= \$ 500,000	3	0.27%	\$ 1,476,944.13	0.98%	0.00%
> \$ 500,000 <= \$ 750,000	12	1.08%	\$ 6,579,109.47	4.35%	59.01%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	40.02%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	587	63.19%	\$ 7,634,260.00	14.49%	\$ 13,005.55
> \$ 50,000 <= \$ 100,000	154	16.58%	\$ 10,964,367.50	20.81%	\$ 71,197.19
> \$ 100,000 <= \$ 150,000	89	9.58%	\$ 10,965,021.57	20.81%	\$ 123,202.49
> \$ 150,000 <= \$ 200,000	40	4.31%	\$ 6,847,959.97	13.00%	\$ 171,199.00
> \$ 200,000 <= \$ 250,000	25	2.69%	\$ 5,613,648.19	10.65%	\$ 224,545.93
> \$ 250,000 <= \$ 300,000	21	2.26%	\$ 5,725,343.13	10.87%	\$ 272,635.39
> \$ 300,000 <= \$ 400,000	8	0.86%	\$ 2,666,821.32	5.06%	\$ 333,352.67
> \$ 400,000 <= \$ 500,000	5	0.54%	\$ 2,271,821.06	4.31%	\$ 454,364.21
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	929	100.00%	\$ 52,689,242.74	100.00%	\$ 56,716.08

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	50	43.48%	\$ 10,199,264.63	48.11%	\$ 203,985.29
> 6 <= 12 mths	22	19.13%	\$ 4,109,682.79	19.39%	\$ 186,803.76
> 12 <= 24 mths	29	25.22%	\$ 4,668,950.14	22.03%	\$ 160,998.28
> 24 <= 36 mths	9	7.83%	\$ 1,333,671.58	6.29%	\$ 148,185.73
> 36 <= 60 mths	5	4.35%	\$ 886,113.47	4.18%	\$ 177,222.69
Total	115	100.00%	\$ 21,197,682.61	100.00%	\$ 184,327.67

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	680	61.04%	\$ 113,502,673.05	75.00%	\$ 166,915.70
> 160 <= 360 mths	434	38.96%	\$ 37,843,748.97	25.00%	\$ 87,197.58
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

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	4	0.36%	\$ 23,256.08	0.02%	\$ 5,814.02
> 10 <= 15 years	21	1.89%	\$ 1,243,571.15	0.82%	\$ 59,217.67
> 15 <= 20 years	68	6.10%	\$ 7,031,298.62	4.65%	\$ 103,401.45
> 20 <= 25 years	109	9.78%	\$ 14,701,681.18	9.71%	\$ 134,877.81
> 25 <= 30 years	911	81.78%	\$ 128,195,638.18	84.70%	\$ 140,719.69
> 30 <= 50 years	1	0.09%	\$ 150,976.81	0.10%	\$ 150,976.81
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	15	1.35%	\$ 254,421.89	0.17%	\$ 16,961.46
> 5 <= 10 years	45	4.04%	\$ 2,830,846.14	1.87%	\$ 62,907.69
> 10 <= 15 years	407	36.54%	\$ 34,458,359.89	22.77%	\$ 84,664.27
> 15 <= 20 years	333	29.89%	\$ 51,839,982.40	34.25%	\$ 155,675.62
> 20 <= 25 years	314	28.19%	\$ 61,962,811.70	40.94%	\$ 197,333.80
> 25 <= 30 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	999	89.68%	\$ 130,148,739.41	85.99%	\$ 130,279.02
Fixed (1 year)	8	0.72%	\$ 1,052,565.00	0.70%	\$ 131,570.63
Fixed (2 year)	30	2.69%	\$ 6,367,279.01	4.21%	\$ 212,242.63
Fixed (3 year)	61	5.48%	\$ 11,225,064.52	7.42%	\$ 184,017.45
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	16	1.44%	\$ 2,552,774.08	1.69%	\$ 159,548.38
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	329	29.53%	\$ 45,030,593.03	29.75%	\$ 136,871.10
QLD COUNTRY	172	15.44%	\$ 20,630,297.80	13.63%	\$ 119,943.59
SYD METRO	187	16.79%	\$ 29,546,584.75	19.52%	\$ 158,003.13
OTHER NSW METRO	62	5.57%	\$ 9,462,053.02	6.25%	\$ 152,613.76
NSW COUNTRY	73	6.55%	\$ 8,006,308.84	5.29%	\$ 109,675.46
ACT METRO	11	0.99%	\$ 1,908,237.56	1.26%	\$ 173,476.14
MELBOURNE METRO	246	22.08%	\$ 32,130,899.94	21.23%	\$ 130,613.41
VICTORIA COUNTRY	10	0.90%	\$ 1,275,390.60	0.84%	\$ 127,539.06
PERTH METRO	17	1.53%	\$ 2,103,154.19	1.39%	\$ 123,714.95
WA COUNTRY	4	0.36%	\$ 744,309.09	0.49%	\$ 186,077.27
ADELAIDE METRO	2	0.18%	\$ 480,478.50	0.32%	\$ 240,239.25
SA COUNTRY	0	0.00%	\$ 0.00	0.00%	\$ 0.00
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
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	0.09%	\$ 28,114.70	0.02%	\$ 28,114.70
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2560	7	0.63%	\$ 1,903,821.68	1.26%	\$ 271,974.53
4350	13	1.17%	\$ 1,665,152.13	1.10%	\$ 128,088.63
4305	11	0.99%	\$ 1,620,283.58	1.07%	\$ 147,298.51
4053	9	0.81%	\$ 1,544,296.47	1.02%	\$ 171,588.50
4006	6	0.54%	\$ 1,506,399.79	1.00%	\$ 251,066.63
3806	5	0.45%	\$ 1,481,819.20	0.98%	\$ 296,363.84
3029	12	1.08%	\$ 1,479,066.76	0.98%	\$ 123,255.56
4510	9	0.81%	\$ 1,334,536.55	0.88%	\$ 148,281.84
4152	7	0.63%	\$ 1,290,388.98	0.85%	\$ 184,341.28
3072	5	0.45%	\$ 1,282,902.55	0.85%	\$ 256,580.51
Total	84	7.54%	\$ 15,108,667.69	9.98%	\$ 179,865.09

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	1,101	98.83%	\$ 148,478,018.05	98.10%	\$ 5,922.90
>	1	<=	7	days	4	0.36%	\$ 902,061.62	0.60%	\$ 2,402.66
>	7	<=	30	days	6	0.54%	\$ 1,401,208.39	0.93%	\$ 6,619.70
>	30	<=	60	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	90	<=	120	days	1	0.09%	\$ 240,488.86	0.16%	\$ 8,262.56
>	120	<=	150	days	2	0.18%	\$ 324,645.10	0.21%	\$ 10,211.63
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	180	<=		days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total					1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 33,419.45

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	890	79.89%	\$ 112,051,588.90	74.04%	\$ 125,900.66
Non-Regulated Loans	224	20.11%	\$ 39,294,833.12	25.96%	\$ 175,423.36
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	260	23.34%	\$ 35,857,892.92	23.69%	\$ 137,914.97
Renovation	54	4.85%	\$ 5,780,010.49	3.82%	\$ 107,037.23
Purchase - New Dwelling	63	5.66%	\$ 7,081,383.60	4.68%	\$ 112,402.91
Purchase - Existing Dwelling	449	40.31%	\$ 58,815,557.01	38.86%	\$ 130,992.33
Buy Home (Investment)	111	9.96%	\$ 17,774,595.62	11.74%	\$ 160,131.49
Other	177	15.89%	\$ 26,036,982.38	17.20%	\$ 147,101.60
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	163	14.63%	\$ 15,602,455.45	10.31%	\$ 95,720.59
QBELMI	951	85.37%	\$ 135,743,966.57	89.69%	\$ 142,738.14
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,100	98.74%	\$ 146,654,686.50	96.90%	\$ 133,322.44
Interest Only Loans	14	1.26%	\$ 4,691,735.52	3.10%	\$ 335,123.97
Total	1,114	100.00%	\$ 151,346,422.02	100.00%	\$ 135,858.55

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 4,986,830.26
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 12,653.77
Input Tax Credits Received From ATO	\$ 4,015.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 50,051.92
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	<u>\$ 5,053,550.95</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,496,240.04	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 578,255.01	\$ 3,074,495.05
Class A2 Principal to be paid to Class A2 Note Holders	\$ 62,406.00	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 15,252.87	\$ 77,658.87
Class AB Principal to be paid to Class AB Note Holders	\$ 237,403.15	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 61,559.54	\$ 298,962.69
Class B Principal to be paid to Class B Note Holders	\$ 111,282.72	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 30,749.78	\$ 142,032.50
Class C Principal to be paid to Class C Note Holders	\$ 59,350.79	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 18,798.64	\$ 78,149.43
Class D Principal to be paid to Class D Note Holders	\$ 14,837.70	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,404.04	\$ 21,241.74
Redraws		\$ 1,175,901.82
Trust Expenses		\$ 185,108.85
Total		<u>\$ 5,053,550.95</u>

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