

Harvey Series 2017-1 Trust

Investor Report

As at 31-Jul-24

Transaction Details

Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.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:	\$ 141,859,319
Total Number of Loans:	1,074
Average Current Balance:	\$ 132,085
Highest Current Balance:	\$ 634,186
Average Approval LVR	66.24%
Weighted Average Approval LVR	68.58%
Average Scheduled LVR	39.08%
Weighted Average Scheduled LVR	47.25%
Average Seasoning (Months):	150.92
Weighted Average Seasoning (Months):	137.48
Average Remaining Loan Term (Months):	191.33
Weighted Average Remaining Term:	209.04
Maximum Remaining Term (Months):	269.67
Weighted Average Variable Rate:	7.03%
Weighted Average Fixed Rate:	4.34%
Weighted Average Rate on All Loans:	6.69%
Percentage (by value) of Variable Rate Loans:	87.22%
Percentage (by value) of Fixed Rate Loans:	12.78%
Owner Occupied by Dollar Value	\$ 104,825,490
Percentage Owner Occupied	73.89%
Pool reduction	\$ 1,669,697
Monthly Repayment speed	1.16%
Available room till fixed cap threshold (45%) reached	32.22%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 143,529,016
Scheduled Repayments Received During Period	(\$ 1,338,953)
Unscheduled Repayments Received During Period	(\$ 1,875,960)
Redraws	\$ 925,233
Interest	\$ 619,983
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 141,859,319
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 182,861
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%	35	3.26%	\$ 6,932,213	2.13%	\$ 198,063
> 25% <= 30%	16	1.49%	\$ 2,312,832	0.71%	\$ 144,552
> 30% <= 35%	23	2.14%	\$ 4,590,276	1.41%	\$ 199,577
> 35% <= 40%	44	4.10%	\$ 8,553,798	2.62%	\$ 194,404
> 40% <= 45%	41	3.82%	\$ 10,935,383	3.35%	\$ 266,717
> 45% <= 50%	45	4.19%	\$ 12,224,978	3.75%	\$ 271,666
> 50% <= 55%	63	5.87%	\$ 16,655,610	5.11%	\$ 264,375
> 55% <= 60%	87	8.10%	\$ 28,005,337	8.59%	\$ 321,900
> 60% <= 65%	93	8.66%	\$ 26,651,613	8.17%	\$ 286,576
> 65% <= 70%	75	6.98%	\$ 24,567,078	7.53%	\$ 327,561
> 70% <= 75%	106	9.87%	\$ 35,605,816	10.92%	\$ 335,904
> 75% <= 80%	291	27.09%	\$ 103,232,982	31.65%	\$ 354,753
> 80% <= 85%	53	4.93%	\$ 16,730,598	5.13%	\$ 315,672
> 85% <= 90%	38	3.54%	\$ 9,945,034	3.05%	\$ 261,711
> 90% <= 95%	37	3.45%	\$ 11,144,407	3.42%	\$ 301,200
> 95% <= 100%	27	2.51%	\$ 8,053,470	2.47%	\$ 298,277
Total	1,074	100.00%	\$ 326,141,426	100.00%	\$ 303,670

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	250	23.28%	\$ 13,668,912	9.64%	\$ 54,676
> 25% <= 30%	77	7.17%	\$ 5,877,899	4.14%	\$ 76,336
> 30% <= 35%	106	9.87%	\$ 9,972,862	7.03%	\$ 94,084
> 35% <= 40%	110	10.24%	\$ 12,612,906	8.89%	\$ 114,663
> 40% <= 45%	105	9.78%	\$ 12,905,084	9.10%	\$ 122,906
> 45% <= 50%	109	10.15%	\$ 18,162,533	12.80%	\$ 166,629
> 50% <= 55%	112	10.43%	\$ 19,530,204	13.77%	\$ 174,377
> 55% <= 60%	87	8.10%	\$ 18,633,878	13.14%	\$ 214,183
> 60% <= 65%	63	5.87%	\$ 16,640,335	11.73%	\$ 264,132
> 65% <= 70%	45	4.19%	\$ 11,391,505	8.03%	\$ 253,145
> 70% <= 75%	7	0.65%	\$ 1,639,337	1.16%	\$ 234,191
> 75% <= 80%	2	0.19%	\$ 628,975	0.44%	\$ 314,487
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	1	0.09%	\$ 194,891	0.14%	\$ 194,891
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	329	30.63%	\$ 5,007,548	3.53%	27.77%
> \$ 50,000 <= \$ 100,000	183	17.04%	\$ 13,751,065	9.69%	34.26%
> \$ 100,000 <= \$ 150,000	156	14.53%	\$ 19,677,275	13.87%	40.42%
> \$ 150,000 <= \$ 200,000	141	13.13%	\$ 24,542,170	17.30%	45.93%
> \$ 200,000 <= \$ 250,000	98	9.12%	\$ 22,083,661	15.57%	50.76%
> \$ 250,000 <= \$ 300,000	69	6.42%	\$ 18,872,537	13.30%	50.95%
> \$ 300,000 <= \$ 350,000	38	3.54%	\$ 12,313,665	8.68%	50.22%
> \$ 350,000 <= \$ 485,800	49	4.56%	\$ 19,670,785	13.87%	56.16%
> \$ 485,800 <= \$ 500,000	3	0.28%	\$ 1,489,818	1.05%	0.00%
> \$ 500,000 <= \$ 750,000	8	0.74%	\$ 4,450,794	3.14%	60.21%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	1,074	100.00%	\$ 141,859,319	100.00%	39.08%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	564	62.74%	\$ 7,279,871	14.49%	\$ 12,908
> \$ 50,000 <= \$ 100,000	159	17.69%	\$ 11,297,293	22.48%	\$ 71,052
> \$ 100,000 <= \$ 150,000	82	9.12%	\$ 10,072,128	20.04%	\$ 122,831
> \$ 150,000 <= \$ 200,000	38	4.23%	\$ 6,401,105	12.74%	\$ 168,450
> \$ 200,000 <= \$ 250,000	26	2.89%	\$ 5,796,336	11.53%	\$ 222,936
> \$ 250,000 <= \$ 300,000	19	2.11%	\$ 5,183,107	10.31%	\$ 272,795
> \$ 300,000 <= \$ 400,000	6	0.67%	\$ 2,007,505	3.99%	\$ 334,584
> \$ 400,000 <= \$ 500,000	5	0.56%	\$ 2,216,903	4.41%	\$ 443,381
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	899	100.00%	\$ 50,254,248	100.00%	\$ 55,900

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	48.48%	\$ 9,801,172	54.06%	\$ 204,191
> 6 <= 12 mths	11	11.11%	\$ 1,844,952	10.18%	\$ 167,723
> 12 <= 24 mths	28	28.28%	\$ 4,437,815	24.48%	\$ 158,493
> 24 <= 36 mths	10	10.10%	\$ 1,676,576	9.25%	\$ 167,658
> 36 <= 60 mths	2	2.02%	\$ 370,115	2.04%	\$ 185,057
Total	99	100.00%	\$ 18,130,630	100.00%	\$ 183,138

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	643	59.87%	\$ 105,522,261	74.39%	\$ 164,109
> 160 <= 360 mths	431	40.13%	\$ 36,337,057	25.61%	\$ 84,309
Total	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

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	0.37%	\$ 20,006	0.01%	\$ 5,002
> 10 <= 15 years	18	1.68%	\$ 989,686	0.70%	\$ 54,983
> 15 <= 20 years	66	6.15%	\$ 6,791,834	4.79%	\$ 102,907
> 20 <= 25 years	103	9.59%	\$ 14,152,989	9.98%	\$ 137,408
> 25 <= 30 years	882	82.12%	\$ 119,754,882	84.42%	\$ 135,777
> 30 <= 50 years	1	0.09%	\$ 149,923	0.11%	\$ 149,923
Total	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.58%	\$ 336,264	0.24%	\$ 19,780
> 5 <= 10 years	46	4.28%	\$ 3,493,031	2.46%	\$ 75,935
> 10 <= 15 years	416	38.73%	\$ 34,362,690	24.22%	\$ 82,603
> 15 <= 20 years	308	28.68%	\$ 47,677,952	33.61%	\$ 154,799
> 20 <= 25 years	287	26.72%	\$ 55,989,381	39.47%	\$ 195,085
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	975	90.78%	\$ 123,728,689	87.22%	\$ 126,901
Fixed (1 year)	5	0.47%	\$ 598,817	0.42%	\$ 119,763
Fixed (2 year)	29	2.70%	\$ 6,067,746	4.28%	\$ 209,233
Fixed (3 year)	49	4.56%	\$ 8,949,487	6.31%	\$ 182,643
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	16	1.49%	\$ 2,514,580	1.77%	\$ 157,161
Total	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	320	29.80%	\$ 43,015,336	30.32%	\$ 134,423
QLD COUNTRY	165	15.36%	\$ 19,381,936	13.66%	\$ 117,466
SYD METRO	183	17.04%	\$ 27,555,632	19.42%	\$ 150,577
OTHER NSW METRO	58	5.40%	\$ 8,711,896	6.14%	\$ 150,205
NSW COUNTRY	68	6.33%	\$ 7,483,607	5.28%	\$ 110,053
ACT METRO	11	1.02%	\$ 1,740,568	1.23%	\$ 158,233
MELBOURNE METRO	238	22.16%	\$ 29,947,810	21.11%	\$ 125,831
VICTORIA COUNTRY	9	0.84%	\$ 911,262	0.64%	\$ 101,251
PERTH METRO	15	1.40%	\$ 1,873,232	1.32%	\$ 124,882
WA COUNTRY	4	0.37%	\$ 739,852	0.52%	\$ 184,963
ADELAIDE METRO	2	0.19%	\$ 472,298	0.33%	\$ 236,149
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	0.09%	\$ 25,889	0.02%	\$ 25,889
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4350	13	1.21%	\$ 1,635,264	1.15%	\$ 125,790
4053	9	0.84%	\$ 1,517,700	1.07%	\$ 168,633
4305	10	0.93%	\$ 1,502,135	1.06%	\$ 150,214
3029	12	1.12%	\$ 1,449,268	1.02%	\$ 120,772
2560	5	0.47%	\$ 1,435,961	1.01%	\$ 287,192
4510	9	0.84%	\$ 1,363,308	0.96%	\$ 151,479
3072	5	0.47%	\$ 1,263,772	0.89%	\$ 252,754
4152	7	0.65%	\$ 1,259,483	0.89%	\$ 179,926
4068	6	0.56%	\$ 1,157,450	0.82%	\$ 192,908
2044	3	0.28%	\$ 1,131,024	0.80%	\$ 377,008
Total	79	7.36%	\$ 13,715,363	9.67%	\$ 173,612

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	1,060	98.70%	\$ 138,554,165	97.67%	\$ 904
>	1	<=	7	days	7	0.65%	\$ 1,453,222	1.02%	\$ 4,184
>	7	<=	30	days	5	0.47%	\$ 1,401,707	0.99%	\$ 8,549
>	30	<=	60	days	1	0.09%	\$ 206,365	0.15%	\$ 3,736
>	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	1	0.09%	\$ 243,860	0.17%	\$ 13,792
>	180	<=		days	0	0.00%	\$ 0	0.00%	\$ 0
Total					1,074	100.00%	\$ 141,859,319	100.00%	\$ 31,166

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	859	79.98%	\$ 104,825,490	73.89%	\$ 122,032
Non-Regulated Loans	215	20.02%	\$ 37,033,829	26.11%	\$ 172,250
Total	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	253	23.56%	\$ 34,067,413	24.01%	\$ 134,654
Renovation	54	5.03%	\$ 5,458,384	3.85%	\$ 101,081
Purchase - New Dwelling	61	5.68%	\$ 6,920,227	4.88%	\$ 113,446
Purchase - Existing Dwelling	434	40.41%	\$ 55,425,628	39.07%	\$ 127,709
Buy Home (Investment)	104	9.68%	\$ 15,833,280	11.16%	\$ 152,243
Other	168	15.64%	\$ 24,154,386	17.03%	\$ 143,776
Total	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	158	14.71%	\$ 15,010,666	10.58%	\$ 95,004
QBELMI	916	85.29%	\$ 126,848,653	89.42%	\$ 138,481
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,061	98.79%	\$ 137,203,945	96.72%	\$ 129,316
Interest Only Loans	13	1.21%	\$ 4,655,374	3.28%	\$ 358,106
Total	1,074	100.00%	\$ 141,859,319	100.00%	\$ 132,085

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,399,094
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 13,868
Input Tax Credits Received From ATO	\$ 3,686
Net Fixed Rate Swap Receipt From Swap Provider	\$ 41,284
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 3,457,932</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,397,933	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 556,841	\$ 1,954,774
Class A2 Principal to be paid to Class A2 Note Holders	\$ 34,948	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 14,686	\$ 49,635
Class AB Principal to be paid to Class AB Note Holders	\$ 132,949	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 59,267	\$ 192,217
Class B Principal to be paid to Class B Note Holders	\$ 62,320	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 29,601	\$ 91,921
Class C Principal to be paid to Class C Note Holders	\$ 33,237	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 18,093	\$ 51,330
Class D Principal to be paid to Class D Note Holders	\$ 8,309	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,161	\$ 14,470
Redraws		\$ 925,233
Trust Expenses		\$ 178,351
Total		<u>\$ 3,457,932</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