

# Harvey Series 2017-1 Trust

## Investor Report

As at 31-Dec-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:	\$ 125,793,950
Total Number of Loans:	1,001
Average Current Balance:	\$ 125,668
Highest Current Balance:	\$ 634,184
Average Approval LVR	66.33%
Weighted Average Approval LVR	68.69%
Average Scheduled LVR	37.83%
Weighted Average Scheduled LVR	46.40%
Average Seasoning (Months):	156.36
Weighted Average Seasoning (Months):	142.85
Average Remaining Loan Term (Months):	185.94
Weighted Average Remaining Term:	203.76
Maximum Remaining Term (Months):	264.67
Weighted Average Variable Rate:	6.96%
Weighted Average Fixed Rate:	5.11%
Weighted Average Rate on All Loans:	6.82%
Percentage (by value) of Variable Rate Loans:	92.20%
Percentage (by value) of Fixed Rate Loans:	7.80%
Owner Occupied by Dollar Value	\$ 91,929,249
Percentage Owner Occupied	73.08%
Pool reduction	\$ 1,622,566
Monthly Repayment speed	1.27%
Available room till fixed cap threshold (45%) reached	37.20%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 127,416,517
Scheduled Repayments Received During Period	(\$ 1,227,438)
Unscheduled Repayments Received During Period	(\$ 1,551,382)
Redraws	\$ 589,354
Interest	\$ 566,900
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 125,793,950
Further Advances repurchased: Interest	\$ 88
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 162,070
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%	31	3.10%	\$ 5,975,110	1.97%	\$ 192,745
> 25% <= 30%	16	1.60%	\$ 2,312,832	0.76%	\$ 144,552
> 30% <= 35%	21	2.10%	\$ 4,045,276	1.33%	\$ 192,632
> 35% <= 40%	42	4.20%	\$ 8,209,798	2.71%	\$ 195,471
> 40% <= 45%	39	3.90%	\$ 10,401,383	3.43%	\$ 266,702
> 45% <= 50%	41	4.10%	\$ 10,916,978	3.60%	\$ 266,268
> 50% <= 55%	58	5.79%	\$ 14,989,267	4.95%	\$ 258,436
> 55% <= 60%	81	8.09%	\$ 26,274,598	8.67%	\$ 324,378
> 60% <= 65%	87	8.69%	\$ 24,979,416	8.24%	\$ 287,120
> 65% <= 70%	71	7.09%	\$ 23,717,421	7.83%	\$ 334,048
> 70% <= 75%	98	9.79%	\$ 32,482,314	10.72%	\$ 331,452
> 75% <= 80%	271	27.07%	\$ 96,032,166	31.69%	\$ 354,362
> 80% <= 85%	48	4.80%	\$ 15,046,367	4.97%	\$ 313,466
> 85% <= 90%	36	3.60%	\$ 9,391,393	3.10%	\$ 260,872
> 90% <= 95%	35	3.50%	\$ 10,553,126	3.48%	\$ 301,518
> 95% <= 100%	26	2.60%	\$ 7,706,521	2.54%	\$ 296,405
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 303,033,965</b>	<b>100.00%</b>	<b>\$ 302,731</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	259	25.87%	\$ 13,426,590	10.67%	\$ 51,840
> 25% <= 30%	73	7.29%	\$ 5,469,215	4.35%	\$ 74,921
> 30% <= 35%	106	10.59%	\$ 9,200,185	7.31%	\$ 86,794
> 35% <= 40%	100	9.99%	\$ 11,246,813	8.94%	\$ 112,468
> 40% <= 45%	86	8.59%	\$ 10,900,461	8.67%	\$ 126,750
> 45% <= 50%	112	11.19%	\$ 17,863,646	14.20%	\$ 159,497
> 50% <= 55%	98	9.79%	\$ 17,411,023	13.84%	\$ 177,664
> 55% <= 60%	73	7.29%	\$ 16,045,269	12.76%	\$ 219,798
> 60% <= 65%	51	5.09%	\$ 13,085,097	10.40%	\$ 256,571
> 65% <= 70%	36	3.60%	\$ 9,313,171	7.40%	\$ 258,699
> 70% <= 75%	4	0.40%	\$ 1,018,943	0.81%	\$ 254,736
> 75% <= 80%	2	0.20%	\$ 625,129	0.50%	\$ 312,565
> 80% <= 85%	1	0.10%	\$ 188,407	0.15%	\$ 188,407
> 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
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	328	32.77%	\$ 4,806,825	3.82%	26.52%
> \$ 50,000 <= \$ 100,000	169	16.88%	\$ 12,671,737	10.07%	34.52%
> \$ 100,000 <= \$ 150,000	147	14.69%	\$ 18,587,700	14.78%	39.13%
> \$ 150,000 <= \$ 200,000	124	12.39%	\$ 21,520,752	17.11%	45.50%
> \$ 200,000 <= \$ 250,000	91	9.09%	\$ 20,470,740	16.27%	49.40%
> \$ 250,000 <= \$ 300,000	64	6.39%	\$ 17,433,594	13.86%	50.37%
> \$ 300,000 <= \$ 350,000	27	2.70%	\$ 8,645,765	6.87%	51.21%
> \$ 350,000 <= \$ 485,800	42	4.20%	\$ 16,820,799	13.37%	55.37%
> \$ 485,800 <= \$ 500,000	2	0.20%	\$ 974,593	0.77%	0.00%
> \$ 500,000 <= \$ 750,000	7	0.70%	\$ 3,861,445	3.07%	59.46%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>37.83%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	534	62.60%	\$ 6,827,540	14.44%	\$ 12,786
> \$ 50,000 <= \$ 100,000	155	18.17%	\$ 11,199,204	23.69%	\$ 72,253
> \$ 100,000 <= \$ 150,000	77	9.03%	\$ 9,413,562	19.91%	\$ 122,254
> \$ 150,000 <= \$ 200,000	37	4.34%	\$ 6,315,732	13.36%	\$ 170,695
> \$ 200,000 <= \$ 250,000	25	2.93%	\$ 5,599,565	11.84%	\$ 223,983
> \$ 250,000 <= \$ 300,000	15	1.76%	\$ 4,090,634	8.65%	\$ 272,709
> \$ 300,000 <= \$ 400,000	5	0.59%	\$ 1,680,493	3.55%	\$ 336,099
> \$ 400,000 <= \$ 500,000	5	0.59%	\$ 2,152,085	4.55%	\$ 430,417
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>853</b>	<b>100.00%</b>	<b>\$ 47,278,815</b>	<b>100.00%</b>	<b>\$ 55,427</b>

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	15	25.00%	\$ 2,590,428	26.39%	\$ 172,695
> 6 <= 12 mths	14	23.33%	\$ 2,280,873	23.24%	\$ 162,920
> 12 <= 24 mths	21	35.00%	\$ 3,140,871	32.00%	\$ 149,565
> 24 <= 36 mths	8	13.33%	\$ 1,439,067	14.66%	\$ 179,883
> 36 <= 60 mths	2	3.33%	\$ 364,043	3.71%	\$ 182,021
<b>Total</b>	<b>60</b>	<b>100.00%</b>	<b>\$ 9,815,282</b>	<b>100.00%</b>	<b>\$ 163,588</b>

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	566	56.54%	\$ 89,004,834	70.75%	\$ 157,252
> 160 <= 360 mths	435	43.46%	\$ 36,789,116	29.25%	\$ 84,573
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

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	0.40%	\$ 14,503	0.01%	\$ 3,626
> 10 <= 15 years	16	1.60%	\$ 845,675	0.67%	\$ 52,855
> 15 <= 20 years	61	6.09%	\$ 6,053,644	4.81%	\$ 99,240
> 20 <= 25 years	97	9.69%	\$ 12,421,437	9.87%	\$ 128,056
> 25 <= 30 years	822	82.12%	\$ 106,310,218	84.51%	\$ 129,331
> 30 <= 50 years	1	0.10%	\$ 148,474	0.12%	\$ 148,474
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.70%	\$ 385,538	0.31%	\$ 22,679
> 5 <= 10 years	51	5.09%	\$ 4,073,064	3.24%	\$ 79,864
> 10 <= 15 years	405	40.46%	\$ 31,787,282	25.27%	\$ 78,487
> 15 <= 20 years	336	33.57%	\$ 53,867,071	42.82%	\$ 160,319
> 20 <= 25 years	192	19.18%	\$ 35,680,996	28.36%	\$ 185,839
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	941	94.01%	\$ 115,978,668	92.20%	\$ 123,250
Fixed (1 year)	3	0.30%	\$ 344,438	0.27%	\$ 114,813
Fixed (2 year)	15	1.50%	\$ 2,704,070	2.15%	\$ 180,271
Fixed (3 year)	27	2.70%	\$ 4,389,294	3.49%	\$ 162,566
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	15	1.50%	\$ 2,377,481	1.89%	\$ 158,499
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	299	29.87%	\$ 38,377,104	30.51%	\$ 128,352
QLD COUNTRY	153	15.28%	\$ 16,952,500	13.48%	\$ 110,801
SYD METRO	169	16.88%	\$ 24,402,788	19.40%	\$ 144,395
OTHER NSW METRO	56	5.59%	\$ 8,012,780	6.37%	\$ 143,085
NSW COUNTRY	64	6.39%	\$ 6,641,654	5.28%	\$ 103,776
ACT METRO	9	0.90%	\$ 1,348,474	1.07%	\$ 149,830
MELBOURNE METRO	222	22.18%	\$ 26,587,535	21.14%	\$ 119,764
VICTORIA COUNTRY	8	0.80%	\$ 856,340	0.68%	\$ 107,042
PERTH METRO	14	1.40%	\$ 1,372,224	1.09%	\$ 98,016
WA COUNTRY	4	0.40%	\$ 760,588	0.60%	\$ 190,147
ADELAIDE METRO	2	0.20%	\$ 460,672	0.37%	\$ 230,336
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%	\$ 21,292	0.02%	\$ 21,292
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
<b>TOTAL</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4350	13	1.30%	\$ 1,579,679	1.26%	\$ 121,514
4305	10	1.00%	\$ 1,418,333	1.13%	\$ 141,833
2560	5	0.50%	\$ 1,417,939	1.13%	\$ 283,588
3029	12	1.20%	\$ 1,410,385	1.12%	\$ 117,532
4510	9	0.90%	\$ 1,367,882	1.09%	\$ 151,987
3072	5	0.50%	\$ 1,248,316	0.99%	\$ 249,663
4152	7	0.70%	\$ 1,171,519	0.93%	\$ 167,360
4053	8	0.80%	\$ 1,097,029	0.87%	\$ 137,129
4006	4	0.40%	\$ 1,066,124	0.85%	\$ 266,531
4306	9	0.90%	\$ 1,020,395	0.81%	\$ 113,377
<b>Total</b>	<b>82</b>	<b>8.19%</b>	<b>\$ 12,797,601</b>	<b>10.17%</b>	<b>\$ 156,068</b>

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	991	99.00%	\$ 123,227,464	97.96%	\$ 1,567
>	1	<=	7	days	3	0.30%	\$ 654,954	0.52%	\$ 1,989
>	7	<=	30	days	4	0.40%	\$ 1,069,497	0.85%	\$ 5,564
>	30	<=	60	days	1	0.10%	\$ 354,125	0.28%	\$ 4,473
>	60	<=	90	days	1	0.10%	\$ 244,856	0.19%	\$ 391
>	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%	\$ 243,054	0.19%	\$ 16,558
<b>Total</b>					<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 30,542</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	799	79.82%	\$ 91,929,249	73.08%	\$ 115,055
Non-Regulated Loans	202	20.18%	\$ 33,864,702	26.92%	\$ 167,647
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	231	23.08%	\$ 28,742,797	22.85%	\$ 124,428
Renovation	51	5.09%	\$ 5,048,375	4.01%	\$ 98,988
Purchase - New Dwelling	58	5.79%	\$ 6,535,302	5.20%	\$ 112,678
Purchase - Existing Dwelling	411	41.06%	\$ 49,405,935	39.28%	\$ 120,209
Buy Home (Investment)	98	9.79%	\$ 14,672,232	11.66%	\$ 149,717
Other	152	15.18%	\$ 21,389,309	17.00%	\$ 140,719
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	150	14.99%	\$ 13,736,147	10.92%	\$ 91,574
QBELMI	851	85.01%	\$ 112,057,803	89.08%	\$ 131,678
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	992	99.10%	\$ 122,579,878	97.44%	\$ 123,568
Interest Only Loans	9	0.90%	\$ 3,214,072	2.56%	\$ 357,119
<b>Total</b>	<b>1,001</b>	<b>100.00%</b>	<b>\$ 125,793,950</b>	<b>100.00%</b>	<b>\$ 125,668</b>

**DISTRIBUTION SUMMARY**

**Amounts received into Collections Account prior to Distribution Date:**

Collections (including excess subscription monies on first determination date)	\$ 2,940,979
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 11,892
Input Tax Credits Received From ATO	\$ 0
Net Fixed Rate Swap Receipt From Swap Provider	\$ 14,301
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 2,967,171</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,358,473	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 496,414	\$ 1,854,888
Class A2 Principal to be paid to Class A2 Note Holders	\$ 33,962	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 13,090	\$ 47,052
Class AB Principal to be paid to Class AB Note Holders	\$ 129,197	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 52,812	\$ 182,009
Class B Principal to be paid to Class B Note Holders	\$ 60,561	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 26,371	\$ 86,932
Class C Principal to be paid to Class C Note Holders	\$ 32,299	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 16,111	\$ 48,410
Class D Principal to be paid to Class D Note Holders	\$ 8,075	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,482	\$ 13,557
Redraws		\$ 589,354
Trust Expenses		\$ 144,970
Total		<u>\$ 2,967,171</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