

# Harvey Series 2017-1 Trust

## Investor Report

As at 30-Sep-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:	\$ 134,130,542
Total Number of Loans:	1,040
Average Current Balance:	\$ 128,972
Highest Current Balance:	\$ 634,070
Average Approval LVR	66.34%
Weighted Average Approval LVR	68.65%
Average Scheduled LVR	38.50%
Weighted Average Scheduled LVR	46.76%
Average Seasoning (Months):	153.14
Weighted Average Seasoning (Months):	139.73
Average Remaining Loan Term (Months):	189.11
Weighted Average Remaining Term:	206.77
Maximum Remaining Term (Months):	267.67
Weighted Average Variable Rate:	7.00%
Weighted Average Fixed Rate:	4.81%
Weighted Average Rate on All Loans:	6.77%
Percentage (by value) of Variable Rate Loans:	89.30%
Percentage (by value) of Fixed Rate Loans:	10.70%
Owner Occupied by Dollar Value	\$ 98,936,634
Percentage Owner Occupied	73.76%
Pool reduction	\$ 3,431,801
Monthly Repayment speed	2.49%
Available room till fixed cap threshold (45%) reached	34.30%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 137,562,343
Scheduled Repayments Received During Period	(\$ 1,245,376)
Unscheduled Repayments Received During Period	(\$ 3,601,186)
Redraws	\$ 834,061
Interest	\$ 580,700
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 134,130,542
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 169,475
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%	33	3.17%	\$ 6,432,213	2.05%	\$ 194,916
> 25% <= 30%	16	1.54%	\$ 2,312,832	0.74%	\$ 144,552
> 30% <= 35%	22	2.12%	\$ 4,345,276	1.38%	\$ 197,513
> 35% <= 40%	43	4.13%	\$ 8,429,798	2.68%	\$ 196,042
> 40% <= 45%	39	3.75%	\$ 10,401,383	3.31%	\$ 266,702
> 45% <= 50%	44	4.23%	\$ 11,724,978	3.73%	\$ 266,477
> 50% <= 55%	60	5.77%	\$ 15,713,877	5.00%	\$ 261,898
> 55% <= 60%	84	8.08%	\$ 27,234,943	8.66%	\$ 324,226
> 60% <= 65%	90	8.65%	\$ 25,877,416	8.23%	\$ 287,527
> 65% <= 70%	73	7.02%	\$ 24,146,376	7.68%	\$ 330,772
> 70% <= 75%	101	9.71%	\$ 33,349,909	10.61%	\$ 330,197
> 75% <= 80%	284	27.31%	\$ 99,970,657	31.79%	\$ 352,009
> 80% <= 85%	52	5.00%	\$ 16,166,476	5.14%	\$ 310,894
> 85% <= 90%	36	3.46%	\$ 9,391,393	2.99%	\$ 260,872
> 90% <= 95%	36	3.46%	\$ 10,903,126	3.47%	\$ 302,865
> 95% <= 100%	27	2.60%	\$ 8,053,470	2.56%	\$ 298,277
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 314,454,123</b>	<b>100.00%</b>	<b>\$ 302,360</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	252	24.23%	\$ 13,681,087	10.20%	\$ 54,290
> 25% <= 30%	73	7.02%	\$ 5,544,344	4.13%	\$ 75,950
> 30% <= 35%	110	10.58%	\$ 9,720,942	7.25%	\$ 88,372
> 35% <= 40%	106	10.19%	\$ 12,545,781	9.35%	\$ 118,356
> 40% <= 45%	100	9.62%	\$ 12,253,052	9.14%	\$ 122,531
> 45% <= 50%	106	10.19%	\$ 16,983,405	12.66%	\$ 160,221
> 50% <= 55%	105	10.10%	\$ 18,707,348	13.95%	\$ 178,165
> 55% <= 60%	80	7.69%	\$ 17,263,445	12.87%	\$ 215,793
> 60% <= 65%	61	5.87%	\$ 15,503,698	11.56%	\$ 254,159
> 65% <= 70%	40	3.85%	\$ 10,131,518	7.55%	\$ 253,288
> 70% <= 75%	4	0.38%	\$ 975,793	0.73%	\$ 243,948
> 75% <= 80%	2	0.19%	\$ 627,894	0.47%	\$ 313,947
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	1	0.10%	\$ 192,236	0.14%	\$ 192,236
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	332	31.92%	\$ 4,975,542	3.71%	27.29%
> \$ 50,000 <= \$ 100,000	175	16.83%	\$ 13,261,992	9.89%	34.52%
> \$ 100,000 <= \$ 150,000	150	14.42%	\$ 18,987,077	14.16%	39.81%
> \$ 150,000 <= \$ 200,000	132	12.69%	\$ 22,977,913	17.13%	45.69%
> \$ 200,000 <= \$ 250,000	97	9.33%	\$ 21,935,717	16.35%	49.99%
> \$ 250,000 <= \$ 300,000	64	6.15%	\$ 17,471,600	13.03%	50.89%
> \$ 300,000 <= \$ 350,000	35	3.37%	\$ 11,185,885	8.34%	50.91%
> \$ 350,000 <= \$ 485,800	45	4.33%	\$ 17,981,026	13.41%	55.08%
> \$ 485,800 <= \$ 500,000	3	0.29%	\$ 1,469,223	1.10%	0.00%
> \$ 500,000 <= \$ 750,000	7	0.67%	\$ 3,884,567	2.90%	59.85%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>38.50%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	548	62.49%	\$ 6,921,835	14.27%	\$ 12,631
> \$ 50,000 <= \$ 100,000	163	18.59%	\$ 11,739,083	24.19%	\$ 72,019
> \$ 100,000 <= \$ 150,000	78	8.89%	\$ 9,657,059	19.90%	\$ 123,808
> \$ 150,000 <= \$ 200,000	34	3.88%	\$ 5,786,219	11.93%	\$ 170,183
> \$ 200,000 <= \$ 250,000	26	2.96%	\$ 5,767,848	11.89%	\$ 221,840
> \$ 250,000 <= \$ 300,000	19	2.17%	\$ 5,219,372	10.76%	\$ 274,704
> \$ 300,000 <= \$ 400,000	5	0.57%	\$ 1,663,601	3.43%	\$ 332,720
> \$ 400,000 <= \$ 500,000	4	0.46%	\$ 1,766,028	3.64%	\$ 441,507
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>877</b>	<b>100.00%</b>	<b>\$ 48,521,046</b>	<b>100.00%</b>	<b>\$ 55,326</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	32	40.00%	\$ 6,473,094	45.10%	\$ 202,284
> 6 <= 12 mths	11	13.75%	\$ 1,358,096	9.46%	\$ 123,463
> 12 <= 24 mths	27	33.75%	\$ 4,632,885	32.28%	\$ 171,588
> 24 <= 36 mths	8	10.00%	\$ 1,521,896	10.60%	\$ 190,237
> 36 <= 60 mths	2	2.50%	\$ 367,691	2.56%	\$ 183,846
<b>Total</b>	<b>80</b>	<b>100.00%</b>	<b>\$ 14,353,662</b>	<b>100.00%</b>	<b>\$ 179,421</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	610	58.65%	\$ 98,019,631	73.08%	\$ 160,688
> 160 <= 360 mths	430	41.35%	\$ 36,110,911	26.92%	\$ 83,979
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</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	0.38%	\$ 17,775	0.01%	\$ 4,444
> 10 <= 15 years	17	1.63%	\$ 894,162	0.67%	\$ 52,598
> 15 <= 20 years	64	6.15%	\$ 6,520,590	4.86%	\$ 101,884
> 20 <= 25 years	100	9.62%	\$ 13,340,545	9.95%	\$ 133,405
> 25 <= 30 years	854	82.12%	\$ 113,207,929	84.40%	\$ 132,562
> 30 <= 50 years	1	0.10%	\$ 149,541	0.11%	\$ 149,541
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	15	1.44%	\$ 272,839	0.20%	\$ 18,189
> 5 <= 10 years	49	4.71%	\$ 3,770,185	2.81%	\$ 76,943
> 10 <= 15 years	415	39.90%	\$ 33,034,285	24.63%	\$ 79,601
> 15 <= 20 years	303	29.13%	\$ 47,077,723	35.10%	\$ 155,372
> 20 <= 25 years	258	24.81%	\$ 49,975,509	37.26%	\$ 193,704
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	960	92.31%	\$ 119,776,880	89.30%	\$ 124,768
Fixed (1 year)	5	0.48%	\$ 593,140	0.44%	\$ 118,628
Fixed (2 year)	24	2.31%	\$ 4,967,078	3.70%	\$ 206,962
Fixed (3 year)	35	3.37%	\$ 6,300,274	4.70%	\$ 180,008
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	16	1.54%	\$ 2,493,170	1.86%	\$ 155,823
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	310	29.81%	\$ 40,544,576	30.23%	\$ 130,789
QLD COUNTRY	162	15.58%	\$ 18,499,441	13.79%	\$ 114,194
SYD METRO	177	17.02%	\$ 26,595,062	19.83%	\$ 150,255
OTHER NSW METRO	58	5.58%	\$ 8,616,670	6.42%	\$ 148,563
NSW COUNTRY	66	6.35%	\$ 6,818,383	5.08%	\$ 103,309
ACT METRO	10	0.96%	\$ 1,706,503	1.27%	\$ 170,650
MELBOURNE METRO	227	21.83%	\$ 27,422,893	20.44%	\$ 120,806
VICTORIA COUNTRY	8	0.77%	\$ 916,908	0.68%	\$ 114,614
PERTH METRO	15	1.44%	\$ 1,789,819	1.33%	\$ 119,321
WA COUNTRY	4	0.38%	\$ 729,260	0.54%	\$ 182,315
ADELAIDE METRO	2	0.19%	\$ 466,967	0.35%	\$ 233,484
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%	\$ 24,060	0.02%	\$ 24,060
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
<b>TOTAL</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</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	1.25%	\$ 1,604,243	1.20%	\$ 123,403
4305	10	0.96%	\$ 1,496,592	1.12%	\$ 149,659
3029	12	1.15%	\$ 1,436,012	1.07%	\$ 119,668
2560	5	0.48%	\$ 1,422,121	1.06%	\$ 284,424
4510	9	0.87%	\$ 1,386,105	1.03%	\$ 154,012
3072	5	0.48%	\$ 1,257,337	0.94%	\$ 251,467
4152	7	0.67%	\$ 1,201,033	0.90%	\$ 171,576
4053	8	0.77%	\$ 1,122,053	0.84%	\$ 140,257
2044	3	0.29%	\$ 1,117,416	0.83%	\$ 372,472
4006	4	0.38%	\$ 1,083,611	0.81%	\$ 270,903
<b>Total</b>	<b>76</b>	<b>7.31%</b>	<b>\$ 13,126,523</b>	<b>9.79%</b>	<b>\$ 172,717</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	1,031	99.13%	\$ 131,824,661	98.28%	\$ 2,338
>	1	<=	7	days	4	0.38%	\$ 1,008,432	0.75%	\$ 3,477
>	7	<=	30	days	2	0.19%	\$ 494,712	0.37%	\$ 2,458
>	30	<=	60	days	2	0.19%	\$ 558,782	0.42%	\$ 6,010
>	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%	\$ 243,954	0.18%	\$ 15,327
<b>Total</b>					<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 29,611</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	833	80.10%	\$ 98,936,634	73.76%	\$ 118,771
Non-Regulated Loans	207	19.90%	\$ 35,193,908	26.24%	\$ 170,019
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	239	22.98%	\$ 30,775,838	22.94%	\$ 128,769
Renovation	53	5.10%	\$ 5,358,645	4.00%	\$ 101,107
Purchase - New Dwelling	61	5.87%	\$ 6,825,470	5.09%	\$ 111,893
Purchase - Existing Dwelling	426	40.96%	\$ 53,355,828	39.78%	\$ 125,248
Buy Home (Investment)	101	9.71%	\$ 15,512,683	11.57%	\$ 153,591
Other	160	15.38%	\$ 22,302,079	16.63%	\$ 139,388
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	155	14.90%	\$ 14,464,771	10.78%	\$ 93,321
QBELMI	885	85.10%	\$ 119,665,771	89.22%	\$ 135,216
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,028	98.85%	\$ 129,858,135	96.81%	\$ 126,321
Interest Only Loans	12	1.15%	\$ 4,272,406	3.19%	\$ 356,034
<b>Total</b>	<b>1,040</b>	<b>100.00%</b>	<b>\$ 134,130,542</b>	<b>100.00%</b>	<b>\$ 128,972</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 5,016,037
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 15,608
Input Tax Credits Received From ATO	\$ 3,662
Net Fixed Rate Swap Receipt From Swap Provider	\$ 30,904
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 5,066,210</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,873,232	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 516,524	\$ 3,389,756
Class A2 Principal to be paid to Class A2 Note Holders	\$ 71,831	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 13,623	\$ 85,454
Class AB Principal to be paid to Class AB Note Holders	\$ 273,257	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 54,975	\$ 328,232
Class B Principal to be paid to Class B Note Holders	\$ 128,089	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 27,458	\$ 155,547
Class C Principal to be paid to Class C Note Holders	\$ 68,314	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 16,782	\$ 85,096
Class D Principal to be paid to Class D Note Holders	\$ 17,079	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,715	\$ 22,793
Redraws		\$ 834,061
Trust Expenses		\$ 165,271
Total		<u>\$ 5,066,210</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