

# Harvey Series 2017-1 Trust

## Investor Report

As at 30-Jun-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:	\$ 143,529,016
Total Number of Loans:	1,081
Average Current Balance:	\$ 132,774
Highest Current Balance:	\$ 634,071
Average Approval LVR	66.20%
Weighted Average Approval LVR	68.58%
Average Scheduled LVR	39.33%
Weighted Average Scheduled LVR	47.39%
Average Seasoning (Months):	149.96
Weighted Average Seasoning (Months):	136.72
Average Remaining Loan Term (Months):	192.22
Weighted Average Remaining Term:	209.64
Maximum Remaining Term (Months):	270.67
Weighted Average Variable Rate:	7.05%
Weighted Average Fixed Rate:	4.21%
Weighted Average Rate on All Loans:	6.67%
Percentage (by value) of Variable Rate Loans:	86.50%
Percentage (by value) of Fixed Rate Loans:	13.50%
Owner Occupied by Dollar Value	\$ 106,103,873
Percentage Owner Occupied	73.93%
Pool reduction	\$ 3,544,955
Monthly Repayment speed	2.41%
Available room till fixed cap threshold (45%) reached	31.50%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 147,073,971.32
Scheduled Repayments Received During Period	(\$ 1,289,721.12)
Unscheduled Repayments Received During Period	(\$ 4,281,203.44)
Redraws	\$ 1,417,140.09
Interest	\$ 608,829.41
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 143,529,016.26
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 179,794.86
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%	35	3.24%	\$ 6,932,212.95	2.11%	\$ 198,063.23
> 25% <= 30%	16	1.48%	\$ 2,312,831.91	0.70%	\$ 144,551.99
> 30% <= 35%	24	2.22%	\$ 4,762,776.19	1.45%	\$ 198,449.01
> 35% <= 40%	45	4.16%	\$ 8,715,566.80	2.65%	\$ 193,679.26
> 40% <= 45%	42	3.89%	\$ 11,065,383.01	3.37%	\$ 263,461.50
> 45% <= 50%	45	4.16%	\$ 12,224,977.98	3.72%	\$ 271,666.18
> 50% <= 55%	63	5.83%	\$ 16,655,610.11	5.07%	\$ 264,374.76
> 55% <= 60%	87	8.05%	\$ 28,005,337.29	8.53%	\$ 321,900.43
> 60% <= 65%	93	8.60%	\$ 26,651,613.31	8.12%	\$ 286,576.49
> 65% <= 70%	75	6.94%	\$ 24,567,078.49	7.48%	\$ 327,561.05
> 70% <= 75%	107	9.90%	\$ 36,015,815.97	10.97%	\$ 336,596.41
> 75% <= 80%	294	27.20%	\$ 104,543,481.84	31.84%	\$ 355,590.07
> 80% <= 85%	53	4.90%	\$ 16,730,597.74	5.10%	\$ 315,671.66
> 85% <= 90%	38	3.52%	\$ 9,945,034.31	3.03%	\$ 261,711.43
> 90% <= 95%	37	3.42%	\$ 11,144,406.61	3.39%	\$ 301,200.18
> 95% <= 100%	27	2.50%	\$ 8,053,470.46	2.45%	\$ 298,276.68
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 328,326,194.97</b>	<b>100.00%</b>	<b>\$ 303,724.51</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	247	22.85%	\$ 13,709,366.89	9.55%	\$ 55,503.51
> 25% <= 30%	79	7.31%	\$ 5,882,109.81	4.10%	\$ 74,457.09
> 30% <= 35%	104	9.62%	\$ 10,465,301.45	7.29%	\$ 100,627.90
> 35% <= 40%	111	10.27%	\$ 12,587,237.94	8.77%	\$ 113,398.54
> 40% <= 45%	104	9.62%	\$ 12,814,877.02	8.93%	\$ 123,219.97
> 45% <= 50%	111	10.27%	\$ 18,173,253.75	12.66%	\$ 163,723.01
> 50% <= 55%	112	10.36%	\$ 18,970,646.27	13.22%	\$ 169,380.77
> 55% <= 60%	93	8.60%	\$ 20,009,234.98	13.94%	\$ 215,153.06
> 60% <= 65%	64	5.92%	\$ 16,832,400.14	11.73%	\$ 263,006.25
> 65% <= 70%	43	3.98%	\$ 10,901,190.90	7.60%	\$ 253,516.07
> 70% <= 75%	10	0.93%	\$ 2,357,748.04	1.64%	\$ 235,774.80
> 75% <= 80%	2	0.19%	\$ 629,388.72	0.44%	\$ 314,694.36
> 80% <= 85%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 85% <= 90%	1	0.09%	\$ 196,260.35	0.14%	\$ 196,260.35
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	328	30.34%	\$ 5,016,594.95	3.50%	28.17%
> \$ 50,000 <= \$ 100,000	188	17.39%	\$ 14,177,387.45	9.88%	34.46%
> \$ 100,000 <= \$ 150,000	151	13.97%	\$ 19,080,058.76	13.29%	40.32%
> \$ 150,000 <= \$ 200,000	147	13.60%	\$ 25,589,655.30	17.83%	45.94%
> \$ 200,000 <= \$ 250,000	94	8.70%	\$ 21,139,333.30	14.73%	51.05%
> \$ 250,000 <= \$ 300,000	73	6.75%	\$ 19,868,484.12	13.84%	51.20%
> \$ 300,000 <= \$ 350,000	39	3.61%	\$ 12,610,677.61	8.79%	50.44%
> \$ 350,000 <= \$ 485,800	49	4.53%	\$ 19,603,914.10	13.66%	56.92%
> \$ 485,800 <= \$ 500,000	2	0.19%	\$ 979,945.25	0.68%	0.00%
> \$ 500,000 <= \$ 750,000	10	0.93%	\$ 5,462,965.42	3.81%	60.03%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	0.00%
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>39.33%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	574	63.08%	\$ 7,330,686.65	14.42%	\$ 12,771.23
> \$ 50,000 <= \$ 100,000	158	17.36%	\$ 11,208,434.58	22.05%	\$ 70,939.46
> \$ 100,000 <= \$ 150,000	82	9.01%	\$ 10,076,676.26	19.82%	\$ 122,886.30
> \$ 150,000 <= \$ 200,000	38	4.18%	\$ 6,424,676.16	12.64%	\$ 169,070.43
> \$ 200,000 <= \$ 250,000	28	3.08%	\$ 6,295,555.70	12.39%	\$ 224,841.28
> \$ 250,000 <= \$ 300,000	18	1.98%	\$ 4,893,495.42	9.63%	\$ 271,860.86
> \$ 300,000 <= \$ 400,000	7	0.77%	\$ 2,353,509.00	4.63%	\$ 336,215.57
> \$ 400,000 <= \$ 500,000	5	0.55%	\$ 2,246,506.54	4.42%	\$ 449,301.31
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>910</b>	<b>100.00%</b>	<b>\$ 50,829,540.31</b>	<b>100.00%</b>	<b>\$ 55,856.64</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	48	46.15%	\$ 10,151,816.34	52.38%	\$ 211,496.17
> 6 <= 12 mths	15	14.42%	\$ 2,659,324.89	13.72%	\$ 177,288.33
> 12 <= 24 mths	27	25.96%	\$ 4,312,040.07	22.25%	\$ 159,705.19
> 24 <= 36 mths	11	10.58%	\$ 1,713,525.04	8.84%	\$ 155,775.00
> 36 <= 60 mths	3	2.88%	\$ 545,770.76	2.82%	\$ 181,923.59
<b>Total</b>	<b>104</b>	<b>100.00%</b>	<b>\$ 19,382,477.10</b>	<b>100.00%</b>	<b>\$ 186,369.97</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%	\$ 0.00	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	651	60.22%	\$ 106,958,118.37	74.52%	\$ 164,298.18
> 160 <= 360 mths	430	39.78%	\$ 36,570,897.89	25.48%	\$ 85,048.60
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</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%	\$ 0.00	0.00%	\$ 0.00
> 5 <= 10 years	4	0.37%	\$ 21,006.14	0.01%	\$ 5,251.54
> 10 <= 15 years	18	1.67%	\$ 1,006,490.70	0.70%	\$ 55,916.15
> 15 <= 20 years	67	6.20%	\$ 6,873,210.27	4.79%	\$ 102,585.23
> 20 <= 25 years	104	9.62%	\$ 14,581,799.25	10.16%	\$ 140,209.61
> 25 <= 30 years	887	82.05%	\$ 120,896,406.61	84.23%	\$ 136,298.09
> 30 <= 50 years	1	0.09%	\$ 150,103.29	0.10%	\$ 150,103.29
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.57%	\$ 358,531.27	0.25%	\$ 21,090.07
> 5 <= 10 years	39	3.61%	\$ 2,569,470.70	1.79%	\$ 65,883.86
> 10 <= 15 years	421	38.95%	\$ 35,508,501.53	24.74%	\$ 84,343.23
> 15 <= 20 years	312	28.86%	\$ 48,164,383.93	33.56%	\$ 154,373.03
> 20 <= 25 years	292	27.01%	\$ 56,928,128.83	39.66%	\$ 194,959.35
> 25 <= 30 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	977	90.38%	\$ 124,146,539.16	86.50%	\$ 127,069.13
Fixed (1 year)	5	0.46%	\$ 602,961.77	0.42%	\$ 120,592.35
Fixed (2 year)	29	2.68%	\$ 6,085,864.24	4.24%	\$ 209,857.39
Fixed (3 year)	54	5.00%	\$ 10,167,849.23	7.08%	\$ 188,293.50
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	16	1.48%	\$ 2,525,801.86	1.76%	\$ 157,862.62
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	323	29.88%	\$ 43,503,388.06	30.31%	\$ 134,685.41
QLD COUNTRY	166	15.36%	\$ 19,615,645.75	13.67%	\$ 118,166.54
SYD METRO	183	16.93%	\$ 27,800,768.39	19.37%	\$ 151,916.77
OTHER NSW METRO	58	5.37%	\$ 8,760,652.89	6.10%	\$ 151,045.74
NSW COUNTRY	68	6.29%	\$ 7,567,504.23	5.27%	\$ 111,286.83
ACT METRO	11	1.02%	\$ 1,883,132.89	1.31%	\$ 171,193.90
MELBOURNE METRO	240	22.20%	\$ 30,304,187.70	21.11%	\$ 126,267.45
VICTORIA COUNTRY	9	0.83%	\$ 952,934.67	0.66%	\$ 105,881.63
PERTH METRO	16	1.48%	\$ 1,893,131.06	1.32%	\$ 118,320.69
WA COUNTRY	4	0.37%	\$ 746,119.86	0.52%	\$ 186,529.97
ADELAIDE METRO	2	0.19%	\$ 475,251.02	0.33%	\$ 237,625.51
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%	\$ 26,299.74	0.02%	\$ 26,299.74
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>TOTAL</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</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	1.20%	\$ 1,644,691.80	1.15%	\$ 126,514.75
3029	12	1.11%	\$ 1,629,536.94	1.14%	\$ 135,794.75
4305	10	0.93%	\$ 1,554,157.46	1.08%	\$ 155,415.75
4053	9	0.83%	\$ 1,527,440.96	1.06%	\$ 169,715.66
2560	5	0.46%	\$ 1,440,210.07	1.00%	\$ 288,042.01
4510	9	0.83%	\$ 1,369,204.19	0.95%	\$ 152,133.80
4152	7	0.65%	\$ 1,272,771.10	0.89%	\$ 181,824.44
3072	5	0.46%	\$ 1,270,123.62	0.88%	\$ 254,024.72
4165	11	1.02%	\$ 1,171,262.86	0.82%	\$ 106,478.44
4068	6	0.56%	\$ 1,165,603.30	0.81%	\$ 194,267.22
<b>Total</b>	<b>87</b>	<b>8.05%</b>	<b>\$ 14,045,002.30</b>	<b>9.79%</b>	<b>\$ 161,436.81</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	1,071	99.07%	\$ 140,929,258.35	98.19%	\$ 886.51
>	1	<=	7	days	3	0.28%	\$ 646,933.58	0.45%	\$ 867.90
>	7	<=	30	days	4	0.37%	\$ 1,240,090.18	0.86%	\$ 4,527.09
>	30	<=	60	days	1	0.09%	\$ 263,575.31	0.18%	\$ 2,658.56
>	60	<=	90	days	1	0.09%	\$ 207,513.44	0.14%	\$ 4,190.60
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	120	<=	150	days	1	0.09%	\$ 241,645.40	0.17%	\$ 10,882.52
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	180	<=		days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>					<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 24,013.18</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	865	80.02%	\$ 106,103,872.68	73.93%	\$ 122,663.44
Non-Regulated Loans	216	19.98%	\$ 37,425,143.58	26.07%	\$ 173,264.55
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	254	23.50%	\$ 34,263,709.71	23.87%	\$ 134,896.49
Renovation	54	5.00%	\$ 5,544,966.43	3.86%	\$ 102,684.56
Purchase - New Dwelling	61	5.64%	\$ 6,941,215.78	4.84%	\$ 113,790.42
Purchase - Existing Dwelling	437	40.43%	\$ 56,000,714.51	39.02%	\$ 128,148.09
Buy Home (Investment)	105	9.71%	\$ 16,153,695.20	11.25%	\$ 153,844.72
Other	170	15.73%	\$ 24,624,714.63	17.16%	\$ 144,851.26
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	158	14.62%	\$ 15,074,810.09	10.50%	\$ 95,410.19
QBELMI	923	85.38%	\$ 128,454,206.17	89.50%	\$ 139,170.32
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,068	98.80%	\$ 138,869,640.55	96.75%	\$ 130,027.75
Interest Only Loans	13	1.20%	\$ 4,659,375.71	3.25%	\$ 358,413.52
<b>Total</b>	<b>1,081</b>	<b>100.00%</b>	<b>\$ 143,529,016.26</b>	<b>100.00%</b>	<b>\$ 132,774.30</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 5,752,320.15
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 16,312.39
Input Tax Credits Received From ATO	\$ 3,901.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 38,464.21
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	<u>\$ 5,810,997.75</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,967,968.55	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 532,705.77	\$ 3,500,674.32
Class A2 Principal to be paid to Class A2 Note Holders	\$ 74,199.21	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 14,051.40	\$ 88,250.61
Class AB Principal to be paid to Class AB Note Holders	\$ 282,266.55	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 56,710.48	\$ 338,977.03
Class B Principal to be paid to Class B Note Holders	\$ 132,312.45	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 28,327.62	\$ 160,640.07
Class C Principal to be paid to Class C Note Holders	\$ 70,566.64	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 17,317.86	\$ 87,884.50
Class D Principal to be paid to Class D Note Holders	\$ 17,641.66	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,899.59	\$ 23,541.25
Redraws		\$ 1,417,140.09
Trust Expenses		\$ 193,889.88
Total		<u>\$ 5,810,997.75</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