

# Harvey Series 2017-1 Trust

## Investor Report

As at 31-Aug-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:	\$ 137,562,343
Total Number of Loans:	1,055
Average Current Balance:	\$ 130,391
Highest Current Balance:	\$ 634,184
Average Approval LVR	66.33%
Weighted Average Approval LVR	68.68%
Average Scheduled LVR	38.80%
Weighted Average Scheduled LVR	47.00%
Average Seasoning (Months):	152.11
Weighted Average Seasoning (Months):	138.65
Average Remaining Loan Term (Months):	190.14
Weighted Average Remaining Term:	207.79
Maximum Remaining Term (Months):	268.67
Weighted Average Variable Rate:	7.01%
Weighted Average Fixed Rate:	4.53%
Weighted Average Rate on All Loans:	6.72%
Percentage (by value) of Variable Rate Loans:	88.10%
Percentage (by value) of Fixed Rate Loans:	11.90%
Owner Occupied by Dollar Value	\$ 101,719,098
Percentage Owner Occupied	73.94%
Pool reduction	\$ 4,296,976
Monthly Repayment speed	3.03%
Available room till fixed cap threshold (45%) reached	33.10%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 141,859,319
Scheduled Repayments Received During Period	(\$ 1,338,953)
Unscheduled Repayments Received During Period	(\$ 4,537,252)
Redraws	\$ 968,360
Interest	\$ 610,869
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 137,562,343
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 178,847
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%	34	3.22%	\$ 6,532,213	2.05%	\$ 192,124
> 25% <= 30%	16	1.52%	\$ 2,312,832	0.72%	\$ 144,552
> 30% <= 35%	22	2.09%	\$ 4,345,276	1.36%	\$ 197,513
> 35% <= 40%	44	4.17%	\$ 8,553,798	2.68%	\$ 194,404
> 40% <= 45%	39	3.70%	\$ 10,401,383	3.26%	\$ 266,702
> 45% <= 50%	45	4.27%	\$ 12,224,978	3.83%	\$ 271,666
> 50% <= 55%	61	5.78%	\$ 16,007,911	5.02%	\$ 262,425
> 55% <= 60%	85	8.06%	\$ 27,414,844	8.59%	\$ 322,528
> 60% <= 65%	91	8.63%	\$ 26,009,416	8.15%	\$ 285,818
> 65% <= 70%	74	7.01%	\$ 24,201,978	7.59%	\$ 327,054
> 70% <= 75%	103	9.76%	\$ 34,303,816	10.75%	\$ 333,047
> 75% <= 80%	287	27.20%	\$ 101,160,982	31.71%	\$ 352,477
> 80% <= 85%	53	5.02%	\$ 16,730,598	5.24%	\$ 315,672
> 85% <= 90%	37	3.51%	\$ 9,645,034	3.02%	\$ 260,677
> 90% <= 95%	37	3.51%	\$ 11,144,407	3.49%	\$ 301,200
> 95% <= 100%	27	2.56%	\$ 8,053,470	2.52%	\$ 298,277
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 319,042,936</b>	<b>100.00%</b>	<b>\$ 302,410</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	250	23.70%	\$ 13,438,532	9.77%	\$ 53,754
> 25% <= 30%	73	6.92%	\$ 5,524,377	4.02%	\$ 75,676
> 30% <= 35%	113	10.71%	\$ 10,516,646	7.65%	\$ 93,068
> 35% <= 40%	106	10.05%	\$ 12,441,802	9.04%	\$ 117,375
> 40% <= 45%	101	9.57%	\$ 12,146,600	8.83%	\$ 120,263
> 45% <= 50%	107	10.14%	\$ 17,407,353	12.65%	\$ 162,686
> 50% <= 55%	112	10.62%	\$ 19,741,293	14.35%	\$ 176,262
> 55% <= 60%	81	7.68%	\$ 17,790,007	12.93%	\$ 219,630
> 60% <= 65%	62	5.88%	\$ 15,958,017	11.60%	\$ 257,387
> 65% <= 70%	41	3.89%	\$ 10,384,715	7.55%	\$ 253,286
> 70% <= 75%	6	0.57%	\$ 1,390,948	1.01%	\$ 231,825
> 75% <= 80%	2	0.19%	\$ 628,496	0.46%	\$ 314,248
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	1	0.09%	\$ 193,557	0.14%	\$ 193,557
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	327	31.00%	\$ 4,773,573	3.47%	27.66%
> \$ 50,000 <= \$ 100,000	183	17.35%	\$ 13,761,929	10.00%	34.19%
> \$ 100,000 <= \$ 150,000	153	14.50%	\$ 19,391,346	14.10%	39.94%
> \$ 150,000 <= \$ 200,000	133	12.61%	\$ 23,093,047	16.79%	46.03%
> \$ 200,000 <= \$ 250,000	97	9.19%	\$ 21,801,359	15.85%	50.37%
> \$ 250,000 <= \$ 300,000	68	6.45%	\$ 18,535,195	13.47%	50.48%
> \$ 300,000 <= \$ 350,000	36	3.41%	\$ 11,604,281	8.44%	50.80%
> \$ 350,000 <= \$ 485,800	48	4.55%	\$ 19,233,245	13.98%	55.78%
> \$ 485,800 <= \$ 500,000	3	0.28%	\$ 1,479,247	1.08%	0.00%
> \$ 500,000 <= \$ 750,000	7	0.66%	\$ 3,889,120	2.83%	59.98%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>38.80%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	557	62.65%	\$ 7,104,932	14.41%	\$ 12,756
> \$ 50,000 <= \$ 100,000	160	18.00%	\$ 11,353,011	23.02%	\$ 70,956
> \$ 100,000 <= \$ 150,000	81	9.11%	\$ 9,921,043	20.12%	\$ 122,482
> \$ 150,000 <= \$ 200,000	36	4.05%	\$ 6,054,937	12.28%	\$ 168,193
> \$ 200,000 <= \$ 250,000	26	2.92%	\$ 5,779,648	11.72%	\$ 222,294
> \$ 250,000 <= \$ 300,000	19	2.14%	\$ 5,212,730	10.57%	\$ 274,354
> \$ 300,000 <= \$ 400,000	5	0.56%	\$ 1,683,685	3.41%	\$ 336,737
> \$ 400,000 <= \$ 500,000	5	0.56%	\$ 2,198,644	4.46%	\$ 439,729
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>889</b>	<b>100.00%</b>	<b>\$ 49,308,631</b>	<b>100.00%</b>	<b>\$ 55,465</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	40	44.44%	\$ 8,057,301	49.20%	\$ 201,433
> 6 <= 12 mths	13	14.44%	\$ 1,809,768	11.05%	\$ 139,213
> 12 <= 24 mths	25	27.78%	\$ 4,354,464	26.59%	\$ 174,179
> 24 <= 36 mths	10	11.11%	\$ 1,786,548	10.91%	\$ 178,655
> 36 <= 60 mths	2	2.22%	\$ 368,382	2.25%	\$ 184,191
<b>Total</b>	<b>90</b>	<b>100.00%</b>	<b>\$ 16,376,463</b>	<b>100.00%</b>	<b>\$ 181,961</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	623	59.05%	\$ 101,227,044	73.59%	\$ 162,483
> 160 <= 360 mths	432	40.95%	\$ 36,335,299	26.41%	\$ 84,109
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</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%	\$ 18,756	0.01%	\$ 4,689
> 10 <= 15 years	18	1.71%	\$ 973,126	0.71%	\$ 54,063
> 15 <= 20 years	64	6.07%	\$ 6,611,840	4.81%	\$ 103,310
> 20 <= 25 years	102	9.67%	\$ 13,875,865	10.09%	\$ 136,038
> 25 <= 30 years	866	82.09%	\$ 115,933,024	84.28%	\$ 133,872
> 30 <= 50 years	1	0.09%	\$ 149,731	0.11%	\$ 149,731
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	16	1.52%	\$ 341,084	0.25%	\$ 21,318
> 5 <= 10 years	45	4.27%	\$ 3,333,156	2.42%	\$ 74,070
> 10 <= 15 years	420	39.81%	\$ 34,324,395	24.95%	\$ 81,725
> 15 <= 20 years	308	29.19%	\$ 47,336,505	34.41%	\$ 153,690
> 20 <= 25 years	266	25.21%	\$ 52,227,202	37.97%	\$ 196,343
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	965	91.47%	\$ 121,185,880	88.10%	\$ 125,581
Fixed (1 year)	5	0.47%	\$ 595,686	0.43%	\$ 119,137
Fixed (2 year)	26	2.46%	\$ 5,286,300	3.84%	\$ 203,319
Fixed (3 year)	43	4.08%	\$ 7,996,342	5.81%	\$ 185,961
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	16	1.52%	\$ 2,498,135	1.82%	\$ 156,133
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	314	29.76%	\$ 41,937,532	30.49%	\$ 133,559
QLD COUNTRY	164	15.55%	\$ 19,107,058	13.89%	\$ 116,506
SYD METRO	180	17.06%	\$ 26,729,286	19.43%	\$ 148,496
OTHER NSW METRO	58	5.50%	\$ 8,660,413	6.30%	\$ 149,317
NSW COUNTRY	67	6.35%	\$ 7,249,211	5.27%	\$ 108,197
ACT METRO	11	1.04%	\$ 1,724,319	1.25%	\$ 156,756
MELBOURNE METRO	230	21.80%	\$ 28,143,231	20.46%	\$ 122,362
VICTORIA COUNTRY	9	0.85%	\$ 921,463	0.67%	\$ 102,385
PERTH METRO	15	1.42%	\$ 1,866,897	1.36%	\$ 124,460
WA COUNTRY	4	0.38%	\$ 728,989	0.53%	\$ 182,247
ADELAIDE METRO	2	0.19%	\$ 468,966	0.34%	\$ 234,483
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%	\$ 24,977	0.02%	\$ 24,977
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
<b>TOTAL</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</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	1.23%	\$ 1,613,846	1.17%	\$ 124,142
4305	10	0.95%	\$ 1,499,156	1.09%	\$ 149,916
3029	12	1.14%	\$ 1,439,611	1.05%	\$ 119,968
2560	5	0.47%	\$ 1,427,269	1.04%	\$ 285,454
4510	9	0.85%	\$ 1,393,232	1.01%	\$ 154,804
3072	5	0.47%	\$ 1,256,886	0.91%	\$ 251,377
4152	7	0.66%	\$ 1,213,877	0.88%	\$ 173,411
4053	8	0.76%	\$ 1,130,338	0.82%	\$ 141,292
2044	3	0.28%	\$ 1,123,808	0.82%	\$ 374,603
4006	4	0.38%	\$ 1,086,823	0.79%	\$ 271,706
<b>Total</b>	<b>76</b>	<b>7.20%</b>	<b>\$ 13,184,845</b>	<b>9.58%</b>	<b>\$ 173,485</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	1,046	99.15%	\$ 135,398,450	98.43%	\$ 1,102
>	1	<=	7	days	2	0.19%	\$ 548,921	0.40%	\$ 1,608
>	7	<=	30	days	4	0.38%	\$ 961,944	0.70%	\$ 6,365
>	30	<=	60	days	2	0.19%	\$ 409,427	0.30%	\$ 4,192
>	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%	\$ 243,601	0.18%	\$ 14,227
>	180	<=		days	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>					<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 27,495</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	844	80.00%	\$ 101,719,098	73.94%	\$ 120,520
Non-Regulated Loans	211	20.00%	\$ 35,843,245	26.06%	\$ 169,873
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	245	23.22%	\$ 32,047,788	23.30%	\$ 130,807
Renovation	54	5.12%	\$ 5,410,665	3.93%	\$ 100,197
Purchase - New Dwelling	61	5.78%	\$ 6,842,678	4.97%	\$ 112,175
Purchase - Existing Dwelling	428	40.57%	\$ 54,293,274	39.47%	\$ 126,853
Buy Home (Investment)	103	9.76%	\$ 15,795,702	11.48%	\$ 153,356
Other	164	15.55%	\$ 23,172,235	16.84%	\$ 141,294
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	157	14.88%	\$ 14,860,536	10.80%	\$ 94,653
QBE LMI	898	85.12%	\$ 122,701,807	89.20%	\$ 136,639
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,042	98.77%	\$ 132,907,915	96.62%	\$ 127,551
Interest Only Loans	13	1.23%	\$ 4,654,428	3.38%	\$ 358,033
<b>Total</b>	<b>1,055</b>	<b>100.00%</b>	<b>\$ 137,562,343</b>	<b>100.00%</b>	<b>\$ 130,391</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 6,056,099
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 12,047
Input Tax Credits Received From ATO	\$ 3,701
Net Fixed Rate Swap Receipt From Swap Provider	\$ 37,476
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u><u>\$ 6,109,324</u></u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,597,589	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 549,254	\$ 4,146,843
Class A2 Principal to be paid to Class A2 Note Holders	\$ 89,940	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 14,488	\$ 104,428
Class AB Principal to be paid to Class AB Note Holders	\$ 342,146	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 58,472	\$ 400,618
Class B Principal to be paid to Class B Note Holders	\$ 160,381	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 29,208	\$ 189,589
Class C Principal to be paid to Class C Note Holders	\$ 85,537	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 17,856	\$ 103,392
Class D Principal to be paid to Class D Note Holders	\$ 21,384	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,083	\$ 27,467
Redraws		\$ 968,360
Trust Expenses		\$ 168,627
Total		<u><u>\$ 6,109,324</u></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