

Harvey Series 2017-1 Trust

Investor Report

As at 30-Nov-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:	\$ 127,416,517
Total Number of Loans:	1,010
Average Current Balance:	\$ 126,155
Highest Current Balance:	\$ 634,070
Average Approval LVR	66.30%
Weighted Average Approval LVR	68.63%
Average Scheduled LVR	38.03%
Weighted Average Scheduled LVR	46.48%
Average Seasoning (Months):	155.21
Weighted Average Seasoning (Months):	141.69
Average Remaining Loan Term (Months):	186.98
Weighted Average Remaining Term:	204.93
Maximum Remaining Term (Months):	265.67
Weighted Average Variable Rate:	6.97%
Weighted Average Fixed Rate:	5.06%
Weighted Average Rate on All Loans:	6.82%
Percentage (by value) of Variable Rate Loans:	92.07%
Percentage (by value) of Fixed Rate Loans:	7.93%
Owner Occupied by Dollar Value	\$ 93,327,542
Percentage Owner Occupied	73.25%
Pool reduction	\$ 2,859,881
Monthly Repayment speed	2.20%
Available room till fixed cap threshold (45%) reached	37.07%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 130,276,398
Scheduled Repayments Received During Period	(\$ 1,229,660)
Unscheduled Repayments Received During Period	(\$ 2,819,956)
Redraws	\$ 634,935
Interest	\$ 554,801
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 127,416,517
Further Advances repurchased: Interest	\$ 169
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 162,001
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%	32	3.17%	\$ 6,344,613	2.08%	\$ 198,269
> 25% <= 30%	16	1.58%	\$ 2,312,832	0.76%	\$ 144,552
> 30% <= 35%	22	2.18%	\$ 4,381,683	1.43%	\$ 199,167
> 35% <= 40%	42	4.16%	\$ 8,209,798	2.69%	\$ 195,471
> 40% <= 45%	39	3.86%	\$ 10,401,383	3.40%	\$ 266,702
> 45% <= 50%	41	4.06%	\$ 10,916,978	3.57%	\$ 266,268
> 50% <= 55%	58	5.74%	\$ 14,989,267	4.90%	\$ 258,436
> 55% <= 60%	81	8.02%	\$ 26,274,598	8.60%	\$ 324,378
> 60% <= 65%	89	8.81%	\$ 25,459,416	8.33%	\$ 286,061
> 65% <= 70%	71	7.03%	\$ 23,717,421	7.76%	\$ 334,048
> 70% <= 75%	98	9.70%	\$ 32,482,314	10.63%	\$ 331,452
> 75% <= 80%	274	27.13%	\$ 96,906,966	31.70%	\$ 353,675
> 80% <= 85%	49	4.85%	\$ 15,288,867	5.00%	\$ 312,018
> 85% <= 90%	36	3.56%	\$ 9,391,393	3.07%	\$ 260,872
> 90% <= 95%	36	3.56%	\$ 10,903,126	3.57%	\$ 302,865
> 95% <= 100%	26	2.57%	\$ 7,706,521	2.52%	\$ 296,405
Total	1,010	100.00%	\$ 305,687,175	100.00%	\$ 302,661

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	257	25.45%	\$ 13,405,393	10.52%	\$ 52,161
> 25% <= 30%	73	7.23%	\$ 5,495,452	4.31%	\$ 75,280
> 30% <= 35%	107	10.59%	\$ 9,824,354	7.71%	\$ 91,816
> 35% <= 40%	102	10.10%	\$ 11,429,412	8.97%	\$ 112,053
> 40% <= 45%	90	8.91%	\$ 11,192,456	8.78%	\$ 124,361
> 45% <= 50%	109	10.79%	\$ 17,281,318	13.56%	\$ 158,544
> 50% <= 55%	99	9.80%	\$ 17,518,609	13.75%	\$ 176,956
> 55% <= 60%	70	6.93%	\$ 14,971,925	11.75%	\$ 213,885
> 60% <= 65%	59	5.84%	\$ 15,052,789	11.81%	\$ 255,132
> 65% <= 70%	36	3.56%	\$ 9,215,017	7.23%	\$ 255,973
> 70% <= 75%	5	0.50%	\$ 1,214,569	0.95%	\$ 242,914
> 75% <= 80%	2	0.20%	\$ 625,568	0.49%	\$ 312,784
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	1	0.10%	\$ 189,655	0.15%	\$ 189,655
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	332	32.87%	\$ 4,936,734	3.87%	26.80%
> \$ 50,000 <= \$ 100,000	170	16.83%	\$ 12,837,799	10.08%	34.80%
> \$ 100,000 <= \$ 150,000	148	14.65%	\$ 18,829,291	14.78%	39.63%
> \$ 150,000 <= \$ 200,000	123	12.18%	\$ 21,404,287	16.80%	45.50%
> \$ 200,000 <= \$ 250,000	92	9.11%	\$ 20,703,878	16.25%	49.17%
> \$ 250,000 <= \$ 300,000	66	6.53%	\$ 18,025,066	14.15%	50.41%
> \$ 300,000 <= \$ 350,000	28	2.77%	\$ 8,980,278	7.05%	51.35%
> \$ 350,000 <= \$ 485,800	42	4.16%	\$ 16,859,415	13.23%	55.54%
> \$ 485,800 <= \$ 500,000	2	0.20%	\$ 973,359	0.76%	0.00%
> \$ 500,000 <= \$ 750,000	7	0.69%	\$ 3,866,411	3.03%	59.61%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	1,010	100.00%	\$ 127,416,517	100.00%	38.03%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	533	61.90%	\$ 6,669,079	13.86%	\$ 12,512
> \$ 50,000 <= \$ 100,000	165	19.16%	\$ 11,960,799	24.86%	\$ 72,490
> \$ 100,000 <= \$ 150,000	76	8.83%	\$ 9,433,788	19.61%	\$ 124,129
> \$ 150,000 <= \$ 200,000	33	3.83%	\$ 5,591,218	11.62%	\$ 169,431
> \$ 200,000 <= \$ 250,000	28	3.25%	\$ 6,216,103	12.92%	\$ 222,004
> \$ 250,000 <= \$ 300,000	16	1.86%	\$ 4,385,711	9.12%	\$ 274,107
> \$ 300,000 <= \$ 400,000	5	0.58%	\$ 1,683,316	3.50%	\$ 336,663
> \$ 400,000 <= \$ 500,000	5	0.58%	\$ 2,168,642	4.51%	\$ 433,728
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	861	100.00%	\$ 48,108,654	100.00%	\$ 55,875

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	24.19%	\$ 2,527,682	25.01%	\$ 168,512
> 6 <= 12 mths	14	22.58%	\$ 2,226,469	22.03%	\$ 159,033
> 12 <= 24 mths	22	35.48%	\$ 3,414,832	33.79%	\$ 155,220
> 24 <= 36 mths	9	14.52%	\$ 1,573,265	15.57%	\$ 174,807
> 36 <= 60 mths	2	3.23%	\$ 365,190	3.61%	\$ 182,595
Total	62	100.00%	\$ 10,107,438	100.00%	\$ 163,023

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	575	56.93%	\$ 90,566,735	71.08%	\$ 157,507
> 160 <= 360 mths	435	43.07%	\$ 36,849,782	28.92%	\$ 84,712
Total	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

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%	\$ 15,503	0.01%	\$ 3,876
> 10 <= 15 years	17	1.68%	\$ 861,210	0.68%	\$ 50,659
> 15 <= 20 years	61	6.04%	\$ 6,106,840	4.79%	\$ 100,112
> 20 <= 25 years	98	9.70%	\$ 12,541,982	9.84%	\$ 127,979
> 25 <= 30 years	829	82.08%	\$ 107,742,339	84.56%	\$ 129,967
> 30 <= 50 years	1	0.10%	\$ 148,643	0.12%	\$ 148,643
Total	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.68%	\$ 391,993	0.31%	\$ 23,058
> 5 <= 10 years	51	5.05%	\$ 4,014,278	3.15%	\$ 78,711
> 10 <= 15 years	405	40.10%	\$ 31,488,953	24.71%	\$ 77,751
> 15 <= 20 years	322	31.88%	\$ 50,261,184	39.45%	\$ 156,091
> 20 <= 25 years	215	21.29%	\$ 41,260,108	32.38%	\$ 191,907
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	948	93.86%	\$ 117,309,079	92.07%	\$ 123,744
Fixed (1 year)	3	0.30%	\$ 346,996	0.27%	\$ 115,665
Fixed (2 year)	16	1.58%	\$ 2,733,149	2.15%	\$ 170,822
Fixed (3 year)	28	2.77%	\$ 4,634,848	3.64%	\$ 165,530
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	15	1.49%	\$ 2,392,446	1.88%	\$ 159,496
Total	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	302	29.90%	\$ 39,008,903	30.62%	\$ 129,169
QLD COUNTRY	156	15.45%	\$ 17,217,584	13.51%	\$ 110,369
SYD METRO	170	16.83%	\$ 24,822,424	19.48%	\$ 146,014
OTHER NSW METRO	57	5.64%	\$ 8,058,287	6.32%	\$ 141,373
NSW COUNTRY	64	6.34%	\$ 6,690,959	5.25%	\$ 104,546
ACT METRO	9	0.89%	\$ 1,356,514	1.06%	\$ 150,724
MELBOURNE METRO	223	22.08%	\$ 26,817,975	21.05%	\$ 120,260
VICTORIA COUNTRY	8	0.79%	\$ 851,603	0.67%	\$ 106,450
PERTH METRO	14	1.39%	\$ 1,382,716	1.09%	\$ 98,765
WA COUNTRY	4	0.40%	\$ 724,707	0.57%	\$ 181,177
ADELAIDE METRO	2	0.20%	\$ 462,626	0.36%	\$ 231,313
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%	\$ 22,217	0.02%	\$ 22,217
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4350	13	1.29%	\$ 1,583,539	1.24%	\$ 121,811
4305	10	0.99%	\$ 1,433,702	1.13%	\$ 143,370
2560	5	0.50%	\$ 1,420,250	1.11%	\$ 284,050
3029	12	1.19%	\$ 1,418,325	1.11%	\$ 118,194
4510	9	0.89%	\$ 1,375,201	1.08%	\$ 152,800
3072	5	0.50%	\$ 1,254,216	0.98%	\$ 250,843
4152	7	0.69%	\$ 1,179,523	0.93%	\$ 168,503
2044	3	0.30%	\$ 1,109,263	0.87%	\$ 369,754
4053	8	0.79%	\$ 1,100,137	0.86%	\$ 137,517
4006	4	0.40%	\$ 1,072,924	0.84%	\$ 268,231
Total	76	7.52%	\$ 12,947,080	10.16%	\$ 170,356

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	1,000	99.01%	\$ 124,966,868	98.08%	\$ 1,929
>	1	<=	7	days	4	0.40%	\$ 841,365	0.66%	\$ 1,239
>	7	<=	30	days	3	0.30%	\$ 766,364	0.60%	\$ 3,749
>	30	<=	60	days	2	0.20%	\$ 597,048	0.47%	\$ 4,025
>	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%	\$ 244,872	0.19%	\$ 17,686
Total					1,010	100.00%	\$ 127,416,517	100.00%	\$ 28,628

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	807	79.90%	\$ 93,327,542	73.25%	\$ 115,648
Non-Regulated Loans	203	20.10%	\$ 34,088,975	26.75%	\$ 167,926
Total	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	231	22.87%	\$ 28,931,844	22.71%	\$ 125,246
Renovation	53	5.25%	\$ 5,325,029	4.18%	\$ 100,472
Purchase - New Dwelling	59	5.84%	\$ 6,581,510	5.17%	\$ 111,551
Purchase - Existing Dwelling	414	40.99%	\$ 50,016,680	39.25%	\$ 120,813
Buy Home (Investment)	98	9.70%	\$ 14,788,946	11.61%	\$ 150,908
Other	155	15.35%	\$ 21,772,507	17.09%	\$ 140,468
Total	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	152	15.05%	\$ 13,917,565	10.92%	\$ 91,563
QBE LMI	858	84.95%	\$ 113,498,952	89.08%	\$ 132,283
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,001	99.11%	\$ 124,202,210	97.48%	\$ 124,078
Interest Only Loans	9	0.89%	\$ 3,214,307	2.52%	\$ 357,145
Total	1,010	100.00%	\$ 127,416,517	100.00%	\$ 126,155

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 4,211,786
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 15,413
Input Tax Credits Received From ATO	\$ 3,459
Net Fixed Rate Swap Receipt From Swap Provider	\$ 16,374
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u><u>\$ 4,247,032</u></u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,394,399	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 456,639	\$ 2,851,038
Class A2 Principal to be paid to Class A2 Note Holders	\$ 59,860	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 12,044	\$ 71,903
Class AB Principal to be paid to Class AB Note Holders	\$ 227,718	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 48,601	\$ 276,318
Class B Principal to be paid to Class B Note Holders	\$ 106,743	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 24,274	\$ 131,016
Class C Principal to be paid to Class C Note Holders	\$ 56,929	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 14,836	\$ 71,765
Class D Principal to be paid to Class D Note Holders	\$ 14,232	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,052	\$ 19,284
Redraws		\$ 634,935
Trust Expenses		\$ 190,771
Total		<u><u>\$ 4,247,032</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