

Series 2018-1 Harvey Trust

Investor Report

As at

31-August-2026

Transaction Details	
Closing Date	Thursday, 25 October 2018
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Issuer	Perpetual Trustee Company Limited
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T. Limited
Liquidity Facility Provider	National Australia Bank Limited
Redraw Provider	Great Southern Bank
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited
Collections Account Provider	National Australia Bank Limited
Legal Maturity Date	Distribution Date in July 2049

Note Portfolio Summary						
Note Balances	Issued \$	Current Invested \$	Margin (bps)	Subordination	Bond factor	
Class A Notes	644,000,000	74,109,557	1.20%	16.25%	11.51%	
Class AB Notes	38,500,000	9,883,873	1.75%	5.08%	25.67%	
Class B Notes	10,500,000	2,695,602	2.10%	2.03%	25.67%	
Class C Notes	5,600,000	1,437,654	2.60%	0.41%	25.67%	
Class D Notes	1,400,000	359,414	5.90%	0.00%	25.67%	
Total*	700,000,000	88,486,100				

*N.B principal payments on notes are distributed on the 14th day of the following month (or next business day if date falls on a weekend)

Mortgage Portfolio Information	
Total Current Balance	\$87,401,001
Total Number of Loans	615
Average Current Balance	\$142,115
Highest Current Balance	\$718,800
Seasoning Average (Months)	130.56
Seasoning (Weighted Average) (Months)	129.72
Remaining Loan Term (Average) (Months)	199
Remaining Term (Weighted Average)	214
Remaining Term (Maximum) (Months)	290
Approval LVR (Average)	61.79%
Approval LVR (Weighted Average)	65.42%
Scheduled LVR (Average)	38.44%
Scheduled LVR (Weighted Average)	44.10%
Scheduled LVR (Maximum)	74.98%
Current LVR (Average)	27.05%
Current LVR (Weighted Average)	41.93%
Current LVR (Maximum)	72.51%
Variable Rate (Weighted Average)	6.67%
Fixed Rate (Weighted Average)	4.78%
Rate on All Loans (Weighted Average)	6.58%
Variable Rate Loans (Percentage by value)	94.83%
Fixed Rate Loans (Percentage by value)	5.17%
Owner Occupied (Dollar Value)	\$74,900,274
Owner Occupied (Percentage)	85.70%
Pool reduction	\$1,085,098
Monthly Repayment speed	1.23%
Single Monthly Mortality Rate (SMM)	0.39%
CPR (Monthly)	4.62%
CPR (Quarterly)	17.42%

Mortgage Portfolio Transaction Data (Current Month)	
Mortgage Portfolio Balance At Start of Period	\$88,486,100
Scheduled Repayments Received During Period	-\$905,254
Unscheduled Repayments Received During Period	-\$1,187,886
Redraws	\$625,604
Interest	\$382,438
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$87,401,001
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

Series 2018-1 Harvey Trust

Investor Report

As at

31-August-2026

Mortgage Portfolio Statistical Tables

Table 1 - Approval Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	10	1.63%	1,089,987	0.56%
> 20% <= 30%	34	5.53%	6,356,823	3.29%
> 30% <= 40%	59	9.59%	14,750,404	7.63%
> 40% <= 50%	63	10.24%	16,817,500	8.70%
> 50% <= 55%	49	7.97%	13,613,252	7.05%
> 55% <= 60%	44	7.15%	13,991,418	7.24%
> 60% <= 65%	51	8.29%	15,683,093	8.12%
> 65% <= 70%	48	7.80%	16,098,439	8.33%
> 70% <= 75%	46	7.48%	15,469,291	8.01%
> 75% <= 80%	159	25.85%	60,270,447	31.20%
> 80% <= 85%	10	1.63%	3,848,497	1.99%
> 85% <= 90%	23	3.74%	8,121,724	4.20%
> 90% <= 95%	19	3.09%	7,090,242	3.67%
> 95%	0	0.00%	0	0.00%
Total	615	100.00%	193,201,119	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	102	16.59%	7,554,582	6.39%
> 20% <= 30%	101	16.42%	16,379,531	13.85%
> 30% <= 40%	102	16.59%	19,708,231	16.67%
> 40% <= 50%	148	24.07%	31,508,454	26.65%
> 50% <= 55%	42	6.83%	9,282,112	7.85%
> 55% <= 60%	54	8.78%	14,089,583	11.91%
> 60% <= 65%	40	6.50%	11,256,841	9.52%
> 65% <= 70%	16	2.60%	5,206,524	4.40%
> 70% <= 75%	10	1.63%	3,266,707	2.76%
> 75% <= 80%	0	0.00%	0	0.00%
> 80% <= 85%	0	0.00%	0	0.00%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	615	100.00%	118,252,565	100.00%

Table 3 - Current Loan-to-Valuation Ratio				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	265	43.09%	10,195,723	11.67%
> 20% <= 30%	81	13.17%	12,096,273	13.84%
> 30% <= 40%	73	11.87%	15,298,879	17.50%
> 40% <= 50%	91	14.80%	20,163,903	23.07%
> 50% <= 55%	25	4.07%	6,143,741	7.03%
> 55% <= 60%	36	5.85%	10,064,293	11.52%
> 60% <= 65%	24	3.90%	6,526,099	7.47%
> 65% <= 70%	14	2.28%	4,855,799	5.56%
> 70% <= 75%	6	0.98%	2,056,292	2.35%
> 75% <= 80%	0	0.00%	0	0.00%
> 80% <= 85%	0	0.00%	0	0.00%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	615	100.00%	87,401,001	100.00%

Table4 - Current Loan Balances				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	182	29.59%	2,284,464	2.61%
\$50,000 to \$100,000	89	14.47%	6,630,288	7.59%
\$100,000 to \$150,000	85	13.82%	10,574,128	12.10%
\$150,000 to \$200,000	67	10.89%	11,669,156	13.35%
\$200,000 to \$250,000	68	11.06%	15,078,763	17.25%
\$250,000 to \$300,000	63	10.24%	17,273,379	19.76%
\$300,000 to \$350,000	27	4.39%	8,872,580	10.15%
\$350,000 to \$400,000	16	2.60%	5,953,441	6.81%
\$400,000 to \$500,000	9	1.46%	4,022,325	4.60%
\$500,000 to \$750,000	9	1.46%	5,042,477	5.77%
\$750,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000 to \$1,500,000	0	0.00%	0	0.00%
\$1,500,000+	0	0.00%	0	0.00%
Total	615	100.00%	87,401,001	100.00%

Series 2018-1 Harvey Trust

Investor Report

As at

31-August-2026

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
\$0 to \$50,000	324	60.22%	4,171,996	13.48%	
\$50,000 to \$100,000	98	18.22%	7,229,163	23.36%	
\$100,000 to \$150,000	57	10.59%	7,059,593	22.81%	
\$150,000 to \$200,000	31	5.76%	5,214,847	16.85%	
\$200,000 to \$250,000	16	2.97%	3,481,685	11.25%	
\$250,000 to \$300,000	6	1.12%	1,615,385	5.22%	
\$300,000 to \$400,000	5	0.93%	1,700,667	5.50%	
\$400,000 to \$500,000	1	0.19%	471,412	1.52%	
\$500,000 to \$1,000,000	0	0.00%	0	0.00%	
\$1,000,000+	0	0.00%	0	0.00%	
Total	538	100.00%	30,944,748	100.00%	

Table 6 - Product Type					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
1 Year Fixed	1	0.16%	155,872	0.18%	
2 Year Fixed	3	0.49%	521,266	0.60%	
3 Year Fixed	7	1.14%	1,093,587	1.25%	
4 Year Fixed	0	0.00%	0	0.00%	
5 Year Fixed	15	2.44%	2,745,785	3.14%	
Variable	589	95.77%	82,884,490	94.83%	
Total	615	100.00%	87,401,001	100.00%	

Table 7 - Fixed Rate Mortgages by Fixed Rate Term Remaining					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 6 months	10	38.46%	1,935,802	42.86%	
6 to 12 months	8	30.77%	1,428,683	31.63%	
12 to 24 months	6	23.08%	857,899	18.99%	
24 to 36 months	1	3.85%	131,973	2.92%	
36 to 48 months	0	0.00%	0	0.00%	
48 to 60 months	1	3.85%	162,154	3.59%	
60+ months	0	0.00%	0	0.00%	
Total	26	100.00%	4,516,511	100.00%	

Table 8 - Loan Seasoning					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 3 months	0	0.00%	0	0.00%	
3 to 6 months	0	0.00%	0	0.00%	
6 to 12 months	0	0.00%	0	0.00%	
12 to 18 months	0	0.00%	0	0.00%	
18 to 24 months	0	0.00%	0	0.00%	
24 to 36 months	0	0.00%	0	0.00%	
36 to 48 months	0	0.00%	0	0.00%	
48 to 60 months	0	0.00%	0	0.00%	
60 to 180 months	599	97.40%	85,059,321	97.32%	
180 to 360 months	16	2.60%	2,341,680	2.68%	
360+ months	0	0.00%	0	0.00%	
Total	615	100.00%	87,401,001	100.00%	

Table 9 - Original Loan Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 5 years	0	0.00%	0	0.00%	
5 to 10 years	3	0.49%	16,371	0.02%	
10 to 15 years	29	4.72%	629,253	0.72%	
15 to 20 years	51	8.29%	3,785,735	4.33%	
20 to 25 years	88	14.31%	11,512,577	13.17%	
25 to 30 years	443	72.03%	71,305,263	81.58%	
30+ years	1	0.16%	151,802	0.17%	
Total	615	100.00%	87,401,001	100.00%	

Table 10 - Remaining Loan Term					
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance	
0 to 5 years	24	3.90%	344,762	0.39%	
5 to 10 years	43	6.99%	3,123,056	3.57%	
10 to 15 years	101	16.42%	11,368,975	13.01%	
15 to 20 years	336	54.63%	51,952,201	59.44%	
20 to 25 years	111	18.05%	20,612,007	23.58%	
25 to 30 years	0	0.00%	0	0.00%	
30+ years	0	0.00%	0	0.00%	
Total	615	100.00%	87,401,001	100.00%	

Table 11 - Days in Arrears					
	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	606	98.54%	0	85,796,979	98.16%
1 to 29 days	4	0.65%	1,574	723,216	0.83%
30 to 59 days	2	0.33%	2,539	286,903	0.33%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.49%	89,072	593,904	0.68%
Total	615	100.00%	93,185	87,401,001	100.00%

Series 2018-1 Harvey Trust

Investor Report

As at

31-August-2026

Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	552	89.76%	74,900,274	85.70%
Investment Loans	63	10.24%	12,500,728	14.30%
Total	615	100.00%	87,401,001	100.00%

Table 13 - State Concentration				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	206	33.50%	27,856,475	31.87%
NSW	197	32.03%	31,217,355	35.72%
Vic	163	26.50%	22,220,044	25.42%
WA	29	4.72%	4,074,237	4.66%
SA	12	1.95%	1,420,607	1.63%
ACT	6	0.98%	608,688	0.70%
Tas	2	0.33%	3,596	0.00%
NT	0	0.00%	0	0.00%
Total	615	100.00%	87,401,001	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	534	86.83%	79,050,342	90.45%
Inner city	4	0.65%	539,530	0.62%
Non metro	77	12.52%	7,811,130	8.94%
Total	615	100.00%	87,401,001	100.00%

Table 15 - Geographic Distribution				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	187	30.41%	26,208,590	29.99%
Non-metro	19	3.09%	1,647,884	1.89%
New South Wales				
Metro	165	26.83%	27,968,206	32.00%
Non-metro	32	5.20%	3,249,149	3.72%
Victoria				
Metro	144	23.41%	20,333,261	23.26%
Non-metro	19	3.09%	1,886,783	2.16%
Western Australia				
Metro	24	3.90%	3,209,863	3.67%
Non-metro	5	0.81%	864,374	0.99%
South Australia				
Metro	10	1.63%	1,257,667	1.44%
Non-metro	2	0.33%	162,940	0.19%
Australian Capital Territory				
Metro	6	0.98%	608,688	0.70%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.33%	3,596	0.00%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	0	0.00%	0	0.00%
Total	615	100.00%	87,401,001	100.00%

Table 16 - Post Code Concentration (top 10)				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4122	6	0.98%	1,453,922	1.66%
4305	7	1.14%	1,094,994	1.25%
3754	5	0.81%	1,047,120	1.20%
2530	11	1.79%	987,024	1.13%
2519	3	0.49%	942,379	1.08%
2148	7	1.14%	929,047	1.06%
3934	2	0.33%	905,876	1.04%
2529	6	0.98%	899,833	1.03%
3030	6	0.98%	871,107	1.00%
2527	5	0.81%	867,419	0.99%
Total	58	9.43%	9,998,719	11.44%

Series 2018-1 Harvey Trust

Investor Report

As at

31-August-2026

Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	1	0.16%	261,951	0.30%
3.00 to 3.25 %	5	0.81%	1,009,132	1.15%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.33%	305,199	0.35%
3.75 to 4.00 %	0	0.00%	0	0.00%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	3	0.49%	515,475	0.59%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	0	0.00%	0	0.00%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	3	0.49%	726,220	0.83%
5.50 to 5.75 %	2	0.33%	222,982	0.26%
5.75 to 6.00 %	28	4.55%	6,652,658	7.61%
6.00 to 6.25 %	120	19.51%	22,296,020	25.51%
6.25 to 6.50 %	126	20.49%	21,355,797	24.43%
6.50 to 6.75 %	65	10.57%	9,451,022	10.81%
6.75 to 7.00 %	39	6.34%	3,416,444	3.91%
7.00 to 7.25 %	54	8.78%	6,256,842	7.16%
7.25 to 7.50 %	19	3.09%	1,485,083	1.70%
7.50+ %	148	24.07%	13,446,178	15.38%
Total	615	100.00%	87,401,001	100.00%

Table 18 - Interest Only Loans				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	614	99.84%	86,857,214	99.38%
Interest Only Loans	1	0.16%	543,788	0.62%
Total	615	100.00%	87,401,001	100.00%

Table 19 - Interest Only Remaining Term				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	0	0.00%	0	0.00%
12 to 24 months	0	0.00%	0	0.00%
24 to 36 months	0	0.00%	0	0.00%
36 to 48 months	1	100.00%	543,788	100.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	1	100.00%	543,788	100.00%

Table 20 - Mortgage Insurer				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Royal LMI	0	0.00%	0	0.00%
QBE LMI	602	97.89%	85,530,693	97.86%
Helia LMI	13	2.11%	1,870,309	2.14%
Uninsured	0	0.00%	0	0.00%
Total	615	100.00%	87,401,001	100.00%

Table 21 - Loan Purpose				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	155	25.20%	22,103,682	25.29%
Renovation	23	3.74%	3,197,131	3.66%
Purchase - New Dwelling	47	7.64%	7,183,863	8.22%
Purchase - Existing Dwelling	237	38.54%	33,361,222	38.17%
Purchase - Investment Dwelling	34	5.53%	7,423,753	8.49%
Other	119	19.35%	14,131,352	16.17%
Total	615	100.00%	87,401,001	100.00%

Table 22 - Loan Collateral				
	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	501	81.46%	70,441,877	80.60%
Duplex	3	0.49%	408,997	0.47%
Townhouse	18	2.93%	3,194,400	3.65%
Apartment / Unit / Flat	86	13.98%	12,364,956	14.15%
Vacant Land	0	0.00%	0	0.00%
Villa	7	1.14%	990,772	1.13%
Other	0	0.00%	0	0.00%
Total	615	100.00%	87,401,001	100.00%

Table 23 - Reserves		\$ Current Balance
Extraordinary Expenses Reserve		150,000
Total		150,000

Investor Report

As at

31-August-2026

Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes	Principal Payment	908,800	
	Coupon Payment	347,127	1,255,927
Class AB Notes	Principal Payment	121,205	
	Coupon Payment	50,913	172,118
Class B Notes	Principal Payment	33,056	
	Coupon Payment	14,687	47,743
Class C Notes	Principal Payment	17,630	
	Coupon Payment	8,443	26,073
Class D Notes	Principal Payment	4,407	
	Coupon Payment	3,118	7,526
Other Expenses			
Trust Expenses			79,973
Redraws			625,604
Transfer to/from Reserves			0
Total			2,214,964

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 the Series 2018-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013