

Series 2018-1 Harvey Trust

Investor Report

As at

30-April-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	81,654,131	1.20%	16.25%	12.68%
Class AB Notes	38,500,000	10,890,081	1.75%	5.08%	28.29%
Class B Notes	10,500,000	2,970,022	2.10%	2.03%	28.29%
Class C Notes	5,600,000	1,584,012	2.60%	0.41%	28.29%
Class D Notes	1,400,000	396,003	5.90%	0.00%	28.29%
Total¹	700,000,000	97,494,248			

¹N.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	\$95,429,038
Total Number of Loans	654
Average Current Balance	\$145,916
Highest Current Balance	\$725,149
Seasoning Average (Months)	126.44
Seasoning (Weighted Average) (Months)	125.60
Remaining Loan Term (Average) (Months)	202
Remaining Term (Weighted Average)	218
Remaining Term (Maximum) (Months)	294
Approval LVR (Average)	61.83%
Approval LVR (Weighted Average)	65.52%
Scheduled LVR (Average)	39.26%
Scheduled LVR (Weighted Average)	44.99%
Scheduled LVR (Maximum)	75.68%
Current LVR (Average)	27.76%
Current LVR (Weighted Average)	42.61%
Current LVR (Maximum)	73.48%
Variable Rate (Weighted Average)	6.44%
Fixed Rate (Weighted Average)	4.99%
Rate on All Loans (Weighted Average)	6.35%
Variable Rate Loans (Percentage by value)	93.90%
Fixed Rate Loans (Percentage by value)	6.10%
Owner Occupied (Dollar Value)	\$81,536,986
Owner Occupied (Percentage)	85.44%
Pool reduction	\$2,065,210
Monthly Repayment speed	2.12%
Single Monthly Mortality Rate (SMM)	1.43%
CPR (Monthly)	15.90%
CPR (Quarterly)	11.21%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$97,494,248
Scheduled Repayments Received During Period	-\$788,950
Unscheduled Repayments Received During Period	-\$2,196,086
Redraws	\$500,427
Interest	\$419,399
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$95,429,038
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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Mortgage Portfolio Statistical Tables

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	10	1.53%	1,089,987	0.53%
> 20% <= 30%	35	5.35%	6,831,823	3.32%
> 30% <= 40%	65	9.94%	15,842,457	7.69%
> 40% <= 50%	65	9.94%	17,267,500	8.38%
> 50% <= 55%	52	7.95%	14,334,728	6.96%
> 55% <= 60%	48	7.34%	14,771,962	7.17%
> 60% <= 65%	56	8.56%	17,481,192	8.48%
> 65% <= 70%	51	7.80%	17,059,103	8.28%
> 70% <= 75%	50	7.65%	17,096,085	8.30%
> 75% <= 80%	167	25.54%	63,798,951	30.97%
> 80% <= 85%	10	1.53%	3,848,497	1.87%
> 85% <= 90%	24	3.67%	8,670,724	4.21%
> 90% <= 95%	21	3.21%	7,935,757	3.85%
> 95%	0	0.00%	0	0.00%
Total	654	100.00%	206,028,768	100.00%

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	100	15.29%	7,470,274	5.81%
> 20% <= 30%	108	16.51%	17,337,211	13.48%
> 30% <= 40%	110	16.82%	21,552,400	16.76%
> 40% <= 50%	158	24.16%	33,547,970	26.09%
> 50% <= 55%	46	7.03%	10,755,039	8.36%
> 55% <= 60%	57	8.72%	14,756,565	11.48%
> 60% <= 65%	41	6.27%	11,665,074	9.07%
> 65% <= 70%	19	2.91%	6,028,862	4.69%
> 70% <= 75%	14	2.14%	5,154,134	4.01%
> 75% <= 80%	1	0.15%	310,304	0.24%
> 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	654	100.00%	128,577,833	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	273	41.74%	10,679,269	11.19%
> 20% <= 30%	84	12.84%	12,590,823	13.19%
> 30% <= 40%	88	13.46%	18,194,493	19.07%
> 40% <= 50%	88	13.46%	19,332,744	20.26%
> 50% <= 55%	28	4.28%	7,033,880	7.37%
> 55% <= 60%	38	5.81%	10,077,354	10.56%
> 60% <= 65%	28	4.28%	8,323,622	8.72%
> 65% <= 70%	17	2.60%	5,437,512	5.70%
> 70% <= 75%	10	1.53%	3,759,342	3.94%
> 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	654	100.00%	95,429,038	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	191	29.20%	2,492,687	2.61%
\$50,000 to \$100,000	90	13.76%	6,859,692	7.19%
\$100,000 to \$150,000	87	13.30%	10,722,456	11.24%
\$150,000 to \$200,000	78	11.93%	13,469,515	14.11%
\$200,000 to \$250,000	75	11.47%	16,773,607	17.58%
\$250,000 to \$300,000	60	9.17%	16,515,181	17.31%
\$300,000 to \$350,000	30	4.59%	9,714,774	10.18%
\$350,000 to \$400,000	21	3.21%	7,745,997	8.12%
\$400,000 to \$500,000	11	1.68%	4,909,975	5.15%
\$500,000 to \$750,000	11	1.68%	6,225,153	6.52%
\$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	654	100.00%	95,429,038	100.00%

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Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	336	59.36%	4,208,183	12.66%
\$50,000 to \$100,000	106	18.73%	7,833,769	23.57%
\$100,000 to \$150,000	57	10.07%	6,863,816	20.65%
\$150,000 to \$200,000	36	6.36%	6,095,937	18.34%
\$200,000 to \$250,000	16	2.83%	3,520,696	10.59%
\$250,000 to \$300,000	7	1.24%	1,863,426	5.61%
\$300,000 to \$400,000	7	1.24%	2,360,593	7.10%
\$400,000 to \$500,000	1	0.18%	484,768	1.46%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
Total	566	100.00%	33,231,188	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.15%	157,245	0.16%
2 Year Fixed	5	0.76%	719,365	0.75%
3 Year Fixed	10	1.53%	2,037,039	2.13%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	16	2.45%	2,911,229	3.05%
Variable	622	95.11%	89,604,160	93.90%
Total	654	100.00%	95,429,038	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	6	18.75%	1,417,620	24.34%
6 to 12 months	16	50.00%	2,756,065	47.32%
12 to 24 months	8	25.00%	1,353,142	23.23%
24 to 36 months	1	3.13%	133,373	2.29%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	3.13%	164,679	2.83%
60+ months	0	0.00%	0	0.00%
Total	32	100.00%	5,824,878	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	639	97.71%	93,316,037	97.79%
180 to 360 months	15	2.29%	2,113,001	2.21%
360+ months	0	0.00%	0	0.00%
Total	654	100.00%	95,429,038	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	6	0.92%	24,333	0.03%
10 to 15 years	31	4.74%	870,002	0.91%
15 to 20 years	53	8.10%	4,207,156	4.41%
20 to 25 years	93	14.22%	12,341,604	12.93%
25 to 30 years	470	71.87%	77,819,679	81.55%
30+ years	1	0.15%	166,265	0.17%
Total	654	100.00%	95,429,038	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	25	3.82%	468,281	0.49%
5 to 10 years	41	6.27%	2,810,565	2.95%
10 to 15 years	102	15.60%	11,352,114	11.90%
15 to 20 years	320	48.93%	49,428,570	51.80%
20 to 25 years	166	25.38%	31,369,507	32.87%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	654	100.00%	95,429,038	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	645	98.62%	0	93,574,382	98.06%
1 to 29 days	4	0.61%	3,898	1,041,208	1.09%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	5	0.76%	78,496	813,449	0.85%
Total	654	100.00%	82,394	95,429,038	100.00%

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Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	588	89.91%	81,536,986	85.44%
Investment Loans	66	10.09%	13,892,052	14.56%
Total	654	100.00%	95,429,038	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	219	33.49%	30,132,345	31.58%
NSW	204	31.19%	33,684,343	35.30%
Vic	176	26.91%	24,999,642	26.20%
WA	33	5.05%	4,258,301	4.46%
SA	13	1.99%	1,547,907	1.62%
ACT	6	0.92%	624,774	0.65%
Tas	2	0.31%	8,546	0.01%
NT	1	0.15%	173,180	0.18%
Total	654	100.00%	95,429,038	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	568	86.85%	86,185,912	90.31%
Inner city	4	0.61%	566,945	0.59%
Non metro	82	12.54%	8,676,181	9.09%
Total	654	100.00%	95,429,038	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	200	30.58%	28,367,317	29.73%
Non-metro	19	2.91%	1,765,029	1.85%
New South Wales				
Metro	170	25.99%	29,886,753	31.32%
Non-metro	34	5.20%	3,797,591	3.98%
Victoria				
Metro	156	23.85%	23,097,150	24.20%
Non-metro	20	3.06%	1,902,491	1.99%
Western Australia				
Metro	27	4.13%	3,382,035	3.54%
Non-metro	6	0.92%	876,266	0.92%
South Australia				
Metro	11	1.68%	1,386,283	1.45%
Non-metro	2	0.31%	161,625	0.17%
Australian Capital Territory				
Metro	6	0.92%	624,774	0.65%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.31%	8,546	0.01%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	1	0.15%	173,180	0.18%
Total	654	100.00%	95,429,038	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4122	7	1.07%	1,494,700	1.57%
2527	6	0.92%	1,153,326	1.21%
3754	5	0.76%	1,090,876	1.14%
4207	6	0.92%	1,035,988	1.09%
2530	11	1.68%	1,004,887	1.05%
2148	7	1.07%	976,311	1.02%
2519	3	0.46%	954,523	1.00%
4305	6	0.92%	934,564	0.98%
2529	6	0.92%	909,045	0.95%
3030	6	0.92%	896,919	0.94%
Total	63	9.63%	10,451,139	10.95%

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	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	2	0.31%	402,588	0.42%
3.00 to 3.25 %	5	0.76%	1,016,541	1.07%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.31%	309,494	0.32%
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	0.46%	522,917	0.55%
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 %	4	0.61%	829,063	0.87%
5.50 to 5.75 %	24	3.67%	5,888,457	6.17%
5.75 to 6.00 %	119	18.20%	23,156,595	24.27%
6.00 to 6.25 %	141	21.56%	23,924,502	25.07%
6.25 to 6.50 %	73	11.16%	11,430,643	11.98%
6.50 to 6.75 %	44	6.73%	4,707,039	4.93%
6.75 to 7.00 %	58	8.87%	6,743,372	7.07%
7.00 to 7.25 %	22	3.36%	1,876,118	1.97%
7.25 to 7.50 %	5	0.76%	686,993	0.72%
7.50+ %	152	23.24%	13,934,715	14.60%
Total	654	100.00%	95,429,038	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	652	99.69%	94,702,045	99.24%
Interest Only Loans	2	0.31%	726,993	0.76%
Total	654	100.00%	95,429,038	100.00%

	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	1	50.00%	183,397	25.23%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	50.00%	543,596	74.77%
60+ months	0	0.00%	0	0.00%
Total	2	100.00%	726,993	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Royal LMI	0	0.00%	0	0.00%
QBE LMI	641	98.01%	93,515,164	97.99%
Helia LMI	13	1.99%	1,913,874	2.01%
Uninsured	0	0.00%	0	0.00%
Total	654	100.00%	95,429,038	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	138	21.10%	20,726,746	21.72%
Renovation	25	3.82%	3,610,189	3.78%
Purchase - New Dwelling	49	7.49%	7,522,398	7.88%
Purchase - Existing Dwelling	254	38.84%	37,564,093	39.36%
Purchase - Investment Dwelling	35	5.35%	8,093,249	8.48%
Other	153	23.39%	17,912,364	18.77%
Total	654	100.00%	95,429,038	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	533	81.50%	76,481,945	80.15%
Duplex	3	0.46%	414,894	0.43%
Townhouse	21	3.21%	3,757,217	3.94%
Apartment / Unit / Flat	89	13.61%	13,764,178	14.42%
Vacant Land	0	0.00%	0	0.00%
Villa	8	1.22%	1,010,803	1.06%
Other	0	0.00%	0	0.00%
Total	654	100.00%	95,429,038	100.00%

	\$ Current Balance
Extraordinary Expenses Reserve	150,000
Total	150,000

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Distribution Summary	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		3,066,712
Interest Earnings on the Collections Account (excluding Cash Deposit)		7,819
Input Tax Credits Received From ATO		2,533
Net Fixed Rate Swap Receipt From Swap Provider		5,685
Net Basis Swap Receipt From Swap Provider		0
Total		3,082,749

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A Notes	Principal Payment	1,729,671	
	Coupon Payment	354,860	2,084,531
Class AB Notes	Principal Payment	230,683	
	Coupon Payment	52,250	282,933
Class B Notes	Principal Payment	62,914	
	Coupon Payment	15,104	78,018
Class C Notes	Principal Payment	33,554	
	Coupon Payment	8,707	42,261
Class D Notes	Principal Payment	8,388	
	Coupon Payment	3,251	11,639
Other Expenses			
Trust Expenses			82,940
Redraws			500,427
Transfer to/from Reserves			0
Total			3,082,749

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