

Series 2018-1 Harvey Trust

Investor Report

As at

31-December-2025

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	86,667,749	1.20%	16.25%	13.46%
Class AB Notes	38,500,000	11,558,739	1.75%	5.08%	30.02%
Class B Notes	10,500,000	3,152,383	2.10%	2.03%	30.02%
Class C Notes	5,600,000	1,681,271	2.60%	0.41%	30.02%
Class D Notes	1,400,000	420,318	5.90%	0.00%	30.02%
Total	700,000,000	103,480,460			

*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	\$101,978,280
Total Number of Loans	677
Average Current Balance	\$150,633
Highest Current Balance	\$730,413
Seasoning Average (Months)	122.56
Seasoning (Weighted Average) (Months)	121.53
Remaining Loan Term (Average) (Months)	205
Remaining Term (Weighted Average)	221
Remaining Term (Maximum) (Months)	298
Approval LVR (Average)	61.72%
Approval LVR (Weighted Average)	65.49%
Scheduled LVR (Average)	40.02%
Scheduled LVR (Weighted Average)	45.69%
Scheduled LVR (Maximum)	76.41%
Current LVR (Average)	28.86%
Current LVR (Weighted Average)	43.18%
Current LVR (Maximum)	74.22%
Variable Rate (Weighted Average)	5.96%
Fixed Rate (Weighted Average)	4.78%
Rate on All Loans (Weighted Average)	5.90%
Variable Rate Loans (Percentage by value)	94.74%
Fixed Rate Loans (Percentage by value)	5.26%
Owner Occupied (Dollar Value)	\$87,356,791
Owner Occupied (Percentage)	85.66%
Pool reduction	\$1,502,180
Monthly Repayment speed	1.45%
Single Monthly Mortality Rate (SMM)	0.77%
CPR (Monthly)	8.88%
CPR (Quarterly)	18.42%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$103,480,460
Scheduled Repayments Received During Period	-\$845,846
Unscheduled Repayments Received During Period	-\$1,787,685
Redraws	\$703,477
Interest	\$427,874
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$101,978,280
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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Mortgage Portfolio Statistical Tables

Table 1 - Approval Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	11	1.62%	1,159,987	0.55%
> 20% <= 30%	38	5.61%	7,198,823	3.39%
> 30% <= 40%	66	9.75%	16,042,457	7.55%
> 40% <= 50%	67	9.90%	17,774,500	8.36%
> 50% <= 55%	54	7.98%	14,881,948	7.00%
> 55% <= 60%	48	7.09%	14,771,962	6.95%
> 60% <= 65%	58	8.57%	18,076,580	8.50%
> 65% <= 70%	54	7.98%	18,526,604	8.71%
> 70% <= 75%	53	7.83%	18,106,225	8.52%
> 75% <= 80%	171	25.26%	65,039,951	30.59%
> 80% <= 85%	11	1.62%	4,109,403	1.93%
> 85% <= 90%	25	3.69%	8,995,907	4.23%
> 90% <= 95%	21	3.10%	7,935,757	3.73%
> 95%	0	0.00%	0	0.00%
Total	677	100.00%	212,620,106	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	100	14.77%	7,587,261	5.61%
> 20% <= 30%	114	16.84%	18,289,606	13.53%
> 30% <= 40%	103	15.21%	20,902,833	15.46%
> 40% <= 50%	154	22.75%	32,079,824	23.73%
> 50% <= 55%	57	8.42%	14,215,252	10.51%
> 55% <= 60%	52	7.68%	13,296,463	9.83%
> 60% <= 65%	55	8.12%	15,386,030	11.38%
> 65% <= 70%	22	3.25%	6,514,158	4.82%
> 70% <= 75%	18	2.66%	6,530,984	4.83%
> 75% <= 80%	2	0.30%	410,085	0.30%
> 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	677	100.00%	135,212,496	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	269	39.73%	10,984,343	10.77%
> 20% <= 30%	88	13.00%	12,938,210	12.69%
> 30% <= 40%	92	13.59%	19,196,849	18.82%
> 40% <= 50%	96	14.18%	21,272,751	20.86%
> 50% <= 55%	26	3.84%	6,484,325	6.36%
> 55% <= 60%	40	5.91%	10,403,736	10.20%
> 60% <= 65%	36	5.32%	10,667,856	10.46%
> 65% <= 70%	18	2.66%	5,586,459	5.48%
> 70% <= 75%	12	1.77%	4,443,751	4.36%
> 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	677	100.00%	101,978,280	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	180	26.59%	2,346,778	2.30%
\$50,000 to \$100,000	98	14.48%	7,298,703	7.16%
\$100,000 to \$150,000	98	14.48%	12,215,913	11.98%
\$150,000 to \$200,000	79	11.67%	13,826,660	13.56%
\$200,000 to \$250,000	79	11.67%	17,685,114	17.34%
\$250,000 to \$300,000	62	9.16%	17,012,581	16.68%
\$300,000 to \$350,000	36	5.32%	11,617,353	11.39%
\$350,000 to \$400,000	22	3.25%	8,172,886	8.01%
\$400,000 to \$500,000	11	1.62%	4,959,720	4.86%
\$500,000 to \$750,000	12	1.77%	6,842,572	6.71%
\$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	677	100.00%	101,978,280	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	352	60.38%	4,333,667	13.02%
\$50,000 to \$100,000	111	19.04%	8,141,421	24.45%
\$100,000 to \$150,000	56	9.61%	6,860,621	20.60%
\$150,000 to \$200,000	33	5.66%	5,686,657	17.08%
\$200,000 to \$250,000	17	2.92%	3,738,255	11.23%
\$250,000 to \$300,000	7	1.20%	1,934,263	5.81%
\$300,000 to \$400,000	5	0.86%	1,694,408	5.09%
\$400,000 to \$500,000	2	0.34%	907,568	2.73%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
Total	583	100.00%	33,296,859	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	0	0.00%	0	0.00%
2 Year Fixed	2	0.30%	265,276	0.26%
3 Year Fixed	10	1.48%	2,079,448	2.04%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	16	2.36%	3,015,439	2.96%
Variable	649	95.86%	96,618,118	94.74%
Total	677	100.00%	101,978,280	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	2	7.14%	498,517	9.30%
6 to 12 months	8	28.57%	1,761,544	32.86%
12 to 24 months	17	60.71%	2,965,295	55.32%
24 to 36 months	1	3.57%	134,806	2.51%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	28	100.00%	5,360,162	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	674	99.56%	101,565,411	99.60%
180 to 360 months	3	0.44%	412,869	0.40%
360+ months	0	0.00%	0	0.00%
Total	677	100.00%	101,978,280	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	0.89%	30,834	0.03%
10 to 15 years	34	5.02%	1,121,019	1.10%
15 to 20 years	56	8.27%	4,981,694	4.89%
20 to 25 years	99	14.62%	13,097,418	12.84%
25 to 30 years	481	71.05%	82,575,077	80.97%
30+ years	1	0.15%	172,237	0.17%
Total	677	100.00%	101,978,280	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	26	3.84%	461,423	0.45%
5 to 10 years	41	6.06%	3,266,190	3.20%
10 to 15 years	91	13.44%	10,062,770	9.87%
15 to 20 years	301	44.46%	46,442,749	45.54%
20 to 25 years	218	32.20%	41,745,148	40.94%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	677	100.00%	101,978,280	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	668	98.67%	0	100,275,636	98.33%
1 to 29 days	5	0.74%	6,030	1,069,637	1.05%
30 to 59 days	1	0.15%	1,115	64,588	0.06%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.44%	55,499	568,419	0.56%
Total	677	100.00%	62,644	101,978,280	100.00%

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Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	606	89.51%	87,356,791	85.66%
Investment Loans	71	10.49%	14,621,490	14.34%
Total	677	100.00%	101,978,280	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	229	33.83%	32,387,179	31.76%
NSW	210	31.02%	36,043,965	35.34%
Vic	181	26.74%	26,288,380	25.78%
WA	35	5.17%	4,799,626	4.71%
SA	13	1.92%	1,590,404	1.56%
ACT	6	0.89%	650,073	0.64%
Tas	2	0.30%	37,765	0.04%
NT	1	0.15%	180,888	0.18%
Total	677	100.00%	101,978,280	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	585	86.41%	91,710,928	89.93%
Inner city	4	0.59%	596,435	0.58%
Non metro	88	13.00%	9,670,917	9.48%
Total	677	100.00%	101,978,280	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	207	30.58%	30,142,271	29.56%
Non-metro	22	3.25%	2,244,908	2.20%
New South Wales				
Metro	175	25.85%	32,098,521	31.48%
Non-metro	35	5.17%	3,945,444	3.87%
Victoria				
Metro	160	23.63%	24,064,606	23.60%
Non-metro	21	3.10%	2,223,774	2.18%
Western Australia				
Metro	28	4.14%	3,891,013	3.82%
Non-metro	7	1.03%	908,612	0.89%
South Australia				
Metro	11	1.62%	1,423,114	1.40%
Non-metro	2	0.30%	167,290	0.16%
Australian Capital Territory				
Metro	6	0.89%	650,073	0.64%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.30%	37,765	0.04%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	1	0.15%	180,888	0.18%
Total	677	100.00%	101,978,280	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4122	7	1.03%	1,543,677	1.51%
2527	6	0.89%	1,170,157	1.15%
4207	6	0.89%	1,155,313	1.13%
3754	5	0.74%	1,107,636	1.09%
2148	7	1.03%	1,049,645	1.03%
2530	11	1.62%	1,047,033	1.03%
2519	3	0.44%	972,013	0.95%
4305	6	0.89%	950,996	0.93%
2529	6	0.89%	914,106	0.90%
3030	6	0.89%	911,269	0.89%
Total	63	9.31%	10,821,845	10.61%

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	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	3	0.44%	631,746	0.62%
3.00 to 3.25 %	5	0.74%	1,035,229	1.02%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.30%	313,830	0.31%
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	0.44%	531,047	0.52%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.15%	101,155	0.10%
5.00 to 5.25 %	25	3.69%	6,061,818	5.94%
5.25 to 5.50 %	117	17.28%	23,539,236	23.08%
5.50 to 5.75 %	134	19.79%	24,141,927	23.67%
5.75 to 6.00 %	80	11.82%	13,234,875	12.98%
6.00 to 6.25 %	50	7.39%	5,546,055	5.44%
6.25 to 6.50 %	61	9.01%	7,945,437	7.79%
6.50 to 6.75 %	25	3.69%	2,147,989	2.11%
6.75 to 7.00 %	7	1.03%	1,112,888	1.09%
7.00 to 7.25 %	134	19.79%	13,088,510	12.83%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	30	4.43%	2,546,137	2.50%
Total	677	100.00%	101,978,280	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	675	99.70%	101,251,469	99.29%
Interest Only Loans	2	0.30%	726,811	0.71%
Total	677	100.00%	101,978,280	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	0	0.00%	0	0.00%
36 to 48 months	1	50.00%	183,351	25.23%
48 to 60 months	1	50.00%	543,460	74.77%
60+ months	0	0.00%	0	0.00%
Total	2	100.00%	726,811	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Royal LMI	0	0.00%	0	0.00%
QBE LMI	664	98.08%	100,060,119	98.12%
Helia LMI	13	1.92%	1,918,161	1.88%
Uninsured	0	0.00%	0	0.00%
Total	677	100.00%	101,978,280	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	148	21.86%	22,360,527	21.93%
Renovation	26	3.84%	3,820,225	3.75%
Purchase - New Dwelling	49	7.24%	7,649,640	7.50%
Purchase - Existing Dwelling	259	38.26%	39,947,417	39.17%
Purchase - Investment Dwelling	38	5.61%	8,648,676	8.48%
Other	157	23.19%	19,551,795	19.17%
Total	677	100.00%	101,978,280	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	554	81.83%	82,007,387	80.42%
Duplex	4	0.59%	459,964	0.45%
Townhouse	21	3.10%	3,849,832	3.78%
Apartment / Unit / Flat	90	13.29%	14,632,077	14.35%
Vacant Land	0	0.00%	0	0.00%
Villa	8	1.18%	1,029,020	1.01%
Other	0	0.00%	0	0.00%
Total	677	100.00%	101,978,280	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)		2,719,420
Interest Earnings on the Collections Account (excluding Cash Deposit)		6,838
Input Tax Credits Received From ATO		2,640
Net Fixed Rate Swap Receipt From Swap Provider		3,981
Net Basis Swap Receipt From Swap Provider		0

Total

2,732,880

Amounts to be paid by Trustee on Distribution Date:

Noteholders

Class A Notes	Principal Payment	1,258,117	
	Coupon Payment	338,182	1,596,299
Class AB Notes	Principal Payment	167,793	
	Coupon Payment	50,328	218,121
Class B Notes	Principal Payment	45,762	
	Coupon Payment	14,633	60,394
Class C Notes	Principal Payment	24,406	
	Coupon Payment	8,495	32,901
Class D Notes	Principal Payment	6,102	
	Coupon Payment	3,264	9,365

Other Expenses

Trust Expenses		112,321
Redraws		703,477
Transfer to/from Reserves		0

Total

2,732,880

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