

Harvey Series 2018-1 Trust

Investor Report

As at 31-Jan-25

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:	\$ 127,695,683
Total Number of Loans:	787
Average Current Balance:	\$ 162,256
Highest Current Balance:	\$ 731,666
Average Approval LVR	61.85%
Weighted Average Approval LVR	65.56%
Average Scheduled LVR	42.57%
Weighted Average Scheduled LVR	49.85%
Average Seasoning (Months):	111.31
Weighted Average Seasoning (Months):	110.40
Average Remaining Loan Term (Months):	217.02
Weighted Average Remaining Term:	231.61
Maximum Remaining Term (Months):	309.23
Weighted Average Variable Rate:	6.75%
Weighted Average Fixed Rate:	4.82%
Weighted Average Rate on All Loans:	6.60%
Percentage (by value) of Variable Rate Loans:	92.36%
Percentage (by value) of Fixed Rate Loans:	7.64%
Owner Occupied by Dollar Value	\$ 108,275,237
Percentage Owner Occupied	84.79%
Pool reduction	\$ 1,871,683
Monthly Repayment speed	1.44%
Available room till fixed cap threshold (45%) reached	37.36%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 129,567,366
Scheduled Repayments Received During Period	(\$ 1,119,380)
Unscheduled Repayments Received During Period	(\$ 1,960,304)
Redraws	\$ 614,375
Interest	\$ 593,126
Other Charges	\$ 500
Mortgage Portfolio Balance At End of Period	\$ 127,695,683
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 500
Interest Offset	\$ 126,765
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%	36	4.57%	\$ 5,291,032	2.16%	\$ 146,973
> 25% <= 30%	19	2.41%	\$ 4,030,079	1.65%	\$ 212,109
> 30% <= 35%	35	4.45%	\$ 7,982,864	3.27%	\$ 228,082
> 35% <= 40%	45	5.72%	\$ 11,471,504	4.69%	\$ 254,922
> 40% <= 45%	34	4.32%	\$ 7,574,684	3.10%	\$ 222,785
> 45% <= 50%	43	5.46%	\$ 12,564,573	5.14%	\$ 292,199
> 50% <= 55%	61	7.75%	\$ 16,458,542	6.73%	\$ 269,812
> 55% <= 60%	56	7.12%	\$ 16,737,998	6.85%	\$ 298,893
> 60% <= 65%	63	8.01%	\$ 20,396,911	8.34%	\$ 323,760
> 65% <= 70%	63	8.01%	\$ 21,182,937	8.66%	\$ 336,237
> 70% <= 75%	61	7.75%	\$ 20,505,092	8.39%	\$ 336,149
> 75% <= 80%	207	26.30%	\$ 76,917,689	31.46%	\$ 371,583
> 80% <= 85%	12	1.52%	\$ 4,230,374	1.73%	\$ 352,531
> 85% <= 90%	26	3.30%	\$ 9,339,568	3.82%	\$ 359,214
> 90% <= 95%	26	3.30%	\$ 9,797,422	4.01%	\$ 376,824
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	787	100.00%	\$ 244,481,266	100.00%	\$ 310,650

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	141	17.92%	\$ 8,073,620	6.32%	\$ 57,260
> 25% <= 30%	70	8.89%	\$ 7,711,034	6.04%	\$ 110,158
> 30% <= 35%	55	6.99%	\$ 6,499,412	5.09%	\$ 118,171
> 35% <= 40%	53	6.73%	\$ 7,712,705	6.04%	\$ 145,523
> 40% <= 45%	91	11.56%	\$ 16,218,538	12.70%	\$ 178,226
> 45% <= 50%	80	10.17%	\$ 14,183,248	11.11%	\$ 177,291
> 50% <= 55%	91	11.56%	\$ 16,063,795	12.58%	\$ 176,525
> 55% <= 60%	60	7.62%	\$ 12,516,545	9.80%	\$ 208,609
> 60% <= 65%	70	8.89%	\$ 16,862,378	13.21%	\$ 240,891
> 65% <= 70%	46	5.84%	\$ 12,769,109	10.00%	\$ 277,589
> 70% <= 75%	20	2.54%	\$ 6,187,468	4.85%	\$ 309,373
> 75% <= 80%	10	1.27%	\$ 2,897,831	2.27%	\$ 289,783
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	0	0.00%	\$ 0	0.00%	\$ 0
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	178	22.62%	\$ 2,335,610	1.83%	29.06%
> \$ 50,000 <= \$ 100,000	106	13.47%	\$ 8,240,134	6.45%	34.22%
> \$ 100,000 <= \$ 150,000	119	15.12%	\$ 14,798,383	11.59%	40.83%
> \$ 150,000 <= \$ 200,000	110	13.98%	\$ 19,242,209	15.07%	47.00%
> \$ 200,000 <= \$ 250,000	95	12.07%	\$ 21,383,308	16.75%	50.97%
> \$ 250,000 <= \$ 300,000	67	8.51%	\$ 18,459,797	14.46%	53.65%
> \$ 300,000 <= \$ 350,000	52	6.61%	\$ 16,794,067	13.15%	55.54%
> \$ 350,000 <= \$ 485,800	42	5.34%	\$ 16,303,277	12.77%	55.65%
> \$ 485,800 <= \$ 500,000	3	0.38%	\$ 1,484,530	1.16%	0.00%
> \$ 500,000 <= \$ 750,000	15	1.91%	\$ 8,654,369	6.78%	55.10%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	787	100.00%	\$ 127,695,683	100.00%	42.57%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	433	63.96%	\$ 5,182,126	13.99%	\$ 11,968
> \$ 50,000 <= \$ 100,000	118	17.43%	\$ 8,699,615	23.48%	\$ 73,726
> \$ 100,000 <= \$ 150,000	55	8.12%	\$ 6,714,599	18.12%	\$ 122,084
> \$ 150,000 <= \$ 200,000	32	4.73%	\$ 5,630,484	15.20%	\$ 175,953
> \$ 200,000 <= \$ 250,000	21	3.10%	\$ 4,674,806	12.62%	\$ 222,610
> \$ 250,000 <= \$ 300,000	5	0.74%	\$ 1,364,741	3.68%	\$ 272,948
> \$ 300,000 <= \$ 400,000	9	1.33%	\$ 2,984,621	8.06%	\$ 331,625
> \$ 400,000 <= \$ 500,000	3	0.44%	\$ 1,257,905	3.40%	\$ 419,302
> \$ 500,000 <= \$ 1,000,000	1	0.15%	\$ 540,864	1.46%	\$ 540,864
Total	677	100.00%	\$ 37,049,760	100.00%	\$ 54,726

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	14	28.57%	\$ 2,363,979	24.23%	\$ 168,856
> 6 <= 12 mths	5	10.20%	\$ 1,090,954	11.18%	\$ 218,191
> 12 <= 24 mths	14	28.57%	\$ 3,268,359	33.50%	\$ 233,454
> 24 <= 36 mths	16	32.65%	\$ 3,033,391	31.09%	\$ 189,587
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
Total	49	100.00%	\$ 9,756,683	100.00%	\$ 199,116

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	766	97.33%	\$ 124,709,674	97.66%	\$ 162,806
> 160 <= 360 mths	21	2.67%	\$ 2,986,009	2.34%	\$ 142,191
Total	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

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	8	1.02%	\$ 50,077	0.04%	\$ 6,260
> 10 <= 15 years	36	4.57%	\$ 1,542,108	1.21%	\$ 42,836
> 15 <= 20 years	64	8.13%	\$ 6,483,059	5.08%	\$ 101,298
> 20 <= 25 years	122	15.50%	\$ 17,575,815	13.76%	\$ 144,064
> 25 <= 30 years	556	70.65%	\$ 101,851,461	79.76%	\$ 183,186
> 30 <= 50 years	1	0.13%	\$ 193,164	0.15%	\$ 193,164
Total	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	20	2.54%	\$ 548,100	0.43%	\$ 27,405
> 5 <= 10 years	39	4.96%	\$ 2,351,615	1.84%	\$ 60,298
> 10 <= 15 years	85	10.80%	\$ 9,584,033	7.51%	\$ 112,753
> 15 <= 20 years	254	32.27%	\$ 40,292,705	31.55%	\$ 158,633
> 20 <= 25 years	388	49.30%	\$ 74,726,066	58.52%	\$ 192,593
> 25 <= 30 years	1	0.13%	\$ 193,164	0.15%	\$ 193,164
Total	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	738	93.77%	\$ 117,939,001	92.36%	\$ 159,809
Fixed (1 year)	1	0.13%	\$ 132,636	0.10%	\$ 132,636
Fixed (2 year)	5	0.64%	\$ 994,591	0.78%	\$ 198,918
Fixed (3 year)	23	2.92%	\$ 4,792,468	3.75%	\$ 208,368
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	20	2.54%	\$ 3,836,987	3.00%	\$ 191,849
Total	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	176	22.36%	\$ 28,974,358	22.69%	\$ 164,627
QLD COUNTRY	88	11.18%	\$ 11,645,034	9.12%	\$ 132,330
SYD METRO	86	10.93%	\$ 20,550,028	16.09%	\$ 238,954
OTHER NSW METRO	32	4.07%	\$ 5,542,482	4.34%	\$ 173,203
NSW COUNTRY	131	16.65%	\$ 19,122,361	14.97%	\$ 145,972
ACT METRO	8	1.02%	\$ 831,834	0.65%	\$ 103,979
MELBOURNE METRO	180	22.87%	\$ 29,963,853	23.47%	\$ 166,466
VICTORIA COUNTRY	27	3.43%	\$ 2,694,262	2.11%	\$ 99,787
PERTH METRO	32	4.07%	\$ 4,798,175	3.76%	\$ 149,943
WA COUNTRY	7	0.89%	\$ 1,020,516	0.80%	\$ 145,788
ADELAIDE METRO	13	1.65%	\$ 1,889,625	1.48%	\$ 145,356
SA COUNTRY	3	0.38%	\$ 389,735	0.31%	\$ 129,912
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.13%	\$ 217,266	0.17%	\$ 217,266
HOBART METRO	2	0.25%	\$ 55,609	0.04%	\$ 27,804
TAS COUNTRY	1	0.13%	\$ 546	0.00%	\$ 546
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4122	7	0.89%	\$ 1,661,390	1.30%	\$ 237,341
2527	7	0.89%	\$ 1,487,779	1.17%	\$ 212,540
4207	8	1.02%	\$ 1,470,461	1.15%	\$ 183,808
2530	12	1.52%	\$ 1,451,591	1.14%	\$ 120,966
2529	8	1.02%	\$ 1,286,404	1.01%	\$ 160,800
2148	7	0.89%	\$ 1,162,058	0.91%	\$ 166,008
3754	5	0.64%	\$ 1,126,966	0.88%	\$ 225,393
2519	4	0.51%	\$ 1,123,831	0.88%	\$ 280,958
4305	7	0.89%	\$ 1,094,601	0.86%	\$ 156,372
3070	3	0.38%	\$ 1,074,389	0.84%	\$ 358,130
Total	68	8.64%	\$ 12,939,470	10.13%	\$ 190,286

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	776	98.60%	\$ 125,287,823	98.11%	\$ 134
>	1	<=	7	days	2	0.25%	\$ 568,058	0.44%	\$ 4,358
>	7	<=	30	days	2	0.25%	\$ 549,869	0.43%	\$ 2,490
>	30	<=	60	days	3	0.38%	\$ 527,341	0.41%	\$ 8,298
>	60	<=	90	days	2	0.25%	\$ 143,131	0.11%	\$ 3,300
>	90	<=	120	days	0	0.00%	\$ 0	0.00%	\$ 0
>	120	<=	150	days	0	0.00%	\$ 0	0.00%	\$ 0
>	150	<=	180	days	1	0.13%	\$ 389,151	0.30%	\$ 16,158
>	180	<=		days	1	0.13%	\$ 230,310	0.18%	\$ 54,092
Total					787	100.00%	\$ 127,695,683	100.00%	\$ 88,829

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	692	87.93%	\$ 108,275,237	84.79%	\$ 156,467
Non-Regulated Loans	95	12.07%	\$ 19,420,446	15.21%	\$ 204,426
Total	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	177	22.49%	\$ 28,035,773	21.96%	\$ 158,394
Renovation	30	3.81%	\$ 4,572,418	3.58%	\$ 152,414
Purchase - New Dwelling	32	4.07%	\$ 5,732,564	4.49%	\$ 179,143
Purchase - Existing Dwelling	296	37.61%	\$ 49,661,840	38.89%	\$ 167,776
Buy Home (Investment)	50	6.35%	\$ 11,087,078	8.68%	\$ 221,742
Other	202	25.67%	\$ 28,606,012	22.40%	\$ 141,614
Total	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.78%	\$ 2,261,515	1.77%	\$ 161,537
QBELMI	773	98.22%	\$ 125,434,168	98.23%	\$ 162,269
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	784	99.62%	\$ 127,288,070	99.68%	\$ 162,357
Interest Only Loans	3	0.38%	\$ 407,614	0.32%	\$ 135,871
Total	787	100.00%	\$ 127,695,683	100.00%	\$ 162,256

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,206,448
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 8,222
Input Tax Credits Received From ATO	\$ 6,761
Net Fixed Rate Swap Receipt From Swap Provider	\$ 14,500
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 3,235,932</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,567,586	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 508,287	\$ 2,075,873
Class AB Principal to be paid to Class AB Note Holders	\$ 209,066	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 74,550	\$ 283,616
Class B Principal to be paid to Class B Note Holders	\$ 57,018	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 21,505	\$ 78,523
Class C Principal to be paid to Class C Note Holders	\$ 30,410	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 12,363	\$ 42,773
Class D Principal to be paid to Class D Note Holders	\$ 7,602	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,566	\$ 12,168
Redraws		\$ 614,375
Trust Expenses		\$ 128,602
Total		<u>\$ 3,235,932</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 2018-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013