Series 2018-1 Harvey Trust

Investor Report

As at **31-July-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	77,197,699	1.20%	16.25%	11.99%
Class AB Notes	38,500,000	10,295,733	1.75%	5.08%	26.74%
Class B Notes	10,500,000	2,807,927	2.10%	2.03%	26.74%
Class C Notes	5,600,000	1,497,561	2.60%	0.41%	26.74%
Class D Notes	1,400,000	374,390	5.90%	0.00%	26.74%
Total*	**700,000,000**	**92,173,311**			

**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	$88,486,100
Total Number of Loans	622
Average Current Balance	$142,261
Highest Current Balance	$721,691
Seasoning Average (Months)	129.54
Seasoning (Weighted Average) (Months)	128.65
Remaining Loan Term (Average) (Months)	199
Remaining Term (Weighted Average)	215
Remaining Term (Maximum) (Months)	291
Approval LVR (Average)	61.69%
Approval LVR (Weighted Average)	65.38%
Scheduled LVR (Average)	38.50%
Scheduled LVR (Weighted Average)	44.20%
Scheduled LVR (Maximum)	75.16%
Current LVR (Average)	27.12%
Current LVR (Weighted Average)	42.02%
Current LVR (Maximum)	72.51%
Variable Rate (Weighted Average)	6.68%
Fixed Rate (Weighted Average)	4.91%
Rate on All Loans (Weighted Average)	6.58%
Variable Rate Loans (Percentage by value)	94.41%
Fixed Rate Loans (Percentage by value)	5.59%
Owner Occupied (Dollar Value)	$75,909,080
Owner Occupied (Percentage)	85.79%
Pool reduction	$3,687,211
Monthly Repayment speed	4.00%
Single Monthly Mortality Rate (SMM)	3.07%
CPR (Monthly)	31.20%
CPR (Quarterly)	17.79%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$92,173,311
Scheduled Repayments Received During Period	-$976,713
Unscheduled Repayments Received During Period	-$3,589,811
Redraws	$457,669
Interest	$421,644
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$88,486,100
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

Series 2018-1 Harvey Trust

Investor Report

As at **31-July-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	1.61%	1,089,987	0.56%
> 20% <= 30%	34	5.47%	6,356,823	3.26%
> 30% <= 40%	61	9.81%	14,989,096	7.68%
> 40% <= 50%	64	10.29%	16,967,500	8.70%
> 50% <= 55%	49	7.88%	13,613,252	6.98%
> 55% <= 60%	46	7.40%	14,369,340	7.37%
> 60% <= 65%	52	8.36%	16,166,192	8.29%
> 65% <= 70%	48	7.72%	16,098,439	8.25%
> 70% <= 75%	46	7.40%	15,469,291	7.93%
> 75% <= 80%	160	25.72%	60,870,447	31.21%
> 80% <= 85%	10	1.61%	3,848,497	1.97%
> 85% <= 90%	23	3.70%	8,121,724	4.16%
> 90% <= 95%	19	3.05%	7,090,242	3.64%
> 95%	0	0.00%	0	0.00%
Total	**622**	**100.00%**	**195,050,831**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	103	16.56%	7,637,047	6.39%
> 20% <= 30%	104	16.72%	16,566,027	13.85%
> 30% <= 40%	101	16.24%	19,808,547	16.56%
> 40% <= 50%	148	23.79%	31,300,419	26.17%
> 50% <= 55%	44	7.07%	9,998,375	8.36%
> 55% <= 60%	54	8.68%	13,821,515	11.56%
> 60% <= 65%	41	6.59%	11,719,718	9.80%
> 65% <= 70%	17	2.73%	5,477,277	4.58%
> 70% <= 75%	9	1.45%	2,964,735	2.48%
> 75% <= 80%	1	0.16%	308,169	0.26%
> 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	**622**	**100.00%**	**119,601,827**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	267	42.93%	10,333,094	11.68%
> 20% <= 30%	84	13.50%	12,480,674	14.10%
> 30% <= 40%	74	11.90%	15,435,464	17.44%
> 40% <= 50%	90	14.47%	19,891,983	22.48%
> 50% <= 55%	22	3.54%	5,636,523	6.37%
> 55% <= 60%	37	5.95%	9,472,577	10.71%
> 60% <= 65%	26	4.18%	7,822,624	8.84%
> 65% <= 70%	15	2.41%	4,790,308	5.41%
> 70% <= 75%	7	1.13%	2,622,853	2.96%
> 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	**622**	**100.00%**	**88,486,100**	**100.00%**

Table4 - Current Loan Balances	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	186	29.90%	2,416,913	2.73%
$50,000 to $100,000	87	13.99%	6,525,809	7.37%
$100,000 to $150,000	86	13.83%	10,661,096	12.05%
$150,000 to $200,000	69	11.09%	11,971,883	13.53%
$200,000 to $250,000	69	11.09%	15,308,256	17.30%
$250,000 to $300,000	62	9.97%	17,022,230	19.24%
$300,000 to $350,000	28	4.50%	9,171,226	10.36%
$350,000 to $400,000	16	2.57%	5,920,335	6.69%
$400,000 to $500,000	10	1.61%	4,437,758	5.02%
$500,000 to $750,000	9	1.45%	5,050,593	5.71%
$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	**622**	**100.00%**	**88,486,100**	**100.00%**

Series 2018-1 Harvey Trust

Investor Report

As at **31-July-2026**

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	332	60.58%	4,270,156	13.68%
$50,000 to $100,000	98	17.88%	7,228,029	23.16%
$100,000 to $150,000	60	10.95%	7,367,831	23.61%
$150,000 to $200,000	31	5.66%	5,234,228	16.77%
$200,000 to $250,000	15	2.74%	3,284,688	10.53%
$250,000 to $300,000	6	1.09%	1,633,800	5.24%
$300,000 to $400,000	5	0.91%	1,711,608	5.49%
$400,000 to $500,000	1	0.18%	474,763	1.52%
$500,000 to $1,000,000	0	0.00%	0	0.00%
$1,000,000+	0	0.00%	0	0.00%
Total	**548**	**100.00%**	**31,205,103**	**100.00%**

Table 6 - Product Type	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	1	0.16%	156,212	0.18%
2 Year Fixed	4	0.64%	602,048	0.68%
3 Year Fixed	8	1.29%	1,437,103	1.62%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	15	2.41%	2,753,536	3.11%
Variable	594	95.50%	83,537,202	94.41%
Total	**622**	**100.00%**	**88,486,100**	**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	8	28.57%	1,618,979	32.71%
6 to 12 months	12	42.86%	2,178,900	44.03%
12 to 24 months	6	21.43%	855,881	17.29%
24 to 36 months	1	3.57%	132,320	2.67%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	3.57%	162,818	3.29%
60+ months	0	0.00%	0	0.00%
Total	**28**	**100.00%**	**4,948,898**	**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	607	97.59%	86,298,565	97.53%
180 to 360 months	15	2.41%	2,187,535	2.47%
360+ months	0	0.00%	0	0.00%
Total	**622**	**100.00%**	**88,486,100**	**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	4	0.64%	18,043	0.02%
10 to 15 years	30	4.82%	709,863	0.80%
15 to 20 years	52	8.36%	3,768,468	4.26%
20 to 25 years	89	14.31%	11,717,781	13.24%
25 to 30 years	446	71.70%	72,117,680	81.50%
30+ years	1	0.16%	154,265	0.17%
Total	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 10 - Remaining Loan Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	23	3.70%	325,597	0.37%
5 to 10 years	46	7.40%	3,173,745	3.59%
10 to 15 years	101	16.24%	11,126,463	12.57%
15 to 20 years	335	53.86%	51,769,262	58.51%
20 to 25 years	117	18.81%	22,091,033	24.97%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 11 - Days in Arrears	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	617	99.20%	9	87,663,862	99.07%
1 to 29 days	2	0.32%	1,596	228,956	0.26%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.48%	87,771	593,282	0.67%
Total	**622**	**100.00%**	**89,375**	**88,486,100**	**100.00%**

Series 2018-1 Harvey Trust
Investor Report

As at **31-July-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	559	89.87%	75,909,080	85.79%
Investment Loans	63	10.13%	12,577,020	14.21%
Total	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 13 - State Concentration	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	210	33.76%	28,341,720	32.03%
NSW	197	31.67%	31,534,658	35.64%
Vic	166	26.69%	22,449,834	25.37%
WA	29	4.66%	4,119,014	4.65%
SA	12	1.93%	1,424,209	1.61%
ACT	6	0.96%	611,968	0.69%
Tas	2	0.32%	4,696	0.01%
NT	0	0.00%	0	0.00%
Total	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	540	86.82%	79,966,376	90.37%
Inner city	4	0.64%	545,434	0.62%
Non metro	78	12.54%	7,974,290	9.01%
Total	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 15 - Geographic Distribution	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	191	30.71%	26,675,569	30.15%
Non-metro	19	3.05%	1,666,152	1.88%
New South Wales				
Metro	165	26.53%	28,168,418	31.83%
Non-metro	32	5.14%	3,366,241	3.80%
Victoria				
Metro	146	23.47%	20,534,617	23.21%
Non-metro	20	3.22%	1,915,216	2.16%
Western Australia				
Metro	24	3.86%	3,252,448	3.68%
Non-metro	5	0.80%	866,566	0.98%
South Australia				
Metro	10	1.61%	1,264,094	1.43%
Non-metro	2	0.32%	160,115	0.18%
Australian Capital Territory				
Metro	6	0.96%	611,968	0.69%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.32%	4,696	0.01%
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	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 16 - Post Code Concentration (top 10)	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
4122	6	0.96%	1,455,501	1.64%
4305	7	1.13%	1,096,371	1.24%
3754	5	0.80%	1,049,359	1.19%
4207	6	0.96%	1,018,063	1.15%
2530	11	1.77%	996,615	1.13%
2519	3	0.48%	945,061	1.07%
2148	7	1.13%	938,446	1.06%
3934	2	0.32%	908,045	1.03%
2529	6	0.96%	899,190	1.02%
3030	6	0.96%	878,947	0.99%
Total	**59**	**9.49%**	**10,185,598**	**11.51%**

Series 2018-1 Harvey Trust

Investor Report

As at **31-July-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%	262,788	0.30%
3.00 to 3.25 %	5	0.80%	1,015,472	1.15%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.32%	306,270	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	0.48%	517,269	0.58%
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	0.48%	728,483	0.82%
5.50 to 5.75 %	2	0.32%	223,404	0.25%
5.75 to 6.00 %	28	4.50%	6,685,563	7.56%
6.00 to 6.25 %	118	18.97%	22,182,085	25.07%
6.25 to 6.50 %	132	21.22%	22,092,212	24.97%
6.50 to 6.75 %	66	10.61%	9,688,654	10.95%
6.75 to 7.00 %	39	6.27%	3,458,944	3.91%
7.00 to 7.25 %	54	8.68%	6,313,478	7.13%
7.25 to 7.50 %	20	3.22%	1,558,253	1.76%
7.50+ %	149	23.95%	13,453,225	15.20%
Total	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	621	99.84%	87,942,312	99.39%
Interest Only Loans	1	0.16%	543,788	0.61%
Total	**622**	**100.00%**	**88,486,100**	**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	609	97.91%	86,605,061	97.87%
Helia LMI	13	2.09%	1,881,039	2.13%
Uninsured	0	0.00%	0	0.00%
Total	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	156	25.08%	22,256,259	25.15%
Renovation	23	3.70%	3,221,253	3.64%
Purchase - New Dwelling	48	7.72%	7,325,305	8.28%
Purchase - Existing Dwelling	239	38.42%	33,804,172	38.20%
Purchase - Investment Dwelling	34	5.47%	7,495,345	8.47%
Other	122	19.61%	14,383,766	16.26%
Total	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	507	81.51%	71,341,470	80.62%
Duplex	3	0.48%	410,355	0.46%
Townhouse	19	3.05%	3,290,473	3.72%
Apartment / Unit / Flat	86	13.83%	12,447,066	14.07%
Vacant Land	0	0.00%	0	0.00%
Villa	7	1.13%	996,736	1.13%
Other	0	0.00%	0	0.00%
Total	**622**	**100.00%**	**88,486,100**	**100.00%**

Table 23 - Reserves

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

Series 2018-1 Harvey Trust

Investor Report

As at **31-July-2026**

Distribution Summary		**$**	**$**
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			4,648,461
Interest Earnings on the Collections Account (excluding Cash Deposit)			10,700
Input Tax Credits Received From ATO			2,357
Net Fixed Rate Swap Receipt From Swap Provider			8,541
Net Basis Swap Receipt From Swap Provider			0
Total			**4,670,059**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes	Principal Payment	3,088,141	
	Coupon Payment	361,212	3,449,353
Class AB Notes	Principal Payment	411,860	
	Coupon Payment	52,984	464,844
Class B Notes	Principal Payment	112,326	
	Coupon Payment	15,285	127,610
Class C Notes	Principal Payment	59,907	
	Coupon Payment	8,788	68,695
Class D Notes	Principal Payment	14,977	
	Coupon Payment	3,246	18,223
Other Expenses			
Trust Expenses			83,665
Redraws			457,669
Transfer to/from Reserves			0
Total			**4,670,059**

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