

Harvey Series 2018-1 Trust

Investor Report

As at 31-Mar-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:	\$ 123,936,168
Total Number of Loans:	774
Average Current Balance:	\$ 160,124
Highest Current Balance:	\$ 738,615
Average Approval LVR	61.88%
Weighted Average Approval LVR	65.63%
Average Scheduled LVR	42.17%
Weighted Average Scheduled LVR	49.64%
Average Seasoning (Months):	113.32
Weighted Average Seasoning (Months):	112.35
Average Remaining Loan Term (Months):	214.71
Weighted Average Remaining Term:	229.67
Maximum Remaining Term (Months):	307.23
Weighted Average Variable Rate:	6.50%
Weighted Average Fixed Rate:	4.99%
Weighted Average Rate on All Loans:	6.39%
Percentage (by value) of Variable Rate Loans:	93.00%
Percentage (by value) of Fixed Rate Loans:	7.00%
Owner Occupied by Dollar Value	\$ 105,107,002
Percentage Owner Occupied	84.81%
Pool reduction	\$ 1,903,158
Monthly Repayment speed	1.51%
Available room till fixed cap threshold (45%) reached	38.00%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 125,839,326
Scheduled Repayments Received During Period	(\$ 1,045,367)
Unscheduled Repayments Received During Period	(\$ 2,285,460)
Redraws	\$ 869,707
Interest	\$ 557,962
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 123,936,168
Further Advances repurchased: Interest	\$ 1,184
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 117,966
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	4.65%	\$ 5,291,032	2.20%	\$ 146,973
> 25% <= 30%	18	2.33%	\$ 3,847,079	1.60%	\$ 213,727
> 30% <= 35%	35	4.52%	\$ 7,982,864	3.32%	\$ 228,082
> 35% <= 40%	43	5.56%	\$ 10,659,504	4.43%	\$ 247,895
> 40% <= 45%	33	4.26%	\$ 7,420,673	3.08%	\$ 224,869
> 45% <= 50%	43	5.56%	\$ 12,564,573	5.22%	\$ 292,199
> 50% <= 55%	60	7.75%	\$ 16,331,542	6.78%	\$ 272,192
> 55% <= 60%	55	7.11%	\$ 16,308,842	6.77%	\$ 296,524
> 60% <= 65%	62	8.01%	\$ 20,155,911	8.37%	\$ 325,095
> 65% <= 70%	63	8.14%	\$ 21,182,937	8.80%	\$ 336,237
> 70% <= 75%	60	7.75%	\$ 20,215,092	8.40%	\$ 336,918
> 75% <= 80%	202	26.10%	\$ 75,421,236	31.33%	\$ 373,372
> 80% <= 85%	12	1.55%	\$ 4,230,374	1.76%	\$ 352,531
> 85% <= 90%	26	3.36%	\$ 9,339,568	3.88%	\$ 359,214
> 90% <= 95%	26	3.36%	\$ 9,797,422	4.07%	\$ 376,824
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	774	100.00%	\$ 240,748,646	100.00%	\$ 311,045

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	146	18.86%	\$ 8,013,635	6.47%	\$ 54,888
> 25% <= 30%	67	8.66%	\$ 7,283,487	5.88%	\$ 108,709
> 30% <= 35%	53	6.85%	\$ 6,930,141	5.59%	\$ 130,757
> 35% <= 40%	54	6.98%	\$ 7,458,791	6.02%	\$ 138,126
> 40% <= 45%	88	11.37%	\$ 15,571,498	12.56%	\$ 176,949
> 45% <= 50%	80	10.34%	\$ 13,522,231	10.91%	\$ 169,028
> 50% <= 55%	87	11.24%	\$ 15,868,941	12.80%	\$ 182,402
> 55% <= 60%	62	8.01%	\$ 12,437,688	10.04%	\$ 200,608
> 60% <= 65%	67	8.66%	\$ 16,513,191	13.32%	\$ 246,466
> 65% <= 70%	41	5.30%	\$ 11,296,033	9.11%	\$ 275,513
> 70% <= 75%	20	2.58%	\$ 6,343,831	5.12%	\$ 317,192
> 75% <= 80%	9	1.16%	\$ 2,696,701	2.18%	\$ 299,633
> 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	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	181	23.39%	\$ 2,408,544	1.94%	28.58%
> \$ 50,000 <= \$ 100,000	108	13.95%	\$ 8,407,553	6.78%	34.22%
> \$ 100,000 <= \$ 150,000	116	14.99%	\$ 14,526,676	11.72%	41.32%
> \$ 150,000 <= \$ 200,000	104	13.44%	\$ 18,094,503	14.60%	46.38%
> \$ 200,000 <= \$ 250,000	90	11.63%	\$ 20,284,562	16.37%	50.38%
> \$ 250,000 <= \$ 300,000	67	8.66%	\$ 18,447,039	14.88%	54.03%
> \$ 300,000 <= \$ 350,000	49	6.33%	\$ 15,771,980	12.73%	55.42%
> \$ 350,000 <= \$ 485,800	41	5.30%	\$ 15,926,688	12.85%	55.58%
> \$ 485,800 <= \$ 500,000	3	0.39%	\$ 1,467,089	1.18%	0.00%
> \$ 500,000 <= \$ 750,000	15	1.94%	\$ 8,601,533	6.94%	54.72%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	774	100.00%	\$ 123,936,168	100.00%	42.17%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	420	63.44%	\$ 5,266,659	14.42%	\$ 12,540
> \$ 50,000 <= \$ 100,000	116	17.52%	\$ 8,613,300	23.58%	\$ 74,253
> \$ 100,000 <= \$ 150,000	58	8.76%	\$ 7,012,660	19.19%	\$ 120,908
> \$ 150,000 <= \$ 200,000	32	4.83%	\$ 5,677,759	15.54%	\$ 177,430
> \$ 200,000 <= \$ 250,000	20	3.02%	\$ 4,498,792	12.31%	\$ 224,940
> \$ 250,000 <= \$ 300,000	6	0.91%	\$ 1,682,766	4.61%	\$ 280,461
> \$ 300,000 <= \$ 400,000	7	1.06%	\$ 2,411,882	6.60%	\$ 344,555
> \$ 400,000 <= \$ 500,000	2	0.30%	\$ 837,853	2.29%	\$ 418,926
> \$ 500,000 <= \$ 1,000,000	1	0.15%	\$ 533,413	1.46%	\$ 533,413
Total	662	100.00%	\$ 36,535,083	100.00%	\$ 55,189

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	8	19.05%	\$ 1,824,855	21.05%	\$ 228,107
> 6 <= 12 mths	3	7.14%	\$ 405,512	4.68%	\$ 135,171
> 12 <= 24 mths	19	45.24%	\$ 4,081,236	47.07%	\$ 214,802
> 24 <= 36 mths	12	28.57%	\$ 2,359,508	27.21%	\$ 196,626
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
Total	42	100.00%	\$ 8,671,111	100.00%	\$ 206,455

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	753	97.29%	\$ 120,965,414	97.60%	\$ 160,645
> 160 <= 360 mths	21	2.71%	\$ 2,970,754	2.40%	\$ 141,464
Total	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

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	1.03%	\$ 45,667	0.04%	\$ 5,708
> 10 <= 15 years	36	4.65%	\$ 1,445,351	1.17%	\$ 40,149
> 15 <= 20 years	64	8.27%	\$ 6,435,421	5.19%	\$ 100,553
> 20 <= 25 years	119	15.37%	\$ 16,904,097	13.64%	\$ 142,051
> 25 <= 30 years	546	70.54%	\$ 98,912,835	79.81%	\$ 181,159
> 30 <= 50 years	1	0.13%	\$ 192,796	0.16%	\$ 192,796
Total	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	21	2.71%	\$ 473,440	0.38%	\$ 22,545
> 5 <= 10 years	40	5.17%	\$ 2,573,576	2.08%	\$ 64,339
> 10 <= 15 years	88	11.37%	\$ 9,935,955	8.02%	\$ 112,909
> 15 <= 20 years	258	33.33%	\$ 40,312,800	32.53%	\$ 156,251
> 20 <= 25 years	366	47.29%	\$ 70,447,600	56.84%	\$ 192,480
> 25 <= 30 years	1	0.13%	\$ 192,796	0.16%	\$ 192,796
Total	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	732	94.57%	\$ 115,265,057	93.00%	\$ 157,466
Fixed (1 year)	1	0.13%	\$ 133,163	0.11%	\$ 133,163
Fixed (2 year)	4	0.52%	\$ 966,299	0.78%	\$ 241,575
Fixed (3 year)	18	2.33%	\$ 4,015,923	3.24%	\$ 223,107
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	19	2.45%	\$ 3,555,726	2.87%	\$ 187,143
Total	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	174	22.48%	\$ 28,167,321	22.73%	\$ 161,881
QLD COUNTRY	85	10.98%	\$ 10,949,677	8.83%	\$ 128,820
SYD METRO	86	11.11%	\$ 20,285,972	16.37%	\$ 235,883
OTHER NSW METRO	32	4.13%	\$ 5,454,436	4.40%	\$ 170,451
NSW COUNTRY	130	16.80%	\$ 18,696,229	15.09%	\$ 143,817
ACT METRO	8	1.03%	\$ 832,457	0.67%	\$ 104,057
MELBOURNE METRO	175	22.61%	\$ 28,855,690	23.28%	\$ 164,890
VICTORIA COUNTRY	26	3.36%	\$ 2,520,323	2.03%	\$ 96,935
PERTH METRO	32	4.13%	\$ 4,742,167	3.83%	\$ 148,193
WA COUNTRY	7	0.90%	\$ 1,009,288	0.81%	\$ 144,184
ADELAIDE METRO	12	1.55%	\$ 1,659,313	1.34%	\$ 138,276
SA COUNTRY	3	0.39%	\$ 387,204	0.31%	\$ 129,068
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.13%	\$ 213,402	0.17%	\$ 213,402
HOBART METRO	2	0.26%	\$ 53,591	0.04%	\$ 26,795
TAS COUNTRY	1	0.13%	\$ 109,099	0.09%	\$ 109,099
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4122	7	0.90%	\$ 1,643,709	1.33%	\$ 234,816
4207	8	1.03%	\$ 1,456,508	1.18%	\$ 182,064
2530	12	1.55%	\$ 1,449,647	1.17%	\$ 120,804
2529	8	1.03%	\$ 1,274,915	1.03%	\$ 159,364
2527	6	0.78%	\$ 1,234,904	1.00%	\$ 205,817
2148	7	0.90%	\$ 1,147,904	0.93%	\$ 163,986
2519	4	0.52%	\$ 1,122,996	0.91%	\$ 280,749
3754	5	0.65%	\$ 1,122,646	0.91%	\$ 224,529
4305	7	0.90%	\$ 1,085,990	0.88%	\$ 155,141
3070	3	0.39%	\$ 1,059,451	0.85%	\$ 353,150
Total	67	8.66%	\$ 12,598,670	10.17%	\$ 188,040

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	763	98.58%	\$ 121,777,762	98.26%	\$ 634
>	1	<=	7	days	3	0.39%	\$ 568,533	0.46%	\$ 2,983
>	7	<=	30	days	3	0.39%	\$ 725,299	0.59%	\$ 3,724
>	30	<=	60	days	0	0.00%	\$ 0	0.00%	\$ 0
>	60	<=	90	days	1	0.13%	\$ 65,163	0.05%	\$ 1,634
>	90	<=	120	days	2	0.26%	\$ 159,432	0.13%	\$ 6,625
>	120	<=	150	days	0	0.00%	\$ 0	0.00%	\$ 0
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	2	0.26%	\$ 639,979	0.52%	\$ 91,022
Total					774	100.00%	\$ 123,936,168	100.00%	\$ 106,622

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	682	88.11%	\$ 105,107,002	84.81%	\$ 154,116
Non-Regulated Loans	92	11.89%	\$ 18,829,166	15.19%	\$ 204,665
Total	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	174	22.48%	\$ 26,899,496	21.70%	\$ 154,595
Renovation	30	3.88%	\$ 4,507,429	3.64%	\$ 150,248
Purchase - New Dwelling	32	4.13%	\$ 5,662,691	4.57%	\$ 176,959
Purchase - Existing Dwelling	291	37.60%	\$ 47,981,559	38.71%	\$ 164,885
Buy Home (Investment)	47	6.07%	\$ 10,702,616	8.64%	\$ 227,715
Other	200	25.84%	\$ 28,182,377	22.74%	\$ 140,912
Total	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.81%	\$ 2,234,412	1.80%	\$ 159,601
QBE LMI	760	98.19%	\$ 121,701,756	98.20%	\$ 160,134
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	771	99.61%	\$ 123,531,648	99.67%	\$ 160,223
Interest Only Loans	3	0.39%	\$ 404,519	0.33%	\$ 134,840
Total	774	100.00%	\$ 123,936,168	100.00%	\$ 160,124

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,449,977
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 8,668
Input Tax Credits Received From ATO	\$ 2,998
Net Fixed Rate Swap Receipt From Swap Provider	\$ 11,391
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 3,473,034</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,593,947	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 473,531	\$ 2,067,478
Class AB Principal to be paid to Class AB Note Holders	\$ 212,582	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 69,720	\$ 282,302
Class B Principal to be paid to Class B Note Holders	\$ 57,977	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 20,154	\$ 78,131
Class C Principal to be paid to Class C Note Holders	\$ 30,921	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 11,617	\$ 42,538
Class D Principal to be paid to Class D Note Holders	\$ 7,730	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,337	\$ 12,067
Redraws		\$ 869,707
Trust Expenses		\$ 120,810
Total		<u>\$ 3,473,034</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