

Harvey Series 2018-1 Trust

Investor Report

As at 30-Apr-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:	\$ 121,621,640
Total Number of Loans:	766
Average Current Balance:	\$ 158,775
Highest Current Balance:	\$ 742,099
Average Approval LVR	61.87%
Weighted Average Approval LVR	65.65%
Average Scheduled LVR	41.90%
Weighted Average Scheduled LVR	49.48%
Average Seasoning (Months):	114.35
Weighted Average Seasoning (Months):	113.39
Average Remaining Loan Term (Months):	213.61
Weighted Average Remaining Term:	228.70
Maximum Remaining Term (Months):	306.23
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:	92.89%
Percentage (by value) of Fixed Rate Loans:	7.11%
Owner Occupied by Dollar Value	\$ 103,137,829
Percentage Owner Occupied	84.80%
Pool reduction	\$ 2,314,528
Monthly Repayment speed	1.87%
Available room till fixed cap threshold (45%) reached	37.89%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 123,936,168
Scheduled Repayments Received During Period	(\$ 995,425)
Unscheduled Repayments Received During Period	(\$ 2,381,283)
Redraws	\$ 531,834
Interest	\$ 530,345
Other Charges	\$ 1
Mortgage Portfolio Balance At End of Period	\$ 121,621,640
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 1
Interest Offset	\$ 112,566
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	4.70%	\$ 5,291,032	2.22%	\$ 146,973
> 25% <= 30%	18	2.35%	\$ 3,847,079	1.62%	\$ 213,727
> 30% <= 35%	35	4.57%	\$ 7,982,864	3.35%	\$ 228,082
> 35% <= 40%	43	5.61%	\$ 10,659,504	4.48%	\$ 247,895
> 40% <= 45%	33	4.31%	\$ 7,420,673	3.12%	\$ 224,869
> 45% <= 50%	43	5.61%	\$ 12,564,573	5.28%	\$ 292,199
> 50% <= 55%	58	7.57%	\$ 15,945,922	6.69%	\$ 274,930
> 55% <= 60%	53	6.92%	\$ 15,635,040	6.56%	\$ 295,001
> 60% <= 65%	61	7.96%	\$ 19,473,911	8.18%	\$ 319,244
> 65% <= 70%	61	7.96%	\$ 20,718,881	8.70%	\$ 339,654
> 70% <= 75%	60	7.83%	\$ 20,215,092	8.49%	\$ 336,918
> 75% <= 80%	201	26.24%	\$ 75,057,236	31.51%	\$ 373,419
> 80% <= 85%	12	1.57%	\$ 4,230,374	1.78%	\$ 352,531
> 85% <= 90%	26	3.39%	\$ 9,339,568	3.92%	\$ 359,214
> 90% <= 95%	26	3.39%	\$ 9,797,422	4.11%	\$ 376,824
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	766	100.00%	\$ 238,179,168	100.00%	\$ 310,939

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	148	19.32%	\$ 8,151,106	6.70%	\$ 55,075
> 25% <= 30%	70	9.14%	\$ 7,671,248	6.31%	\$ 109,589
> 30% <= 35%	50	6.53%	\$ 6,743,212	5.54%	\$ 134,864
> 35% <= 40%	53	6.92%	\$ 7,180,468	5.90%	\$ 135,481
> 40% <= 45%	86	11.23%	\$ 15,390,535	12.65%	\$ 178,960
> 45% <= 50%	81	10.57%	\$ 13,520,488	11.12%	\$ 166,920
> 50% <= 55%	81	10.57%	\$ 14,279,180	11.74%	\$ 176,286
> 55% <= 60%	62	8.09%	\$ 12,370,031	10.17%	\$ 199,517
> 60% <= 65%	66	8.62%	\$ 16,311,997	13.41%	\$ 247,151
> 65% <= 70%	41	5.35%	\$ 11,195,531	9.21%	\$ 273,062
> 70% <= 75%	20	2.61%	\$ 6,282,042	5.17%	\$ 314,102
> 75% <= 80%	8	1.04%	\$ 2,525,801	2.08%	\$ 315,725
> 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	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	183	23.89%	\$ 2,518,308	2.07%	28.31%
> \$ 50,000 <= \$ 100,000	109	14.23%	\$ 8,533,125	7.02%	34.11%
> \$ 100,000 <= \$ 150,000	110	14.36%	\$ 13,820,703	11.36%	41.11%
> \$ 150,000 <= \$ 200,000	104	13.58%	\$ 18,022,152	14.82%	46.60%
> \$ 200,000 <= \$ 250,000	88	11.49%	\$ 19,796,047	16.28%	50.37%
> \$ 250,000 <= \$ 300,000	67	8.75%	\$ 18,401,482	15.13%	53.36%
> \$ 300,000 <= \$ 350,000	47	6.14%	\$ 15,103,421	12.42%	55.34%
> \$ 350,000 <= \$ 485,800	42	5.48%	\$ 16,360,408	13.45%	55.54%
> \$ 485,800 <= \$ 500,000	2	0.26%	\$ 986,715	0.81%	0.00%
> \$ 500,000 <= \$ 750,000	14	1.83%	\$ 8,079,277	6.64%	53.12%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	766	100.00%	\$ 121,621,640	100.00%	41.90%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	413	62.96%	\$ 5,125,206	14.14%	\$ 12,410
> \$ 50,000 <= \$ 100,000	116	17.68%	\$ 8,518,083	23.51%	\$ 73,432
> \$ 100,000 <= \$ 150,000	60	9.15%	\$ 7,206,454	19.89%	\$ 120,108
> \$ 150,000 <= \$ 200,000	31	4.73%	\$ 5,459,659	15.07%	\$ 176,118
> \$ 200,000 <= \$ 250,000	20	3.05%	\$ 4,494,752	12.40%	\$ 224,738
> \$ 250,000 <= \$ 300,000	7	1.07%	\$ 1,971,554	5.44%	\$ 281,651
> \$ 300,000 <= \$ 400,000	7	1.07%	\$ 2,496,766	6.89%	\$ 356,681
> \$ 400,000 <= \$ 500,000	1	0.15%	\$ 433,412	1.20%	\$ 433,412
> \$ 500,000 <= \$ 1,000,000	1	0.15%	\$ 528,117	1.46%	\$ 528,117
Total	656	100.00%	\$ 36,234,003	100.00%	\$ 55,235

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%	\$ 1,836,200	21.22%	\$ 229,525
> 6 <= 12 mths	4	9.52%	\$ 696,803	8.05%	\$ 174,201
> 12 <= 24 mths	23	54.76%	\$ 4,680,281	54.10%	\$ 203,490
> 24 <= 36 mths	7	16.67%	\$ 1,438,420	16.63%	\$ 205,489
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
Total	42	100.00%	\$ 8,651,704	100.00%	\$ 205,993

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	742	96.87%	\$ 118,049,933	97.06%	\$ 159,097
> 160 <= 360 mths	24	3.13%	\$ 3,571,707	2.94%	\$ 148,821
Total	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

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	1.04%	\$ 42,758	0.04%	\$ 5,345
> 10 <= 15 years	36	4.70%	\$ 1,427,279	1.17%	\$ 39,647
> 15 <= 20 years	63	8.22%	\$ 6,195,866	5.09%	\$ 98,347
> 20 <= 25 years	117	15.27%	\$ 16,526,414	13.59%	\$ 141,251
> 25 <= 30 years	541	70.63%	\$ 97,238,543	79.95%	\$ 179,739
> 30 <= 50 years	1	0.13%	\$ 190,778	0.16%	\$ 190,778
Total	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	21	2.74%	\$ 453,113	0.37%	\$ 21,577
> 5 <= 10 years	41	5.35%	\$ 2,757,000	2.27%	\$ 67,244
> 10 <= 15 years	88	11.49%	\$ 9,964,177	8.19%	\$ 113,229
> 15 <= 20 years	264	34.46%	\$ 41,510,442	34.13%	\$ 157,237
> 20 <= 25 years	351	45.82%	\$ 66,746,129	54.88%	\$ 190,160
> 25 <= 30 years	1	0.13%	\$ 190,778	0.16%	\$ 190,778
Total	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	724	94.52%	\$ 112,969,935	92.89%	\$ 156,036
Fixed (1 year)	1	0.13%	\$ 131,889	0.11%	\$ 131,889
Fixed (2 year)	4	0.52%	\$ 964,596	0.79%	\$ 241,149
Fixed (3 year)	18	2.35%	\$ 4,014,688	3.30%	\$ 223,038
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	19	2.48%	\$ 3,540,531	2.91%	\$ 186,344
Total	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	173	22.58%	\$ 27,677,783	22.76%	\$ 159,987
QLD COUNTRY	84	10.97%	\$ 10,828,339	8.90%	\$ 128,909
SYD METRO	85	11.10%	\$ 19,709,857	16.21%	\$ 231,881
OTHER NSW METRO	32	4.18%	\$ 5,444,763	4.48%	\$ 170,149
NSW COUNTRY	126	16.45%	\$ 18,070,585	14.86%	\$ 143,417
ACT METRO	8	1.04%	\$ 833,003	0.68%	\$ 104,125
MELBOURNE METRO	174	22.72%	\$ 28,421,685	23.37%	\$ 163,343
VICTORIA COUNTRY	26	3.39%	\$ 2,508,426	2.06%	\$ 96,478
PERTH METRO	32	4.18%	\$ 4,713,716	3.88%	\$ 147,304
WA COUNTRY	7	0.91%	\$ 1,008,440	0.83%	\$ 144,063
ADELAIDE METRO	12	1.57%	\$ 1,648,150	1.36%	\$ 137,346
SA COUNTRY	3	0.39%	\$ 390,733	0.32%	\$ 130,244
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.13%	\$ 204,408	0.17%	\$ 204,408
HOBART METRO	2	0.26%	\$ 52,112	0.04%	\$ 26,056
TAS COUNTRY	1	0.13%	\$ 109,641	0.09%	\$ 109,641
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4122	7	0.91%	\$ 1,629,632	1.34%	\$ 232,805
2530	12	1.57%	\$ 1,445,012	1.19%	\$ 120,418
4207	7	0.91%	\$ 1,335,847	1.10%	\$ 190,835
2529	8	1.04%	\$ 1,257,377	1.03%	\$ 157,172
2527	6	0.78%	\$ 1,231,821	1.01%	\$ 205,304
3754	5	0.65%	\$ 1,139,044	0.94%	\$ 227,809
2148	7	0.91%	\$ 1,138,767	0.94%	\$ 162,681
2519	4	0.52%	\$ 1,124,857	0.92%	\$ 281,214
4305	7	0.91%	\$ 1,077,391	0.89%	\$ 153,913
3030	8	1.04%	\$ 1,019,232	0.84%	\$ 127,404
Total	71	9.27%	\$ 12,398,979	10.19%	\$ 174,634

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	757	98.83%	\$ 119,553,641	98.30%	\$ 825
>	1	<=	7	days	2	0.26%	\$ 651,773	0.54%	\$ 511
>	7	<=	30	days	1	0.13%	\$ 318,485	0.26%	\$ 1,484
>	30	<=	60	days	1	0.13%	\$ 230,110	0.19%	\$ 2,702
>	60	<=	90	days	1	0.13%	\$ 65,028	0.05%	\$ 1,049
>	90	<=	120	days	1	0.13%	\$ 77,961	0.06%	\$ 2,305
>	120	<=	150	days	1	0.13%	\$ 81,927	0.07%	\$ 5,549
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	2	0.26%	\$ 642,716	0.53%	\$ 93,807
Total					766	100.00%	\$ 121,621,640	100.00%	\$ 108,232

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	675	88.12%	\$ 103,137,829	84.80%	\$ 152,797
Non-Regulated Loans	91	11.88%	\$ 18,483,811	15.20%	\$ 203,119
Total	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	173	22.58%	\$ 26,752,730	22.00%	\$ 154,640
Renovation	30	3.92%	\$ 4,477,261	3.68%	\$ 149,242
Purchase - New Dwelling	32	4.18%	\$ 5,624,939	4.62%	\$ 175,779
Purchase - Existing Dwelling	288	37.60%	\$ 46,855,642	38.53%	\$ 162,693
Buy Home (Investment)	47	6.14%	\$ 10,654,068	8.76%	\$ 226,682
Other	196	25.59%	\$ 27,257,001	22.41%	\$ 139,066
Total	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.83%	\$ 2,227,169	1.83%	\$ 159,083
QBELMI	752	98.17%	\$ 119,394,471	98.17%	\$ 158,769
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	764	99.74%	\$ 121,224,734	99.67%	\$ 158,671
Interest Only Loans	2	0.26%	\$ 396,905	0.33%	\$ 198,453
Total	766	100.00%	\$ 121,621,640	100.00%	\$ 158,775

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,489,274
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 8,734
Input Tax Credits Received From ATO	\$ 3,230
Net Fixed Rate Swap Receipt From Swap Provider	\$ 9,483
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 3,510,720</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,938,481	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 450,463	\$ 2,388,945
Class AB Principal to be paid to Class AB Note Holders	\$ 258,532	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 66,336	\$ 324,868
Class B Principal to be paid to Class B Note Holders	\$ 70,509	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 19,178	\$ 89,686
Class C Principal to be paid to Class C Note Holders	\$ 37,605	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 11,056	\$ 48,660
Class D Principal to be paid to Class D Note Holders	\$ 9,401	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,129	\$ 13,530
Redraws		\$ 531,834
Trust Expenses		\$ 113,197
Total		<u>\$ 3,510,720</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