

Harvey Series 2018-1 Trust

Investor Report

As at 30-Sep-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:	\$ 109,507,716
Total Number of Loans:	706
Average Current Balance:	\$ 155,110
Highest Current Balance:	\$ 738,223
Average Approval LVR	61.84%
Weighted Average Approval LVR	65.58%
Average Scheduled LVR	40.85%
Weighted Average Scheduled LVR	48.82%
Average Seasoning (Months):	119.32
Weighted Average Seasoning (Months):	118.40
Average Remaining Loan Term (Months):	209.00
Weighted Average Remaining Term:	224.18
Maximum Remaining Term (Months):	301.23
Weighted Average Variable Rate:	5.97%
Weighted Average Fixed Rate:	4.77%
Weighted Average Rate on All Loans:	5.91%
Percentage (by value) of Variable Rate Loans:	94.75%
Percentage (by value) of Fixed Rate Loans:	5.25%
Owner Occupied by Dollar Value	\$ 94,064,137
Percentage Owner Occupied	85.90%
Pool reduction	\$ 3,260,020
Monthly Repayment speed	2.89%
Available room till fixed cap threshold (45%) reached	39.75%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 112,767,736
Scheduled Repayments Received During Period	(\$ 878,344)
Unscheduled Repayments Received During Period	(\$ 3,392,945)
Redraws	\$ 564,636
Interest	\$ 444,613
Other Charges	\$ 2,020
Mortgage Portfolio Balance At End of Period	\$ 109,507,716
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 2,020
Interest Offset	\$ 92,497
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	5.10%	\$ 5,291,032	2.39%	\$ 146,973
> 25% <= 30%	14	1.98%	\$ 3,161,079	1.43%	\$ 225,791
> 30% <= 35%	30	4.25%	\$ 7,160,795	3.24%	\$ 238,693
> 35% <= 40%	38	5.38%	\$ 9,383,626	4.24%	\$ 246,938
> 40% <= 45%	29	4.11%	\$ 6,357,863	2.87%	\$ 219,237
> 45% <= 50%	43	6.09%	\$ 12,564,573	5.68%	\$ 292,199
> 50% <= 55%	56	7.93%	\$ 15,507,948	7.01%	\$ 276,928
> 55% <= 60%	48	6.80%	\$ 14,771,962	6.67%	\$ 307,749
> 60% <= 65%	60	8.50%	\$ 19,010,411	8.59%	\$ 316,840
> 65% <= 70%	55	7.79%	\$ 18,836,604	8.51%	\$ 342,484
> 70% <= 75%	54	7.65%	\$ 18,490,225	8.35%	\$ 342,412
> 75% <= 80%	185	26.20%	\$ 69,425,313	31.37%	\$ 375,272
> 80% <= 85%	11	1.56%	\$ 4,109,403	1.86%	\$ 373,582
> 85% <= 90%	25	3.54%	\$ 8,995,907	4.06%	\$ 359,836
> 90% <= 95%	22	3.12%	\$ 8,266,412	3.73%	\$ 375,746
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	706	100.00%	\$ 221,333,152	100.00%	\$ 313,503

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	151	21.39%	\$ 8,428,104	7.70%	\$ 55,815
> 25% <= 30%	65	9.21%	\$ 6,368,551	5.82%	\$ 97,978
> 30% <= 35%	50	7.08%	\$ 6,774,583	6.19%	\$ 135,492
> 35% <= 40%	53	7.51%	\$ 7,763,012	7.09%	\$ 146,472
> 40% <= 45%	76	10.76%	\$ 13,579,829	12.40%	\$ 178,682
> 45% <= 50%	83	11.76%	\$ 11,876,433	10.85%	\$ 143,090
> 50% <= 55%	64	9.07%	\$ 12,307,305	11.24%	\$ 192,302
> 55% <= 60%	52	7.37%	\$ 11,628,412	10.62%	\$ 223,623
> 60% <= 65%	62	8.78%	\$ 16,118,655	14.72%	\$ 259,978
> 65% <= 70%	26	3.68%	\$ 7,182,132	6.56%	\$ 276,236
> 70% <= 75%	22	3.12%	\$ 7,107,144	6.49%	\$ 323,052
> 75% <= 80%	2	0.28%	\$ 373,556	0.34%	\$ 186,778
> 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	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	177	25.07%	\$ 2,332,376	2.13%	27.60%
> \$ 50,000 <= \$ 100,000	99	14.02%	\$ 7,390,670	6.75%	32.18%
> \$ 100,000 <= \$ 150,000	107	15.16%	\$ 13,322,934	12.17%	40.17%
> \$ 150,000 <= \$ 200,000	84	11.90%	\$ 14,664,356	13.39%	47.10%
> \$ 200,000 <= \$ 250,000	81	11.47%	\$ 18,071,565	16.50%	48.85%
> \$ 250,000 <= \$ 300,000	68	9.63%	\$ 18,698,439	17.07%	52.28%
> \$ 300,000 <= \$ 350,000	40	5.67%	\$ 12,950,644	11.83%	56.34%
> \$ 350,000 <= \$ 485,800	35	4.96%	\$ 13,681,930	12.49%	55.46%
> \$ 485,800 <= \$ 500,000	1	0.14%	\$ 497,320	0.45%	0.00%
> \$ 500,000 <= \$ 750,000	14	1.98%	\$ 7,897,482	7.21%	54.34%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	706	100.00%	\$ 109,507,716	100.00%	40.85%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	364	60.47%	\$ 4,402,944	12.91%	\$ 12,096
> \$ 50,000 <= \$ 100,000	118	19.60%	\$ 8,717,939	25.56%	\$ 73,881
> \$ 100,000 <= \$ 150,000	58	9.63%	\$ 7,055,457	20.68%	\$ 121,646
> \$ 150,000 <= \$ 200,000	29	4.82%	\$ 5,104,221	14.96%	\$ 176,008
> \$ 200,000 <= \$ 250,000	19	3.16%	\$ 4,196,872	12.30%	\$ 220,888
> \$ 250,000 <= \$ 300,000	7	1.16%	\$ 1,967,205	5.77%	\$ 281,029
> \$ 300,000 <= \$ 400,000	5	0.83%	\$ 1,740,554	5.10%	\$ 348,111
> \$ 400,000 <= \$ 500,000	1	0.17%	\$ 417,251	1.22%	\$ 417,251
> \$ 500,000 <= \$ 1,000,000	1	0.17%	\$ 511,074	1.50%	\$ 511,074
Total	602	100.00%	\$ 34,113,518	100.00%	\$ 56,667

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	3	10.00%	\$ 395,697	6.88%	\$ 131,899
> 6 <= 12 mths	6	20.00%	\$ 1,452,372	25.24%	\$ 242,062
> 12 <= 24 mths	19	63.33%	\$ 3,547,735	61.66%	\$ 186,723
> 24 <= 36 mths	2	6.67%	\$ 357,939	6.22%	\$ 178,969
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
Total	30	100.00%	\$ 5,753,743	100.00%	\$ 191,791

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	676	95.75%	\$ 105,300,969	96.16%	\$ 155,771
> 160 <= 360 mths	30	4.25%	\$ 4,206,747	3.84%	\$ 140,225
Total	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

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	6	0.85%	\$ 41,118	0.04%	\$ 6,853
> 10 <= 15 years	35	4.96%	\$ 1,209,273	1.10%	\$ 34,551
> 15 <= 20 years	58	8.22%	\$ 5,473,451	5.00%	\$ 94,370
> 20 <= 25 years	103	14.59%	\$ 14,248,773	13.01%	\$ 138,338
> 25 <= 30 years	503	71.25%	\$ 88,351,353	80.68%	\$ 175,649
> 30 <= 50 years	1	0.14%	\$ 183,747	0.17%	\$ 183,747
Total	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	24	3.40%	\$ 492,764	0.45%	\$ 20,532
> 5 <= 10 years	39	5.52%	\$ 2,767,012	2.53%	\$ 70,949
> 10 <= 15 years	88	12.46%	\$ 10,045,208	9.17%	\$ 114,150
> 15 <= 20 years	288	40.79%	\$ 44,605,833	40.73%	\$ 154,881
> 20 <= 25 years	266	37.68%	\$ 51,413,152	46.95%	\$ 193,283
> 25 <= 30 years	1	0.14%	\$ 183,747	0.17%	\$ 183,747
Total	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	676	95.75%	\$ 103,753,973	94.75%	\$ 153,482
Fixed (1 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (2 year)	2	0.28%	\$ 269,401	0.25%	\$ 134,700
Fixed (3 year)	10	1.42%	\$ 2,263,186	2.07%	\$ 226,319
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	18	2.55%	\$ 3,221,156	2.94%	\$ 178,953
Total	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	163	23.09%	\$ 25,217,808	23.03%	\$ 154,710
QLD COUNTRY	74	10.48%	\$ 9,588,802	8.76%	\$ 129,578
SYD METRO	78	11.05%	\$ 17,634,843	16.10%	\$ 226,088
OTHER NSW METRO	29	4.11%	\$ 4,981,515	4.55%	\$ 171,776
NSW COUNTRY	113	16.01%	\$ 15,892,315	14.51%	\$ 140,640
ACT METRO	8	1.13%	\$ 829,028	0.76%	\$ 103,629
MELBOURNE METRO	163	23.09%	\$ 25,853,505	23.61%	\$ 158,610
VICTORIA COUNTRY	23	3.26%	\$ 2,232,293	2.04%	\$ 97,056
PERTH METRO	29	4.11%	\$ 3,978,201	3.63%	\$ 137,179
WA COUNTRY	7	0.99%	\$ 932,447	0.85%	\$ 133,207
ADELAIDE METRO	12	1.70%	\$ 1,598,971	1.46%	\$ 133,248
SA COUNTRY	3	0.42%	\$ 383,153	0.35%	\$ 127,718
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.14%	\$ 197,956	0.18%	\$ 197,956
HOBART METRO	2	0.28%	\$ 41,393	0.04%	\$ 20,696
TAS COUNTRY	1	0.14%	\$ 145,486	0.13%	\$ 145,486
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4122	7	0.99%	\$ 1,578,168	1.44%	\$ 225,453
2530	12	1.70%	\$ 1,370,965	1.25%	\$ 114,247
2527	6	0.85%	\$ 1,184,312	1.08%	\$ 197,385
4207	6	0.85%	\$ 1,179,879	1.08%	\$ 196,646
3754	5	0.71%	\$ 1,120,227	1.02%	\$ 224,045
2519	4	0.57%	\$ 1,109,589	1.01%	\$ 277,397
2148	7	0.99%	\$ 1,067,514	0.97%	\$ 152,502
3030	7	0.99%	\$ 994,684	0.91%	\$ 142,098
4305	6	0.85%	\$ 961,003	0.88%	\$ 160,167
4031	4	0.57%	\$ 895,977	0.82%	\$ 223,994
Total	64	9.07%	\$ 11,462,318	10.47%	\$ 179,099

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	699	99.01%	\$ 108,146,753	98.76%	\$ 1,282
>	1	<=	7	days	0	0.00%	\$ 0	0.00%	\$ 0
>	7	<=	30	days	0	0.00%	\$ 0	0.00%	\$ 0
>	30	<=	60	days	2	0.28%	\$ 420,079	0.38%	\$ 6,359
>	60	<=	90	days	0	0.00%	\$ 0	0.00%	\$ 0
>	90	<=	120	days	1	0.14%	\$ 66,074	0.06%	\$ 2,174
>	120	<=	150	days	1	0.14%	\$ 77,492	0.07%	\$ 2,412
>	150	<=	180	days	1	0.14%	\$ 79,266	0.07%	\$ 6,206
>	180	<=		days	2	0.28%	\$ 718,052	0.66%	\$ 170,448
Total					706	100.00%	\$ 109,507,716	100.00%	\$ 188,881

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	631	89.38%	\$ 94,064,137	85.90%	\$ 149,072
Non-Regulated Loans	75	10.62%	\$ 15,443,578	14.10%	\$ 205,914
Total	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	156	22.10%	\$ 24,311,370	22.20%	\$ 155,842
Renovation	28	3.97%	\$ 3,930,097	3.59%	\$ 140,361
Purchase - New Dwelling	29	4.11%	\$ 4,786,022	4.37%	\$ 165,035
Purchase - Existing Dwelling	271	38.39%	\$ 42,910,019	39.18%	\$ 158,340
Buy Home (Investment)	41	5.81%	\$ 9,408,074	8.59%	\$ 229,465
Other	181	25.64%	\$ 24,162,133	22.06%	\$ 133,492
Total	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	13	1.84%	\$ 1,988,889	1.82%	\$ 152,991
QBE LMI	693	98.16%	\$ 107,518,827	98.18%	\$ 155,150
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	704	99.72%	\$ 108,781,020	99.34%	\$ 154,518
Interest Only Loans	2	0.28%	\$ 726,696	0.66%	\$ 363,348
Total	706	100.00%	\$ 109,507,716	100.00%	\$ 155,110

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 4,364,282
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 9,899
Input Tax Credits Received From ATO	\$ 2,970
Net Fixed Rate Swap Receipt From Swap Provider	\$ 3,680
Net Basis Swap Receipt From Swap Provider	\$ 0
Total	\$ 4,380,832

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,730,357	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 355,874	\$ 3,086,231
Class AB Principal to be paid to Class AB Note Holders	\$ 364,143	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 52,967	\$ 417,110
Class B Principal to be paid to Class B Note Holders	\$ 99,312	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 15,401	\$ 114,713
Class C Principal to be paid to Class C Note Holders	\$ 52,966	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 8,942	\$ 61,908
Class D Principal to be paid to Class D Note Holders	\$ 13,242	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 3,436	\$ 16,678
Redraws		\$ 564,636
Trust Expenses		\$ 119,557
Total		\$ 4,380,832

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