

Series 2018-1 Harvey Trust

Investor Report

As at

31-October-2025

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	91,715,743	1.20%	16.25%	14.24%
Class AB Notes	38,500,000	12,231,982	1.75%	5.08%	31.77%
Class B Notes	10,500,000	3,335,995	2.10%	2.03%	31.77%
Class C Notes	5,600,000	1,779,197	2.60%	0.41%	31.77%
Class D Notes	1,400,000	444,799	5.90%	0.00%	31.77%
Total	700,000,000	109,507,716			

*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	\$105,264,803
Total Number of Loans	690
Average Current Balance	\$152,558
Highest Current Balance	\$737,802
Seasoning Average (Months)	120.52
Seasoning (Weighted Average) (Months)	119.59
Remaining Loan Term (Average) (Months)	208
Remaining Term (Weighted Average)	223
Remaining Term (Maximum) (Months)	300
Approval LVR (Average)	61.80%
Approval LVR (Weighted Average)	65.55%
Scheduled LVR (Average)	40.48%
Scheduled LVR (Weighted Average)	46.05%
Scheduled LVR (Maximum)	76.77%
Current LVR (Average)	29.24%
Current LVR (Weighted Average)	43.39%
Current LVR (Maximum)	74.53%
Variable Rate (Weighted Average)	5.96%
Fixed Rate (Weighted Average)	4.70%
Rate on All Loans (Weighted Average)	5.90%
Variable Rate Loans (Percentage by value)	94.84%
Fixed Rate Loans (Percentage by value)	5.16%
Owner Occupied (Dollar Value)	\$90,222,560
Owner Occupied (Percentage)	85.71%
Pool reduction	\$4,242,913
Monthly Repayment speed	3.87%
Single Monthly Mortality Rate (SMM)	3.16%
CPR (Monthly)	31.98%
CPR (Quarterly)	23.47%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$109,507,716
Scheduled Repayments Received During Period	-\$883,542
Unscheduled Repayments Received During Period	-\$4,295,812
Redraws	\$489,661
Interest	\$446,780
Other Charges	\$0
Defaulted Amounts (ie shortfalls written off)	\$0
Mortgage Portfolio Balance At End of Period	\$105,264,803

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Mortgage Portfolio Statistical Tables

Table 1 - Approval Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	11	1.59%	1,159,987	0.54%
> 20% <= 30%	38	5.51%	7,198,823	3.33%
> 30% <= 40%	67	9.71%	16,327,457	7.55%
> 40% <= 50%	71	10.29%	18,661,335	8.63%
> 50% <= 55%	54	7.83%	14,881,948	6.88%
> 55% <= 60%	48	6.96%	14,771,962	6.83%
> 60% <= 65%	58	8.41%	18,076,580	8.36%
> 65% <= 70%	54	7.83%	18,526,604	8.57%
> 70% <= 75%	53	7.68%	18,106,225	8.37%
> 75% <= 80%	178	25.80%	67,119,465	31.04%
> 80% <= 85%	11	1.59%	4,109,403	1.90%
> 85% <= 90%	25	3.62%	8,995,907	4.16%
> 90% <= 95%	22	3.19%	8,266,412	3.82%
> 95%	0	0.00%	0	0.00%
Total	690	100.00%	216,202,109	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	96	13.91%	7,467,010	5.38%
> 20% <= 30%	118	17.10%	18,699,967	13.47%
> 30% <= 40%	105	15.22%	21,040,253	15.15%
> 40% <= 50%	151	21.88%	31,588,714	22.75%
> 50% <= 55%	64	9.28%	15,902,669	11.45%
> 55% <= 60%	51	7.39%	13,027,722	9.38%
> 60% <= 65%	57	8.26%	16,254,427	11.71%
> 65% <= 70%	25	3.62%	7,213,386	5.20%
> 70% <= 75%	21	3.04%	7,244,199	5.22%
> 75% <= 80%	2	0.29%	412,017	0.30%
> 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	690	100.00%	138,850,365	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	268	38.84%	11,350,459	10.78%
> 20% <= 30%	94	13.62%	13,221,741	12.56%
> 30% <= 40%	92	13.33%	19,578,808	18.60%
> 40% <= 50%	94	13.62%	20,518,789	19.49%
> 50% <= 55%	35	5.07%	8,834,856	8.39%
> 55% <= 60%	38	5.51%	10,150,270	9.64%
> 60% <= 65%	38	5.51%	11,295,430	10.73%
> 65% <= 70%	17	2.46%	5,343,504	5.08%
> 70% <= 75%	14	2.03%	4,970,946	4.72%
> 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	690	100.00%	105,264,803	100.00%

Table4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	181	26.23%	2,421,633	2.30%
\$50,000 to \$100,000	99	14.35%	7,513,378	7.14%
\$100,000 to \$150,000	100	14.49%	12,516,768	11.89%
\$150,000 to \$200,000	78	11.30%	13,538,863	12.86%
\$200,000 to \$250,000	81	11.74%	18,073,398	17.17%
\$250,000 to \$300,000	68	9.86%	18,703,076	17.77%
\$300,000 to \$350,000	35	5.07%	11,365,574	10.80%
\$350,000 to \$400,000	24	3.48%	8,899,392	8.45%
\$400,000 to \$500,000	11	1.59%	4,885,785	4.64%
\$500,000 to \$750,000	13	1.88%	7,346,936	6.98%
\$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	690	100.00%	105,264,803	100.00%

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Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	358	60.27%	4,438,834	13.20%
\$50,000 to \$100,000	120	20.20%	8,994,004	26.74%
\$100,000 to \$150,000	55	9.26%	6,729,995	20.01%
\$150,000 to \$200,000	29	4.88%	5,047,507	15.01%
\$200,000 to \$250,000	18	3.03%	3,926,596	11.67%
\$250,000 to \$300,000	8	1.35%	2,213,347	6.58%
\$300,000 to \$400,000	4	0.67%	1,364,579	4.06%
\$400,000 to \$500,000	1	0.17%	414,414	1.23%
\$500,000 to \$1,000,000	1	0.17%	506,131	1.50%
\$1,000,000+	0	0.00%	0	0.00%
Total	594	100.00%	33,635,406	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	0	0.00%	0	0.00%
2 Year Fixed	2	0.29%	267,451	0.25%
3 Year Fixed	9	1.30%	1,957,827	1.86%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	18	2.61%	3,209,279	3.05%
Variable	661	95.80%	99,830,246	94.84%
Total	690	100.00%	105,264,803	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	3	10.34%	393,933	7.25%
6 to 12 months	6	20.69%	1,449,039	26.66%
12 to 24 months	18	62.07%	3,236,680	59.56%
24 to 36 months	2	6.90%	354,904	6.53%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	29	100.00%	5,434,557	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	689	99.86%	105,061,995	99.81%
180 to 360 months	1	0.14%	202,807	0.19%
360+ months	0	0.00%	0	0.00%
Total	690	100.00%	105,264,803	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	6	0.87%	37,296	0.04%
10 to 15 years	35	5.07%	1,177,603	1.12%
15 to 20 years	57	8.26%	5,176,912	4.92%
20 to 25 years	100	14.49%	13,419,597	12.75%
25 to 30 years	491	71.16%	85,270,380	81.01%
30+ years	1	0.14%	183,016	0.17%
Total	690	100.00%	105,264,803	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	24	3.48%	474,810	0.45%
5 to 10 years	40	5.80%	2,762,569	2.62%
10 to 15 years	88	12.75%	9,729,975	9.24%
15 to 20 years	291	42.17%	45,093,407	42.84%
20 to 25 years	246	35.65%	47,021,027	44.67%
25 to 30 years	1	0.14%	183,016	0.17%
30+ years	0	0.00%	0	0.00%
Total	690	100.00%	105,264,803	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	682	98.84%	0	103,760,692	98.57%
1 to 29 days	5	0.72%	3,741	941,645	0.89%
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	0.43%	46,103	562,465	0.53%
Total	690	100.00%	49,844	105,264,803	100.00%

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Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	617	89.42%	90,222,560	85.71%
Investment Loans	73	10.58%	15,042,242	14.29%
Total	690	100.00%	105,264,803	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	233	33.77%	33,301,068	31.64%
NSW	215	31.16%	37,483,761	35.61%
Vic	184	26.67%	27,112,662	25.76%
WA	36	5.22%	4,870,534	4.63%
SA	13	1.88%	1,605,951	1.53%
ACT	6	0.87%	658,955	0.63%
Tas	2	0.29%	39,825	0.04%
NT	1	0.14%	192,047	0.18%
Total	690	100.00%	105,264,803	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	596	86.38%	94,346,239	89.63%
Inner city	4	0.58%	632,293	0.60%
Non metro	90	13.04%	10,286,270	9.77%
Total	690	100.00%	105,264,803	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	211	30.58%	30,993,500	29.44%
Non-metro	22	3.19%	2,307,569	2.19%
New South Wales				
Metro	178	25.80%	33,199,079	31.54%
Non-metro	37	5.36%	4,284,682	4.07%
Victoria				
Metro	163	23.62%	24,706,289	23.47%
Non-metro	21	3.04%	2,406,373	2.29%
Western Australia				
Metro	29	4.20%	3,944,566	3.75%
Non-metro	7	1.01%	925,968	0.88%
South Australia				
Metro	11	1.59%	1,436,319	1.36%
Non-metro	2	0.29%	169,632	0.16%
Australian Capital Territory				
Metro	6	0.87%	658,955	0.63%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.29%	39,825	0.04%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	1	0.14%	192,047	0.18%
Total	690	100.00%	105,264,803	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4122	7	1.01%	1,570,414	1.49%
2527	6	0.87%	1,176,837	1.12%
4207	6	0.87%	1,175,664	1.12%
3754	5	0.72%	1,116,986	1.06%
2148	7	1.01%	1,055,249	1.00%
2530	11	1.59%	1,047,541	1.00%
3030	7	1.01%	989,505	0.94%
2519	3	0.43%	981,788	0.93%
4305	6	0.87%	959,098	0.91%
2132	2	0.29%	889,352	0.84%
Total	60	8.70%	10,962,434	10.41%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	5	0.72%	806,576	0.77%
3.00 to 3.25 %	5	0.72%	1,044,453	0.99%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.29%	315,947	0.30%
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	0.43%	534,182	0.51%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.14%	101,700	0.10%
5.00 to 5.25 %	25	3.62%	6,114,954	5.81%
5.25 to 5.50 %	116	16.81%	23,996,635	22.80%
5.50 to 5.75 %	137	19.86%	25,119,222	23.86%
5.75 to 6.00 %	80	11.59%	13,829,213	13.14%
6.00 to 6.25 %	51	7.39%	5,989,223	5.69%
6.25 to 6.50 %	63	9.13%	8,127,879	7.72%
6.50 to 6.75 %	25	3.62%	2,167,301	2.06%
6.75 to 7.00 %	7	1.01%	1,123,262	1.07%
7.00 to 7.25 %	140	20.29%	13,420,053	12.75%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	30	4.35%	2,574,202	2.45%
Total	690	100.00%	105,264,803	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	688	99.71%	104,537,991	99.31%
Interest Only Loans	2	0.29%	726,812	0.69%
Total	690	100.00%	105,264,803	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	50.00%	183,352	25.23%
48 to 60 months	1	50.00%	543,460	74.77%
60+ months	0	0.00%	0	0.00%
Total	2	100.00%	726,812	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	677	98.12%	103,286,875	98.12%
Helia LMI	13	1.88%	1,977,928	1.88%
Uninsured	0	0.00%	0	0.00%
Total	690	100.00%	105,264,803	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	151	21.88%	23,304,917	22.14%
Renovation	27	3.91%	3,891,802	3.70%
Purchase - New Dwelling	49	7.10%	7,738,706	7.35%
Purchase - Existing Dwelling	266	38.55%	41,430,349	39.36%
Purchase - Investment Dwelling	39	5.65%	8,998,269	8.55%
Other	158	22.90%	19,900,759	18.91%
Total	690	100.00%	105,264,803	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	564	81.74%	84,377,252	80.16%
Duplex	4	0.58%	465,807	0.44%
Townhouse	22	3.19%	3,944,128	3.75%
Apartment / Unit / Flat	92	13.33%	15,426,882	14.66%
Vacant Land	0	0.00%	0	0.00%
Villa	8	1.16%	1,050,733	1.00%
Other	0	0.00%	0	0.00%
Total	690	100.00%	105,264,803	100.00%

Table 23 - Reserves

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

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Distribution Summary

\$

\$

		\$	\$
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			5,270,373
Interest Earnings on the Collections Account (excluding Cash Deposit)			11,040
Input Tax Credits Received From ATO			2,825
Net Fixed Rate Swap Receipt From Swap Provider			5,365
Net Basis Swap Receipt From Swap Provider			0
Total			5,289,603

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A Notes	Principal Payment	3,553,557	
	Coupon Payment	366,304	3,919,861
Class AB Notes	Principal Payment	473,932	
	Coupon Payment	54,567	528,499
Class B Notes	Principal Payment	129,254	
	Coupon Payment	15,874	145,128
Class C Notes	Principal Payment	68,936	
	Coupon Payment	9,221	78,157
Class D Notes	Principal Payment	17,234	
	Coupon Payment	3,552	20,786
Other Expenses			
Trust Expenses			107,510
Redraws			489,661
Transfer to/from Reserves			0
Total			5,289,603

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