

Series 2018-1 Harvey Trust

Investor Report

As at

31-January-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	85,409,632	1.20%	16.25%	13.26%
Class AB Notes	38,500,000	11,390,946	1.75%	5.08%	29.59%
Class B Notes	10,500,000	3,106,622	2.10%	2.03%	29.59%
Class C Notes	5,600,000	1,656,865	2.60%	0.41%	29.59%
Class D Notes	1,400,000	414,216	5.90%	0.00%	29.59%
Total	700,000,000	101,978,280			

*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	\$100,287,356
Total Number of Loans	671
Average Current Balance	\$149,460
Highest Current Balance	\$728,844
Seasoning Average (Months)	123.53
Seasoning (Weighted Average) (Months)	122.47
Remaining Loan Term (Average) (Months)	204
Remaining Term (Weighted Average)	220
Remaining Term (Maximum) (Months)	297
Approval LVR (Average)	61.61%
Approval LVR (Weighted Average)	65.41%
Scheduled LVR (Average)	39.73%
Scheduled LVR (Weighted Average)	45.45%
Scheduled LVR (Maximum)	76.23%
Current LVR (Average)	28.50%
Current LVR (Weighted Average)	42.95%
Current LVR (Maximum)	74.07%
Variable Rate (Weighted Average)	5.96%
Fixed Rate (Weighted Average)	4.88%
Rate on All Loans (Weighted Average)	5.90%
Variable Rate Loans (Percentage by value)	94.68%
Fixed Rate Loans (Percentage by value)	5.32%
Owner Occupied (Dollar Value)	\$85,951,115
Owner Occupied (Percentage)	85.70%
Pool reduction	\$1,690,924
Monthly Repayment speed	1.66%
Single Monthly Mortality Rate (SMM)	0.98%
CPR (Monthly)	11.17%
CPR (Quarterly)	10.73%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$101,978,280
Scheduled Repayments Received During Period	-\$814,725
Unscheduled Repayments Received During Period	-\$2,073,882
Redraws	\$776,965
Interest	\$420,719
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$100,287,356
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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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	1.64%	1,159,987	0.55%
> 20% <= 30%	38	5.66%	7,198,823	3.41%
> 30% <= 40%	66	9.84%	16,042,457	7.61%
> 40% <= 50%	66	9.84%	17,592,500	8.34%
> 50% <= 55%	54	8.05%	14,881,948	7.05%
> 55% <= 60%	48	7.15%	14,771,962	7.00%
> 60% <= 65%	58	8.64%	18,076,580	8.57%
> 65% <= 70%	54	8.05%	18,526,604	8.78%
> 70% <= 75%	52	7.75%	17,752,925	8.42%
> 75% <= 80%	168	25.04%	64,223,951	30.45%
> 80% <= 85%	11	1.64%	4,109,403	1.95%
> 85% <= 90%	24	3.58%	8,670,724	4.11%
> 90% <= 95%	21	3.13%	7,935,757	3.76%
> 95%	0	0.00%	0	0.00%
Total	671	100.00%	210,943,622	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	100	14.90%	7,528,784	5.64%
> 20% <= 30%	114	16.99%	18,273,866	13.70%
> 30% <= 40%	106	15.80%	21,227,520	15.92%
> 40% <= 50%	154	22.95%	32,570,697	24.42%
> 50% <= 55%	53	7.90%	12,937,141	9.70%
> 55% <= 60%	54	8.05%	14,018,828	10.51%
> 60% <= 65%	50	7.45%	13,847,579	10.38%
> 65% <= 70%	22	3.28%	6,821,942	5.11%
> 70% <= 75%	17	2.53%	5,833,009	4.37%
> 75% <= 80%	1	0.15%	312,554	0.23%
> 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	671	100.00%	133,371,920	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	268	39.94%	10,726,564	10.70%
> 20% <= 30%	94	14.01%	13,723,122	13.68%
> 30% <= 40%	91	13.56%	18,952,868	18.90%
> 40% <= 50%	91	13.56%	20,332,713	20.27%
> 50% <= 55%	28	4.17%	7,186,023	7.17%
> 55% <= 60%	37	5.51%	10,032,892	10.00%
> 60% <= 65%	33	4.92%	9,545,656	9.52%
> 65% <= 70%	18	2.68%	5,775,454	5.76%
> 70% <= 75%	11	1.64%	4,012,065	4.00%
> 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	671	100.00%	100,287,356	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	184	27.42%	2,445,451	2.44%
\$50,000 to \$100,000	94	14.01%	7,058,040	7.04%
\$100,000 to \$150,000	96	14.31%	11,837,725	11.80%
\$150,000 to \$200,000	78	11.62%	13,536,032	13.50%
\$200,000 to \$250,000	78	11.62%	17,437,314	17.39%
\$250,000 to \$300,000	60	8.94%	16,434,102	16.39%
\$300,000 to \$350,000	36	5.37%	11,601,997	11.57%
\$350,000 to \$400,000	22	3.28%	8,156,305	8.13%
\$400,000 to \$500,000	11	1.64%	4,946,285	4.93%
\$500,000 to \$750,000	12	1.79%	6,834,104	6.81%
\$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	671	100.00%	100,287,356	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	351	60.62%	4,448,463	13.42%
\$50,000 to \$100,000	108	18.65%	7,927,425	23.91%
\$100,000 to \$150,000	57	9.84%	7,031,521	21.21%
\$150,000 to \$200,000	33	5.70%	5,700,655	17.20%
\$200,000 to \$250,000	16	2.76%	3,529,282	10.65%
\$250,000 to \$300,000	7	1.21%	1,927,469	5.81%
\$300,000 to \$400,000	5	0.86%	1,685,356	5.08%
\$400,000 to \$500,000	2	0.35%	901,435	2.72%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
Total	579	100.00%	33,151,606	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	3	0.45%	486,583	0.49%
3 Year Fixed	10	1.49%	2,069,894	2.06%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	15	2.24%	2,775,328	2.77%
Variable	643	95.83%	94,955,552	94.68%
Total	671	100.00%	100,287,356	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	10.71%	743,113	13.94%
6 to 12 months	8	28.57%	1,644,493	30.84%
12 to 24 months	16	57.14%	2,809,729	52.70%
24 to 36 months	1	3.57%	134,470	2.52%
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	28	100.00%	5,331,805	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	663	98.81%	99,330,849	99.05%
180 to 360 months	8	1.19%	956,507	0.95%
360+ months	0	0.00%	0	0.00%
Total	671	100.00%	100,287,356	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	0.89%	28,384	0.03%
10 to 15 years	34	5.07%	1,091,619	1.09%
15 to 20 years	56	8.35%	4,980,587	4.97%
20 to 25 years	97	14.46%	12,813,226	12.78%
25 to 30 years	477	71.09%	81,202,531	80.97%
30+ years	1	0.15%	171,009	0.17%
Total	671	100.00%	100,287,356	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	26	3.87%	445,717	0.44%
5 to 10 years	41	6.11%	3,186,061	3.18%
10 to 15 years	96	14.31%	10,610,460	10.58%
15 to 20 years	297	44.26%	45,890,522	45.76%
20 to 25 years	211	31.45%	40,154,596	40.04%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	671	100.00%	100,287,356	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	663	98.81%	0	98,739,672	98.46%
1 to 29 days	3	0.45%	4,597	748,670	0.75%
30 to 59 days	1	0.15%	1,198	162,473	0.16%
60 to 89 days	1	0.15%	1,689	65,023	0.06%
90+ days	3	0.45%	59,559	571,518	0.57%
Total	671	100.00%	67,043	100,287,356	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	601	89.57%	85,951,115	85.70%
Investment Loans	70	10.43%	14,336,242	14.30%
Total	671	100.00%	100,287,356	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	226	33.68%	31,469,424	31.38%
NSW	210	31.30%	35,872,708	35.77%
Vic	179	26.68%	25,989,198	25.91%
WA	34	5.07%	4,521,166	4.51%
SA	13	1.94%	1,583,708	1.58%
ACT	6	0.89%	630,771	0.63%
Tas	2	0.30%	36,731	0.04%
NT	1	0.15%	183,651	0.18%
Total	671	100.00%	100,287,356	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	581	86.59%	90,517,492	90.26%
Inner city	4	0.60%	587,958	0.59%
Non metro	86	12.82%	9,181,906	9.16%
Total	671	100.00%	100,287,356	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	205	30.55%	29,470,281	29.39%
Non-metro	21	3.13%	1,999,143	1.99%
New South Wales				
Metro	175	26.08%	31,950,809	31.86%
Non-metro	35	5.22%	3,921,899	3.91%
Victoria				
Metro	159	23.70%	23,977,176	23.91%
Non-metro	20	2.98%	2,012,022	2.01%
Western Australia				
Metro	27	4.02%	3,622,109	3.61%
Non-metro	7	1.04%	899,057	0.90%
South Australia				
Metro	11	1.64%	1,417,574	1.41%
Non-metro	2	0.30%	166,134	0.17%
Australian Capital Territory				
Metro	6	0.89%	630,771	0.63%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.30%	36,731	0.04%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	1	0.15%	183,651	0.18%
Total	671	100.00%	100,287,356	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4122	7	1.04%	1,528,945	1.52%
2527	6	0.89%	1,163,894	1.16%
4207	6	0.89%	1,148,928	1.15%
3754	5	0.75%	1,104,554	1.10%
2530	11	1.64%	1,037,526	1.03%
2148	7	1.04%	1,010,305	1.01%
2519	3	0.45%	968,097	0.97%
4305	6	0.89%	945,618	0.94%
3030	6	0.89%	905,767	0.90%
2529	6	0.89%	903,244	0.90%
Total	63	9.39%	10,716,877	10.69%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	2	0.30%	407,958	0.41%
3.00 to 3.25 %	5	0.75%	1,030,993	1.03%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.30%	312,782	0.31%
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	0.45%	528,962	0.53%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.15%	99,967	0.10%
5.00 to 5.25 %	24	3.58%	5,781,142	5.76%
5.25 to 5.50 %	118	17.59%	24,027,870	23.96%
5.50 to 5.75 %	133	19.82%	23,427,354	23.36%
5.75 to 6.00 %	80	11.92%	13,142,421	13.10%
6.00 to 6.25 %	50	7.45%	5,583,448	5.57%
6.25 to 6.50 %	61	9.09%	7,873,336	7.85%
6.50 to 6.75 %	25	3.73%	2,133,871	2.13%
6.75 to 7.00 %	6	0.89%	916,366	0.91%
7.00 to 7.25 %	131	19.52%	12,495,472	12.46%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	30	4.47%	2,525,413	2.52%
Total	671	100.00%	100,287,356	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	669	99.70%	99,560,545	99.28%
Interest Only Loans	2	0.30%	726,812	0.72%
Total	671	100.00%	100,287,356	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	1	50.00%	183,352	25.23%
36 to 48 months	0	0.00%	0	0.00%
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	658	98.06%	98,354,848	98.07%
Helia LMI	13	1.94%	1,932,508	1.93%
Uninsured	0	0.00%	0	0.00%
Total	671	100.00%	100,287,356	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	144	21.46%	21,469,211	21.41%
Renovation	26	3.87%	3,805,118	3.79%
Purchase - New Dwelling	49	7.30%	7,736,797	7.71%
Purchase - Existing Dwelling	258	38.45%	39,519,407	39.41%
Purchase - Investment Dwelling	37	5.51%	8,430,270	8.41%
Other	157	23.40%	19,326,553	19.27%
Total	671	100.00%	100,287,356	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	549	81.82%	80,684,211	80.45%
Duplex	4	0.60%	457,142	0.46%
Townhouse	21	3.13%	3,807,963	3.80%
Apartment / Unit / Flat	89	13.26%	14,314,742	14.27%
Vacant Land	0	0.00%	0	0.00%
Villa	8	1.19%	1,023,298	1.02%
Other	0	0.00%	0	0.00%
Total	671	100.00%	100,287,356	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)			2,973,181
Interest Earnings on the Collections Account (excluding Cash Deposit)			6,204
Input Tax Credits Received From ATO			2,667
Net Fixed Rate Swap Receipt From Swap Provider			6,351
Net Basis Swap Receipt From Swap Provider			22,653
Total			3,011,056

Amounts to be paid by Trustee on Distribution Date:

		\$	\$
Noteholders			
Class A Notes	Principal Payment	1,416,196	
	Coupon Payment	367,952	1,784,147
Class AB Notes	Principal Payment	188,876	
	Coupon Payment	54,737	243,613
Class B Notes	Principal Payment	51,512	
	Coupon Payment	15,911	67,423
Class C Notes	Principal Payment	27,473	
	Coupon Payment	9,235	36,708
Class D Notes	Principal Payment	6,868	
	Coupon Payment	3,545	10,413
Other Expenses			
Trust Expenses			91,787
Redraws			776,965
Transfer to/from Reserves			0
Total			3,011,056

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