Series 2018-1 Harvey Trust

Investor Report

As at **30-September-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	73,200,757	1.20%	16.25%	11.37%
Class AB Notes	38,500,000	9,762,668	1.75%	5.08%	25.36%
Class B Notes	10,500,000	2,662,546	2.10%	2.03%	25.36%
Class C Notes	5,600,000	1,420,024	2.60%	0.41%	25.36%
Class D Notes	1,400,000	355,006	5.90%	0.00%	25.36%
Total*	**700,000,000**	**87,401,001**			

**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	$85,477,652
Total Number of Loans	608
Average Current Balance	$140,588
Highest Current Balance	$720,336
Seasoning Average (Months)	131.54
Seasoning (Weighted Average) (Months)	130.62
Remaining Loan Term (Average) (Months)	199
Remaining Term (Weighted Average)	213
Remaining Term (Maximum) (Months)	289
Approval LVR (Average)	61.79%
Approval LVR (Weighted Average)	65.36%
Scheduled LVR (Average)	38.24%
Scheduled LVR (Weighted Average)	43.81%
Scheduled LVR (Maximum)	74.78%
Current LVR (Average)	26.72%
Current LVR (Weighted Average)	41.61%
Current LVR (Maximum)	72.49%
Variable Rate (Weighted Average)	6.67%
Fixed Rate (Weighted Average)	5.05%
Rate on All Loans (Weighted Average)	6.59%
Variable Rate Loans (Percentage by value)	95.06%
Fixed Rate Loans (Percentage by value)	4.94%
Owner Occupied (Dollar Value)	$73,336,480
Owner Occupied (Percentage)	85.80%
Pool reduction	$1,923,350
Monthly Repayment speed	2.20%
Single Monthly Mortality Rate (SMM)*	1.61%
CPR (Monthly)*	17.74%
CPR (Quarterly)*	20.68%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$87,401,001
Scheduled Repayments Received During Period	-$907,263
Unscheduled Repayments Received During Period	-$1,958,692
Redraws	$555,852
Interest	$386,753
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$85,477,652
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

** Methodology Update: Effective September 2026, the SMM/ CPR calculation methodology has been refined as part of our ongoing review process*

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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%	10	1.64%	1,089,987	0.57%
> 20% <= 30%	33	5.43%	6,241,360	3.26%
> 30% <= 40%	58	9.54%	14,647,626	7.65%
> 40% <= 50%	62	10.20%	16,742,200	8.75%
> 50% <= 55%	49	8.06%	13,613,252	7.11%
> 55% <= 60%	44	7.24%	13,991,418	7.31%
> 60% <= 65%	51	8.39%	15,683,093	8.19%
> 65% <= 70%	48	7.89%	16,098,439	8.41%
> 70% <= 75%	45	7.40%	14,974,659	7.82%
> 75% <= 80%	158	25.99%	59,943,477	31.32%
> 80% <= 85%	10	1.64%	3,848,497	2.01%
> 85% <= 90%	22	3.62%	7,656,647	4.00%
> 90% <= 95%	18	2.96%	6,880,242	3.59%
> 95%	0	0.00%	0	0.00%
Total	**608**	**100.00%**	**191,410,900**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	100	16.45%	7,512,792	6.46%
> 20% <= 30%	100	16.45%	16,133,231	13.87%
> 30% <= 40%	108	17.76%	20,539,704	17.66%
> 40% <= 50%	143	23.52%	30,402,311	26.14%
> 50% <= 55%	44	7.24%	9,995,611	8.59%
> 55% <= 60%	50	8.22%	12,826,865	11.03%
> 60% <= 65%	39	6.41%	10,878,794	9.35%
> 65% <= 70%	14	2.30%	4,760,980	4.09%
> 70% <= 75%	10	1.64%	3,259,919	2.80%
> 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	**608**	**100.00%**	**116,310,207**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	264	43.42%	10,130,180	11.85%
> 20% <= 30%	80	13.16%	12,132,854	14.19%
> 30% <= 40%	78	12.83%	15,682,560	18.35%
> 40% <= 50%	88	14.47%	19,810,256	23.18%
> 50% <= 55%	21	3.45%	5,040,978	5.90%
> 55% <= 60%	37	6.09%	9,931,256	11.62%
> 60% <= 65%	21	3.45%	6,132,859	7.17%
> 65% <= 70%	14	2.30%	4,857,404	5.68%
> 70% <= 75%	5	0.82%	1,759,304	2.06%
> 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	**608**	**100.00%**	**85,477,652**	**100.00%**

Table4 - Current Loan Balances

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	182	29.93%	2,266,005	2.65%
$50,000 to $100,000	89	14.64%	6,686,649	7.82%
$100,000 to $150,000	83	13.65%	10,292,804	12.04%
$150,000 to $200,000	67	11.02%	11,637,120	13.61%
$200,000 to $250,000	72	11.84%	16,110,478	18.85%
$250,000 to $300,000	56	9.21%	15,392,987	18.01%
$300,000 to $350,000	28	4.61%	9,233,489	10.80%
$350,000 to $400,000	14	2.30%	5,225,119	6.11%
$400,000 to $500,000	8	1.32%	3,598,738	4.21%
$500,000 to $750,000	9	1.48%	5,034,264	5.89%
$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	**608**	**100.00%**	**85,477,652**	**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	318	59.77%	4,076,777	13.18%
$50,000 to $100,000	94	17.67%	6,824,937	22.07%
$100,000 to $150,000	63	11.84%	7,860,989	25.42%
$150,000 to $200,000	30	5.64%	5,134,265	16.60%
$200,000 to $250,000	15	2.82%	3,267,966	10.57%
$250,000 to $300,000	6	1.13%	1,606,290	5.19%
$300,000 to $400,000	5	0.94%	1,689,009	5.46%
$400,000 to $500,000	1	0.19%	466,385	1.51%
$500,000 to $1,000,000	0	0.00%	0	0.00%
$1,000,000+	0	0.00%	0	0.00%
Total	**532**	**100.00%**	**30,926,619**	**100.00%**

Table 6 - Product Type

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	1	0.16%	154,023	0.18%
2 Year Fixed	3	0.49%	519,363	0.61%
3 Year Fixed	7	1.15%	1,080,638	1.26%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	14	2.30%	2,472,073	2.89%
Variable	583	95.89%	81,251,553	95.06%
Total	**608**	**100.00%**	**85,477,652**	**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	10	40.00%	1,679,624	39.74%
6 to 12 months	8	32.00%	1,378,380	32.62%
12 to 24 months	4	16.00%	690,485	16.34%
24 to 36 months	1	4.00%	131,604	3.11%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	2	8.00%	346,006	8.19%
60+ months	0	0.00%	0	0.00%
Total	**25**	**100.00%**	**4,226,098**	**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	592	97.37%	83,436,529	97.61%
180 to 360 months	16	2.63%	2,041,122	2.39%
360+ months	0	0.00%	0	0.00%
Total	**608**	**100.00%**	**85,477,652**	**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	2	0.33%	4,590	0.01%
10 to 15 years	27	4.44%	602,786	0.71%
15 to 20 years	51	8.39%	3,798,165	4.44%
20 to 25 years	88	14.47%	11,373,679	13.31%
25 to 30 years	439	72.20%	69,550,354	81.37%
30+ years	1	0.16%	148,078	0.17%
Total	**608**	**100.00%**	**85,477,652**	**100.00%**

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	22	3.62%	314,375	0.37%
5 to 10 years	42	6.91%	3,140,988	3.67%
10 to 15 years	102	16.78%	11,017,792	12.89%
15 to 20 years	344	56.58%	53,055,676	62.07%
20 to 25 years	98	16.12%	17,948,821	21.00%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	**608**	**100.00%**	**85,477,652**	**100.00%**

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	600	98.68%	7	84,368,943	98.70%
1 to 29 days	5	0.82%	1,769	512,381	0.60%
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	0.49%	92,287	596,327	0.70%
Total	**608**	**100.00%**	**94,064**	**85,477,652**	**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	546	89.80%	73,336,480	85.80%
Investment Loans	62	10.20%	12,141,172	14.20%
Total	**608**	**100.00%**	**85,477,652**	**100.00%**

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	204	33.55%	27,078,594	31.68%
NSW	195	32.07%	30,520,223	35.71%
Vic	160	26.32%	21,798,950	25.50%
WA	29	4.77%	4,064,626	4.76%
SA	12	1.97%	1,408,124	1.65%
ACT	6	0.99%	604,639	0.71%
Tas	2	0.33%	2,496	0.00%
NT	0	0.00%	0	0.00%
Total	**608**	**100.00%**	**85,477,652**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	528	86.84%	77,216,732	90.34%
Inner city	4	0.66%	537,987	0.63%
Non metro	76	12.50%	7,722,933	9.04%
Total	**608**	**100.00%**	**85,477,652**	**100.00%**

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	185	30.43%	25,451,071	29.78%
Non-metro	19	3.13%	1,627,523	1.90%
New South Wales				
Metro	163	26.81%	27,292,480	31.93%
Non-metro	32	5.26%	3,227,743	3.78%
Victoria				
Metro	142	23.36%	19,953,453	23.34%
Non-metro	18	2.96%	1,845,497	2.16%
Western Australia				
Metro	24	3.95%	3,203,201	3.75%
Non-metro	5	0.82%	861,425	1.01%
South Australia				
Metro	10	1.64%	1,247,379	1.46%
Non-metro	2	0.33%	160,745	0.19%
Australian Capital Territory				
Metro	6	0.99%	604,639	0.71%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.33%	2,496	0.00%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	0	0.00%	0	0.00%
Total	**608**	**100.00%**	**85,477,652**	**100.00%**

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
4122	6	0.99%	1,148,645	1.34%
4305	7	1.15%	1,093,539	1.28%
2530	11	1.81%	981,877	1.15%
2519	3	0.49%	943,836	1.10%
2148	7	1.15%	923,104	1.08%
3934	2	0.33%	902,853	1.06%
2529	6	0.99%	892,846	1.04%
3030	6	0.99%	865,520	1.01%
2132	2	0.33%	860,702	1.01%
2527	5	0.82%	860,598	1.01%
Total	**55**	**9.05%**	**9,473,519**	**11.08%**

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Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0.00 to 3.00 %	0	0.00%	0	0.00%
3.00 to 3.25 %	4	0.66%	819,995	0.96%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.33%	304,094	0.36%
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	0.49%	513,697	0.60%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	0	0.00%	0	0.00%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	3	0.49%	723,839	0.85%
5.50 to 5.75 %	2	0.33%	222,857	0.26%
5.75 to 6.00 %	28	4.61%	6,599,388	7.72%
6.00 to 6.25 %	120	19.74%	22,091,939	25.85%
6.25 to 6.50 %	126	20.72%	20,867,001	24.41%
6.50 to 6.75 %	66	10.86%	9,726,773	11.38%
6.75 to 7.00 %	39	6.41%	3,365,305	3.94%
7.00 to 7.25 %	52	8.55%	5,926,576	6.93%
7.25 to 7.50 %	18	2.96%	1,070,863	1.25%
7.50+ %	145	23.85%	13,245,325	15.50%
Total	**608**	**100.00%**	**85,477,652**	**100.00%**

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	607	99.84%	84,933,961	99.36%
Interest Only Loans	1	0.16%	543,691	0.64%
Total	**608**	**100.00%**	**85,477,652**	**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	100.00%	543,691	100.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	**1**	**100.00%**	**543,691**	**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	596	98.03%	83,904,182	98.16%
Helia LMI	12	1.97%	1,573,470	1.84%
Uninsured	0	0.00%	0	0.00%
Total	**608**	**100.00%**	**85,477,652**	**100.00%**

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	151	24.84%	21,121,048	24.71%
Renovation	23	3.78%	3,162,381	3.70%
Purchase - New Dwelling	47	7.73%	7,136,106	8.35%
Purchase - Existing Dwelling	236	38.82%	33,049,475	38.66%
Purchase - Investment Dwelling	34	5.59%	7,388,412	8.64%
Other	117	19.24%	13,620,230	15.93%
Total	**608**	**100.00%**	**85,477,652**	**100.00%**

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	494	81.25%	68,522,726	80.16%
Duplex	3	0.49%	407,863	0.48%
Townhouse	18	2.96%	3,206,170	3.75%
Apartment / Unit / Flat	86	14.14%	12,361,638	14.46%
Vacant Land	0	0.00%	0	0.00%
Villa	7	1.15%	979,255	1.15%
Other	0	0.00%	0	0.00%
Total	**608**	**100.00%**	**85,477,652**	**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)			2,945,511
Interest Earnings on the Collections Account (excluding Cash Deposit)			6,981
Input Tax Credits Received From ATO			2,288
Net Fixed Rate Swap Receipt From Swap Provider			7,012
Net Basis Swap Receipt From Swap Provider			2,775
Total			**2,964,567**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes	Principal Payment	1,610,859	
	Coupon Payment	336,774	1,947,632
Class AB Notes	Principal Payment	214,838	
	Coupon Payment	49,328	264,166
Class B Notes	Principal Payment	58,592	
	Coupon Payment	14,219	72,811
Class C Notes	Principal Payment	31,249	
	Coupon Payment	8,167	39,416
Class D Notes	Principal Payment	7,812	
	Coupon Payment	3,005	10,817
Other Expenses			
Trust Expenses			73,873
Redraws			555,852
Transfer to/from Reserves			0
Total			**2,964,567**

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