

# Harvey Series 2018-1 Trust

## Investor Report

As at 31-May-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:	\$ 120,215,569
Total Number of Loans:	758
Average Current Balance:	\$ 158,596
Highest Current Balance:	\$ 745,717
Average Approval LVR	61.85%
Weighted Average Approval LVR	65.63%
Average Scheduled LVR	41.72%
Weighted Average Scheduled LVR	49.24%
Average Seasoning (Months):	115.34
Weighted Average Seasoning (Months):	114.38
Average Remaining Loan Term (Months):	212.95
Weighted Average Remaining Term:	227.71
Maximum Remaining Term (Months):	305.23
Weighted Average Variable Rate:	6.49%
Weighted Average Fixed Rate:	4.99%
Weighted Average Rate on All Loans:	6.39%
Percentage (by value) of Variable Rate Loans:	93.38%
Percentage (by value) of Fixed Rate Loans:	6.62%
Owner Occupied by Dollar Value	\$ 102,160,494
Percentage Owner Occupied	84.98%
Pool reduction	\$ 1,406,070
Monthly Repayment speed	1.16%
Available room till fixed cap threshold (45%) reached	38.38%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 121,621,640
Scheduled Repayments Received During Period	(\$ 989,340)
Unscheduled Repayments Received During Period	(\$ 1,681,457)
Redraws	\$ 723,743
Interest	\$ 540,984
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 120,215,569
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 114,593
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	4.75%	\$ 5,291,032	2.24%	\$ 146,973
> 25% <= 30%	17	2.24%	\$ 3,597,079	1.53%	\$ 211,593
> 30% <= 35%	34	4.49%	\$ 7,882,864	3.34%	\$ 231,849
> 35% <= 40%	43	5.67%	\$ 10,659,504	4.52%	\$ 247,895
> 40% <= 45%	33	4.35%	\$ 7,420,673	3.15%	\$ 224,869
> 45% <= 50%	43	5.67%	\$ 12,564,573	5.33%	\$ 292,199
> 50% <= 55%	58	7.65%	\$ 15,945,922	6.76%	\$ 274,930
> 55% <= 60%	53	6.99%	\$ 15,635,040	6.63%	\$ 295,001
> 60% <= 65%	60	7.92%	\$ 19,010,411	8.06%	\$ 316,840
> 65% <= 70%	60	7.92%	\$ 20,430,475	8.67%	\$ 340,508
> 70% <= 75%	58	7.65%	\$ 19,714,098	8.36%	\$ 339,898
> 75% <= 80%	200	26.39%	\$ 74,593,236	31.64%	\$ 372,966
> 80% <= 85%	12	1.58%	\$ 4,230,374	1.79%	\$ 352,531
> 85% <= 90%	26	3.43%	\$ 9,339,568	3.96%	\$ 359,214
> 90% <= 95%	25	3.30%	\$ 9,456,424	4.01%	\$ 378,257
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 235,771,271</b>	<b>100.00%</b>	<b>\$ 311,044</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	146	19.26%	\$ 8,117,701	6.75%	\$ 55,601
> 25% <= 30%	73	9.63%	\$ 7,997,778	6.65%	\$ 109,559
> 30% <= 35%	49	6.46%	\$ 6,595,895	5.49%	\$ 134,610
> 35% <= 40%	51	6.73%	\$ 7,025,497	5.84%	\$ 137,755
> 40% <= 45%	86	11.35%	\$ 15,225,573	12.67%	\$ 177,042
> 45% <= 50%	85	11.21%	\$ 13,821,938	11.50%	\$ 162,611
> 50% <= 55%	74	9.76%	\$ 13,558,008	11.28%	\$ 183,216
> 55% <= 60%	63	8.31%	\$ 12,475,000	10.38%	\$ 198,016
> 60% <= 65%	65	8.58%	\$ 16,113,674	13.40%	\$ 247,903
> 65% <= 70%	40	5.28%	\$ 11,090,256	9.23%	\$ 277,256
> 70% <= 75%	19	2.51%	\$ 5,973,145	4.97%	\$ 314,376
> 75% <= 80%	7	0.92%	\$ 2,221,105	1.85%	\$ 317,301
> 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
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	179	23.61%	\$ 2,467,208	2.05%	28.27%
> \$ 50,000 <= \$ 100,000	112	14.78%	\$ 8,673,503	7.21%	34.32%
> \$ 100,000 <= \$ 150,000	109	14.38%	\$ 13,700,939	11.40%	40.62%
> \$ 150,000 <= \$ 200,000	100	13.19%	\$ 17,322,011	14.41%	46.44%
> \$ 200,000 <= \$ 250,000	87	11.48%	\$ 19,510,662	16.23%	49.83%
> \$ 250,000 <= \$ 300,000	68	8.97%	\$ 18,679,856	15.54%	52.87%
> \$ 300,000 <= \$ 350,000	45	5.94%	\$ 14,521,384	12.08%	55.66%
> \$ 350,000 <= \$ 485,800	42	5.54%	\$ 16,310,207	13.57%	55.39%
> \$ 485,800 <= \$ 500,000	2	0.26%	\$ 984,873	0.82%	0.00%
> \$ 500,000 <= \$ 750,000	14	1.85%	\$ 8,044,926	6.69%	52.95%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>41.72%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	411	63.33%	\$ 5,165,439	14.50%	\$ 12,568
> \$ 50,000 <= \$ 100,000	116	17.87%	\$ 8,630,422	24.23%	\$ 74,400
> \$ 100,000 <= \$ 150,000	56	8.63%	\$ 6,781,020	19.04%	\$ 121,090
> \$ 150,000 <= \$ 200,000	33	5.08%	\$ 5,863,378	16.46%	\$ 177,678
> \$ 200,000 <= \$ 250,000	18	2.77%	\$ 4,051,888	11.38%	\$ 225,105
> \$ 250,000 <= \$ 300,000	6	0.92%	\$ 1,686,914	4.74%	\$ 281,152
> \$ 300,000 <= \$ 400,000	7	1.08%	\$ 2,481,290	6.97%	\$ 354,470
> \$ 400,000 <= \$ 500,000	1	0.15%	\$ 430,368	1.21%	\$ 430,368
> \$ 500,000 <= \$ 1,000,000	1	0.15%	\$ 524,587	1.47%	\$ 524,587
<b>Total</b>	<b>649</b>	<b>100.00%</b>	<b>\$ 35,615,305</b>	<b>100.00%</b>	<b>\$ 54,877</b>

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	5	13.16%	\$ 1,301,448	16.36%	\$ 260,290
> 6 <= 12 mths	3	7.89%	\$ 557,066	7.00%	\$ 185,689
> 12 <= 24 mths	23	60.53%	\$ 4,660,339	58.58%	\$ 202,623
> 24 <= 36 mths	7	18.42%	\$ 1,436,102	18.05%	\$ 205,157
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>38</b>	<b>100.00%</b>	<b>\$ 7,954,955</b>	<b>100.00%</b>	<b>\$ 209,341</b>

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	733	96.70%	\$ 116,440,093	96.86%	\$ 158,854
> 160 <= 360 mths	25	3.30%	\$ 3,775,477	3.14%	\$ 151,019
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

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	7	0.92%	\$ 44,115	0.04%	\$ 6,302
> 10 <= 15 years	36	4.75%	\$ 1,397,671	1.16%	\$ 38,824
> 15 <= 20 years	62	8.18%	\$ 6,126,175	5.10%	\$ 98,809
> 20 <= 25 years	115	15.17%	\$ 16,417,353	13.66%	\$ 142,760
> 25 <= 30 years	537	70.84%	\$ 96,041,351	79.89%	\$ 178,848
> 30 <= 50 years	1	0.13%	\$ 188,905	0.16%	\$ 188,905
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	21	2.77%	\$ 441,328	0.37%	\$ 21,016
> 5 <= 10 years	41	5.41%	\$ 2,754,182	2.29%	\$ 67,175
> 10 <= 15 years	87	11.48%	\$ 10,302,513	8.57%	\$ 118,420
> 15 <= 20 years	267	35.22%	\$ 41,957,103	34.90%	\$ 157,143
> 20 <= 25 years	341	44.99%	\$ 64,571,538	53.71%	\$ 189,359
> 25 <= 30 years	1	0.13%	\$ 188,905	0.16%	\$ 188,905
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	720	94.99%	\$ 112,260,614	93.38%	\$ 155,918
Fixed (1 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (2 year)	4	0.53%	\$ 963,140	0.80%	\$ 240,785
Fixed (3 year)	15	1.98%	\$ 3,463,080	2.88%	\$ 230,872
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	19	2.51%	\$ 3,528,735	2.94%	\$ 185,723
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	172	22.69%	\$ 27,479,254	22.86%	\$ 159,763
QLD COUNTRY	83	10.95%	\$ 10,613,586	8.83%	\$ 127,875
SYD METRO	82	10.82%	\$ 19,311,781	16.06%	\$ 235,510
OTHER NSW METRO	31	4.09%	\$ 5,401,197	4.49%	\$ 174,232
NSW COUNTRY	125	16.49%	\$ 18,055,744	15.02%	\$ 144,446
ACT METRO	8	1.06%	\$ 832,687	0.69%	\$ 104,086
MELBOURNE METRO	174	22.96%	\$ 28,183,000	23.44%	\$ 161,971
VICTORIA COUNTRY	26	3.43%	\$ 2,487,712	2.07%	\$ 95,681
PERTH METRO	31	4.09%	\$ 4,434,412	3.69%	\$ 143,046
WA COUNTRY	7	0.92%	\$ 1,003,260	0.83%	\$ 143,323
ADELAIDE METRO	12	1.58%	\$ 1,639,245	1.36%	\$ 136,604
SA COUNTRY	3	0.40%	\$ 389,633	0.32%	\$ 129,878
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.13%	\$ 222,263	0.18%	\$ 222,263
HOBART METRO	2	0.26%	\$ 50,133	0.04%	\$ 25,067
TAS COUNTRY	1	0.13%	\$ 111,663	0.09%	\$ 111,663
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
<b>TOTAL</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4122	7	0.92%	\$ 1,617,332	1.35%	\$ 231,047
2530	12	1.58%	\$ 1,434,657	1.19%	\$ 119,555
4207	7	0.92%	\$ 1,298,837	1.08%	\$ 185,548
2527	6	0.79%	\$ 1,270,619	1.06%	\$ 211,770
2529	8	1.06%	\$ 1,229,875	1.02%	\$ 153,734
3754	5	0.66%	\$ 1,136,028	0.94%	\$ 227,206
2519	4	0.53%	\$ 1,124,217	0.94%	\$ 281,054
2148	7	0.92%	\$ 1,103,301	0.92%	\$ 157,614
4305	7	0.92%	\$ 1,075,353	0.89%	\$ 153,622
3030	8	1.06%	\$ 1,012,824	0.84%	\$ 126,603
<b>Total</b>	<b>71</b>	<b>9.37%</b>	<b>\$ 12,303,045</b>	<b>10.23%</b>	<b>\$ 173,282</b>

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	748	98.68%	\$ 118,556,811	98.62%	\$ 531
>	1	<=	7	days	3	0.40%	\$ 236,864	0.20%	\$ 612
>	7	<=	30	days	0	0.00%	\$ 0	0.00%	\$ 0
>	30	<=	60	days	2	0.26%	\$ 549,754	0.46%	\$ 6,353
>	60	<=	90	days	0	0.00%	\$ 0	0.00%	\$ 0
>	90	<=	120	days	2	0.26%	\$ 143,363	0.12%	\$ 3,365
>	120	<=	150	days	0	0.00%	\$ 0	0.00%	\$ 0
>	150	<=	180	days	1	0.13%	\$ 82,713	0.07%	\$ 6,965
>	180	<=		days	2	0.26%	\$ 646,065	0.54%	\$ 97,065
<b>Total</b>					<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 114,891</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	670	88.39%	\$ 102,160,494	84.98%	\$ 152,478
Non-Regulated Loans	88	11.61%	\$ 18,055,075	15.02%	\$ 205,171
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	170	22.43%	\$ 26,269,599	21.85%	\$ 154,527
Renovation	29	3.83%	\$ 4,450,121	3.70%	\$ 153,452
Purchase - New Dwelling	31	4.09%	\$ 5,424,257	4.51%	\$ 174,976
Purchase - Existing Dwelling	286	37.73%	\$ 46,314,422	38.53%	\$ 161,939
Buy Home (Investment)	47	6.20%	\$ 10,609,723	8.83%	\$ 225,739
Other	195	25.73%	\$ 27,147,447	22.58%	\$ 139,218
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.85%	\$ 2,220,094	1.85%	\$ 158,578
QBELMI	744	98.15%	\$ 117,995,475	98.15%	\$ 158,596
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	755	99.60%	\$ 119,274,807	99.22%	\$ 157,980
Interest Only Loans	3	0.40%	\$ 940,762	0.78%	\$ 313,587
<b>Total</b>	<b>758</b>	<b>100.00%</b>	<b>\$ 120,215,569</b>	<b>100.00%</b>	<b>\$ 158,596</b>

**DISTRIBUTION SUMMARY**

**Amounts received into Collections Account prior to Distribution Date:**

Collections (including excess subscription monies on first determination date)	\$ 2,785,391
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 7,563
Input Tax Credits Received From ATO	\$ 3,104
Net Fixed Rate Swap Receipt From Swap Provider	\$ 12,844
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u><b>\$ 2,808,901</b></u>

**Amounts to be paid by Trustee on Distribution Date:**

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,177,623	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 463,233	\$ 1,640,855
Class AB Principal to be paid to Class AB Note Holders	\$ 157,058	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 68,536	\$ 225,594
Class B Principal to be paid to Class B Note Holders	\$ 42,834	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 19,864	\$ 62,698
Class C Principal to be paid to Class C Note Holders	\$ 22,845	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 11,487	\$ 34,332
Class D Principal to be paid to Class D Note Holders	\$ 5,711	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,346	\$ 10,057
Redraws		\$ 723,743
Trust Expenses		\$ 111,622
Total		<u><b>\$ 2,808,901</b></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