

Harvey Series 2018-1 Trust

Investor Report

As at 31-Mar-23

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:	\$ 198,335,460
Total Number of Loans:	1,045
Average Current Balance:	\$ 189,795
Highest Current Balance:	\$ 879,504
Average Approval LVR	61.87%
Weighted Average Approval LVR	65.87%
Average Scheduled LVR	47.73%
Weighted Average Scheduled LVR	54.62%
Average Seasoning (Months):	88.76
Weighted Average Seasoning (Months):	87.54
Average Remaining Loan Term (Months):	238.48
Weighted Average Remaining Term:	252.74
Maximum Remaining Term (Months):	331.23
Weighted Average Variable Rate:	6.32%
Weighted Average Fixed Rate:	2.69%
Weighted Average Rate on All Loans:	5.56%
Percentage (by value) of Variable Rate Loans:	78.99%
Percentage (by value) of Fixed Rate Loans:	21.01%
Owner Occupied by Dollar Value	\$ 168,609,400
Percentage Owner Occupied	85.01%
Pool reduction	\$ 6,039,127
Monthly Repayment speed	2.95%
Available room till fixed cap threshold (45%) reached	23.99%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 204,374,586.93
Scheduled Repayments Received During Period	(\$ 1,521,015.61)
Unscheduled Repayments Received During Period	(\$ 6,199,565.36)
Redraws	\$ 907,106.08
Interest	\$ 773,347.51
Other Charges	\$ 1,000.00
Mortgage Portfolio Balance At End of Period	\$ 198,335,459.55
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 164,978.98
Defaulted Amounts (ie shortfalls written off)	\$ 0.00
Recovered amount of write off	\$ 0.00

Table 1 - Mortgage Pool by Loan-to-Valuation Ratio at Approval

Approval LVR	Number of Loans		Approval Amount		Average Balance
	#	%	\$	%	
> 0% <= 25%	55	5.26%	\$ 7,851,781.15	2.41%	\$ 142,759.66
> 25% <= 30%	31	2.97%	\$ 5,985,695.66	1.83%	\$ 193,086.96
> 30% <= 35%	44	4.21%	\$ 9,995,228.37	3.06%	\$ 227,164.28
> 35% <= 40%	55	5.26%	\$ 13,985,331.33	4.29%	\$ 254,278.75
> 40% <= 45%	41	3.92%	\$ 9,609,102.69	2.94%	\$ 234,368.36
> 45% <= 50%	60	5.74%	\$ 17,041,477.13	5.22%	\$ 284,024.62
> 50% <= 55%	75	7.18%	\$ 20,516,976.63	6.29%	\$ 273,559.69
> 55% <= 60%	73	6.99%	\$ 23,008,983.25	7.05%	\$ 315,191.55
> 60% <= 65%	78	7.46%	\$ 26,850,116.54	8.23%	\$ 344,232.26
> 65% <= 70%	88	8.42%	\$ 29,702,900.41	9.10%	\$ 337,532.96
> 70% <= 75%	79	7.56%	\$ 25,840,297.30	7.92%	\$ 327,092.37
> 75% <= 80%	272	26.03%	\$ 100,604,659.14	30.83%	\$ 369,870.07
> 80% <= 85%	17	1.63%	\$ 6,480,750.12	1.99%	\$ 381,220.60
> 85% <= 90%	31	2.97%	\$ 11,529,683.16	3.53%	\$ 371,925.26
> 90% <= 95%	46	4.40%	\$ 17,354,496.22	5.32%	\$ 377,271.66
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,045	100.00%	\$ 326,357,479.10	100.00%	\$ 312,303.81

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	137	13.11%	\$ 9,435,937.84	4.76%	\$ 68,875.46
> 25% <= 30%	68	6.51%	\$ 7,290,259.61	3.68%	\$ 107,209.70
> 30% <= 35%	74	7.08%	\$ 9,626,606.95	4.85%	\$ 130,089.28
> 35% <= 40%	70	6.70%	\$ 10,650,404.92	5.37%	\$ 152,148.64
> 40% <= 45%	83	7.94%	\$ 14,841,378.56	7.48%	\$ 178,811.79
> 45% <= 50%	95	9.09%	\$ 17,120,568.86	8.63%	\$ 180,216.51
> 50% <= 55%	101	9.67%	\$ 21,982,193.29	11.08%	\$ 217,645.48
> 55% <= 60%	110	10.53%	\$ 24,544,610.79	12.38%	\$ 223,132.83
> 60% <= 65%	98	9.38%	\$ 22,707,942.62	11.45%	\$ 231,713.70
> 65% <= 70%	104	9.95%	\$ 27,622,386.04	13.93%	\$ 265,599.87
> 70% <= 75%	59	5.65%	\$ 17,127,995.81	8.64%	\$ 290,305.01
> 75% <= 80%	33	3.16%	\$ 10,846,067.03	5.47%	\$ 328,668.70
> 80% <= 85%	9	0.86%	\$ 3,065,069.12	1.55%	\$ 340,563.24
> 85% <= 90%	3	0.29%	\$ 991,780.87	0.50%	\$ 330,593.62
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	1	0.10%	\$ 482,257.24	0.24%	\$ 482,257.24
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	172	16.46%	\$ 3,111,112.10	1.57%	32.47%
> \$ 50,000 <= \$ 100,000	125	11.96%	\$ 9,463,642.65	4.77%	37.42%
> \$ 100,000 <= \$ 150,000	151	14.45%	\$ 18,710,983.32	9.43%	41.19%
> \$ 150,000 <= \$ 200,000	141	13.49%	\$ 24,536,823.92	12.37%	49.00%
> \$ 200,000 <= \$ 250,000	140	13.40%	\$ 31,213,265.84	15.74%	53.83%
> \$ 250,000 <= \$ 300,000	117	11.20%	\$ 31,974,085.15	16.12%	58.01%
> \$ 300,000 <= \$ 350,000	78	7.46%	\$ 25,132,001.02	12.67%	59.83%
> \$ 350,000 <= \$ 485,800	92	8.80%	\$ 36,024,833.07	18.16%	62.26%
> \$ 485,800 <= \$ 500,000	1	0.10%	\$ 499,025.97	0.25%	0.00%
> \$ 500,000 <= \$ 750,000	25	2.39%	\$ 15,205,425.09	7.67%	61.04%
> \$ 750,000 <= \$ 1,000,000	3	0.29%	\$ 2,464,261.42	1.24%	0.00%
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	47.73%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	581	65.50%	\$ 6,260,337.33	13.55%	\$ 10,775.11
> \$ 50,000 <= \$ 100,000	136	15.33%	\$ 9,630,717.40	20.84%	\$ 70,814.10
> \$ 100,000 <= \$ 150,000	85	9.58%	\$ 10,243,939.22	22.17%	\$ 120,516.93
> \$ 150,000 <= \$ 200,000	38	4.28%	\$ 6,613,269.31	14.31%	\$ 174,033.40
> \$ 200,000 <= \$ 250,000	25	2.82%	\$ 5,589,271.44	12.10%	\$ 223,570.86
> \$ 250,000 <= \$ 300,000	8	0.90%	\$ 2,239,043.70	4.85%	\$ 279,880.46
> \$ 300,000 <= \$ 400,000	8	0.90%	\$ 2,825,768.58	6.12%	\$ 353,221.07
> \$ 400,000 <= \$ 500,000	5	0.56%	\$ 2,254,482.74	4.88%	\$ 450,896.55
> \$ 500,000 <= \$ 1,000,000	1	0.11%	\$ 551,527.21	1.19%	\$ 551,527.21
Total	887	100.00%	\$ 46,208,356.93	100.00%	\$ 52,095.10

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	48	26.67%	\$ 10,226,311.87	24.54%	\$ 213,048.16
> 6 <= 12 mths	59	32.78%	\$ 14,996,092.78	35.98%	\$ 254,171.06
> 12 <= 24 mths	47	26.11%	\$ 10,952,033.11	26.28%	\$ 233,021.98
> 24 <= 36 mths	10	5.56%	\$ 2,013,564.21	4.83%	\$ 201,356.42
> 36 <= 60 mths	16	8.89%	\$ 3,489,596.01	8.37%	\$ 218,099.75
Total	180	100.00%	\$ 41,677,597.98	100.00%	\$ 231,542.21

Table 6 - Mortgage Pool by Months Since Drawdown

Days Since Drawdown	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 3 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 3 <= 6 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 6 <= 12 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 12 <= 18 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 18 <= 24 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 24 <= 36 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 36 <= 48 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 48 <= 60 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 60 <= 160 mths	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70
> 160 <= 360 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 5 <= 10 years	12	1.15%	\$ 264,202.97	0.13%	\$ 22,016.91
> 10 <= 15 years	57	5.45%	\$ 3,950,421.70	1.99%	\$ 69,305.64
> 15 <= 20 years	86	8.23%	\$ 10,810,244.06	5.45%	\$ 125,700.51
> 20 <= 25 years	150	14.35%	\$ 26,666,580.14	13.45%	\$ 177,777.20
> 25 <= 30 years	739	70.72%	\$ 156,424,293.86	78.87%	\$ 211,670.22
> 30 <= 50 years	1	0.10%	\$ 219,716.82	0.11%	\$ 219,716.82
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	16	1.53%	\$ 425,180.70	0.21%	\$ 26,573.79
> 5 <= 10 years	54	5.17%	\$ 3,878,798.14	1.96%	\$ 71,829.60
> 10 <= 15 years	98	9.38%	\$ 12,349,553.19	6.23%	\$ 126,015.85
> 15 <= 20 years	199	19.04%	\$ 35,193,653.37	17.74%	\$ 176,852.53
> 20 <= 25 years	675	64.59%	\$ 145,534,674.45	73.38%	\$ 215,606.93
> 25 <= 30 years	3	0.29%	\$ 953,599.70	0.48%	\$ 317,866.57
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	865	82.78%	\$ 156,657,861.57	78.99%	\$ 181,107.35
Fixed (1 year)	2	0.19%	\$ 510,368.53	0.26%	\$ 255,184.27
Fixed (2 year)	39	3.73%	\$ 9,223,090.75	4.65%	\$ 236,489.51
Fixed (3 year)	112	10.72%	\$ 26,546,196.90	13.38%	\$ 237,019.62
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	27	2.58%	\$ 5,397,941.80	2.72%	\$ 199,923.77
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	245	23.44%	\$ 47,551,417.84	23.98%	\$ 194,087.42
QLD COUNTRY	121	11.58%	\$ 18,370,300.16	9.26%	\$ 151,820.66
SYD METRO	114	10.91%	\$ 30,821,339.74	15.54%	\$ 270,362.63
OTHER NSW METRO	45	4.31%	\$ 8,775,636.38	4.42%	\$ 195,014.14
NSW COUNTRY	164	15.69%	\$ 29,326,209.40	14.79%	\$ 178,818.35
ACT METRO	11	1.05%	\$ 1,912,211.02	0.96%	\$ 173,837.37
MELBOURNE METRO	231	22.11%	\$ 43,375,622.46	21.87%	\$ 187,773.26
VICTORIA COUNTRY	32	3.06%	\$ 3,572,437.81	1.80%	\$ 111,638.68
PERTH METRO	48	4.59%	\$ 9,215,614.57	4.65%	\$ 191,991.97
WA COUNTRY	10	0.96%	\$ 1,908,619.65	0.96%	\$ 190,861.97
ADELAIDE METRO	15	1.44%	\$ 2,579,032.65	1.30%	\$ 171,935.51
SA COUNTRY	4	0.38%	\$ 468,147.13	0.24%	\$ 117,036.78
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
NT COUNTRY	1	0.10%	\$ 190,402.36	0.10%	\$ 190,402.36
HOBART METRO	3	0.29%	\$ 106,194.04	0.05%	\$ 35,398.01
TAS COUNTRY	1	0.10%	\$ 162,274.34	0.08%	\$ 162,274.34
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2530	16	1.53%	\$ 2,852,636.94	1.44%	\$ 178,289.81
2527	9	0.86%	\$ 2,193,719.80	1.11%	\$ 243,746.64
2529	12	1.15%	\$ 2,125,275.03	1.07%	\$ 177,106.25
2148	9	0.86%	\$ 2,081,348.50	1.05%	\$ 231,260.94
4122	7	0.67%	\$ 1,924,437.19	0.97%	\$ 274,919.60
4207	9	0.86%	\$ 1,831,708.00	0.92%	\$ 203,523.11
2170	6	0.57%	\$ 1,689,068.70	0.85%	\$ 281,511.45
4118	8	0.77%	\$ 1,652,967.89	0.83%	\$ 206,620.99
2076	2	0.19%	\$ 1,626,260.86	0.82%	\$ 813,130.43
2519	6	0.57%	\$ 1,578,037.89	0.80%	\$ 263,006.32
Total	84	8.04%	\$ 19,555,460.80	9.86%	\$ 232,803.10

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears	Number of Loans		Current Balance		Amount In Arrears \$
	#	%	\$	%	
>= 0 <= 1 days	1,033	98.85%	\$ 195,307,968.63	98.47%	\$ 731.43
> 1 <= 7 days	3	0.29%	\$ 567,302.94	0.29%	\$ 1,003.01
> 7 <= 30 days	4	0.38%	\$ 911,766.51	0.46%	\$ 3,055.68
> 30 <= 60 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 60 <= 90 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 90 <= 120 days	2	0.19%	\$ 255,510.38	0.13%	\$ 6,130.14
> 120 <= 150 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 150 <= 180 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 180 days	3	0.29%	\$ 1,292,911.09	0.65%	\$ 168,929.05
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 179,849.31

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	921	88.13%	\$ 168,609,400.15	85.01%	\$ 183,072.10
Non-Regulated Loans	124	11.87%	\$ 29,726,059.40	14.99%	\$ 239,726.29
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	242	23.16%	\$ 44,104,123.75	22.24%	\$ 182,248.45
Renovation	43	4.11%	\$ 6,878,288.28	3.47%	\$ 159,960.19
Purchase - New Dwelling	39	3.73%	\$ 8,116,251.66	4.09%	\$ 208,109.02
Purchase - Existing Dwelling	387	37.03%	\$ 75,397,906.45	38.02%	\$ 194,826.63
Buy Home (Investment)	71	6.79%	\$ 19,011,005.37	9.59%	\$ 267,760.64
Other	263	25.17%	\$ 44,827,884.04	22.60%	\$ 170,448.23
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	18	1.72%	\$ 2,935,080.88	1.48%	\$ 163,060.05
QBE LMI	1,027	98.28%	\$ 195,400,378.67	98.52%	\$ 190,263.27
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,038	99.33%	\$ 195,671,782.85	98.66%	\$ 188,508.46
Interest Only Loans	7	0.67%	\$ 2,663,676.70	1.34%	\$ 380,525.24
Total	1,045	100.00%	\$ 198,335,459.55	100.00%	\$ 189,794.70

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 7,885,559.95
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 15,188.60
Input Tax Credits Received From ATO	\$ 4,960.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 122,925.89
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	\$ 8,028,634.44

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 5,057,936.30	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 693,781.36	\$ 5,751,717.66
Class AB Principal to be paid to Class AB Note Holders	\$ 674,568.86	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 103,192.27	\$ 777,761.13
Class B Principal to be paid to Class B Note Holders	\$ 183,973.33	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 29,994.08	\$ 213,967.41
Class C Principal to be paid to Class C Note Holders	\$ 98,119.11	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 17,406.93	\$ 115,526.04
Class D Principal to be paid to Class D Note Holders	\$ 24,529.78	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,678.37	\$ 31,208.15
Redraws		\$ 907,106.08
Trust Expenses		\$ 231,347.97
Total		\$ 8,028,634.44

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