

# Harvey Series 2018-1 Trust

## Investor Report

As at 31-Aug-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:	\$ 112,767,736
Total Number of Loans:	720
Average Current Balance:	\$ 156,622
Highest Current Balance:	\$ 736,054
Average Approval LVR	61.94%
Weighted Average Approval LVR	65.71%
Average Scheduled LVR	41.15%
Weighted Average Scheduled LVR	49.01%
Average Seasoning (Months):	118.40
Weighted Average Seasoning (Months):	117.33
Average Remaining Loan Term (Months):	209.78
Weighted Average Remaining Term:	225.16
Maximum Remaining Term (Months):	302.23
Weighted Average Variable Rate:	5.97%
Weighted Average Fixed Rate:	4.89%
Weighted Average Rate on All Loans:	5.91%
Percentage (by value) of Variable Rate Loans:	94.42%
Percentage (by value) of Fixed Rate Loans:	5.58%
Owner Occupied by Dollar Value	\$ 96,593,015
Percentage Owner Occupied	85.66%
Pool reduction	\$ 2,142,005
Monthly Repayment speed	1.86%
Available room till fixed cap threshold (45%) reached	39.42%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 114,909,741
Scheduled Repayments Received During Period	(\$ 903,627)
Unscheduled Repayments Received During Period	(\$ 2,481,200)
Redraws	\$ 753,831
Interest	\$ 488,990
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 112,767,736
Further Advances repurchased: Interest	\$ 618
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 99,103
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	5.00%	\$ 5,291,032	2.35%	\$ 146,973
> 25% <= 30%	15	2.08%	\$ 3,239,079	1.44%	\$ 215,939
> 30% <= 35%	30	4.17%	\$ 7,160,795	3.18%	\$ 238,693
> 35% <= 40%	39	5.42%	\$ 9,617,002	4.27%	\$ 246,590
> 40% <= 45%	30	4.17%	\$ 6,524,933	2.90%	\$ 217,498
> 45% <= 50%	43	5.97%	\$ 12,564,573	5.58%	\$ 292,199
> 50% <= 55%	56	7.78%	\$ 15,507,948	6.89%	\$ 276,928
> 55% <= 60%	50	6.94%	\$ 15,116,118	6.72%	\$ 302,322
> 60% <= 65%	60	8.33%	\$ 19,010,411	8.45%	\$ 316,840
> 65% <= 70%	56	7.78%	\$ 19,029,396	8.46%	\$ 339,811
> 70% <= 75%	54	7.50%	\$ 18,490,225	8.22%	\$ 342,412
> 75% <= 80%	191	26.53%	\$ 71,301,236	31.68%	\$ 373,305
> 80% <= 85%	11	1.53%	\$ 4,109,403	1.83%	\$ 373,582
> 85% <= 90%	26	3.61%	\$ 9,339,568	4.15%	\$ 359,214
> 90% <= 95%	23	3.19%	\$ 8,740,274	3.88%	\$ 380,012
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 225,041,990</b>	<b>100.00%</b>	<b>\$ 312,558</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	149	20.69%	\$ 8,381,456	7.43%	\$ 56,251
> 25% <= 30%	67	9.31%	\$ 7,047,645	6.25%	\$ 105,189
> 30% <= 35%	48	6.67%	\$ 6,548,834	5.81%	\$ 136,434
> 35% <= 40%	56	7.78%	\$ 7,719,797	6.85%	\$ 137,854
> 40% <= 45%	77	10.69%	\$ 14,142,438	12.54%	\$ 183,668
> 45% <= 50%	82	11.39%	\$ 12,010,836	10.65%	\$ 146,474
> 50% <= 55%	68	9.44%	\$ 12,791,360	11.34%	\$ 188,108
> 55% <= 60%	54	7.50%	\$ 11,762,265	10.43%	\$ 217,820
> 60% <= 65%	64	8.89%	\$ 16,320,695	14.47%	\$ 255,011
> 65% <= 70%	29	4.03%	\$ 7,884,297	6.99%	\$ 271,872
> 70% <= 75%	24	3.33%	\$ 7,783,748	6.90%	\$ 324,323
> 75% <= 80%	2	0.28%	\$ 374,366	0.33%	\$ 187,183
> 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>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	179	24.86%	\$ 2,596,402	2.30%	27.97%
> \$ 50,000 <= \$ 100,000	102	14.17%	\$ 7,821,110	6.94%	32.26%
> \$ 100,000 <= \$ 150,000	106	14.72%	\$ 13,312,770	11.81%	40.41%
> \$ 150,000 <= \$ 200,000	90	12.50%	\$ 15,726,232	13.95%	47.13%
> \$ 200,000 <= \$ 250,000	80	11.11%	\$ 17,883,557	15.86%	49.05%
> \$ 250,000 <= \$ 300,000	67	9.31%	\$ 18,391,984	16.31%	53.62%
> \$ 300,000 <= \$ 350,000	45	6.25%	\$ 14,563,141	12.91%	54.69%
> \$ 350,000 <= \$ 485,800	36	5.00%	\$ 14,072,001	12.48%	56.14%
> \$ 485,800 <= \$ 500,000	1	0.14%	\$ 497,296	0.44%	0.00%
> \$ 500,000 <= \$ 750,000	14	1.94%	\$ 7,903,243	7.01%	52.45%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>41.15%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	379	61.83%	\$ 4,741,146	13.95%	\$ 12,510
> \$ 50,000 <= \$ 100,000	113	18.43%	\$ 8,250,464	24.27%	\$ 73,013
> \$ 100,000 <= \$ 150,000	61	9.95%	\$ 7,335,058	21.58%	\$ 120,247
> \$ 150,000 <= \$ 200,000	26	4.24%	\$ 4,558,961	13.41%	\$ 175,345
> \$ 200,000 <= \$ 250,000	19	3.10%	\$ 4,172,250	12.27%	\$ 219,592
> \$ 250,000 <= \$ 300,000	8	1.31%	\$ 2,251,855	6.62%	\$ 281,482
> \$ 300,000 <= \$ 400,000	5	0.82%	\$ 1,750,060	5.15%	\$ 350,012
> \$ 400,000 <= \$ 500,000	1	0.16%	\$ 420,799	1.24%	\$ 420,799
> \$ 500,000 <= \$ 1,000,000	1	0.16%	\$ 514,369	1.51%	\$ 514,369
<b>Total</b>	<b>613</b>	<b>100.00%</b>	<b>\$ 33,994,961</b>	<b>100.00%</b>	<b>\$ 55,457</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	4	12.50%	\$ 711,301	11.31%	\$ 177,825
> 6 <= 12 mths	5	15.63%	\$ 1,185,905	18.86%	\$ 237,181
> 12 <= 24 mths	17	53.13%	\$ 3,363,459	53.50%	\$ 197,851
> 24 <= 36 mths	6	18.75%	\$ 1,026,628	16.33%	\$ 171,105
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>32</b>	<b>100.00%</b>	<b>\$ 6,287,294</b>	<b>100.00%</b>	<b>\$ 196,478</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	692	96.11%	\$ 108,744,147	96.43%	\$ 157,145
> 160 <= 360 mths	28	3.89%	\$ 4,023,589	3.57%	\$ 143,700
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</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	6	0.83%	\$ 44,128	0.04%	\$ 7,355
> 10 <= 15 years	36	5.00%	\$ 1,319,407	1.17%	\$ 36,650
> 15 <= 20 years	60	8.33%	\$ 5,612,791	4.98%	\$ 93,547
> 20 <= 25 years	105	14.58%	\$ 14,726,838	13.06%	\$ 140,256
> 25 <= 30 years	512	71.11%	\$ 90,877,885	80.59%	\$ 177,496
> 30 <= 50 years	1	0.14%	\$ 186,687	0.17%	\$ 186,687
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	22	3.06%	\$ 459,041	0.41%	\$ 20,866
> 5 <= 10 years	41	5.69%	\$ 2,811,776	2.49%	\$ 68,580
> 10 <= 15 years	90	12.50%	\$ 10,264,799	9.10%	\$ 114,053
> 15 <= 20 years	277	38.47%	\$ 42,783,331	37.94%	\$ 154,452
> 20 <= 25 years	289	40.14%	\$ 56,262,102	49.89%	\$ 194,679
> 25 <= 30 years	1	0.14%	\$ 186,687	0.17%	\$ 186,687
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	688	95.56%	\$ 106,480,442	94.42%	\$ 154,768
Fixed (1 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (2 year)	3	0.42%	\$ 584,887	0.52%	\$ 194,962
Fixed (3 year)	11	1.53%	\$ 2,461,745	2.18%	\$ 223,795
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	18	2.50%	\$ 3,240,662	2.87%	\$ 180,037
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	164	22.78%	\$ 25,560,322	22.67%	\$ 155,856
QLD COUNTRY	79	10.97%	\$ 10,131,502	8.98%	\$ 128,247
SYD METRO	79	10.97%	\$ 18,214,325	16.15%	\$ 230,561
OTHER NSW METRO	29	4.03%	\$ 4,973,065	4.41%	\$ 171,485
NSW COUNTRY	117	16.25%	\$ 16,635,049	14.75%	\$ 142,180
ACT METRO	8	1.11%	\$ 830,700	0.74%	\$ 103,837
MELBOURNE METRO	166	23.06%	\$ 26,780,530	23.75%	\$ 161,328
VICTORIA COUNTRY	23	3.19%	\$ 2,238,634	1.99%	\$ 97,332
PERTH METRO	29	4.03%	\$ 4,061,640	3.60%	\$ 140,057
WA COUNTRY	7	0.97%	\$ 959,938	0.85%	\$ 137,134
ADELAIDE METRO	12	1.67%	\$ 1,607,094	1.43%	\$ 133,925
SA COUNTRY	3	0.42%	\$ 385,382	0.34%	\$ 128,461
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.14%	\$ 202,173	0.18%	\$ 202,173
HOBART METRO	2	0.28%	\$ 42,405	0.04%	\$ 21,203
TAS COUNTRY	1	0.14%	\$ 144,976	0.13%	\$ 144,976
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
<b>TOTAL</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</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	0.97%	\$ 1,582,017	1.40%	\$ 226,002
2530	12	1.67%	\$ 1,385,398	1.23%	\$ 115,450
4207	6	0.83%	\$ 1,186,575	1.05%	\$ 197,762
2527	6	0.83%	\$ 1,184,238	1.05%	\$ 197,373
3754	5	0.69%	\$ 1,123,390	1.00%	\$ 224,678
2519	4	0.56%	\$ 1,112,188	0.99%	\$ 278,047
2148	7	0.97%	\$ 1,076,570	0.95%	\$ 153,796
3030	7	0.97%	\$ 995,881	0.88%	\$ 142,269
4305	6	0.83%	\$ 965,254	0.86%	\$ 160,876
4031	4	0.56%	\$ 901,325	0.80%	\$ 225,331
<b>Total</b>	<b>64</b>	<b>8.89%</b>	<b>\$ 11,512,834</b>	<b>10.21%</b>	<b>\$ 179,888</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	709	98.47%	\$ 110,696,565	98.16%	\$ 0
>	1	<=	7	days	3	0.42%	\$ 461,696	0.41%	\$ 3,280
>	7	<=	30	days	1	0.14%	\$ 130,138	0.12%	\$ 463
>	30	<=	60	days	2	0.28%	\$ 545,581	0.48%	\$ 5,441
>	60	<=	90	days	0	0.00%	\$ 0	0.00%	\$ 0
>	90	<=	120	days	1	0.14%	\$ 77,473	0.07%	\$ 2,265
>	120	<=	150	days	1	0.14%	\$ 78,752	0.07%	\$ 5,006
>	150	<=	180	days	1	0.14%	\$ 66,246	0.06%	\$ 2,201
>	180	<=		days	2	0.28%	\$ 711,286	0.63%	\$ 163,914
<b>Total</b>					<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 182,571</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	639	88.75%	\$ 96,593,015	85.66%	\$ 151,163
Non-Regulated Loans	81	11.25%	\$ 16,174,721	14.34%	\$ 199,688
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	159	22.08%	\$ 24,634,972	21.85%	\$ 154,937
Renovation	28	3.89%	\$ 4,136,917	3.67%	\$ 147,747
Purchase - New Dwelling	29	4.03%	\$ 4,823,035	4.28%	\$ 166,312
Purchase - Existing Dwelling	275	38.19%	\$ 44,242,130	39.23%	\$ 160,880
Buy Home (Investment)	43	5.97%	\$ 9,518,629	8.44%	\$ 221,363
Other	186	25.83%	\$ 25,412,053	22.53%	\$ 136,624
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	13	1.81%	\$ 1,989,222	1.76%	\$ 153,017
QBELMI	707	98.19%	\$ 110,778,514	98.24%	\$ 156,688
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	718	99.72%	\$ 112,040,801	99.36%	\$ 156,046
Interest Only Loans	2	0.28%	\$ 726,935	0.64%	\$ 363,468
<b>Total</b>	<b>720</b>	<b>100.00%</b>	<b>\$ 112,767,736</b>	<b>100.00%</b>	<b>\$ 156,622</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 3,484,547
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 8,176
Input Tax Credits Received From ATO	\$ 3,044
Net Fixed Rate Swap Receipt From Swap Provider	\$ 7,723
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u><b>\$ 3,503,490</b></u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,793,988	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 401,827	\$ 2,195,815
Class AB Principal to be paid to Class AB Note Holders	\$ 239,261	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 59,780	\$ 299,041
Class B Principal to be paid to Class B Note Holders	\$ 65,253	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 17,378	\$ 82,631
Class C Principal to be paid to Class C Note Holders	\$ 34,802	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 10,087	\$ 44,888
Class D Principal to be paid to Class D Note Holders	\$ 8,700	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 3,872	\$ 12,572
Redraws		\$ 753,831
Trust Expenses		\$ 114,711
Total		<u><b>\$ 3,503,490</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