

Series 2018-1 Harvey Trust

Investor Report

As at

30-November-2025

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	88,162,185	1.20%	16.25%	13.69%
Class AB Notes	38,500,000	11,758,049	1.75%	5.08%	30.54%
Class B Notes	10,500,000	3,206,741	2.10%	2.03%	30.54%
Class C Notes	5,600,000	1,710,262	2.60%	0.41%	30.54%
Class D Notes	1,400,000	427,565	5.90%	0.00%	30.54%
Total	700,000,000	105,264,803			

*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	\$103,480,460
Total Number of Loans	682
Average Current Balance	\$151,731
Highest Current Balance	\$737,971
Seasoning Average (Months)	121.54
Seasoning (Weighted Average) (Months)	120.56
Remaining Loan Term (Average) (Months)	206
Remaining Term (Weighted Average)	222
Remaining Term (Maximum) (Months)	299
Approval LVR (Average)	61.71%
Approval LVR (Weighted Average)	65.47%
Scheduled LVR (Average)	40.23%
Scheduled LVR (Weighted Average)	45.85%
Scheduled LVR (Maximum)	76.58%
Current LVR (Average)	29.10%
Current LVR (Weighted Average)	43.30%
Current LVR (Maximum)	74.37%
Variable Rate (Weighted Average)	5.96%
Fixed Rate (Weighted Average)	4.76%
Rate on All Loans (Weighted Average)	5.90%
Variable Rate Loans (Percentage by value)	94.77%
Fixed Rate Loans (Percentage by value)	5.23%
Owner Occupied (Dollar Value)	\$88,551,245
Owner Occupied (Percentage)	85.57%
Pool reduction	\$1,784,343
Monthly Repayment speed	1.70%
Single Monthly Mortality Rate (SMM)	1.05%
CPR (Monthly)	11.88%
CPR (Quarterly)	23.06%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$105,264,803
Scheduled Repayments Received During Period	-\$814,078
Unscheduled Repayments Received During Period	-\$1,888,354
Redraws	\$498,868
Interest	\$419,222
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$103,480,460
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	1.61%	1,159,987	0.54%
> 20% <= 30%	38	5.57%	7,198,823	3.36%
> 30% <= 40%	67	9.82%	16,327,457	7.62%
> 40% <= 50%	69	10.12%	18,411,546	8.59%
> 50% <= 55%	54	7.92%	14,881,948	6.94%
> 55% <= 60%	48	7.04%	14,771,962	6.89%
> 60% <= 65%	58	8.50%	18,076,580	8.44%
> 65% <= 70%	54	7.92%	18,526,604	8.65%
> 70% <= 75%	53	7.77%	18,106,225	8.45%
> 75% <= 80%	172	25.22%	65,451,951	30.54%
> 80% <= 85%	11	1.61%	4,109,403	1.92%
> 85% <= 90%	25	3.67%	8,995,907	4.20%
> 90% <= 95%	22	3.23%	8,266,412	3.86%
> 95%	0	0.00%	0	0.00%
Total	682	100.00%	214,284,806	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	97	14.22%	7,491,732	5.47%
> 20% <= 30%	116	17.01%	18,543,999	13.54%
> 30% <= 40%	106	15.54%	21,264,240	15.53%
> 40% <= 50%	150	21.99%	31,529,766	23.02%
> 50% <= 55%	59	8.65%	14,640,494	10.69%
> 55% <= 60%	53	7.77%	13,651,107	9.97%
> 60% <= 65%	55	8.06%	15,327,098	11.19%
> 65% <= 70%	24	3.52%	7,021,029	5.13%
> 70% <= 75%	20	2.93%	7,068,988	5.16%
> 75% <= 80%	2	0.29%	411,017	0.30%
> 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	682	100.00%	136,949,470	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	267	39.15%	11,012,388	10.64%
> 20% <= 30%	89	13.05%	12,876,624	12.44%
> 30% <= 40%	95	13.93%	20,025,869	19.35%
> 40% <= 50%	93	13.64%	20,338,252	19.65%
> 50% <= 55%	32	4.69%	7,916,682	7.65%
> 55% <= 60%	39	5.72%	10,212,597	9.87%
> 60% <= 65%	36	5.28%	10,798,053	10.43%
> 65% <= 70%	17	2.49%	5,335,543	5.16%
> 70% <= 75%	14	2.05%	4,964,453	4.80%
> 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	682	100.00%	103,480,460	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	179	26.25%	2,349,303	2.27%
\$50,000 to \$100,000	97	14.22%	7,262,106	7.02%
\$100,000 to \$150,000	102	14.96%	12,806,979	12.38%
\$150,000 to \$200,000	76	11.14%	13,255,181	12.81%
\$200,000 to \$250,000	82	12.02%	18,293,577	17.68%
\$250,000 to \$300,000	65	9.53%	17,828,771	17.23%
\$300,000 to \$350,000	35	5.13%	11,325,429	10.94%
\$350,000 to \$400,000	22	3.23%	8,143,293	7.87%
\$400,000 to \$500,000	12	1.76%	5,376,929	5.20%
\$500,000 to \$750,000	12	1.76%	6,838,891	6.61%
\$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	682	100.00%	103,480,460	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	359	60.85%	4,488,119	13.39%
\$50,000 to \$100,000	113	19.15%	8,412,441	25.09%
\$100,000 to \$150,000	55	9.32%	6,725,394	20.06%
\$150,000 to \$200,000	30	5.08%	5,162,028	15.40%
\$200,000 to \$250,000	18	3.05%	3,919,494	11.69%
\$250,000 to \$300,000	8	1.36%	2,199,934	6.56%
\$300,000 to \$400,000	5	0.85%	1,701,947	5.08%
\$400,000 to \$500,000	1	0.17%	411,576	1.23%
\$500,000 to \$1,000,000	1	0.17%	502,835	1.50%
\$1,000,000+	0	0.00%	0	0.00%
Total	590	100.00%	33,523,769	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	2	0.29%	266,344	0.26%
3 Year Fixed	10	1.47%	2,083,372	2.01%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	17	2.49%	3,061,311	2.96%
Variable	653	95.75%	98,069,433	94.77%
Total	682	100.00%	103,480,460	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	2	6.90%	257,467	4.76%
6 to 12 months	7	24.14%	1,717,959	31.75%
12 to 24 months	17	58.62%	2,947,097	54.46%
24 to 36 months	3	10.34%	488,504	9.03%
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	29	100.00%	5,411,027	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	681	99.85%	103,278,317	99.80%
180 to 360 months	1	0.15%	202,143	0.20%
360+ months	0	0.00%	0	0.00%
Total	682	100.00%	103,480,460	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	0.88%	34,443	0.03%
10 to 15 years	35	5.13%	1,151,020	1.11%
15 to 20 years	56	8.21%	5,046,257	4.88%
20 to 25 years	100	14.66%	13,280,203	12.83%
25 to 30 years	484	70.97%	83,793,510	80.98%
30+ years	1	0.15%	175,027	0.17%
Total	682	100.00%	103,480,460	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	25	3.67%	459,787	0.44%
5 to 10 years	40	5.87%	2,809,956	2.72%
10 to 15 years	90	13.20%	10,066,212	9.73%
15 to 20 years	296	43.40%	45,320,503	43.80%
20 to 25 years	231	33.87%	44,824,002	43.32%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	682	100.00%	103,480,460	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	675	98.97%	0	102,112,634	98.68%
1 to 29 days	3	0.44%	3,739	737,940	0.71%
30 to 59 days	1	0.15%	1,141	64,754	0.06%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.44%	49,880	565,132	0.55%
Total	682	100.00%	54,760	103,480,460	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	610	89.44%	88,551,245	85.57%
Investment Loans	72	10.56%	14,929,215	14.43%
Total	682	100.00%	103,480,460	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	231	33.87%	32,978,379	31.87%
NSW	213	31.23%	36,623,385	35.39%
Vic	181	26.54%	26,555,481	25.66%
WA	35	5.13%	4,849,314	4.69%
SA	13	1.91%	1,598,551	1.54%
ACT	6	0.88%	650,782	0.63%
Tas	2	0.29%	38,796	0.04%
NT	1	0.15%	185,773	0.18%
Total	682	100.00%	103,480,460	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	589	86.36%	92,821,653	89.70%
Inner city	4	0.59%	634,866	0.61%
Non metro	89	13.05%	10,023,941	9.69%
Total	682	100.00%	103,480,460	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	209	30.65%	30,716,699	29.68%
Non-metro	22	3.23%	2,261,680	2.19%
New South Wales				
Metro	177	25.95%	32,359,083	31.27%
Non-metro	36	5.28%	4,264,302	4.12%
Victoria				
Metro	160	23.46%	24,327,042	23.51%
Non-metro	21	3.08%	2,228,439	2.15%
Western Australia				
Metro	28	4.11%	3,934,008	3.80%
Non-metro	7	1.03%	915,306	0.88%
South Australia				
Metro	11	1.61%	1,430,110	1.38%
Non-metro	2	0.29%	168,441	0.16%
Australian Capital Territory				
Metro	6	0.88%	650,782	0.63%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.29%	38,796	0.04%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	1	0.15%	185,773	0.18%
Total	682	100.00%	103,480,460	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4122	7	1.03%	1,556,655	1.50%
2527	6	0.88%	1,169,655	1.13%
4207	6	0.88%	1,164,273	1.13%
3754	5	0.73%	1,113,657	1.08%
2148	7	1.03%	1,047,455	1.01%
2530	11	1.61%	1,046,630	1.01%
2519	3	0.44%	980,572	0.95%
4305	6	0.88%	954,586	0.92%
3030	6	0.88%	912,896	0.88%
2132	2	0.29%	886,514	0.86%
Total	59	8.65%	10,832,893	10.47%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	4	0.59%	668,552	0.65%
3.00 to 3.25 %	5	0.73%	1,039,803	1.00%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.29%	314,875	0.30%
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	0.44%	532,296	0.51%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	1	0.15%	101,294	0.10%
5.00 to 5.25 %	25	3.67%	6,094,521	5.89%
5.25 to 5.50 %	117	17.16%	23,756,636	22.96%
5.50 to 5.75 %	135	19.79%	24,495,671	23.67%
5.75 to 6.00 %	80	11.73%	13,476,312	13.02%
6.00 to 6.25 %	51	7.48%	5,939,502	5.74%
6.25 to 6.50 %	62	9.09%	8,013,586	7.74%
6.50 to 6.75 %	25	3.67%	2,137,515	2.07%
6.75 to 7.00 %	7	1.03%	1,117,850	1.08%
7.00 to 7.25 %	135	19.79%	13,226,627	12.78%
7.25 to 7.50 %	0	0.00%	0	0.00%
7.50+ %	30	4.40%	2,565,418	2.48%
Total	682	100.00%	103,480,460	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	680	99.71%	102,753,764	99.30%
Interest Only Loans	2	0.29%	726,696	0.70%
Total	682	100.00%	103,480,460	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	50.00%	183,322	25.23%
48 to 60 months	1	50.00%	543,374	74.77%
60+ months	0	0.00%	0	0.00%
Total	2	100.00%	726,696	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	669	98.09%	101,493,376	98.08%
Helia LMI	13	1.91%	1,987,084	1.92%
Uninsured	0	0.00%	0	0.00%
Total	682	100.00%	103,480,460	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	150	21.99%	22,807,456	22.04%
Renovation	27	3.96%	3,836,130	3.71%
Purchase - New Dwelling	49	7.18%	7,699,160	7.44%
Purchase - Existing Dwelling	260	38.12%	40,513,128	39.15%
Purchase - Investment Dwelling	39	5.72%	8,949,953	8.65%
Other	157	23.02%	19,674,633	19.01%
Total	682	100.00%	103,480,460	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	558	81.82%	83,141,854	80.35%
Duplex	4	0.59%	463,259	0.45%
Townhouse	21	3.08%	3,860,380	3.73%
Apartment / Unit / Flat	91	13.34%	14,977,113	14.47%
Vacant Land	0	0.00%	0	0.00%
Villa	8	1.17%	1,037,855	1.00%
Other	0	0.00%	0	0.00%
Total	682	100.00%	103,480,460	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)		2,787,366
Interest Earnings on the Collections Account (excluding Cash Deposit)		9,641
Input Tax Credits Received From ATO		2,824
Net Fixed Rate Swap Receipt From Swap Provider		5,645
Net Basis Swap Receipt From Swap Provider		6,717
Total		2,812,192
Amounts to be paid by Trustee on Distribution Date:		
Noteholders		
Class A Notes	Principal Payment	1,494,436
	Coupon Payment	355,473
		1,849,910
Class AB Notes	Principal Payment	199,311
	Coupon Payment	52,901
		252,212
Class B Notes	Principal Payment	54,357
	Coupon Payment	15,381
		69,738
Class C Notes	Principal Payment	28,991
	Coupon Payment	8,929
		37,920
Class D Notes	Principal Payment	7,248
	Coupon Payment	3,431
		10,678
Other Expenses		
Trust Expenses		92,866
Redraws		498,868
Transfer to/from Reserves		0
Total		2,812,192

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