

Harvey Series 2018-1 Trust

Investor Report

As at 31-Jul-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:	\$ 114,909,741
Total Number of Loans:	734
Average Current Balance:	\$ 156,553
Highest Current Balance:	\$ 743,843
Average Approval LVR	61.98%
Weighted Average Approval LVR	65.72%
Average Scheduled LVR	41.35%
Weighted Average Scheduled LVR	49.11%
Average Seasoning (Months):	117.25
Weighted Average Seasoning (Months):	116.32
Average Remaining Loan Term (Months):	211.14
Weighted Average Remaining Term:	226.03
Maximum Remaining Term (Months):	303.23
Weighted Average Variable Rate:	6.22%
Weighted Average Fixed Rate:	4.87%
Weighted Average Rate on All Loans:	6.14%
Percentage (by value) of Variable Rate Loans:	93.98%
Percentage (by value) of Fixed Rate Loans:	6.02%
Owner Occupied by Dollar Value	\$ 98,256,744
Percentage Owner Occupied	85.51%
Pool reduction	\$ 3,207,849
Monthly Repayment speed	2.72%
Available room till fixed cap threshold (45%) reached	38.98%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 118,117,590
Scheduled Repayments Received During Period	(\$ 953,687)
Unscheduled Repayments Received During Period	(\$ 3,444,011)
Redraws	\$ 685,592
Interest	\$ 504,258
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 114,909,741
Further Advances repurchased: Interest	\$ 8
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 103,617
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	4.90%	\$ 5,291,032	2.32%	\$ 146,973
> 25% <= 30%	15	2.04%	\$ 3,239,079	1.42%	\$ 215,939
> 30% <= 35%	32	4.36%	\$ 7,481,375	3.27%	\$ 233,793
> 35% <= 40%	41	5.59%	\$ 10,179,168	4.46%	\$ 248,272
> 40% <= 45%	31	4.22%	\$ 6,721,933	2.94%	\$ 216,837
> 45% <= 50%	43	5.86%	\$ 12,564,573	5.50%	\$ 292,199
> 50% <= 55%	56	7.63%	\$ 15,507,948	6.79%	\$ 276,928
> 55% <= 60%	50	6.81%	\$ 15,116,118	6.62%	\$ 302,322
> 60% <= 65%	60	8.17%	\$ 19,010,411	8.32%	\$ 316,840
> 65% <= 70%	56	7.63%	\$ 19,029,396	8.33%	\$ 339,811
> 70% <= 75%	56	7.63%	\$ 18,972,225	8.30%	\$ 338,790
> 75% <= 80%	196	26.70%	\$ 72,630,836	31.79%	\$ 370,565
> 80% <= 85%	12	1.63%	\$ 4,230,374	1.85%	\$ 352,531
> 85% <= 90%	26	3.54%	\$ 9,339,568	4.09%	\$ 359,214
> 90% <= 95%	24	3.27%	\$ 9,172,743	4.01%	\$ 382,198
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	734	100.00%	\$ 228,486,776	100.00%	\$ 311,290

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	149	20.30%	\$ 8,296,159	7.22%	\$ 55,679
> 25% <= 30%	69	9.40%	\$ 7,260,785	6.32%	\$ 105,229
> 30% <= 35%	48	6.54%	\$ 6,586,902	5.73%	\$ 137,227
> 35% <= 40%	52	7.08%	\$ 7,125,123	6.20%	\$ 137,022
> 40% <= 45%	79	10.76%	\$ 14,252,672	12.40%	\$ 180,414
> 45% <= 50%	85	11.58%	\$ 13,251,776	11.53%	\$ 155,903
> 50% <= 55%	74	10.08%	\$ 13,184,026	11.47%	\$ 178,163
> 55% <= 60%	56	7.63%	\$ 11,645,644	10.13%	\$ 207,958
> 60% <= 65%	65	8.86%	\$ 16,518,252	14.37%	\$ 254,127
> 65% <= 70%	31	4.22%	\$ 8,609,766	7.49%	\$ 277,734
> 70% <= 75%	23	3.13%	\$ 7,221,434	6.28%	\$ 313,975
> 75% <= 80%	3	0.41%	\$ 957,202	0.83%	\$ 319,067
> 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
Total	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	179	24.39%	\$ 2,492,106	2.17%	27.75%
> \$ 50,000 <= \$ 100,000	106	14.44%	\$ 8,075,440	7.03%	33.47%
> \$ 100,000 <= \$ 150,000	108	14.71%	\$ 13,602,143	11.84%	40.51%
> \$ 150,000 <= \$ 200,000	94	12.81%	\$ 16,368,700	14.24%	47.32%
> \$ 200,000 <= \$ 250,000	85	11.58%	\$ 19,068,596	16.59%	48.98%
> \$ 250,000 <= \$ 300,000	65	8.86%	\$ 17,834,892	15.52%	54.08%
> \$ 300,000 <= \$ 350,000	45	6.13%	\$ 14,575,597	12.68%	53.92%
> \$ 350,000 <= \$ 485,800	36	4.90%	\$ 13,978,084	12.16%	56.27%
> \$ 485,800 <= \$ 500,000	2	0.27%	\$ 980,889	0.85%	0.00%
> \$ 500,000 <= \$ 750,000	14	1.91%	\$ 7,933,295	6.90%	52.61%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	734	100.00%	\$ 114,909,741	100.00%	41.35%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	388	61.78%	\$ 4,816,117	13.85%	\$ 12,413
> \$ 50,000 <= \$ 100,000	116	18.47%	\$ 8,417,349	24.20%	\$ 72,563
> \$ 100,000 <= \$ 150,000	62	9.87%	\$ 7,461,781	21.45%	\$ 120,351
> \$ 150,000 <= \$ 200,000	28	4.46%	\$ 4,952,590	14.24%	\$ 176,878
> \$ 200,000 <= \$ 250,000	19	3.03%	\$ 4,227,496	12.15%	\$ 222,500
> \$ 250,000 <= \$ 300,000	8	1.27%	\$ 2,224,786	6.40%	\$ 278,098
> \$ 300,000 <= \$ 400,000	5	0.80%	\$ 1,738,298	5.00%	\$ 347,660
> \$ 400,000 <= \$ 500,000	1	0.16%	\$ 423,735	1.22%	\$ 423,735
> \$ 500,000 <= \$ 1,000,000	1	0.16%	\$ 517,775	1.49%	\$ 517,775
Total	628	100.00%	\$ 34,779,927	100.00%	\$ 55,382

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	14.71%	\$ 1,073,112	15.51%	\$ 214,622
> 6 <= 12 mths	3	8.82%	\$ 755,622	10.92%	\$ 251,874
> 12 <= 24 mths	20	58.82%	\$ 4,057,962	58.66%	\$ 202,898
> 24 <= 36 mths	6	17.65%	\$ 1,030,704	14.90%	\$ 171,784
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
Total	34	100.00%	\$ 6,917,401	100.00%	\$ 203,453

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	709	96.59%	\$ 111,111,709	96.69%	\$ 156,716
> 160 <= 360 mths	25	3.41%	\$ 3,798,031	3.31%	\$ 151,921
Total	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

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	0.82%	\$ 44,535	0.04%	\$ 7,422
> 10 <= 15 years	36	4.90%	\$ 1,308,540	1.14%	\$ 36,348
> 15 <= 20 years	61	8.31%	\$ 5,902,128	5.14%	\$ 96,756
> 20 <= 25 years	108	14.71%	\$ 15,125,914	13.16%	\$ 140,055
> 25 <= 30 years	522	71.12%	\$ 92,343,118	80.36%	\$ 176,903
> 30 <= 50 years	1	0.14%	\$ 185,506	0.16%	\$ 185,506
Total	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	21	2.86%	\$ 447,054	0.39%	\$ 21,288
> 5 <= 10 years	42	5.72%	\$ 2,832,201	2.46%	\$ 67,433
> 10 <= 15 years	86	11.72%	\$ 10,252,667	8.92%	\$ 119,217
> 15 <= 20 years	276	37.60%	\$ 41,984,121	36.54%	\$ 152,116
> 20 <= 25 years	308	41.96%	\$ 59,208,192	51.53%	\$ 192,234
> 25 <= 30 years	1	0.14%	\$ 185,506	0.16%	\$ 185,506
Total	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	700	95.37%	\$ 107,992,340	93.98%	\$ 154,275
Fixed (1 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (2 year)	3	0.41%	\$ 585,894	0.51%	\$ 195,298
Fixed (3 year)	12	1.63%	\$ 2,831,275	2.46%	\$ 235,940
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	19	2.59%	\$ 3,500,231	3.05%	\$ 184,223
Total	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	167	22.75%	\$ 26,164,159	22.77%	\$ 156,672
QLD COUNTRY	80	10.90%	\$ 10,203,165	8.88%	\$ 127,540
SYD METRO	81	11.04%	\$ 18,484,892	16.09%	\$ 228,209
OTHER NSW METRO	30	4.09%	\$ 5,011,991	4.36%	\$ 167,066
NSW COUNTRY	118	16.08%	\$ 16,902,611	14.71%	\$ 143,242
ACT METRO	8	1.09%	\$ 829,860	0.72%	\$ 103,732
MELBOURNE METRO	169	23.02%	\$ 27,207,523	23.68%	\$ 160,991
VICTORIA COUNTRY	25	3.41%	\$ 2,505,264	2.18%	\$ 100,211
PERTH METRO	30	4.09%	\$ 4,223,477	3.68%	\$ 140,783
WA COUNTRY	7	0.95%	\$ 966,256	0.84%	\$ 138,037
ADELAIDE METRO	12	1.63%	\$ 1,617,821	1.41%	\$ 134,818
SA COUNTRY	3	0.41%	\$ 386,554	0.34%	\$ 128,851
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.14%	\$ 217,344	0.19%	\$ 217,344
HOBART METRO	2	0.27%	\$ 43,353	0.04%	\$ 21,676
TAS COUNTRY	1	0.14%	\$ 145,469	0.13%	\$ 145,469
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4122	7	0.95%	\$ 1,591,539	1.39%	\$ 227,363
2530	12	1.63%	\$ 1,391,639	1.21%	\$ 115,970
4207	6	0.82%	\$ 1,191,851	1.04%	\$ 198,642
2527	6	0.82%	\$ 1,189,244	1.03%	\$ 198,207
3754	5	0.68%	\$ 1,127,469	0.98%	\$ 225,494
2519	4	0.54%	\$ 1,124,025	0.98%	\$ 281,006
2148	7	0.95%	\$ 1,084,817	0.94%	\$ 154,974
3030	8	1.09%	\$ 996,998	0.87%	\$ 124,625
4305	6	0.82%	\$ 969,298	0.84%	\$ 161,550
4031	4	0.54%	\$ 910,007	0.79%	\$ 227,502
Total	65	8.86%	\$ 11,576,886	10.07%	\$ 178,106

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	725	98.77%	\$ 113,175,598	98.49%	\$ 1,116
>	1	<=	7	days	2	0.27%	\$ 313,556	0.27%	\$ 2,407
>	7	<=	30	days	1	0.14%	\$ 316,116	0.28%	\$ 1,174
>	30	<=	60	days	1	0.14%	\$ 228,460	0.20%	\$ 2,180
>	60	<=	90	days	0	0.00%	\$ 0	0.00%	\$ 0
>	90	<=	120	days	2	0.27%	\$ 155,798	0.14%	\$ 6,062
>	120	<=	150	days	1	0.14%	\$ 65,791	0.06%	\$ 1,617
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	2	0.27%	\$ 654,421	0.57%	\$ 106,807
Total					734	100.00%	\$ 114,909,741	100.00%	\$ 121,363

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	651	88.69%	\$ 98,256,744	85.51%	\$ 150,932
Non-Regulated Loans	83	11.31%	\$ 16,652,997	14.49%	\$ 200,639
Total	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	162	22.07%	\$ 25,043,880	21.79%	\$ 154,592
Renovation	29	3.95%	\$ 4,385,568	3.82%	\$ 151,226
Purchase - New Dwelling	29	3.95%	\$ 4,854,087	4.22%	\$ 167,382
Purchase - Existing Dwelling	281	38.28%	\$ 44,898,074	39.07%	\$ 159,780
Buy Home (Investment)	45	6.13%	\$ 9,986,117	8.69%	\$ 221,914
Other	188	25.61%	\$ 25,742,014	22.40%	\$ 136,926
Total	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.91%	\$ 2,241,614	1.95%	\$ 160,115
QBELMI	720	98.09%	\$ 112,668,126	98.05%	\$ 156,484
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	731	99.59%	\$ 113,969,273	99.18%	\$ 155,909
Interest Only Loans	3	0.41%	\$ 940,468	0.82%	\$ 313,489
Total	734	100.00%	\$ 114,909,741	100.00%	\$ 156,553

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 4,501,324
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 9,298
Input Tax Credits Received From ATO	\$ 3,010
Net Fixed Rate Swap Receipt From Swap Provider	\$ 7,288
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 4,520,920</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,686,662	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 418,840	\$ 3,105,502
Class AB Principal to be paid to Class AB Note Holders	\$ 358,316	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 62,023	\$ 420,339
Class B Principal to be paid to Class B Note Holders	\$ 97,723	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 17,985	\$ 115,708
Class C Principal to be paid to Class C Note Holders	\$ 52,119	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 10,407	\$ 62,526
Class D Principal to be paid to Class D Note Holders	\$ 13,030	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 3,946	\$ 16,976
Redraws		\$ 685,592
Trust Expenses		\$ 114,279
Total		<u>\$ 4,520,920</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