

Series 2018-1 Harvey Trust

Investor Report

As at

31-May-2026

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	79,924,460	1.20%	16.25%	12.41%
Class AB Notes	38,500,000	10,659,397	1.75%	5.08%	27.69%
Class B Notes	10,500,000	2,907,108	2.10%	2.03%	27.69%
Class C Notes	5,600,000	1,550,458	2.60%	0.41%	27.69%
Class D Notes	1,400,000	387,614	5.90%	0.00%	27.69%
Total*	700,000,000	95,429,038			

*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	\$94,145,112
Total Number of Loans	647
Average Current Balance	\$145,510
Highest Current Balance	\$724,158
Seasoning Average (Months)	127.38
Seasoning (Weighted Average) (Months)	126.64
Remaining Loan Term (Average) (Months)	202
Remaining Term (Weighted Average)	217
Remaining Term (Maximum) (Months)	293
Approval LVR (Average)	61.87%
Approval LVR (Weighted Average)	65.55%
Scheduled LVR (Average)	39.19%
Scheduled LVR (Weighted Average)	44.87%
Scheduled LVR (Maximum)	75.52%
Current LVR (Average)	27.67%
Current LVR (Weighted Average)	42.46%
Current LVR (Maximum)	72.50%
Variable Rate (Weighted Average)	6.69%
Fixed Rate (Weighted Average)	4.97%
Rate on All Loans (Weighted Average)	6.59%
Variable Rate Loans (Percentage by value)	93.95%
Fixed Rate Loans (Percentage by value)	6.05%
Owner Occupied (Dollar Value)	\$80,314,103
Owner Occupied (Percentage)	85.31%
Pool reduction	\$1,283,926
Monthly Repayment speed	1.35%
Single Monthly Mortality Rate (SMM)	0.53%
CPR (Monthly)	6.20%
CPR (Quarterly)	9.77%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$95,429,038
Scheduled Repayments Received During Period	-\$943,263
Unscheduled Repayments Received During Period	-\$1,580,690
Redraws	\$805,325
Interest	\$434,702
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$94,145,112
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

Series 2018-1 Harvey Trust

Investor Report

As at

31-May-2026

Mortgage Portfolio Statistical Tables

Table 1 - Approval Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	10	1.55%	1,089,987	0.53%
> 20% <= 30%	35	5.41%	6,831,823	3.34%
> 30% <= 40%	63	9.74%	15,405,691	7.54%
> 40% <= 50%	64	9.89%	16,967,500	8.31%
> 50% <= 55%	51	7.88%	14,202,313	6.95%
> 55% <= 60%	48	7.42%	14,771,962	7.23%
> 60% <= 65%	56	8.66%	17,481,192	8.56%
> 65% <= 70%	51	7.88%	17,059,103	8.35%
> 70% <= 75%	48	7.42%	16,612,291	8.13%
> 75% <= 80%	167	25.81%	63,798,951	31.23%
> 80% <= 85%	10	1.55%	3,848,497	1.88%
> 85% <= 90%	24	3.71%	8,670,724	4.24%
> 90% <= 95%	20	3.09%	7,522,492	3.68%
> 95%	0	0.00%	0	0.00%
Total	647	100.00%	204,262,528	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	101	15.61%	7,577,667	5.97%
> 20% <= 30%	102	15.77%	16,431,291	12.94%
> 30% <= 40%	112	17.31%	21,959,053	17.30%
> 40% <= 50%	155	23.96%	32,795,279	25.83%
> 50% <= 55%	47	7.26%	10,947,397	8.62%
> 55% <= 60%	56	8.66%	14,474,439	11.40%
> 60% <= 65%	41	6.34%	11,639,645	9.17%
> 65% <= 70%	20	3.09%	6,428,298	5.06%
> 70% <= 75%	12	1.85%	4,394,150	3.46%
> 75% <= 80%	1	0.15%	309,618	0.24%
> 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	647	100.00%	126,956,838	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	267	41.27%	10,217,663	10.85%
> 20% <= 30%	86	13.29%	12,741,909	13.53%
> 30% <= 40%	91	14.06%	18,649,037	19.81%
> 40% <= 50%	84	12.98%	18,627,335	19.79%
> 50% <= 55%	29	4.48%	7,222,795	7.67%
> 55% <= 60%	38	5.87%	10,319,464	10.96%
> 60% <= 65%	27	4.17%	7,936,868	8.43%
> 65% <= 70%	16	2.47%	5,007,793	5.32%
> 70% <= 75%	9	1.39%	3,422,247	3.64%
> 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	647	100.00%	94,145,112	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	187	28.90%	2,326,868	2.47%
\$50,000 to \$100,000	94	14.53%	7,190,809	7.64%
\$100,000 to \$150,000	82	12.67%	10,136,818	10.77%
\$150,000 to \$200,000	80	12.36%	13,817,839	14.68%
\$200,000 to \$250,000	72	11.13%	16,097,130	17.10%
\$250,000 to \$300,000	61	9.43%	16,761,832	17.80%
\$300,000 to \$350,000	30	4.64%	9,729,857	10.33%
\$350,000 to \$400,000	19	2.94%	7,019,551	7.46%
\$400,000 to \$500,000	12	1.85%	5,361,329	5.69%
\$500,000 to \$750,000	10	1.55%	5,703,080	6.06%
\$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	647	100.00%	94,145,112	100.00%

Series 2018-1 Harvey Trust

Investor Report

As at

31-May-2026

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	334	59.33%	4,100,142	12.46%
\$50,000 to \$100,000	104	18.47%	7,559,900	22.98%
\$100,000 to \$150,000	63	11.19%	7,708,932	23.43%
\$150,000 to \$200,000	32	5.68%	5,536,411	16.83%
\$200,000 to \$250,000	15	2.66%	3,307,975	10.05%
\$250,000 to \$300,000	7	1.24%	1,853,574	5.63%
\$300,000 to \$400,000	7	1.24%	2,351,138	7.15%
\$400,000 to \$500,000	1	0.18%	481,450	1.46%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
Total	563	100.00%	32,899,521	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.15%	156,919	0.17%
2 Year Fixed	4	0.62%	605,167	0.64%
3 Year Fixed	10	1.55%	2,033,380	2.16%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	16	2.47%	2,899,082	3.08%
Variable	616	95.21%	88,450,563	93.95%
Total	647	100.00%	94,145,112	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	7	22.58%	1,673,917	29.40%
6 to 12 months	15	48.39%	2,486,478	43.66%
12 to 24 months	7	22.58%	1,237,027	21.72%
24 to 36 months	1	3.23%	133,030	2.34%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	3.23%	164,096	2.88%
60+ months	0	0.00%	0	0.00%
Total	31	100.00%	5,694,548	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	633	97.84%	92,120,441	97.85%
180 to 360 months	14	2.16%	2,024,671	2.15%
360+ months	0	0.00%	0	0.00%
Total	647	100.00%	94,145,112	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	5	0.77%	22,762	0.02%
10 to 15 years	30	4.64%	848,687	0.90%
15 to 20 years	52	8.04%	4,037,942	4.29%
20 to 25 years	93	14.37%	12,264,178	13.03%
25 to 30 years	466	72.02%	76,807,919	81.58%
30+ years	1	0.15%	163,623	0.17%
Total	647	100.00%	94,145,112	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	24	3.71%	456,995	0.49%
5 to 10 years	41	6.34%	2,961,116	3.15%
10 to 15 years	102	15.77%	11,137,648	11.83%
15 to 20 years	332	51.31%	51,675,880	54.89%
20 to 25 years	148	22.87%	27,913,474	29.65%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	647	100.00%	94,145,112	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	636	98.30%	0	92,205,405	97.94%
1 to 29 days	4	0.62%	1,346	481,869	0.51%
30 to 59 days	2	0.31%	4,661	640,858	0.68%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	5	0.77%	81,786	816,979	0.87%
Total	647	100.00%	87,794	94,145,112	100.00%

Series 2018-1 Harvey Trust

Investor Report

As at

31-May-2026

Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	581	89.80%	80,314,103	85.31%
Investment Loans	66	10.20%	13,831,009	14.69%
Total	647	100.00%	94,145,112	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	215	33.23%	29,702,917	31.55%
NSW	203	31.38%	33,219,069	35.28%
Vic	175	27.05%	24,668,520	26.20%
WA	32	4.95%	4,227,008	4.49%
SA	13	2.01%	1,536,345	1.63%
ACT	6	0.93%	617,478	0.66%
Tas	2	0.31%	6,896	0.01%
NT	1	0.15%	166,880	0.18%
Total	647	100.00%	94,145,112	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	562	86.86%	84,973,247	90.26%
Inner city	4	0.62%	562,203	0.60%
Non metro	81	12.52%	8,609,662	9.15%
Total	647	100.00%	94,145,112	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	196	30.29%	27,964,570	29.70%
Non-metro	19	2.94%	1,738,346	1.85%
New South Wales				
Metro	169	26.12%	29,447,296	31.28%
Non-metro	34	5.26%	3,771,773	4.01%
Victoria				
Metro	155	23.96%	22,768,297	24.18%
Non-metro	20	3.09%	1,900,223	2.02%
Western Australia				
Metro	27	4.17%	3,355,041	3.56%
Non-metro	5	0.77%	871,967	0.93%
South Australia				
Metro	11	1.70%	1,375,872	1.46%
Non-metro	2	0.31%	160,472	0.17%
Australian Capital Territory				
Metro	6	0.93%	617,478	0.66%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.31%	6,896	0.01%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	1	0.15%	166,880	0.18%
Total	647	100.00%	94,145,112	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4122	7	1.08%	1,480,011	1.57%
2527	6	0.93%	1,147,866	1.22%
3754	5	0.77%	1,086,149	1.15%
4207	6	0.93%	1,027,727	1.09%
2530	11	1.70%	1,009,096	1.07%
2148	7	1.08%	966,350	1.03%
2519	3	0.46%	951,851	1.01%
4305	6	0.93%	933,638	0.99%
2529	6	0.93%	907,704	0.96%
3030	6	0.93%	892,781	0.95%
Total	63	9.74%	10,403,172	11.05%

Series 2018-1 Harvey Trust

Investor Report

As at

31-May-2026

Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	2	0.31%	400,958	0.43%
3.00 to 3.25 %	5	0.77%	1,011,055	1.07%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.31%	308,433	0.33%
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	0.46%	521,053	0.55%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	0	0.00%	0	0.00%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	3	0.46%	731,151	0.78%
5.50 to 5.75 %	2	0.31%	223,612	0.24%
5.75 to 6.00 %	29	4.48%	6,887,471	7.32%
6.00 to 6.25 %	118	18.24%	22,688,112	24.10%
6.25 to 6.50 %	138	21.33%	23,457,205	24.92%
6.50 to 6.75 %	70	10.82%	10,587,828	11.25%
6.75 to 7.00 %	42	6.49%	4,489,893	4.77%
7.00 to 7.25 %	56	8.66%	6,468,685	6.87%
7.25 to 7.50 %	22	3.40%	1,929,121	2.05%
7.50+ %	155	23.96%	14,440,536	15.34%
Total	647	100.00%	94,145,112	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	645	99.69%	93,417,925	99.23%
Interest Only Loans	2	0.31%	727,187	0.77%
Total	647	100.00%	94,145,112	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	1	50.00%	183,450	25.23%
36 to 48 months	1	50.00%	543,737	74.77%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	2	100.00%	727,187	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	634	97.99%	92,245,735	97.98%
Helia LMI	13	2.01%	1,899,377	2.02%
Uninsured	0	0.00%	0	0.00%
Total	647	100.00%	94,145,112	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	160	24.73%	23,244,061	24.69%
Renovation	26	4.02%	3,604,839	3.83%
Purchase - New Dwelling	49	7.57%	7,470,265	7.93%
Purchase - Existing Dwelling	253	39.10%	36,956,376	39.25%
Purchase - Investment Dwelling	36	5.56%	8,062,311	8.56%
Other	123	19.01%	14,807,259	15.73%
Total	647	100.00%	94,145,112	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	528	81.61%	75,523,810	80.22%
Duplex	3	0.46%	413,896	0.44%
Townhouse	20	3.09%	3,477,078	3.69%
Apartment / Unit / Flat	89	13.76%	13,717,214	14.57%
Vacant Land	0	0.00%	0	0.00%
Villa	7	1.08%	1,013,113	1.08%
Other	0	0.00%	0	0.00%
Total	647	100.00%	94,145,112	100.00%

Table 23 - Reserves

	\$ Current Balance
Extraordinary Expenses Reserve	150,000
Total	150,000

Series 2018-1 Harvey Trust

Investor Report

As at

31-May-2026

Distribution Summary		\$	\$
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			2,608,793
Interest Earnings on the Collections Account (excluding Cash Deposit)			7,884
Input Tax Credits Received From ATO			2,440
Net Fixed Rate Swap Receipt From Swap Provider			9,290
Net Basis Swap Receipt From Swap Provider			18,071
Total			2,646,477
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes	Principal Payment	1,075,324	
	Coupon Payment	385,873	1,461,197
Class AB Notes	Principal Payment	143,414	
	Coupon Payment	56,603	200,017
Class B Notes	Principal Payment	39,113	
	Coupon Payment	16,329	55,442
Class C Notes	Principal Payment	20,860	
	Coupon Payment	9,389	30,249
Class D Notes	Principal Payment	5,215	
	Coupon Payment	3,469	8,684
Other Expenses			
Trust Expenses			85,564
Redraws			805,325
Transfer to/from Reserves			0
Total			2,646,477

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