

Harvey Series 2018-1 Trust

Investor Report

As at 31-Jan-24

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:	\$ 160,096,574
Total Number of Loans:	907
Average Current Balance:	\$ 176,512
Highest Current Balance:	\$ 764,497
Average Approval LVR	61.85%
Weighted Average Approval LVR	65.65%
Average Scheduled LVR	45.35%
Weighted Average Scheduled LVR	52.41%
Average Seasoning (Months):	98.86
Weighted Average Seasoning (Months):	97.90
Average Remaining Loan Term (Months):	228.47
Weighted Average Remaining Term:	242.88
Maximum Remaining Term (Months):	321.23
Weighted Average Variable Rate:	6.83%
Weighted Average Fixed Rate:	3.33%
Weighted Average Rate on All Loans:	6.33%
Percentage (by value) of Variable Rate Loans:	85.65%
Percentage (by value) of Fixed Rate Loans:	14.35%
Owner Occupied by Dollar Value	\$ 136,551,685
Percentage Owner Occupied	85.29%
Pool reduction	\$ 2,812,126
Monthly Repayment speed	1.73%
Available room till fixed cap threshold (45%) reached	30.65%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 162,908,700.20
Scheduled Repayments Received During Period	(\$ 1,331,046.61)
Unscheduled Repayments Received During Period	(\$ 3,347,914.66)
Redraws	\$ 1,153,664.51
Interest	\$ 713,171.00
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 160,096,574.44
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 147,633.86
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%	43	4.74%	\$ 6,246,293.79	2.21%	\$ 145,262.65
> 25% <= 30%	26	2.87%	\$ 5,205,419.46	1.84%	\$ 200,208.44
> 30% <= 35%	39	4.30%	\$ 8,789,220.82	3.11%	\$ 225,364.64
> 35% <= 40%	49	5.40%	\$ 12,494,215.47	4.42%	\$ 254,983.99
> 40% <= 45%	39	4.30%	\$ 9,240,237.50	3.27%	\$ 236,929.17
> 45% <= 50%	50	5.51%	\$ 14,344,698.86	5.08%	\$ 286,893.98
> 50% <= 55%	68	7.50%	\$ 18,153,054.92	6.42%	\$ 266,956.69
> 55% <= 60%	68	7.50%	\$ 21,140,811.62	7.48%	\$ 310,894.29
> 60% <= 65%	72	7.94%	\$ 24,901,209.01	8.81%	\$ 345,850.13
> 65% <= 70%	71	7.83%	\$ 23,614,677.25	8.36%	\$ 332,601.09
> 70% <= 75%	69	7.61%	\$ 22,716,178.62	8.04%	\$ 329,219.98
> 75% <= 80%	231	25.47%	\$ 85,218,163.77	30.16%	\$ 368,909.80
> 80% <= 85%	15	1.65%	\$ 5,249,821.61	1.86%	\$ 349,988.11
> 85% <= 90%	30	3.31%	\$ 11,239,068.36	3.98%	\$ 374,635.61
> 90% <= 95%	37	4.08%	\$ 14,028,703.05	4.96%	\$ 379,154.14
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	907	100.00%	\$ 282,581,774.11	100.00%	\$ 311,556.53

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	140	15.44%	\$ 8,831,742.51	5.52%	\$ 63,083.88
> 25% <= 30%	64	7.06%	\$ 7,160,860.51	4.47%	\$ 111,888.45
> 30% <= 35%	69	7.61%	\$ 9,077,940.58	5.67%	\$ 131,564.36
> 35% <= 40%	61	6.73%	\$ 9,097,439.57	5.68%	\$ 149,138.35
> 40% <= 45%	83	9.15%	\$ 13,587,909.45	8.49%	\$ 163,709.75
> 45% <= 50%	90	9.92%	\$ 17,680,088.45	11.04%	\$ 196,445.43
> 50% <= 55%	95	10.47%	\$ 19,558,584.60	12.22%	\$ 205,879.84
> 55% <= 60%	91	10.03%	\$ 17,619,837.19	11.01%	\$ 193,624.58
> 60% <= 65%	78	8.60%	\$ 19,503,939.28	12.18%	\$ 250,050.50
> 65% <= 70%	76	8.38%	\$ 19,506,352.83	12.18%	\$ 256,662.54
> 70% <= 75%	30	3.31%	\$ 9,431,429.61	5.89%	\$ 314,380.99
> 75% <= 80%	24	2.65%	\$ 7,051,957.53	4.40%	\$ 293,831.56
> 80% <= 85%	4	0.44%	\$ 1,418,413.00	0.89%	\$ 354,603.25
> 85% <= 90%	2	0.22%	\$ 570,079.33	0.36%	\$ 285,039.67
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	183	20.18%	\$ 3,173,330.72	1.98%	31.55%
> \$ 50,000 <= \$ 100,000	112	12.35%	\$ 8,728,936.10	5.45%	34.79%
> \$ 100,000 <= \$ 150,000	135	14.88%	\$ 16,948,986.42	10.59%	42.03%
> \$ 150,000 <= \$ 200,000	121	13.34%	\$ 21,261,103.56	13.28%	48.46%
> \$ 200,000 <= \$ 250,000	113	12.46%	\$ 25,255,537.01	15.78%	52.18%
> \$ 250,000 <= \$ 300,000	93	10.25%	\$ 25,594,934.84	15.99%	54.81%
> \$ 300,000 <= \$ 350,000	62	6.84%	\$ 20,136,103.08	12.58%	59.62%
> \$ 350,000 <= \$ 485,800	63	6.95%	\$ 24,465,272.36	15.28%	60.15%
> \$ 485,800 <= \$ 500,000	1	0.11%	\$ 487,836.41	0.30%	0.00%
> \$ 500,000 <= \$ 750,000	23	2.54%	\$ 13,280,036.51	8.30%	57.31%
> \$ 750,000 <= \$ 1,000,000	1	0.11%	\$ 764,497.43	0.48%	0.00%
Total	907	100.00%	\$ 160,096,574.44	100.00%	45.35%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	499	64.47%	\$ 5,498,215.52	13.19%	\$ 11,018.47
> \$ 50,000 <= \$ 100,000	125	16.15%	\$ 9,258,994.40	22.22%	\$ 74,071.96
> \$ 100,000 <= \$ 150,000	69	8.91%	\$ 8,253,706.40	19.81%	\$ 119,618.93
> \$ 150,000 <= \$ 200,000	37	4.78%	\$ 6,409,480.35	15.38%	\$ 173,229.20
> \$ 200,000 <= \$ 250,000	22	2.84%	\$ 4,813,768.23	11.55%	\$ 218,807.65
> \$ 250,000 <= \$ 300,000	10	1.29%	\$ 2,669,814.56	6.41%	\$ 266,981.46
> \$ 300,000 <= \$ 400,000	7	0.90%	\$ 2,349,584.38	5.64%	\$ 335,654.91
> \$ 400,000 <= \$ 500,000	4	0.52%	\$ 1,825,679.37	4.38%	\$ 456,419.84
> \$ 500,000 <= \$ 1,000,000	1	0.13%	\$ 591,832.38	1.42%	\$ 591,832.38
Total	774	100.00%	\$ 41,671,075.59	100.00%	\$ 53,838.60

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	36	36.00%	\$ 9,032,873.08	39.33%	\$ 250,913.14
> 6 <= 12 mths	23	23.00%	\$ 5,113,256.29	22.26%	\$ 222,315.49
> 12 <= 24 mths	18	18.00%	\$ 3,537,218.25	15.40%	\$ 196,512.13
> 24 <= 36 mths	13	13.00%	\$ 3,325,969.28	14.48%	\$ 255,843.79
> 36 <= 60 mths	10	10.00%	\$ 1,958,282.44	8.53%	\$ 195,828.24
Total	100	100.00%	\$ 22,967,599.34	100.00%	\$ 229,675.99

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	906	99.89%	\$ 159,877,352.51	99.86%	\$ 176,465.07
> 160 <= 360 mths	1	0.11%	\$ 219,221.93	0.14%	\$ 219,221.93
Total	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

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	10	1.10%	\$ 163,184.55	0.10%	\$ 16,318.46
> 10 <= 15 years	48	5.29%	\$ 2,778,869.72	1.74%	\$ 57,893.12
> 15 <= 20 years	73	8.05%	\$ 8,592,200.89	5.37%	\$ 117,701.38
> 20 <= 25 years	138	15.21%	\$ 22,013,757.54	13.75%	\$ 159,519.98
> 25 <= 30 years	637	70.23%	\$ 126,338,065.77	78.91%	\$ 198,332.91
> 30 <= 50 years	1	0.11%	\$ 210,495.97	0.13%	\$ 210,495.97
Total	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	14	1.54%	\$ 354,033.35	0.22%	\$ 25,288.10
> 5 <= 10 years	49	5.40%	\$ 3,102,794.34	1.94%	\$ 63,322.33
> 10 <= 15 years	85	9.37%	\$ 10,033,234.42	6.27%	\$ 118,038.05
> 15 <= 20 years	202	22.27%	\$ 33,554,287.52	20.96%	\$ 166,110.33
> 20 <= 25 years	556	61.30%	\$ 112,841,728.84	70.48%	\$ 202,952.75
> 25 <= 30 years	1	0.11%	\$ 210,495.97	0.13%	\$ 210,495.97
Total	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	807	88.97%	\$ 137,128,975.10	85.65%	\$ 169,924.38
Fixed (1 year)	3	0.33%	\$ 453,938.16	0.28%	\$ 151,312.72
Fixed (2 year)	12	1.32%	\$ 2,554,965.07	1.60%	\$ 212,913.76
Fixed (3 year)	65	7.17%	\$ 15,951,663.10	9.96%	\$ 245,410.20
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	20	2.21%	\$ 4,007,033.01	2.50%	\$ 200,351.65
Total	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	207	22.82%	\$ 37,506,584.43	23.43%	\$ 181,191.23
QLD COUNTRY	104	11.47%	\$ 14,401,679.67	9.00%	\$ 138,477.69
SYD METRO	101	11.14%	\$ 24,970,595.41	15.60%	\$ 247,233.62
OTHER NSW METRO	42	4.63%	\$ 7,671,274.19	4.79%	\$ 182,649.39
NSW COUNTRY	148	16.32%	\$ 24,262,752.91	15.16%	\$ 163,937.52
ACT METRO	9	0.99%	\$ 1,427,542.95	0.89%	\$ 158,615.88
MELBOURNE METRO	196	21.61%	\$ 34,844,429.99	21.76%	\$ 177,777.70
VICTORIA COUNTRY	31	3.42%	\$ 3,346,897.79	2.09%	\$ 107,964.44
PERTH METRO	39	4.30%	\$ 6,865,679.13	4.29%	\$ 176,043.05
WA COUNTRY	9	0.99%	\$ 1,791,368.46	1.12%	\$ 199,040.94
ADELAIDE METRO	14	1.54%	\$ 2,181,339.72	1.36%	\$ 155,809.98
SA COUNTRY	3	0.33%	\$ 361,125.81	0.23%	\$ 120,375.27
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
NT COUNTRY	1	0.11%	\$ 239,805.42	0.15%	\$ 239,805.42
HOBART METRO	2	0.22%	\$ 65,731.88	0.04%	\$ 32,865.94
TAS COUNTRY	1	0.11%	\$ 159,766.68	0.10%	\$ 159,766.68
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2530	15	1.65%	\$ 2,289,860.64	1.43%	\$ 152,657.38
2529	11	1.21%	\$ 1,942,091.34	1.21%	\$ 176,553.76
2148	9	0.99%	\$ 1,898,116.10	1.19%	\$ 210,901.79
4122	7	0.77%	\$ 1,825,130.19	1.14%	\$ 260,732.88
2527	8	0.88%	\$ 1,806,685.88	1.13%	\$ 225,835.74
4207	8	0.88%	\$ 1,470,384.64	0.92%	\$ 183,798.08
2170	5	0.55%	\$ 1,335,507.17	0.83%	\$ 267,101.43
2519	5	0.55%	\$ 1,236,214.03	0.77%	\$ 247,242.81
4510	4	0.44%	\$ 1,219,351.90	0.76%	\$ 304,837.98
3754	6	0.66%	\$ 1,208,122.74	0.75%	\$ 201,353.79
Total	78	8.60%	\$ 16,231,464.63	10.14%	\$ 208,095.70

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	894	98.57%	\$ 157,905,308.62	98.63%	\$ 2,899.58
>	1	<=	7	days	5	0.55%	\$ 1,159,042.52	0.72%	\$ 4,332.27
>	7	<=	30	days	4	0.44%	\$ 526,636.98	0.33%	\$ 2,682.79
>	30	<=	60	days	3	0.33%	\$ 317,938.66	0.20%	\$ 4,786.26
>	60	<=	90	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	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	1	0.11%	\$ 187,647.66	0.12%	\$ 9,924.92
Total					907	100.00%	\$ 160,096,574.44	100.00%	\$ 24,625.82

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	800	88.20%	\$ 136,551,685.20	85.29%	\$ 170,689.61
Non-Regulated Loans	107	11.80%	\$ 23,544,889.24	14.71%	\$ 220,045.69
Total	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	212	23.37%	\$ 36,741,409.35	22.95%	\$ 173,308.53
Renovation	37	4.08%	\$ 6,164,934.05	3.85%	\$ 166,619.84
Purchase - New Dwelling	35	3.86%	\$ 6,659,767.18	4.16%	\$ 190,279.06
Purchase - Existing Dwelling	331	36.49%	\$ 59,383,530.87	37.09%	\$ 179,406.44
Buy Home (Investment)	59	6.50%	\$ 14,430,253.45	9.01%	\$ 244,580.57
Other	233	25.69%	\$ 36,716,679.54	22.93%	\$ 157,582.32
Total	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.54%	\$ 2,442,147.20	1.53%	\$ 174,439.09
QBE LMI	893	98.46%	\$ 157,654,427.24	98.47%	\$ 176,544.71
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	900	99.23%	\$ 158,052,066.06	98.72%	\$ 175,613.41
Interest Only Loans	7	0.77%	\$ 2,044,508.38	1.28%	\$ 292,072.63
Total	907	100.00%	\$ 160,096,574.44	100.00%	\$ 176,512.21

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 4,826,595.13
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 13,152.59
Input Tax Credits Received From ATO	\$ 4,259.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 69,359.61
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	\$ 4,913,366.33

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,355,233.15	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 617,346.74	\$ 2,972,579.89
Class AB Principal to be paid to Class AB Note Holders	\$ 314,113.67	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 90,560.52	\$ 404,674.19
Class B Principal to be paid to Class B Note Holders	\$ 85,667.37	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 26,125.97	\$ 111,793.34
Class C Principal to be paid to Class C Note Holders	\$ 45,689.26	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 15,021.58	\$ 60,710.84
Class D Principal to be paid to Class D Note Holders	\$ 11,422.31	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,550.15	\$ 16,972.46
Redraws		\$ 1,153,664.51
Trust Expenses		\$ 192,971.10
Total		\$ 4,913,366.33

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