

Harvey Series 2018-1 Trust

Investor Report

As at 30-Jun-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:	\$ 118,117,590
Total Number of Loans:	748
Average Current Balance:	\$ 157,911
Highest Current Balance:	\$ 745,684
Average Approval LVR	61.99%
Weighted Average Approval LVR	65.76%
Average Scheduled LVR	41.56%
Weighted Average Scheduled LVR	49.24%
Average Seasoning (Months):	116.33
Weighted Average Seasoning (Months):	115.39
Average Remaining Loan Term (Months):	212.02
Weighted Average Remaining Term:	227.05
Maximum Remaining Term (Months):	304.23
Weighted Average Variable Rate:	6.25%
Weighted Average Fixed Rate:	4.92%
Weighted Average Rate on All Loans:	6.16%
Percentage (by value) of Variable Rate Loans:	93.78%
Percentage (by value) of Fixed Rate Loans:	6.22%
Owner Occupied by Dollar Value	\$ 100,449,974
Percentage Owner Occupied	85.04%
Pool reduction	\$ 2,097,980
Monthly Repayment speed	1.75%
Available room till fixed cap threshold (45%) reached	38.78%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 120,215,569
Scheduled Repayments Received During Period	(\$ 965,155)
Unscheduled Repayments Received During Period	(\$ 2,723,357)
Redraws	\$ 1,089,757
Interest	\$ 497,562
Other Charges	\$ 3,213
Mortgage Portfolio Balance At End of Period	\$ 118,117,590
Further Advances repurchased: Interest	\$ 745
Waived Mortgage Break Costs paid by the Servicer	\$ 3,213
Interest Offset	\$ 104,800
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	4.81%	\$ 5,291,032	2.27%	\$ 146,973
> 25% <= 30%	16	2.14%	\$ 3,377,079	1.45%	\$ 211,067
> 30% <= 35%	32	4.28%	\$ 7,481,375	3.21%	\$ 233,793
> 35% <= 40%	43	5.75%	\$ 10,659,504	4.57%	\$ 247,895
> 40% <= 45%	32	4.28%	\$ 7,071,933	3.03%	\$ 220,998
> 45% <= 50%	43	5.75%	\$ 12,564,573	5.38%	\$ 292,199
> 50% <= 55%	56	7.49%	\$ 15,507,948	6.64%	\$ 276,928
> 55% <= 60%	51	6.82%	\$ 15,287,118	6.55%	\$ 299,747
> 60% <= 65%	60	8.02%	\$ 19,010,411	8.14%	\$ 316,840
> 65% <= 70%	60	8.02%	\$ 20,430,475	8.75%	\$ 340,508
> 70% <= 75%	57	7.62%	\$ 19,452,225	8.33%	\$ 341,267
> 75% <= 80%	199	26.60%	\$ 74,242,836	31.81%	\$ 373,080
> 80% <= 85%	12	1.60%	\$ 4,230,374	1.81%	\$ 352,531
> 85% <= 90%	26	3.48%	\$ 9,339,568	4.00%	\$ 359,214
> 90% <= 95%	25	3.34%	\$ 9,456,424	4.05%	\$ 378,257
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	748	100.00%	\$ 233,402,873	100.00%	\$ 312,036

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	147	19.65%	\$ 8,034,793	6.80%	\$ 54,658
> 25% <= 30%	72	9.63%	\$ 7,676,324	6.50%	\$ 106,616
> 30% <= 35%	48	6.42%	\$ 6,564,387	5.56%	\$ 136,758
> 35% <= 40%	48	6.42%	\$ 6,290,820	5.33%	\$ 131,059
> 40% <= 45%	86	11.50%	\$ 15,667,806	13.26%	\$ 182,184
> 45% <= 50%	88	11.76%	\$ 13,785,329	11.67%	\$ 156,651
> 50% <= 55%	70	9.36%	\$ 12,953,659	10.97%	\$ 185,052
> 55% <= 60%	63	8.42%	\$ 12,699,399	10.75%	\$ 201,578
> 60% <= 65%	64	8.56%	\$ 16,320,508	13.82%	\$ 255,008
> 65% <= 70%	36	4.81%	\$ 9,912,259	8.39%	\$ 275,341
> 70% <= 75%	22	2.94%	\$ 7,020,116	5.94%	\$ 319,096
> 75% <= 80%	4	0.53%	\$ 1,192,190	1.01%	\$ 298,047
> 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	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	181	24.20%	\$ 2,614,319	2.21%	27.92%
> \$ 50,000 <= \$ 100,000	107	14.30%	\$ 8,205,033	6.95%	34.21%
> \$ 100,000 <= \$ 150,000	111	14.84%	\$ 13,928,221	11.79%	40.65%
> \$ 150,000 <= \$ 200,000	96	12.83%	\$ 16,693,614	14.13%	46.71%
> \$ 200,000 <= \$ 250,000	85	11.36%	\$ 19,117,761	16.19%	49.59%
> \$ 250,000 <= \$ 300,000	67	8.96%	\$ 18,420,471	15.60%	53.27%
> \$ 300,000 <= \$ 350,000	45	6.02%	\$ 14,572,005	12.34%	54.95%
> \$ 350,000 <= \$ 485,800	40	5.35%	\$ 15,563,845	13.18%	55.86%
> \$ 485,800 <= \$ 500,000	2	0.27%	\$ 982,809	0.83%	0.00%
> \$ 500,000 <= \$ 750,000	14	1.87%	\$ 8,019,513	6.79%	52.78%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	748	100.00%	\$ 118,117,590	100.00%	41.56%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	402	62.62%	\$ 4,988,989	14.09%	\$ 12,410
> \$ 50,000 <= \$ 100,000	116	18.07%	\$ 8,508,867	24.02%	\$ 73,352
> \$ 100,000 <= \$ 150,000	61	9.50%	\$ 7,364,720	20.79%	\$ 120,733
> \$ 150,000 <= \$ 200,000	27	4.21%	\$ 4,786,817	13.51%	\$ 177,290
> \$ 200,000 <= \$ 250,000	20	3.12%	\$ 4,446,888	12.55%	\$ 222,344
> \$ 250,000 <= \$ 300,000	8	1.25%	\$ 2,235,232	6.31%	\$ 279,404
> \$ 300,000 <= \$ 400,000	6	0.93%	\$ 2,139,233	6.04%	\$ 356,539
> \$ 400,000 <= \$ 500,000	1	0.16%	\$ 427,405	1.21%	\$ 427,405
> \$ 500,000 <= \$ 1,000,000	1	0.16%	\$ 521,181	1.47%	\$ 521,181
Total	642	100.00%	\$ 35,419,332	100.00%	\$ 55,170

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	13.89%	\$ 967,351	13.16%	\$ 193,470
> 6 <= 12 mths	3	8.33%	\$ 798,614	10.87%	\$ 266,205
> 12 <= 24 mths	21	58.33%	\$ 4,150,778	56.48%	\$ 197,656
> 24 <= 36 mths	7	19.44%	\$ 1,431,875	19.48%	\$ 204,554
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
Total	36	100.00%	\$ 7,348,618	100.00%	\$ 204,128

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	722	96.52%	\$ 114,067,692	96.57%	\$ 157,988
> 160 <= 360 mths	26	3.48%	\$ 4,049,898	3.43%	\$ 155,765
Total	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

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	7	0.94%	\$ 42,010	0.04%	\$ 6,001
> 10 <= 15 years	36	4.81%	\$ 1,328,852	1.13%	\$ 36,913
> 15 <= 20 years	61	8.16%	\$ 5,966,772	5.05%	\$ 97,816
> 20 <= 25 years	111	14.84%	\$ 15,625,894	13.23%	\$ 140,774
> 25 <= 30 years	532	71.12%	\$ 94,965,330	80.40%	\$ 178,506
> 30 <= 50 years	1	0.13%	\$ 188,731	0.16%	\$ 188,731
Total	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	21	2.81%	\$ 425,878	0.36%	\$ 20,280
> 5 <= 10 years	42	5.61%	\$ 2,859,941	2.42%	\$ 68,094
> 10 <= 15 years	87	11.63%	\$ 10,237,150	8.67%	\$ 117,668
> 15 <= 20 years	268	35.83%	\$ 41,535,849	35.16%	\$ 154,985
> 20 <= 25 years	329	43.98%	\$ 62,870,042	53.23%	\$ 191,094
> 25 <= 30 years	1	0.13%	\$ 188,731	0.16%	\$ 188,731
Total	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	712	95.19%	\$ 110,768,971	93.78%	\$ 155,574
Fixed (1 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (2 year)	3	0.40%	\$ 587,787	0.50%	\$ 195,929
Fixed (3 year)	14	1.87%	\$ 3,244,445	2.75%	\$ 231,746
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	19	2.54%	\$ 3,516,387	2.98%	\$ 185,073
Total	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	168	22.46%	\$ 26,805,163	22.69%	\$ 159,555
QLD COUNTRY	83	11.10%	\$ 10,592,101	8.97%	\$ 127,616
SYD METRO	82	10.96%	\$ 19,036,791	16.12%	\$ 232,156
OTHER NSW METRO	31	4.14%	\$ 5,373,671	4.55%	\$ 173,344
NSW COUNTRY	122	16.31%	\$ 17,477,285	14.80%	\$ 143,256
ACT METRO	8	1.07%	\$ 822,918	0.70%	\$ 102,865
MELBOURNE METRO	173	23.13%	\$ 27,833,858	23.56%	\$ 160,889
VICTORIA COUNTRY	25	3.34%	\$ 2,522,909	2.14%	\$ 100,916
PERTH METRO	30	4.01%	\$ 4,259,250	3.61%	\$ 141,975
WA COUNTRY	7	0.94%	\$ 956,092	0.81%	\$ 136,585
ADELAIDE METRO	12	1.60%	\$ 1,629,180	1.38%	\$ 135,765
SA COUNTRY	3	0.40%	\$ 387,654	0.33%	\$ 129,218
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.13%	\$ 225,137	0.19%	\$ 225,137
HOBART METRO	2	0.27%	\$ 49,238	0.04%	\$ 24,619
TAS COUNTRY	1	0.13%	\$ 146,341	0.12%	\$ 146,341
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4122	7	0.94%	\$ 1,605,218	1.36%	\$ 229,317
2530	12	1.60%	\$ 1,410,421	1.19%	\$ 117,535
4207	6	0.80%	\$ 1,199,247	1.02%	\$ 199,874
2527	6	0.80%	\$ 1,195,776	1.01%	\$ 199,296
3754	5	0.67%	\$ 1,134,437	0.96%	\$ 226,887
2519	4	0.53%	\$ 1,121,551	0.95%	\$ 280,388
2148	7	0.94%	\$ 1,091,533	0.92%	\$ 155,933
4305	7	0.94%	\$ 1,074,534	0.91%	\$ 153,505
3030	8	1.07%	\$ 1,011,913	0.86%	\$ 126,489
2529	7	0.94%	\$ 974,894	0.83%	\$ 139,271
Total	69	9.22%	\$ 11,819,523	10.01%	\$ 171,297

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	740	98.93%	\$ 116,442,877	98.58%	\$ 2,337
>	1	<=	7	days	1	0.13%	\$ 255,347	0.22%	\$ 111
>	7	<=	30	days	0	0.00%	\$ 0	0.00%	\$ 0
>	30	<=	60	days	2	0.27%	\$ 547,124	0.46%	\$ 4,853
>	60	<=	90	days	1	0.13%	\$ 78,267	0.07%	\$ 3,186
>	90	<=	120	days	1	0.13%	\$ 77,696	0.07%	\$ 2,266
>	120	<=	150	days	1	0.13%	\$ 65,936	0.06%	\$ 1,633
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	2	0.27%	\$ 650,342	0.55%	\$ 101,421
Total					748	100.00%	\$ 118,117,590	100.00%	\$ 115,808

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	662	88.50%	\$ 100,449,974	85.04%	\$ 151,737
Non-Regulated Loans	86	11.50%	\$ 17,667,615	14.96%	\$ 205,437
Total	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	167	22.33%	\$ 26,018,736	22.03%	\$ 155,801
Renovation	29	3.88%	\$ 4,416,892	3.74%	\$ 152,307
Purchase - New Dwelling	31	4.14%	\$ 5,395,311	4.57%	\$ 174,042
Purchase - Existing Dwelling	284	37.97%	\$ 45,528,746	38.55%	\$ 160,312
Buy Home (Investment)	47	6.28%	\$ 10,590,074	8.97%	\$ 225,321
Other	190	25.40%	\$ 26,167,831	22.15%	\$ 137,725
Total	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.87%	\$ 2,250,870	1.91%	\$ 160,776
QBE LMI	734	98.13%	\$ 115,866,719	98.09%	\$ 157,857
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	745	99.60%	\$ 117,177,267	99.20%	\$ 157,285
Interest Only Loans	3	0.40%	\$ 940,323	0.80%	\$ 313,441
Total	748	100.00%	\$ 118,117,590	100.00%	\$ 157,911

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,794,056
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 7,897
Input Tax Credits Received From ATO	\$ 3,135
Net Fixed Rate Swap Receipt From Swap Provider	\$ 1,820
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 3,806,908</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,757,116	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 381,164	\$ 2,138,280
Class AB Principal to be paid to Class AB Note Holders	\$ 234,344	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 56,501	\$ 290,845
Class B Principal to be paid to Class B Note Holders	\$ 63,912	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 16,393	\$ 80,305
Class C Principal to be paid to Class C Note Holders	\$ 34,086	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 9,492	\$ 43,578
Class D Principal to be paid to Class D Note Holders	\$ 8,522	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 3,609	\$ 12,131
Redraws		\$ 1,089,757
Trust Expenses		\$ 152,013
Total		<u>\$ 3,806,908</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