

# Harvey Series 2018-1 Trust

## Investor Report

As at 30-Sep-23

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:	\$ 174,189,077
Total Number of Loans:	964
Average Current Balance:	\$ 180,694
Highest Current Balance:	\$ 780,727
Average Approval LVR	61.87%
Weighted Average Approval LVR	65.83%
Average Scheduled LVR	46.31%
Weighted Average Scheduled LVR	53.20%
Average Seasoning (Months):	94.76
Weighted Average Seasoning (Months):	93.79
Average Remaining Loan Term (Months):	232.84
Weighted Average Remaining Term:	246.81
Maximum Remaining Term (Months):	325.23
Weighted Average Variable Rate:	6.66%
Weighted Average Fixed Rate:	2.99%
Weighted Average Rate on All Loans:	5.97%
Percentage (by value) of Variable Rate Loans:	81.09%
Percentage (by value) of Fixed Rate Loans:	18.91%
Owner Occupied by Dollar Value	\$ 147,475,024
Percentage Owner Occupied	84.66%
Pool reduction	\$ 3,972,990
Monthly Repayment speed	2.23%
Available room till fixed cap threshold (45%) reached	26.09%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 178,162,067.07
Scheduled Repayments Received During Period	(\$ 1,350,126.35)
Unscheduled Repayments Received During Period	(\$ 4,344,578.89)
Redraws	\$ 1,012,095.24
Interest	\$ 709,620.15
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 174,189,077.22
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 150,574.76
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%	49	5.08%	\$ 6,989,199.56	2.33%	\$ 142,636.73
> 25% <= 30%	27	2.80%	\$ 5,304,714.46	1.77%	\$ 196,470.91
> 30% <= 35%	41	4.25%	\$ 9,119,220.82	3.04%	\$ 222,420.02
> 35% <= 40%	51	5.29%	\$ 13,118,405.22	4.37%	\$ 257,223.63
> 40% <= 45%	40	4.15%	\$ 9,389,102.69	3.13%	\$ 234,727.57
> 45% <= 50%	54	5.60%	\$ 15,323,326.82	5.11%	\$ 283,765.31
> 50% <= 55%	72	7.47%	\$ 19,309,671.56	6.44%	\$ 268,189.88
> 55% <= 60%	70	7.26%	\$ 21,493,378.06	7.16%	\$ 307,048.26
> 60% <= 65%	73	7.57%	\$ 25,316,209.01	8.44%	\$ 346,797.38
> 65% <= 70%	77	7.99%	\$ 25,414,246.25	8.47%	\$ 330,055.15
> 70% <= 75%	73	7.57%	\$ 24,183,301.25	8.06%	\$ 331,278.10
> 75% <= 80%	250	25.93%	\$ 92,147,229.13	30.72%	\$ 368,588.92
> 80% <= 85%	17	1.76%	\$ 6,480,750.12	2.16%	\$ 381,220.60
> 85% <= 90%	30	3.11%	\$ 11,239,068.36	3.75%	\$ 374,635.61
> 90% <= 95%	40	4.15%	\$ 15,161,228.75	5.05%	\$ 379,030.72
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 299,989,052.06</b>	<b>100.00%</b>	<b>\$ 311,191.96</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	132	13.69%	\$ 8,802,708.97	5.05%	\$ 66,687.19
> 25% <= 30%	71	7.37%	\$ 7,520,967.23	4.32%	\$ 105,929.12
> 30% <= 35%	69	7.16%	\$ 8,628,206.76	4.95%	\$ 125,046.47
> 35% <= 40%	71	7.37%	\$ 10,720,513.03	6.15%	\$ 150,993.14
> 40% <= 45%	82	8.51%	\$ 14,118,951.58	8.11%	\$ 172,182.34
> 45% <= 50%	92	9.54%	\$ 17,761,430.97	10.20%	\$ 193,059.03
> 50% <= 55%	101	10.48%	\$ 20,955,747.39	12.03%	\$ 207,482.65
> 55% <= 60%	97	10.06%	\$ 19,938,070.28	11.45%	\$ 205,547.12
> 60% <= 65%	88	9.13%	\$ 20,748,783.97	11.91%	\$ 235,781.64
> 65% <= 70%	90	9.34%	\$ 22,855,781.72	13.12%	\$ 253,953.13
> 70% <= 75%	39	4.05%	\$ 11,379,059.77	6.53%	\$ 291,770.76
> 75% <= 80%	25	2.59%	\$ 8,473,795.66	4.86%	\$ 338,951.83
> 80% <= 85%	5	0.52%	\$ 1,714,915.65	0.98%	\$ 342,983.13
> 85% <= 90%	2	0.21%	\$ 570,144.24	0.33%	\$ 285,072.12
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	182	18.88%	\$ 3,098,134.63	1.78%	32.79%
> \$ 50,000 <= \$ 100,000	116	12.03%	\$ 8,710,410.46	5.00%	36.04%
> \$ 100,000 <= \$ 150,000	139	14.42%	\$ 17,110,647.88	9.82%	40.95%
> \$ 150,000 <= \$ 200,000	127	13.17%	\$ 21,982,526.24	12.62%	48.54%
> \$ 200,000 <= \$ 250,000	131	13.59%	\$ 29,203,195.42	16.77%	52.53%
> \$ 250,000 <= \$ 300,000	100	10.37%	\$ 27,368,211.40	15.71%	57.21%
> \$ 300,000 <= \$ 350,000	70	7.26%	\$ 22,667,507.77	13.01%	58.42%
> \$ 350,000 <= \$ 485,800	73	7.57%	\$ 28,487,429.50	16.35%	60.39%
> \$ 485,800 <= \$ 500,000	1	0.10%	\$ 492,679.86	0.28%	0.00%
> \$ 500,000 <= \$ 750,000	23	2.39%	\$ 13,515,329.90	7.76%	58.09%
> \$ 750,000 <= \$ 1,000,000	2	0.21%	\$ 1,553,004.16	0.89%	0.00%
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>46.31%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	534	64.49%	\$ 5,695,392.04	12.85%	\$ 10,665.53
> \$ 50,000 <= \$ 100,000	131	15.82%	\$ 9,503,678.66	21.44%	\$ 72,547.17
> \$ 100,000 <= \$ 150,000	80	9.66%	\$ 9,702,042.82	21.89%	\$ 121,275.54
> \$ 150,000 <= \$ 200,000	37	4.47%	\$ 6,356,459.77	14.34%	\$ 171,796.21
> \$ 200,000 <= \$ 250,000	22	2.66%	\$ 4,849,394.43	10.94%	\$ 220,427.02
> \$ 250,000 <= \$ 300,000	11	1.33%	\$ 2,978,780.50	6.72%	\$ 270,798.23
> \$ 300,000 <= \$ 400,000	8	0.97%	\$ 2,777,495.03	6.27%	\$ 347,186.88
> \$ 400,000 <= \$ 500,000	4	0.48%	\$ 1,861,467.45	4.20%	\$ 465,366.86
> \$ 500,000 <= \$ 1,000,000	1	0.12%	\$ 595,562.65	1.34%	\$ 595,562.65
<b>Total</b>	<b>828</b>	<b>100.00%</b>	<b>\$ 44,320,273.35</b>	<b>100.00%</b>	<b>\$ 53,526.90</b>

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	57	41.01%	\$ 14,356,486.33	43.58%	\$ 251,868.18
> 6 <= 12 mths	31	22.30%	\$ 7,366,179.24	22.36%	\$ 237,618.69
> 12 <= 24 mths	27	19.42%	\$ 5,810,319.69	17.64%	\$ 215,197.03
> 24 <= 36 mths	10	7.19%	\$ 2,483,704.65	7.54%	\$ 248,370.47
> 36 <= 60 mths	14	10.07%	\$ 2,925,581.07	8.88%	\$ 208,970.08
<b>Total</b>	<b>139</b>	<b>100.00%</b>	<b>\$ 32,942,270.98</b>	<b>100.00%</b>	<b>\$ 236,994.76</b>

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	963	99.90%	\$ 173,973,613.58	99.88%	\$ 180,657.96
> 160 <= 360 mths	1	0.10%	\$ 215,463.64	0.12%	\$ 215,463.64
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

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	1.04%	\$ 187,000.96	0.11%	\$ 18,700.10
> 10 <= 15 years	51	5.29%	\$ 3,229,278.63	1.85%	\$ 63,319.19
> 15 <= 20 years	78	8.09%	\$ 9,197,196.78	5.28%	\$ 117,912.78
> 20 <= 25 years	144	14.94%	\$ 23,927,818.12	13.74%	\$ 166,165.40
> 25 <= 30 years	680	70.54%	\$ 137,428,457.37	78.90%	\$ 202,100.67
> 30 <= 50 years	1	0.10%	\$ 219,325.36	0.13%	\$ 219,325.36
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	13	1.35%	\$ 294,233.79	0.17%	\$ 22,633.37
> 5 <= 10 years	51	5.29%	\$ 3,344,109.76	1.92%	\$ 65,570.78
> 10 <= 15 years	91	9.44%	\$ 11,290,613.34	6.48%	\$ 124,072.67
> 15 <= 20 years	202	20.95%	\$ 33,946,118.02	19.49%	\$ 168,050.09
> 20 <= 25 years	606	62.86%	\$ 125,094,676.95	71.82%	\$ 206,426.86
> 25 <= 30 years	1	0.10%	\$ 219,325.36	0.13%	\$ 219,325.36
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	825	85.58%	\$ 141,246,806.24	81.09%	\$ 171,208.25
Fixed (1 year)	5	0.52%	\$ 965,493.62	0.55%	\$ 193,098.72
Fixed (2 year)	27	2.80%	\$ 6,401,207.35	3.67%	\$ 237,081.75
Fixed (3 year)	85	8.82%	\$ 21,157,011.38	12.15%	\$ 248,906.02
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	22	2.28%	\$ 4,418,558.63	2.54%	\$ 200,843.57
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	225	23.34%	\$ 40,923,086.66	23.49%	\$ 181,880.39
QLD COUNTRY	110	11.41%	\$ 16,054,304.46	9.22%	\$ 145,948.22
SYD METRO	106	11.00%	\$ 26,782,951.10	15.38%	\$ 252,669.35
OTHER NSW METRO	43	4.46%	\$ 7,823,576.70	4.49%	\$ 181,943.64
NSW COUNTRY	158	16.39%	\$ 26,630,347.67	15.29%	\$ 168,546.50
ACT METRO	9	0.93%	\$ 1,486,375.44	0.85%	\$ 165,152.83
MELBOURNE METRO	206	21.37%	\$ 37,793,763.65	21.70%	\$ 183,464.87
VICTORIA COUNTRY	31	3.22%	\$ 3,543,330.81	2.03%	\$ 114,300.99
PERTH METRO	42	4.36%	\$ 7,889,549.45	4.53%	\$ 187,846.42
WA COUNTRY	10	1.04%	\$ 1,858,675.15	1.07%	\$ 185,867.52
ADELAIDE METRO	15	1.56%	\$ 2,553,048.65	1.47%	\$ 170,203.24
SA COUNTRY	4	0.41%	\$ 414,079.96	0.24%	\$ 103,519.99
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
NT COUNTRY	1	0.10%	\$ 173,120.85	0.10%	\$ 173,120.85
HOBART METRO	3	0.31%	\$ 102,087.46	0.06%	\$ 34,029.15
TAS COUNTRY	1	0.10%	\$ 160,779.21	0.09%	\$ 160,779.21
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>TOTAL</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2530	16	1.66%	\$ 2,565,614.50	1.47%	\$ 160,350.91
2529	12	1.24%	\$ 1,991,739.91	1.14%	\$ 165,978.33
2148	9	0.93%	\$ 1,959,629.56	1.13%	\$ 217,736.62
4122	7	0.73%	\$ 1,869,745.41	1.07%	\$ 267,106.49
2527	8	0.83%	\$ 1,815,948.47	1.04%	\$ 226,993.56
4207	8	0.83%	\$ 1,662,816.52	0.95%	\$ 207,852.07
2519	6	0.62%	\$ 1,513,278.00	0.87%	\$ 252,213.00
4510	5	0.52%	\$ 1,501,247.56	0.86%	\$ 300,249.51
2170	5	0.52%	\$ 1,388,563.69	0.80%	\$ 277,712.74
4118	7	0.73%	\$ 1,247,330.11	0.72%	\$ 178,190.02
<b>Total</b>	<b>83</b>	<b>8.61%</b>	<b>\$ 17,515,913.73</b>	<b>10.06%</b>	<b>\$ 211,035.11</b>

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears	Number of Loans		Current Balance		Amount In Arrears \$
	#	%	\$	%	
>= 0 <= 1 days	956	99.17%	\$ 172,188,240.20	98.85%	\$ 2,534.95
> 1 <= 7 days	3	0.31%	\$ 462,899.09	0.27%	\$ 1,285.06
> 7 <= 30 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 30 <= 60 days	1	0.10%	\$ 85,465.36	0.05%	\$ 1,041.94
> 60 <= 90 days	1	0.10%	\$ 182,310.91	0.10%	\$ 4,306.61
> 90 <= 120 days	1	0.10%	\$ 430,544.71	0.25%	\$ 4,111.57
> 120 <= 150 days	1	0.10%	\$ 58,890.23	0.03%	\$ 3,085.80
> 150 <= 180 days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 180 days	1	0.10%	\$ 780,726.72	0.45%	\$ 74,715.70
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 91,081.63</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	847	87.86%	\$ 147,475,023.90	84.66%	\$ 174,114.55
Non-Regulated Loans	117	12.14%	\$ 26,714,053.32	15.34%	\$ 228,325.24
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	223	23.13%	\$ 38,987,851.94	22.38%	\$ 174,833.42
Renovation	38	3.94%	\$ 6,324,851.96	3.63%	\$ 166,443.47
Purchase - New Dwelling	37	3.84%	\$ 7,512,101.64	4.31%	\$ 203,029.77
Purchase - Existing Dwelling	353	36.62%	\$ 64,400,595.98	36.97%	\$ 182,437.95
Buy Home (Investment)	69	7.16%	\$ 17,245,924.39	9.90%	\$ 249,940.93
Other	244	25.31%	\$ 39,717,751.31	22.80%	\$ 162,777.67
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	16	1.66%	\$ 2,507,126.40	1.44%	\$ 156,695.40
QBE LMI	948	98.34%	\$ 171,681,950.82	98.56%	\$ 181,099.10
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	957	99.27%	\$ 171,663,888.20	98.55%	\$ 179,377.10
Interest Only Loans	7	0.73%	\$ 2,525,189.02	1.45%	\$ 360,741.29
<b>Total</b>	<b>964</b>	<b>100.00%</b>	<b>\$ 174,189,077.22</b>	<b>100.00%</b>	<b>\$ 180,694.06</b>

**DISTRIBUTION SUMMARY**

**Amounts received into Collections Account prior to Distribution Date:**

Collections (including excess subscription monies on first determination date)	\$ 5,845,280.00
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 14,043.09
Input Tax Credits Received From ATO	\$ 4,758.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 107,246.33
Net Basis Swap Receipt From Swap Provider	\$ 14,256.16
	<b>\$ 5,985,583.58</b>

**Amounts to be paid by Trustee on Distribution Date:**

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,327,488.95	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 687,454.95	\$ 4,014,943.90
Class AB Principal to be paid to Class AB Note Holders	\$ 443,781.87	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 101,280.70	\$ 545,062.57
Class B Principal to be paid to Class B Note Holders	\$ 121,031.42	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 29,287.42	\$ 150,318.84
Class C Principal to be paid to Class C Note Holders	\$ 64,550.09	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 16,888.84	\$ 81,438.93
Class D Principal to be paid to Class D Note Holders	\$ 16,137.52	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,315.87	\$ 22,453.39
Redraws		\$ 1,012,095.24
Trust Expenses		\$ 159,270.71
Total		<b>\$ 5,985,583.58</b>

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