

Harvey Series 2018-1 Trust

Investor Report

As at 30-Apr-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:	\$ 193,967,483
Total Number of Loans:	1,030
Average Current Balance:	\$ 188,318
Highest Current Balance:	\$ 879,372
Average Approval LVR	61.98%
Weighted Average Approval LVR	65.95%
Average Scheduled LVR	47.51%
Weighted Average Scheduled LVR	54.45%
Average Seasoning (Months):	89.79
Weighted Average Seasoning (Months):	88.56
Average Remaining Loan Term (Months):	237.51
Weighted Average Remaining Term:	251.67
Maximum Remaining Term (Months):	330.23
Weighted Average Variable Rate:	6.30%
Weighted Average Fixed Rate:	2.71%
Weighted Average Rate on All Loans:	5.54%
Percentage (by value) of Variable Rate Loans:	78.85%
Percentage (by value) of Fixed Rate Loans:	21.15%
Owner Occupied by Dollar Value	\$ 164,982,691
Percentage Owner Occupied	85.06%
Pool reduction	\$ 4,367,977
Monthly Repayment speed	2.20%
Available room till fixed cap threshold (45%) reached	23.85%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 198,335,459.55
Scheduled Repayments Received During Period	(\$ 1,399,834.95)
Unscheduled Repayments Received During Period	(\$ 4,396,141.07)
Redraws	\$ 688,294.10
Interest	\$ 739,705.28
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 193,967,482.91
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 151,636.12
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%	53	5.15%	\$ 7,576,586.15	2.36%	\$ 142,954.46
> 25% <= 30%	31	3.01%	\$ 5,985,695.66	1.86%	\$ 193,086.96
> 30% <= 35%	42	4.08%	\$ 9,418,557.82	2.93%	\$ 224,251.38
> 35% <= 40%	55	5.34%	\$ 13,985,331.33	4.35%	\$ 254,278.75
> 40% <= 45%	41	3.98%	\$ 9,609,102.69	2.99%	\$ 234,368.36
> 45% <= 50%	57	5.53%	\$ 16,245,889.82	5.05%	\$ 285,015.61
> 50% <= 55%	74	7.18%	\$ 20,027,976.63	6.23%	\$ 270,648.33
> 55% <= 60%	73	7.09%	\$ 23,008,983.25	7.16%	\$ 315,191.55
> 60% <= 65%	77	7.48%	\$ 26,560,116.54	8.26%	\$ 344,936.58
> 65% <= 70%	87	8.45%	\$ 29,249,620.41	9.10%	\$ 336,202.53
> 70% <= 75%	79	7.67%	\$ 25,840,297.30	8.04%	\$ 327,092.37
> 75% <= 80%	267	25.92%	\$ 98,627,093.40	30.68%	\$ 369,389.86
> 80% <= 85%	17	1.65%	\$ 6,480,750.12	2.02%	\$ 381,220.60
> 85% <= 90%	31	3.01%	\$ 11,529,683.16	3.59%	\$ 371,925.26
> 90% <= 95%	46	4.47%	\$ 17,354,496.22	5.40%	\$ 377,271.66
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,030	100.00%	\$ 321,500,180.50	100.00%	\$ 312,136.10

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	137	13.30%	\$ 9,267,062.02	4.78%	\$ 67,642.79
> 25% <= 30%	67	6.50%	\$ 7,386,676.07	3.81%	\$ 110,248.90
> 30% <= 35%	74	7.18%	\$ 9,340,943.13	4.82%	\$ 126,228.96
> 35% <= 40%	70	6.80%	\$ 10,789,853.59	5.56%	\$ 154,140.77
> 40% <= 45%	85	8.25%	\$ 14,505,066.26	7.48%	\$ 170,647.84
> 45% <= 50%	91	8.83%	\$ 17,160,776.34	8.85%	\$ 188,579.96
> 50% <= 55%	100	9.71%	\$ 21,382,462.51	11.02%	\$ 213,824.63
> 55% <= 60%	111	10.78%	\$ 23,875,916.27	12.31%	\$ 215,098.34
> 60% <= 65%	96	9.32%	\$ 22,600,192.81	11.65%	\$ 235,418.68
> 65% <= 70%	101	9.81%	\$ 27,125,449.61	13.98%	\$ 268,568.81
> 70% <= 75%	54	5.24%	\$ 15,799,234.27	8.15%	\$ 292,578.41
> 75% <= 80%	31	3.01%	\$ 10,209,951.03	5.26%	\$ 329,353.26
> 80% <= 85%	9	0.87%	\$ 3,037,124.14	1.57%	\$ 337,458.24
> 85% <= 90%	3	0.29%	\$ 992,540.48	0.51%	\$ 330,846.83
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	1	0.10%	\$ 494,234.38	0.25%	\$ 494,234.38
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	174	16.89%	\$ 3,047,444.57	1.57%	32.21%
> \$ 50,000 <= \$ 100,000	124	12.04%	\$ 9,392,773.32	4.84%	37.65%
> \$ 100,000 <= \$ 150,000	149	14.47%	\$ 18,626,159.38	9.60%	40.89%
> \$ 150,000 <= \$ 200,000	139	13.50%	\$ 24,238,376.21	12.50%	49.49%
> \$ 200,000 <= \$ 250,000	138	13.40%	\$ 30,803,363.20	15.88%	53.44%
> \$ 250,000 <= \$ 300,000	113	10.97%	\$ 30,845,119.26	15.90%	57.91%
> \$ 300,000 <= \$ 350,000	78	7.57%	\$ 25,140,747.58	12.96%	59.68%
> \$ 350,000 <= \$ 485,800	85	8.25%	\$ 33,244,587.77	17.14%	61.65%
> \$ 485,800 <= \$ 500,000	2	0.19%	\$ 991,766.32	0.51%	0.00%
> \$ 500,000 <= \$ 750,000	24	2.33%	\$ 14,421,399.69	7.43%	60.40%
> \$ 750,000 <= \$ 1,000,000	4	0.39%	\$ 3,215,745.61	1.66%	0.00%
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	47.51%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	560	64.59%	\$ 5,927,659.82	12.97%	\$ 10,585.11
> \$ 50,000 <= \$ 100,000	138	15.92%	\$ 9,758,945.27	21.35%	\$ 70,716.99
> \$ 100,000 <= \$ 150,000	87	10.03%	\$ 10,478,904.23	22.93%	\$ 120,447.18
> \$ 150,000 <= \$ 200,000	36	4.15%	\$ 6,261,297.11	13.70%	\$ 173,924.92
> \$ 200,000 <= \$ 250,000	22	2.54%	\$ 4,889,089.52	10.70%	\$ 222,231.34
> \$ 250,000 <= \$ 300,000	10	1.15%	\$ 2,741,614.46	6.00%	\$ 274,161.45
> \$ 300,000 <= \$ 400,000	8	0.92%	\$ 2,815,948.38	6.16%	\$ 351,993.55
> \$ 400,000 <= \$ 500,000	5	0.58%	\$ 2,272,304.20	4.97%	\$ 454,460.84
> \$ 500,000 <= \$ 1,000,000	1	0.12%	\$ 562,562.65	1.23%	\$ 562,562.65
Total	867	100.00%	\$ 45,708,325.64	100.00%	\$ 52,720.10

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	56	31.64%	\$ 12,295,847.88	29.98%	\$ 219,568.71
> 6 <= 12 mths	49	27.68%	\$ 12,423,086.36	30.29%	\$ 253,532.37
> 12 <= 24 mths	46	25.99%	\$ 10,674,133.19	26.02%	\$ 232,046.37
> 24 <= 36 mths	10	5.65%	\$ 2,144,677.08	5.23%	\$ 214,467.71
> 36 <= 60 mths	16	9.04%	\$ 3,478,217.62	8.48%	\$ 217,388.60
Total	177	100.00%	\$ 41,015,962.13	100.00%	\$ 231,728.60

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	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94
> 160 <= 360 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

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	12	1.17%	\$ 254,498.07	0.13%	\$ 21,208.17
> 10 <= 15 years	55	5.34%	\$ 3,740,893.38	1.93%	\$ 68,016.24
> 15 <= 20 years	84	8.16%	\$ 10,576,299.62	5.45%	\$ 125,908.33
> 20 <= 25 years	150	14.56%	\$ 26,423,323.85	13.62%	\$ 176,155.49
> 25 <= 30 years	728	70.68%	\$ 152,755,182.14	78.75%	\$ 209,828.55
> 30 <= 50 years	1	0.10%	\$ 217,285.85	0.11%	\$ 217,285.85
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	16	1.55%	\$ 411,152.46	0.21%	\$ 25,697.03
> 5 <= 10 years	53	5.15%	\$ 3,780,717.09	1.95%	\$ 71,334.28
> 10 <= 15 years	95	9.22%	\$ 11,992,313.56	6.18%	\$ 126,234.88
> 15 <= 20 years	201	19.51%	\$ 35,347,524.52	18.22%	\$ 175,858.33
> 20 <= 25 years	663	64.37%	\$ 141,796,034.64	73.10%	\$ 213,870.34
> 25 <= 30 years	2	0.19%	\$ 639,740.64	0.33%	\$ 319,870.32
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	853	82.82%	\$ 152,951,520.78	78.85%	\$ 179,310.11
Fixed (1 year)	2	0.19%	\$ 509,166.18	0.26%	\$ 254,583.09
Fixed (2 year)	39	3.79%	\$ 9,193,181.76	4.74%	\$ 235,722.61
Fixed (3 year)	109	10.58%	\$ 25,932,948.47	13.37%	\$ 237,916.96
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	27	2.62%	\$ 5,380,665.72	2.77%	\$ 199,283.92
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	244	23.69%	\$ 46,973,023.57	24.22%	\$ 192,512.39
QLD COUNTRY	120	11.65%	\$ 18,066,188.17	9.31%	\$ 150,551.57
SYD METRO	114	11.07%	\$ 30,667,991.68	15.81%	\$ 269,017.47
OTHER NSW METRO	45	4.37%	\$ 8,643,343.33	4.46%	\$ 192,074.30
NSW COUNTRY	162	15.73%	\$ 28,825,097.41	14.86%	\$ 177,932.70
ACT METRO	10	0.97%	\$ 1,536,184.39	0.79%	\$ 153,618.44
MELBOURNE METRO	224	21.75%	\$ 41,447,613.73	21.37%	\$ 185,033.99
VICTORIA COUNTRY	31	3.01%	\$ 3,601,786.14	1.86%	\$ 116,186.65
PERTH METRO	46	4.47%	\$ 8,817,163.64	4.55%	\$ 191,677.47
WA COUNTRY	10	0.97%	\$ 1,902,748.56	0.98%	\$ 190,274.86
ADELAIDE METRO	15	1.46%	\$ 2,563,164.71	1.32%	\$ 170,877.65
SA COUNTRY	4	0.39%	\$ 465,805.57	0.24%	\$ 116,451.39
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
NT COUNTRY	1	0.10%	\$ 189,210.66	0.10%	\$ 189,210.66
HOBART METRO	3	0.29%	\$ 106,132.39	0.05%	\$ 35,377.46
TAS COUNTRY	1	0.10%	\$ 162,028.96	0.08%	\$ 162,028.96
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2530	16	1.55%	\$ 2,845,014.62	1.47%	\$ 177,813.41
2527	9	0.87%	\$ 2,185,762.59	1.13%	\$ 242,862.51
2529	12	1.17%	\$ 2,111,751.28	1.09%	\$ 175,979.27
2148	9	0.87%	\$ 2,069,813.94	1.07%	\$ 229,979.33
4122	7	0.68%	\$ 1,917,816.01	0.99%	\$ 273,973.72
4207	9	0.87%	\$ 1,827,913.28	0.94%	\$ 203,101.48
2170	6	0.58%	\$ 1,677,922.78	0.87%	\$ 279,653.80
4118	8	0.78%	\$ 1,648,056.69	0.85%	\$ 206,007.09
2076	2	0.19%	\$ 1,631,879.86	0.84%	\$ 815,939.93
2519	6	0.58%	\$ 1,572,082.73	0.81%	\$ 262,013.79
Total	84	8.16%	\$ 19,488,013.78	10.05%	\$ 232,000.16

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	1,017	98.74%	\$ 190,382,715.76	98.15%	\$ 1,613.22
>	1	<=	7	days	4	0.39%	\$ 707,184.84	0.36%	\$ 1,191.40
>	7	<=	30	days	5	0.49%	\$ 1,378,167.55	0.71%	\$ 4,897.90
>	30	<=	60	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	60	<=	90	days	1	0.10%	\$ 188,406.79	0.10%	\$ 3,833.72
>	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	3	0.29%	\$ 1,311,007.97	0.68%	\$ 187,711.96
Total					1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 199,248.20

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	908	88.16%	\$ 164,982,691.28	85.06%	\$ 181,699.00
Non-Regulated Loans	122	11.84%	\$ 28,984,791.63	14.94%	\$ 237,580.26
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	240	23.30%	\$ 43,311,668.22	22.33%	\$ 180,465.28
Renovation	41	3.98%	\$ 6,698,507.77	3.45%	\$ 163,378.24
Purchase - New Dwelling	39	3.79%	\$ 8,064,253.35	4.16%	\$ 206,775.73
Purchase - Existing Dwelling	380	36.89%	\$ 73,767,094.68	38.03%	\$ 194,123.93
Buy Home (Investment)	70	6.80%	\$ 18,494,630.54	9.53%	\$ 264,209.01
Other	260	25.24%	\$ 43,631,328.35	22.49%	\$ 167,812.80
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	18	1.75%	\$ 2,912,504.33	1.50%	\$ 161,805.80
QBE LMI	1,012	98.25%	\$ 191,054,978.58	98.50%	\$ 188,789.50
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,022	99.22%	\$ 191,019,853.72	98.48%	\$ 186,907.88
Interest Only Loans	8	0.78%	\$ 2,947,629.19	1.52%	\$ 368,453.65
Total	1,030	100.00%	\$ 193,967,482.91	100.00%	\$ 188,317.94

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 5,947,612.14
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 14,651.58
Input Tax Credits Received From ATO	\$ 5,347.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 114,663.00
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	\$ 6,082,273.72

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,658,301.31	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 676,483.13	\$ 4,334,784.44
Class AB Principal to be paid to Class AB Note Holders	\$ 487,901.79	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 100,570.13	\$ 588,471.92
Class B Principal to be paid to Class B Note Holders	\$ 133,064.12	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 29,224.26	\$ 162,288.38
Class C Principal to be paid to Class C Note Holders	\$ 70,967.53	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 16,954.69	\$ 87,922.22
Class D Principal to be paid to Class D Note Holders	\$ 17,741.89	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,496.56	\$ 24,238.45
Redraws		\$ 688,294.10
Trust Expenses		\$ 196,274.21
Total		\$ 6,082,273.72

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