

Harvey Series 2018-1 Trust

Investor Report

As at 31-Aug-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:	\$ 178,162,067
Total Number of Loans:	975
Average Current Balance:	\$ 182,730
Highest Current Balance:	\$ 877,237
Average Approval LVR	61.98%
Weighted Average Approval LVR	65.89%
Average Scheduled LVR	46.68%
Weighted Average Scheduled LVR	53.52%
Average Seasoning (Months):	93.70
Weighted Average Seasoning (Months):	92.62
Average Remaining Loan Term (Months):	234.18
Weighted Average Remaining Term:	248.17
Maximum Remaining Term (Months):	326.23
Weighted Average Variable Rate:	6.67%
Weighted Average Fixed Rate:	2.94%
Weighted Average Rate on All Loans:	5.94%
Percentage (by value) of Variable Rate Loans:	80.63%
Percentage (by value) of Fixed Rate Loans:	19.37%
Owner Occupied by Dollar Value	\$ 151,004,569
Percentage Owner Occupied	84.76%
Pool reduction	\$ 4,560,455
Monthly Repayment speed	2.50%
Available room till fixed cap threshold (45%) reached	25.63%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 182,722,521.73
Scheduled Repayments Received During Period	(\$ 1,435,452.78)
Unscheduled Repayments Received During Period	(\$ 4,774,531.00)
Redraws	\$ 892,657.84
Interest	\$ 756,371.28
Other Charges	\$ 500.00
Mortgage Portfolio Balance At End of Period	\$ 178,162,067.07
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 152,047.74
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%	50	5.13%	\$ 7,274,199.56	2.39%	\$ 145,483.99
> 25% <= 30%	27	2.77%	\$ 5,304,714.46	1.74%	\$ 196,470.91
> 30% <= 35%	41	4.21%	\$ 9,119,220.82	3.00%	\$ 222,420.02
> 35% <= 40%	51	5.23%	\$ 13,118,405.22	4.31%	\$ 257,223.63
> 40% <= 45%	40	4.10%	\$ 9,389,102.69	3.09%	\$ 234,727.57
> 45% <= 50%	54	5.54%	\$ 15,323,326.82	5.04%	\$ 283,765.31
> 50% <= 55%	72	7.38%	\$ 19,309,671.56	6.35%	\$ 268,189.88
> 55% <= 60%	71	7.28%	\$ 22,493,378.06	7.39%	\$ 316,808.14
> 60% <= 65%	73	7.49%	\$ 25,316,209.01	8.32%	\$ 346,797.38
> 65% <= 70%	79	8.10%	\$ 26,039,246.25	8.56%	\$ 329,610.71
> 70% <= 75%	74	7.59%	\$ 24,497,485.71	8.05%	\$ 331,047.10
> 75% <= 80%	254	26.05%	\$ 93,271,229.13	30.66%	\$ 367,209.56
> 80% <= 85%	17	1.74%	\$ 6,480,750.12	2.13%	\$ 381,220.60
> 85% <= 90%	31	3.18%	\$ 11,529,683.16	3.79%	\$ 371,925.26
> 90% <= 95%	41	4.21%	\$ 15,744,728.83	5.18%	\$ 384,017.78
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	975	100.00%	\$ 304,211,351.40	100.00%	\$ 312,011.64

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	132	13.54%	\$ 9,143,074.94	5.13%	\$ 69,265.72
> 25% <= 30%	69	7.08%	\$ 7,166,648.38	4.02%	\$ 103,864.47
> 30% <= 35%	70	7.18%	\$ 8,913,386.97	5.00%	\$ 127,334.10
> 35% <= 40%	71	7.28%	\$ 10,599,914.41	5.95%	\$ 149,294.57
> 40% <= 45%	83	8.51%	\$ 14,364,018.04	8.06%	\$ 173,060.46
> 45% <= 50%	90	9.23%	\$ 17,211,079.70	9.66%	\$ 191,234.22
> 50% <= 55%	102	10.46%	\$ 21,552,305.58	12.10%	\$ 211,297.11
> 55% <= 60%	95	9.74%	\$ 19,104,682.76	10.72%	\$ 201,101.92
> 60% <= 65%	93	9.54%	\$ 22,786,781.06	12.79%	\$ 245,019.15
> 65% <= 70%	94	9.64%	\$ 23,569,978.50	13.23%	\$ 250,744.45
> 70% <= 75%	40	4.10%	\$ 11,870,101.92	6.66%	\$ 296,752.55
> 75% <= 80%	27	2.77%	\$ 8,825,527.26	4.95%	\$ 326,871.38
> 80% <= 85%	7	0.72%	\$ 2,484,285.12	1.39%	\$ 354,897.87
> 85% <= 90%	2	0.21%	\$ 570,282.43	0.32%	\$ 285,141.22
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	182	18.67%	\$ 3,154,064.69	1.77%	32.94%
> \$ 50,000 <= \$ 100,000	114	11.69%	\$ 8,649,376.35	4.85%	36.05%
> \$ 100,000 <= \$ 150,000	142	14.56%	\$ 17,649,718.12	9.91%	41.68%
> \$ 150,000 <= \$ 200,000	124	12.72%	\$ 21,451,352.27	12.04%	48.79%
> \$ 200,000 <= \$ 250,000	139	14.26%	\$ 30,992,577.34	17.40%	52.39%
> \$ 250,000 <= \$ 300,000	105	10.77%	\$ 28,847,073.27	16.19%	57.50%
> \$ 300,000 <= \$ 350,000	66	6.77%	\$ 21,335,743.70	11.98%	58.14%
> \$ 350,000 <= \$ 485,800	76	7.79%	\$ 29,593,650.99	16.61%	61.67%
> \$ 485,800 <= \$ 500,000	1	0.10%	\$ 493,501.20	0.28%	0.00%
> \$ 500,000 <= \$ 750,000	23	2.36%	\$ 13,566,790.31	7.61%	58.28%
> \$ 750,000 <= \$ 1,000,000	3	0.31%	\$ 2,428,218.83	1.36%	0.00%
Total	975	100.00%	\$ 178,162,067.07	100.00%	46.68%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	531	64.05%	\$ 5,649,911.61	12.60%	\$ 10,640.13
> \$ 50,000 <= \$ 100,000	134	16.16%	\$ 9,675,305.75	21.58%	\$ 72,203.77
> \$ 100,000 <= \$ 150,000	82	9.89%	\$ 10,021,832.66	22.36%	\$ 122,217.47
> \$ 150,000 <= \$ 200,000	35	4.22%	\$ 6,069,115.57	13.54%	\$ 173,403.30
> \$ 200,000 <= \$ 250,000	23	2.77%	\$ 5,051,546.51	11.27%	\$ 219,632.46
> \$ 250,000 <= \$ 300,000	10	1.21%	\$ 2,716,970.18	6.06%	\$ 271,697.02
> \$ 300,000 <= \$ 400,000	9	1.09%	\$ 3,155,833.20	7.04%	\$ 350,648.13
> \$ 400,000 <= \$ 500,000	2	0.24%	\$ 888,561.96	1.98%	\$ 444,280.98
> \$ 500,000 <= \$ 1,000,000	3	0.36%	\$ 1,599,305.11	3.57%	\$ 533,101.70
Total	829	100.00%	\$ 44,828,382.55	100.00%	\$ 54,075.25

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	38.10%	\$ 13,345,388.71	38.67%	\$ 238,310.51
> 6 <= 12 mths	33	22.45%	\$ 8,507,523.88	24.65%	\$ 257,803.75
> 12 <= 24 mths	34	23.13%	\$ 7,230,882.78	20.95%	\$ 212,673.02
> 24 <= 36 mths	9	6.12%	\$ 2,199,376.65	6.37%	\$ 244,375.18
> 36 <= 60 mths	15	10.20%	\$ 3,231,042.43	9.36%	\$ 215,402.83
Total	147	100.00%	\$ 34,514,214.45	100.00%	\$ 234,790.57

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	974	99.90%	\$ 177,946,027.54	99.88%	\$ 182,696.13
> 160 <= 360 mths	1	0.10%	\$ 216,039.53	0.12%	\$ 216,039.53
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

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	1.03%	\$ 199,135.06	0.11%	\$ 19,913.51
> 10 <= 15 years	51	5.23%	\$ 3,315,174.95	1.86%	\$ 65,003.43
> 15 <= 20 years	79	8.10%	\$ 9,367,202.98	5.26%	\$ 118,572.19
> 20 <= 25 years	144	14.77%	\$ 24,081,394.74	13.52%	\$ 167,231.91
> 25 <= 30 years	690	70.77%	\$ 140,977,374.34	79.13%	\$ 204,315.04
> 30 <= 50 years	1	0.10%	\$ 221,785.00	0.12%	\$ 221,785.00
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	13	1.33%	\$ 310,531.58	0.17%	\$ 23,887.04
> 5 <= 10 years	51	5.23%	\$ 3,423,622.60	1.92%	\$ 67,129.85
> 10 <= 15 years	91	9.33%	\$ 11,366,744.74	6.38%	\$ 124,909.28
> 15 <= 20 years	198	20.31%	\$ 33,233,903.96	18.65%	\$ 167,848.00
> 20 <= 25 years	621	63.69%	\$ 129,605,479.19	72.75%	\$ 208,704.48
> 25 <= 30 years	1	0.10%	\$ 221,785.00	0.12%	\$ 221,785.00
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	828	84.92%	\$ 143,647,852.62	80.63%	\$ 173,487.74
Fixed (1 year)	5	0.51%	\$ 966,948.04	0.54%	\$ 193,389.61
Fixed (2 year)	29	2.97%	\$ 6,751,821.62	3.79%	\$ 232,821.44
Fixed (3 year)	89	9.13%	\$ 22,023,656.19	12.36%	\$ 247,456.81
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	24	2.46%	\$ 4,771,788.60	2.68%	\$ 198,824.53
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	228	23.38%	\$ 41,746,556.92	23.43%	\$ 183,098.93
QLD COUNTRY	110	11.28%	\$ 16,475,818.39	9.25%	\$ 149,780.17
SYD METRO	107	10.97%	\$ 27,769,932.45	15.59%	\$ 259,532.08
OTHER NSW METRO	43	4.41%	\$ 7,841,844.15	4.40%	\$ 182,368.47
NSW COUNTRY	158	16.21%	\$ 26,800,665.08	15.04%	\$ 169,624.46
ACT METRO	9	0.92%	\$ 1,450,310.53	0.81%	\$ 161,145.61
MELBOURNE METRO	212	21.74%	\$ 39,126,263.47	21.96%	\$ 184,557.85
VICTORIA COUNTRY	31	3.18%	\$ 3,494,254.32	1.96%	\$ 112,717.88
PERTH METRO	43	4.41%	\$ 8,163,423.18	4.58%	\$ 189,847.05
WA COUNTRY	10	1.03%	\$ 1,869,236.19	1.05%	\$ 186,923.62
ADELAIDE METRO	15	1.54%	\$ 2,568,350.87	1.44%	\$ 171,223.39
SA COUNTRY	4	0.41%	\$ 416,587.25	0.23%	\$ 104,146.81
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
NT COUNTRY	1	0.10%	\$ 174,423.76	0.10%	\$ 174,423.76
HOBART METRO	3	0.31%	\$ 103,330.84	0.06%	\$ 34,443.61
TAS COUNTRY	1	0.10%	\$ 161,069.67	0.09%	\$ 161,069.67
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2530	16	1.64%	\$ 2,576,178.79	1.45%	\$ 161,011.17
2529	12	1.23%	\$ 1,996,602.37	1.12%	\$ 166,383.53
2148	9	0.92%	\$ 1,968,756.53	1.11%	\$ 218,750.73
4122	7	0.72%	\$ 1,878,556.96	1.05%	\$ 268,365.28
2527	8	0.82%	\$ 1,815,261.30	1.02%	\$ 226,907.66
4207	8	0.82%	\$ 1,667,513.63	0.94%	\$ 208,439.20
2076	2	0.21%	\$ 1,652,585.58	0.93%	\$ 826,292.79
2519	6	0.62%	\$ 1,525,605.95	0.86%	\$ 254,267.66
4510	5	0.51%	\$ 1,504,576.69	0.84%	\$ 300,915.34
2170	5	0.51%	\$ 1,393,484.70	0.78%	\$ 278,696.94
Total	78	8.00%	\$ 17,979,122.50	10.09%	\$ 230,501.57

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears	Number of Loans		Current Balance		Amount In Arrears \$
	#	%	\$	%	
>= 0 <= 1 days	965	98.97%	\$ 175,571,013.29	98.55%	\$ 80.58
> 1 <= 7 days	3	0.31%	\$ 670,027.52	0.38%	\$ 856.36
> 7 <= 30 days	2	0.21%	\$ 391,842.27	0.22%	\$ 2,313.44
> 30 <= 60 days	2	0.21%	\$ 267,239.29	0.15%	\$ 3,653.72
> 60 <= 90 days	2	0.21%	\$ 486,596.56	0.27%	\$ 3,278.96
> 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	0.10%	\$ 775,348.14	0.44%	\$ 74,715.70
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 84,898.76

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	856	87.79%	\$ 151,004,568.94	84.76%	\$ 176,407.21
Non-Regulated Loans	119	12.21%	\$ 27,157,498.13	15.24%	\$ 228,214.27
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	227	23.28%	\$ 40,046,869.32	22.48%	\$ 176,417.93
Renovation	38	3.90%	\$ 6,348,582.10	3.56%	\$ 167,067.95
Purchase - New Dwelling	38	3.90%	\$ 7,761,307.45	4.36%	\$ 204,244.93
Purchase - Existing Dwelling	357	36.62%	\$ 66,308,136.38	37.22%	\$ 185,737.08
Buy Home (Investment)	69	7.08%	\$ 17,304,969.91	9.71%	\$ 250,796.67
Other	246	25.23%	\$ 40,392,201.91	22.67%	\$ 164,195.94
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	16	1.64%	\$ 2,521,370.00	1.42%	\$ 157,585.63
QBE LMI	959	98.36%	\$ 175,640,697.07	98.58%	\$ 183,149.84
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	968	99.28%	\$ 175,635,894.41	98.58%	\$ 181,442.04
Interest Only Loans	7	0.72%	\$ 2,526,172.66	1.42%	\$ 360,881.81
Total	975	100.00%	\$ 178,162,067.07	100.00%	\$ 182,730.33

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 6,362,031.52
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 14,909.95
Input Tax Credits Received From ATO	\$ 4,522.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 103,629.41
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	\$ 6,485,092.88

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,819,506.98	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 683,434.94	\$ 4,502,941.92
Class AB Principal to be paid to Class AB Note Holders	\$ 509,401.53	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 100,682.64	\$ 610,084.17
Class B Principal to be paid to Class B Note Holders	\$ 138,927.69	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 29,113.56	\$ 168,041.25
Class C Principal to be paid to Class C Note Holders	\$ 74,094.77	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 16,787.93	\$ 90,882.70
Class D Principal to be paid to Class D Note Holders	\$ 18,523.69	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,277.13	\$ 24,800.82
Redraws		\$ 892,657.84
Trust Expenses		\$ 195,684.18
Total		\$ 6,485,092.88

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