Series 2018-1 Harvey Trust

Investor Report

As at	**30-June-2026**

Transaction Details

Closing Date	Thursday, 25 October 2018
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Issuer	Perpetual Trustee Company Limited
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T. Limited
Liquidity Facility Provider	National Australia Bank Limited
Redraw Provider	Great Southern Bank
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited
Collections Account Provider	National Australia Bank Limited
Legal Maturity Date	Distribution Date in July 2049

Note Portfolio Summary

Note Balances	Issued $	Current Invested $	Margin (bps)	Subordination	Bond factor
Class A Notes	644,000,000	78,849,136	1.20%	16.25%	12.24%
Class AB Notes	38,500,000	10,515,983	1.75%	5.08%	27.31%
Class B Notes	10,500,000	2,867,995	2.10%	2.03%	27.31%
Class C Notes	5,600,000	1,529,598	2.60%	0.41%	27.31%
Class D Notes	1,400,000	382,399	5.90%	0.00%	27.31%
Total*	**700,000,000**	**94,145,112**			

**N.B principal payments on notes are distributed on the 14th day of the following month (or next business day if date falls on a weekend)*

Mortgage Portfolio Information

Total Current Balance	$92,173,311
Total Number of Loans	634
Average Current Balance	$145,384
Highest Current Balance	$724,214
Seasoning Average (Months)	128.37
Seasoning (Weighted Average) (Months)	127.56
Remaining Loan Term (Average) (Months)	201
Remaining Term (Weighted Average)	216
Remaining Term (Maximum) (Months)	292
Approval LVR (Average)	61.86%
Approval LVR (Weighted Average)	65.61%
Scheduled LVR (Average)	38.86%
Scheduled LVR (Weighted Average)	44.63%
Scheduled LVR (Maximum)	75.34%
Current LVR (Average)	27.50%
Current LVR (Weighted Average)	42.43%
Current LVR (Maximum)	72.49%
Variable Rate (Weighted Average)	6.67%
Fixed Rate (Weighted Average)	4.98%
Rate on All Loans (Weighted Average)	6.58%
Variable Rate Loans (Percentage by value)	94.27%
Fixed Rate Loans (Percentage by value)	5.73%
Owner Occupied (Dollar Value)	$78,585,135
Owner Occupied (Percentage)	85.26%
Pool reduction	$1,971,801
Monthly Repayment speed	2.09%
Single Monthly Mortality Rate (SMM)	1.22%
CPR (Monthly)	13.70%
CPR (Quarterly)	12.13%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	$94,145,112
Scheduled Repayments Received During Period	-$953,920
Unscheduled Repayments Received During Period	-$2,370,231
Redraws	$931,968
Interest	$420,383
Other Charges	$0
Mortgage Portfolio Balance At End of Period	$92,173,311
Defaulted Amounts (ie shortfalls written off)	$0
Recoveries on Defaulted Amounts	$0

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Investor Report

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Mortgage Portfolio Statistical Tables

Table 1 - Approval Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Original Balance	% by Original Balance
> 0% <= 20%	10	1.58%	1,089,987	0.54%
> 20% <= 30%	34	5.36%	6,356,823	3.17%
> 30% <= 40%	62	9.78%	15,194,096	7.58%
> 40% <= 50%	64	10.09%	16,967,500	8.47%
> 50% <= 55%	50	7.89%	14,002,313	6.99%
> 55% <= 60%	47	7.41%	14,609,340	7.29%
> 60% <= 65%	52	8.20%	16,166,192	8.07%
> 65% <= 70%	50	7.89%	16,846,103	8.40%
> 70% <= 75%	48	7.57%	16,612,291	8.29%
> 75% <= 80%	163	25.71%	62,546,951	31.21%
> 80% <= 85%	10	1.58%	3,848,497	1.92%
> 85% <= 90%	24	3.79%	8,670,724	4.33%
> 90% <= 95%	20	3.15%	7,522,492	3.75%
> 95%	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**200,433,311**	**100.00%**

Table 2 - Scheduled Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	103	16.25%	7,658,994	6.19%
> 20% <= 30%	104	16.40%	16,602,227	13.41%
> 30% <= 40%	103	16.25%	20,337,377	16.42%
> 40% <= 50%	151	23.82%	32,022,936	25.86%
> 50% <= 55%	47	7.41%	11,493,814	9.28%
> 55% <= 60%	55	8.68%	14,142,578	11.42%
> 60% <= 65%	41	6.47%	11,751,606	9.49%
> 65% <= 70%	18	2.84%	5,747,118	4.64%
> 70% <= 75%	11	1.74%	3,755,608	3.03%
> 75% <= 80%	1	0.16%	308,900	0.25%
> 80% <= 85%	0	0.00%	0	0.00%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**123,821,160**	**100.00%**

Table 3 - Current Loan-to-Valuation Ratio	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
> 0% <= 20%	266	41.96%	10,274,800	11.15%
> 20% <= 30%	85	13.41%	12,572,786	13.64%
> 30% <= 40%	82	12.93%	17,448,131	18.93%
> 40% <= 50%	87	13.72%	19,356,493	21.00%
> 50% <= 55%	25	3.94%	6,323,467	6.86%
> 55% <= 60%	38	5.99%	10,049,985	10.90%
> 60% <= 65%	27	4.26%	7,982,531	8.66%
> 65% <= 70%	15	2.37%	4,749,084	5.15%
> 70% <= 75%	9	1.42%	3,416,034	3.71%
> 75% <= 80%	0	0.00%	0	0.00%
> 80% <= 85%	0	0.00%	0	0.00%
> 85% <= 90%	0	0.00%	0	0.00%
> 90% <= 95%	0	0.00%	0	0.00%
> 95%	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table4 - Current Loan Balances	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	184	29.02%	2,227,492	2.42%
$50,000 to $100,000	94	14.83%	7,113,226	7.72%
$100,000 to $150,000	80	12.62%	9,932,496	10.78%
$150,000 to $200,000	75	11.83%	12,984,521	14.09%
$200,000 to $250,000	69	10.88%	15,392,161	16.70%
$250,000 to $300,000	62	9.78%	17,033,271	18.48%
$300,000 to $350,000	29	4.57%	9,442,423	10.24%
$350,000 to $400,000	19	3.00%	7,005,404	7.60%
$400,000 to $500,000	12	1.89%	5,350,252	5.80%
$500,000 to $750,000	10	1.58%	5,692,065	6.18%
$750,000 to $1,000,000	0	0.00%	0	0.00%
$1,000,000 to $1,500,000	0	0.00%	0	0.00%
$1,500,000+	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

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Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
$0 to $50,000	340	61.04%	4,259,994	13.42%
$50,000 to $100,000	94	16.88%	6,830,016	21.52%
$100,000 to $150,000	63	11.31%	7,725,705	24.34%
$150,000 to $200,000	31	5.57%	5,254,823	16.56%
$200,000 to $250,000	16	2.87%	3,527,312	11.11%
$250,000 to $300,000	6	1.08%	1,639,753	5.17%
$300,000 to $400,000	6	1.08%	2,023,119	6.37%
$400,000 to $500,000	1	0.18%	478,115	1.51%
$500,000 to $1,000,000	0	0.00%	0	0.00%
$1,000,000+	0	0.00%	0	0.00%
Total	**557**	**100.00%**	**31,738,837**	**100.00%**

Table 6 - Product Type

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
1 Year Fixed	1	0.16%	156,559	0.17%
2 Year Fixed	4	0.63%	604,058	0.66%
3 Year Fixed	9	1.42%	1,755,999	1.91%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	15	2.37%	2,766,795	3.00%
Variable	605	95.43%	86,889,900	94.27%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 7 - Fixed Rate Mortgages by Fixed Rate Term Remaining

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 6 months	7	24.14%	1,575,952	29.83%
6 to 12 months	13	44.83%	2,174,707	41.16%
12 to 24 months	7	24.14%	1,236,976	23.41%
24 to 36 months	1	3.45%	132,666	2.51%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	3.45%	163,108	3.09%
60+ months	0	0.00%	0	0.00%
Total	**29**	**100.00%**	**5,283,411**	**100.00%**

Table 8 - Loan Seasoning

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 3 months	0	0.00%	0	0.00%
3 to 6 months	0	0.00%	0	0.00%
6 to 12 months	0	0.00%	0	0.00%
12 to 18 months	0	0.00%	0	0.00%
18 to 24 months	0	0.00%	0	0.00%
24 to 36 months	0	0.00%	0	0.00%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60 to 180 months	619	97.63%	89,966,245	97.61%
180 to 360 months	15	2.37%	2,207,066	2.39%
360+ months	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	0	0.00%	0	0.00%
5 to 10 years	5	0.79%	21,573	0.02%
10 to 15 years	30	4.73%	840,007	0.91%
15 to 20 years	52	8.20%	3,811,879	4.14%
20 to 25 years	91	14.35%	12,105,738	13.13%
25 to 30 years	455	71.77%	75,233,600	81.62%
30+ years	1	0.16%	160,513	0.17%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 5 years	24	3.79%	452,823	0.49%
5 to 10 years	43	6.78%	3,028,196	3.29%
10 to 15 years	100	15.77%	11,008,004	11.94%
15 to 20 years	333	52.52%	52,900,261	57.39%
20 to 25 years	134	21.14%	24,784,026	26.89%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	$ Arrears Balance	$ Current Balance	% by Current Balance
0 days	624	98.42%	0	90,004,237	97.65%
1 to 29 days	6	0.95%	5,051	1,512,872	1.64%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	4	0.63%	85,938	656,202	0.71%
Total	**634**	**100.00%**	**90,988**	**92,173,311**	**100.00%**

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Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Owner Occupied Loans	569	89.75%	78,585,135	85.26%
Investment Loans	65	10.25%	13,588,176	14.74%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 13 - State Concentration	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Qld	211	33.28%	28,899,561	31.35%
NSW	200	31.55%	32,492,176	35.25%
Vic	171	26.97%	24,443,703	26.52%
WA	31	4.89%	4,167,643	4.52%
SA	13	2.05%	1,549,386	1.68%
ACT	6	0.95%	615,046	0.67%
Tas	2	0.32%	5,796	0.01%
NT	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Metro	552	87.07%	83,517,660	90.61%
Inner city	4	0.63%	557,581	0.60%
Non metro	78	12.30%	8,098,069	8.79%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 15 - Geographic Distribution	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Queensland				
Metro	192	30.28%	27,163,683	29.47%
Non-metro	19	3.00%	1,735,879	1.88%
New South Wales				
Metro	168	26.50%	29,101,601	31.57%
Non-metro	32	5.05%	3,390,574	3.68%
Victoria				
Metro	151	23.82%	22,503,158	24.41%
Non-metro	20	3.15%	1,940,545	2.11%
Western Australia				
Metro	26	4.10%	3,298,359	3.58%
Non-metro	5	0.79%	869,284	0.94%
South Australia				
Metro	11	1.74%	1,387,599	1.51%
Non-metro	2	0.32%	161,788	0.18%
Australian Capital Territory				
Metro	6	0.95%	615,046	0.67%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.32%	5,796	0.01%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 16 - Post Code Concentration (top 10)	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
4122	7	1.10%	1,470,146	1.59%
2527	6	0.95%	1,148,987	1.25%
4305	7	1.10%	1,104,021	1.20%
3754	5	0.79%	1,082,394	1.17%
4207	6	0.95%	1,019,165	1.11%
2530	11	1.74%	1,005,267	1.09%
2519	3	0.47%	950,015	1.03%
2148	7	1.10%	948,012	1.03%
3934	2	0.32%	910,168	0.99%
2529	6	0.95%	905,729	0.98%
Total	**60**	**9.46%**	**10,543,903**	**11.44%**

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Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0.00 to 3.00 %	1	0.16%	263,624	0.29%
3.00 to 3.25 %	5	0.79%	1,020,947	1.11%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.32%	307,338	0.33%
3.75 to 4.00 %	0	0.00%	0	0.00%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	3	0.47%	519,396	0.56%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	0	0.00%	0	0.00%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	3	0.47%	730,109	0.79%
5.50 to 5.75 %	2	0.32%	224,713	0.24%
5.75 to 6.00 %	29	4.57%	7,012,980	7.61%
6.00 to 6.25 %	117	18.45%	22,317,157	24.21%
6.25 to 6.50 %	137	21.61%	23,383,572	25.37%
6.50 to 6.75 %	70	11.04%	10,607,525	11.51%
6.75 to 7.00 %	40	6.31%	4,222,067	4.58%
7.00 to 7.25 %	56	8.83%	6,433,233	6.98%
7.25 to 7.50 %	20	3.15%	1,568,008	1.70%
7.50+ %	149	23.50%	13,562,643	14.71%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 18 - Interest Only Loans	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Principal & Interest Loans	633	99.84%	91,629,620	99.41%
Interest Only Loans	1	0.16%	543,691	0.59%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 19 - Interest Only Remaining Term	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
0 to 12 months	0	0.00%	0	0.00%
12 to 24 months	0	0.00%	0	0.00%
24 to 36 months	0	0.00%	0	0.00%
36 to 48 months	1	100.00%	543,691	100.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	**1**	**100.00%**	**543,691**	**100.00%**

Table 20 - Mortgage Insurer	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Royal LMI	0	0.00%	0	0.00%
QBE LMI	621	97.95%	90,276,519	97.94%
Helia LMI	13	2.05%	1,896,792	2.06%
Uninsured	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 21 - Loan Purpose	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
Refinance	158	24.92%	23,054,309	25.01%
Renovation	25	3.94%	3,532,440	3.83%
Purchase - New Dwelling	49	7.73%	7,438,575	8.07%
Purchase - Existing Dwelling	245	38.64%	35,840,791	38.88%
Purchase - Investment Dwelling	35	5.52%	7,837,002	8.50%
Other	122	19.24%	14,470,194	15.70%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 22 - Loan Collateral	No. of Loans	% by No. Accounts	$ Current Balance	% by Current Balance
House and Land	517	81.55%	73,923,327	80.20%
Duplex	3	0.47%	412,211	0.45%
Townhouse	19	3.00%	3,337,147	3.62%
Apartment / Unit / Flat	88	13.88%	13,493,530	14.64%
Vacant Land	0	0.00%	0	0.00%
Villa	7	1.10%	1,007,096	1.09%
Other	0	0.00%	0	0.00%
Total	**634**	**100.00%**	**92,173,311**	**100.00%**

Table 23 - Reserves	$ Current Balance
Extraordinary Expenses Reserve	150,000
Total	**150,000**

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Distribution Summary		**$**	**$**
Amounts Received by Trust prior to distribution date			
Collections (including excess subscription monies on first determination date)			3,405,559
Interest Earnings on the Collections Account (excluding Cash Deposit)			8,606
Input Tax Credits Received From ATO			2,460
Net Fixed Rate Swap Receipt From Swap Provider			6,540
Net Basis Swap Receipt From Swap Provider			0
Total			**3,423,165**
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes	Principal Payment	1,651,438	
	Coupon Payment	344,560	1,995,998
Class AB Notes	Principal Payment	220,250	
	Coupon Payment	50,549	270,798
Class B Notes	Principal Payment	60,068	
	Coupon Payment	14,584	74,652
Class C Notes	Principal Payment	32,036	
	Coupon Payment	8,386	40,422
Class D Notes	Principal Payment	8,009	
	Coupon Payment	3,099	11,108
Other Expenses			
Trust Expenses			98,219
Redraws			931,968
Transfer to/from Reserves			0
Total			**3,423,165**

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 the Series 2018-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013