

# Harvey Series 2018-1 Trust

## Investor Report

As at 28-Feb-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:	\$ 204,374,587
Total Number of Loans:	1,067
Average Current Balance:	\$ 191,541
Highest Current Balance:	\$ 887,051
Average Approval LVR	62.01%
Weighted Average Approval LVR	65.96%
Average Scheduled LVR	48.05%
Weighted Average Scheduled LVR	54.83%
Average Seasoning (Months):	87.64
Weighted Average Seasoning (Months):	86.52
Average Remaining Loan Term (Months):	239.79
Weighted Average Remaining Term:	253.93
Maximum Remaining Term (Months):	332.23
Weighted Average Variable Rate:	6.12%
Weighted Average Fixed Rate:	2.68%
Weighted Average Rate on All Loans:	5.37%
Percentage (by value) of Variable Rate Loans:	78.13%
Percentage (by value) of Fixed Rate Loans:	21.87%
Owner Occupied by Dollar Value	\$ 173,718,821
Percentage Owner Occupied	85.00%
Pool reduction	\$ 5,290,168
Monthly Repayment speed	2.52%
Available room fill fixed cap threshold (45%) reached	23.13%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 209,664,754.86
Scheduled Repayments Received During Period	(\$ 1,468,422.07)
Unscheduled Repayments Received During Period	(\$ 5,705,001.23)
Redraws	\$ 1,188,964.30
Interest	\$ 693,291.07
Other Charges	\$ 1,000.00
Mortgage Portfolio Balance At End of Period	\$ 204,374,586.93
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 144,635.71
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%	55	5.15%	\$ 7,851,781.15	2.35%	\$ 142,759.66
> 25% <= 30%	31	2.91%	\$ 5,985,695.66	1.79%	\$ 193,086.96
> 30% <= 35%	44	4.12%	\$ 9,995,228.37	3.00%	\$ 227,164.28
> 35% <= 40%	55	5.15%	\$ 13,985,331.33	4.19%	\$ 254,278.75
> 40% <= 45%	41	3.84%	\$ 9,609,102.69	2.88%	\$ 234,368.36
> 45% <= 50%	62	5.81%	\$ 17,511,663.17	5.25%	\$ 282,446.18
> 50% <= 55%	77	7.22%	\$ 21,324,804.63	6.39%	\$ 276,945.51
> 55% <= 60%	76	7.12%	\$ 23,617,978.25	7.08%	\$ 310,762.87
> 60% <= 65%	81	7.59%	\$ 27,891,074.83	8.36%	\$ 344,334.26
> 65% <= 70%	91	8.53%	\$ 30,534,316.65	9.16%	\$ 335,541.94
> 70% <= 75%	79	7.40%	\$ 25,840,297.30	7.75%	\$ 327,092.37
> 75% <= 80%	277	25.96%	\$ 102,625,659.14	30.77%	\$ 370,489.74
> 80% <= 85%	19	1.78%	\$ 7,149,801.28	2.14%	\$ 376,305.33
> 85% <= 90%	31	2.91%	\$ 11,529,683.16	3.46%	\$ 371,925.26
> 90% <= 95%	48	4.50%	\$ 18,023,417.57	5.40%	\$ 375,487.87
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 333,475,835.18</b>	<b>100.00%</b>	<b>\$ 312,535.93</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	136	12.75%	\$ 9,669,888.26	4.73%	\$ 71,102.12
> 25% <= 30%	68	6.37%	\$ 7,492,625.52	3.67%	\$ 110,185.67
> 30% <= 35%	75	7.03%	\$ 9,412,168.18	4.61%	\$ 125,495.58
> 35% <= 40%	71	6.65%	\$ 11,433,924.45	5.59%	\$ 161,041.19
> 40% <= 45%	88	8.25%	\$ 15,053,830.90	7.37%	\$ 171,066.26
> 45% <= 50%	96	9.00%	\$ 17,621,931.74	8.62%	\$ 183,561.79
> 50% <= 55%	103	9.65%	\$ 22,421,791.25	10.97%	\$ 217,687.29
> 55% <= 60%	112	10.50%	\$ 25,003,951.11	12.23%	\$ 223,249.56
> 60% <= 65%	101	9.47%	\$ 23,283,188.12	11.39%	\$ 230,526.62
> 65% <= 70%	102	9.56%	\$ 27,626,368.26	13.52%	\$ 270,846.75
> 70% <= 75%	65	6.09%	\$ 18,863,952.06	9.23%	\$ 290,214.65
> 75% <= 80%	35	3.28%	\$ 11,241,059.32	5.50%	\$ 321,173.12
> 80% <= 85%	10	0.94%	\$ 3,476,310.23	1.70%	\$ 347,631.02
> 85% <= 90%	4	0.37%	\$ 1,296,151.76	0.63%	\$ 324,037.94
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	1	0.09%	\$ 477,445.77	0.23%	\$ 477,445.77
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</b>

**Table 3 - Mortgage Pool by Current Loan Balances**

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	174	16.31%	\$ 3,334,094.46	1.63%	32.50%
> \$ 50,000 <= \$ 100,000	130	12.18%	\$ 9,912,170.79	4.85%	38.64%
> \$ 100,000 <= \$ 150,000	147	13.78%	\$ 18,292,602.17	8.95%	41.38%
> \$ 150,000 <= \$ 200,000	143	13.40%	\$ 24,898,512.68	12.18%	49.19%
> \$ 200,000 <= \$ 250,000	147	13.78%	\$ 32,831,822.80	16.06%	53.55%
> \$ 250,000 <= \$ 300,000	119	11.15%	\$ 32,546,496.14	15.92%	58.24%
> \$ 300,000 <= \$ 350,000	83	7.78%	\$ 26,752,114.91	13.09%	59.57%
> \$ 350,000 <= \$ 485,800	94	8.81%	\$ 36,902,435.72	18.06%	62.52%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$ 0.00	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	27	2.53%	\$ 16,426,849.60	8.04%	61.76%
> \$ 750,000 <= \$ 1,000,000	3	0.28%	\$ 2,477,487.66	1.21%	0.00%
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>48.05%</b>

**Table 4 - Mortgage Pool by Available Redraw**

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	584	65.25%	\$ 6,424,558.45	13.71%	\$ 11,000.96
> \$ 50,000 <= \$ 100,000	144	16.09%	\$ 10,316,545.98	22.02%	\$ 71,642.68
> \$ 100,000 <= \$ 150,000	83	9.27%	\$ 10,093,777.12	21.55%	\$ 121,611.77
> \$ 150,000 <= \$ 200,000	37	4.13%	\$ 6,464,862.61	13.80%	\$ 174,726.02
> \$ 200,000 <= \$ 250,000	22	2.46%	\$ 4,912,448.69	10.49%	\$ 223,293.12
> \$ 250,000 <= \$ 300,000	11	1.23%	\$ 3,025,256.95	6.46%	\$ 275,023.36
> \$ 300,000 <= \$ 400,000	8	0.89%	\$ 2,806,273.43	5.99%	\$ 350,784.18
> \$ 400,000 <= \$ 500,000	5	0.56%	\$ 2,251,629.58	4.81%	\$ 450,325.92
> \$ 500,000 <= \$ 1,000,000	1	0.11%	\$ 551,388.85	1.18%	\$ 551,388.85
<b>Total</b>	<b>895</b>	<b>100.00%</b>	<b>\$ 46,846,741.66</b>	<b>100.00%</b>	<b>\$ 52,342.73</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	52	27.23%	\$ 11,504,748.20	25.74%	\$ 221,245.16
> 6 <= 12 mths	57	29.84%	\$ 13,847,354.06	30.98%	\$ 242,936.04
> 12 <= 24 mths	54	28.27%	\$ 13,421,791.41	30.03%	\$ 248,551.69
> 24 <= 36 mths	12	6.28%	\$ 2,427,094.26	5.43%	\$ 202,257.86
> 36 <= 60 mths	16	8.38%	\$ 3,493,614.76	7.82%	\$ 218,350.92
<b>Total</b>	<b>191</b>	<b>100.00%</b>	<b>\$ 44,694,602.69</b>	<b>100.00%</b>	<b>\$ 234,003.16</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	1,067	100.00%	\$ 204,374,586.93	100.00%	\$ 191,541.32
> 160 <= 360 mths	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</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	13	1.22%	\$ 277,488.44	0.14%	\$ 21,345.26
> 10 <= 15 years	57	5.34%	\$ 4,022,236.79	1.97%	\$ 70,565.56
> 15 <= 20 years	86	8.06%	\$ 10,879,209.37	5.32%	\$ 126,502.43
> 20 <= 25 years	152	14.25%	\$ 27,155,538.36	13.29%	\$ 178,654.86
> 25 <= 30 years	758	71.04%	\$ 161,815,218.27	79.18%	\$ 213,476.54
> 30 <= 50 years	1	0.09%	\$ 224,895.70	0.11%	\$ 224,895.70
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.59%	\$ 443,516.39	0.22%	\$ 26,089.20
> 5 <= 10 years	54	5.06%	\$ 3,945,399.71	1.93%	\$ 73,062.96
> 10 <= 15 years	97	9.09%	\$ 12,310,949.08	6.02%	\$ 126,917.00
> 15 <= 20 years	201	18.84%	\$ 35,811,365.14	17.52%	\$ 178,166.00
> 20 <= 25 years	695	65.14%	\$ 150,902,634.15	73.84%	\$ 217,126.09
> 25 <= 30 years	3	0.28%	\$ 960,722.46	0.47%	\$ 320,240.82
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	876	82.10%	\$ 159,679,984.24	78.13%	\$ 182,283.09
Fixed (1 year)	3	0.28%	\$ 783,343.13	0.38%	\$ 261,114.38
Fixed (2 year)	41	3.84%	\$ 10,234,330.21	5.01%	\$ 249,617.81
Fixed (3 year)	120	11.25%	\$ 28,266,776.57	13.83%	\$ 235,556.47
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	27	2.53%	\$ 5,410,152.78	2.65%	\$ 200,376.03
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	249	23.34%	\$ 48,921,890.46	23.94%	\$ 196,473.46
QLD COUNTRY	125	11.72%	\$ 19,314,831.52	9.45%	\$ 154,518.65
SYD METRO	116	10.87%	\$ 31,714,462.08	15.52%	\$ 273,400.54
OTHER NSW METRO	45	4.22%	\$ 8,760,682.46	4.29%	\$ 194,681.83
NSW COUNTRY	166	15.56%	\$ 29,602,422.57	14.48%	\$ 178,327.85
ACT METRO	11	1.03%	\$ 1,928,632.87	0.94%	\$ 175,330.26
MELBOURNE METRO	233	21.84%	\$ 44,182,246.68	21.62%	\$ 189,623.38
VICTORIA COUNTRY	33	3.09%	\$ 3,743,064.99	1.83%	\$ 113,426.21
PERTH METRO	51	4.78%	\$ 9,849,213.14	4.82%	\$ 193,121.83
WA COUNTRY	11	1.03%	\$ 2,259,898.05	1.11%	\$ 205,445.28
ADELAIDE METRO	18	1.69%	\$ 3,162,103.83	1.55%	\$ 175,672.44
SA COUNTRY	4	0.37%	\$ 470,281.63	0.23%	\$ 117,570.41
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
NT COUNTRY	1	0.09%	\$ 196,025.22	0.10%	\$ 196,025.22
HOBART METRO	3	0.28%	\$ 106,347.71	0.05%	\$ 35,449.24
TAS COUNTRY	1	0.09%	\$ 162,483.72	0.08%	\$ 162,483.72
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>TOTAL</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</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	1.50%	\$ 2,870,027.36	1.40%	\$ 179,376.71
2527	9	0.84%	\$ 2,204,035.39	1.08%	\$ 244,892.82
2529	12	1.12%	\$ 2,138,733.15	1.05%	\$ 178,227.76
2148	9	0.84%	\$ 2,094,931.77	1.03%	\$ 232,770.20
4122	7	0.66%	\$ 1,945,406.72	0.95%	\$ 277,915.25
4118	9	0.84%	\$ 1,877,672.47	0.92%	\$ 208,630.27
4207	9	0.84%	\$ 1,822,268.62	0.89%	\$ 202,474.29
2170	6	0.56%	\$ 1,695,773.96	0.83%	\$ 282,628.99
2076	2	0.19%	\$ 1,624,878.73	0.80%	\$ 812,439.37
2519	6	0.56%	\$ 1,591,526.81	0.78%	\$ 265,254.47
<b>Total</b>	<b>85</b>	<b>7.97%</b>	<b>\$ 19,865,254.98</b>	<b>9.72%</b>	<b>\$ 233,708.88</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	1,057	99.06%	\$ 201,793,628.48	98.74%	\$ 6,236.80
>	1	<=	7	days	1	0.09%	\$ 265,591.73	0.13%	\$ 620.54
>	7	<=	30	days	3	0.28%	\$ 445,130.80	0.22%	\$ 1,564.16
>	30	<=	60	days	1	0.09%	\$ 337,615.72	0.17%	\$ 1,729.03
>	60	<=	90	days	2	0.19%	\$ 253,823.05	0.12%	\$ 4,195.00
>	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	0.28%	\$ 1,278,797.15	0.63%	\$ 154,479.21
<b>Total</b>					<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 168,824.74</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	939	88.00%	\$ 173,718,821.05	85.00%	\$ 185,004.07
Non-Regulated Loans	128	12.00%	\$ 30,655,765.88	15.00%	\$ 239,498.17
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	248	23.24%	\$ 45,651,299.56	22.34%	\$ 184,077.82
Renovation	43	4.03%	\$ 6,928,048.62	3.39%	\$ 161,117.41
Purchase - New Dwelling	40	3.75%	\$ 8,575,888.79	4.20%	\$ 214,397.22
Purchase - Existing Dwelling	393	36.83%	\$ 77,412,275.15	37.88%	\$ 196,977.80
Buy Home (Investment)	76	7.12%	\$ 20,417,875.71	9.99%	\$ 268,656.26
Other	267	25.02%	\$ 45,389,199.10	22.21%	\$ 169,997.00
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	18	1.69%	\$ 2,963,991.04	1.45%	\$ 164,666.17
QBE LMI	1,049	98.31%	\$ 201,410,595.89	98.55%	\$ 192,002.47
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</b>



Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,060	99.34%	\$ 201,711,597.69	98.70%	\$ 190,293.96
Interest Only Loans	7	0.66%	\$ 2,662,989.24	1.30%	\$ 380,427.03
<b>Total</b>	<b>1,067</b>	<b>100.00%</b>	<b>\$ 204,374,586.93</b>	<b>100.00%</b>	<b>\$ 191,541.32</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 7,318,059.01
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 10,467.27
Input Tax Credits Received From ATO	\$ 5,527.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 101,098.58
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	<u><b>\$ 7,435,151.86</b></u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 4,430,662.04	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 601,466.20	\$ 5,032,128.24
Class AB Principal to be paid to Class AB Note Holders	\$ 590,910.30	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 90,097.69	\$ 681,007.99
Class B Principal to be paid to Class B Note Holders	\$ 161,157.35	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 26,287.00	\$ 187,444.35
Class C Principal to be paid to Class C Note Holders	\$ 85,950.59	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 15,326.32	\$ 101,276.91
Class D Principal to be paid to Class D Note Holders	\$ 21,487.65	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,987.46	\$ 27,475.11
Redraws		\$ 1,188,964.30
Trust Expenses		\$ 216,854.96
Total		<u><b>\$ 7,435,151.86</b></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