

Series 2018-1 Harvey Trust

Investor Report

As at

28-February-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	83,993,436	1.20%	16.25%	13.04%
Class AB Notes	38,500,000	11,202,070	1.75%	5.08%	29.10%
Class B Notes	10,500,000	3,055,110	2.10%	2.03%	29.10%
Class C Notes	5,600,000	1,629,392	2.60%	0.41%	29.10%
Class D Notes	1,400,000	407,348	5.90%	0.00%	29.10%
Total*	700,000,000	100,287,356			

*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	\$98,696,720
Total Number of Loans	666
Average Current Balance	\$148,193
Highest Current Balance	\$727,116
Seasoning Average (Months)	124.41
Seasoning (Weighted Average) (Months)	123.47
Remaining Loan Term (Average) (Months)	204
Remaining Term (Weighted Average)	219
Remaining Term (Maximum) (Months)	296
Approval LVR (Average)	61.63%
Approval LVR (Weighted Average)	65.42%
Scheduled LVR (Average)	39.52%
Scheduled LVR (Weighted Average)	45.22%
Scheduled LVR (Maximum)	76.03%
Current LVR (Average)	28.24%
Current LVR (Weighted Average)	42.74%
Current LVR (Maximum)	73.89%
Variable Rate (Weighted Average)	6.20%
Fixed Rate (Weighted Average)	4.92%
Rate on All Loans (Weighted Average)	6.13%
Variable Rate Loans (Percentage by value)	94.37%
Fixed Rate Loans (Percentage by value)	5.63%
Owner Occupied (Dollar Value)	\$84,417,741
Owner Occupied (Percentage)	85.53%
Pool reduction	\$1,590,636
Monthly Repayment speed	1.59%
Single Monthly Mortality Rate (SMM)	0.93%
CPR (Monthly)	10.65%
CPR (Quarterly)	10.30%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$100,287,356
Scheduled Repayments Received During Period	-\$773,751
Unscheduled Repayments Received During Period	-\$1,824,600
Redraws	\$625,503
Interest	\$382,212
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$98,696,720
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

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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%	11	1.65%	1,159,987	0.55%
> 20% <= 30%	37	5.56%	7,048,823	3.36%
> 30% <= 40%	66	9.91%	16,042,457	7.65%
> 40% <= 50%	66	9.91%	17,592,500	8.39%
> 50% <= 55%	53	7.96%	14,675,728	7.00%
> 55% <= 60%	48	7.21%	14,771,962	7.04%
> 60% <= 65%	57	8.56%	17,851,580	8.51%
> 65% <= 70%	54	8.11%	18,526,604	8.83%
> 70% <= 75%	51	7.66%	17,541,972	8.36%
> 75% <= 80%	167	25.08%	63,798,951	30.42%
> 80% <= 85%	11	1.65%	4,109,403	1.96%
> 85% <= 90%	24	3.60%	8,670,724	4.13%
> 90% <= 95%	21	3.15%	7,935,757	3.78%
> 95%	0	0.00%	0	0.00%
Total	666	100.00%	209,726,449	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	101	15.17%	7,427,561	5.64%
> 20% <= 30%	112	16.82%	18,099,793	13.73%
> 30% <= 40%	109	16.37%	21,808,560	16.55%
> 40% <= 50%	155	23.27%	33,257,682	25.23%
> 50% <= 55%	49	7.36%	11,425,069	8.67%
> 55% <= 60%	58	8.71%	14,975,189	11.36%
> 60% <= 65%	45	6.76%	12,636,725	9.59%
> 65% <= 70%	20	3.00%	6,140,820	4.66%
> 70% <= 75%	16	2.40%	5,721,842	4.34%
> 75% <= 80%	1	0.15%	311,711	0.24%
> 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	666	100.00%	131,804,953	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	268	40.24%	10,597,391	10.74%
> 20% <= 30%	95	14.26%	13,860,752	14.04%
> 30% <= 40%	88	13.21%	18,305,165	18.55%
> 40% <= 50%	92	13.81%	20,750,030	21.02%
> 50% <= 55%	29	4.35%	7,205,828	7.30%
> 55% <= 60%	37	5.56%	10,014,229	10.15%
> 60% <= 65%	28	4.20%	8,197,564	8.31%
> 65% <= 70%	18	2.70%	5,765,113	5.84%
> 70% <= 75%	11	1.65%	4,000,647	4.05%
> 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	666	100.00%	98,696,720	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	188	28.23%	2,626,385	2.66%
\$50,000 to \$100,000	91	13.66%	6,836,413	6.93%
\$100,000 to \$150,000	94	14.11%	11,586,532	11.74%
\$150,000 to \$200,000	78	11.71%	13,557,853	13.74%
\$200,000 to \$250,000	77	11.56%	17,226,566	17.45%
\$250,000 to \$300,000	59	8.86%	16,139,840	16.35%
\$300,000 to \$350,000	34	5.11%	10,929,619	11.07%
\$350,000 to \$400,000	22	3.30%	8,141,341	8.25%
\$400,000 to \$500,000	12	1.80%	5,412,942	5.48%
\$500,000 to \$750,000	11	1.65%	6,239,228	6.32%
\$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	666	100.00%	98,696,720	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	343	59.65%	4,275,392	12.89%
\$50,000 to \$100,000	110	19.13%	8,090,448	24.38%
\$100,000 to \$150,000	61	10.61%	7,483,137	22.55%
\$150,000 to \$200,000	31	5.39%	5,338,532	16.09%
\$200,000 to \$250,000	16	2.78%	3,503,370	10.56%
\$250,000 to \$300,000	7	1.22%	1,917,929	5.78%
\$300,000 to \$400,000	5	0.87%	1,675,412	5.05%
\$400,000 to \$500,000	2	0.35%	895,325	2.70%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
Total	575	100.00%	33,179,545	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	0	0.00%	0	0.00%
2 Year Fixed	5	0.75%	728,989	0.74%
3 Year Fixed	10	1.50%	2,063,066	2.09%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	15	2.25%	2,761,882	2.80%
Variable	636	95.50%	93,142,784	94.37%
Total	666	100.00%	98,696,720	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	5	16.67%	1,162,133	20.92%
6 to 12 months	10	33.33%	1,972,150	35.51%
12 to 24 months	14	46.67%	2,285,580	41.15%
24 to 36 months	1	3.33%	134,073	2.41%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	30	100.00%	5,553,936	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	656	98.50%	97,206,030	98.49%
180 to 360 months	10	1.50%	1,490,690	1.51%
360+ months	0	0.00%	0	0.00%
Total	666	100.00%	98,696,720	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	6	0.90%	26,536	0.03%
10 to 15 years	33	4.95%	1,066,766	1.08%
15 to 20 years	56	8.41%	4,714,460	4.78%
20 to 25 years	96	14.41%	12,650,352	12.82%
25 to 30 years	474	71.17%	80,070,259	81.13%
30+ years	1	0.15%	168,347	0.17%
Total	666	100.00%	98,696,720	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	26	3.90%	622,000	0.63%
5 to 10 years	40	6.01%	2,940,542	2.98%
10 to 15 years	100	15.02%	10,823,879	10.97%
15 to 20 years	306	45.95%	47,542,381	48.17%
20 to 25 years	194	29.13%	36,767,918	37.25%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	666	100.00%	98,696,720	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	659	98.95%	0	97,694,301	98.98%
1 to 29 days	1	0.15%	278	13,148	0.01%
30 to 59 days	1	0.15%	4,255	186,424	0.19%
60 to 89 days	1	0.15%	1,198	163,366	0.17%
90+ days	4	0.60%	65,581	639,480	0.65%
Total	666	100.00%	71,312	98,696,720	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	597	89.64%	84,417,741	85.53%
Investment Loans	69	10.36%	14,278,978	14.47%
Total	666	100.00%	98,696,720	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	223	33.48%	30,907,313	31.32%
NSW	209	31.38%	35,113,557	35.58%
Vic	178	26.73%	25,762,197	26.10%
WA	34	5.11%	4,484,977	4.54%
SA	13	1.95%	1,573,218	1.59%
ACT	6	0.90%	630,607	0.64%
Tas	2	0.30%	35,688	0.04%
NT	1	0.15%	189,163	0.19%
Total	666	100.00%	98,696,720	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	578	86.79%	89,170,346	90.35%
Inner city	4	0.60%	584,526	0.59%
Non metro	84	12.61%	8,941,847	9.06%
Total	666	100.00%	98,696,720	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	204	30.63%	29,114,855	29.50%
Non-metro	19	2.85%	1,792,458	1.82%
New South Wales				
Metro	174	26.13%	31,221,891	31.63%
Non-metro	35	5.26%	3,891,666	3.94%
Victoria				
Metro	158	23.72%	23,750,142	24.06%
Non-metro	20	3.00%	2,012,055	2.04%
Western Australia				
Metro	27	4.05%	3,593,387	3.64%
Non-metro	7	1.05%	891,590	0.90%
South Australia				
Metro	11	1.65%	1,408,303	1.43%
Non-metro	2	0.30%	164,915	0.17%
Australian Capital Territory				
Metro	6	0.90%	630,607	0.64%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.30%	35,688	0.04%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	1	0.15%	189,163	0.19%
Total	666	100.00%	98,696,720	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4122	7	1.05%	1,514,327	1.53%
2527	6	0.90%	1,158,743	1.17%
4207	6	0.90%	1,109,805	1.12%
3754	5	0.75%	1,095,741	1.11%
2530	11	1.65%	1,036,671	1.05%
2148	7	1.05%	999,890	1.01%
2519	3	0.45%	964,478	0.98%
4305	6	0.90%	942,160	0.95%
3030	6	0.90%	903,140	0.92%
2529	6	0.90%	897,745	0.91%
Total	63	9.46%	10,622,701	10.76%

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Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	2	0.30%	406,310	0.41%
3.00 to 3.25 %	5	0.75%	1,026,831	1.04%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.30%	311,638	0.32%
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	0.45%	526,934	0.53%
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 %	1	0.15%	100,876	0.10%
5.25 to 5.50 %	27	4.05%	6,522,415	6.61%
5.50 to 5.75 %	115	17.27%	23,109,545	23.41%
5.75 to 6.00 %	139	20.87%	24,579,675	24.90%
6.00 to 6.25 %	79	11.86%	12,490,342	12.66%
6.25 to 6.50 %	46	6.91%	5,114,023	5.18%
6.50 to 6.75 %	59	8.86%	6,914,034	7.01%
6.75 to 7.00 %	24	3.60%	2,033,380	2.06%
7.00 to 7.25 %	6	0.90%	911,901	0.92%
7.25 to 7.50 %	128	19.22%	12,134,337	12.29%
7.50+ %	30	4.50%	2,514,478	2.55%
Total	666	100.00%	98,696,720	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	664	99.70%	97,970,175	99.26%
Interest Only Loans	2	0.30%	726,545	0.74%
Total	666	100.00%	98,696,720	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	1	50.00%	183,283	25.23%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	50.00%	543,262	74.77%
60+ months	0	0.00%	0	0.00%
Total	2	100.00%	726,545	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	653	98.05%	96,773,247	98.05%
Helia LMI	13	1.95%	1,923,473	1.95%
Uninsured	0	0.00%	0	0.00%
Total	666	100.00%	98,696,720	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	143	21.47%	21,348,990	21.63%
Renovation	25	3.75%	3,646,548	3.69%
Purchase - New Dwelling	49	7.36%	7,617,043	7.72%
Purchase - Existing Dwelling	256	38.44%	38,677,287	39.19%
Purchase - Investment Dwelling	36	5.41%	8,389,428	8.50%
Other	157	23.57%	19,017,424	19.27%
Total	666	100.00%	98,696,720	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	543	81.53%	79,328,583	80.38%
Duplex	4	0.60%	455,226	0.46%
Townhouse	21	3.15%	3,784,929	3.83%
Apartment / Unit / Flat	90	13.51%	14,106,738	14.29%
Vacant Land	0	0.00%	0	0.00%
Villa	8	1.20%	1,021,244	1.03%
Other	0	0.00%	0	0.00%
Total	666	100.00%	98,696,720	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)			2,675,659
Interest Earnings on the Collections Account (excluding Cash Deposit)			6,468
Input Tax Credits Received From ATO			2,633
Net Fixed Rate Swap Receipt From Swap Provider			4,440
Net Basis Swap Receipt From Swap Provider			0
Total			2,689,200
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes			
	Principal Payment	1,332,202	
	Coupon Payment	321,993	1,654,195
Class AB Notes			
	Principal Payment	177,674	
	Coupon Payment	47,670	225,344
Class B Notes			
	Principal Payment	48,456	
	Coupon Payment	13,821	62,278
Class C Notes			
	Principal Payment	25,843	
	Coupon Payment	7,996	33,840
Class D Notes			
	Principal Payment	6,461	
	Coupon Payment	3,030	9,491
Other Expenses			
Trust Expenses			78,550
Redraws			625,503
Transfer to/from Reserves			0
Total			2,689,200

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