

Series 2018-1 Harvey Trust

Investor Report

As at

31-March-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	82,661,234	1.20%	16.25%	12.84%
Class AB Notes	38,500,000	11,024,396	1.75%	5.08%	28.63%
Class B Notes	10,500,000	3,006,654	2.10%	2.03%	28.63%
Class C Notes	5,600,000	1,603,549	2.60%	0.41%	28.63%
Class D Notes	1,400,000	400,887	5.90%	0.00%	28.63%
Total*	700,000,000	98,696,720			

*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	\$97,494,248
Total Number of Loans	661
Average Current Balance	\$147,495
Highest Current Balance	\$725,740
Seasoning Average (Months)	125.38
Seasoning (Weighted Average) (Months)	124.51
Remaining Loan Term (Average) (Months)	203
Remaining Term (Weighted Average)	219
Remaining Term (Maximum) (Months)	295
Approval LVR (Average)	61.63%
Approval LVR (Weighted Average)	65.40%
Scheduled LVR (Average)	39.28%
Scheduled LVR (Weighted Average)	45.05%
Scheduled LVR (Maximum)	75.86%
Current LVR (Average)	28.01%
Current LVR (Weighted Average)	42.61%
Current LVR (Maximum)	73.61%
Variable Rate (Weighted Average)	6.45%
Fixed Rate (Weighted Average)	4.95%
Rate on All Loans (Weighted Average)	6.36%
Variable Rate Loans (Percentage by value)	94.16%
Fixed Rate Loans (Percentage by value)	5.84%
Owner Occupied (Dollar Value)	\$83,493,209
Owner Occupied (Percentage)	85.64%
Pool reduction	\$1,202,472
Monthly Repayment speed	1.22%
Single Monthly Mortality Rate (SMM)	0.57%
CPR (Monthly)	6.65%
CPR (Quarterly)	9.58%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$98,696,720
Scheduled Repayments Received During Period	-\$793,269
Unscheduled Repayments Received During Period	-\$1,446,069
Redraws	\$608,872
Interest	\$427,995
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$97,494,248
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	1.66%	1,159,987	0.56%
> 20% <= 30%	36	5.45%	6,948,823	3.34%
> 30% <= 40%	66	9.98%	16,042,457	7.70%
> 40% <= 50%	66	9.98%	17,592,500	8.45%
> 50% <= 55%	53	8.02%	14,675,728	7.05%
> 55% <= 60%	48	7.26%	14,771,962	7.09%
> 60% <= 65%	57	8.62%	17,851,580	8.57%
> 65% <= 70%	52	7.87%	17,878,742	8.58%
> 70% <= 75%	50	7.56%	17,096,085	8.21%
> 75% <= 80%	167	25.26%	63,798,951	30.63%
> 80% <= 85%	10	1.51%	3,848,497	1.85%
> 85% <= 90%	24	3.63%	8,670,724	4.16%
> 90% <= 95%	21	3.18%	7,935,757	3.81%
> 95%	0	0.00%	0	0.00%
Total	661	100.00%	208,271,796	100.00%

Table 2 - Scheduled Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	103	15.58%	7,686,637	5.90%
> 20% <= 30%	108	16.34%	17,434,561	13.38%
> 30% <= 40%	111	16.79%	22,126,072	16.98%
> 40% <= 50%	155	23.45%	32,983,866	25.31%
> 50% <= 55%	49	7.41%	11,240,076	8.62%
> 55% <= 60%	57	8.62%	14,824,470	11.37%
> 60% <= 65%	43	6.51%	12,419,726	9.53%
> 65% <= 70%	20	3.03%	6,146,486	4.72%
> 70% <= 75%	14	2.12%	5,163,889	3.96%
> 75% <= 80%	1	0.15%	311,032	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	661	100.00%	130,336,815	100.00%

Table 3 - Current Loan-to-Valuation Ratio

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	271	41.00%	10,875,035	11.15%
> 20% <= 30%	90	13.62%	13,191,703	13.53%
> 30% <= 40%	87	13.16%	18,201,931	18.67%
> 40% <= 50%	92	13.92%	20,475,583	21.00%
> 50% <= 55%	28	4.24%	7,059,566	7.24%
> 55% <= 60%	38	5.75%	10,116,527	10.38%
> 60% <= 65%	28	4.24%	8,356,308	8.57%
> 65% <= 70%	17	2.57%	5,450,566	5.59%
> 70% <= 75%	10	1.51%	3,767,030	3.86%
> 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	661	100.00%	97,494,248	100.00%

Table 4 - Current Loan Balances

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	190	28.74%	2,610,900	2.68%
\$50,000 to \$100,000	89	13.46%	6,784,569	6.96%
\$100,000 to \$150,000	92	13.92%	11,336,924	11.63%
\$150,000 to \$200,000	78	11.80%	13,496,585	13.84%
\$200,000 to \$250,000	76	11.50%	17,005,674	17.44%
\$250,000 to \$300,000	57	8.62%	15,606,814	16.01%
\$300,000 to \$350,000	35	5.30%	11,251,958	11.54%
\$350,000 to \$400,000	21	3.18%	7,770,782	7.97%
\$400,000 to \$500,000	12	1.82%	5,398,834	5.54%
\$500,000 to \$750,000	11	1.66%	6,231,208	6.39%
\$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	661	100.00%	97,494,248	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	337	59.44%	4,155,646	12.63%
\$50,000 to \$100,000	104	18.34%	7,580,889	23.03%
\$100,000 to \$150,000	63	11.11%	7,574,488	23.01%
\$150,000 to \$200,000	34	6.00%	5,867,627	17.83%
\$200,000 to \$250,000	15	2.65%	3,274,710	9.95%
\$250,000 to \$300,000	7	1.23%	1,905,976	5.79%
\$300,000 to \$400,000	6	1.06%	2,064,369	6.27%
\$400,000 to \$500,000	1	0.18%	489,682	1.49%
\$500,000 to \$1,000,000	0	0.00%	0	0.00%
\$1,000,000+	0	0.00%	0	0.00%
Total	567	100.00%	32,913,389	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.15%	157,564	0.16%
2 Year Fixed	5	0.76%	725,844	0.74%
3 Year Fixed	10	1.51%	2,056,568	2.11%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	15	2.27%	2,755,726	2.83%
Variable	630	95.31%	91,798,545	94.16%
Total	661	100.00%	97,494,248	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	6	19.35%	1,424,026	25.00%
6 to 12 months	11	35.48%	1,909,581	33.53%
12 to 24 months	13	41.94%	2,228,362	39.12%
24 to 36 months	1	3.23%	133,734	2.35%
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	31	100.00%	5,695,703	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	646	97.73%	95,384,132	97.84%
180 to 360 months	15	2.27%	2,110,116	2.16%
360+ months	0	0.00%	0	0.00%
Total	661	100.00%	97,494,248	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	0.91%	26,939	0.03%
10 to 15 years	33	4.99%	1,043,551	1.07%
15 to 20 years	55	8.32%	4,403,735	4.52%
20 to 25 years	93	14.07%	12,676,075	13.00%
25 to 30 years	473	71.56%	79,174,917	81.21%
30+ years	1	0.15%	169,032	0.17%
Total	661	100.00%	97,494,248	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	26	3.93%	615,526	0.63%
5 to 10 years	40	6.05%	2,689,158	2.76%
10 to 15 years	104	15.73%	11,608,588	11.91%
15 to 20 years	304	45.99%	47,659,378	48.88%
20 to 25 years	187	28.29%	34,921,598	35.82%
25 to 30 years	0	0.00%	0	0.00%
30+ years	0	0.00%	0	0.00%
Total	661	100.00%	97,494,248	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	655	99.09%	0	96,579,763	99.06%
1 to 29 days	1	0.15%	203	108,940	0.11%
30 to 59 days	0	0.00%	0	0	0.00%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	5	0.76%	70,619	805,545	0.83%
Total	661	100.00%	70,822	97,494,248	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	594	89.86%	83,493,209	85.64%
Investment Loans	67	10.14%	14,001,039	14.36%
Total	661	100.00%	97,494,248	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	220	33.28%	30,482,661	31.27%
NSW	208	31.47%	34,665,795	35.56%
Vic	178	26.93%	25,498,152	26.15%
WA	33	4.99%	4,453,163	4.57%
SA	13	1.97%	1,560,736	1.60%
ACT	6	0.91%	627,141	0.64%
Tas	2	0.30%	24,646	0.03%
NT	1	0.15%	181,954	0.19%
Total	661	100.00%	97,494,248	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	574	86.84%	88,002,208	90.26%
Inner city	4	0.61%	578,425	0.59%
Non metro	83	12.56%	8,913,615	9.14%
Total	661	100.00%	97,494,248	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	201	30.41%	28,701,415	29.44%
Non-metro	19	2.87%	1,781,246	1.83%
New South Wales				
Metro	173	26.17%	30,801,260	31.59%
Non-metro	35	5.30%	3,864,535	3.96%
Victoria				
Metro	158	23.90%	23,457,919	24.06%
Non-metro	20	3.03%	2,040,233	2.09%
Western Australia				
Metro	27	4.08%	3,570,795	3.66%
Non-metro	6	0.91%	882,368	0.91%
South Australia				
Metro	11	1.66%	1,397,458	1.43%
Non-metro	2	0.30%	163,278	0.17%
Australian Capital Territory				
Metro	6	0.91%	627,141	0.64%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	2	0.30%	24,646	0.03%
Non-metro	0	0.00%	0	0.00%
Northern Territory				
Metro	0	0.00%	0	0.00%
Non-metro	1	0.15%	181,954	0.19%
Total	661	100.00%	97,494,248	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4122	7	1.06%	1,502,342	1.54%
2527	6	0.91%	1,153,148	1.18%
3754	5	0.76%	1,094,343	1.12%
4207	6	0.91%	1,092,297	1.12%
2530	11	1.66%	1,013,075	1.04%
2148	7	1.06%	991,015	1.02%
2519	3	0.45%	961,950	0.99%
4305	6	0.91%	938,479	0.96%
2529	6	0.91%	907,869	0.93%
3030	6	0.91%	899,977	0.92%
Total	63	9.53%	10,554,495	10.83%

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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%	404,687	0.42%
3.00 to 3.25 %	5	0.76%	1,020,972	1.05%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	2	0.30%	310,583	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%	525,085	0.54%
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 %	4	0.61%	832,230	0.85%
5.50 to 5.75 %	25	3.78%	5,889,977	6.04%
5.75 to 6.00 %	121	18.31%	24,146,533	24.77%
6.00 to 6.25 %	138	20.88%	23,843,875	24.46%
6.25 to 6.50 %	74	11.20%	11,673,912	11.97%
6.50 to 6.75 %	44	6.66%	4,832,813	4.96%
6.75 to 7.00 %	58	8.77%	6,774,173	6.95%
7.00 to 7.25 %	23	3.48%	1,988,981	2.04%
7.25 to 7.50 %	6	0.91%	908,352	0.93%
7.50+ %	156	23.60%	14,342,074	14.71%
Total	661	100.00%	97,494,248	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	659	99.70%	96,767,259	99.25%
Interest Only Loans	2	0.30%	726,989	0.75%
Total	661	100.00%	97,494,248	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%	183,396	25.23%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	1	50.00%	543,593	74.77%
60+ months	0	0.00%	0	0.00%
Total	2	100.00%	726,989	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	648	98.03%	95,583,205	98.04%
Helia LMI	13	1.97%	1,911,043	1.96%
Uninsured	0	0.00%	0	0.00%
Total	661	100.00%	97,494,248	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	140	21.18%	20,976,935	21.52%
Renovation	25	3.78%	3,616,765	3.71%
Purchase - New Dwelling	49	7.41%	7,555,376	7.75%
Purchase - Existing Dwelling	255	38.58%	38,232,160	39.21%
Purchase - Investment Dwelling	35	5.30%	8,127,830	8.34%
Other	157	23.75%	18,985,183	19.47%
Total	661	100.00%	97,494,248	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	538	81.39%	78,308,856	80.32%
Duplex	4	0.61%	452,938	0.46%
Townhouse	21	3.18%	3,777,226	3.87%
Apartment / Unit / Flat	90	13.62%	13,939,911	14.30%
Vacant Land	0	0.00%	0	0.00%
Villa	8	1.21%	1,015,317	1.04%
Other	0	0.00%	0	0.00%
Total	661	100.00%	97,494,248	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)			2,322,604
Interest Earnings on the Collections Account (excluding Cash Deposit)			7,470
Input Tax Credits Received From ATO			2,355
Net Fixed Rate Swap Receipt From Swap Provider			3,635
Net Basis Swap Receipt From Swap Provider			0
Total			2,336,065
Amounts to be paid by Trustee on Distribution Date:			
Noteholders			
Class A Notes	Principal Payment	1,007,103	
	Coupon Payment	338,232	1,345,335
Class AB Notes	Principal Payment	134,316	
	Coupon Payment	49,927	184,243
Class B Notes	Principal Payment	36,632	
	Coupon Payment	14,453	51,084
Class C Notes	Principal Payment	19,537	
	Coupon Payment	8,345	27,882
Class D Notes	Principal Payment	4,884	
	Coupon Payment	3,137	8,022
Other Expenses			
Trust Expenses			110,627
Redraws			608,872
Transfer to/from Reserves			0
Total			2,336,065

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