

Harvey Series 2018-1 Trust

Investor Report

As at 31-Dec-24

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:	\$ 129,567,366
Total Number of Loans:	797
Average Current Balance:	\$ 162,569
Highest Current Balance:	\$ 728,262
Average Approval LVR	61.78%
Weighted Average Approval LVR	65.51%
Average Scheduled LVR	42.67%
Weighted Average Scheduled LVR	49.94%
Average Seasoning (Months):	110.27
Weighted Average Seasoning (Months):	109.39
Average Remaining Loan Term (Months):	217.73
Weighted Average Remaining Term:	232.32
Maximum Remaining Term (Months):	310.23
Weighted Average Variable Rate:	6.75%
Weighted Average Fixed Rate:	4.75%
Weighted Average Rate on All Loans:	6.60%
Percentage (by value) of Variable Rate Loans:	92.43%
Percentage (by value) of Fixed Rate Loans:	7.57%
Owner Occupied by Dollar Value	\$ 110,229,632
Percentage Owner Occupied	85.08%
Pool reduction	\$ 1,744,116
Monthly Repayment speed	1.33%
Available room till fixed cap threshold (45%) reached	37.43%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 131,311,482
Scheduled Repayments Received During Period	(\$ 1,101,974)
Unscheduled Repayments Received During Period	(\$ 2,219,382)
Redraws	\$ 978,942
Interest	\$ 598,297
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 129,567,366
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 128,168
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Loan-to-Valuation Ratio at Approval

Approval LVR	Number of Loans		Approval Amount		Average Balance
	#	%	\$	%	
> 0% <= 25%	37	4.64%	\$ 5,402,307	2.19%	\$ 146,008
> 25% <= 30%	19	2.38%	\$ 4,030,079	1.63%	\$ 212,109
> 30% <= 35%	36	4.52%	\$ 8,282,864	3.35%	\$ 230,080
> 35% <= 40%	45	5.65%	\$ 11,471,504	4.64%	\$ 254,922
> 40% <= 45%	36	4.52%	\$ 8,074,772	3.27%	\$ 224,299
> 45% <= 50%	43	5.40%	\$ 12,564,573	5.08%	\$ 292,199
> 50% <= 55%	62	7.78%	\$ 16,703,542	6.76%	\$ 269,412
> 55% <= 60%	56	7.03%	\$ 16,737,998	6.77%	\$ 298,893
> 60% <= 65%	64	8.03%	\$ 20,593,911	8.33%	\$ 321,780
> 65% <= 70%	64	8.03%	\$ 21,412,937	8.66%	\$ 334,577
> 70% <= 75%	62	7.78%	\$ 20,735,689	8.39%	\$ 334,447
> 75% <= 80%	208	26.10%	\$ 77,304,955	31.28%	\$ 371,658
> 80% <= 85%	12	1.51%	\$ 4,230,374	1.71%	\$ 352,531
> 85% <= 90%	27	3.39%	\$ 9,781,940	3.96%	\$ 362,294
> 90% <= 95%	26	3.26%	\$ 9,797,422	3.96%	\$ 376,824
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	797	100.00%	\$ 247,124,865	100.00%	\$ 310,069

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	143	17.94%	\$ 8,277,147	6.39%	\$ 57,882
> 25% <= 30%	68	8.53%	\$ 7,628,875	5.89%	\$ 112,189
> 30% <= 35%	57	7.15%	\$ 6,804,094	5.25%	\$ 119,370
> 35% <= 40%	53	6.65%	\$ 7,946,096	6.13%	\$ 149,926
> 40% <= 45%	93	11.67%	\$ 16,292,454	12.57%	\$ 175,188
> 45% <= 50%	84	10.54%	\$ 14,703,213	11.35%	\$ 175,038
> 50% <= 55%	91	11.42%	\$ 16,060,182	12.40%	\$ 176,486
> 55% <= 60%	61	7.65%	\$ 12,860,734	9.93%	\$ 210,832
> 60% <= 65%	71	8.91%	\$ 16,991,601	13.11%	\$ 239,318
> 65% <= 70%	45	5.65%	\$ 12,473,431	9.63%	\$ 277,187
> 70% <= 75%	19	2.38%	\$ 5,750,332	4.44%	\$ 302,649
> 75% <= 80%	12	1.51%	\$ 3,779,205	2.92%	\$ 314,934
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	0	0.00%	\$ 0	0.00%	\$ 0
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	180	22.58%	\$ 2,377,121	1.83%	29.28%
> \$ 50,000 <= \$ 100,000	107	13.43%	\$ 8,363,264	6.45%	34.28%
> \$ 100,000 <= \$ 150,000	122	15.31%	\$ 15,244,426	11.77%	40.90%
> \$ 150,000 <= \$ 200,000	109	13.68%	\$ 19,053,244	14.71%	46.83%
> \$ 200,000 <= \$ 250,000	96	12.05%	\$ 21,533,393	16.62%	50.68%
> \$ 250,000 <= \$ 300,000	70	8.78%	\$ 19,305,996	14.90%	53.99%
> \$ 300,000 <= \$ 350,000	53	6.65%	\$ 17,193,499	13.27%	56.18%
> \$ 350,000 <= \$ 485,800	42	5.27%	\$ 16,334,387	12.61%	55.80%
> \$ 485,800 <= \$ 500,000	1	0.13%	\$ 492,426	0.38%	0.00%
> \$ 500,000 <= \$ 750,000	17	2.13%	\$ 9,669,610	7.46%	55.39%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	797	100.00%	\$ 129,567,366	100.00%	42.67%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	436	63.84%	\$ 5,188,857	13.77%	\$ 11,901
> \$ 50,000 <= \$ 100,000	120	17.57%	\$ 8,791,263	23.32%	\$ 73,261
> \$ 100,000 <= \$ 150,000	54	7.91%	\$ 6,660,910	17.67%	\$ 123,350
> \$ 150,000 <= \$ 200,000	35	5.12%	\$ 6,235,657	16.54%	\$ 178,162
> \$ 200,000 <= \$ 250,000	18	2.64%	\$ 4,060,739	10.77%	\$ 225,597
> \$ 250,000 <= \$ 300,000	6	0.88%	\$ 1,621,683	4.30%	\$ 270,281
> \$ 300,000 <= \$ 400,000	10	1.46%	\$ 3,319,223	8.81%	\$ 331,922
> \$ 400,000 <= \$ 500,000	3	0.44%	\$ 1,269,130	3.37%	\$ 423,043
> \$ 500,000 <= \$ 1,000,000	1	0.15%	\$ 544,785	1.45%	\$ 544,785
Total	683	100.00%	\$ 37,692,247	100.00%	\$ 55,186

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	14	28.57%	\$ 2,459,156	25.08%	\$ 175,654
> 6 <= 12 mths	5	10.20%	\$ 982,842	10.03%	\$ 196,568
> 12 <= 24 mths	12	24.49%	\$ 2,870,309	29.28%	\$ 239,192
> 24 <= 36 mths	18	36.73%	\$ 3,491,197	35.61%	\$ 193,955
> 36 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
Total	49	100.00%	\$ 9,803,505	100.00%	\$ 200,072

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	0.00%	\$ 0
> 3 <= 6 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 6 <= 12 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 12 <= 18 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 18 <= 24 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 24 <= 36 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 36 <= 48 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 48 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 60 <= 160 mths	777	97.49%	\$ 126,565,331	97.68%	\$ 162,890
> 160 <= 360 mths	20	2.51%	\$ 3,002,035	2.32%	\$ 150,102
Total	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

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	0.00%	\$ 0
> 5 <= 10 years	9	1.13%	\$ 54,325	0.04%	\$ 6,036
> 10 <= 15 years	38	4.77%	\$ 1,823,329	1.41%	\$ 47,982
> 15 <= 20 years	64	8.03%	\$ 6,514,862	5.03%	\$ 101,795
> 20 <= 25 years	122	15.31%	\$ 17,870,851	13.79%	\$ 146,482
> 25 <= 30 years	563	70.64%	\$ 103,109,803	79.58%	\$ 183,144
> 30 <= 50 years	1	0.13%	\$ 194,195	0.15%	\$ 194,195
Total	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	21	2.63%	\$ 570,773	0.44%	\$ 27,180
> 5 <= 10 years	40	5.02%	\$ 2,578,712	1.99%	\$ 64,468
> 10 <= 15 years	85	10.66%	\$ 9,372,558	7.23%	\$ 110,265
> 15 <= 20 years	246	30.87%	\$ 39,867,340	30.77%	\$ 162,062
> 20 <= 25 years	404	50.69%	\$ 76,983,788	59.42%	\$ 190,554
> 25 <= 30 years	1	0.13%	\$ 194,195	0.15%	\$ 194,195
Total	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	748	93.85%	\$ 119,763,861	92.43%	\$ 160,112
Fixed (1 year)	1	0.13%	\$ 131,591	0.10%	\$ 131,591
Fixed (2 year)	5	0.63%	\$ 1,000,656	0.77%	\$ 200,131
Fixed (3 year)	23	2.89%	\$ 4,822,273	3.72%	\$ 209,664
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	20	2.51%	\$ 3,848,985	2.97%	\$ 192,449
Total	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	179	22.46%	\$ 29,448,314	22.73%	\$ 164,516
QLD COUNTRY	89	11.17%	\$ 11,900,447	9.18%	\$ 133,713
SYD METRO	86	10.79%	\$ 20,672,622	15.96%	\$ 240,379
OTHER NSW METRO	32	4.02%	\$ 5,509,010	4.25%	\$ 172,157
NSW COUNTRY	133	16.69%	\$ 19,565,063	15.10%	\$ 147,106
ACT METRO	8	1.00%	\$ 828,227	0.64%	\$ 103,528
MELBOURNE METRO	182	22.84%	\$ 30,171,859	23.29%	\$ 165,779
VICTORIA COUNTRY	28	3.51%	\$ 2,828,694	2.18%	\$ 101,025
PERTH METRO	33	4.14%	\$ 5,047,159	3.90%	\$ 152,944
WA COUNTRY	7	0.88%	\$ 1,027,173	0.79%	\$ 146,739
ADELAIDE METRO	13	1.63%	\$ 1,899,052	1.47%	\$ 146,081
SA COUNTRY	3	0.38%	\$ 390,974	0.30%	\$ 130,325
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.13%	\$ 221,948	0.17%	\$ 221,948
HOBART METRO	2	0.25%	\$ 56,283	0.04%	\$ 28,141
TAS COUNTRY	1	0.13%	\$ 543	0.00%	\$ 543
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4122	7	0.88%	\$ 1,677,399	1.29%	\$ 239,628
2529	10	1.25%	\$ 1,619,723	1.25%	\$ 161,972
2527	7	0.88%	\$ 1,494,845	1.15%	\$ 213,549
4207	8	1.00%	\$ 1,478,884	1.14%	\$ 184,861
2530	12	1.51%	\$ 1,467,970	1.13%	\$ 122,331
2148	7	0.88%	\$ 1,170,641	0.90%	\$ 167,234
3754	5	0.63%	\$ 1,131,428	0.87%	\$ 226,286
2519	4	0.50%	\$ 1,126,029	0.87%	\$ 281,507
4305	7	0.88%	\$ 1,100,509	0.85%	\$ 157,216
3070	3	0.38%	\$ 1,079,113	0.83%	\$ 359,704
Total	70	8.78%	\$ 13,346,540	10.30%	\$ 190,665

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	787	98.75%	\$ 127,440,607	98.36%	\$ 1,113
>	1	<=	7	days	3	0.38%	\$ 840,327	0.65%	\$ 3,065
>	7	<=	30	days	2	0.25%	\$ 308,656	0.24%	\$ 1,446
>	30	<=	60	days	2	0.25%	\$ 297,010	0.23%	\$ 4,170
>	60	<=	90	days	1	0.13%	\$ 77,615	0.06%	\$ 1,484
>	90	<=	120	days	0	0.00%	\$ 0	0.00%	\$ 0
>	120	<=	150	days	1	0.13%	\$ 386,537	0.30%	\$ 11,886
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	1	0.13%	\$ 216,614	0.17%	\$ 39,940
Total					797	100.00%	\$ 129,567,366	100.00%	\$ 63,103

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	703	88.21%	\$ 110,229,632	85.08%	\$ 156,799
Non-Regulated Loans	94	11.79%	\$ 19,337,734	14.92%	\$ 205,721
Total	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	179	22.46%	\$ 28,591,914	22.07%	\$ 159,731
Renovation	31	3.89%	\$ 4,583,638	3.54%	\$ 147,859
Purchase - New Dwelling	32	4.02%	\$ 5,739,579	4.43%	\$ 179,362
Purchase - Existing Dwelling	299	37.52%	\$ 50,391,965	38.89%	\$ 168,535
Buy Home (Investment)	50	6.27%	\$ 11,129,454	8.59%	\$ 222,589
Other	206	25.85%	\$ 29,130,815	22.48%	\$ 141,412
Total	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.76%	\$ 2,276,028	1.76%	\$ 162,573
QBELMI	783	98.24%	\$ 127,291,338	98.24%	\$ 162,569
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	794	99.62%	\$ 129,158,255	99.68%	\$ 162,668
Interest Only Loans	3	0.38%	\$ 409,111	0.32%	\$ 136,370
Total	797	100.00%	\$ 129,567,366	100.00%	\$ 162,569

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,449,524
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 12,197
Input Tax Credits Received From ATO	\$ 0
Net Fixed Rate Swap Receipt From Swap Provider	\$ 15,575
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 3,477,296</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,460,746	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 483,118	\$ 1,943,864
Class AB Principal to be paid to Class AB Note Holders	\$ 194,817	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 70,842	\$ 265,660
Class B Principal to be paid to Class B Note Holders	\$ 53,132	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 20,433	\$ 73,565
Class C Principal to be paid to Class C Note Holders	\$ 28,337	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 11,745	\$ 40,082
Class D Principal to be paid to Class D Note Holders	\$ 7,084	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,335	\$ 11,419
Redraws		\$ 978,942
Trust Expenses		\$ 163,764
Total		<u>\$ 3,477,296</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