

Harvey Series 2018-1 Trust

Investor Report

As at 31-Oct-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:	\$ 134,765,061
Total Number of Loans:	818
Average Current Balance:	\$ 164,749
Highest Current Balance:	\$ 751,711
Average Approval LVR	61.74%
Weighted Average Approval LVR	65.50%
Average Scheduled LVR	43.15%
Weighted Average Scheduled LVR	50.49%
Average Seasoning (Months):	108.22
Weighted Average Seasoning (Months):	107.27
Average Remaining Loan Term (Months):	219.72
Weighted Average Remaining Term:	234.53
Maximum Remaining Term (Months):	312.23
Weighted Average Variable Rate:	6.76%
Weighted Average Fixed Rate:	4.44%
Weighted Average Rate on All Loans:	6.56%
Percentage (by value) of Variable Rate Loans:	91.54%
Percentage (by value) of Fixed Rate Loans:	8.46%
Owner Occupied by Dollar Value	\$ 115,117,395
Percentage Owner Occupied	85.42%
Pool reduction	\$ 2,486,016
Monthly Repayment speed	1.81%
Available room till fixed cap threshold (45%) reached	36.54%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 137,251,077
Scheduled Repayments Received During Period	(\$ 1,145,891)
Unscheduled Repayments Received During Period	(\$ 2,804,595)
Redraws	\$ 842,267
Interest	\$ 622,203
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 134,765,061
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 131,992
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%	39	4.77%	\$ 5,688,044	2.24%	\$ 145,847
> 25% <= 30%	21	2.57%	\$ 4,336,524	1.71%	\$ 206,501
> 30% <= 35%	37	4.52%	\$ 8,373,921	3.30%	\$ 226,322
> 35% <= 40%	45	5.50%	\$ 11,471,504	4.52%	\$ 254,922
> 40% <= 45%	36	4.40%	\$ 8,074,772	3.18%	\$ 224,299
> 45% <= 50%	45	5.50%	\$ 13,227,229	5.22%	\$ 293,938
> 50% <= 55%	63	7.70%	\$ 16,856,542	6.65%	\$ 267,564
> 55% <= 60%	56	6.85%	\$ 16,737,998	6.60%	\$ 298,893
> 60% <= 65%	66	8.07%	\$ 22,243,911	8.77%	\$ 337,029
> 65% <= 70%	66	8.07%	\$ 21,992,131	8.67%	\$ 333,214
> 70% <= 75%	63	7.70%	\$ 20,995,689	8.28%	\$ 333,265
> 75% <= 80%	215	26.28%	\$ 79,323,336	31.29%	\$ 368,946
> 80% <= 85%	12	1.47%	\$ 4,230,374	1.67%	\$ 352,531
> 85% <= 90%	27	3.30%	\$ 9,781,940	3.86%	\$ 362,294
> 90% <= 95%	27	3.30%	\$ 10,199,249	4.02%	\$ 377,750
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	818	100.00%	\$ 253,533,163	100.00%	\$ 309,943

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	145	17.73%	\$ 8,361,888	6.20%	\$ 57,668
> 25% <= 30%	68	8.31%	\$ 7,858,316	5.83%	\$ 115,563
> 30% <= 35%	55	6.72%	\$ 6,464,601	4.80%	\$ 117,538
> 35% <= 40%	56	6.85%	\$ 8,253,168	6.12%	\$ 147,378
> 40% <= 45%	89	10.88%	\$ 15,370,227	11.41%	\$ 172,699
> 45% <= 50%	86	10.51%	\$ 16,497,696	12.24%	\$ 191,834
> 50% <= 55%	88	10.76%	\$ 13,595,253	10.09%	\$ 154,492
> 55% <= 60%	73	8.92%	\$ 15,524,584	11.52%	\$ 212,666
> 60% <= 65%	75	9.17%	\$ 18,739,092	13.91%	\$ 249,855
> 65% <= 70%	50	6.11%	\$ 13,795,611	10.24%	\$ 275,912
> 70% <= 75%	19	2.32%	\$ 5,919,187	4.39%	\$ 311,536
> 75% <= 80%	14	1.71%	\$ 4,385,439	3.25%	\$ 313,246
> 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	818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	182	22.25%	\$ 2,462,845	1.83%	29.51%
> \$ 50,000 <= \$ 100,000	108	13.20%	\$ 8,434,697	6.26%	33.60%
> \$ 100,000 <= \$ 150,000	119	14.55%	\$ 14,671,650	10.89%	41.65%
> \$ 150,000 <= \$ 200,000	117	14.30%	\$ 20,435,644	15.16%	46.75%
> \$ 200,000 <= \$ 250,000	96	11.74%	\$ 21,483,971	15.94%	51.52%
> \$ 250,000 <= \$ 300,000	78	9.54%	\$ 21,397,140	15.88%	53.97%
> \$ 300,000 <= \$ 350,000	55	6.72%	\$ 17,841,999	13.24%	56.14%
> \$ 350,000 <= \$ 485,800	44	5.38%	\$ 17,124,633	12.71%	58.14%
> \$ 485,800 <= \$ 500,000	1	0.12%	\$ 494,082	0.37%	0.00%
> \$ 500,000 <= \$ 750,000	17	2.08%	\$ 9,666,689	7.17%	54.88%
> \$ 750,000 <= \$ 1,000,000	1	0.12%	\$ 751,711	0.56%	0.00%
Total	818	100.00%	\$ 134,765,061	100.00%	43.15%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	450	64.10%	\$ 5,367,959	13.89%	\$ 11,929
> \$ 50,000 <= \$ 100,000	122	17.38%	\$ 8,831,931	22.85%	\$ 72,393
> \$ 100,000 <= \$ 150,000	52	7.41%	\$ 6,328,392	16.37%	\$ 121,700
> \$ 150,000 <= \$ 200,000	38	5.41%	\$ 6,598,939	17.07%	\$ 173,656
> \$ 200,000 <= \$ 250,000	19	2.71%	\$ 4,287,611	11.09%	\$ 225,664
> \$ 250,000 <= \$ 300,000	8	1.14%	\$ 2,185,054	5.65%	\$ 273,132
> \$ 300,000 <= \$ 400,000	8	1.14%	\$ 2,719,685	7.04%	\$ 339,961
> \$ 400,000 <= \$ 500,000	4	0.57%	\$ 1,786,196	4.62%	\$ 446,549
> \$ 500,000 <= \$ 1,000,000	1	0.14%	\$ 552,626	1.43%	\$ 552,626
Total	702	100.00%	\$ 38,658,392	100.00%	\$ 55,069

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	17	30.36%	\$ 3,243,763	28.45%	\$ 190,810
> 6 <= 12 mths	8	14.29%	\$ 1,862,801	16.34%	\$ 232,850
> 12 <= 24 mths	11	19.64%	\$ 2,440,149	21.40%	\$ 221,832
> 24 <= 36 mths	19	33.93%	\$ 3,750,653	32.89%	\$ 197,403
> 36 <= 60 mths	1	1.79%	\$ 105,565	0.93%	\$ 105,565
Total	56	100.00%	\$ 11,402,931	100.00%	\$ 203,624

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	800	97.80%	\$ 132,154,389	98.06%	\$ 165,193
> 160 <= 360 mths	18	2.20%	\$ 2,610,672	1.94%	\$ 145,037
Total	818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

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	10	1.22%	\$ 61,995	0.05%	\$ 6,199
>	10	<=	15 years	40	4.89%	\$ 1,970,307	1.46%	\$ 49,258
>	15	<=	20 years	64	7.82%	\$ 6,627,254	4.92%	\$ 103,551
>	20	<=	25 years	124	15.16%	\$ 18,556,489	13.77%	\$ 149,649
>	25	<=	30 years	579	70.78%	\$ 107,353,850	79.66%	\$ 185,413
>	30	<=	50 years	1	0.12%	\$ 195,167	0.14%	\$ 195,167
Total				818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance		Average Balance
				#	%	\$	%	
>	0	<=	5 years	21	2.57%	\$ 548,877	0.41%	\$ 26,137
>	5	<=	10 years	42	5.13%	\$ 2,784,383	2.07%	\$ 66,295
>	10	<=	15 years	79	9.66%	\$ 8,504,540	6.31%	\$ 107,652
>	15	<=	20 years	221	27.02%	\$ 36,280,232	26.92%	\$ 164,164
>	20	<=	25 years	454	55.50%	\$ 86,451,862	64.15%	\$ 190,423
>	25	<=	30 years	1	0.12%	\$ 195,167	0.14%	\$ 195,167
Total				818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
Variable		762	93.15%	\$ 123,362,130	91.54%	\$ 161,893
Fixed (1 year)		1	0.12%	\$ 133,021	0.10%	\$ 133,021
Fixed (2 year)		6	0.73%	\$ 1,357,831	1.01%	\$ 226,305
Fixed (3 year)		29	3.55%	\$ 6,035,106	4.48%	\$ 208,107
Fixed (4 year)		0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)		20	2.44%	\$ 3,876,972	2.88%	\$ 193,849
Total		818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
BRISBANE METRO		186	22.74%	\$ 31,140,282	23.11%	\$ 167,421
QLD COUNTRY		91	11.12%	\$ 12,000,658	8.90%	\$ 131,875
SYD METRO		89	10.88%	\$ 21,225,178	15.75%	\$ 238,485
OTHER NSW METRO		32	3.91%	\$ 5,558,498	4.12%	\$ 173,703
NSW COUNTRY		138	16.87%	\$ 21,176,579	15.71%	\$ 153,453
ACT METRO		8	0.98%	\$ 828,057	0.61%	\$ 103,507
MELBOURNE METRO		184	22.49%	\$ 31,235,737	23.18%	\$ 169,759
VICTORIA COUNTRY		30	3.67%	\$ 3,009,523	2.23%	\$ 100,317
PERTH METRO		33	4.03%	\$ 4,968,082	3.69%	\$ 150,548
WA COUNTRY		7	0.86%	\$ 1,040,056	0.77%	\$ 148,579
ADELAIDE METRO		13	1.59%	\$ 1,909,096	1.42%	\$ 146,854
SA COUNTRY		3	0.37%	\$ 383,520	0.28%	\$ 127,840
DARWIN METRO		0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY		1	0.12%	\$ 230,511	0.17%	\$ 230,511
HOBART METRO		2	0.24%	\$ 58,746	0.04%	\$ 29,373
TAS COUNTRY		1	0.12%	\$ 538	0.00%	\$ 538
UNDEFINED		0	0.00%	\$ 0	0.00%	\$ 0
TOTAL		818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2529	11	1.34%	\$ 1,949,821	1.45%	\$ 177,256
2530	13	1.59%	\$ 1,737,928	1.29%	\$ 133,687
4122	7	0.86%	\$ 1,702,888	1.26%	\$ 243,270
2527	7	0.86%	\$ 1,503,769	1.12%	\$ 214,824
4207	8	0.98%	\$ 1,486,699	1.10%	\$ 185,837
2148	7	0.86%	\$ 1,228,812	0.91%	\$ 175,545
2519	4	0.49%	\$ 1,156,783	0.86%	\$ 289,196
3754	5	0.61%	\$ 1,139,747	0.85%	\$ 227,949
4305	7	0.86%	\$ 1,110,364	0.82%	\$ 158,623
3070	3	0.37%	\$ 1,089,635	0.81%	\$ 363,212
Total	72	8.80%	\$ 14,106,447	10.47%	\$ 195,923

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	811	99.14%	\$ 133,525,610	99.08%	\$ 0
>	1	<=	7	days	2	0.24%	\$ 260,296	0.19%	\$ 894
>	7	<=	30	days	1	0.12%	\$ 76,894	0.06%	\$ 535
>	30	<=	60	days	1	0.12%	\$ 232,975	0.17%	\$ 3,367
>	60	<=	90	days	2	0.24%	\$ 460,980	0.34%	\$ 8,675
>	90	<=	120	days	0	0.00%	\$ 0	0.00%	\$ 0
>	120	<=	150	days	0	0.00%	\$ 0	0.00%	\$ 0
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	1	0.12%	\$ 208,305	0.15%	\$ 31,831
Total					818	100.00%	\$ 134,765,061	100.00%	\$ 45,301

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	722	88.26%	\$ 115,117,395	85.42%	\$ 159,442
Non-Regulated Loans	96	11.74%	\$ 19,647,666	14.58%	\$ 204,663
Total	818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	184	22.49%	\$ 29,797,819	22.11%	\$ 161,945
Renovation	31	3.79%	\$ 5,178,736	3.84%	\$ 167,056
Purchase - New Dwelling	33	4.03%	\$ 6,116,429	4.54%	\$ 185,346
Purchase - Existing Dwelling	307	37.53%	\$ 52,341,994	38.84%	\$ 170,495
Buy Home (Investment)	51	6.23%	\$ 11,535,067	8.56%	\$ 226,178
Other	212	25.92%	\$ 29,795,016	22.11%	\$ 140,543
Total	818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.71%	\$ 2,295,745	1.70%	\$ 163,982
QBE LMI	804	98.29%	\$ 132,469,315	98.30%	\$ 164,763
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	815	99.63%	\$ 134,354,305	99.70%	\$ 164,852
Interest Only Loans	3	0.37%	\$ 410,755	0.30%	\$ 136,918
Total	818	100.00%	\$ 134,765,061	100.00%	\$ 164,749

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 4,082,478
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 11,033
Input Tax Credits Received From ATO	\$ 3,523
Net Fixed Rate Swap Receipt From Swap Provider	\$ 22,422
Net Basis Swap Receipt From Swap Provider	\$ 0
	\$ 4,119,456

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,082,107	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 537,210	\$ 2,619,317
Class AB Principal to be paid to Class AB Note Holders	\$ 277,687	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 78,808	\$ 356,496
Class B Principal to be paid to Class B Note Holders	\$ 75,733	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 22,736	\$ 98,469
Class C Principal to be paid to Class C Note Holders	\$ 40,391	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 13,073	\$ 53,464
Class D Principal to be paid to Class D Note Holders	\$ 10,098	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,831	\$ 14,928
Redraws		\$ 842,267
Trust Expenses		\$ 134,515
Total		\$ 4,119,456

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