

Harvey Series 2018-1 Trust

Investor Report

As at 30-Apr-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:	\$ 153,591,747
Total Number of Loans:	883
Average Current Balance:	\$ 173,943
Highest Current Balance:	\$ 762,923
Average Approval LVR	61.77%
Weighted Average Approval LVR	65.65%
Average Scheduled LVR	44.64%
Weighted Average Scheduled LVR	51.80%
Average Seasoning (Months):	101.91
Weighted Average Seasoning (Months):	100.96
Average Remaining Loan Term (Months):	225.54
Weighted Average Remaining Term:	239.90
Maximum Remaining Term (Months):	318.23
Weighted Average Variable Rate:	6.81%
Weighted Average Fixed Rate:	3.79%
Weighted Average Rate on All Loans:	6.47%
Percentage (by value) of Variable Rate Loans:	88.80%
Percentage (by value) of Fixed Rate Loans:	11.20%
Owner Occupied by Dollar Value	\$ 130,724,696
Percentage Owner Occupied	85.11%
Pool reduction	\$ 2,304,716
Monthly Repayment speed	1.48%
Available room till fixed cap threshold (45%) reached	33.80%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 155,896,462.47
Scheduled Repayments Received During Period	(\$ 1,255,115.62)
Unscheduled Repayments Received During Period	(\$ 2,482,310.91)
Redraws	\$ 748,736.50
Interest	\$ 683,974.46
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 153,591,746.90
Further Advances repurchased: Interest	\$ 800.89
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 132,671.18
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%	43	4.87%	\$ 6,246,293.79	2.27%	\$ 145,262.65
> 25% <= 30%	25	2.83%	\$ 4,978,536.44	1.81%	\$ 199,141.46
> 30% <= 35%	38	4.30%	\$ 8,558,920.82	3.11%	\$ 225,234.76
> 35% <= 40%	48	5.44%	\$ 12,255,715.47	4.45%	\$ 255,327.41
> 40% <= 45%	36	4.08%	\$ 8,074,772.20	2.93%	\$ 224,299.23
> 45% <= 50%	50	5.66%	\$ 14,344,698.86	5.21%	\$ 286,893.98
> 50% <= 55%	67	7.59%	\$ 17,998,054.92	6.53%	\$ 268,627.69
> 55% <= 60%	66	7.47%	\$ 20,522,904.55	7.45%	\$ 310,953.10
> 60% <= 65%	70	7.93%	\$ 24,360,209.01	8.84%	\$ 348,002.99
> 65% <= 70%	70	7.93%	\$ 23,339,212.32	8.47%	\$ 333,417.32
> 70% <= 75%	65	7.36%	\$ 21,466,923.53	7.79%	\$ 330,260.36
> 75% <= 80%	228	25.82%	\$ 84,494,554.77	30.68%	\$ 370,590.15
> 80% <= 85%	14	1.59%	\$ 4,991,124.01	1.81%	\$ 356,508.86
> 85% <= 90%	29	3.28%	\$ 10,873,991.97	3.95%	\$ 374,965.24
> 90% <= 95%	34	3.85%	\$ 12,931,068.01	4.69%	\$ 380,325.53
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	883	100.00%	\$ 275,436,980.67	100.00%	\$ 311,933.16

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	139	15.74%	\$ 8,529,264.71	5.55%	\$ 61,361.62
> 25% <= 30%	65	7.36%	\$ 7,329,087.43	4.77%	\$ 112,755.19
> 30% <= 35%	72	8.15%	\$ 8,961,930.87	5.83%	\$ 124,471.26
> 35% <= 40%	61	6.91%	\$ 9,407,649.31	6.13%	\$ 154,223.76
> 40% <= 45%	83	9.40%	\$ 13,929,248.64	9.07%	\$ 167,822.27
> 45% <= 50%	88	9.97%	\$ 17,208,408.24	11.20%	\$ 195,550.09
> 50% <= 55%	92	10.42%	\$ 17,723,891.62	11.54%	\$ 192,651.00
> 55% <= 60%	87	9.85%	\$ 17,426,923.47	11.35%	\$ 200,309.47
> 60% <= 65%	78	8.83%	\$ 19,488,406.75	12.69%	\$ 249,851.37
> 65% <= 70%	65	7.36%	\$ 16,854,675.91	10.97%	\$ 259,302.71
> 70% <= 75%	30	3.40%	\$ 9,902,504.37	6.45%	\$ 330,083.48
> 75% <= 80%	20	2.27%	\$ 5,850,655.74	3.81%	\$ 292,532.79
> 80% <= 85%	1	0.11%	\$ 408,954.17	0.27%	\$ 408,954.17
> 85% <= 90%	2	0.23%	\$ 570,145.67	0.37%	\$ 285,072.84
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	185	20.95%	\$ 2,928,017.24	1.91%	31.08%
> \$ 50,000 <= \$ 100,000	107	12.12%	\$ 8,249,637.86	5.37%	33.93%
> \$ 100,000 <= \$ 150,000	133	15.06%	\$ 16,659,673.18	10.85%	41.85%
> \$ 150,000 <= \$ 200,000	118	13.36%	\$ 20,647,643.34	13.44%	47.10%
> \$ 200,000 <= \$ 250,000	105	11.89%	\$ 23,442,206.85	15.26%	52.95%
> \$ 250,000 <= \$ 300,000	90	10.19%	\$ 24,712,356.48	16.09%	54.03%
> \$ 300,000 <= \$ 350,000	61	6.91%	\$ 19,805,987.87	12.90%	58.37%
> \$ 350,000 <= \$ 485,800	60	6.80%	\$ 23,246,445.21	15.14%	59.38%
> \$ 485,800 <= \$ 500,000	2	0.23%	\$ 995,424.02	0.65%	0.00%
> \$ 500,000 <= \$ 750,000	21	2.38%	\$ 12,141,431.55	7.91%	56.18%
> \$ 750,000 <= \$ 1,000,000	1	0.11%	\$ 762,923.30	0.50%	0.00%
Total	883	100.00%	\$ 153,591,746.90	100.00%	44.64%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	479	63.87%	\$ 5,244,184.03	12.81%	\$ 10,948.19
> \$ 50,000 <= \$ 100,000	127	16.93%	\$ 9,264,103.66	22.63%	\$ 72,945.70
> \$ 100,000 <= \$ 150,000	63	8.40%	\$ 7,629,519.58	18.64%	\$ 121,103.49
> \$ 150,000 <= \$ 200,000	35	4.67%	\$ 5,975,590.49	14.60%	\$ 170,731.16
> \$ 200,000 <= \$ 250,000	23	3.07%	\$ 5,018,137.35	12.26%	\$ 218,179.88
> \$ 250,000 <= \$ 300,000	10	1.33%	\$ 2,648,040.84	6.47%	\$ 264,804.08
> \$ 300,000 <= \$ 400,000	7	0.93%	\$ 2,348,241.54	5.74%	\$ 335,463.08
> \$ 400,000 <= \$ 500,000	5	0.67%	\$ 2,230,638.18	5.45%	\$ 446,127.64
> \$ 500,000 <= \$ 1,000,000	1	0.13%	\$ 580,070.46	1.42%	\$ 580,070.46
Total	750	100.00%	\$ 40,938,526.13	100.00%	\$ 54,584.70

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	27	34.18%	\$ 6,190,445.18	35.98%	\$ 229,275.75
> 6 <= 12 mths	17	21.52%	\$ 3,335,939.52	19.39%	\$ 196,231.74
> 12 <= 24 mths	11	13.92%	\$ 2,503,016.07	14.55%	\$ 227,546.92
> 24 <= 36 mths	21	26.58%	\$ 4,626,881.73	26.89%	\$ 220,327.70
> 36 <= 60 mths	3	3.80%	\$ 549,306.45	3.19%	\$ 183,102.15
Total	79	100.00%	\$ 17,205,588.95	100.00%	\$ 217,792.27

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	880	99.66%	\$ 153,138,542.86	99.70%	\$ 174,021.07
> 160 <= 360 mths	3	0.34%	\$ 453,204.04	0.30%	\$ 151,068.01
Total	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

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	10	1.13%	\$ 141,503.46	0.09%	\$ 14,150.35
> 10 <= 15 years	46	5.21%	\$ 2,596,033.25	1.69%	\$ 56,435.51
> 15 <= 20 years	71	8.04%	\$ 8,360,342.68	5.44%	\$ 117,751.31
> 20 <= 25 years	133	15.06%	\$ 20,903,743.33	13.61%	\$ 157,171.00
> 25 <= 30 years	622	70.44%	\$ 121,389,123.89	79.03%	\$ 195,159.36
> 30 <= 50 years	1	0.11%	\$ 201,000.29	0.13%	\$ 201,000.29
Total	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	16	1.81%	\$ 343,312.87	0.22%	\$ 21,457.05
> 5 <= 10 years	47	5.32%	\$ 3,286,803.64	2.14%	\$ 69,931.99
> 10 <= 15 years	82	9.29%	\$ 9,354,058.43	6.09%	\$ 114,073.88
> 15 <= 20 years	206	23.33%	\$ 33,928,603.46	22.09%	\$ 164,701.96
> 20 <= 25 years	531	60.14%	\$ 106,477,968.21	69.33%	\$ 200,523.48
> 25 <= 30 years	1	0.11%	\$ 201,000.29	0.13%	\$ 201,000.29
Total	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	804	91.05%	\$ 136,386,157.95	88.80%	\$ 169,634.52
Fixed (1 year)	3	0.34%	\$ 450,814.97	0.29%	\$ 150,271.66
Fixed (2 year)	10	1.13%	\$ 2,226,753.77	1.45%	\$ 222,675.38
Fixed (3 year)	46	5.21%	\$ 10,558,137.88	6.87%	\$ 229,524.74
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	20	2.27%	\$ 3,969,882.33	2.58%	\$ 198,494.12
Total	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	199	22.54%	\$ 35,720,321.08	23.26%	\$ 179,499.10
QLD COUNTRY	101	11.44%	\$ 14,116,189.88	9.19%	\$ 139,764.26
SYD METRO	99	11.21%	\$ 24,377,691.08	15.87%	\$ 246,239.30
OTHER NSW METRO	39	4.42%	\$ 7,035,546.10	4.58%	\$ 180,398.62
NSW COUNTRY	148	16.76%	\$ 23,748,115.33	15.46%	\$ 160,460.24
ACT METRO	9	1.02%	\$ 1,014,859.86	0.66%	\$ 112,762.21
MELBOURNE METRO	191	21.63%	\$ 33,711,008.45	21.95%	\$ 176,497.43
VICTORIA COUNTRY	31	3.51%	\$ 3,279,945.86	2.14%	\$ 105,804.71
PERTH METRO	36	4.08%	\$ 5,946,796.31	3.87%	\$ 165,188.79
WA COUNTRY	9	1.02%	\$ 1,769,854.01	1.15%	\$ 196,650.45
ADELAIDE METRO	14	1.59%	\$ 2,155,829.86	1.40%	\$ 153,987.85
SA COUNTRY	3	0.34%	\$ 381,175.53	0.25%	\$ 127,058.51
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
NT COUNTRY	1	0.11%	\$ 264,178.12	0.17%	\$ 264,178.12
HOBART METRO	2	0.23%	\$ 62,795.27	0.04%	\$ 31,397.64
TAS COUNTRY	1	0.11%	\$ 7,440.16	0.00%	\$ 7,440.16
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
TOTAL	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2529	11	1.25%	\$ 1,961,061.24	1.28%	\$ 178,278.29
2530	15	1.70%	\$ 1,942,541.19	1.26%	\$ 129,502.75
2148	9	1.02%	\$ 1,865,956.76	1.21%	\$ 207,328.53
4122	7	0.79%	\$ 1,797,046.96	1.17%	\$ 256,720.99
2527	8	0.91%	\$ 1,792,926.07	1.17%	\$ 224,115.76
4207	8	0.91%	\$ 1,439,175.16	0.94%	\$ 179,896.90
2170	5	0.57%	\$ 1,372,852.02	0.89%	\$ 274,570.40
2519	5	0.57%	\$ 1,209,556.15	0.79%	\$ 241,911.23
4510	4	0.45%	\$ 1,208,671.98	0.79%	\$ 302,168.00
3754	6	0.68%	\$ 1,189,574.39	0.77%	\$ 198,262.40
Total	78	8.83%	\$ 15,779,361.92	10.27%	\$ 202,299.51

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	872	98.75%	\$ 151,787,904.11	98.83%	\$ 210.52
>	1	<=	7	days	3	0.34%	\$ 843,084.53	0.55%	\$ 2,178.65
>	7	<=	30	days	3	0.34%	\$ 435,213.43	0.28%	\$ 2,581.72
>	30	<=	60	days	2	0.23%	\$ 191,012.37	0.12%	\$ 1,809.23
>	60	<=	90	days	1	0.11%	\$ 83,926.58	0.05%	\$ 3,422.08
>	90	<=	120	days	1	0.11%	\$ 55,703.02	0.04%	\$ 2,304.30
>	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	1	0.11%	\$ 194,902.86	0.13%	\$ 17,988.62
Total					883	100.00%	\$ 153,591,746.90	100.00%	\$ 30,495.12

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	778	88.11%	\$ 130,724,695.81	85.11%	\$ 168,026.60
Non-Regulated Loans	105	11.89%	\$ 22,867,051.09	14.89%	\$ 217,781.44
Total	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	204	23.10%	\$ 34,925,495.80	22.74%	\$ 171,203.41
Renovation	36	4.08%	\$ 5,724,933.43	3.73%	\$ 159,025.93
Purchase - New Dwelling	34	3.85%	\$ 6,319,404.71	4.11%	\$ 185,864.84
Purchase - Existing Dwelling	325	36.81%	\$ 57,717,234.82	37.58%	\$ 177,591.49
Buy Home (Investment)	57	6.46%	\$ 13,561,633.69	8.83%	\$ 237,923.40
Other	227	25.71%	\$ 35,343,044.45	23.01%	\$ 155,696.23
Total	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.59%	\$ 2,373,588.41	1.55%	\$ 169,542.03
QBELMI	869	98.41%	\$ 151,218,158.49	98.45%	\$ 174,013.99
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Total	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	876	99.21%	\$ 151,546,433.44	98.67%	\$ 172,998.21
Interest Only Loans	7	0.79%	\$ 2,045,313.46	1.33%	\$ 292,187.64
Total	883	100.00%	\$ 153,591,746.90	100.00%	\$ 173,943.09

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,870,898.60
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 10,130.21
Input Tax Credits Received From ATO	\$ 4,044.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 37,276.05
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	<u>\$ 3,922,348.86</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,930,263.07	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 570,085.33	\$ 2,500,348.40
Class AB Principal to be paid to Class AB Note Holders	\$ 257,436.09	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 83,640.87	\$ 341,076.96
Class B Principal to be paid to Class B Note Holders	\$ 70,209.84	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 24,131.80	\$ 94,341.64
Class C Principal to be paid to Class C Note Holders	\$ 37,445.25	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 13,876.51	\$ 51,321.76
Class D Principal to be paid to Class D Note Holders	\$ 9,361.32	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,129.38	\$ 14,490.70
Redraws		\$ 748,736.50
Trust Expenses		\$ 172,032.90
Total		<u>\$ 3,922,348.86</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