

# Harvey Series 2018-1 Trust

## Investor Report

As at 31-May-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:	\$ 150,216,067
Total Number of Loans:	871
Average Current Balance:	\$ 172,464
Highest Current Balance:	\$ 754,984
Average Approval LVR	61.75%
Weighted Average Approval LVR	65.61%
Average Scheduled LVR	44.40%
Weighted Average Scheduled LVR	51.52%
Average Seasoning (Months):	102.99
Weighted Average Seasoning (Months):	102.06
Average Remaining Loan Term (Months):	224.39
Weighted Average Remaining Term:	238.79
Maximum Remaining Term (Months):	317.23
Weighted Average Variable Rate:	6.79%
Weighted Average Fixed Rate:	3.85%
Weighted Average Rate on All Loans:	6.47%
Percentage (by value) of Variable Rate Loans:	88.91%
Percentage (by value) of Fixed Rate Loans:	11.09%
Owner Occupied by Dollar Value	\$ 127,970,894
Percentage Owner Occupied	85.19%
Pool reduction	\$ 3,375,680
Monthly Repayment speed	2.20%
Available room fill fixed cap threshold (45%) reached	33.91%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 153,591,746.90
Scheduled Repayments Received During Period	(\$ 1,277,149.51)
Unscheduled Repayments Received During Period	(\$ 3,737,156.61)
Redraws	\$ 943,277.24
Interest	\$ 695,349.36
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 150,216,067.38
Further Advances repurchased: Interest	\$ 0.00
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 135,469.21
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%	42	4.82%	\$ 6,146,293.79	2.27%	\$ 146,340.33
> 25% <= 30%	24	2.76%	\$ 4,827,536.44	1.78%	\$ 201,147.35
> 30% <= 35%	38	4.36%	\$ 8,558,920.82	3.15%	\$ 225,234.76
> 35% <= 40%	47	5.40%	\$ 11,955,715.47	4.41%	\$ 254,376.92
> 40% <= 45%	36	4.13%	\$ 8,074,772.20	2.98%	\$ 224,299.23
> 45% <= 50%	50	5.74%	\$ 14,344,698.86	5.29%	\$ 286,893.98
> 50% <= 55%	67	7.69%	\$ 17,998,054.92	6.63%	\$ 268,627.69
> 55% <= 60%	66	7.58%	\$ 20,522,904.55	7.56%	\$ 310,953.10
> 60% <= 65%	68	7.81%	\$ 23,344,209.01	8.60%	\$ 343,297.19
> 65% <= 70%	68	7.81%	\$ 22,614,461.12	8.33%	\$ 332,565.60
> 70% <= 75%	65	7.46%	\$ 21,466,923.53	7.91%	\$ 330,260.36
> 75% <= 80%	226	25.95%	\$ 83,754,954.77	30.87%	\$ 370,597.15
> 80% <= 85%	13	1.49%	\$ 4,669,703.60	1.72%	\$ 359,207.97
> 85% <= 90%	28	3.21%	\$ 10,392,669.49	3.83%	\$ 371,166.77
> 90% <= 95%	33	3.79%	\$ 12,656,653.76	4.66%	\$ 383,534.96
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 271,328,472.33</b>	<b>100.00%</b>	<b>\$ 311,513.75</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	139	15.96%	\$ 8,572,568.77	5.71%	\$ 61,673.16
> 25% <= 30%	66	7.58%	\$ 7,263,005.28	4.84%	\$ 110,045.53
> 30% <= 35%	70	8.04%	\$ 8,828,428.79	5.88%	\$ 126,120.41
> 35% <= 40%	59	6.77%	\$ 8,921,412.57	5.94%	\$ 151,210.38
> 40% <= 45%	85	9.76%	\$ 14,329,438.86	9.54%	\$ 168,581.63
> 45% <= 50%	86	9.87%	\$ 16,582,054.07	11.04%	\$ 192,814.58
> 50% <= 55%	93	10.68%	\$ 17,706,295.78	11.79%	\$ 190,390.28
> 55% <= 60%	83	9.53%	\$ 17,374,471.46	11.57%	\$ 209,330.98
> 60% <= 65%	78	8.96%	\$ 19,103,591.64	12.72%	\$ 244,917.84
> 65% <= 70%	63	7.23%	\$ 16,225,525.86	10.80%	\$ 257,548.03
> 70% <= 75%	27	3.10%	\$ 8,852,524.19	5.89%	\$ 327,871.27
> 75% <= 80%	19	2.18%	\$ 5,475,568.19	3.65%	\$ 288,187.80
> 80% <= 85%	1	0.11%	\$ 411,098.27	0.27%	\$ 411,098.27
> 85% <= 90%	2	0.23%	\$ 570,083.65	0.38%	\$ 285,041.83
> 90% <= 95%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	186	21.35%	\$ 2,973,761.61	1.98%	31.22%
> \$ 50,000 <= \$ 100,000	105	12.06%	\$ 8,102,333.64	5.39%	33.60%
> \$ 100,000 <= \$ 150,000	128	14.70%	\$ 15,832,830.45	10.54%	41.50%
> \$ 150,000 <= \$ 200,000	123	14.12%	\$ 21,561,184.00	14.35%	47.09%
> \$ 200,000 <= \$ 250,000	100	11.48%	\$ 22,347,251.28	14.88%	52.35%
> \$ 250,000 <= \$ 300,000	87	9.99%	\$ 23,798,203.76	15.84%	54.38%
> \$ 300,000 <= \$ 350,000	61	7.00%	\$ 19,712,208.23	13.12%	57.96%
> \$ 350,000 <= \$ 485,800	57	6.54%	\$ 22,043,955.16	14.67%	59.42%
> \$ 485,800 <= \$ 500,000	2	0.23%	\$ 989,515.86	0.66%	0.00%
> \$ 500,000 <= \$ 750,000	21	2.41%	\$ 12,099,839.19	8.05%	54.91%
> \$ 750,000 <= \$ 1,000,000	1	0.11%	\$ 754,984.20	0.50%	0.00%
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>44.40%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	474	64.14%	\$ 5,315,307.81	13.12%	\$ 11,213.73
> \$ 50,000 <= \$ 100,000	121	16.37%	\$ 8,832,321.87	21.80%	\$ 72,994.40
> \$ 100,000 <= \$ 150,000	62	8.39%	\$ 7,441,875.49	18.37%	\$ 120,030.25
> \$ 150,000 <= \$ 200,000	35	4.74%	\$ 5,938,813.46	14.66%	\$ 169,680.38
> \$ 200,000 <= \$ 250,000	25	3.38%	\$ 5,481,213.66	13.53%	\$ 219,248.55
> \$ 250,000 <= \$ 300,000	10	1.35%	\$ 2,676,455.76	6.61%	\$ 267,645.58
> \$ 300,000 <= \$ 400,000	6	0.81%	\$ 2,032,017.15	5.01%	\$ 338,669.53
> \$ 400,000 <= \$ 500,000	4	0.54%	\$ 1,721,725.27	4.25%	\$ 430,431.32
> \$ 500,000 <= \$ 1,000,000	2	0.27%	\$ 1,080,210.22	2.67%	\$ 540,105.11
<b>Total</b>	<b>739</b>	<b>100.00%</b>	<b>\$ 40,519,940.69</b>	<b>100.00%</b>	<b>\$ 54,830.77</b>

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	26	34.21%	\$ 6,219,819.04	37.34%	\$ 239,223.81
> 6 <= 12 mths	18	23.68%	\$ 3,348,684.89	20.10%	\$ 186,038.05
> 12 <= 24 mths	8	10.53%	\$ 1,933,105.51	11.60%	\$ 241,638.19
> 24 <= 36 mths	21	27.63%	\$ 4,609,320.08	27.67%	\$ 219,491.43
> 36 <= 60 mths	3	3.95%	\$ 547,594.60	3.29%	\$ 182,531.53
<b>Total</b>	<b>76</b>	<b>100.00%</b>	<b>\$ 16,658,524.12</b>	<b>100.00%</b>	<b>\$ 219,191.11</b>

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	863	99.08%	\$ 149,169,674.21	99.30%	\$ 172,850.14
> 160 <= 360 mths	8	0.92%	\$ 1,046,393.17	0.70%	\$ 130,799.15
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

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	1.15%	\$ 129,976.14	0.09%	\$ 12,997.61
> 10 <= 15 years	46	5.28%	\$ 2,582,304.74	1.72%	\$ 56,137.06
> 15 <= 20 years	70	8.04%	\$ 8,160,930.90	5.43%	\$ 116,584.73
> 20 <= 25 years	130	14.93%	\$ 20,333,383.72	13.54%	\$ 156,410.64
> 25 <= 30 years	614	70.49%	\$ 118,808,556.92	79.09%	\$ 193,499.28
> 30 <= 50 years	1	0.11%	\$ 200,914.96	0.13%	\$ 200,914.96
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	16	1.84%	\$ 326,111.13	0.22%	\$ 20,381.95
> 5 <= 10 years	47	5.40%	\$ 3,273,020.74	2.18%	\$ 69,638.74
> 10 <= 15 years	80	9.18%	\$ 9,130,275.02	6.08%	\$ 114,128.44
> 15 <= 20 years	206	23.65%	\$ 34,176,823.64	22.75%	\$ 165,906.91
> 20 <= 25 years	521	59.82%	\$ 103,108,921.89	68.64%	\$ 197,905.80
> 25 <= 30 years	1	0.11%	\$ 200,914.96	0.13%	\$ 200,914.96
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	795	91.27%	\$ 133,557,543.26	88.91%	\$ 167,996.91
Fixed (1 year)	2	0.23%	\$ 431,624.63	0.29%	\$ 215,812.32
Fixed (2 year)	10	1.15%	\$ 2,221,512.10	1.48%	\$ 222,151.21
Fixed (3 year)	44	5.05%	\$ 10,054,272.90	6.69%	\$ 228,506.20
Fixed (4 year)	0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)	20	2.30%	\$ 3,951,114.49	2.63%	\$ 197,555.72
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	197	22.62%	\$ 35,199,519.35	23.43%	\$ 178,677.76
QLD COUNTRY	99	11.37%	\$ 13,695,748.37	9.12%	\$ 138,340.89
SYD METRO	98	11.25%	\$ 23,831,434.61	15.86%	\$ 243,177.90
OTHER NSW METRO	38	4.36%	\$ 6,970,463.38	4.64%	\$ 183,433.25
NSW COUNTRY	145	16.65%	\$ 23,121,353.79	15.39%	\$ 159,457.61
ACT METRO	9	1.03%	\$ 1,014,362.18	0.68%	\$ 112,706.91
MELBOURNE METRO	190	21.81%	\$ 33,053,529.70	22.00%	\$ 173,965.95
VICTORIA COUNTRY	31	3.56%	\$ 3,271,672.06	2.18%	\$ 105,537.81
PERTH METRO	35	4.02%	\$ 5,561,977.48	3.70%	\$ 158,913.64
WA COUNTRY	9	1.03%	\$ 1,765,871.84	1.18%	\$ 196,207.98
ADELAIDE METRO	13	1.49%	\$ 1,995,181.05	1.33%	\$ 153,475.47
SA COUNTRY	3	0.34%	\$ 389,938.26	0.26%	\$ 129,979.42
DARWIN METRO	0	0.00%	\$ 0.00	0.00%	\$ 0.00
NT COUNTRY	1	0.11%	\$ 261,514.66	0.17%	\$ 261,514.66
HOBART METRO	2	0.23%	\$ 62,048.51	0.04%	\$ 31,024.26
TAS COUNTRY	1	0.11%	\$ 21,452.14	0.01%	\$ 21,452.14
UNDEFINED	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>TOTAL</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2530	15	1.72%	\$ 2,077,292.67	1.38%	\$ 138,486.18
2529	11	1.26%	\$ 1,951,652.77	1.30%	\$ 177,422.98
2148	9	1.03%	\$ 1,843,776.97	1.23%	\$ 204,864.11
4122	7	0.80%	\$ 1,787,801.55	1.19%	\$ 255,400.22
2527	8	0.92%	\$ 1,784,683.74	1.19%	\$ 223,085.47
4207	8	0.92%	\$ 1,430,295.54	0.95%	\$ 178,786.94
2170	5	0.57%	\$ 1,371,193.07	0.91%	\$ 274,238.61
4510	4	0.46%	\$ 1,203,732.37	0.80%	\$ 300,933.09
2519	4	0.46%	\$ 1,193,825.59	0.79%	\$ 298,456.40
3754	6	0.69%	\$ 1,185,027.68	0.79%	\$ 197,504.61
<b>Total</b>	<b>77</b>	<b>8.84%</b>	<b>\$ 15,829,281.95</b>	<b>10.54%</b>	<b>\$ 205,575.09</b>

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	860	98.74%	\$ 148,153,098.89	98.63%	\$ 809.38
>	1	<=	7	days	1	0.11%	\$ 175,067.20	0.12%	\$ 140.56
>	7	<=	30	days	4	0.46%	\$ 979,082.84	0.65%	\$ 6,235.64
>	30	<=	60	days	3	0.34%	\$ 573,192.86	0.38%	\$ 5,534.08
>	60	<=	90	days	1	0.11%	\$ 82,737.19	0.06%	\$ 2,791.06
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	120	<=	150	days	1	0.11%	\$ 56,069.61	0.04%	\$ 3,072.16
>	150	<=	180	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	180			days	1	0.11%	\$ 196,818.79	0.13%	\$ 19,898.34
<b>Total</b>					<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 38,481.22</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	768	88.17%	\$ 127,970,894.18	85.19%	\$ 166,628.77
Non-Regulated Loans	103	11.83%	\$ 22,245,173.20	14.81%	\$ 215,972.56
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	202	23.19%	\$ 34,239,734.29	22.79%	\$ 169,503.64
Renovation	34	3.90%	\$ 5,603,101.55	3.73%	\$ 164,797.10
Purchase - New Dwelling	34	3.90%	\$ 6,277,368.43	4.18%	\$ 184,628.48
Purchase - Existing Dwelling	321	36.85%	\$ 56,630,346.59	37.70%	\$ 176,418.53
Buy Home (Investment)	55	6.31%	\$ 13,024,533.81	8.67%	\$ 236,809.71
Other	225	25.83%	\$ 34,440,982.71	22.93%	\$ 153,071.03
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.61%	\$ 2,358,544.84	1.57%	\$ 168,467.49
QBE LMI	857	98.39%	\$ 147,857,522.54	98.43%	\$ 172,529.20
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	864	99.20%	\$ 148,407,194.76	98.80%	\$ 171,767.59
Interest Only Loans	7	0.80%	\$ 1,808,872.62	1.20%	\$ 258,410.37
<b>Total</b>	<b>871</b>	<b>100.00%</b>	<b>\$ 150,216,067.38</b>	<b>100.00%</b>	<b>\$ 172,463.91</b>

**DISTRIBUTION SUMMARY**

**Amounts received into Collections Account prior to Distribution Date:**

Collections (including excess subscription monies on first determination date)	\$ 5,149,775.33
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 11,154.37
Input Tax Credits Received From ATO	\$ 3,902.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 40,472.96
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	<u>\$ 5,205,304.66</u>

**Amounts to be paid by Trustee on Distribution Date:**

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,827,225.01	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 599,889.83	\$ 3,427,114.84
Class AB Principal to be paid to Class AB Note Holders	\$ 377,062.47	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 88,020.39	\$ 465,082.86
Class B Principal to be paid to Class B Note Holders	\$ 102,835.22	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 25,396.43	\$ 128,231.65
Class C Principal to be paid to Class C Note Holders	\$ 54,845.45	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 14,604.47	\$ 69,449.92
Class D Principal to be paid to Class D Note Holders	\$ 13,711.37	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,399.63	\$ 19,111.00
Redraws		\$ 943,277.24
Trust Expenses		\$ 153,037.15
Total		<u>\$ 5,205,304.66</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