

# Harvey Series 2018-1 Trust

## Investor Report

As at 31-Jul-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:	\$ 143,979,289
Total Number of Loans:	851
Average Current Balance:	\$ 169,188
Highest Current Balance:	\$ 759,931
Average Approval LVR	61.71%
Weighted Average Approval LVR	65.57%
Average Scheduled LVR	44.02%
Weighted Average Scheduled LVR	51.25%
Average Seasoning (Months):	105.12
Weighted Average Seasoning (Months):	104.18
Average Remaining Loan Term (Months):	222.80
Weighted Average Remaining Term:	237.61
Maximum Remaining Term (Months):	315.23
Weighted Average Variable Rate:	6.76%
Weighted Average Fixed Rate:	4.03%
Weighted Average Rate on All Loans:	6.51%
Percentage (by value) of Variable Rate Loans:	90.64%
Percentage (by value) of Fixed Rate Loans:	9.36%
Owner Occupied by Dollar Value	\$ 122,982,817
Percentage Owner Occupied	85.42%
Pool reduction	\$ 4,462,817
Monthly Repayment speed	3.01%
Available room till fixed cap threshold (45%) reached	35.64%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 148,442,105
Scheduled Repayments Received During Period	(\$ 1,241,019)
Unscheduled Repayments Received During Period	(\$ 4,820,612)
Redraws	\$ 929,755
Interest	\$ 669,059
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 143,979,289
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 132,929
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%	42	4.94%	\$ 6,146,294	2.32%	\$ 146,340
> 25% <= 30%	22	2.59%	\$ 4,470,434	1.69%	\$ 203,202
> 30% <= 35%	37	4.35%	\$ 8,373,921	3.16%	\$ 226,322
> 35% <= 40%	47	5.52%	\$ 11,955,715	4.52%	\$ 254,377
> 40% <= 45%	36	4.23%	\$ 8,074,772	3.05%	\$ 224,299
> 45% <= 50%	48	5.64%	\$ 13,891,923	5.25%	\$ 289,415
> 50% <= 55%	65	7.64%	\$ 17,298,055	6.54%	\$ 266,124
> 55% <= 60%	64	7.52%	\$ 19,667,806	7.43%	\$ 307,309
> 60% <= 65%	67	7.87%	\$ 22,994,209	8.69%	\$ 343,197
> 65% <= 70%	67	7.87%	\$ 22,365,556	8.45%	\$ 333,814
> 70% <= 75%	65	7.64%	\$ 21,466,924	8.11%	\$ 330,260
> 75% <= 80%	219	25.73%	\$ 81,141,006	30.66%	\$ 370,507
> 80% <= 85%	12	1.41%	\$ 4,230,374	1.60%	\$ 352,531
> 85% <= 90%	28	3.29%	\$ 10,392,669	3.93%	\$ 371,167
> 90% <= 95%	32	3.76%	\$ 12,194,193	4.61%	\$ 381,069
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 264,663,849</b>	<b>100.00%</b>	<b>\$ 311,003</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	139	16.33%	\$ 8,485,609	5.89%	\$ 61,048
> 25% <= 30%	65	7.64%	\$ 7,539,664	5.24%	\$ 115,995
> 30% <= 35%	67	7.87%	\$ 7,500,050	5.21%	\$ 111,941
> 35% <= 40%	59	6.93%	\$ 8,209,215	5.70%	\$ 139,139
> 40% <= 45%	85	9.99%	\$ 15,371,090	10.68%	\$ 180,836
> 45% <= 50%	90	10.58%	\$ 17,082,045	11.86%	\$ 189,801
> 50% <= 55%	91	10.69%	\$ 15,614,339	10.84%	\$ 171,586
> 55% <= 60%	78	9.17%	\$ 16,858,386	11.71%	\$ 216,133
> 60% <= 65%	75	8.81%	\$ 18,835,559	13.08%	\$ 251,141
> 65% <= 70%	59	6.93%	\$ 14,769,603	10.26%	\$ 250,332
> 70% <= 75%	25	2.94%	\$ 8,285,322	5.75%	\$ 331,413
> 75% <= 80%	15	1.76%	\$ 4,442,260	3.09%	\$ 296,151
> 80% <= 85%	1	0.12%	\$ 415,350	0.29%	\$ 415,350
> 85% <= 90%	2	0.24%	\$ 570,798	0.40%	\$ 285,399
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	188	22.09%	\$ 2,942,913	2.04%	31.02%
> \$ 50,000 <= \$ 100,000	104	12.22%	\$ 8,112,145	5.63%	33.73%
> \$ 100,000 <= \$ 150,000	125	14.69%	\$ 15,401,853	10.70%	41.53%
> \$ 150,000 <= \$ 200,000	119	13.98%	\$ 20,830,253	14.47%	46.67%
> \$ 200,000 <= \$ 250,000	103	12.10%	\$ 23,043,912	16.01%	52.18%
> \$ 250,000 <= \$ 300,000	81	9.52%	\$ 22,233,333	15.44%	54.70%
> \$ 300,000 <= \$ 350,000	55	6.46%	\$ 17,721,429	12.31%	57.90%
> \$ 350,000 <= \$ 485,800	54	6.35%	\$ 20,959,200	14.56%	58.16%
> \$ 485,800 <= \$ 500,000	2	0.24%	\$ 992,213	0.69%	0.00%
> \$ 500,000 <= \$ 750,000	19	2.23%	\$ 10,982,107	7.63%	55.53%
> \$ 750,000 <= \$ 1,000,000	1	0.12%	\$ 759,931	0.53%	0.00%
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>44.02%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	465	63.87%	\$ 5,300,312	13.14%	\$ 11,399
> \$ 50,000 <= \$ 100,000	122	16.76%	\$ 8,862,632	21.97%	\$ 72,645
> \$ 100,000 <= \$ 150,000	59	8.10%	\$ 7,166,728	17.77%	\$ 121,470
> \$ 150,000 <= \$ 200,000	37	5.08%	\$ 6,315,368	15.66%	\$ 170,686
> \$ 200,000 <= \$ 250,000	24	3.30%	\$ 5,366,387	13.30%	\$ 223,599
> \$ 250,000 <= \$ 300,000	8	1.10%	\$ 2,156,949	5.35%	\$ 269,619
> \$ 300,000 <= \$ 400,000	8	1.10%	\$ 2,799,665	6.94%	\$ 349,958
> \$ 400,000 <= \$ 500,000	4	0.55%	\$ 1,800,904	4.46%	\$ 450,226
> \$ 500,000 <= \$ 1,000,000	1	0.14%	\$ 566,348	1.40%	\$ 566,348
<b>Total</b>	<b>728</b>	<b>100.00%</b>	<b>\$ 40,335,294</b>	<b>100.00%</b>	<b>\$ 55,406</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	21	32.31%	\$ 4,474,473	33.20%	\$ 213,070
> 6 <= 12 mths	14	21.54%	\$ 2,467,584	18.31%	\$ 176,256
> 12 <= 24 mths	9	13.85%	\$ 2,194,629	16.29%	\$ 243,848
> 24 <= 36 mths	19	29.23%	\$ 4,192,842	31.11%	\$ 220,676
> 36 <= 60 mths	2	3.08%	\$ 145,875	1.08%	\$ 72,938
<b>Total</b>	<b>65</b>	<b>100.00%</b>	<b>\$ 13,475,403</b>	<b>100.00%</b>	<b>\$ 207,314</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	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	834	98.00%	\$ 141,539,238	98.31%	\$ 169,711
> 160 <= 360 mths	17	2.00%	\$ 2,440,050	1.69%	\$ 143,532
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</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	0.00%	\$ 0
> 5 <= 10 years	10	1.18%	\$ 88,657	0.06%	\$ 8,866
> 10 <= 15 years	43	5.05%	\$ 2,175,355	1.51%	\$ 50,590
> 15 <= 20 years	67	7.87%	\$ 7,081,386	4.92%	\$ 105,692
> 20 <= 25 years	126	14.81%	\$ 19,576,060	13.60%	\$ 155,366
> 25 <= 30 years	604	70.98%	\$ 114,859,063	79.77%	\$ 190,164
> 30 <= 50 years	1	0.12%	\$ 198,768	0.14%	\$ 198,768
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	2.00%	\$ 338,397	0.24%	\$ 19,906
> 5 <= 10 years	48	5.64%	\$ 3,139,224	2.18%	\$ 65,401
> 10 <= 15 years	74	8.70%	\$ 8,015,090	5.57%	\$ 108,312
> 15 <= 20 years	220	25.85%	\$ 37,183,490	25.83%	\$ 169,016
> 20 <= 25 years	491	57.70%	\$ 95,104,319	66.05%	\$ 193,695
> 25 <= 30 years	1	0.12%	\$ 198,768	0.14%	\$ 198,768
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	786	92.36%	\$ 130,503,885	90.64%	\$ 166,035
Fixed (1 year)	1	0.12%	\$ 135,130	0.09%	\$ 135,130
Fixed (2 year)	8	0.94%	\$ 1,622,982	1.13%	\$ 202,873
Fixed (3 year)	36	4.23%	\$ 7,795,400	5.41%	\$ 216,539
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	20	2.35%	\$ 3,921,892	2.72%	\$ 196,095
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	193	22.68%	\$ 33,617,439	23.35%	\$ 174,184
QLD COUNTRY	95	11.16%	\$ 12,865,494	8.94%	\$ 135,426
SYD METRO	92	10.81%	\$ 22,288,025	15.48%	\$ 242,261
OTHER NSW METRO	36	4.23%	\$ 6,463,640	4.49%	\$ 179,546
NSW COUNTRY	144	16.92%	\$ 22,916,606	15.92%	\$ 159,143
ACT METRO	9	1.06%	\$ 1,011,522	0.70%	\$ 112,391
MELBOURNE METRO	188	22.09%	\$ 31,974,876	22.21%	\$ 170,079
VICTORIA COUNTRY	30	3.53%	\$ 3,090,392	2.15%	\$ 103,013
PERTH METRO	35	4.11%	\$ 5,339,222	3.71%	\$ 152,549
WA COUNTRY	9	1.06%	\$ 1,757,736	1.22%	\$ 195,304
ADELAIDE METRO	13	1.53%	\$ 1,947,485	1.35%	\$ 149,807
SA COUNTRY	3	0.35%	\$ 387,395	0.27%	\$ 129,132
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.12%	\$ 253,492	0.18%	\$ 253,492
HOBART METRO	2	0.24%	\$ 60,720	0.04%	\$ 30,360
TAS COUNTRY	1	0.12%	\$ 5,245	0.00%	\$ 5,245
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
<b>TOTAL</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</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	1.76%	\$ 2,086,645	1.45%	\$ 139,110
2529	11	1.29%	\$ 1,953,518	1.36%	\$ 177,593
2527	8	0.94%	\$ 1,776,973	1.23%	\$ 222,122
4122	7	0.82%	\$ 1,774,464	1.23%	\$ 253,495
4207	8	0.94%	\$ 1,419,511	0.99%	\$ 177,439
2148	7	0.82%	\$ 1,264,783	0.88%	\$ 180,683
2519	4	0.47%	\$ 1,192,750	0.83%	\$ 298,188
3754	6	0.71%	\$ 1,164,121	0.81%	\$ 194,020
4305	7	0.82%	\$ 1,131,831	0.79%	\$ 161,690
3070	3	0.35%	\$ 1,107,094	0.77%	\$ 369,031
<b>Total</b>	<b>76</b>	<b>8.93%</b>	<b>\$ 14,871,689</b>	<b>10.33%</b>	<b>\$ 195,680</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	842	98.94%	\$ 142,130,086	98.72%	\$ 903
>	1	<=	7	days	0	0.00%	\$ 0	0.00%	\$ 0
>	7	<=	30	days	3	0.35%	\$ 575,074	0.40%	\$ 4,479
>	30	<=	60	days	2	0.24%	\$ 509,050	0.35%	\$ 7,304
>	60	<=	90	days	2	0.24%	\$ 496,823	0.35%	\$ 5,400
>	90	<=	120	days	1	0.12%	\$ 64,601	0.04%	\$ 1,007
>	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%	\$ 203,654	0.14%	\$ 26,716
<b>Total</b>					<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 45,809</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	751	88.25%	\$ 122,982,817	85.42%	\$ 163,759
Non-Regulated Loans	100	11.75%	\$ 20,996,472	14.58%	\$ 209,965
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	195	22.91%	\$ 32,543,140	22.60%	\$ 166,888
Renovation	33	3.88%	\$ 5,585,013	3.88%	\$ 169,243
Purchase - New Dwelling	34	4.00%	\$ 6,211,270	4.31%	\$ 182,684
Purchase - Existing Dwelling	317	37.25%	\$ 55,217,701	38.35%	\$ 174,188
Buy Home (Investment)	54	6.35%	\$ 12,789,655	8.88%	\$ 236,845
Other	218	25.62%	\$ 31,632,511	21.97%	\$ 145,103
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.65%	\$ 2,329,545	1.62%	\$ 166,396
QBE LMI	837	98.35%	\$ 141,649,744	98.38%	\$ 169,235
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	846	99.41%	\$ 142,690,606	99.10%	\$ 168,665
Interest Only Loans	5	0.59%	\$ 1,288,682	0.90%	\$ 257,736
<b>Total</b>	<b>851</b>	<b>100.00%</b>	<b>\$ 143,979,289</b>	<b>100.00%</b>	<b>\$ 169,188</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 6,194,560
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 13,517
Input Tax Credits Received From ATO	\$ 3,763
Net Fixed Rate Swap Receipt From Swap Provider	\$ 35,139
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u><b>\$ 6,246,980</b></u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,737,732	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 580,748	\$ 4,318,481
Class AB Principal to be paid to Class AB Note Holders	\$ 498,495	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 85,199	\$ 583,694
Class B Principal to be paid to Class B Note Holders	\$ 135,953	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 24,580	\$ 160,534
Class C Principal to be paid to Class C Note Holders	\$ 72,508	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 14,134	\$ 86,642
Class D Principal to be paid to Class D Note Holders	\$ 18,127	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,223	\$ 23,350
Redraws		\$ 929,755
Trust Expenses		\$ 144,524
Total		<u><b>\$ 6,246,980</b></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