

Harvey Series 2018-1 Trust

Investor Report

As at 30-Sep-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:	\$ 137,251,077
Total Number of Loans:	828
Average Current Balance:	\$ 165,762
Highest Current Balance:	\$ 748,366
Average Approval LVR	61.73%
Weighted Average Approval LVR	65.48%
Average Scheduled LVR	43.34%
Weighted Average Scheduled LVR	50.66%
Average Seasoning (Months):	107.16
Weighted Average Seasoning (Months):	106.13
Average Remaining Loan Term (Months):	220.70
Weighted Average Remaining Term:	235.64
Maximum Remaining Term (Months):	313.23
Weighted Average Variable Rate:	6.76%
Weighted Average Fixed Rate:	4.36%
Weighted Average Rate on All Loans:	6.55%
Percentage (by value) of Variable Rate Loans:	91.34%
Percentage (by value) of Fixed Rate Loans:	8.66%
Owner Occupied by Dollar Value	\$ 116,796,821
Percentage Owner Occupied	85.10%
Pool reduction	\$ 3,355,988
Monthly Repayment speed	2.39%
Available room till fixed cap threshold (45%) reached	36.34%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 140,607,065
Scheduled Repayments Received During Period	(\$ 1,133,026)
Unscheduled Repayments Received During Period	(\$ 3,476,937)
Redraws	\$ 637,464
Interest	\$ 616,511
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 137,251,077
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 127,099
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	4.71%	\$ 5,688,044	2.22%	\$ 145,847
> 25% <= 30%	21	2.54%	\$ 4,336,524	1.69%	\$ 206,501
> 30% <= 35%	37	4.47%	\$ 8,373,921	3.26%	\$ 226,322
> 35% <= 40%	46	5.56%	\$ 11,621,504	4.53%	\$ 252,641
> 40% <= 45%	36	4.35%	\$ 8,074,772	3.15%	\$ 224,299
> 45% <= 50%	47	5.68%	\$ 13,702,710	5.34%	\$ 291,547
> 50% <= 55%	64	7.73%	\$ 17,089,380	6.66%	\$ 267,022
> 55% <= 60%	59	7.13%	\$ 17,777,806	6.93%	\$ 301,319
> 60% <= 65%	66	7.97%	\$ 22,243,911	8.67%	\$ 337,029
> 65% <= 70%	66	7.97%	\$ 21,992,131	8.57%	\$ 333,214
> 70% <= 75%	63	7.61%	\$ 20,995,689	8.19%	\$ 333,265
> 75% <= 80%	217	26.21%	\$ 80,105,336	31.23%	\$ 369,149
> 80% <= 85%	12	1.45%	\$ 4,230,374	1.65%	\$ 352,531
> 85% <= 90%	27	3.26%	\$ 9,781,940	3.81%	\$ 362,294
> 90% <= 95%	28	3.38%	\$ 10,474,425	4.08%	\$ 374,087
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	828	100.00%	\$ 256,488,466	100.00%	\$ 309,769

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	143	17.27%	\$ 8,299,332	6.05%	\$ 58,037
> 25% <= 30%	67	8.09%	\$ 7,398,997	5.39%	\$ 110,433
> 30% <= 35%	61	7.37%	\$ 7,387,667	5.38%	\$ 121,109
> 35% <= 40%	56	6.76%	\$ 7,746,719	5.64%	\$ 138,334
> 40% <= 45%	89	10.75%	\$ 16,002,093	11.66%	\$ 179,799
> 45% <= 50%	87	10.51%	\$ 16,631,076	12.12%	\$ 191,162
> 50% <= 55%	88	10.63%	\$ 14,381,829	10.48%	\$ 163,430
> 55% <= 60%	75	9.06%	\$ 15,747,183	11.47%	\$ 209,962
> 60% <= 65%	77	9.30%	\$ 19,045,122	13.88%	\$ 247,339
> 65% <= 70%	48	5.80%	\$ 13,041,586	9.50%	\$ 271,700
> 70% <= 75%	22	2.66%	\$ 6,884,561	5.02%	\$ 312,935
> 75% <= 80%	14	1.69%	\$ 4,411,490	3.21%	\$ 315,106
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	1	0.12%	\$ 273,421	0.20%	\$ 273,421
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	181	21.86%	\$ 2,457,428	1.79%	29.58%
> \$ 50,000 <= \$ 100,000	112	13.53%	\$ 8,798,624	6.41%	33.67%
> \$ 100,000 <= \$ 150,000	121	14.61%	\$ 14,955,140	10.90%	41.97%
> \$ 150,000 <= \$ 200,000	116	14.01%	\$ 20,378,348	14.85%	46.58%
> \$ 200,000 <= \$ 250,000	99	11.96%	\$ 22,201,013	16.18%	52.02%
> \$ 250,000 <= \$ 300,000	78	9.42%	\$ 21,371,120	15.57%	54.19%
> \$ 300,000 <= \$ 350,000	54	6.52%	\$ 17,469,688	12.73%	56.45%
> \$ 350,000 <= \$ 485,800	48	5.80%	\$ 18,663,654	13.60%	57.97%
> \$ 485,800 <= \$ 500,000	1	0.12%	\$ 494,858	0.36%	0.00%
> \$ 500,000 <= \$ 750,000	18	2.17%	\$ 10,461,203	7.62%	55.37%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	828	100.00%	\$ 137,251,077	100.00%	43.34%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	451	63.79%	\$ 5,302,738	13.57%	\$ 11,758
> \$ 50,000 <= \$ 100,000	122	17.26%	\$ 8,749,726	22.40%	\$ 71,719
> \$ 100,000 <= \$ 150,000	55	7.78%	\$ 6,653,649	17.03%	\$ 120,975
> \$ 150,000 <= \$ 200,000	37	5.23%	\$ 6,378,889	16.33%	\$ 172,402
> \$ 200,000 <= \$ 250,000	21	2.97%	\$ 4,700,862	12.03%	\$ 223,851
> \$ 250,000 <= \$ 300,000	8	1.13%	\$ 2,184,767	5.59%	\$ 273,096
> \$ 300,000 <= \$ 400,000	8	1.13%	\$ 2,735,525	7.00%	\$ 341,941
> \$ 400,000 <= \$ 500,000	4	0.57%	\$ 1,802,511	4.61%	\$ 450,628
> \$ 500,000 <= \$ 1,000,000	1	0.14%	\$ 558,507	1.43%	\$ 558,507
Total	707	100.00%	\$ 39,067,173	100.00%	\$ 55,258

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	18	31.03%	\$ 3,525,270	29.67%	\$ 195,848
> 6 <= 12 mths	9	15.52%	\$ 2,034,316	17.12%	\$ 226,035
> 12 <= 24 mths	10	17.24%	\$ 2,231,859	18.78%	\$ 223,186
> 24 <= 36 mths	20	34.48%	\$ 3,983,200	33.52%	\$ 199,160
> 36 <= 60 mths	1	1.72%	\$ 107,013	0.90%	\$ 107,013
Total	58	100.00%	\$ 11,881,658	100.00%	\$ 204,856

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	811	97.95%	\$ 134,846,335	98.25%	\$ 166,272
> 160 <= 360 mths	17	2.05%	\$ 2,404,742	1.75%	\$ 141,455
Total	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

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	1.21%	\$ 67,927	0.05%	\$ 6,793
> 10 <= 15 years	42	5.07%	\$ 2,059,090	1.50%	\$ 49,026
> 15 <= 20 years	64	7.73%	\$ 6,716,847	4.89%	\$ 104,951
> 20 <= 25 years	124	14.98%	\$ 18,791,958	13.69%	\$ 151,548
> 25 <= 30 years	587	70.89%	\$ 109,418,854	79.72%	\$ 186,403
> 30 <= 50 years	1	0.12%	\$ 196,402	0.14%	\$ 196,402
Total	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	21	2.54%	\$ 575,135	0.42%	\$ 27,387
> 5 <= 10 years	44	5.31%	\$ 2,905,489	2.12%	\$ 66,034
> 10 <= 15 years	76	9.18%	\$ 8,409,073	6.13%	\$ 110,646
> 15 <= 20 years	217	26.21%	\$ 35,821,302	26.10%	\$ 165,075
> 20 <= 25 years	469	56.64%	\$ 89,343,675	65.10%	\$ 190,498
> 25 <= 30 years	1	0.12%	\$ 196,402	0.14%	\$ 196,402
Total	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	770	93.00%	\$ 125,369,419	91.34%	\$ 162,817
Fixed (1 year)	1	0.12%	\$ 133,519	0.10%	\$ 133,519
Fixed (2 year)	6	0.72%	\$ 1,363,529	0.99%	\$ 227,255
Fixed (3 year)	31	3.74%	\$ 6,492,066	4.73%	\$ 209,421
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	20	2.42%	\$ 3,892,544	2.84%	\$ 194,627
Total	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	188	22.71%	\$ 31,506,606	22.96%	\$ 167,588
QLD COUNTRY	93	11.23%	\$ 12,293,101	8.96%	\$ 132,184
SYD METRO	90	10.87%	\$ 21,358,159	15.56%	\$ 237,313
OTHER NSW METRO	34	4.11%	\$ 6,386,537	4.65%	\$ 187,839
NSW COUNTRY	139	16.79%	\$ 21,496,578	15.66%	\$ 154,652
ACT METRO	9	1.09%	\$ 1,061,127	0.77%	\$ 117,903
MELBOURNE METRO	184	22.22%	\$ 31,209,440	22.74%	\$ 169,617
VICTORIA COUNTRY	30	3.62%	\$ 3,024,575	2.20%	\$ 100,819
PERTH METRO	33	3.99%	\$ 4,979,637	3.63%	\$ 150,898
WA COUNTRY	8	0.97%	\$ 1,331,878	0.97%	\$ 166,485
ADELAIDE METRO	13	1.57%	\$ 1,922,378	1.40%	\$ 147,875
SA COUNTRY	3	0.36%	\$ 384,784	0.28%	\$ 128,261
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.12%	\$ 233,858	0.17%	\$ 233,858
HOBART METRO	2	0.24%	\$ 60,135	0.04%	\$ 30,068
TAS COUNTRY	1	0.12%	\$ 2,282	0.00%	\$ 2,282
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2529	11	1.33%	\$ 1,965,310	1.43%	\$ 178,665
2530	13	1.57%	\$ 1,746,025	1.27%	\$ 134,310
4122	7	0.85%	\$ 1,716,556	1.25%	\$ 245,222
4207	8	0.97%	\$ 1,493,136	1.09%	\$ 186,642
2527	7	0.85%	\$ 1,488,918	1.08%	\$ 212,703
2148	7	0.85%	\$ 1,244,786	0.91%	\$ 177,827
2519	4	0.48%	\$ 1,156,553	0.84%	\$ 289,138
3754	5	0.60%	\$ 1,145,528	0.83%	\$ 229,106
4305	7	0.85%	\$ 1,121,493	0.82%	\$ 160,213
3070	3	0.36%	\$ 1,094,386	0.80%	\$ 364,795
Total	72	8.70%	\$ 14,172,690	10.33%	\$ 196,843

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears					Number of Loans		Current Balance		Amount In Arrears
					#	%	\$	%	\$
>=	0	<=	1	days	820	99.03%	\$ 136,052,473	99.13%	\$ 1,370
>	1	<=	7	days	2	0.24%	\$ 82,094	0.06%	\$ 244
>	7	<=	30	days	2	0.24%	\$ 308,392	0.22%	\$ 2,001
>	30	<=	60	days	2	0.24%	\$ 520,938	0.38%	\$ 5,464
>	60	<=	90	days	1	0.12%	\$ 80,237	0.06%	\$ 2,617
>	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%	\$ 206,943	0.15%	\$ 30,551
Total					828	100.00%	\$ 137,251,077	100.00%	\$ 42,247

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	729	88.04%	\$ 116,796,821	85.10%	\$ 160,215
Non-Regulated Loans	99	11.96%	\$ 20,454,256	14.90%	\$ 206,609
Total	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	188	22.71%	\$ 31,083,295	22.65%	\$ 165,337
Renovation	31	3.74%	\$ 5,215,146	3.80%	\$ 168,231
Purchase - New Dwelling	33	3.99%	\$ 6,131,932	4.47%	\$ 185,816
Purchase - Existing Dwelling	310	37.44%	\$ 52,836,631	38.50%	\$ 170,441
Buy Home (Investment)	52	6.28%	\$ 11,863,063	8.64%	\$ 228,136
Other	214	25.85%	\$ 30,121,009	21.95%	\$ 140,752
Total	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.69%	\$ 2,297,214	1.67%	\$ 164,087
QBELMI	814	98.31%	\$ 134,953,863	98.33%	\$ 165,791
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	824	99.52%	\$ 136,286,802	99.30%	\$ 165,397
Interest Only Loans	4	0.48%	\$ 964,275	0.70%	\$ 241,069
Total	828	100.00%	\$ 137,251,077	100.00%	\$ 165,762

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 4,737,063
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 13,677
Input Tax Credits Received From ATO	\$ 3,721
Net Fixed Rate Swap Receipt From Swap Provider	\$ 22,444
Net Basis Swap Receipt From Swap Provider	\$ 0
	<u>\$ 4,776,905</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,810,733	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 497,447	\$ 3,308,181
Class AB Principal to be paid to Class AB Note Holders	\$ 374,863	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 72,970	\$ 447,833
Class B Principal to be paid to Class B Note Holders	\$ 102,235	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 21,051	\$ 123,286
Class C Principal to be paid to Class C Note Holders	\$ 54,526	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 12,103	\$ 66,629
Class D Principal to be paid to Class D Note Holders	\$ 13,631	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,472	\$ 18,103
Redraws		\$ 637,464
Trust Expenses		\$ 175,408
Total		<u>\$ 4,776,905</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