

# Harvey Series 2018-1 Trust

## Investor Report

As at 30-Jun-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:	\$ 148,442,105
Total Number of Loans:	863
Average Current Balance:	\$ 172,007
Highest Current Balance:	\$ 758,691
Average Approval LVR	61.71%
Weighted Average Approval LVR	65.58%
Average Scheduled LVR	44.26%
Weighted Average Scheduled LVR	51.47%
Average Seasoning (Months):	103.95
Weighted Average Seasoning (Months):	102.98
Average Remaining Loan Term (Months):	223.49
Weighted Average Remaining Term:	238.05
Maximum Remaining Term (Months):	316.23
Weighted Average Variable Rate:	6.78%
Weighted Average Fixed Rate:	3.95%
Weighted Average Rate on All Loans:	6.49%
Percentage (by value) of Variable Rate Loans:	89.90%
Percentage (by value) of Fixed Rate Loans:	10.10%
Owner Occupied by Dollar Value	\$ 126,473,675
Percentage Owner Occupied	85.20%
Pool reduction	\$ 1,773,962
Monthly Repayment speed	1.18%
Available room till fixed cap threshold (45%) reached	34.90%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 150,216,067.38
Scheduled Repayments Received During Period	(\$ 1,180,009.21)
Unscheduled Repayments Received During Period	(\$ 2,006,505.43)
Redraws	\$ 749,559.53
Interest	\$ 662,993.05
Other Charges	\$ 0.00
Mortgage Portfolio Balance At End of Period	\$ 148,442,105.32
Further Advances repurchased: Interest	\$ 200.94
Waived Mortgagor Break Costs paid by the Servicer	\$ 0.00
Interest Offset	\$ 129,292.28
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	4.87%	\$ 6,146,293.79	2.28%	\$ 146,340.33
> 25% <= 30%	24	2.78%	\$ 4,827,536.44	1.79%	\$ 201,147.35
> 30% <= 35%	37	4.29%	\$ 8,373,920.82	3.11%	\$ 226,322.18
> 35% <= 40%	47	5.45%	\$ 11,955,715.47	4.44%	\$ 254,376.92
> 40% <= 45%	36	4.17%	\$ 8,074,772.20	3.00%	\$ 224,299.23
> 45% <= 50%	50	5.79%	\$ 14,344,698.86	5.33%	\$ 286,893.98
> 50% <= 55%	66	7.65%	\$ 17,803,054.92	6.62%	\$ 269,743.26
> 55% <= 60%	66	7.65%	\$ 20,522,904.55	7.63%	\$ 310,953.10
> 60% <= 65%	67	7.76%	\$ 22,994,209.01	8.55%	\$ 343,197.15
> 65% <= 70%	67	7.76%	\$ 22,365,556.12	8.31%	\$ 333,814.27
> 70% <= 75%	65	7.53%	\$ 21,466,923.53	7.98%	\$ 330,260.36
> 75% <= 80%	222	25.72%	\$ 82,451,479.50	30.65%	\$ 371,403.06
> 80% <= 85%	13	1.51%	\$ 4,669,703.60	1.74%	\$ 359,207.97
> 85% <= 90%	28	3.24%	\$ 10,392,669.49	3.86%	\$ 371,166.77
> 90% <= 95%	33	3.82%	\$ 12,656,653.76	4.70%	\$ 383,534.96
> 95% <= 100%	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>863</b>	<b>100.00%</b>	<b>\$ 269,046,092.06</b>	<b>100.00%</b>	<b>\$ 311,756.77</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	138	15.99%	\$ 8,587,517.98	5.79%	\$ 62,228.39
> 25% <= 30%	68	7.88%	\$ 7,575,001.92	5.10%	\$ 111,397.09
> 30% <= 35%	66	7.65%	\$ 8,200,121.53	5.52%	\$ 124,244.27
> 35% <= 40%	62	7.18%	\$ 9,002,115.27	6.06%	\$ 145,195.41
> 40% <= 45%	85	9.85%	\$ 14,688,525.16	9.90%	\$ 172,806.18
> 45% <= 50%	86	9.97%	\$ 16,773,324.43	11.30%	\$ 195,038.66
> 50% <= 55%	92	10.66%	\$ 16,421,255.69	11.06%	\$ 178,491.91
> 55% <= 60%	81	9.39%	\$ 17,068,588.12	11.50%	\$ 210,723.31
> 60% <= 65%	73	8.46%	\$ 18,324,431.64	12.34%	\$ 251,019.61
> 65% <= 70%	64	7.42%	\$ 16,263,172.09	10.96%	\$ 254,112.06
> 70% <= 75%	26	3.01%	\$ 9,092,221.57	6.13%	\$ 349,700.83
> 75% <= 80%	19	2.20%	\$ 5,461,434.12	3.68%	\$ 287,443.90
> 80% <= 85%	1	0.12%	\$ 413,184.09	0.28%	\$ 413,184.09
> 85% <= 90%	2	0.23%	\$ 571,211.71	0.38%	\$ 285,605.86
> 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>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	186	21.55%	\$ 2,951,464.11	1.99%	31.24%
> \$ 50,000 <= \$ 100,000	102	11.82%	\$ 7,840,021.35	5.28%	32.66%
> \$ 100,000 <= \$ 150,000	125	14.48%	\$ 15,366,668.79	10.35%	41.61%
> \$ 150,000 <= \$ 200,000	123	14.25%	\$ 21,509,179.49	14.49%	47.18%
> \$ 200,000 <= \$ 250,000	103	11.94%	\$ 23,041,224.31	15.52%	51.68%
> \$ 250,000 <= \$ 300,000	85	9.85%	\$ 23,258,060.55	15.67%	54.65%
> \$ 300,000 <= \$ 350,000	59	6.84%	\$ 19,025,066.12	12.82%	57.61%
> \$ 350,000 <= \$ 485,800	56	6.49%	\$ 21,646,151.04	14.58%	59.34%
> \$ 485,800 <= \$ 500,000	3	0.35%	\$ 1,482,881.41	1.00%	0.00%
> \$ 500,000 <= \$ 750,000	20	2.32%	\$ 11,562,697.10	7.79%	55.92%
> \$ 750,000 <= \$ 1,000,000	1	0.12%	\$ 758,691.05	0.51%	0.00%
<b>Total</b>	<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>44.26%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	475	64.45%	\$ 5,261,920.77	13.15%	\$ 11,077.73
> \$ 50,000 <= \$ 100,000	118	16.01%	\$ 8,585,148.92	21.46%	\$ 72,755.50
> \$ 100,000 <= \$ 150,000	61	8.28%	\$ 7,248,031.01	18.12%	\$ 118,820.18
> \$ 150,000 <= \$ 200,000	38	5.16%	\$ 6,380,976.02	15.95%	\$ 167,920.42
> \$ 200,000 <= \$ 250,000	23	3.12%	\$ 5,046,388.90	12.62%	\$ 219,408.21
> \$ 250,000 <= \$ 300,000	10	1.36%	\$ 2,667,705.84	6.67%	\$ 266,770.58
> \$ 300,000 <= \$ 400,000	7	0.95%	\$ 2,426,124.87	6.06%	\$ 346,589.27
> \$ 400,000 <= \$ 500,000	3	0.41%	\$ 1,313,149.49	3.28%	\$ 437,716.50
> \$ 500,000 <= \$ 1,000,000	2	0.27%	\$ 1,073,234.32	2.68%	\$ 536,617.16
<b>Total</b>	<b>737</b>	<b>100.00%</b>	<b>\$ 40,002,680.14</b>	<b>100.00%</b>	<b>\$ 54,277.72</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	36.62%	\$ 5,769,697.13	38.47%	\$ 221,911.43
> 6 <= 12 mths	14	19.72%	\$ 2,541,059.45	16.94%	\$ 181,504.25
> 12 <= 24 mths	8	11.27%	\$ 1,835,650.53	12.24%	\$ 229,456.32
> 24 <= 36 mths	20	28.17%	\$ 4,304,020.15	28.70%	\$ 215,201.01
> 36 <= 60 mths	3	4.23%	\$ 547,518.18	3.65%	\$ 182,506.06
<b>Total</b>	<b>71</b>	<b>100.00%</b>	<b>\$ 14,997,945.44</b>	<b>100.00%</b>	<b>\$ 211,238.67</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	854	98.96%	\$ 146,999,574.85	99.03%	\$ 172,130.65
> 160 <= 360 mths	9	1.04%	\$ 1,442,530.47	0.97%	\$ 160,281.16
<b>Total</b>	<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</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	1.16%	\$ 106,912.58	0.07%	\$ 10,691.26
>	10	<=	15 years	46	5.33%	\$ 2,544,539.73	1.71%	\$ 55,316.08
>	15	<=	20 years	69	8.00%	\$ 7,971,930.22	5.37%	\$ 115,535.22
>	20	<=	25 years	126	14.60%	\$ 19,795,293.71	13.34%	\$ 157,105.51
>	25	<=	30 years	611	70.80%	\$ 117,822,456.55	79.37%	\$ 192,835.44
>	30	<=	50 years	1	0.12%	\$ 200,972.53	0.14%	\$ 200,972.53
<b>Total</b>				<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term				Number of Loans		Current Balance		Average Balance
				#	%	\$	%	
>	0	<=	5 years	16	1.85%	\$ 298,067.18	0.20%	\$ 18,629.20
>	5	<=	10 years	49	5.68%	\$ 3,562,820.13	2.40%	\$ 72,710.61
>	10	<=	15 years	78	9.04%	\$ 8,782,921.64	5.92%	\$ 112,601.56
>	15	<=	20 years	206	23.87%	\$ 34,695,388.10	23.37%	\$ 168,424.21
>	20	<=	25 years	513	59.44%	\$ 100,901,935.74	67.97%	\$ 196,689.93
>	25	<=	30 years	1	0.12%	\$ 200,972.53	0.14%	\$ 200,972.53
<b>Total</b>				<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
Variable		792	91.77%	\$ 133,444,159.88	89.90%	\$ 168,490.10
Fixed (1 year)		1	0.12%	\$ 136,361.94	0.09%	\$ 136,361.94
Fixed (2 year)		10	1.16%	\$ 2,210,864.29	1.49%	\$ 221,086.43
Fixed (3 year)		40	4.63%	\$ 8,711,709.19	5.87%	\$ 217,792.73
Fixed (4 year)		0	0.00%	\$ 0.00	0.00%	\$ 0.00
Fixed (5 year)		20	2.32%	\$ 3,939,010.02	2.65%	\$ 196,950.50
<b>Total</b>		<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties		Number of Loans		Current Balance		Average Balance
		#	%	\$	%	
BRISBANE METRO		196	22.71%	\$ 34,879,732.96	23.50%	\$ 177,957.82
QLD COUNTRY		96	11.12%	\$ 13,042,412.97	8.79%	\$ 135,858.47
SYD METRO		96	11.12%	\$ 23,392,621.24	15.76%	\$ 243,673.14
OTHER NSW METRO		37	4.29%	\$ 6,823,860.97	4.60%	\$ 184,428.67
NSW COUNTRY		145	16.80%	\$ 23,151,002.22	15.60%	\$ 159,662.08
ACT METRO		9	1.04%	\$ 1,010,146.95	0.68%	\$ 112,238.55
MELBOURNE METRO		190	22.02%	\$ 32,920,231.48	22.18%	\$ 173,264.38
VICTORIA COUNTRY		30	3.48%	\$ 3,204,835.94	2.16%	\$ 106,827.86
PERTH METRO		35	4.06%	\$ 5,556,015.23	3.74%	\$ 158,743.29
WA COUNTRY		9	1.04%	\$ 1,762,568.21	1.19%	\$ 195,840.91
ADELAIDE METRO		13	1.51%	\$ 1,983,868.47	1.34%	\$ 152,605.27
SA COUNTRY		3	0.35%	\$ 388,613.75	0.26%	\$ 129,537.92
DARWIN METRO		0	0.00%	\$ 0.00	0.00%	\$ 0.00
NT COUNTRY		1	0.12%	\$ 260,034.85	0.18%	\$ 260,034.85
HOBART METRO		2	0.23%	\$ 60,893.24	0.04%	\$ 30,446.62
TAS COUNTRY		1	0.12%	\$ 5,266.84	0.00%	\$ 5,266.84
UNDEFINED		0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>TOTAL</b>		<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</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	1.74%	\$ 2,062,791.65	1.39%	\$ 137,519.44
2529	11	1.27%	\$ 1,956,717.36	1.32%	\$ 177,883.40
4122	7	0.81%	\$ 1,780,427.16	1.20%	\$ 254,346.74
2527	8	0.93%	\$ 1,776,980.57	1.20%	\$ 222,122.57
2148	8	0.93%	\$ 1,520,441.87	1.02%	\$ 190,055.23
4207	8	0.93%	\$ 1,422,714.70	0.96%	\$ 177,839.34
2170	5	0.58%	\$ 1,362,057.03	0.92%	\$ 272,411.41
4510	4	0.46%	\$ 1,200,334.19	0.81%	\$ 300,083.55
2519	4	0.46%	\$ 1,194,795.54	0.80%	\$ 298,698.89
3754	6	0.70%	\$ 1,176,492.05	0.79%	\$ 196,082.01
<b>Total</b>	<b>76</b>	<b>8.81%</b>	<b>\$ 15,453,752.12</b>	<b>10.41%</b>	<b>\$ 203,338.84</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	852	98.73%	\$ 146,512,502.30	98.70%	\$ 0.00
>	1	<=	7	days	1	0.12%	\$ 113,119.06	0.08%	\$ 210.69
>	7	<=	30	days	3	0.35%	\$ 689,278.47	0.46%	\$ 3,553.62
>	30	<=	60	days	3	0.35%	\$ 722,472.78	0.49%	\$ 7,011.71
>	60	<=	90	days	2	0.23%	\$ 146,380.76	0.10%	\$ 3,315.10
>	90	<=	120	days	0	0.00%	\$ 0.00	0.00%	\$ 0.00
>	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	2	0.23%	\$ 258,351.95	0.17%	\$ 28,856.05
<b>Total</b>					<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 42,947.17</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	761	88.18%	\$ 126,473,674.75	85.20%	\$ 166,194.05
Non-Regulated Loans	102	11.82%	\$ 21,968,430.57	14.80%	\$ 215,376.77
<b>Total</b>	<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	197	22.83%	\$ 33,441,133.24	22.53%	\$ 169,751.95
Renovation	34	3.94%	\$ 5,616,295.90	3.78%	\$ 165,185.17
Purchase - New Dwelling	34	3.94%	\$ 6,242,755.44	4.21%	\$ 183,610.45
Purchase - Existing Dwelling	319	36.96%	\$ 56,104,636.14	37.80%	\$ 175,876.60
Buy Home (Investment)	54	6.26%	\$ 12,838,029.91	8.65%	\$ 237,741.29
Other	225	26.07%	\$ 34,199,254.69	23.04%	\$ 151,996.69
<b>Total</b>	<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.62%	\$ 2,345,596.64	1.58%	\$ 167,542.62
QBE LMI	849	98.38%	\$ 146,096,508.68	98.42%	\$ 172,080.69
Uninsured	0	0.00%	\$ 0.00	0.00%	\$ 0.00
<b>Total</b>	<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	858	99.42%	\$ 147,152,072.77	99.13%	\$ 171,505.91
Interest Only Loans	5	0.58%	\$ 1,290,032.55	0.87%	\$ 258,006.51
<b>Total</b>	<b>863</b>	<b>100.00%</b>	<b>\$ 148,442,105.32</b>	<b>100.00%</b>	<b>\$ 172,007.07</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 3,316,007.86
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 9,819.26
Input Tax Credits Received From ATO	\$ 3,958.00
Net Fixed Rate Swap Receipt From Swap Provider	\$ 42,067.58
Net Basis Swap Receipt From Swap Provider	\$ 0.00
	<u>\$ 3,371,852.70</u>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,485,742.32	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 587,089.96	\$ 2,072,832.28
Class AB Principal to be paid to Class AB Note Holders	\$ 198,151.07	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 86,137.15	\$ 284,288.22
Class B Principal to be paid to Class B Note Holders	\$ 54,041.20	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 24,852.25	\$ 78,893.45
Class C Principal to be paid to Class C Note Holders	\$ 28,821.97	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 14,290.95	\$ 43,112.92
Class D Principal to be paid to Class D Note Holders	\$ 7,205.50	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,282.83	\$ 12,488.33
Redraws		\$ 749,559.53
Trust Expenses		\$ 130,677.97
Total		<u>\$ 3,371,852.70</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