

# Harvey Series 2018-1 Trust

## Investor Report

As at 31-Aug-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:	\$ 140,607,065
Total Number of Loans:	838
Average Current Balance:	\$ 167,789
Highest Current Balance:	\$ 760,075
Average Approval LVR	61.84%
Weighted Average Approval LVR	65.61%
Average Scheduled LVR	43.75%
Weighted Average Scheduled LVR	50.98%
Average Seasoning (Months):	106.25
Weighted Average Seasoning (Months):	105.33
Average Remaining Loan Term (Months):	221.79
Weighted Average Remaining Term:	236.50
Maximum Remaining Term (Months):	314.23
Weighted Average Variable Rate:	6.76%
Weighted Average Fixed Rate:	4.08%
Weighted Average Rate on All Loans:	6.51%
Percentage (by value) of Variable Rate Loans:	90.67%
Percentage (by value) of Fixed Rate Loans:	9.33%
Owner Occupied by Dollar Value	\$ 120,071,818
Percentage Owner Occupied	85.40%
Pool reduction	\$ 3,372,223
Monthly Repayment speed	2.34%
Available room till fixed cap threshold (45%) reached	35.67%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 143,979,289
Scheduled Repayments Received During Period	(\$ 1,186,013)
Unscheduled Repayments Received During Period	(\$ 4,029,151)
Redraws	\$ 1,192,249
Interest	\$ 650,691
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 140,607,065
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 130,985
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	4.65%	\$ 5,688,044	2.18%	\$ 145,847
> 25% <= 30%	21	2.51%	\$ 4,336,524	1.66%	\$ 206,501
> 30% <= 35%	37	4.42%	\$ 8,373,921	3.21%	\$ 226,322
> 35% <= 40%	47	5.61%	\$ 11,955,715	4.59%	\$ 254,377
> 40% <= 45%	36	4.30%	\$ 8,074,772	3.10%	\$ 224,299
> 45% <= 50%	47	5.61%	\$ 13,702,710	5.26%	\$ 291,547
> 50% <= 55%	64	7.64%	\$ 17,089,380	6.56%	\$ 267,022
> 55% <= 60%	62	7.40%	\$ 18,767,806	7.20%	\$ 302,707
> 60% <= 65%	66	7.88%	\$ 22,243,911	8.54%	\$ 337,029
> 65% <= 70%	67	8.00%	\$ 22,365,556	8.59%	\$ 333,814
> 70% <= 75%	64	7.64%	\$ 21,269,789	8.17%	\$ 332,340
> 75% <= 80%	218	26.01%	\$ 80,581,006	30.93%	\$ 369,638
> 80% <= 85%	12	1.43%	\$ 4,230,374	1.62%	\$ 352,531
> 85% <= 90%	28	3.34%	\$ 10,392,669	3.99%	\$ 371,167
> 90% <= 95%	30	3.58%	\$ 11,420,302	4.38%	\$ 380,677
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 260,492,478</b>	<b>100.00%</b>	<b>\$ 310,850</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	139	16.59%	\$ 8,150,101	5.80%	\$ 58,634
> 25% <= 30%	67	8.00%	\$ 7,736,637	5.50%	\$ 115,472
> 30% <= 35%	65	7.76%	\$ 7,540,378	5.36%	\$ 116,006
> 35% <= 40%	55	6.56%	\$ 7,708,086	5.48%	\$ 140,147
> 40% <= 45%	88	10.50%	\$ 15,762,262	11.21%	\$ 179,117
> 45% <= 50%	91	10.86%	\$ 17,480,085	12.43%	\$ 192,089
> 50% <= 55%	86	10.26%	\$ 14,735,527	10.48%	\$ 171,343
> 55% <= 60%	73	8.71%	\$ 15,152,325	10.78%	\$ 207,566
> 60% <= 65%	81	9.67%	\$ 20,166,334	14.34%	\$ 248,967
> 65% <= 70%	52	6.21%	\$ 13,214,966	9.40%	\$ 254,134
> 70% <= 75%	26	3.10%	\$ 8,264,935	5.88%	\$ 317,882
> 75% <= 80%	14	1.67%	\$ 4,421,536	3.14%	\$ 315,824
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	1	0.12%	\$ 273,893	0.19%	\$ 273,893
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	184	21.96%	\$ 2,671,050	1.90%	30.36%
> \$ 50,000 <= \$ 100,000	105	12.53%	\$ 8,210,062	5.84%	33.17%
> \$ 100,000 <= \$ 150,000	125	14.92%	\$ 15,419,827	10.97%	42.19%
> \$ 150,000 <= \$ 200,000	117	13.96%	\$ 20,603,501	14.65%	46.92%
> \$ 200,000 <= \$ 250,000	102	12.17%	\$ 22,902,420	16.29%	51.73%
> \$ 250,000 <= \$ 300,000	77	9.19%	\$ 21,135,734	15.03%	54.38%
> \$ 300,000 <= \$ 350,000	56	6.68%	\$ 18,028,528	12.82%	57.95%
> \$ 350,000 <= \$ 485,800	52	6.21%	\$ 20,099,849	14.30%	57.60%
> \$ 485,800 <= \$ 500,000	2	0.24%	\$ 982,647	0.70%	0.00%
> \$ 500,000 <= \$ 750,000	17	2.03%	\$ 9,793,372	6.97%	55.25%
> \$ 750,000 <= \$ 1,000,000	1	0.12%	\$ 760,075	0.54%	0.00%
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>43.75%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	460	64.16%	\$ 5,285,204	13.48%	\$ 11,490
> \$ 50,000 <= \$ 100,000	120	16.74%	\$ 8,617,071	21.97%	\$ 71,809
> \$ 100,000 <= \$ 150,000	59	8.23%	\$ 7,190,833	18.33%	\$ 121,879
> \$ 150,000 <= \$ 200,000	35	4.88%	\$ 5,995,795	15.29%	\$ 171,308
> \$ 200,000 <= \$ 250,000	22	3.07%	\$ 4,902,884	12.50%	\$ 222,858
> \$ 250,000 <= \$ 300,000	10	1.39%	\$ 2,737,756	6.98%	\$ 273,776
> \$ 300,000 <= \$ 400,000	5	0.70%	\$ 1,713,636	4.37%	\$ 342,727
> \$ 400,000 <= \$ 500,000	4	0.56%	\$ 1,713,012	4.37%	\$ 428,253
> \$ 500,000 <= \$ 1,000,000	2	0.28%	\$ 1,064,665	2.71%	\$ 532,332
<b>Total</b>	<b>717</b>	<b>100.00%</b>	<b>\$ 39,220,855</b>	<b>100.00%</b>	<b>\$ 54,701</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	23	35.94%	\$ 4,780,643	36.42%	\$ 207,854
> 6 <= 12 mths	11	17.19%	\$ 2,130,357	16.23%	\$ 193,669
> 12 <= 24 mths	10	15.63%	\$ 2,274,267	17.33%	\$ 227,427
> 24 <= 36 mths	18	28.13%	\$ 3,796,219	28.92%	\$ 210,901
> 36 <= 60 mths	2	3.13%	\$ 144,053	1.10%	\$ 72,027
<b>Total</b>	<b>64</b>	<b>100.00%</b>	<b>\$ 13,125,539</b>	<b>100.00%</b>	<b>\$ 205,087</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	821	97.97%	\$ 138,182,122	98.28%	\$ 168,310
> 160 <= 360 mths	17	2.03%	\$ 2,424,944	1.72%	\$ 142,644
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</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	1.19%	\$ 80,283	0.06%	\$ 8,028
> 10 <= 15 years	42	5.01%	\$ 2,106,067	1.50%	\$ 50,144
> 15 <= 20 years	65	7.76%	\$ 6,784,168	4.82%	\$ 104,372
> 20 <= 25 years	125	14.92%	\$ 19,321,790	13.74%	\$ 154,574
> 25 <= 30 years	595	71.00%	\$ 112,116,061	79.74%	\$ 188,430
> 30 <= 50 years	1	0.12%	\$ 198,696	0.14%	\$ 198,696
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	20	2.39%	\$ 565,019	0.40%	\$ 28,251
> 5 <= 10 years	45	5.37%	\$ 2,941,597	2.09%	\$ 65,369
> 10 <= 15 years	72	8.59%	\$ 7,712,732	5.49%	\$ 107,121
> 15 <= 20 years	222	26.49%	\$ 37,216,578	26.47%	\$ 167,642
> 20 <= 25 years	478	57.04%	\$ 91,972,444	65.41%	\$ 192,411
> 25 <= 30 years	1	0.12%	\$ 198,696	0.14%	\$ 198,696
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	774	92.36%	\$ 127,481,527	90.67%	\$ 164,705
Fixed (1 year)	1	0.12%	\$ 133,789	0.10%	\$ 133,789
Fixed (2 year)	8	0.95%	\$ 1,657,871	1.18%	\$ 207,234
Fixed (3 year)	35	4.18%	\$ 7,426,677	5.28%	\$ 212,191
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	20	2.39%	\$ 3,907,202	2.78%	\$ 195,360
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	189	22.55%	\$ 32,381,650	23.03%	\$ 171,331
QLD COUNTRY	94	11.22%	\$ 12,615,707	8.97%	\$ 134,210
SYD METRO	90	10.74%	\$ 21,565,789	15.34%	\$ 239,620
OTHER NSW METRO	35	4.18%	\$ 6,397,782	4.55%	\$ 182,794
NSW COUNTRY	143	17.06%	\$ 22,721,477	16.16%	\$ 158,891
ACT METRO	9	1.07%	\$ 1,043,686	0.74%	\$ 115,965
MELBOURNE METRO	186	22.20%	\$ 31,849,222	22.65%	\$ 171,232
VICTORIA COUNTRY	30	3.58%	\$ 3,067,233	2.18%	\$ 102,241
PERTH METRO	34	4.06%	\$ 4,998,112	3.55%	\$ 147,003
WA COUNTRY	8	0.95%	\$ 1,333,408	0.95%	\$ 166,676
ADELAIDE METRO	13	1.55%	\$ 1,936,553	1.38%	\$ 148,966
SA COUNTRY	3	0.36%	\$ 386,129	0.27%	\$ 128,710
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.12%	\$ 245,564	0.17%	\$ 245,564
HOBART METRO	2	0.24%	\$ 60,385	0.04%	\$ 30,193
TAS COUNTRY	1	0.12%	\$ 4,368	0.00%	\$ 4,368
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
<b>TOTAL</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
2530	14	1.67%	\$ 2,050,423	1.46%	\$ 146,459
2529	11	1.31%	\$ 1,963,567	1.40%	\$ 178,506
2527	8	0.95%	\$ 1,769,961	1.26%	\$ 221,245
4122	7	0.84%	\$ 1,730,651	1.23%	\$ 247,236
4207	8	0.95%	\$ 1,496,352	1.06%	\$ 187,044
2148	7	0.84%	\$ 1,252,480	0.89%	\$ 178,926
2519	4	0.48%	\$ 1,168,724	0.83%	\$ 292,181
3754	5	0.60%	\$ 1,148,640	0.82%	\$ 229,728
4305	7	0.84%	\$ 1,127,294	0.80%	\$ 161,042
3070	3	0.36%	\$ 1,101,329	0.78%	\$ 367,110
<b>Total</b>	<b>74</b>	<b>8.83%</b>	<b>\$ 14,809,422</b>	<b>10.53%</b>	<b>\$ 200,127</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	829	98.93%	\$ 139,179,813	98.98%	\$ 0
>	1	<=	7	days	2	0.24%	\$ 351,609	0.25%	\$ 1,504
>	7	<=	30	days	3	0.36%	\$ 597,224	0.42%	\$ 4,461
>	30	<=	60	days	0	0.00%	\$ 0	0.00%	\$ 0
>	60	<=	90	days	2	0.24%	\$ 207,868	0.15%	\$ 4,342
>	90	<=	120	days	0	0.00%	\$ 0	0.00%	\$ 0
>	120	<=	150	days	1	0.12%	\$ 65,076	0.05%	\$ 1,589
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	1	0.12%	\$ 205,474	0.15%	\$ 29,112
<b>Total</b>					<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 41,009</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	739	88.19%	\$ 120,071,818	85.40%	\$ 162,479
Non-Regulated Loans	99	11.81%	\$ 20,535,248	14.60%	\$ 207,427
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	193	23.03%	\$ 32,075,353	22.81%	\$ 166,194
Renovation	32	3.82%	\$ 5,535,892	3.94%	\$ 172,997
Purchase - New Dwelling	33	3.94%	\$ 6,170,630	4.39%	\$ 186,989
Purchase - Existing Dwelling	313	37.35%	\$ 54,181,964	38.53%	\$ 173,105
Buy Home (Investment)	52	6.21%	\$ 11,918,983	8.48%	\$ 229,211
Other	215	25.66%	\$ 30,724,244	21.85%	\$ 142,903
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.67%	\$ 2,315,382	1.65%	\$ 165,384
QBE LMI	824	98.33%	\$ 138,291,683	98.35%	\$ 167,830
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	834	99.52%	\$ 139,639,049	99.31%	\$ 167,433
Interest Only Loans	4	0.48%	\$ 968,017	0.69%	\$ 242,004
<b>Total</b>	<b>838</b>	<b>100.00%</b>	<b>\$ 140,607,065</b>	<b>100.00%</b>	<b>\$ 167,789</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 5,346,148
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 15,959
Input Tax Credits Received From ATO	\$ 3,825
Net Fixed Rate Swap Receipt From Swap Provider	\$ 31,598
Net Basis Swap Receipt From Swap Provider	\$ 9,785
	<b>\$ 5,407,316</b>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,824,330	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 580,444	\$ 3,404,774
Class AB Principal to be paid to Class AB Note Holders	\$ 376,676	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 85,168	\$ 461,844
Class B Principal to be paid to Class B Note Holders	\$ 102,730	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 24,573	\$ 127,303
Class C Principal to be paid to Class C Note Holders	\$ 54,789	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 14,131	\$ 68,921
Class D Principal to be paid to Class D Note Holders	\$ 13,697	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 5,225	\$ 18,922
Redraws		\$ 1,192,249
Trust Expenses		\$ 133,302
Total		<b>\$ 5,407,316</b>

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