

# Harvey Series 2018-1 Trust

## Investor Report

As at 30-Nov-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:	\$ 131,311,482
Total Number of Loans:	805
Average Current Balance:	\$ 163,120
Highest Current Balance:	\$ 734,585
Average Approval LVR	61.76%
Weighted Average Approval LVR	65.48%
Average Scheduled LVR	42.90%
Weighted Average Scheduled LVR	50.09%
Average Seasoning (Months):	109.22
Weighted Average Seasoning (Months):	108.35
Average Remaining Loan Term (Months):	218.99
Weighted Average Remaining Term:	233.29
Maximum Remaining Term (Months):	311.23
Weighted Average Variable Rate:	6.76%
Weighted Average Fixed Rate:	4.59%
Weighted Average Rate on All Loans:	6.59%
Percentage (by value) of Variable Rate Loans:	91.84%
Percentage (by value) of Fixed Rate Loans:	8.16%
Owner Occupied by Dollar Value	\$ 111,878,850
Percentage Owner Occupied	85.20%
Pool reduction	\$ 3,453,578
Monthly Repayment speed	2.56%
Available room till fixed cap threshold (45%) reached	36.84%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 134,765,061
Scheduled Repayments Received During Period	(\$ 1,112,424)
Unscheduled Repayments Received During Period	(\$ 3,577,893)
Redraws	\$ 648,663
Interest	\$ 588,075
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 131,311,482
Further Advances repurchased: Interest	\$ 1,489
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 126,482
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%	37	4.60%	\$ 5,402,307	2.17%	\$ 146,008
> 25% <= 30%	20	2.48%	\$ 4,180,079	1.68%	\$ 209,004
> 30% <= 35%	36	4.47%	\$ 8,282,864	3.32%	\$ 230,080
> 35% <= 40%	45	5.59%	\$ 11,471,504	4.60%	\$ 254,922
> 40% <= 45%	36	4.47%	\$ 8,074,772	3.24%	\$ 224,299
> 45% <= 50%	45	5.59%	\$ 13,227,229	5.31%	\$ 293,938
> 50% <= 55%	63	7.83%	\$ 16,856,542	6.76%	\$ 267,564
> 55% <= 60%	56	6.96%	\$ 16,737,998	6.72%	\$ 298,893
> 60% <= 65%	64	7.95%	\$ 20,593,911	8.26%	\$ 321,780
> 65% <= 70%	65	8.07%	\$ 21,647,937	8.69%	\$ 333,045
> 70% <= 75%	63	7.83%	\$ 20,995,689	8.43%	\$ 333,265
> 75% <= 80%	210	26.09%	\$ 77,906,755	31.26%	\$ 370,985
> 80% <= 85%	12	1.49%	\$ 4,230,374	1.70%	\$ 352,531
> 85% <= 90%	27	3.35%	\$ 9,781,940	3.93%	\$ 362,294
> 90% <= 95%	26	3.23%	\$ 9,797,422	3.93%	\$ 376,824
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 249,187,321</b>	<b>100.00%</b>	<b>\$ 309,549</b>

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

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	141	17.52%	\$ 8,090,153	6.16%	\$ 57,377
> 25% <= 30%	69	8.57%	\$ 7,842,117	5.97%	\$ 113,654
> 30% <= 35%	56	6.96%	\$ 6,560,575	5.00%	\$ 117,153
> 35% <= 40%	55	6.83%	\$ 8,462,968	6.44%	\$ 153,872
> 40% <= 45%	93	11.55%	\$ 16,155,501	12.30%	\$ 173,715
> 45% <= 50%	84	10.43%	\$ 15,335,915	11.68%	\$ 182,570
> 50% <= 55%	91	11.30%	\$ 15,297,556	11.65%	\$ 168,105
> 55% <= 60%	68	8.45%	\$ 13,878,985	10.57%	\$ 204,103
> 60% <= 65%	70	8.70%	\$ 17,318,596	13.19%	\$ 247,409
> 65% <= 70%	47	5.84%	\$ 12,818,476	9.76%	\$ 272,734
> 70% <= 75%	19	2.36%	\$ 5,763,231	4.39%	\$ 303,328
> 75% <= 80%	12	1.49%	\$ 3,787,409	2.88%	\$ 315,617
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	0	0.00%	\$ 0	0.00%	\$ 0
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</b>

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	180	22.36%	\$ 2,314,799	1.76%	29.65%
> \$ 50,000 <= \$ 100,000	110	13.66%	\$ 8,589,329	6.54%	33.97%
> \$ 100,000 <= \$ 150,000	115	14.29%	\$ 14,311,535	10.90%	41.53%
> \$ 150,000 <= \$ 200,000	116	14.41%	\$ 20,199,607	15.38%	46.55%
> \$ 200,000 <= \$ 250,000	98	12.17%	\$ 21,967,419	16.73%	51.18%
> \$ 250,000 <= \$ 300,000	72	8.94%	\$ 19,812,271	15.09%	53.68%
> \$ 300,000 <= \$ 350,000	52	6.46%	\$ 16,849,355	12.83%	56.00%
> \$ 350,000 <= \$ 485,800	44	5.47%	\$ 17,066,085	13.00%	56.24%
> \$ 485,800 <= \$ 500,000	1	0.12%	\$ 493,212	0.38%	0.00%
> \$ 500,000 <= \$ 750,000	17	2.11%	\$ 9,707,871	7.39%	55.59%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>42.90%</b>

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	430	63.05%	\$ 5,191,714	13.58%	\$ 12,074
> \$ 50,000 <= \$ 100,000	121	17.74%	\$ 8,784,843	22.98%	\$ 72,602
> \$ 100,000 <= \$ 150,000	53	7.77%	\$ 6,390,290	16.72%	\$ 120,572
> \$ 150,000 <= \$ 200,000	38	5.57%	\$ 6,574,852	17.20%	\$ 173,022
> \$ 200,000 <= \$ 250,000	20	2.93%	\$ 4,509,192	11.80%	\$ 225,460
> \$ 250,000 <= \$ 300,000	7	1.03%	\$ 1,924,002	5.03%	\$ 274,857
> \$ 300,000 <= \$ 400,000	9	1.32%	\$ 3,024,224	7.91%	\$ 336,025
> \$ 400,000 <= \$ 500,000	3	0.44%	\$ 1,281,208	3.35%	\$ 427,069
> \$ 500,000 <= \$ 1,000,000	1	0.15%	\$ 548,705	1.44%	\$ 548,705
<b>Total</b>	<b>682</b>	<b>100.00%</b>	<b>\$ 38,229,030</b>	<b>100.00%</b>	<b>\$ 56,054</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	18	33.96%	\$ 3,251,150	30.35%	\$ 180,619
> 6 <= 12 mths	5	9.43%	\$ 1,316,312	12.29%	\$ 263,262
> 12 <= 24 mths	11	20.75%	\$ 2,566,204	23.96%	\$ 233,291
> 24 <= 36 mths	18	33.96%	\$ 3,470,718	32.40%	\$ 192,818
> 36 <= 60 mths	1	1.89%	\$ 106,599	1.00%	\$ 106,599
<b>Total</b>	<b>53</b>	<b>100.00%</b>	<b>\$ 10,710,983</b>	<b>100.00%</b>	<b>\$ 202,094</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	787	97.76%	\$ 128,702,898	98.01%	\$ 163,536
> 160 <= 360 mths	18	2.24%	\$ 2,608,584	1.99%	\$ 144,921
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</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	9	1.12%	\$ 58,317	0.04%	\$ 6,480
> 10 <= 15 years	38	4.72%	\$ 1,852,812	1.41%	\$ 48,758
> 15 <= 20 years	64	7.95%	\$ 6,559,183	5.00%	\$ 102,487
> 20 <= 25 years	123	15.28%	\$ 18,308,323	13.94%	\$ 148,848
> 25 <= 30 years	570	70.81%	\$ 104,340,024	79.46%	\$ 183,053
> 30 <= 50 years	1	0.12%	\$ 192,825	0.15%	\$ 192,825
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</b>

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	21	2.61%	\$ 584,070	0.44%	\$ 27,813
> 5 <= 10 years	39	4.84%	\$ 2,600,133	1.98%	\$ 66,670
> 10 <= 15 years	85	10.56%	\$ 9,167,905	6.98%	\$ 107,858
> 15 <= 20 years	229	28.45%	\$ 36,997,030	28.18%	\$ 161,559
> 20 <= 25 years	430	53.42%	\$ 81,769,519	62.27%	\$ 190,162
> 25 <= 30 years	1	0.12%	\$ 192,825	0.15%	\$ 192,825
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</b>

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	752	93.42%	\$ 120,600,499	91.84%	\$ 160,373
Fixed (1 year)	1	0.12%	\$ 131,844	0.10%	\$ 131,844
Fixed (2 year)	6	0.75%	\$ 1,353,476	1.03%	\$ 225,579
Fixed (3 year)	26	3.23%	\$ 5,361,303	4.08%	\$ 206,204
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	20	2.48%	\$ 3,864,360	2.94%	\$ 193,218
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</b>

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	183	22.73%	\$ 30,185,887	22.99%	\$ 164,950
QLD COUNTRY	89	11.06%	\$ 11,881,000	9.05%	\$ 133,494
SYD METRO	88	10.93%	\$ 21,010,069	16.00%	\$ 238,751
OTHER NSW METRO	32	3.98%	\$ 5,542,898	4.22%	\$ 173,216
NSW COUNTRY	134	16.65%	\$ 19,913,982	15.17%	\$ 148,612
ACT METRO	8	0.99%	\$ 828,013	0.63%	\$ 103,502
MELBOURNE METRO	182	22.61%	\$ 30,376,025	23.13%	\$ 166,901
VICTORIA COUNTRY	29	3.60%	\$ 3,003,443	2.29%	\$ 103,567
PERTH METRO	33	4.10%	\$ 4,955,482	3.77%	\$ 150,166
WA COUNTRY	7	0.87%	\$ 1,033,730	0.79%	\$ 147,676
ADELAIDE METRO	13	1.61%	\$ 1,904,239	1.45%	\$ 146,480
SA COUNTRY	3	0.37%	\$ 392,171	0.30%	\$ 130,724
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	1	0.12%	\$ 226,280	0.17%	\$ 226,280
HOBART METRO	2	0.25%	\$ 57,722	0.04%	\$ 28,861
TAS COUNTRY	1	0.12%	\$ 541	0.00%	\$ 541
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
<b>TOTAL</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</b>

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4122	7	0.87%	\$ 1,688,900	1.29%	\$ 241,271
2529	10	1.24%	\$ 1,622,735	1.24%	\$ 162,273
2527	7	0.87%	\$ 1,498,357	1.14%	\$ 214,051
4207	8	0.99%	\$ 1,485,239	1.13%	\$ 185,655
2530	12	1.49%	\$ 1,479,874	1.13%	\$ 123,323
2148	7	0.87%	\$ 1,180,535	0.90%	\$ 168,648
3754	5	0.62%	\$ 1,135,920	0.87%	\$ 227,184
2519	4	0.50%	\$ 1,135,485	0.86%	\$ 283,871
4305	7	0.87%	\$ 1,106,605	0.84%	\$ 158,086
3070	3	0.37%	\$ 1,084,843	0.83%	\$ 361,614
<b>Total</b>	<b>70</b>	<b>8.70%</b>	<b>\$ 13,418,493</b>	<b>10.22%</b>	<b>\$ 191,693</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	795	98.76%	\$ 129,191,104	98.39%	\$ 3,689
>	1	<=	7	days	4	0.50%	\$ 898,340	0.68%	\$ 1,871
>	7	<=	30	days	2	0.25%	\$ 314,458	0.24%	\$ 845
>	30	<=	60	days	2	0.25%	\$ 309,582	0.24%	\$ 4,102
>	60	<=	90	days	0	0.00%	\$ 0	0.00%	\$ 0
>	90	<=	120	days	1	0.12%	\$ 383,949	0.29%	\$ 9,039
>	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%	\$ 214,049	0.16%	\$ 37,510
<b>Total</b>					<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 57,057</b>

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	711	88.32%	\$ 111,878,850	85.20%	\$ 157,354
Non-Regulated Loans	94	11.68%	\$ 19,432,633	14.80%	\$ 206,730
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</b>

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	182	22.61%	\$ 28,878,601	21.99%	\$ 158,674
Renovation	31	3.85%	\$ 4,803,737	3.66%	\$ 154,959
Purchase - New Dwelling	32	3.98%	\$ 5,771,338	4.40%	\$ 180,354
Purchase - Existing Dwelling	303	37.64%	\$ 51,451,362	39.18%	\$ 169,806
Buy Home (Investment)	50	6.21%	\$ 11,174,255	8.51%	\$ 223,485
Other	207	25.71%	\$ 29,232,188	22.26%	\$ 141,218
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</b>

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	14	1.74%	\$ 2,289,646	1.74%	\$ 163,546
QBELMI	791	98.26%	\$ 129,021,836	98.26%	\$ 163,112
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</b>

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	802	99.63%	\$ 130,902,514	99.69%	\$ 163,220
Interest Only Loans	3	0.37%	\$ 408,969	0.31%	\$ 136,323
<b>Total</b>	<b>805</b>	<b>100.00%</b>	<b>\$ 131,311,482</b>	<b>100.00%</b>	<b>\$ 163,120</b>

**DISTRIBUTION SUMMARY**

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

Collections (including excess subscription monies on first determination date)	\$ 4,818,288
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 10,549
Input Tax Credits Received From ATO	\$ 3,539
Net Fixed Rate Swap Receipt From Swap Provider	\$ 24,724
Net Basis Swap Receipt From Swap Provider	\$ 32,711
<b>Total</b>	<b>\$ 4,889,812</b>

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

Class A1 Principal to be paid to Class A1 Note Holders	\$ 2,892,467	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 545,890	\$ 3,438,357
Class AB Principal to be paid to Class AB Note Holders	\$ 385,764	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 80,063	\$ 465,827
Class B Principal to be paid to Class B Note Holders	\$ 105,208	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 23,095	\$ 128,303
Class C Principal to be paid to Class C Note Holders	\$ 56,111	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 13,277	\$ 69,388
Class D Principal to be paid to Class D Note Holders	\$ 14,028	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,903	\$ 18,931
Redraws		\$ 648,663
Trust Expenses		\$ 120,342
<b>Total</b>		<b>\$ 4,889,812</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