

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 30 April 2021

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/04/2021
Last Day of Monthly Period:	30/04/2021
Total Current Balance:	\$573,940,640
Total Number of Loans:	2,541
Average Current Balance:	\$225,872
Highest Current Balance:	\$833,668
Weighted Average LVR:	55.39%
Weighted Average Seasoning (Months):	78.78
Weighted Average Remaining Term:	266.58
Weighted Average Variable Rate:	3.2121%
Weighted Average Fixed Rate:	3.1182%
Weighted Average Rate on All Loans:	3.2052%
Percentage (by value) of "Owner Occupied" Loans:	79.09%
Percentage (by value) of Metropolitan Securities:	69.76%
Percentage Mortgage Insured - Primary:	20.96%
Percentage Not Mortgage Insured:	79.04%
Percentage (by value) of Variable Rate Loans:	91.74%
Percentage (by value) of Interest Only Loans:	5.45%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,654,394
Principal Draw:	\$0
Total:	\$1,654,394
Trust Expenses for the Period:	
Servicing Fee:	\$106,525
Management Fee:	\$26,631
Custodian Fee:	\$10,653
Trustee Fee:	\$9,321

Swap Payments:	\$599,199
Facility Fees:	\$899
Class A1 Notes Coupon Payments:	\$419,732
Class A2 Notes Coupon Payments:	\$42,387
Class AB Notes Coupon Payments:	\$10,428
Class B Notes Coupon Payments:	\$25,296
Class C Notes Coupon Payments:	\$24,731
Class D Notes Coupon Payments:	\$15,111
Class E Notes Coupon Payments:	\$37,807
Total Expenses:	\$1,328,721
Residual Income:	\$325,673
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/04/2021
Last Day of Coupon Period (Distribution Date):	13/05/2021
Number of Days in Coupon Period:	30
Determination Date:	10/05/2021
Effective BBSW for Current Period:	0.0150%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$419,732
Class A1 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class A2 Notes Interest Margin over BBSW:	1.15%
Class A2 Notes Interest this Coupon Period:	\$42,387
Class A2 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class AB Notes Interest Margin over BBSW:	1.50%
Class AB Notes Interest this Coupon Period:	\$10,428
Class AB Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B Notes Interest Margin over BBSW:	1.70%
Class B Notes Interest this Coupon Period:	\$25,296
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0
Class C Notes Interest Margin over BBSW:	2.50%
Class C Notes Interest this Coupon Period:	\$24,731
Class C Notes Unpaid Interest from prior Coupon Periods:	\$0
Class D Notes Interest Margin over BBSW:	3.40%
Class D Notes Interest this Coupon Period:	\$15,111
Class D Notes Unpaid Interest from prior Coupon Periods:	\$0
Class E Notes Interest Margin over BBSW:	5.90%
Class E Notes Interest this Coupon Period:	\$37,807
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,123,026
Mortgage portfolio balance at start of period:	\$589,116,035
Less: Scheduled principal received during the period:	\$1,496,659
Less: Unscheduled principal received during the period:	\$14,901,030
Plus: Redraws:	\$1,222,295
Mortgage portfolio balance at close of period:	\$573,940,640
Value of full discharges during the period:	\$4,257,716

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$493,404,610
Class A1 Notes Balance before distribution (Stated):	\$493,404,610
Class A2 Notes Balance before distribution (Invested):	\$44,266,534
Class A2 Notes Balance before distribution (Stated):	\$44,266,534
Class AB Notes Balance before distribution (Invested):	\$8,374,750
Class AB Notes Balance before distribution (Stated):	\$8,374,750
Class B Notes Balance before distribution (Invested):	\$17,945,892
Class B Notes Balance before distribution (Stated):	\$17,945,892
Class C Notes Balance before distribution (Invested):	\$11,963,928
Class C Notes Balance before distribution (Stated):	\$11,963,928
Class D Notes Balance before distribution (Invested):	\$5,383,768
Class D Notes Balance before distribution (Stated):	\$5,383,768
Class E Notes Balance before distribution (Invested):	\$7,776,553
Class E Notes Balance before distribution (Stated):	\$7,776,553
<b>Total Invested Note Balance before distribution:</b>	<b>\$589,116,035</b>

Current Weighted Average Security Coupon Rate:	1.1885%
Mortgage Principal Amount Distributed:	\$16,397,690
Repayment of Redraws:	\$1,222,295
Class A1 Notes Balance after distribution (Invested):	\$480,694,703
Class A1 Notes Balance after distribution (Stated):	\$480,694,703
Class A1 Notes Bond Factor after distribution:	0.417995
Class A2 Notes Balance after distribution (Invested):	\$43,126,246
Class A2 Notes Balance after distribution (Stated):	\$43,126,246
Class A2 Notes Bond Factor after distribution:	0.932459
Class AB Notes Balance after distribution (Invested):	\$8,159,019
Class AB Notes Balance after distribution (Stated):	\$8,159,019
Class AB Notes Bond Factor after distribution:	0.932459
Class B Notes Balance after distribution (Invested):	\$17,483,613
Class B Notes Balance after distribution (Stated):	\$17,483,613
Class B Notes Bond Factor after distribution:	0.932459
Class C Notes Balance after distribution (Invested):	\$11,655,742
Class C Notes Balance after distribution (Stated):	\$11,655,742
Class C Notes Bond Factor after distribution:	0.932459
Class D Notes Balance after distribution (Invested):	\$5,245,084
Class D Notes Balance after distribution (Stated):	\$5,245,084
Class D Notes Bond Factor after distribution:	0.932459
Class E Notes Balance after distribution (Invested):	\$7,576,232
Class E Notes Balance after distribution (Stated):	\$7,576,232
Class E Notes Bond Factor after distribution:	0.932459
<b>Total Note Balance After distribution :</b>	<b>\$573,940,640</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$6,155,128
Drawn Amount	\$0
Redraw Facility Limit	\$3,417,493
Drawn Amount	\$0

<b>Reserve</b>	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$0

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	50.69%	34.59%
> 50%, up to and including 55%:	7.67%	9.30%
> 55%, up to and including 60%:	9.68%	12.14%
> 60%, up to and including 65%:	9.41%	12.20%
> 65%, up to and including 70%:	8.74%	12.30%
> 70%, up to and including 75%:	5.47%	7.20%
> 75%, up to and including 80%:	5.39%	7.97%
> 80%, up to and including 85%:	1.85%	2.60%
> 85%, up to and including 90%:	1.06%	1.63%
> 90%, up to and including 95%:	0.04%	0.05%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	9.64%	0.88%
> \$50,000, up to and including \$100,000:	9.48%	3.18%
> \$100,000, up to and including \$200,000:	27.12%	18.63%
> \$200,000, up to and including \$300,000:	27.90%	30.61%
> \$300,000, up to and including \$400,000:	15.27%	23.11%
> \$400,000, up to and including \$500,000:	6.69%	13.25%
> \$500,000, up to and including \$600,000:	2.28%	5.44%
> \$600,000, up to and including \$700,000:	0.94%	2.67%
> \$700,000, up to and including \$750,000:	0.35%	1.14%
> \$750,000:	0.31%	1.09%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	24.60%	29.05%
> 60 months:	75.40%	70.95%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.50%	0.18%
> 5 years, up to and including 10 years:	5.16%	1.82%
> 10 years, up to and including 15 years:	11.18%	6.97%
> 15 years, up to and including 20 years:	16.80%	12.76%
> 20 years, up to and including 25 years:	46.52%	54.54%
> 25 years, up to and including 30 years:	18.85%	23.74%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	23.42%	21.73%
Gold Coast	5.94%	5.95%
Sunshine Coast	3.50%	3.10%
Queensland - Other	16.14%	11.83%
Sydney Metropolitan	14.25%	19.76%
N.S.W. - Other	6.65%	6.15%
Australian Capital Territory	1.73%	1.76%
Melbourne Metropolitan	12.12%	13.23%
Victoria - Other	2.56%	1.86%
Perth Metropolitan	8.93%	10.29%
W.A. - Other	0.75%	0.81%
Adelaide Metropolitan	2.44%	2.16%
S.A. - Other	0.35%	0.29%
Darwin Metropolitan	0.24%	0.26%
N.T. - Other	0.12%	0.17%
Hobart Metropolitan	0.75%	0.58%
Tasmania - Other	0.12%	0.08%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.38%	3.90%
Home Improvement	0.31%	0.19%
Purchase Existing Property	46.83%	42.64%
Purchase New Property	2.01%	2.37%
Refinance	47.07%	50.69%
Refinance - Home Improvement	0.39%	0.21%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.67%	0.94%
> 30 days, up to and including 60 days:	0.20%	0.20%
> 60 days, up to and including 90 days:	0.12%	0.13%
> 90 days:	0.59%	1.00%

<b>Default Information for Monthly Period Ending 30 April 2021</b>	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	\$0

<b>CPR Analysis</b>	<b>Monthly CPR</b>	<b>Quarterly CPR</b>
CPR	24.62%	21.85%

**The 2018-01 Series Trust complies with Article 405 of Reg 575/2013**