

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 December 2022

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2022
Last Day of Monthly Period:	31/12/2022
Total Current Balance:	\$346,494,847
Total Number of Loans:	1,807
Average Current Balance:	\$191,751
Highest Current Balance:	\$781,134
Weighted Average LVR:	50.80%
Weighted Average Seasoning (Months):	99.89
Weighted Average Remaining Term:	246.81
Weighted Average Variable Rate:	5.8527%
Weighted Average Fixed Rate:	2.9762%
Weighted Average Rate on All Loans:	5.6305%
Percentage (by value) of "Owner Occupied" Loans:	79.74%
Percentage (by value) of Metropolitan Securities:	69.80%
Percentage Mortgage Insured - Primary:	20.92%
Percentage Not Mortgage Insured:	79.08%
Percentage (by value) of Variable Rate Loans:	92.36%
Percentage (by value) of Interest Only Loans:	1.53%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,693,903
Principal Draw:	\$0
Total:	\$1,693,903
Trust Expenses for the Period:	
Servicing Fee:	\$66,018
Management Fee:	\$16,504
Custodian Fee:	\$6,602
Trustee Fee:	\$5,777
Trust Indemnification:	\$2,957

Swap Payments:	\$144,065
Facility Fees:	\$581
Class A1 Notes Coupon Payments:	\$1,012,853
Class A2 Notes Coupon Payments:	\$93,801
Class AB Notes Coupon Payments:	\$19,239
Class B Notes Coupon Payments:	\$43,055
Class C Notes Coupon Payments:	\$33,579
Class D Notes Coupon Payments:	\$17,579
Class E Notes Coupon Payments:	\$35,294
Total Expenses:	\$1,497,902
Residual Income:	\$196,001
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2022
Last Day of Coupon Period (Distribution Date):	13/01/2023
Number of Days in Coupon Period:	31
Determination Date:	10/01/2023
Effective BBSW for Current Period:	3.0100%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,012,853
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:	\$93,801
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:	\$19,239
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:	\$43,055
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:	\$33,579
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:	\$17,579
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:	\$35,294
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,452,585
Mortgage portfolio balance at start of period:	\$353,321,502
Less: Scheduled principal received during the period:	\$1,145,215
Less: Unscheduled principal received during the period:	\$6,845,830
Plus: Redraws:	\$1,164,390
Mortgage portfolio balance at close of period:	\$346,494,847
Value of full discharges during the period:	\$1,911,626

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$295,918,711
Class A1 Notes Balance before distribution (Stated):	\$295,918,711
Class A2 Notes Balance before distribution (Invested):	\$26,548,791
Class A2 Notes Balance before distribution (Stated):	\$26,548,791
Class AB Notes Balance before distribution (Invested):	\$5,022,744
Class AB Notes Balance before distribution (Stated):	\$5,022,744
Class B Notes Balance before distribution (Invested):	\$10,763,023
Class B Notes Balance before distribution (Stated):	\$10,763,023
Class C Notes Balance before distribution (Invested):	\$7,175,349
Class C Notes Balance before distribution (Stated):	\$7,175,349
Class D Notes Balance before distribution (Invested):	\$3,228,907
Class D Notes Balance before distribution (Stated):	\$3,228,907
Class E Notes Balance before distribution (Invested):	\$4,663,977
Class E Notes Balance before distribution (Stated):	\$4,663,977
Total Invested Note Balance before distribution:	\$353,321,502

Current Weighted Average Security Coupon Rate:	4.1835%
Mortgage Principal Amount Distributed:	\$7,991,045
Repayment of Redraws:	\$1,164,390
Class A1 Notes Balance after distribution (Invested):	\$290,201,157
Class A1 Notes Balance after distribution (Stated):	\$290,201,157
Class A1 Notes Bond Factor after distribution:	0.252349
Class A2 Notes Balance after distribution (Invested):	\$26,035,832
Class A2 Notes Balance after distribution (Stated):	\$26,035,832
Class A2 Notes Bond Factor after distribution:	0.562937
Class AB Notes Balance after distribution (Invested):	\$4,925,698
Class AB Notes Balance after distribution (Stated):	\$4,925,698
Class AB Notes Bond Factor after distribution:	0.562937
Class B Notes Balance after distribution (Invested):	\$10,555,067
Class B Notes Balance after distribution (Stated):	\$10,555,067
Class B Notes Bond Factor after distribution:	0.562937
Class C Notes Balance after distribution (Invested):	\$7,036,711
Class C Notes Balance after distribution (Stated):	\$7,036,711
Class C Notes Bond Factor after distribution:	0.562937
Class D Notes Balance after distribution (Invested):	\$3,166,520
Class D Notes Balance after distribution (Stated):	\$3,166,520
Class D Notes Bond Factor after distribution:	0.562937
Class E Notes Balance after distribution (Invested):	\$4,573,862
Class E Notes Balance after distribution (Stated):	\$4,573,862
Class E Notes Bond Factor after distribution:	0.562937
Total Note Balance After distribution :	\$346,494,847

Facilities	
Liquidity Facility Limit	\$3,953,863
Drawn Amount	\$0
Redraw Facility Limit	\$1,814,516
Drawn Amount	\$0

Reserve	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$0

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	62.81%	45.31%
> 50%, up to and including 55%:	8.36%	11.29%
> 55%, up to and including 60%:	8.47%	11.47%
> 60%, up to and including 65%:	7.80%	11.57%
> 65%, up to and including 70%:	4.59%	7.22%
> 70%, up to and including 75%:	4.54%	7.08%
> 75%, up to and including 80%:	2.27%	4.14%
> 80%, up to and including 85%:	0.55%	0.82%
> 85%, up to and including 90%:	0.55%	0.96%
> 95%:	0.06%	0.13%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	15.16%	1.17%
> \$50,000, up to and including \$100,000:	11.07%	4.28%
> \$100,000, up to and including \$200,000:	30.49%	24.26%
> \$200,000, up to and including \$300,000:	24.63%	31.38%
> \$300,000, up to and including \$400,000:	11.23%	19.86%
> \$400,000, up to and including \$500,000:	4.98%	11.46%
> \$500,000, up to and including \$600,000:	1.44%	4.12%
> \$600,000, up to and including \$700,000:	0.66%	2.21%
> \$700,000, up to and including \$750,000:	0.22%	0.83%
> \$750,000:	0.11%	0.45%

Seasoning Analysis	% number of loans	% value of loans
> 60 months:	100.00%	100.00%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.55%	0.19%
> 5 years, up to and including 10 years:	8.30%	3.15%
> 10 years, up to and including 15 years:	15.83%	9.93%
> 15 years, up to and including 20 years:	15.88%	14.43%
> 20 years, up to and including 25 years:	58.44%	72.30%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.97%	21.36%
Gold Coast	6.03%	5.97%
Sunshine Coast	3.49%	2.77%
Queensland - Other	16.38%	12.02%
Sydney Metropolitan	14.06%	19.70%
N.S.W. - Other	6.97%	6.20%
Australian Capital Territory	1.99%	2.12%
Melbourne Metropolitan	12.01%	13.32%
Victoria - Other	2.55%	1.91%
Perth Metropolitan	8.85%	10.20%
W.A. - Other	0.77%	0.85%
Adelaide Metropolitan	2.32%	2.09%
S.A. - Other	0.33%	0.25%
Darwin Metropolitan	0.33%	0.39%
N.T. - Other	0.06%	0.10%
Hobart Metropolitan	0.72%	0.63%
Tasmania - Other	0.17%	0.12%

Loan Purpose	% number of loans	% value of loans
Construction	3.38%	3.83%
Home Improvement	0.33%	0.16%
Purchase Existing Property	48.81%	45.10%
Purchase New Property	1.88%	2.38%
Refinance	45.16%	48.27%
Refinance - Home Improvement	0.44%	0.26%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.55%	0.95%
> 30 days, up to and including 60 days:	0.11%	0.21%
> 60 days, up to and including 90 days:	0.17%	0.31%
> 90 days:	0.44%	0.66%

Default Information for Monthly Period Ending 31 December 2022	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	\$0

CPR Analysis	Monthly CPR	Quarterly CPR
CPR	17.73%	21.71%

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