

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 January 2022

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2022
Last Day of Monthly Period:	31/01/2022
Total Current Balance:	\$451,273,972
Total Number of Loans:	2,174
Average Current Balance:	\$207,578
Highest Current Balance:	\$819,233
Weighted Average LVR:	53.23%
Weighted Average Seasoning (Months):	88.78
Weighted Average Remaining Term:	257.04
Weighted Average Variable Rate:	3.1016%
Weighted Average Fixed Rate:	2.6216%
Weighted Average Rate on All Loans:	3.0587%
Percentage (by value) of "Owner Occupied" Loans:	79.40%
Percentage (by value) of Metropolitan Securities:	69.65%
Percentage Mortgage Insured - Primary:	21.59%
Percentage not Mortgage Insured:	78.41%
Percentage (by value) of Variable Rate Loans:	90.90%
Percentage (by value) of Interest Only Loans:	1.68%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,243,476
Principal Draw:	\$0
Total:	\$1,243,476
Trust Expenses for the Period:	
Servicing Fee:	\$86,649
Management Fee:	\$21,662
Custodian Fee:	\$8,665
Trustee Fee:	\$7,826
Trust Indemnification:	\$25

Swap Payments:	\$375,152
Facility Fees:	\$768
Class A1 Notes Coupon Payments:	\$351,477
Class A2 Notes Coupon Payments:	\$35,505
Class AB Notes Coupon Payments:	\$8,740
Class B Notes Coupon Payments:	\$21,206
Class C Notes Coupon Payments:	\$20,742
Class D Notes Coupon Payments:	\$12,678
Class E Notes Coupon Payments:	\$31,730
Total Expenses:	\$982,826
Residual Income:	\$260,650
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/01/2022
Last Day of Coupon Period (Distribution Date):	14/02/2022
Number of Days in Coupon Period:	32
Determination Date:	09/02/2022
Effective BBSW for Current Period:	0.0122%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$351,477
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:	\$35,505
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:	\$8,740
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:	\$21,206
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:	\$20,742
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:	\$12,678
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:	\$31,730
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,541,773
Mortgage portfolio balance at start of period:	\$463,739,407
Less: Scheduled principal received during the period:	\$1,419,796
Less: Unscheduled principal received during the period:	\$12,227,715
Plus: Redraws:	\$1,182,075
Mortgage portfolio balance at close of period:	\$451,273,972
Value of full discharges during the period:	\$2,095,425

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$388,397,442
Class A1 Notes Balance before distribution (Stated):	\$388,397,442
Class A2 Notes Balance before distribution (Invested):	\$34,845,659
Class A2 Notes Balance before distribution (Stated):	\$34,845,659
Class AB Notes Balance before distribution (Invested):	\$6,592,422
Class AB Notes Balance before distribution (Stated):	\$6,592,422
Class B Notes Balance before distribution (Invested):	\$14,126,618
Class B Notes Balance before distribution (Stated):	\$14,126,618
Class C Notes Balance before distribution (Invested):	\$9,417,746
Class C Notes Balance before distribution (Stated):	\$9,417,746
Class D Notes Balance before distribution (Invested):	\$4,237,986
Class D Notes Balance before distribution (Stated):	\$4,237,986
Class E Notes Balance before distribution (Invested):	\$6,121,535
Class E Notes Balance before distribution (Stated):	\$6,121,535
Total Invested Note Balance before distribution:	\$463,739,407

Current Weighted Average Security Coupon Rate:	1.1857%
Mortgage Principal Amount Distributed:	\$13,647,511
Repayment of Redraws:	\$1,182,075
Class A1 Notes Balance after distribution (Invested):	\$377,957,218
Class A1 Notes Balance after distribution (Stated):	\$377,957,218
Class A1 Notes Bond Factor after distribution:	0.328658
Class A2 Notes Balance after distribution (Invested):	\$33,908,998
Class A2 Notes Balance after distribution (Stated):	\$33,908,998
Class A2 Notes Bond Factor after distribution:	0.733168
Class AB Notes Balance after distribution (Invested):	\$6,415,216
Class AB Notes Balance after distribution (Stated):	\$6,415,216
Class AB Notes Bond Factor after distribution:	0.733168
Class B Notes Balance after distribution (Invested):	\$13,746,891
Class B Notes Balance after distribution (Stated):	\$13,746,891
Class B Notes Bond Factor after distribution:	0.733168
Class C Notes Balance after distribution (Invested):	\$9,164,594
Class C Notes Balance after distribution (Stated):	\$9,164,594
Class C Notes Bond Factor after distribution:	0.733168
Class D Notes Balance after distribution (Invested):	\$4,124,067
Class D Notes Balance after distribution (Stated):	\$4,124,067
Class D Notes Bond Factor after distribution:	0.733168
Class E Notes Balance after distribution (Invested):	\$5,956,986
Class E Notes Balance after distribution (Stated):	\$5,956,986
Class E Notes Bond Factor after distribution:	0.733168
Total Note Balance After distribution :	\$451,273,972

Facilities	
Liquidity Facility Limit	\$5,068,331
Drawn Amount	\$0
Redraw Facility Limit	\$2,318,697
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%:	56.39%	39.31%
> 50%, up to and including 55%:	8.42%	10.73%
> 55%, up to and including 60%:	9.15%	11.82%
> 60%, up to and including 65%:	8.88%	12.50%
> 65%, up to and including 70%:	6.53%	9.60%
> 70%, up to and including 75%:	5.06%	7.19%
> 75%, up to and including 80%:	3.77%	5.99%
> 80%, up to and including 85%:	1.06%	1.61%
> 85%, up to and including 90%:	0.64%	1.09%
> 90%, up to and including 95%:	0.05%	0.07%
> 95%:	0.05%	0.09%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	12.83%	1.03%
> \$50,000, up to and including \$100,000:	9.43%	3.31%
> \$100,000, up to and including \$200,000:	29.07%	21.41%
> \$200,000, up to and including \$300,000:	26.68%	31.60%
> \$300,000, up to and including \$400,000:	13.34%	21.94%
> \$400,000, up to and including \$500,000:	5.80%	12.49%
> \$500,000, up to and including \$600,000:	1.70%	4.46%
> \$600,000, up to and including \$700,000:	0.69%	2.11%
> \$700,000, up to and including \$750,000:	0.32%	1.13%
> \$750,000:	0.14%	0.53%

Seasoning Analysis	% number of loans	% value of loans
> 48 months, up to and including 60 months:	0.14%	0.17%
> 60 months:	99.86%	99.83%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.47%	0.19%
> 5 years, up to and including 10 years:	6.99%	2.44%
> 10 years, up to and including 15 years:	13.85%	8.99%
> 15 years, up to and including 20 years:	16.97%	14.22%
> 20 years, up to and including 25 years:	60.72%	74.16%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.14%	21.46%
Gold Coast	5.93%	5.81%
Sunshine Coast	3.73%	3.29%
Queensland - Other	16.51%	12.31%
Sydney Metropolitan	14.17%	19.87%
N.S.W. - Other	6.44%	5.73%
Australian Capital Territory	1.93%	1.98%
Melbourne Metropolitan	12.14%	13.32%
Victoria - Other	2.44%	1.82%
Perth Metropolitan	8.79%	9.98%
W.A. - Other	0.69%	0.80%
Adelaide Metropolitan	2.53%	2.13%
S.A. - Other	0.37%	0.33%
Darwin Metropolitan	0.28%	0.30%
N.T. - Other	0.09%	0.17%
Hobart Metropolitan	0.69%	0.61%
Tasmania - Other	0.14%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.50%	4.02%
Home Improvement	0.37%	0.18%
Purchase Existing Property	47.19%	43.35%
Purchase New Property	1.89%	2.43%
Refinance	46.64%	49.79%
Refinance - Home Improvement	0.41%	0.23%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.64%	0.76%
> 30 days, up to and including 60 days:	0.09%	0.17%
> 60 days, up to and including 90 days:	0.09%	0.10%
> 90 days:	0.37%	0.42%

Default Information for Monthly Period Ending 31 January 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	25.19%	27.83%

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