

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 31 July 2022

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/07/2022
Last Day of Monthly Period:	31/07/2022
Total Current Balance:	\$395,386,261
Total Number of Loans:	1,987
Average Current Balance:	\$198,987
Highest Current Balance:	\$783,001
Weighted Average LVR:	51.78%
Weighted Average Seasoning (Months):	94.66
Weighted Average Remaining Term:	251.47
Weighted Average Variable Rate:	4.2482%
Weighted Average Fixed Rate:	2.7295%
Weighted Average Rate on All Loans:	4.1275%
Percentage (by value) of "Owner Occupied" Loans:	79.37%
Percentage (by value) of Metropolitan Securities:	70.04%
Percentage Mortgage Insured - Primary:	21.00%
Percentage Not Mortgage Insured:	79.00%
Percentage (by value) of Variable Rate Loans:	92.34%
Percentage (by value) of Interest Only Loans:	1.54%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,312,034
Principal Draw:	\$0
Total:	\$1,312,034
Trust Expenses for the Period:	
Servicing Fee:	\$75,414
Management Fee:	\$18,854
Custodian Fee:	\$7,541
Trustee Fee:	\$7,024
Trust Indemnification:	\$6,625

Swap Payments:	\$0
Facility Fees:	\$717
Class A1 Notes Coupon Payments:	\$757,975
Class A2 Notes Coupon Payments:	\$71,567
Class AB Notes Coupon Payments:	\$15,355
Class B Notes Coupon Payments:	\$35,128
Class C Notes Coupon Payments:	\$29,347
Class D Notes Coupon Payments:	\$16,207
Class E Notes Coupon Payments:	\$35,453
Total Expenses:	\$1,077,209
Residual Income:	\$234,825
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/07/2022
Last Day of Coupon Period (Distribution Date):	15/08/2022
Number of Days in Coupon Period:	33
Determination Date:	09/08/2022
Effective BBSW for Current Period:	1.4601%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$757,975
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:	\$71,567
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:	\$15,355
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:	\$35,128
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:	\$29,347
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:	\$16,207
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:	\$35,453
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,364,724
Mortgage portfolio balance at start of period:	\$403,610,506
Less: Scheduled principal received during the period:	\$1,313,646
Less: Unscheduled principal received during the period:	\$8,007,172
Plus: Redraws:	\$1,096,573
Mortgage portfolio balance at close of period:	\$395,386,261
Value of full discharges during the period:	\$1,730,340

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$338,037,454
Class A1 Notes Balance before distribution (Stated):	\$338,037,454
Class A2 Notes Balance before distribution (Invested):	\$30,327,537
Class A2 Notes Balance before distribution (Stated):	\$30,327,537
Class AB Notes Balance before distribution (Invested):	\$5,737,642
Class AB Notes Balance before distribution (Stated):	\$5,737,642
Class B Notes Balance before distribution (Invested):	\$12,294,947
Class B Notes Balance before distribution (Stated):	\$12,294,947
Class C Notes Balance before distribution (Invested):	\$8,196,632
Class C Notes Balance before distribution (Stated):	\$8,196,632
Class D Notes Balance before distribution (Invested):	\$3,688,484
Class D Notes Balance before distribution (Stated):	\$3,688,484
Class E Notes Balance before distribution (Invested):	\$5,327,811
Class E Notes Balance before distribution (Stated):	\$5,327,811
<b>Total Invested Note Balance before distribution:</b>	<b>\$403,610,506</b>

Current Weighted Average Security Coupon Rate:	2.6336%
Mortgage Principal Amount Distributed:	\$9,320,819
Repayment of Redraws:	\$1,096,573
Class A1 Notes Balance after distribution (Invested):	\$331,149,370
Class A1 Notes Balance after distribution (Stated):	\$331,149,370
Class A1 Notes Bond Factor after distribution:	0.287956
Class A2 Notes Balance after distribution (Invested):	\$29,709,562
Class A2 Notes Balance after distribution (Stated):	\$29,709,562
Class A2 Notes Bond Factor after distribution:	0.642369
Class AB Notes Balance after distribution (Invested):	\$5,620,728
Class AB Notes Balance after distribution (Stated):	\$5,620,728
Class AB Notes Bond Factor after distribution:	0.642369
Class B Notes Balance after distribution (Invested):	\$12,044,417
Class B Notes Balance after distribution (Stated):	\$12,044,417
Class B Notes Bond Factor after distribution:	0.642369
Class C Notes Balance after distribution (Invested):	\$8,029,611
Class C Notes Balance after distribution (Stated):	\$8,029,611
Class C Notes Bond Factor after distribution:	0.642369
Class D Notes Balance after distribution (Invested):	\$3,613,325
Class D Notes Balance after distribution (Stated):	\$3,613,325
Class D Notes Bond Factor after distribution:	0.642369
Class E Notes Balance after distribution (Invested):	\$5,219,247
Class E Notes Balance after distribution (Stated):	\$5,219,247
Class E Notes Bond Factor after distribution:	0.642369
<b>Total Note Balance After distribution :</b>	<b>\$395,386,261</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$4,512,740
Drawn Amount	\$0
Redraw Facility Limit	\$2,318,697
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%:	59.99%	42.56%
> 50%, up to and including 55%:	9.06%	11.98%
> 55%, up to and including 60%:	8.20%	10.83%
> 60%, up to and including 65%:	8.51%	12.36%
> 65%, up to and including 70%:	5.44%	8.40%
> 70%, up to and including 75%:	4.53%	6.61%
> 75%, up to and including 80%:	2.72%	4.70%
> 80%, up to and including 85%:	1.01%	1.61%
> 85%, up to and including 90%:	0.50%	0.85%
> 95%:	0.05%	0.11%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	14.59%	1.14%
> \$50,000, up to and including \$100,000:	10.02%	3.71%
> \$100,000, up to and including \$200,000:	28.89%	22.14%
> \$200,000, up to and including \$300,000:	26.57%	32.71%
> \$300,000, up to and including \$400,000:	11.83%	20.26%
> \$400,000, up to and including \$500,000:	5.59%	12.44%
> \$500,000, up to and including \$600,000:	1.51%	4.20%
> \$600,000, up to and including \$700,000:	0.65%	2.09%
> \$700,000, up to and including \$750,000:	0.25%	0.91%
> \$750,000:	0.10%	0.39%

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

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.56%	0.16%
> 5 years, up to and including 10 years:	7.85%	2.84%
> 10 years, up to and including 15 years:	14.65%	9.21%
> 15 years, up to and including 20 years:	16.56%	14.68%
> 20 years, up to and including 25 years:	59.39%	73.11%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	23.00%	21.17%
Gold Coast	5.89%	5.77%
Sunshine Coast	3.52%	2.91%
Queensland - Other	16.41%	11.98%
Sydney Metropolitan	14.44%	20.19%
N.S.W. - Other	6.64%	5.95%
Australian Capital Territory	1.96%	2.09%
Melbourne Metropolitan	11.68%	12.97%
Victoria - Other	2.52%	1.91%
Perth Metropolitan	9.21%	10.55%
W.A. - Other	0.75%	0.88%
Adelaide Metropolitan	2.42%	2.10%
S.A. - Other	0.30%	0.27%
Darwin Metropolitan	0.30%	0.33%
N.T. - Other	0.10%	0.20%
Hobart Metropolitan	0.70%	0.64%
Tasmania - Other	0.15%	0.11%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.42%	3.99%
Home Improvement	0.30%	0.14%
Purchase Existing Property	47.81%	43.55%
Purchase New Property	1.86%	2.33%
Refinance	46.15%	49.75%
Refinance - Home Improvement	0.45%	0.24%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.75%	1.10%
> 30 days, up to and including 60 days:	0.15%	0.27%
> 60 days, up to and including 90 days:	0.15%	0.19%
> 90 days:	0.45%	0.68%

<b>Default Information for Monthly Period Ending 31 July 2022</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	18.77%	21.94%

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