

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 October 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/10/2020
Last Day of Monthly Period:	31/10/2020
Total Current Balance:	\$651,498,103
Total Number of Loans:	2,774
Average Current Balance:	\$234,859
Highest Current Balance:	\$843,150
Weighted Average LVR:	56.49%
Weighted Average Seasoning (Months):	72.86
Weighted Average Remaining Term:	272.36
Weighted Average Variable Rate:	3.3145%
Weighted Average Fixed Rate:	3.4357%
Weighted Average Rate on All Loans:	3.3249%
Percentage (by value) of "Owner Occupied" Loans:	79.12%
Percentage (by value) of Metropolitan Securities:	69.87%
Percentage Mortgage Insured - Primary:	21.03%
Percentage Not Mortgage Insured:	78.97%
Percentage (by value) of Variable Rate Loans:	92.14%
Percentage (by value) of Interest Only Loans:	6.34%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,897,251
Principal Draw:	\$0
Total:	\$1,897,251
Trust Expenses for the Period:	
Servicing Fee:	\$124,772
Management Fee:	\$31,193
Custodian Fee:	\$12,477
Trustee Fee:	\$10,918
Trust Indemnification:	\$25

Swap Payments:	\$649,688
Facility Fees:	\$996
Class A1 Notes Coupon Payments:	\$534,728
Class A2 Notes Coupon Payments:	\$48,665
Class AB Notes Coupon Payments:	\$11,808
Class B Notes Coupon Payments:	\$28,488
Class C Notes Coupon Payments:	\$27,485
Class D Notes Coupon Payments:	\$16,668
Class E Notes Coupon Payments:	\$41,328
Total Expenses:	\$1,539,238
Residual Income:	\$358,013
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/10/2020
Last Day of Coupon Period (Distribution Date):	13/11/2020
Number of Days in Coupon Period:	31
Determination Date:	10/11/2020
Effective BBSW for Current Period:	0.0889%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$534,728
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:	\$48,665
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:	\$11,808
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:	\$28,488
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:	\$27,485
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:	\$16,668
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:	\$41,328
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,522,190
Mortgage portfolio balance at start of period:	\$667,769,350
Less: Scheduled principal received during the period:	\$1,902,797
Less: Unscheduled principal received during the period:	\$16,090,579
Plus: Redraws:	\$1,722,130
Mortgage portfolio balance at close of period:	\$651,498,103
Value of full discharges during the period:	\$2,266,921

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$567,769,350
Class A1 Notes Balance before distribution (Stated):	\$567,769,350
Class A2 Notes Balance before distribution (Invested):	\$46,250,000
Class A2 Notes Balance before distribution (Stated):	\$46,250,000
Class AB Notes Balance before distribution (Invested):	\$8,750,000
Class AB Notes Balance before distribution (Stated):	\$8,750,000
Class B Notes Balance before distribution (Invested):	\$18,750,000
Class B Notes Balance before distribution (Stated):	\$18,750,000
Class C Notes Balance before distribution (Invested):	\$12,500,000
Class C Notes Balance before distribution (Stated):	\$12,500,000
Class D Notes Balance before distribution (Invested):	\$5,625,000
Class D Notes Balance before distribution (Stated):	\$5,625,000
Class E Notes Balance before distribution (Invested):	\$8,125,000
Class E Notes Balance before distribution (Stated):	\$8,125,000
Total Invested Note Balance before distribution:	\$667,769,350

Current Weighted Average Security Coupon Rate:	1.2504%
Mortgage Principal Amount Distributed:	\$17,993,377
Repayment of Redraws:	\$1,722,130
Class A1 Notes Balance after distribution (Invested):	\$551,498,103
Class A1 Notes Balance after distribution (Stated):	\$551,498,103
Class A1 Notes Bond Factor after distribution:	0.479564
Class A2 Notes Balance after distribution (Invested):	\$46,250,000
Class A2 Notes Balance after distribution (Stated):	\$46,250,000
Class A2 Notes Bond Factor after distribution:	1.000000
Class AB Notes Balance after distribution (Invested):	\$8,750,000
Class AB Notes Balance after distribution (Stated):	\$8,750,000
Class AB Notes Bond Factor after distribution:	1.000000
Class B Notes Balance after distribution (Invested):	\$18,750,000
Class B Notes Balance after distribution (Stated):	\$18,750,000
Class B Notes Bond Factor after distribution:	1.000000
Class C Notes Balance after distribution (Invested):	\$12,500,000
Class C Notes Balance after distribution (Stated):	\$12,500,000
Class C Notes Bond Factor after distribution:	1.000000
Class D Notes Balance after distribution (Invested):	\$5,625,000
Class D Notes Balance after distribution (Stated):	\$5,625,000
Class D Notes Bond Factor after distribution:	1.000000
Class E Notes Balance after distribution (Invested):	\$8,125,000
Class E Notes Balance after distribution (Stated):	\$8,125,000
Class E Notes Bond Factor after distribution:	1.000000
Total Note Balance After distribution :	\$651,498,103

Facilities	
Liquidity Facility Limit	\$6,677,694
Drawn Amount	\$0
Redraw Facility Limit	\$3,417,493
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%:	47.87%	32.85%
> 50%, up to and including 55%:	7.79%	9.00%
> 55%, up to and including 60%:	9.12%	11.09%
> 60%, up to and including 65%:	10.13%	12.80%
> 65%, up to and including 70%:	9.08%	12.36%
> 70%, up to and including 75%:	6.34%	8.54%
> 75%, up to and including 80%:	6.09%	8.30%
> 80%, up to and including 85%:	2.20%	3.02%
> 85%, up to and including 90%:	1.33%	2.00%
> 90%, up to and including 95%:	0.04%	0.05%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	7.97%	0.67%
> \$50,000, up to and including \$100,000:	9.12%	2.94%
> \$100,000, up to and including \$200,000:	26.75%	17.66%
> \$200,000, up to and including \$300,000:	28.01%	29.57%
> \$300,000, up to and including \$400,000:	16.55%	24.11%
> \$400,000, up to and including \$500,000:	6.96%	13.26%
> \$500,000, up to and including \$600,000:	2.81%	6.42%
> \$600,000, up to and including \$700,000:	1.12%	3.05%
> \$700,000, up to and including \$750,000:	0.40%	1.23%
> \$750,000:	0.32%	1.10%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	10.45%	11.75%
> 48 months, up to and including 60 months:	27.29%	31.87%
> 60 months:	62.26%	56.39%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.44%	0.22%
> 5 years, up to and including 10 years:	4.07%	1.44%
> 10 years, up to and including 15 years:	10.81%	6.50%
> 15 years, up to and including 20 years:	16.01%	12.12%
> 20 years, up to and including 25 years:	39.29%	43.77%
> 25 years, up to and including 30 years:	28.37%	35.96%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.40%	21.95%
Gold Coast	5.95%	6.11%
Sunshine Coast	3.46%	3.01%
Queensland - Other	16.11%	11.65%
Sydney Metropolitan	14.49%	20.21%
N.S.W. - Other	6.74%	6.10%
Australian Capital Territory	1.84%	1.78%
Melbourne Metropolitan	12.08%	13.24%
Victoria - Other	2.70%	1.97%
Perth Metropolitan	8.69%	9.99%
W.A. - Other	0.68%	0.74%
Adelaide Metropolitan	2.31%	1.93%
S.A. - Other	0.36%	0.29%
Darwin Metropolitan	0.22%	0.24%
N.T. - Other	0.11%	0.15%
Hobart Metropolitan	0.72%	0.54%
Tasmania - Other	0.14%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.39%	3.85%
Home Improvement	0.29%	0.18%
Purchase Existing Property	46.61%	43.39%
Purchase New Property	2.05%	2.32%
Refinance	47.22%	50.05%
Refinance - Home Improvement	0.43%	0.21%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.43%	0.63%
> 30 days, up to and including 60 days:	0.07%	0.04%
> 60 days, up to and including 90 days:	0.07%	0.09%
> 90 days:	0.40%	0.53%

Default Information for Monthly Period Ending 31 October 2020	
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	23.03%	20.73%

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