

# Apollo Series 2018-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/09/2021
Last Day of Monthly Period:	30/09/2021
Total Current Balance:	\$506,833,143
Total Number of Loans:	2,330
Average Current Balance:	\$217,525
Highest Current Balance:	\$825,736
Weighted Average LVR:	54.26%
Weighted Average Seasoning (Months):	84.32
Weighted Average Remaining Term:	261.26
Weighted Average Variable Rate:	3.1433%
Weighted Average Fixed Rate:	2.7617%
Weighted Average Rate on All Loans:	3.1131%
Percentage (by value) of "Owner Occupied" Loans:	79.20%
Percentage (by value) of Metropolitan Securities:	69.39%
Percentage Mortgage Insured - Primary:	20.95%
Percentage Not Mortgage Insured:	79.05%
Percentage (by value) of Variable Rate Loans:	91.79%
Percentage (by value) of Interest Only Loans:	3.14%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,421,533
Principal Draw:	\$0
Total:	\$1,421,533
Trust Expenses for the Period:	
Servicing Fee:	\$94,398
Management Fee:	\$23,600
Custodian Fee:	\$9,440
Trustee Fee:	\$8,260
Trust Indemnification:	\$25

Swap Payments:	\$497,391
Facility Fees:	\$812
Class A1 Notes Coupon Payments:	\$367,457
Class A2 Notes Coupon Payments:	\$37,158
Class AB Notes Coupon Payments:	\$9,165
Class B Notes Coupon Payments:	\$22,253
Class C Notes Coupon Payments:	\$21,807
Class D Notes Coupon Payments:	\$13,342
Class E Notes Coupon Payments:	\$33,432
Total Expenses:	\$1,138,540
Residual Income:	\$282,993
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/09/2021
Last Day of Coupon Period (Distribution Date):	13/10/2021
Number of Days in Coupon Period:	30
Determination Date:	08/10/2021
Effective BBSW for Current Period:	0.0025%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$367,457
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:	\$37,158
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:	\$9,165
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:	\$22,253
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:	\$21,807
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:	\$13,342
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:	\$33,432
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,812,147
Mortgage portfolio balance at start of period:	\$522,050,347
Less: Scheduled principal received during the period:	\$1,163,822
Less: Unscheduled principal received during the period:	\$15,466,707
Plus: Redraws:	\$1,413,325
Mortgage portfolio balance at close of period:	\$506,833,143
Value of full discharges during the period:	\$4,248,312

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$437,234,827
Class A1 Notes Balance before distribution (Stated):	\$437,234,827
Class A2 Notes Balance before distribution (Invested):	\$39,227,178
Class A2 Notes Balance before distribution (Stated):	\$39,227,178
Class AB Notes Balance before distribution (Invested):	\$7,421,358
Class AB Notes Balance before distribution (Stated):	\$7,421,358
Class B Notes Balance before distribution (Invested):	\$15,902,910
Class B Notes Balance before distribution (Stated):	\$15,902,910
Class C Notes Balance before distribution (Invested):	\$10,601,940
Class C Notes Balance before distribution (Stated):	\$10,601,940
Class D Notes Balance before distribution (Invested):	\$4,770,873
Class D Notes Balance before distribution (Stated):	\$4,770,873
Class E Notes Balance before distribution (Invested):	\$6,891,261
Class E Notes Balance before distribution (Stated):	\$6,891,261
<b>Total Invested Note Balance before distribution:</b>	<b>\$522,050,347</b>

Current Weighted Average Security Coupon Rate:	1.1760%
Mortgage Principal Amount Distributed:	\$16,630,529
Repayment of Redraws:	\$1,413,325
Class A1 Notes Balance after distribution (Invested):	\$424,489,904
Class A1 Notes Balance after distribution (Stated):	\$424,489,904
Class A1 Notes Bond Factor after distribution:	0.369122
Class A2 Notes Balance after distribution (Invested):	\$38,083,748
Class A2 Notes Balance after distribution (Stated):	\$38,083,748
Class A2 Notes Bond Factor after distribution:	0.823432
Class AB Notes Balance after distribution (Invested):	\$7,205,033
Class AB Notes Balance after distribution (Stated):	\$7,205,033
Class AB Notes Bond Factor after distribution:	0.823432
Class B Notes Balance after distribution (Invested):	\$15,439,357
Class B Notes Balance after distribution (Stated):	\$15,439,357
Class B Notes Bond Factor after distribution:	0.823432
Class C Notes Balance after distribution (Invested):	\$10,292,905
Class C Notes Balance after distribution (Stated):	\$10,292,905
Class C Notes Bond Factor after distribution:	0.823432
Class D Notes Balance after distribution (Invested):	\$4,631,807
Class D Notes Balance after distribution (Stated):	\$4,631,807
Class D Notes Bond Factor after distribution:	0.823432
Class E Notes Balance after distribution (Invested):	\$6,690,388
Class E Notes Balance after distribution (Stated):	\$6,690,388
Class E Notes Bond Factor after distribution:	0.823432
<b>Total Note Balance After distribution :</b>	<b>\$506,833,143</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$5,631,092
Drawn Amount	\$0
Redraw Facility Limit	\$2,869,703
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%:	53.39%	37.09%
> 50%, up to and including 55%:	8.03%	9.55%
> 55%, up to and including 60%:	9.36%	11.69%
> 60%, up to and including 65%:	9.06%	12.37%
> 65%, up to and including 70%:	7.90%	11.52%
> 70%, up to and including 75%:	5.49%	7.47%
> 75%, up to and including 80%:	4.38%	6.79%
> 80%, up to and including 85%:	1.63%	2.28%
> 85%, up to and including 90%:	0.73%	1.17%
> 90%, up to and including 95%:	0.04%	0.06%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	11.12%	0.96%
> \$50,000, up to and including \$100,000:	9.57%	3.30%
> \$100,000, up to and including \$200,000:	27.68%	19.57%
> \$200,000, up to and including \$300,000:	27.81%	31.60%
> \$300,000, up to and including \$400,000:	14.08%	22.10%
> \$400,000, up to and including \$500,000:	6.22%	12.77%
> \$500,000, up to and including \$600,000:	2.10%	5.23%
> \$600,000, up to and including \$700,000:	0.82%	2.40%
> \$700,000, up to and including \$750,000:	0.30%	1.00%
> \$750,000:	0.30%	1.07%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	11.85%	13.68%
> 60 months:	88.15%	86.32%

<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:	5.97%	2.02%
> 10 years, up to and including 15 years:	12.62%	8.03%
> 15 years, up to and including 20 years:	16.91%	13.58%
> 20 years, up to and including 25 years:	54.08%	65.29%
> 25 years, up to and including 30 years:	8.93%	10.90%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	23.30%	21.41%
Gold Coast	5.84%	5.94%
Sunshine Coast	3.61%	3.15%
Queensland - Other	16.52%	12.29%
Sydney Metropolitan	14.21%	19.77%
N.S.W. - Other	6.70%	6.13%
Australian Capital Territory	1.85%	1.89%
Melbourne Metropolitan	11.93%	13.19%
Victoria - Other	2.40%	1.73%
Perth Metropolitan	8.93%	10.15%
W.A. - Other	0.77%	0.82%
Adelaide Metropolitan	2.49%	2.17%
S.A. - Other	0.34%	0.30%
Darwin Metropolitan	0.26%	0.27%
N.T. - Other	0.09%	0.16%
Hobart Metropolitan	0.64%	0.54%
Tasmania - Other	0.13%	0.09%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.48%	3.99%
Home Improvement	0.34%	0.17%
Purchase Existing Property	47.00%	42.67%
Purchase New Property	1.93%	2.34%
Refinance	46.82%	50.61%
Refinance - Home Improvement	0.43%	0.22%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.34%	0.41%
> 30 days, up to and including 60 days:	0.04%	0.02%
> 60 days, up to and including 90 days:	0.09%	0.13%
> 90 days:	0.47%	0.65%

<b>Default Information for Monthly Period Ending 30 September 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	27.98%	27.51%

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