

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 31 December 2018

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/12/2018
Last Day of Monthly Period:	31/12/2018
Total Current Balance:	\$1,043,275,160
Total Number of Loans:	3,846
Average Current Balance:	\$271,262
Highest Current Balance:	\$899,888
Weighted Average LVR:	60.54%
Weighted Average Seasoning (Months):	49.66
Weighted Average Remaining Term:	295.31
Weighted Average Variable Rate:	4.4085%
Weighted Average Fixed Rate:	4.0228%
Weighted Average Rate on All Loans:	4.3645%
Percentage (by value) of "Owner Occupied" Loans:	78.30%
Percentage (by value) of Metropolitan Securities:	71.43%
Percentage Mortgage Insured - Primary:	20.71%
Percentage Not Mortgage Insured:	79.29%
Percentage (by value) of Variable Rate Loans:	88.68%
Percentage (by value) of Interest Only Loans:	13.67%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$3,901,771
Principal Draw:	\$0
Total:	\$3,901,771
Trust Expenses for the Period:	
Servicing Fee:	\$199,038
Management Fee:	\$49,759
Custodian Fee:	\$19,904
Trustee Fee:	\$17,978
Trust Indemnification:	\$2,957

Swap Payments:	\$199,706
Facility Fees:	\$1,686
Class A1 Notes Coupon Payments:	\$2,471,248
Class A2 Notes Coupon Payments:	\$123,683
Class AB Notes Coupon Payments:	\$26,084
Class B Notes Coupon Payments:	\$59,183
Class C Notes Coupon Payments:	\$48,222
Class D Notes Coupon Payments:	\$26,138
Class E Notes Coupon Payments:	\$55,564
Total Expenses:	\$3,301,150
Residual Income:	\$600,621
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/12/2018
Last Day of Coupon Period (Distribution Date):	14/01/2019
Number of Days in Coupon Period:	32
Determination Date:	09/01/2019
Effective BBSW for Current Period:	1.9003%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$2,471,248
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:	\$123,683
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:	\$26,084
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:	\$59,183
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:	\$48,222
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:	\$26,138
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:	\$55,564
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$5,734,458
Mortgage portfolio balance at start of period:	\$1,065,231,921
Less: Scheduled principal received during the period:	\$2,283,079
Less: Unscheduled principal received during the period:	\$21,221,245
Plus: Redraws:	\$1,547,563
Mortgage portfolio balance at close of period:	\$1,043,275,160
Value of full discharges during the period:	\$2,773,537

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$965,231,921
Class A1 Notes Balance before distribution (Stated):	\$965,231,921
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
<b>Total Invested Note Balance before distribution:</b>	<b>\$1,065,231,921</b>

Current Weighted Average Security Coupon Rate:	3.0090%
Mortgage Principal Amount Distributed:	\$23,504,325
Repayment of Redraws:	\$1,547,563
Class A1 Notes Balance after distribution (Invested):	\$943,275,160
Class A1 Notes Balance after distribution (Stated):	\$943,275,160
Class A1 Notes Bond Factor after distribution:	0.820239
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
<b>Total Note Balance After distribution :</b>	<b>\$1,043,275,160</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$10,916,269
Drawn Amount	\$0
Redraw Facility Limit	\$5,711,328
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%:	37.57%	25.82%
> 50%, up to and including 55%:	7.62%	7.93%
> 55%, up to and including 60%:	8.19%	9.40%
> 60%, up to and including 65%:	10.43%	12.39%
> 65%, up to and including 70%:	11.36%	13.42%
> 70%, up to and including 75%:	9.44%	11.59%
> 75%, up to and including 80%:	8.01%	10.15%
> 80%, up to and including 85%:	4.34%	5.40%
> 85%, up to and including 90%:	2.78%	3.51%
> 90%, up to and including 95%:	0.23%	0.35%
> 95%:	0.03%	0.03%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	4.19%	0.39%
> \$50,000, up to and including \$100,000:	6.08%	1.72%
> \$100,000, up to and including \$200,000:	23.35%	13.42%
> \$200,000, up to and including \$300,000:	29.67%	27.34%
> \$300,000, up to and including \$400,000:	19.89%	25.35%
> \$400,000, up to and including \$500,000:	9.41%	15.35%
> \$500,000, up to and including \$600,000:	4.65%	9.28%
> \$600,000, up to and including \$700,000:	1.53%	3.65%
> \$700,000, up to and including \$750,000:	0.49%	1.32%
> \$750,000:	0.73%	2.19%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 18 months, up to and including 24 months:	3.69%	4.29%
> 24 months, up to and including 30 months:	15.13%	16.75%
> 30 months, up to and including 36 months:	17.50%	20.57%
> 36 months, up to and including 48 months:	31.88%	33.34%
> 48 months, up to and including 60 months:	7.57%	8.32%
> 60 months:	24.23%	16.72%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.62%	0.11%
> 5 years, up to and including 10 years:	2.73%	0.92%
> 10 years, up to and including 15 years:	6.66%	3.40%
> 15 years, up to and including 20 years:	14.90%	10.54%
> 20 years, up to and including 25 years:	16.17%	16.15%
> 25 years, up to and including 30 years:	58.92%	68.89%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	22.85%	21.62%
Gold Coast	6.08%	6.16%
Sunshine Coast	3.67%	3.39%
Queensland - Other	14.27%	10.02%
Sydney Metropolitan	15.91%	22.17%
N.S.W. - Other	6.68%	5.90%
Australian Capital Territory	1.74%	1.64%
Melbourne Metropolitan	12.64%	13.47%
Victoria - Other	2.57%	1.87%
Perth Metropolitan	8.29%	9.22%
W.A. - Other	0.68%	0.67%
Adelaide Metropolitan	2.86%	2.49%
S.A. - Other	0.44%	0.36%
Darwin Metropolitan	0.23%	0.25%
N.T. - Other	0.10%	0.10%
Hobart Metropolitan	0.81%	0.57%
Tasmania - Other	0.16%	0.11%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.51%	3.65%
Home Improvement	0.29%	0.19%
Purchase Existing Property	43.86%	41.01%
Purchase New Property	2.03%	2.26%
Refinance	49.97%	52.72%
Refinance - Home Improvement	0.34%	0.17%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.07%	1.25%
> 30 days, up to and including 60 days:	0.08%	0.12%
> 60 days, up to and including 90 days:	0.16%	0.20%
> 90 days:	0.08%	0.08%

<b>Default Information for Monthly Period Ending 31 December 2018</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	20.08%	24.70%

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