

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 30 November 2018

Mortgage Portfolio Details	
First Day of Monthly Period:	01/11/2018
Last Day of Monthly Period:	30/11/2018
Total Current Balance:	\$1,065,231,921
Total Number of Loans:	3,923
Average Current Balance:	\$271,535
Highest Current Balance:	\$905,258
Weighted Average LVR:	60.65%
Weighted Average Seasoning (Months):	48.67
Weighted Average Remaining Term:	296.19
Weighted Average Variable Rate:	4.4155%
Weighted Average Fixed Rate:	4.0269%
Weighted Average Rate on All Loans:	4.3724%
Percentage (by value) of "Owner Occupied" Loans:	78.44%
Percentage (by value) of Metropolitan Securities:	71.51%
Percentage Mortgage Insured - Primary:	20.64%
Percentage Not Mortgage Insured:	79.36%
Percentage (by value) of Variable Rate Loans:	89.06%
Percentage (by value) of Interest Only Loans:	13.93%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$4,100,724
Principal Draw:	\$0
Total:	\$4,100,724
Trust Expenses for the Period:	
Servicing Fee:	\$197,390
Management Fee:	\$49,348
Custodian Fee:	\$19,739
Trustee Fee:	\$17,272

Swap Payments:	\$564,913
Facility Fees:	\$1,581
Class A1 Notes Coupon Payments:	\$2,363,115
Class A2 Notes Coupon Payments:	\$115,159
Class AB Notes Coupon Payments:	\$24,304
Class B Notes Coupon Payments:	\$55,162
Class C Notes Coupon Payments:	\$44,994
Class D Notes Coupon Payments:	\$24,408
Class E Notes Coupon Payments:	\$51,951
Total Expenses:	\$3,529,335
Residual Income:	\$571,390
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/11/2018
Last Day of Coupon Period (Distribution Date):	13/12/2018
Number of Days in Coupon Period:	30
Determination Date:	10/12/2018
Effective BBSW for Current Period:	1.8794%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$2,363,115
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:	\$115,159
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:	\$24,304
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:	\$55,162
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:	\$44,994
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:	\$24,408
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:	\$51,951
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgages	
Scheduled Monthly Payment Amount:	\$5,872,847
Mortgage portfolio balance at start of period:	\$1,091,626,896
Less: Scheduled principal received during the period:	\$1,825,295
Less: Unscheduled principal received during the period:	\$25,311,371
Plus: Redraws:	\$741,691
Mortgage portfolio balance at close of period:	\$1,065,231,921
Value of full discharges during the period:	\$7,085,362

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$991,626,896
Class A1 Notes Balance before distribution (Stated):	\$991,626,896
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:	\$1,091,626,896

Current Weighted Average Security Coupon Rate:	2.9860%
Mortgage Principal Amount Distributed:	\$27,136,665
Repayment of Redraws:	\$741,691
Class A1 Notes Balance after distribution (Invested):	\$965,231,921
Class A1 Notes Balance after distribution (Stated):	\$965,231,921
Class A1 Notes Bond Factor after distribution:	0.839332
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 :	\$1,065,231,921

Facilities	
Liquidity Facility Limit	\$10,916,269
Drawn Amount	\$0
Redraw Facility Limit	\$5,711,328
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%:	37.24%	25.44%
> 50%, up to and including 55%:	7.93%	8.34%
> 55%, up to and including 60%:	8.08%	9.33%
> 60%, up to and including 65%:	10.37%	12.19%
> 65%, up to and including 70%:	11.32%	13.44%
> 70%, up to and including 75%:	9.58%	11.78%
> 75%, up to and including 80%:	7.93%	10.00%
> 80%, up to and including 85%:	4.44%	5.49%
> 85%, up to and including 90%:	2.85%	3.62%
> 90%, up to and including 95%:	0.23%	0.35%
> 95%:	0.03%	0.03%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	4.33%	0.38%
> \$50,000, up to and including \$100,000:	6.02%	1.71%
> \$100,000, up to and including \$200,000:	23.20%	13.33%
> \$200,000, up to and including \$300,000:	29.75%	27.45%
> \$300,000, up to and including \$400,000:	19.83%	25.28%
> \$400,000, up to and including \$500,000:	9.43%	15.38%
> \$500,000, up to and including \$600,000:	4.66%	9.28%
> \$600,000, up to and including \$700,000:	1.53%	3.62%
> \$700,000, up to and including \$750,000:	0.51%	1.36%
> \$750,000:	0.74%	2.22%

Seasoning Analysis	% number of loans	% value of loans
> 18 months, up to and including 24 months:	8.00%	8.96%
> 24 months, up to and including 30 months:	15.57%	17.57%
> 30 months, up to and including 36 months:	15.01%	17.51%
> 36 months, up to and including 48 months:	32.09%	33.42%
> 48 months, up to and including 60 months:	5.58%	6.16%
> 60 months:	23.73%	16.39%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.64%	0.12%
> 5 years, up to and including 10 years:	2.55%	0.85%
> 10 years, up to and including 15 years:	6.60%	3.39%
> 15 years, up to and including 20 years:	14.91%	10.63%
> 20 years, up to and including 25 years:	15.88%	15.78%
> 25 years, up to and including 30 years:	59.42%	69.23%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.76%	21.70%
Gold Coast	6.07%	6.10%
Sunshine Coast	3.65%	3.34%
Queensland - Other	14.25%	10.05%
Sydney Metropolitan	16.06%	22.16%
N.S.W. - Other	6.65%	5.90%
Australian Capital Territory	1.71%	1.61%
Melbourne Metropolitan	12.72%	13.48%
Victoria - Other	2.57%	1.89%
Perth Metropolitan	8.31%	9.25%
W.A. - Other	0.66%	0.66%
Adelaide Metropolitan	2.85%	2.45%
S.A. - Other	0.43%	0.35%
Darwin Metropolitan	0.23%	0.28%
N.T. - Other	0.10%	0.11%
Hobart Metropolitan	0.82%	0.58%
Tasmania - Other	0.15%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.47%	3.63%
Home Improvement	0.31%	0.19%
Purchase Existing Property	43.54%	40.86%
Purchase New Property	2.01%	2.25%
Refinance	50.34%	52.90%
Refinance - Home Improvement	0.33%	0.17%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.92%	1.18%
> 30 days, up to and including 60 days:	0.10%	0.14%
> 60 days, up to and including 90 days:	0.08%	0.09%
> 90 days:	0.08%	0.09%

Default Information for Monthly Period Ending 30 November 2018	
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	23.94%	22.84%

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