

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 December 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2019
Last Day of Monthly Period:	31/12/2019
Total Current Balance:	\$815,103,081
Total Number of Loans:	3,225
Average Current Balance:	\$252,745
Highest Current Balance:	\$867,907
Weighted Average LVR:	58.56%
Weighted Average Seasoning (Months):	62.25
Weighted Average Remaining Term:	283.06
Weighted Average Variable Rate:	3.7653%
Weighted Average Fixed Rate:	3.9328%
Weighted Average Rate on All Loans:	3.7791%
Percentage (by value) of "Owner Occupied" Loans:	78.35%
Percentage (by value) of Metropolitan Securities:	70.77%
Percentage Mortgage Insured - Primary:	21.23%
Percentage Not Mortgage Insured:	78.77%
Percentage (by value) of Variable Rate Loans:	92.56%
Percentage (by value) of Interest Only Loans:	9.89%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,649,090
Principal Draw:	\$0
Total:	\$2,649,090
Trust Expenses for the Period:	
Servicing Fee:	\$155,652
Management Fee:	\$38,913
Custodian Fee:	\$15,565
Trustee Fee:	\$13,620
Trust Indemnification:	\$2,957

Swap Payments:	\$581,622
Facility Fees:	\$1,273
Class A1 Notes Coupon Payments:	\$1,154,885
Class A2 Notes Coupon Payments:	\$77,972
Class AB Notes Coupon Payments:	\$17,353
Class B Notes Coupon Payments:	\$40,369
Class C Notes Coupon Payments:	\$35,406
Class D Notes Coupon Payments:	\$20,232
Class E Notes Coupon Payments:	\$46,476
Total Expenses:	\$2,202,295
Residual Income:	\$446,794
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2019
Last Day of Coupon Period (Distribution Date):	13/01/2020
Number of Days in Coupon Period:	31
Determination Date:	08/01/2020
Effective BBSW for Current Period:	0.8350%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,154,885
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:	\$77,972
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:	\$17,353
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:	\$40,369
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:	\$35,406
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:	\$20,232
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:	\$46,476
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgages	
Scheduled Monthly Payment Amount:	\$4,401,045
Mortgage portfolio balance at start of period:	\$833,037,314
Less: Scheduled principal received during the period:	\$2,096,600
Less: Unscheduled principal received during the period:	\$17,268,793
Plus: Redraws:	\$1,431,159
Mortgage portfolio balance at close of period:	\$815,103,081
Value of full discharges during the period:	\$2,143,724

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$733,037,314
Class A1 Notes Balance before distribution (Stated):	\$733,037,314
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:	\$833,037,314

Current Weighted Average Security Coupon Rate:	1.9684%
Mortgage Principal Amount Distributed:	\$19,365,393
Repayment of Redraws:	\$1,431,159
Class A1 Notes Balance after distribution (Invested):	\$715,103,081
Class A1 Notes Balance after distribution (Stated):	\$715,103,081
Class A1 Notes Bond Factor after distribution:	0.621829
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 :	\$815,103,081

Facilities	
Liquidity Facility Limit	\$8,477,910
Drawn Amount	\$0
Redraw Facility Limit	\$4,540,379
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%:	42.98%	29.28%
> 50%, up to and including 55%:	7.75%	8.62%
> 55%, up to and including 60%:	8.65%	10.16%
> 60%, up to and including 65%:	9.89%	11.82%
> 65%, up to and including 70%:	10.23%	13.06%
> 70%, up to and including 75%:	8.19%	10.71%
> 75%, up to and including 80%:	7.60%	9.96%
> 80%, up to and including 85%:	2.82%	3.78%
> 85%, up to and including 90%:	1.86%	2.57%
> 90%, up to and including 95%:	0.03%	0.05%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	6.14%	0.50%
> \$50,000, up to and including \$100,000:	7.07%	2.17%
> \$100,000, up to and including \$200,000:	25.33%	15.54%
> \$200,000, up to and including \$300,000:	29.24%	28.84%
> \$300,000, up to and including \$400,000:	18.17%	24.74%
> \$400,000, up to and including \$500,000:	7.97%	14.01%
> \$500,000, up to and including \$600,000:	4.09%	8.69%
> \$600,000, up to and including \$700,000:	1.09%	2.79%
> \$700,000, up to and including \$750,000:	0.47%	1.34%
> \$750,000:	0.43%	1.38%

Seasoning Analysis	% number of loans	% value of loans
> 30 months, up to and including 36 months:	3.50%	4.22%
> 36 months, up to and including 48 months:	31.10%	35.49%
> 48 months, up to and including 60 months:	32.50%	34.24%
> 60 months:	32.90%	26.04%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.12%	0.21%
> 5 years, up to and including 10 years:	3.32%	1.21%
> 10 years, up to and including 15 years:	8.47%	4.48%
> 15 years, up to and including 20 years:	14.91%	10.98%
> 20 years, up to and including 25 years:	20.59%	21.77%
> 25 years, up to and including 30 years:	51.60%	61.35%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.01%	21.66%
Gold Coast	5.98%	6.24%
Sunshine Coast	3.47%	3.11%
Queensland - Other	15.13%	10.84%
Sydney Metropolitan	15.32%	21.35%
N.S.W. - Other	6.79%	6.07%
Australian Capital Territory	1.86%	1.76%
Melbourne Metropolitan	12.56%	13.18%
Victoria - Other	2.48%	1.80%
Perth Metropolitan	8.71%	9.87%
W.A. - Other	0.68%	0.70%
Adelaide Metropolitan	2.48%	2.14%
S.A. - Other	0.34%	0.26%
Darwin Metropolitan	0.19%	0.23%
N.T. - Other	0.09%	0.13%
Hobart Metropolitan	0.78%	0.60%
Tasmania - Other	0.12%	0.08%

Loan Purpose	% number of loans	% value of loans
Construction	3.57%	3.83%
Home Improvement	0.25%	0.16%
Purchase Existing Property	45.21%	42.49%
Purchase New Property	2.11%	2.32%
Refinance	48.47%	51.00%
Refinance - Home Improvement	0.40%	0.21%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.68%	0.91%
> 30 days, up to and including 60 days:	0.09%	0.08%
> 60 days, up to and including 90 days:	0.06%	0.08%
> 90 days:	0.25%	0.30%

Default Information for Monthly Period Ending 31 December 2019	
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	20.62%	18.98%

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