

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 28 February 2019

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/02/2019
Last Day of Monthly Period:	28/02/2019
Total Current Balance:	\$1,007,175,592
Total Number of Loans:	3,754
Average Current Balance:	\$268,294
Highest Current Balance:	\$877,570
Weighted Average LVR:	60.20%
Weighted Average Seasoning (Months):	51.67
Weighted Average Remaining Term:	293.25
Weighted Average Variable Rate:	4.3993%
Weighted Average Fixed Rate:	4.0166%
Weighted Average Rate on All Loans:	4.3560%
Percentage (by value) of "Owner Occupied" Loans:	78.09%
Percentage (by value) of Metropolitan Securities:	71.37%
Percentage Mortgage Insured - Primary:	20.65%
Percentage Not Mortgage Insured:	79.35%
Percentage (by value) of Variable Rate Loans:	88.82%
Percentage (by value) of Interest Only Loans:	13.53%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$3,776,232
Principal Draw:	\$0
Total:	\$3,776,232
Trust Expenses for the Period:	
Servicing Fee:	\$173,008
Management Fee:	\$43,252
Custodian Fee:	\$17,301
Trustee Fee:	\$15,138
Trust Indemnification:	\$25

Swap Payments:	\$606,105
Facility Fees:	\$1,376
Class A1 Notes Coupon Payments:	\$2,123,529
Class A2 Notes Coupon Payments:	\$110,774
Class AB Notes Coupon Payments:	\$23,307
Class B Notes Coupon Payments:	\$52,819
Class C Notes Coupon Payments:	\$42,884
Class D Notes Coupon Payments:	\$23,181
Class E Notes Coupon Payments:	\$49,066
Total Expenses:	\$3,281,767
Residual Income:	\$494,466
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/02/2019
Last Day of Coupon Period (Distribution Date):	13/03/2019
Number of Days in Coupon Period:	28
Determination Date:	08/03/2019
Effective BBSW for Current Period:	1.9722%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$2,123,529
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:	\$110,774
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:	\$23,307
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:	\$52,819
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:	\$42,884
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:	\$23,181
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:	\$49,066
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$5,577,950
Mortgage portfolio balance at start of period:	\$1,025,213,522
Less: Scheduled principal received during the period:	\$2,046,975
Less: Unscheduled principal received during the period:	\$17,415,193
Plus: Redraws:	\$1,424,237
Mortgage portfolio balance at close of period:	\$1,007,175,592
Value of full discharges during the period:	\$2,728,591

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$925,129,409
Class A1 Notes Balance before distribution (Stated):	\$925,129,409
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>\$1,025,129,409</b>

Current Weighted Average Security Coupon Rate:	3.0844%
Mortgage Principal Amount Distributed:	\$19,462,168
Repayment of Redraws:	\$1,424,237
Class A1 Notes Balance after distribution (Invested):	\$907,091,479
Class A1 Notes Balance after distribution (Stated):	\$907,091,479
Class A1 Notes Bond Factor after distribution:	0.788775
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>\$1,007,091,479</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$10,251,294
Drawn Amount	\$0
Redraw Facility Limit	\$5,125,647
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%:	38.20%	26.16%
> 50%, up to and including 55%:	7.62%	8.06%
> 55%, up to and including 60%:	8.47%	9.79%
> 60%, up to and including 65%:	10.36%	12.20%
> 65%, up to and including 70%:	11.35%	13.65%
> 70%, up to and including 75%:	9.16%	11.38%
> 75%, up to and including 80%:	7.96%	10.15%
> 80%, up to and including 85%:	3.97%	4.86%
> 85%, up to and including 90%:	2.69%	3.42%
> 90%, up to and including 95%:	0.21%	0.32%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	4.50%	0.42%
> \$50,000, up to and including \$100,000:	6.10%	1.74%
> \$100,000, up to and including \$200,000:	23.63%	13.69%
> \$200,000, up to and including \$300,000:	29.73%	27.68%
> \$300,000, up to and including \$400,000:	19.55%	25.16%
> \$400,000, up to and including \$500,000:	9.38%	15.46%
> \$500,000, up to and including \$600,000:	4.56%	9.18%
> \$600,000, up to and including \$700,000:	1.47%	3.52%
> \$700,000, up to and including \$750,000:	0.48%	1.30%
> \$750,000:	0.61%	1.86%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 24 months, up to and including 30 months:	14.89%	16.53%
> 30 months, up to and including 36 months:	17.63%	20.80%
> 36 months, up to and including 48 months:	29.70%	31.39%
> 48 months, up to and including 60 months:	12.92%	13.81%
> 60 months:	24.85%	17.47%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.64%	0.12%
> 5 years, up to and including 10 years:	2.82%	0.93%
> 10 years, up to and including 15 years:	6.98%	3.63%
> 15 years, up to and including 20 years:	14.81%	10.69%
> 20 years, up to and including 25 years:	16.49%	16.42%
> 25 years, up to and including 30 years:	58.26%	68.20%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.62%	21.45%
Gold Coast	6.05%	6.10%
Sunshine Coast	3.73%	3.46%
Queensland - Other	14.30%	9.95%
Sydney Metropolitan	15.96%	22.11%
N.S.W. - Other	6.71%	5.99%
Australian Capital Territory	1.78%	1.66%
Melbourne Metropolitan	12.60%	13.43%
Victoria - Other	2.61%	1.92%
Perth Metropolitan	8.39%	9.35%
W.A. - Other	0.67%	0.67%
Adelaide Metropolitan	2.90%	2.53%
S.A. - Other	0.40%	0.33%
Darwin Metropolitan	0.21%	0.26%
N.T. - Other	0.08%	0.10%
Hobart Metropolitan	0.83%	0.59%
Tasmania - Other	0.16%	0.11%

Loan Purpose	% number of loans	% value of loans
Construction	3.49%	3.64%
Home Improvement	0.29%	0.19%
Purchase Existing Property	44.01%	41.17%
Purchase New Property	2.02%	2.24%
Refinance	49.84%	52.58%
Refinance - Home Improvement	0.35%	0.18%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.28%	1.46%
> 30 days, up to and including 60 days:	0.16%	0.23%
> 60 days, up to and including 90 days:	0.16%	0.16%
> 90 days:	0.11%	0.15%

Default Information for Monthly Period Ending 28 February 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	17.22%	18.11%

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