

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 January 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2019
Last Day of Monthly Period:	31/01/2019
Total Current Balance:	\$1,025,129,409
Total Number of Loans:	3,802
Average Current Balance:	\$269,629
Highest Current Balance:	\$870,673
Weighted Average LVR:	60.36%
Weighted Average Seasoning (Months):	50.79
Weighted Average Remaining Term:	294.17
Weighted Average Variable Rate:	4.4064%
Weighted Average Fixed Rate:	4.0201%
Weighted Average Rate on All Loans:	4.3632%
Percentage (by value) of "Owner Occupied" Loans:	78.18%
Percentage (by value) of Metropolitan Securities:	71.40%
Percentage Mortgage Insured - Primary:	20.75%
Percentage Not Mortgage Insured:	79.25%
Percentage (by value) of Variable Rate Loans:	88.87%
Percentage (by value) of Interest Only Loans:	13.33%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,902,353
Principal Draw:	\$0
Total:	\$3,902,353
Trust Expenses for the Period:	
Servicing Fee:	\$194,935
Management Fee:	\$48,734
Custodian Fee:	\$19,494
Trustee Fee:	\$16,507
Trust Indemnification:	\$25

Swap Payments:	\$421,805
Facility Fees:	\$1,581
Class A1 Notes Coupon Payments:	\$2,345,266
Class A2 Notes Coupon Payments:	\$119,933
Class AB Notes Coupon Payments:	\$25,207
Class B Notes Coupon Payments:	\$57,098
Class C Notes Coupon Payments:	\$46,284
Class D Notes Coupon Payments:	\$24,989
Class E Notes Coupon Payments:	\$52,790
Total Expenses:	\$3,374,647
Residual Income:	\$527,706
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/01/2019
Last Day of Coupon Period (Distribution Date):	13/02/2019
Number of Days in Coupon Period:	30
Determination Date:	08/02/2019
Effective BBSW for Current Period:	2.0050%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$2,345,266
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:	\$119,933
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:	\$25,207
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:	\$57,098
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:	\$46,284
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:	\$24,989
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:	\$52,790
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgages	
Scheduled Monthly Payment Amount:	\$5,669,789
Mortgage portfolio balance at start of period:	\$1,043,275,160
Less: Scheduled principal received during the period:	\$2,216,117
Less: Unscheduled principal received during the period:	\$17,063,501
Plus: Redraws:	\$1,133,868
Mortgage portfolio balance at close of period:	\$1,025,129,409
Value of full discharges during the period:	\$1,235,802

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$943,275,160
Class A1 Notes Balance before distribution (Stated):	\$943,275,160
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:	\$1,043,275,160

Current Weighted Average Security Coupon Rate:	3.1156%
Mortgage Principal Amount Distributed:	\$19,279,618
Repayment of Redraws:	\$1,133,868
Class A1 Notes Balance after distribution (Invested):	\$925,129,409
Class A1 Notes Balance after distribution (Stated):	\$925,129,409
Class A1 Notes Bond Factor after distribution:	0.804460
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 :	\$1,025,129,409

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%:	37.85%	26.01%
> 50%, up to and including 55%:	7.57%	7.93%
> 55%, up to and including 60%:	8.52%	9.75%
> 60%, up to and including 65%:	10.39%	12.24%
> 65%, up to and including 70%:	11.20%	13.49%
> 70%, up to and including 75%:	9.26%	11.41%
> 75%, up to and including 80%:	8.10%	10.28%
> 80%, up to and including 85%:	4.18%	5.15%
> 85%, up to and including 90%:	2.68%	3.38%
> 90%, up to and including 95%:	0.21%	0.31%
> 95%:	0.03%	0.03%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	4.37%	0.39%
> \$50,000, up to and including \$100,000:	6.13%	1.74%
> \$100,000, up to and including \$200,000:	23.33%	13.48%
> \$200,000, up to and including \$300,000:	29.59%	27.37%
> \$300,000, up to and including \$400,000:	19.86%	25.41%
> \$400,000, up to and including \$500,000:	9.52%	15.62%
> \$500,000, up to and including \$600,000:	4.66%	9.36%
> \$600,000, up to and including \$700,000:	1.42%	3.40%
> \$700,000, up to and including \$750,000:	0.50%	1.34%
> \$750,000:	0.63%	1.90%

Seasoning Analysis	% number of loans	% value of loans
> 18 months, up to and including 24 months:	0.26%	0.31%
> 24 months, up to and including 30 months:	16.23%	18.00%
> 30 months, up to and including 36 months:	17.52%	20.71%
> 36 months, up to and including 48 months:	31.56%	33.27%
> 48 months, up to and including 60 months:	9.84%	10.48%
> 60 months:	24.59%	17.22%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.63%	0.11%
> 5 years, up to and including 10 years:	2.74%	0.91%
> 10 years, up to and including 15 years:	6.84%	3.52%
> 15 years, up to and including 20 years:	14.97%	10.76%
> 20 years, up to and including 25 years:	16.33%	16.33%
> 25 years, up to and including 30 years:	58.50%	68.37%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.80%	21.55%
Gold Coast	6.02%	6.05%
Sunshine Coast	3.71%	3.44%
Queensland - Other	14.31%	10.05%
Sydney Metropolitan	15.86%	22.06%
N.S.W. - Other	6.71%	5.95%
Australian Capital Territory	1.76%	1.66%
Melbourne Metropolitan	12.62%	13.46%
Victoria - Other	2.58%	1.89%
Perth Metropolitan	8.36%	9.32%
W.A. - Other	0.66%	0.66%
Adelaide Metropolitan	2.89%	2.51%
S.A. - Other	0.45%	0.36%
Darwin Metropolitan	0.21%	0.26%
N.T. - Other	0.08%	0.10%
Hobart Metropolitan	0.82%	0.58%
Tasmania - Other	0.16%	0.11%

Loan Purpose	% number of loans	% value of loans
Construction	3.55%	3.69%
Home Improvement	0.29%	0.19%
Purchase Existing Property	43.92%	41.13%
Purchase New Property	2.03%	2.26%
Refinance	49.87%	52.56%
Refinance - Home Improvement	0.34%	0.17%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.92%	1.11%
> 30 days, up to and including 60 days:	0.18%	0.20%
> 60 days, up to and including 90 days:	0.18%	0.25%
> 90 days:	0.11%	0.12%

Default Information for Monthly Period Ending 31 January 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	16.89%	20.40%

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