

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 July 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/07/2019
Last Day of Monthly Period:	31/07/2019
Total Current Balance:	\$908,075,894
Total Number of Loans:	3,477
Average Current Balance:	\$261,166
Highest Current Balance:	\$872,830
Weighted Average LVR:	59.43%
Weighted Average Seasoning (Months):	56.82
Weighted Average Remaining Term:	288.37
Weighted Average Variable Rate:	3.9725%
Weighted Average Fixed Rate:	3.9692%
Weighted Average Rate on All Loans:	3.9731%
Percentage (by value) of "Owner Occupied" Loans:	78.50%
Percentage (by value) of Metropolitan Securities:	71.14%
Percentage Mortgage Insured - Primary:	20.76%
Percentage not Mortgage Insured:	79.24%
Percentage (by value) of Variable Rate Loans:	91.79%
Percentage (by value) of Interest Only Loans:	12.02%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,253,323
Principal Draw:	\$0
Total:	\$3,253,323
Trust Expenses for the Period:	
Servicing Fee:	\$173,651
Management Fee:	\$43,413
Custodian Fee:	\$17,365
Trustee Fee:	\$14,214

Swap Payments:	\$878,637
Facility Fees:	\$1,358
Class A1 Notes Coupon Payments:	\$1,416,142
Class A2 Notes Coupon Payments:	\$83,749
Class AB Notes Coupon Payments:	\$18,278
Class B Notes Coupon Payments:	\$42,146
Class C Notes Coupon Payments:	\$36,042
Class D Notes Coupon Payments:	\$20,241
Class E Notes Coupon Payments:	\$45,376
Total Expenses:	\$2,790,613
Residual Income:	\$462,710
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/07/2019
Last Day of Coupon Period (Distribution Date):	13/08/2019
Number of Days in Coupon Period:	29
Determination Date:	08/08/2019
Effective BBSW for Current Period:	1.1291%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,416,142
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:	\$83,749
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:	\$18,278
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:	\$42,146
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:	\$36,042
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:	\$20,241
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:	\$45,376
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgages	
Scheduled Monthly Payment Amount:	\$5,054,467
Mortgage portfolio balance at start of period:	\$929,363,993
Less: Scheduled principal received during the period:	\$2,092,200
Less: Unscheduled principal received during the period:	\$20,561,501
Plus: Redraws:	\$1,365,603
Mortgage portfolio balance at close of period:	\$908,075,894
Value of full discharges during the period:	\$3,480,950

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$829,363,993
Class A1 Notes Balance before distribution (Stated):	\$829,363,993
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:	\$929,363,993

Current Weighted Average Security Coupon Rate:	2.2508%
Mortgage Principal Amount Distributed:	\$22,653,702
Repayment of Redraws:	\$1,365,603
Class A1 Notes Balance after distribution (Invested):	\$808,075,894
Class A1 Notes Balance after distribution (Stated):	\$808,075,894
Class A1 Notes Bond Factor after distribution:	0.702675
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 :	\$908,075,894

Facilities	
Liquidity Facility Limit	\$9,684,230
Drawn Amount	\$0
Redraw Facility Limit	\$5,125,647
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%:	40.49%	27.71%
> 50%, up to and including 55%:	7.62%	8.23%
> 55%, up to and including 60%:	8.51%	9.97%
> 60%, up to and including 65%:	10.47%	12.08%
> 65%, up to and including 70%:	10.84%	13.61%
> 70%, up to and including 75%:	8.34%	10.72%
> 75%, up to and including 80%:	8.02%	10.21%
> 80%, up to and including 85%:	3.31%	4.23%
> 85%, up to and including 90%:	2.16%	2.87%
> 90%, up to and including 95%:	0.23%	0.38%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	5.35%	0.45%
> \$50,000, up to and including \$100,000:	6.38%	1.86%
> \$100,000, up to and including \$200,000:	24.62%	14.61%
> \$200,000, up to and including \$300,000:	29.36%	28.07%
> \$300,000, up to and including \$400,000:	19.13%	25.31%
> \$400,000, up to and including \$500,000:	8.57%	14.61%
> \$500,000, up to and including \$600,000:	4.26%	8.79%
> \$600,000, up to and including \$700,000:	1.18%	2.91%
> \$700,000, up to and including \$750,000:	0.55%	1.52%
> \$750,000:	0.60%	1.87%

Seasoning Analysis	% number of loans	% value of loans
> 24 months, up to and including 30 months:	0.35%	0.40%
> 30 months, up to and including 36 months:	16.28%	18.11%
> 36 months, up to and including 48 months:	34.86%	39.31%
> 48 months, up to and including 60 months:	21.25%	22.39%
> 60 months:	27.26%	19.80%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.86%	0.15%
> 5 years, up to and including 10 years:	3.19%	1.07%
> 10 years, up to and including 15 years:	7.74%	3.97%
> 15 years, up to and including 20 years:	14.90%	10.82%
> 20 years, up to and including 25 years:	17.08%	17.64%
> 25 years, up to and including 30 years:	56.23%	66.36%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.89%	21.43%
Gold Coast	5.92%	6.14%
Sunshine Coast	3.62%	3.33%
Queensland - Other	14.67%	10.34%
Sydney Metropolitan	15.73%	21.92%
N.S.W. - Other	6.82%	6.08%
Australian Capital Territory	1.84%	1.71%
Melbourne Metropolitan	12.65%	13.38%
Victoria - Other	2.53%	1.85%
Perth Metropolitan	8.54%	9.68%
W.A. - Other	0.63%	0.64%
Adelaide Metropolitan	2.62%	2.25%
S.A. - Other	0.37%	0.28%
Darwin Metropolitan	0.17%	0.21%
N.T. - Other	0.09%	0.11%
Hobart Metropolitan	0.78%	0.56%
Tasmania - Other	0.12%	0.08%

Loan Purpose	% number of loans	% value of loans
Construction	3.51%	3.71%
Home Improvement	0.29%	0.19%
Purchase Existing Property	44.84%	42.25%
Purchase New Property	2.13%	2.31%
Refinance	48.86%	51.35%
Refinance - Home Improvement	0.37%	0.19%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.81%	1.03%
> 30 days, up to and including 60 days:	0.03%	0.02%
> 60 days, up to and including 90 days:	0.17%	0.19%
> 90 days:	0.32%	0.40%

Default Information for Monthly Period Ending 31 July 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	22.20%	20.62%

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