

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 30 June 2019

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/06/2019
Last Day of Monthly Period:	30/06/2019
Total Current Balance:	\$929,363,993
Total Number of Loans:	3,531
Average Current Balance:	\$263,201
Highest Current Balance:	\$873,678
Weighted Average LVR:	59.55%
Weighted Average Seasoning (Months):	55.69
Weighted Average Remaining Term:	289.36
Weighted Average Variable Rate:	4.1745%
Weighted Average Fixed Rate:	3.9778%
Weighted Average Rate on All Loans:	4.1578%
Percentage (by value) of "Owner Occupied" Loans:	78.47%
Percentage (by value) of Metropolitan Securities:	71.16%
Percentage Mortgage Insured - Primary:	20.53%
Percentage not Mortgage Insured:	79.47%
Percentage (by value) of Variable Rate Loans:	91.46%
Percentage (by value) of Interest Only Loans:	12.43%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$3,539,944
Principal Draw:	\$0
Total:	\$3,539,944
Trust Expenses for the Period:	
Servicing Fee:	\$171,221
Management Fee:	\$42,805
Custodian Fee:	\$17,122
Trustee Fee:	\$15,981
Trust Indemnification:	\$25

Swap Payments:	\$667,635
Facility Fees:	\$1,498
Class A1 Notes Coupon Payments:	\$1,759,699
Class A2 Notes Coupon Payments:	\$101,370
Class AB Notes Coupon Payments:	\$21,863
Class B Notes Coupon Payments:	\$50,137
Class C Notes Coupon Payments:	\$42,192
Class D Notes Coupon Payments:	\$23,425
Class E Notes Coupon Payments:	\$51,644
Total Expenses:	\$2,966,616
Residual Income:	\$573,329
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/06/2019
Last Day of Coupon Period (Distribution Date):	15/07/2019
Number of Days in Coupon Period:	32
Determination Date:	10/07/2019
Effective BBSW for Current Period:	1.3500%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,759,699
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:	\$101,370
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:	\$21,863
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:	\$50,137
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:	\$42,192
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:	\$23,425
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:	\$51,644
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$5,194,257
Mortgage portfolio balance at start of period:	\$946,901,420
Less: Scheduled principal received during the period:	\$2,092,291
Less: Unscheduled principal received during the period:	\$17,202,141
Plus: Redraws:	\$1,757,005
Mortgage portfolio balance at close of period:	\$929,363,993
Value of full discharges during the period:	\$2,758,157

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$846,901,420
Class A1 Notes Balance before distribution (Stated):	\$846,901,420
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>\$946,901,420</b>

Current Weighted Average Security Coupon Rate:	2.4698%
Mortgage Principal Amount Distributed:	\$19,294,432
Repayment of Redraws:	\$1,757,005
Class A1 Notes Balance after distribution (Invested):	\$829,363,993
Class A1 Notes Balance after distribution (Stated):	\$829,363,993
Class A1 Notes Bond Factor after distribution:	0.721186
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>\$929,363,993</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$9,684,230
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%:	40.05%	27.46%
> 50%, up to and including 55%:	7.50%	8.15%
> 55%, up to and including 60%:	8.61%	10.08%
> 60%, up to and including 65%:	10.48%	11.97%
> 65%, up to and including 70%:	11.02%	13.58%
> 70%, up to and including 75%:	8.58%	11.18%
> 75%, up to and including 80%:	7.87%	10.02%
> 80%, up to and including 85%:	3.57%	4.41%
> 85%, up to and including 90%:	2.10%	2.77%
> 90%, up to and including 95%:	0.23%	0.37%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	5.04%	0.43%
> \$50,000, up to and including \$100,000:	6.34%	1.83%
> \$100,000, up to and including \$200,000:	24.50%	14.45%
> \$200,000, up to and including \$300,000:	29.40%	27.90%
> \$300,000, up to and including \$400,000:	19.20%	25.19%
> \$400,000, up to and including \$500,000:	8.78%	14.85%
> \$500,000, up to and including \$600,000:	4.36%	8.97%
> \$600,000, up to and including \$700,000:	1.25%	3.06%
> \$700,000, up to and including \$750,000:	0.54%	1.48%
> \$750,000:	0.59%	1.84%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 24 months, up to and including 30 months:	3.63%	4.20%
> 30 months, up to and including 36 months:	15.38%	17.11%
> 36 months, up to and including 48 months:	36.14%	40.38%
> 48 months, up to and including 60 months:	18.41%	19.34%
> 60 months:	26.45%	18.96%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.79%	0.13%
> 5 years, up to and including 10 years:	3.12%	1.04%
> 10 years, up to and including 15 years:	7.67%	4.03%
> 15 years, up to and including 20 years:	14.76%	10.73%
> 20 years, up to and including 25 years:	16.77%	17.10%
> 25 years, up to and including 30 years:	56.90%	66.98%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	22.85%	21.50%
Gold Coast	5.95%	6.16%
Sunshine Coast	3.60%	3.36%
Queensland - Other	14.56%	10.23%
Sydney Metropolitan	15.83%	21.93%
N.S.W. - Other	6.77%	6.03%
Australian Capital Territory	1.81%	1.66%
Melbourne Metropolitan	12.66%	13.36%
Victoria - Other	2.58%	1.89%
Perth Metropolitan	8.50%	9.62%
W.A. - Other	0.65%	0.67%
Adelaide Metropolitan	2.66%	2.30%
S.A. - Other	0.37%	0.28%
Darwin Metropolitan	0.17%	0.21%
N.T. - Other	0.08%	0.11%
Hobart Metropolitan	0.82%	0.58%
Tasmania - Other	0.14%	0.10%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.48%	3.70%
Home Improvement	0.28%	0.19%
Purchase Existing Property	44.52%	41.78%
Purchase New Property	2.10%	2.30%
Refinance	49.25%	51.84%
Refinance - Home Improvement	0.37%	0.19%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.74%	0.87%
> 30 days, up to and including 60 days:	0.11%	0.16%
> 60 days, up to and including 90 days:	0.06%	0.05%
> 90 days:	0.31%	0.39%

<b>Default Information for Monthly Period Ending 30 June 2019</b>	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	\$0

<b>CPR Analysis</b>	<b>Monthly CPR</b>	<b>Quarterly CPR</b>
CPR	17.95%	19.34%

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