

# Apollo Series 2018-1 Trust

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

| Mortgage Portfolio Details                        |               |
|---|---------------|
| First Day of Monthly Period:                      | 01/11/2019    |
| Last Day of Monthly Period:                       | 30/11/2019    |
| Total Current Balance:                            | \$833,037,314 |
| Total Number of Loans:                            | 3,272         |
| Average Current Balance:                          | \$254,596     |
| Highest Current Balance:                          | \$898,436     |
| Weighted Average LVR:                             | 58.72%        |
| Weighted Average Seasoning (Months):              | 61.10         |
| Weighted Average Remaining Term:                  | 284.11        |
| Weighted Average Variable Rate:                   | 3.7786%       |
| Weighted Average Fixed Rate:                      | 3.9508%       |
| Weighted Average Rate on All Loans:               | 3.7932%       |
| Percentage (by value) of "Owner Occupied" Loans:  | 78.36%        |
| Percentage (by value) of Metropolitan Securities: | 70.82%        |
| Percentage Mortgage Insured - Primary:            | 21.08%        |
| Percentage Not Mortgage Insured:                  | 78.92%        |
| Percentage (by value) of Variable Rate Loans:     | 91.94%        |
| Percentage (by value) of Interest Only Loans:     | 10.90%        |
| Percentage (by value) of "Low Doc" Loans:         | 0.00%         |

| Revenue Distribution           |             |
|--------------------------------|-------------|
| Revenue from Mortgage Loans:   | \$2,792,490 |
| Principal Draw:                | \$0         |
| Total:                         | \$2,792,490 |
| Trust Expenses for the Period: |             |
| Servicing Fee:                 | \$153,299   |
| Management Fee:                | \$38,325    |
| Custodian Fee:                 | \$15,330    |
| Trustee Fee:                   | \$13,414    |
| Trust Indemnification:         | \$25        |

|  |             |
|--|-------------|
| Swap Payments:                                       | \$717,229   |
| Facility Fees:                                       | \$1,232     |
| Class A1 Notes Coupon Payments:                      | \$1,171,594 |
| Class A2 Notes Coupon Payments:                      | \$77,403    |
| Class AB Notes Coupon Payments:                      | \$17,161    |
| Class B Notes Coupon Payments:                       | \$39,856    |
| Class C Notes Coupon Payments:                       | \$34,790    |
| Class D Notes Coupon Payments:                       | \$19,816    |
| Class E Notes Coupon Payments:                       | \$45,319    |
| Total Expenses:                                      | \$2,344,792 |
|  |             |
| Residual Income:                                     | \$447,698   |
| Unreimbursed Principal Draw after Distribution Date: | \$0         |

| <b>Interest Payable for the Coupon Period</b>             |             |
|---|-------------|
| First Day of Coupon Period:                               | 13/11/2019  |
| Last Day of Coupon Period (Distribution Date):            | 13/12/2019  |
| Number of Days in Coupon Period:                          | 30          |
| Determination Date:                                       | 10/12/2019  |
| Effective BBSW for Current Period:                        | 0.8862%     |
|   |             |
| Class A1 Notes Interest Margin over BBSW:                 | 1.02%       |
| Class A1 Notes Interest this Coupon Period:               | \$1,171,594 |
| 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:               | \$77,403    |
| 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:               | \$17,161    |
| 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:                | \$39,856    |
| 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:                | \$34,790    |
| 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:                | \$19,816    |
| 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:                | \$45,319    |
| Class E Notes Unpaid Interest from prior Coupon Periods:  | \$0         |

| <b>Principal Received from Mortgages</b>                |               |
|---|---------------|
| Scheduled Monthly Payment Amount:                       | \$4,493,739   |
|   |               |
| Mortgage portfolio balance at start of period:          | \$847,790,966 |
| Less: Scheduled principal received during the period:   | \$2,050,384   |
| Less: Unscheduled principal received during the period: | \$15,134,513  |
| Plus: Redraws:  | \$2,431,245   |
| Mortgage portfolio balance at close of period:          | \$833,037,314 |
|   |               |
| Value of full discharges during the period:             | \$1,737,111   |

| <b>Principal Distribution</b>                           |                      |
|---|----------------------|
| Class A1 Notes Balance before distribution (Invested):  | \$747,790,966        |
| Class A1 Notes Balance before distribution (Stated):    | \$747,790,966        |
|   |                      |
| 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>\$847,790,966</b> |
|   |                      |

|   |                      |
|---|----------------------|
| Current Weighted Average Security Coupon Rate:        | 2.0177%              |
| Mortgage Principal Amount Distributed:                | \$17,184,897         |
| Repayment of Redraws:                                 | \$2,431,245          |
|   |                      |
| Class A1 Notes Balance after distribution (Invested): | \$733,037,314        |
| Class A1 Notes Balance after distribution (Stated):   | \$733,037,314        |
| Class A1 Notes Bond Factor after distribution:        | 0.637424             |
|   |                      |
| 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>\$833,037,314</b> |

| <b>Facilities</b>        |             |
|--------------------------|-------------|
| Liquidity Facility Limit | \$8,477,910 |
| Drawn Amount             | \$0         |
| Redraw Facility Limit    | \$4,540,379 |
| 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%:        | 42.39%                   | 28.80%                  |
| > 50%, up to and including 55%: | 7.73%                    | 8.63%                   |
| > 55%, up to and including 60%: | 9.05%                    | 10.57%                  |
| > 60%, up to and including 65%: | 9.69%                    | 11.56%                  |
| > 65%, up to and including 70%: | 10.39%                   | 13.18%                  |
| > 70%, up to and including 75%: | 8.07%                    | 10.53%                  |
| > 75%, up to and including 80%: | 7.64%                    | 9.91%                   |
| > 80%, up to and including 85%: | 3.09%                    | 4.09%                   |
| > 85%, up to and including 90%: | 1.83%                    | 2.53%                   |
| > 90%, up to and including 95%: | 0.12%                    | 0.20%                   |

| <b>Loan Size Analysis</b>                   | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| Up to and including \$50,000:               | 5.93%                    | 0.50%                   |
| > \$50,000, up to and including \$100,000:  | 7.06%                    | 2.15%                   |
| > \$100,000, up to and including \$200,000: | 25.03%                   | 15.23%                  |
| > \$200,000, up to and including \$300,000: | 29.40%                   | 28.80%                  |
| > \$300,000, up to and including \$400,000: | 18.31%                   | 24.77%                  |
| > \$400,000, up to and including \$500,000: | 8.07%                    | 14.08%                  |
| > \$500,000, up to and including \$600,000: | 4.19%                    | 8.85%                   |
| > \$600,000, up to and including \$700,000: | 1.07%                    | 2.74%                   |
| > \$700,000, up to and including \$750,000: | 0.46%                    | 1.32%                   |
| > \$750,000:                                | 0.49%                    | 1.56%                   |

| <b>Seasoning Analysis</b>                   | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| > 30 months, up to and including 36 months: | 7.79%                    | 8.93%                   |
| > 36 months, up to and including 48 months: | 28.97%                   | 33.20%                  |
| > 48 months, up to and including 60 months: | 32.67%                   | 34.48%                  |
| > 60 months:                                | 30.56%                   | 23.39%                  |

| <b>Remaining Loan Term</b>                | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| Up to and including 5 years:              | 0.92%                    | 0.17%                   |
| > 5 years, up to and including 10 years:  | 3.39%                    | 1.21%                   |
| > 10 years, up to and including 15 years: | 8.25%                    | 4.28%                   |
| > 15 years, up to and including 20 years: | 14.79%                   | 10.85%                  |
| > 20 years, up to and including 25 years: | 19.38%                   | 20.16%                  |
| > 25 years, up to and including 30 years: | 53.27%                   | 63.33%                  |

| Geographic Distribution      | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Brisbane Metropolitan        | 23.14%            | 21.64%           |
| Gold Coast                   | 5.96%             | 6.18%            |
| Sunshine Coast               | 3.51%             | 3.22%            |
| Queensland - Other           | 14.98%            | 10.72%           |
| Sydney Metropolitan          | 15.43%            | 21.49%           |
| N.S.W. - Other               | 6.85%             | 6.14%            |
| Australian Capital Territory | 1.83%             | 1.72%            |
| Melbourne Metropolitan       | 12.53%            | 13.23%           |
| Victoria - Other             | 2.44%             | 1.76%            |
| Perth Metropolitan           | 8.62%             | 9.76%            |
| W.A. - Other                 | 0.67%             | 0.69%            |
| Adelaide Metropolitan        | 2.51%             | 2.17%            |
| S.A. - Other                 | 0.34%             | 0.26%            |
| Darwin Metropolitan          | 0.18%             | 0.22%            |
| N.T. - Other                 | 0.09%             | 0.12%            |
| Hobart Metropolitan          | 0.79%             | 0.59%            |
| Tasmania - Other             | 0.12%             | 0.08%            |

| Loan Purpose                 | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Construction                 | 3.58%             | 3.89%            |
| Home Improvement             | 0.24%             | 0.15%            |
| Purchase Existing Property   | 45.05%            | 42.26%           |
| Purchase New Property        | 2.11%             | 2.31%            |
| Refinance                    | 48.62%            | 51.18%           |
| Refinance - Home Improvement | 0.40%             | 0.21%            |

| Arrears Analysis                        | % number of loans | % value of loans |
|---|-------------------|------------------|
| Up to and including 30 days:            | 0.76%             | 0.85%            |
| > 30 days, up to and including 60 days: | 0.09%             | 0.11%            |
| > 60 days, up to and including 90 days: | 0.06%             | 0.07%            |
| > 90 days:                              | 0.31%             | 0.38%            |

| Default Information for Monthly Period Ending 30 November 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          | 16.61%      | 20.09%        |

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