

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 October 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/10/2019
Last Day of Monthly Period:	31/10/2019
Total Current Balance:	\$847,790,966
Total Number of Loans:	3,317
Average Current Balance:	\$255,590
Highest Current Balance:	\$870,032
Weighted Average LVR:	58.92%
Weighted Average Seasoning (Months):	60.04
Weighted Average Remaining Term:	285.14
Weighted Average Variable Rate:	3.7899%
Weighted Average Fixed Rate:	3.9550%
Weighted Average Rate on All Loans:	3.8040%
Percentage (by value) of "Owner Occupied" Loans:	78.51%
Percentage (by value) of Metropolitan Securities:	70.71%
Percentage Mortgage Insured - Primary:	21.01%
Percentage Not Mortgage Insured:	78.99%
Percentage (by value) of Variable Rate Loans:	91.52%
Percentage (by value) of Interest Only Loans:	11.27%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,839,116
Principal Draw:	\$0
Total:	\$2,839,116
Trust Expenses for the Period:	
Servicing Fee:	\$161,712
Management Fee:	\$40,428
Custodian Fee:	\$16,171
Trustee Fee:	\$13,693

Swap Payments:	\$719,720
Facility Fees:	\$1,306
Class A1 Notes Coupon Payments:	\$1,207,968
Class A2 Notes Coupon Payments:	\$77,928
Class AB Notes Coupon Payments:	\$17,260
Class B Notes Coupon Payments:	\$40,068
Class C Notes Coupon Payments:	\$34,932
Class D Notes Coupon Payments:	\$19,880
Class E Notes Coupon Payments:	\$45,411
Total Expenses:	\$2,396,478
Residual Income:	\$442,637
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/10/2019
Last Day of Coupon Period (Distribution Date):	13/11/2019
Number of Days in Coupon Period:	30
Determination Date:	08/11/2019
Effective BBSW for Current Period:	0.9000%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,207,968
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:	\$77,928
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:	\$17,260
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:	\$40,068
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:	\$34,932
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:	\$19,880
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:	\$45,411
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgages	
Scheduled Monthly Payment Amount:	\$4,631,489
Mortgage portfolio balance at start of period:	\$865,466,078
Less: Scheduled principal received during the period:	\$2,166,873
Less: Unscheduled principal received during the period:	\$17,180,301
Plus: Redraws:	\$1,672,063
Mortgage portfolio balance at close of period:	\$847,790,966
Value of full discharges during the period:	\$1,691,394

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$765,466,078
Class A1 Notes Balance before distribution (Stated):	\$765,466,078
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:	\$865,466,078

Current Weighted Average Security Coupon Rate:	2.0292%
Mortgage Principal Amount Distributed:	\$19,347,175
Repayment of Redraws:	\$1,672,063
Class A1 Notes Balance after distribution (Invested):	\$747,790,966
Class A1 Notes Balance after distribution (Stated):	\$747,790,966
Class A1 Notes Bond Factor after distribution:	0.650253
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 :	\$847,790,966

Facilities	
Liquidity Facility Limit	\$9,080,759
Drawn Amount	\$0
Redraw Facility Limit	\$4,540,379
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%:	41.88%	28.39%
> 50%, up to and including 55%:	7.60%	8.28%
> 55%, up to and including 60%:	9.04%	10.63%
> 60%, up to and including 65%:	10.07%	12.04%
> 65%, up to and including 70%:	10.46%	13.29%
> 70%, up to and including 75%:	7.99%	10.31%
> 75%, up to and including 80%:	7.66%	9.97%
> 80%, up to and including 85%:	3.26%	4.27%
> 85%, up to and including 90%:	1.90%	2.56%
> 90%, up to and including 95%:	0.15%	0.26%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	5.97%	0.49%
> \$50,000, up to and including \$100,000:	6.99%	2.12%
> \$100,000, up to and including \$200,000:	24.69%	14.97%
> \$200,000, up to and including \$300,000:	29.67%	29.00%
> \$300,000, up to and including \$400,000:	18.18%	24.53%
> \$400,000, up to and including \$500,000:	8.20%	14.26%
> \$500,000, up to and including \$600,000:	4.22%	8.89%
> \$600,000, up to and including \$700,000:	1.09%	2.76%
> \$700,000, up to and including \$750,000:	0.51%	1.46%
> \$750,000:	0.48%	1.52%

Seasoning Analysis	% number of loans	% value of loans
> 30 months, up to and including 36 months:	11.28%	12.65%
> 36 months, up to and including 48 months:	27.59%	31.78%
> 48 months, up to and including 60 months:	31.75%	33.54%
> 60 months:	29.39%	22.02%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.99%	0.16%
> 5 years, up to and including 10 years:	3.32%	1.23%
> 10 years, up to and including 15 years:	8.23%	4.23%
> 15 years, up to and including 20 years:	14.62%	10.68%
> 20 years, up to and including 25 years:	18.57%	19.27%
> 25 years, up to and including 30 years:	54.27%	64.44%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.06%	21.63%
Gold Coast	5.97%	6.19%
Sunshine Coast	3.56%	3.31%
Queensland - Other	14.98%	10.70%
Sydney Metropolitan	15.47%	21.43%
N.S.W. - Other	6.90%	6.18%
Australian Capital Territory	1.84%	1.70%
Melbourne Metropolitan	12.51%	13.22%
Victoria - Other	2.44%	1.77%
Perth Metropolitan	8.56%	9.71%
W.A. - Other	0.66%	0.68%
Adelaide Metropolitan	2.53%	2.21%
S.A. - Other	0.33%	0.26%
Darwin Metropolitan	0.18%	0.22%
N.T. - Other	0.09%	0.12%
Hobart Metropolitan	0.78%	0.58%
Tasmania - Other	0.12%	0.08%

Loan Purpose	% number of loans	% value of loans
Construction	3.56%	3.85%
Home Improvement	0.27%	0.16%
Purchase Existing Property	45.16%	42.46%
Purchase New Property	2.08%	2.28%
Refinance	48.54%	51.05%
Refinance - Home Improvement	0.39%	0.20%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.78%	0.94%
> 30 days, up to and including 60 days:	0.12%	0.15%
> 60 days, up to and including 90 days:	0.06%	0.07%
> 90 days:	0.30%	0.37%

Default Information for Monthly Period Ending 31 October 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	19.55%	21.94%

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