

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 30 September 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/09/2019
Last Day of Monthly Period:	30/09/2019
Total Current Balance:	\$865,466,078
Total Number of Loans:	3,365
Average Current Balance:	\$257,196
Highest Current Balance:	\$871,032
Weighted Average LVR:	59.08%
Weighted Average Seasoning (Months):	59.14
Weighted Average Remaining Term:	286.01
Weighted Average Variable Rate:	3.9486%
Weighted Average Fixed Rate:	3.9626%
Weighted Average Rate on All Loans:	3.9503%
Percentage (by value) of "Owner Occupied" Loans:	78.66%
Percentage (by value) of Metropolitan Securities:	70.58%
Percentage Mortgage Insured - Primary:	21.15%
Percentage not Mortgage Insured:	78.85%
Percentage (by value) of Variable Rate Loans:	91.40%
Percentage (by value) of Interest Only Loans:	11.62%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,015,579
Principal Draw:	\$0
Total:	\$3,015,579
Trust Expenses for the Period:	
Servicing Fee:	\$160,415
Management Fee:	\$40,104
Custodian Fee:	\$16,041
Trustee Fee:	\$14,504
Trust Indemnification:	\$25

Swap Payments:	\$645,822
Facility Fees:	\$1,350
Class A1 Notes Coupon Payments:	\$1,392,619
Class A2 Notes Coupon Payments:	\$86,932
Class AB Notes Coupon Payments:	\$19,048
Class B Notes Coupon Payments:	\$44,001
Class C Notes Coupon Payments:	\$37,827
Class D Notes Coupon Payments:	\$21,322
Class E Notes Coupon Payments:	\$48,050
Total Expenses:	\$2,528,061
Residual Income:	\$487,518
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/09/2019
Last Day of Coupon Period (Distribution Date):	14/10/2019
Number of Days in Coupon Period:	31
Determination Date:	09/10/2019
Effective BBSW for Current Period:	1.0631%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,392,619
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:	\$86,932
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:	\$19,048
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:	\$44,001
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:	\$37,827
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:	\$21,322
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:	\$48,050
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgages	
Scheduled Monthly Payment Amount:	\$4,735,504
Mortgage portfolio balance at start of period:	\$887,142,644
Less: Scheduled principal received during the period:	\$1,834,514
Less: Unscheduled principal received during the period:	\$20,994,365
Plus: Redraws:	\$1,152,313
Mortgage portfolio balance at close of period:	\$865,466,078
Value of full discharges during the period:	\$2,893,558

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$787,142,644
Class A1 Notes Balance before distribution (Stated):	\$787,142,644
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:	\$887,142,644

Current Weighted Average Security Coupon Rate:	2.1896%
Mortgage Principal Amount Distributed:	\$22,828,880
Repayment of Redraws:	\$1,152,313
Class A1 Notes Balance after distribution (Invested):	\$765,466,078
Class A1 Notes Balance after distribution (Stated):	\$765,466,078
Class A1 Notes Bond Factor after distribution:	0.665623
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 :	\$865,466,078

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%:	41.58%	28.36%
> 50%, up to and including 55%:	7.52%	8.21%
> 55%, up to and including 60%:	8.83%	10.35%
> 60%, up to and including 65%:	10.25%	11.99%
> 65%, up to and including 70%:	10.37%	13.13%
> 70%, up to and including 75%:	8.26%	10.60%
> 75%, up to and including 80%:	7.76%	10.15%
> 80%, up to and including 85%:	3.30%	4.31%
> 85%, up to and including 90%:	1.96%	2.61%
> 90%, up to and including 95%:	0.18%	0.30%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	5.71%	0.49%
> \$50,000, up to and including \$100,000:	6.63%	1.98%
> \$100,000, up to and including \$200,000:	24.99%	15.02%
> \$200,000, up to and including \$300,000:	29.42%	28.55%
> \$300,000, up to and including \$400,000:	18.57%	24.88%
> \$400,000, up to and including \$500,000:	8.29%	14.33%
> \$500,000, up to and including \$600,000:	4.28%	8.98%
> \$600,000, up to and including \$700,000:	1.07%	2.69%
> \$700,000, up to and including \$750,000:	0.56%	1.59%
> \$750,000:	0.48%	1.50%

Seasoning Analysis	% number of loans	% value of loans
> 30 months, up to and including 36 months:	13.05%	14.68%
> 36 months, up to and including 48 months:	28.20%	32.16%
> 48 months, up to and including 60 months:	30.37%	32.24%
> 60 months:	28.38%	20.92%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.98%	0.16%
> 5 years, up to and including 10 years:	3.24%	1.14%
> 10 years, up to and including 15 years:	8.08%	4.16%
> 15 years, up to and including 20 years:	14.77%	10.89%
> 20 years, up to and including 25 years:	17.71%	18.29%
> 25 years, up to and including 30 years:	55.22%	65.36%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.06%	21.58%
Gold Coast	6.06%	6.33%
Sunshine Coast	3.63%	3.43%
Queensland - Other	14.86%	10.58%
Sydney Metropolitan	15.39%	21.31%
N.S.W. - Other	6.86%	6.15%
Australian Capital Territory	1.81%	1.67%
Melbourne Metropolitan	12.54%	13.29%
Victoria - Other	2.50%	1.82%
Perth Metropolitan	8.56%	9.70%
W.A. - Other	0.65%	0.67%
Adelaide Metropolitan	2.56%	2.22%
S.A. - Other	0.33%	0.25%
Darwin Metropolitan	0.18%	0.22%
N.T. - Other	0.09%	0.12%
Hobart Metropolitan	0.80%	0.58%
Tasmania - Other	0.12%	0.08%

Loan Purpose	% number of loans	% value of loans
Construction	3.54%	3.81%
Home Improvement	0.30%	0.20%
Purchase Existing Property	45.14%	42.54%
Purchase New Property	2.11%	2.33%
Refinance	48.53%	50.93%
Refinance - Home Improvement	0.39%	0.20%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.77%	0.94%
> 30 days, up to and including 60 days:	0.06%	0.07%
> 60 days, up to and including 90 days:	0.09%	0.09%
> 90 days:	0.33%	0.40%

Default Information for Monthly Period Ending 30 September 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	23.82%	22.80%

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