

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 30 April 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/04/2020
Last Day of Monthly Period:	30/04/2020
Total Current Balance:	\$749,528,518
Total Number of Loans:	3,043
Average Current Balance:	\$246,312
Highest Current Balance:	\$852,304
Weighted Average LVR:	57.98%
Weighted Average Seasoning (Months):	66.45
Weighted Average Remaining Term:	278.88
Weighted Average Variable Rate:	3.4360%
Weighted Average Fixed Rate:	3.8224%
Weighted Average Rate on All Loans:	3.4636%
Percentage (by value) of "Owner Occupied" Loans:	78.96%
Percentage (by value) of Metropolitan Securities:	70.29%
Percentage Mortgage Insured - Primary:	21.35%
Percentage Not Mortgage Insured:	78.65%
Percentage (by value) of Variable Rate Loans:	93.06%
Percentage (by value) of Interest Only Loans:	8.02%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,336,034
Principal Draw:	\$0
Total:	\$2,336,034
Trust Expenses for the Period:	
Servicing Fee:	\$138,155
Management Fee:	\$34,539
Custodian Fee:	\$13,816
Trustee Fee:	\$11,686
Trust Indemnification:	\$25

Swap Payments:	\$946,698
Facility Fees:	\$1,106
Class A1 Notes Coupon Payments:	\$622,087
Class A2 Notes Coupon Payments:	\$48,105
Class AB Notes Coupon Payments:	\$11,534
Class B Notes Coupon Payments:	\$27,696
Class C Notes Coupon Payments:	\$26,409
Class D Notes Coupon Payments:	\$15,906
Class E Notes Coupon Payments:	\$39,114
Total Expenses:	\$1,936,876
Residual Income:	\$399,158
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/04/2020
Last Day of Coupon Period (Distribution Date):	13/05/2020
Number of Days in Coupon Period:	29
Determination Date:	08/05/2020
Effective BBSW for Current Period:	0.1591%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$622,087
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:	\$48,105
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:	\$11,534
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:	\$27,696
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:	\$26,409
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:	\$15,906
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:	\$39,114
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$4,049,251
Mortgage portfolio balance at start of period:	\$764,041,374
Less: Scheduled principal received during the period:	\$2,016,866
Less: Unscheduled principal received during the period:	\$13,695,842
Plus: Redraws:	\$1,199,852
Mortgage portfolio balance at close of period:	\$749,528,518
Value of full discharges during the period:	\$1,934,178

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$664,041,374
Class A1 Notes Balance before distribution (Stated):	\$664,041,374
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:	\$764,041,374

Current Weighted Average Security Coupon Rate:	1.3028%
Mortgage Principal Amount Distributed:	\$15,712,708
Repayment of Redraws:	\$1,199,852
Class A1 Notes Balance after distribution (Invested):	\$649,528,518
Class A1 Notes Balance after distribution (Stated):	\$649,528,518
Class A1 Notes Bond Factor after distribution:	0.564807
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 :	\$749,528,518

Facilities	
Liquidity Facility Limit	\$7,958,037
Drawn Amount	\$0
Redraw Facility Limit	\$3,979,019
Drawn Amount	\$0

Reserve	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$0

Loan To Valuation Ratio	% number of loans	% value of loans
Not Applicable	0.03%	0.00%
Up to and including 50%:	44.30%	30.01%
> 50%, up to and including 55%:	7.62%	8.47%
> 55%, up to and including 60%:	9.30%	11.20%
> 60%, up to and including 65%:	9.96%	12.20%
> 65%, up to and including 70%:	9.60%	12.63%
> 70%, up to and including 75%:	7.85%	10.20%
> 75%, up to and including 80%:	7.39%	9.91%
> 80%, up to and including 85%:	2.33%	3.02%
> 85%, up to and including 90%:	1.61%	2.36%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	6.77%	0.53%
> \$50,000, up to and including \$100,000:	7.95%	2.50%
> \$100,000, up to and including \$200,000:	25.53%	16.08%
> \$200,000, up to and including \$300,000:	28.72%	28.93%
> \$300,000, up to and including \$400,000:	17.88%	24.90%
> \$400,000, up to and including \$500,000:	7.49%	13.52%
> \$500,000, up to and including \$600,000:	3.75%	8.12%
> \$600,000, up to and including \$700,000:	1.08%	2.85%
> \$700,000, up to and including \$750,000:	0.36%	1.07%
> \$750,000:	0.46%	1.49%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	25.37%	29.43%
> 48 months, up to and including 60 months:	30.99%	33.37%
> 60 months:	43.64%	37.20%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.12%	0.19%
> 5 years, up to and including 10 years:	3.61%	1.28%
> 10 years, up to and including 15 years:	9.20%	5.01%
> 15 years, up to and including 20 years:	15.41%	11.39%
> 20 years, up to and including 25 years:	27.70%	30.53%
> 25 years, up to and including 30 years:	42.95%	51.60%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.03%	0.00%
Brisbane Metropolitan	23.14%	21.76%
Gold Coast	5.82%	6.09%
Sunshine Coast	3.61%	3.25%
Queensland - Other	15.35%	11.05%
Sydney Metropolitan	14.89%	20.80%
N.S.W. - Other	6.97%	6.24%
Australian Capital Territory	1.81%	1.67%
Melbourne Metropolitan	12.45%	13.27%
Victoria - Other	2.56%	1.83%
Perth Metropolitan	8.81%	10.01%
W.A. - Other	0.69%	0.74%
Adelaide Metropolitan	2.37%	2.01%
S.A. - Other	0.36%	0.28%
Darwin Metropolitan	0.20%	0.23%
N.T. - Other	0.10%	0.14%
Hobart Metropolitan	0.72%	0.55%
Tasmania - Other	0.13%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.52%	3.89%
Home Improvement	0.26%	0.16%
Purchase Existing Property	45.94%	43.28%
Purchase New Property	2.14%	2.33%
Refinance	47.72%	50.11%
Refinance - Home Improvement	0.43%	0.23%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.97%	2.56%
> 30 days, up to and including 60 days:	0.46%	0.59%
> 60 days, up to and including 90 days:	0.10%	0.09%
> 90 days:	0.33%	0.38%

Default Information for Monthly Period Ending 30 April 2020	
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	18.00%	19.12%

