

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 31 December 2020

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/12/2020
Last Day of Monthly Period:	31/12/2020
Total Current Balance:	\$626,158,311
Total Number of Loans:	2,706
Average Current Balance:	\$231,396
Highest Current Balance:	\$840,051
Weighted Average LVR:	56.07%
Weighted Average Seasoning (Months):	74.82
Weighted Average Remaining Term:	270.47
Weighted Average Variable Rate:	3.2659%
Weighted Average Fixed Rate:	3.3304%
Weighted Average Rate on All Loans:	3.2714%
Percentage (by value) of "Owner Occupied" Loans:	79.20%
Percentage (by value) of Metropolitan Securities:	70.03%
Percentage Mortgage Insured - Primary:	20.85%
Percentage Mortgage Insured - Pool:	79.15%
Percentage (by value) of Variable Rate Loans:	91.98%
Percentage (by value) of Interest Only Loans:	5.80%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,794,266
Principal Draw:	\$0
Total:	\$1,794,266
Trust Expenses for the Period:	
Servicing Fee:	\$119,559
Management Fee:	\$29,890
Custodian Fee:	\$11,956
Trustee Fee:	\$10,124
Trust Indemnification:	\$2,957

Swap Payments:	\$667,413
Facility Fees:	\$964
Class A1 Notes Coupon Payments:	\$461,476
Class A2 Notes Coupon Payments:	\$44,476
Class AB Notes Coupon Payments:	\$10,932
Class B Notes Coupon Payments:	\$26,507
Class C Notes Coupon Payments:	\$25,890
Class D Notes Coupon Payments:	\$15,812
Class E Notes Coupon Payments:	\$39,534
Total Expenses:	\$1,467,488
Residual Income:	\$326,778
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/12/2020
Last Day of Coupon Period (Distribution Date):	13/01/2021
Number of Days in Coupon Period:	30
Determination Date:	08/01/2021
Effective BBSW for Current Period:	0.0200%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$461,476
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:	\$44,476
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:	\$10,932
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:	\$26,507
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:	\$25,890
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:	\$15,812
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:	\$39,534
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,394,730
Mortgage portfolio balance at start of period:	\$639,867,205
Less: Scheduled principal received during the period:	\$1,886,132
Less: Unscheduled principal received during the period:	\$13,201,069
Plus: Redraws:	\$1,378,306
Mortgage portfolio balance at close of period:	\$626,158,311
Value of full discharges during the period:	\$918,134

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$539,867,205
Class A1 Notes Balance before distribution (Stated):	\$539,867,205
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>\$639,867,205</b>

Current Weighted Average Security Coupon Rate:	1.1877%
Mortgage Principal Amount Distributed:	\$15,087,201
Repayment of Redraws:	\$1,378,306
Class A1 Notes Balance after distribution (Invested):	\$526,158,311
Class A1 Notes Balance after distribution (Stated):	\$526,158,311
Class A1 Notes Bond Factor after distribution:	0.457529
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>\$626,158,311</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$6,677,694
Drawn Amount	\$0
Redraw Facility Limit	\$3,417,493
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%:	48.82%	33.33%
> 50%, up to and including 55%:	8.24%	9.58%
> 55%, up to and including 60%:	9.24%	11.35%
> 60%, up to and including 65%:	9.57%	12.52%
> 65%, up to and including 70%:	8.94%	12.23%
> 70%, up to and including 75%:	5.95%	8.00%
> 75%, up to and including 80%:	5.88%	8.12%
> 80%, up to and including 85%:	2.22%	3.14%
> 85%, up to and including 90%:	1.11%	1.67%
> 90%, up to and including 95%:	0.04%	0.05%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	8.35%	0.71%
> \$50,000, up to and including \$100,000:	9.31%	3.04%
> \$100,000, up to and including \$200,000:	27.31%	18.27%
> \$200,000, up to and including \$300,000:	27.94%	30.02%
> \$300,000, up to and including \$400,000:	16.15%	23.93%
> \$400,000, up to and including \$500,000:	6.73%	13.07%
> \$500,000, up to and including \$600,000:	2.44%	5.69%
> \$600,000, up to and including \$700,000:	1.07%	2.97%
> \$700,000, up to and including \$750,000:	0.37%	1.16%
> \$750,000:	0.33%	1.14%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 36 months, up to and including 48 months:	3.22%	3.97%
> 48 months, up to and including 60 months:	30.12%	34.89%
> 60 months:	66.67%	61.14%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.52%	0.21%
> 5 years, up to and including 10 years:	4.40%	1.55%
> 10 years, up to and including 15 years:	10.86%	6.60%
> 15 years, up to and including 20 years:	16.59%	12.62%
> 20 years, up to and including 25 years:	41.28%	46.95%
> 25 years, up to and including 30 years:	25.35%	32.07%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.65%	22.10%
Gold Coast	5.84%	5.93%
Sunshine Coast	3.36%	2.91%
Queensland - Other	16.11%	11.67%
Sydney Metropolitan	14.41%	19.93%
N.S.W. - Other	6.76%	6.17%
Australian Capital Territory	1.74%	1.73%
Melbourne Metropolitan	12.23%	13.46%
Victoria - Other	2.66%	1.97%
Perth Metropolitan	8.65%	10.00%
W.A. - Other	0.70%	0.76%
Adelaide Metropolitan	2.29%	2.00%
S.A. - Other	0.37%	0.30%
Darwin Metropolitan	0.22%	0.24%
N.T. - Other	0.11%	0.16%
Hobart Metropolitan	0.74%	0.56%
Tasmania - Other	0.15%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.36%	3.82%
Home Improvement	0.30%	0.18%
Purchase Existing Property	46.67%	43.15%
Purchase New Property	2.07%	2.34%
Refinance	47.15%	50.31%
Refinance - Home Improvement	0.44%	0.20%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.67%	0.99%
> 30 days, up to and including 60 days:	0.37%	0.57%
> 60 days, up to and including 90 days:	0.15%	0.18%
> 90 days:	0.37%	0.53%

Default Information for Monthly Period Ending 31 December 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	20.11%	20.01%

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