

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 29 February 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/02/2020
Last Day of Monthly Period:	29/02/2020
Total Current Balance:	\$780,268,265
Total Number of Loans:	3,130
Average Current Balance:	\$249,287
Highest Current Balance:	\$865,857
Weighted Average LVR:	58.23%
Weighted Average Seasoning (Months):	64.47
Weighted Average Remaining Term:	280.72
Weighted Average Variable Rate:	3.7438%
Weighted Average Fixed Rate:	3.9241%
Weighted Average Rate on All Loans:	3.7566%
Percentage (by value) of "Owner Occupied" Loans:	78.67%
Percentage (by value) of Metropolitan Securities:	70.46%
Percentage Mortgage Insured - Primary:	21.31%
Percentage Not Mortgage Insured:	78.69%
Percentage (by value) of Variable Rate Loans:	93.17%
Percentage (by value) of Interest Only Loans:	8.70%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,570,980
Principal Draw:	\$0
Total:	\$2,570,980
Trust Expenses for the Period:	
Servicing Fee:	\$139,102
Management Fee:	\$34,776
Custodian Fee:	\$13,910
Trustee Fee:	\$12,171

Swap Payments:	\$741,344
Facility Fees:	\$1,106
Class A1 Notes Coupon Payments:	\$1,009,634
Class A2 Notes Coupon Payments:	\$71,887
Class AB Notes Coupon Payments:	\$16,034
Class B Notes Coupon Payments:	\$37,337
Class C Notes Coupon Payments:	\$32,837
Class D Notes Coupon Payments:	\$18,799
Class E Notes Coupon Payments:	\$43,292
Total Expenses:	\$2,172,229
Residual Income:	\$398,751
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/02/2020
Last Day of Coupon Period (Distribution Date):	13/03/2020
Number of Days in Coupon Period:	29
Determination Date:	10/03/2020
Effective BBSW for Current Period:	0.8063%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,009,634
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:	\$71,887
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:	\$16,034
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:	\$37,337
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:	\$32,837
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:	\$18,799
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:	\$43,292
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$4,262,114
Mortgage portfolio balance at start of period:	\$795,803,716
Less: Scheduled principal received during the period:	\$1,641,181
Less: Unscheduled principal received during the period:	\$15,060,460
Plus: Redraws:	\$1,166,189
Mortgage portfolio balance at close of period:	\$780,268,265
Value of full discharges during the period:	\$3,068,250

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$695,803,716
Class A1 Notes Balance before distribution (Stated):	\$695,803,716
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:	\$795,803,716

Current Weighted Average Security Coupon Rate:	1.9450%
Mortgage Principal Amount Distributed:	\$16,701,641
Repayment of Redraws:	\$1,166,189
Class A1 Notes Balance after distribution (Invested):	\$680,268,265
Class A1 Notes Balance after distribution (Stated):	\$680,268,265
Class A1 Notes Bond Factor after distribution:	0.591538
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 :	\$780,268,265

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%:	43.64%	29.82%
> 50%, up to and including 55%:	7.54%	8.42%
> 55%, up to and including 60%:	8.88%	10.55%
> 60%, up to and including 65%:	10.03%	12.02%
> 65%, up to and including 70%:	10.00%	12.94%
> 70%, up to and including 75%:	8.02%	10.46%
> 75%, up to and including 80%:	7.51%	9.90%
> 80%, up to and including 85%:	2.59%	3.40%
> 85%, up to and including 90%:	1.73%	2.45%
> 90%, up to and including 95%:	0.03%	0.05%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	6.26%	0.50%
> \$50,000, up to and including \$100,000:	7.57%	2.35%
> \$100,000, up to and including \$200,000:	25.50%	15.85%
> \$200,000, up to and including \$300,000:	29.14%	29.06%
> \$300,000, up to and including \$400,000:	18.02%	24.81%
> \$400,000, up to and including \$500,000:	7.73%	13.77%
> \$500,000, up to and including \$600,000:	3.83%	8.20%
> \$600,000, up to and including \$700,000:	1.15%	2.99%
> \$700,000, up to and including \$750,000:	0.35%	1.03%
> \$750,000:	0.45%	1.44%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	30.67%	35.42%
> 48 months, up to and including 60 months:	30.45%	32.21%
> 60 months:	38.88%	32.36%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.09%	0.20%
> 5 years, up to and including 10 years:	3.48%	1.30%
> 10 years, up to and including 15 years:	8.66%	4.62%
> 15 years, up to and including 20 years:	15.53%	11.61%
> 20 years, up to and including 25 years:	24.66%	26.69%
> 25 years, up to and including 30 years:	46.58%	55.57%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.03%	0.00%
Brisbane Metropolitan	23.16%	21.85%
Gold Coast	5.94%	6.20%
Sunshine Coast	3.58%	3.23%
Queensland - Other	15.27%	11.00%
Sydney Metropolitan	15.02%	20.91%
N.S.W. - Other	6.84%	6.12%
Australian Capital Territory	1.79%	1.68%
Melbourne Metropolitan	12.46%	13.14%
Victoria - Other	2.49%	1.78%
Perth Metropolitan	8.79%	10.05%
W.A. - Other	0.67%	0.71%
Adelaide Metropolitan	2.43%	2.05%
S.A. - Other	0.35%	0.27%
Darwin Metropolitan	0.19%	0.23%
N.T. - Other	0.10%	0.13%
Hobart Metropolitan	0.77%	0.57%
Tasmania - Other	0.13%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.58%	3.89%
Home Improvement	0.26%	0.16%
Purchase Existing Property	45.53%	42.90%
Purchase New Property	2.14%	2.36%
Refinance	48.08%	50.47%
Refinance - Home Improvement	0.42%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.89%	1.19%
> 30 days, up to and including 60 days:	0.13%	0.14%
> 60 days, up to and including 90 days:	0.06%	0.09%
> 90 days:	0.22%	0.25%

Default Information for Monthly Period Ending 29 February 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	19.09%	20.86%

