

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 January 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2020
Last Day of Monthly Period:	31/01/2020
Total Current Balance:	\$795,803,716
Total Number of Loans:	3,179
Average Current Balance:	\$250,331
Highest Current Balance:	\$866,884
Weighted Average LVR:	58.34%
Weighted Average Seasoning (Months):	63.44
Weighted Average Remaining Term:	281.74
Weighted Average Variable Rate:	3.7586%
Weighted Average Fixed Rate:	3.9209%
Weighted Average Rate on All Loans:	3.7702%
Percentage (by value) of "Owner Occupied" Loans:	78.41%
Percentage (by value) of Metropolitan Securities:	70.60%
Percentage Mortgage Insured - Primary:	21.40%
Percentage Not Mortgage Insured:	78.60%
Percentage (by value) of Variable Rate Loans:	92.77%
Percentage (by value) of Interest Only Loans:	9.45%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,660,856
Principal Draw:	\$0
Total:	\$2,660,856
Trust Expenses for the Period:	
Servicing Fee:	\$152,301
Management Fee:	\$38,075
Custodian Fee:	\$15,230
Trustee Fee:	\$13,326
Trust Indemnification:	\$25

Swap Payments:	\$625,884
Facility Fees:	\$1,273
Class A1 Notes Coupon Payments:	\$1,135,740
Class A2 Notes Coupon Payments:	\$78,562
Class AB Notes Coupon Payments:	\$17,464
Class B Notes Coupon Payments:	\$40,608
Class C Notes Coupon Payments:	\$35,565
Class D Notes Coupon Payments:	\$20,304
Class E Notes Coupon Payments:	\$46,580
Total Expenses:	\$2,220,938
Residual Income:	\$439,918
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/01/2020
Last Day of Coupon Period (Distribution Date):	13/02/2020
Number of Days in Coupon Period:	31
Determination Date:	10/02/2020
Effective BBSW for Current Period:	0.8500%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,135,740
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:	\$78,562
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:	\$17,464
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:	\$40,608
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:	\$35,565
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:	\$20,304
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:	\$46,580
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgages	
Scheduled Monthly Payment Amount:	\$4,323,358
Mortgage portfolio balance at start of period:	\$815,103,081
Less: Scheduled principal received during the period:	\$2,037,364
Less: Unscheduled principal received during the period:	\$18,519,813
Plus: Redraws:	\$1,257,813
Mortgage portfolio balance at close of period:	\$795,803,716
Value of full discharges during the period:	\$793,306

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$715,103,081
Class A1 Notes Balance before distribution (Stated):	\$715,103,081
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:	\$815,103,081

Current Weighted Average Security Coupon Rate:	1.9859%
Mortgage Principal Amount Distributed:	\$20,557,178
Repayment of Redraws:	\$1,257,813
Class A1 Notes Balance after distribution (Invested):	\$695,803,716
Class A1 Notes Balance after distribution (Stated):	\$695,803,716
Class A1 Notes Bond Factor after distribution:	0.605047
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 :	\$795,803,716

Facilities	
Liquidity Facility Limit	\$8,477,910
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%:	43.63%	29.79%
> 50%, up to and including 55%:	7.55%	8.40%
> 55%, up to and including 60%:	8.81%	10.51%
> 60%, up to and including 65%:	9.94%	11.84%
> 65%, up to and including 70%:	9.97%	12.91%
> 70%, up to and including 75%:	8.02%	10.43%
> 75%, up to and including 80%:	7.61%	10.04%
> 80%, up to and including 85%:	2.67%	3.56%
> 85%, up to and including 90%:	1.76%	2.47%
> 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:	6.32%	0.49%
> \$50,000, up to and including \$100,000:	7.39%	2.28%
> \$100,000, up to and including \$200,000:	25.45%	15.76%
> \$200,000, up to and including \$300,000:	29.16%	29.01%
> \$300,000, up to and including \$400,000:	18.02%	24.78%
> \$400,000, up to and including \$500,000:	7.80%	13.86%
> \$500,000, up to and including \$600,000:	3.87%	8.27%
> \$600,000, up to and including \$700,000:	1.13%	2.94%
> \$700,000, up to and including \$750,000:	0.41%	1.20%
> \$750,000:	0.44%	1.41%

Seasoning Analysis	% number of loans	% value of loans
> 30 months, up to and including 36 months:	0.25%	0.29%
> 36 months, up to and including 48 months:	31.83%	36.72%
> 48 months, up to and including 60 months:	32.27%	34.16%
> 60 months:	35.64%	28.84%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.13%	0.21%
> 5 years, up to and including 10 years:	3.43%	1.28%
> 10 years, up to and including 15 years:	8.52%	4.56%
> 15 years, up to and including 20 years:	15.26%	11.26%
> 20 years, up to and including 25 years:	22.33%	23.97%
> 25 years, up to and including 30 years:	49.32%	58.73%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.21%	21.84%
Gold Coast	5.95%	6.18%
Sunshine Coast	3.52%	3.17%
Queensland - Other	15.19%	10.90%
Sydney Metropolitan	15.13%	21.09%
N.S.W. - Other	6.83%	6.12%
Australian Capital Territory	1.86%	1.76%
Melbourne Metropolitan	12.49%	13.09%
Victoria - Other	2.52%	1.83%
Perth Metropolitan	8.68%	9.93%
W.A. - Other	0.69%	0.71%
Adelaide Metropolitan	2.39%	2.06%
S.A. - Other	0.35%	0.27%
Darwin Metropolitan	0.19%	0.22%
N.T. - Other	0.09%	0.13%
Hobart Metropolitan	0.79%	0.61%
Tasmania - Other	0.13%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.55%	3.84%
Home Improvement	0.25%	0.16%
Purchase Existing Property	45.33%	42.66%
Purchase New Property	2.14%	2.33%
Refinance	48.32%	50.81%
Refinance - Home Improvement	0.41%	0.21%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.69%	0.96%
> 30 days, up to and including 60 days:	0.03%	0.04%
> 60 days, up to and including 90 days:	0.16%	0.15%
> 90 days:	0.19%	0.24%

Default Information for Monthly Period Ending 31 January 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	22.70%	20.06%

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