

# Apollo Series 2018-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/07/2020
Last Day of Monthly Period:	31/07/2020
Total Current Balance:	\$695,958,116
Total Number of Loans:	2,895
Average Current Balance:	\$240,400
Highest Current Balance:	\$847,699
Weighted Average LVR:	57.18%
Weighted Average Seasoning (Months):	69.77
Weighted Average Remaining Term:	275.50
Weighted Average Variable Rate:	3.3654%
Weighted Average Fixed Rate:	3.5619%
Weighted Average Rate on All Loans:	3.3817%
Percentage (by value) of "Owner Occupied" Loans:	79.26%
Percentage (by value) of Metropolitan Securities:	69.95%
Percentage Mortgage Insured - Primary:	21.05%
Percentage Not Mortgage Insured:	78.95%
Percentage (by value) of Variable Rate Loans:	92.58%
Percentage (by value) of Interest Only Loans:	7.67%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,049,736
Principal Draw:	\$0
Total:	\$2,049,736
Trust Expenses for the Period:	
Servicing Fee:	\$133,451
Management Fee:	\$33,363
Custodian Fee:	\$13,345
Trustee Fee:	\$11,677
Trust Indemnification:	\$3,325

Swap Payments:	\$701,734
Facility Fees:	\$1,102
Class A1 Notes Coupon Payments:	\$579,045
Class A2 Notes Coupon Payments:	\$48,708
Class AB Notes Coupon Payments:	\$11,816
Class B Notes Coupon Payments:	\$28,505
Class C Notes Coupon Payments:	\$27,497
Class D Notes Coupon Payments:	\$16,673
Class E Notes Coupon Payments:	\$41,335
Total Expenses:	\$1,651,575
Residual Income:	\$398,161
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/07/2020
Last Day of Coupon Period (Distribution Date):	13/08/2020
Number of Days in Coupon Period:	31
Determination Date:	07/08/2020
Effective BBSW for Current Period:	0.0900%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$579,045
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:	\$48,708
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:	\$11,816
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:	\$28,505
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:	\$27,497
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:	\$16,673
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:	\$41,335
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,725,199
Mortgage portfolio balance at start of period:	\$714,214,708
Less: Scheduled principal received during the period:	\$1,723,504
Less: Unscheduled principal received during the period:	\$17,990,428
Plus: Redraws:	\$1,457,339
Mortgage portfolio balance at close of period:	\$695,958,116
Value of full discharges during the period:	\$3,878,909

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$614,214,708
Class A1 Notes Balance before distribution (Stated):	\$614,214,708
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>\$714,214,708</b>

Current Weighted Average Security Coupon Rate:	1.2423%
Mortgage Principal Amount Distributed:	\$19,713,932
Repayment of Redraws:	\$1,457,339
Class A1 Notes Balance after distribution (Invested):	\$595,958,116
Class A1 Notes Balance after distribution (Stated):	\$595,958,116
Class A1 Notes Bond Factor after distribution:	0.518224
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>\$695,958,116</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$7,324,856
Drawn Amount	\$0
Redraw Facility Limit	\$3,979,019
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>
Not Applicable	0.03%	0.00%
Up to and including 50%:	46.11%	31.63%
> 50%, up to and including 55%:	7.53%	8.48%
> 55%, up to and including 60%:	9.43%	11.43%
> 60%, up to and including 65%:	9.95%	12.39%
> 65%, up to and including 70%:	9.84%	12.97%
> 70%, up to and including 75%:	6.63%	8.71%
> 75%, up to and including 80%:	6.77%	9.31%
> 80%, up to and including 85%:	2.31%	3.08%
> 85%, up to and including 90%:	1.35%	1.95%
> 90%, up to and including 95%:	0.03%	0.04%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	7.22%	0.57%
> \$50,000, up to and including \$100,000:	8.50%	2.69%
> \$100,000, up to and including \$200,000:	26.32%	16.95%
> \$200,000, up to and including \$300,000:	28.22%	29.08%
> \$300,000, up to and including \$400,000:	17.62%	25.10%
> \$400,000, up to and including \$500,000:	6.91%	12.83%
> \$500,000, up to and including \$600,000:	3.42%	7.60%
> \$600,000, up to and including \$700,000:	1.11%	2.98%
> \$700,000, up to and including \$750,000:	0.35%	1.05%
> \$750,000:	0.35%	1.15%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 36 months, up to and including 48 months:	15.75%	17.83%
> 48 months, up to and including 60 months:	34.09%	38.33%
> 60 months:	50.16%	43.83%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.24%	0.21%
> 5 years, up to and including 10 years:	3.94%	1.40%
> 10 years, up to and including 15 years:	9.71%	5.53%
> 15 years, up to and including 20 years:	15.92%	11.86%
> 20 years, up to and including 25 years:	31.40%	34.83%
> 25 years, up to and including 30 years:	37.79%	46.17%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.03%	0.00%
Brisbane Metropolitan	23.14%	21.69%
Gold Coast	5.73%	5.93%
Sunshine Coast	3.63%	3.26%
Queensland - Other	15.72%	11.31%
Sydney Metropolitan	14.75%	20.62%
N.S.W. - Other	6.94%	6.34%
Australian Capital Territory	1.80%	1.67%
Melbourne Metropolitan	12.16%	13.05%
Victoria - Other	2.66%	1.95%
Perth Metropolitan	8.81%	10.10%
W.A. - Other	0.69%	0.74%
Adelaide Metropolitan	2.38%	2.00%
S.A. - Other	0.35%	0.28%
Darwin Metropolitan	0.21%	0.24%
N.T. - Other	0.10%	0.14%
Hobart Metropolitan	0.76%	0.58%
Tasmania - Other	0.14%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.49%	3.80%
Home Improvement	0.28%	0.17%
Purchase Existing Property	46.11%	43.09%
Purchase New Property	2.14%	2.38%
Refinance	47.56%	50.34%
Refinance - Home Improvement	0.41%	0.21%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.55%	0.78%
> 30 days, up to and including 60 days:	0.03%	0.03%
> 60 days, up to and including 90 days:	0.03%	0.02%
> 90 days:	0.41%	0.49%

Default Information for Monthly Period Ending 31 July 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	24.55%	23.37%

