

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 30 June 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/06/2020
Last Day of Monthly Period:	30/06/2020
Total Current Balance:	\$714,214,708
Total Number of Loans:	2,945
Average Current Balance:	\$242,518
Highest Current Balance:	\$849,277
Weighted Average LVR:	57.48%
Weighted Average Seasoning (Months):	68.67
Weighted Average Remaining Term:	276.58
Weighted Average Variable Rate:	3.3846%
Weighted Average Fixed Rate:	3.6304%
Weighted Average Rate on All Loans:	3.4042%
Percentage (by value) of "Owner Occupied" Loans:	79.44%
Percentage (by value) of Metropolitan Securities:	70.15%
Percentage Mortgage Insured - Primary:	21.15%
Percentage Not Mortgage Insured:	78.85%
Percentage (by value) of Variable Rate Loans:	92.88%
Percentage (by value) of Interest Only Loans:	7.95%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,170,368
Principal Draw:	\$0
Total:	\$2,170,368
Trust Expenses for the Period:	
Servicing Fee:	\$132,449
Management Fee:	\$33,112
Custodian Fee:	\$13,245
Trustee Fee:	\$10,817
Trust Indemnification:	\$25

Swap Payments:	\$907,363
Facility Fees:	\$995
Class A1 Notes Coupon Payments:	\$538,566
Class A2 Notes Coupon Payments:	\$43,995
Class AB Notes Coupon Payments:	\$10,673
Class B Notes Coupon Payments:	\$25,747
Class C Notes Coupon Payments:	\$24,836
Class D Notes Coupon Payments:	\$15,060
Class E Notes Coupon Payments:	\$37,335
Total Expenses:	\$1,794,217
Residual Income:	\$376,152
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/06/2020
Last Day of Coupon Period (Distribution Date):	13/07/2020
Number of Days in Coupon Period:	28
Determination Date:	08/07/2020
Effective BBSW for Current Period:	0.0900%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$538,566
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:	\$43,995
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:	\$10,673
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:	\$25,747
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:	\$24,836
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:	\$15,060
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:	\$37,335
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,820,166
Mortgage portfolio balance at start of period:	\$732,485,572
Less: Scheduled principal received during the period:	\$1,934,989
Less: Unscheduled principal received during the period:	\$17,652,803
Plus: Redraws:	\$1,316,929
Mortgage portfolio balance at close of period:	\$714,214,708
Value of full discharges during the period:	\$3,666,089

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$632,485,572
Class A1 Notes Balance before distribution (Stated):	\$632,485,572
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:	\$732,485,572

Current Weighted Average Security Coupon Rate:	1.2390%
Mortgage Principal Amount Distributed:	\$19,587,792
Repayment of Redraws:	\$1,316,929
Class A1 Notes Balance after distribution (Invested):	\$614,214,708
Class A1 Notes Balance after distribution (Stated):	\$614,214,708
Class A1 Notes Bond Factor after distribution:	0.534100
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 :	\$714,214,708

Facilities	
Liquidity Facility Limit	\$7,324,856
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%:	45.50%	30.98%
> 50%, up to and including 55%:	7.47%	8.26%
> 55%, up to and including 60%:	9.37%	11.37%
> 60%, up to and including 65%:	9.92%	12.40%
> 65%, up to and including 70%:	9.92%	13.03%
> 70%, up to and including 75%:	6.96%	9.16%
> 75%, up to and including 80%:	7.13%	9.74%
> 80%, up to and including 85%:	2.28%	3.01%
> 85%, up to and including 90%:	1.39%	2.00%
> 90%, up to and including 95%:	0.03%	0.04%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	7.16%	0.57%
> \$50,000, up to and including \$100,000:	8.32%	2.62%
> \$100,000, up to and including \$200,000:	25.84%	16.51%
> \$200,000, up to and including \$300,000:	28.42%	29.07%
> \$300,000, up to and including \$400,000:	17.86%	25.28%
> \$400,000, up to and including \$500,000:	6.96%	12.78%
> \$500,000, up to and including \$600,000:	3.60%	7.90%
> \$600,000, up to and including \$700,000:	1.09%	2.90%
> \$700,000, up to and including \$750,000:	0.37%	1.12%
> \$750,000:	0.37%	1.23%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	18.06%	20.37%
> 48 months, up to and including 60 months:	35.42%	39.46%
> 60 months:	46.52%	40.17%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.22%	0.21%
> 5 years, up to and including 10 years:	3.84%	1.35%
> 10 years, up to and including 15 years:	9.47%	5.31%
> 15 years, up to and including 20 years:	15.72%	11.63%
> 20 years, up to and including 25 years:	29.07%	32.36%
> 25 years, up to and including 30 years:	40.68%	49.14%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.03%	0.00%
Brisbane Metropolitan	23.33%	22.01%
Gold Coast	5.81%	6.02%
Sunshine Coast	3.63%	3.21%
Queensland - Other	15.55%	11.21%
Sydney Metropolitan	14.74%	20.53%
N.S.W. - Other	6.93%	6.27%
Australian Capital Territory	1.77%	1.63%
Melbourne Metropolitan	12.29%	13.17%
Victoria - Other	2.61%	1.91%
Perth Metropolitan	8.76%	10.03%
W.A. - Other	0.68%	0.72%
Adelaide Metropolitan	2.34%	1.98%
S.A. - Other	0.34%	0.27%
Darwin Metropolitan	0.20%	0.23%
N.T. - Other	0.10%	0.14%
Hobart Metropolitan	0.75%	0.57%
Tasmania - Other	0.14%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.53%	3.91%
Home Improvement	0.27%	0.17%
Purchase Existing Property	46.01%	43.16%
Purchase New Property	2.11%	2.33%
Refinance	47.67%	50.23%
Refinance - Home Improvement	0.41%	0.21%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.31%	0.36%
> 30 days, up to and including 60 days:	0.07%	0.07%
> 60 days, up to and including 90 days:	0.07%	0.15%
> 90 days:	0.44%	0.45%

Default Information for Monthly Period Ending 30 June 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	23.77%	21.20%

