

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 March 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/03/2020
Last Day of Monthly Period:	31/03/2020
Total Current Balance:	\$764,041,374
Total Number of Loans:	3,085
Average Current Balance:	\$247,663
Highest Current Balance:	\$853,806
Weighted Average LVR:	58.16%
Weighted Average Seasoning (Months):	65.47
Weighted Average Remaining Term:	279.75
Weighted Average Variable Rate:	3.4697%
Weighted Average Fixed Rate:	3.8976%
Weighted Average Rate on All Loans:	3.5008%
Percentage (by value) of "Owner Occupied" Loans:	78.85%
Percentage (by value) of Metropolitan Securities:	70.36%
Percentage Mortgage Insured - Primary:	21.39%
Percentage Not Mortgage Insured:	78.61%
Percentage (by value) of Variable Rate Loans:	93.32%
Percentage (by value) of Interest Only Loans:	8.30%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,374,705
Principal Draw:	\$0
Total:	\$2,374,705
Trust Expenses for the Period:	
Servicing Fee:	\$145,793
Management Fee:	\$36,448
Custodian Fee:	\$14,579
Trustee Fee:	\$13,168
Trust Indemnification:	\$25

Swap Payments:	\$495,984
Facility Fees:	\$1,221
Class A1 Notes Coupon Payments:	\$993,840
Class A2 Notes Coupon Payments:	\$72,840
Class AB Notes Coupon Payments:	\$16,466
Class B Notes Coupon Payments:	\$38,571
Class C Notes Coupon Payments:	\$34,481
Class D Notes Coupon Payments:	\$19,955
Class E Notes Coupon Payments:	\$46,632
Total Expenses:	\$1,930,003
Residual Income:	\$444,702
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/03/2020
Last Day of Coupon Period (Distribution Date):	14/04/2020
Number of Days in Coupon Period:	32
Determination Date:	07/04/2020
Effective BBSW for Current Period:	0.6464%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$993,840
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:	\$72,840
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:	\$16,466
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:	\$38,571
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:	\$34,481
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:	\$19,955
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:	\$46,632
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$4,171,011
Mortgage portfolio balance at start of period:	\$780,268,265
Less: Scheduled principal received during the period:	\$1,769,352
Less: Unscheduled principal received during the period:	\$16,947,014
Plus: Redraws:	\$2,489,475
Mortgage portfolio balance at close of period:	\$764,041,374
Value of full discharges during the period:	\$4,679,671

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$680,268,265
Class A1 Notes Balance before distribution (Stated):	\$680,268,265
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:	\$780,268,265

Current Weighted Average Security Coupon Rate:	1.7875%
Mortgage Principal Amount Distributed:	\$18,716,366
Repayment of Redraws:	\$2,489,475
Class A1 Notes Balance after distribution (Invested):	\$664,041,374
Class A1 Notes Balance after distribution (Stated):	\$664,041,374
Class A1 Notes Bond Factor after distribution:	0.577427
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 :	\$764,041,374

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%:	43.95%	29.78%
> 50%, up to and including 55%:	7.42%	8.26%
> 55%, up to and including 60%:	9.24%	11.08%
> 60%, up to and including 65%:	10.08%	12.21%
> 65%, up to and including 70%:	9.66%	12.62%
> 70%, up to and including 75%:	8.14%	10.64%
> 75%, up to and including 80%:	7.20%	9.58%
> 80%, up to and including 85%:	2.59%	3.40%
> 85%, up to and including 90%:	1.69%	2.43%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	6.55%	0.50%
> \$50,000, up to and including \$100,000:	7.81%	2.45%
> \$100,000, up to and including \$200,000:	25.32%	15.82%
> \$200,000, up to and including \$300,000:	29.24%	29.33%
> \$300,000, up to and including \$400,000:	17.67%	24.48%
> \$400,000, up to and including \$500,000:	7.71%	13.84%
> \$500,000, up to and including \$600,000:	3.73%	8.04%
> \$600,000, up to and including \$700,000:	1.17%	3.04%
> \$700,000, up to and including \$750,000:	0.36%	1.05%
> \$750,000:	0.45%	1.46%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	28.59%	32.98%
> 48 months, up to and including 60 months:	29.82%	31.75%
> 60 months:	41.59%	35.27%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.10%	0.20%
> 5 years, up to and including 10 years:	3.53%	1.27%
> 10 years, up to and including 15 years:	8.98%	4.81%
> 15 years, up to and including 20 years:	15.56%	11.62%
> 20 years, up to and including 25 years:	26.29%	28.78%
> 25 years, up to and including 30 years:	44.54%	53.31%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.03%	0.00%
Brisbane Metropolitan	23.11%	21.92%
Gold Coast	5.96%	6.17%
Sunshine Coast	3.60%	3.24%
Queensland - Other	15.30%	10.99%
Sydney Metropolitan	14.88%	20.74%
N.S.W. - Other	6.90%	6.20%
Australian Capital Territory	1.78%	1.66%
Melbourne Metropolitan	12.54%	13.27%
Victoria - Other	2.53%	1.81%
Perth Metropolitan	8.75%	9.99%
W.A. - Other	0.68%	0.73%
Adelaide Metropolitan	2.40%	2.00%
S.A. - Other	0.36%	0.28%
Darwin Metropolitan	0.19%	0.23%
N.T. - Other	0.10%	0.13%
Hobart Metropolitan	0.75%	0.56%
Tasmania - Other	0.13%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.57%	3.85%
Home Improvement	0.26%	0.16%
Purchase Existing Property	45.80%	43.30%
Purchase New Property	2.17%	2.41%
Refinance	47.78%	50.05%
Refinance - Home Improvement	0.42%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.91%	1.31%
> 30 days, up to and including 60 days:	0.06%	0.04%
> 60 days, up to and including 90 days:	0.16%	0.19%
> 90 days:	0.23%	0.26%

Default Information for Monthly Period Ending 31 March 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	20.14%	20.70%

