

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 May 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/05/2020
Last Day of Monthly Period:	31/05/2020
Total Current Balance:	\$732,485,572
Total Number of Loans:	3,002
Average Current Balance:	\$243,999
Highest Current Balance:	\$850,738
Weighted Average LVR:	57.72%
Weighted Average Seasoning (Months):	67.64
Weighted Average Remaining Term:	277.64
Weighted Average Variable Rate:	3.4031%
Weighted Average Fixed Rate:	3.7505%
Weighted Average Rate on All Loans:	3.4289%
Percentage (by value) of "Owner Occupied" Loans:	79.14%
Percentage (by value) of Metropolitan Securities:	70.13%
Percentage Mortgage Insured - Primary:	21.26%
Percentage Not Mortgage Insured:	78.74%
Percentage (by value) of Variable Rate Loans:	93.31%
Percentage (by value) of Interest Only Loans:	8.04%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,202,619
Principal Draw:	\$0
Total:	\$2,202,619
Trust Expenses for the Period:	
Servicing Fee:	\$140,049
Management Fee:	\$35,012
Custodian Fee:	\$14,005
Trustee Fee:	\$13,045

Swap Payments:	\$700,205
Facility Fees:	\$1,259
Class A1 Notes Coupon Payments:	\$651,842
Class A2 Notes Coupon Payments:	\$51,851
Class AB Notes Coupon Payments:	\$12,578
Class B Notes Coupon Payments:	\$30,344
Class C Notes Coupon Payments:	\$29,271
Class D Notes Coupon Payments:	\$17,749
Class E Notes Coupon Payments:	\$44,002
Total Expenses:	\$1,741,212
Residual Income:	\$461,408
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/05/2020
Last Day of Coupon Period (Distribution Date):	15/06/2020
Number of Days in Coupon Period:	33
Determination Date:	10/06/2020
Effective BBSW for Current Period:	0.0900%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$651,842
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:	\$51,851
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:	\$12,578
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:	\$30,344
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:	\$29,271
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:	\$17,749
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:	\$44,002
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,921,870
Mortgage portfolio balance at start of period:	\$749,528,518
Less: Scheduled principal received during the period:	\$2,030,558
Less: Unscheduled principal received during the period:	\$16,101,268
Plus: Redraws:	\$1,088,879
Mortgage portfolio balance at close of period:	\$732,485,572
Value of full discharges during the period:	\$3,062,780

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$649,528,518
Class A1 Notes Balance before distribution (Stated):	\$649,528,518
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:	\$749,528,518

Current Weighted Average Security Coupon Rate:	1.2361%
Mortgage Principal Amount Distributed:	\$18,131,826
Repayment of Redraws:	\$1,088,879
Class A1 Notes Balance after distribution (Invested):	\$632,485,572
Class A1 Notes Balance after distribution (Stated):	\$632,485,572
Class A1 Notes Bond Factor after distribution:	0.549987
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 :	\$732,485,572

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%:	44.94%	30.47%
> 50%, up to and including 55%:	7.53%	8.32%
> 55%, up to and including 60%:	9.16%	11.11%
> 60%, up to and including 65%:	10.26%	12.59%
> 65%, up to and including 70%:	9.76%	12.84%
> 70%, up to and including 75%:	7.16%	9.56%
> 75%, up to and including 80%:	7.36%	9.95%
> 80%, up to and including 85%:	2.30%	3.01%
> 85%, up to and including 90%:	1.47%	2.10%
> 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:	7.03%	0.55%
> \$50,000, up to and including \$100,000:	8.09%	2.54%
> \$100,000, up to and including \$200,000:	25.88%	16.47%
> \$200,000, up to and including \$300,000:	28.41%	28.91%
> \$300,000, up to and including \$400,000:	17.92%	25.22%
> \$400,000, up to and including \$500,000:	7.20%	13.14%
> \$500,000, up to and including \$600,000:	3.60%	7.86%
> \$600,000, up to and including \$700,000:	1.10%	2.91%
> \$700,000, up to and including \$750,000:	0.37%	1.10%
> \$750,000:	0.40%	1.31%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	21.65%	24.82%
> 48 months, up to and including 60 months:	33.38%	36.46%
> 60 months:	44.97%	38.73%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.23%	0.21%
> 5 years, up to and including 10 years:	3.63%	1.29%
> 10 years, up to and including 15 years:	9.46%	5.23%
> 15 years, up to and including 20 years:	15.49%	11.53%
> 20 years, up to and including 25 years:	28.21%	31.29%
> 25 years, up to and including 30 years:	41.97%	50.44%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.03%	0.00%
Brisbane Metropolitan	23.22%	21.93%
Gold Coast	5.80%	6.01%
Sunshine Coast	3.63%	3.27%
Queensland - Other	15.46%	11.21%
Sydney Metropolitan	14.79%	20.52%
N.S.W. - Other	6.93%	6.28%
Australian Capital Territory	1.83%	1.70%
Melbourne Metropolitan	12.43%	13.25%
Victoria - Other	2.60%	1.87%
Perth Metropolitan	8.79%	9.99%
W.A. - Other	0.67%	0.71%
Adelaide Metropolitan	2.30%	1.94%
S.A. - Other	0.37%	0.29%
Darwin Metropolitan	0.20%	0.23%
N.T. - Other	0.10%	0.14%
Hobart Metropolitan	0.73%	0.56%
Tasmania - Other	0.13%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.56%	3.89%
Home Improvement	0.27%	0.17%
Purchase Existing Property	46.00%	43.26%
Purchase New Property	2.10%	2.32%
Refinance	47.63%	50.14%
Refinance - Home Improvement	0.43%	0.23%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.03%	1.43%
> 30 days, up to and including 60 days:	0.53%	0.71%
> 60 days, up to and including 90 days:	0.10%	0.15%
> 90 days:	0.40%	0.41%

Default Information for Monthly Period Ending 31 May 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	21.61%	19.98%

