

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 30 September 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/09/2020
Last Day of Monthly Period:	30/09/2020
Total Current Balance:	\$667,769,350
Total Number of Loans:	2,821
Average Current Balance:	\$236,714
Highest Current Balance:	\$844,746
Weighted Average LVR:	56.76%
Weighted Average Seasoning (Months):	71.80
Weighted Average Remaining Term:	273.31
Weighted Average Variable Rate:	3.3280%
Weighted Average Fixed Rate:	3.4782%
Weighted Average Rate on All Loans:	3.3415%
Percentage (by value) of "Owner Occupied" Loans:	79.22%
Percentage (by value) of Metropolitan Securities:	69.92%
Percentage Mortgage Insured - Primary:	21.05%
Percentage Not Mortgage Insured:	78.95%
Percentage (by value) of Variable Rate Loans:	92.32%
Percentage (by value) of Interest Only Loans:	7.19%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,983,706
Principal Draw:	\$0
Total:	\$1,983,706
Trust Expenses for the Period:	
Servicing Fee:	\$123,592
Management Fee:	\$30,898
Custodian Fee:	\$12,359
Trustee Fee:	\$10,454
Trust Indemnification:	\$25

Swap Payments:	\$782,594
Facility Fees:	\$1,009
Class A1 Notes Coupon Payments:	\$514,598
Class A2 Notes Coupon Payments:	\$45,566
Class AB Notes Coupon Payments:	\$11,054
Class B Notes Coupon Payments:	\$26,666
Class C Notes Coupon Payments:	\$25,723
Class D Notes Coupon Payments:	\$15,597
Class E Notes Coupon Payments:	\$38,668
Total Expenses:	\$1,638,802
Residual Income:	\$344,904
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/09/2020
Last Day of Coupon Period (Distribution Date):	13/10/2020
Number of Days in Coupon Period:	29
Determination Date:	08/10/2020
Effective BBSW for Current Period:	0.0900%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$514,598
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:	\$45,566
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:	\$11,054
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:	\$26,666
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:	\$25,723
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:	\$15,597
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:	\$38,668
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,588,126
Mortgage portfolio balance at start of period:	\$683,498,683
Less: Scheduled principal received during the period:	\$1,878,877
Less: Unscheduled principal received during the period:	\$15,021,694
Plus: Redraws:	\$1,171,238
Mortgage portfolio balance at close of period:	\$667,769,350
Value of full discharges during the period:	\$3,249,451

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$583,498,683
Class A1 Notes Balance before distribution (Stated):	\$583,498,683
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:	\$683,498,683

Current Weighted Average Security Coupon Rate:	1.2483%
Mortgage Principal Amount Distributed:	\$16,900,571
Repayment of Redraws:	\$1,171,238
Class A1 Notes Balance after distribution (Invested):	\$567,769,350
Class A1 Notes Balance after distribution (Stated):	\$567,769,350
Class A1 Notes Bond Factor after distribution:	0.493712
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 :	\$667,769,350

Facilities	
Liquidity Facility Limit	\$7,324,856
Drawn Amount	\$0
Redraw Facility Limit	\$3,417,493
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%:	47.22%	32.30%
> 50%, up to and including 55%:	7.83%	9.12%
> 55%, up to and including 60%:	8.97%	10.79%
> 60%, up to and including 65%:	10.03%	12.52%
> 65%, up to and including 70%:	9.46%	12.73%
> 70%, up to and including 75%:	6.52%	8.64%
> 75%, up to and including 80%:	6.35%	8.79%
> 80%, up to and including 85%:	2.27%	3.12%
> 85%, up to and including 90%:	1.31%	1.95%
> 90%, up to and including 95%:	0.04%	0.05%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	7.48%	0.62%
> \$50,000, up to and including \$100,000:	9.00%	2.86%
> \$100,000, up to and including \$200,000:	26.94%	17.62%
> \$200,000, up to and including \$300,000:	28.04%	29.39%
> \$300,000, up to and including \$400,000:	16.63%	24.03%
> \$400,000, up to and including \$500,000:	6.98%	13.17%
> \$500,000, up to and including \$600,000:	3.12%	7.06%
> \$600,000, up to and including \$700,000:	1.13%	3.09%
> \$700,000, up to and including \$750,000:	0.35%	1.09%
> \$750,000:	0.32%	1.08%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	12.16%	13.99%
> 48 months, up to and including 60 months:	27.51%	31.52%
> 60 months:	60.33%	54.49%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.35%	0.20%
> 5 years, up to and including 10 years:	4.11%	1.47%
> 10 years, up to and including 15 years:	10.63%	6.33%
> 15 years, up to and including 20 years:	15.95%	12.10%
> 20 years, up to and including 25 years:	38.07%	42.45%
> 25 years, up to and including 30 years:	29.88%	37.45%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.25%	21.85%
Gold Coast	5.88%	6.07%
Sunshine Coast	3.47%	3.03%
Queensland - Other	16.06%	11.60%
Sydney Metropolitan	14.64%	20.41%
N.S.W. - Other	6.74%	6.10%
Australian Capital Territory	1.81%	1.73%
Melbourne Metropolitan	12.16%	13.19%
Victoria - Other	2.69%	1.98%
Perth Metropolitan	8.72%	9.99%
W.A. - Other	0.71%	0.76%
Adelaide Metropolitan	2.30%	1.93%
S.A. - Other	0.35%	0.28%
Darwin Metropolitan	0.21%	0.24%
N.T. - Other	0.11%	0.15%
Hobart Metropolitan	0.74%	0.58%
Tasmania - Other	0.14%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.40%	3.82%
Home Improvement	0.28%	0.17%
Purchase Existing Property	46.58%	43.47%
Purchase New Property	2.06%	2.29%
Refinance	47.25%	50.04%
Refinance - Home Improvement	0.43%	0.21%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.35%	0.44%
> 30 days, up to and including 60 days:	0.11%	0.11%
> 60 days, up to and including 90 days:	0.07%	0.11%
> 90 days:	0.39%	0.46%

Default Information for Monthly Period Ending 30 September 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	21.84%	21.26%

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