

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 January 2021

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2021
Last Day of Monthly Period:	31/01/2021
Total Current Balance:	\$615,512,759
Total Number of Loans:	2,672
Average Current Balance:	\$230,357
Highest Current Balance:	\$838,546
Weighted Average LVR:	55.95%
Weighted Average Seasoning (Months):	75.84
Weighted Average Remaining Term:	269.52
Weighted Average Variable Rate:	3.2492%
Weighted Average Fixed Rate:	3.2487%
Weighted Average Rate on All Loans:	3.2498%
Percentage (by value) of "Owner Occupied" Loans:	79.19%
Percentage (by value) of Metropolitan Securities:	69.92%
Percentage Mortgage Insured - Primary:	20.92%
Percentage Mortgage Not Insured:	79.08%
Percentage (by value) of Variable Rate Loans:	91.80%
Percentage (by value) of Interest Only Loans:	5.73%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,772,568
Principal Draw:	\$0
Total:	\$1,772,568
Trust Expenses for the Period:	
Servicing Fee:	\$116,997
Management Fee:	\$29,249
Custodian Fee:	\$11,700
Trustee Fee:	\$10,898
Trust Indemnification:	\$3,325

Swap Payments:	\$570,527
Facility Fees:	\$1,060
Class A1 Notes Coupon Payments:	\$489,976
Class A2 Notes Coupon Payments:	\$48,505
Class AB Notes Coupon Payments:	\$11,946
Class B Notes Coupon Payments:	\$28,988
Class C Notes Coupon Payments:	\$28,366
Class D Notes Coupon Payments:	\$17,342
Class E Notes Coupon Payments:	\$43,414
Total Expenses:	\$1,412,293
Residual Income:	\$360,275
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/01/2021
Last Day of Coupon Period (Distribution Date):	15/02/2021
Number of Days in Coupon Period:	33
Determination Date:	10/02/2021
Effective BBSW for Current Period:	0.0100%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$489,976
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:	\$48,505
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:	\$11,946
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:	\$28,988
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:	\$28,366
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:	\$17,342
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:	\$43,414
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,347,809
Mortgage portfolio balance at start of period:	\$626,158,311
Less: Scheduled principal received during the period:	\$1,582,530
Less: Unscheduled principal received during the period:	\$10,222,413
Plus: Redraws:	\$1,159,391
Mortgage portfolio balance at close of period:	\$615,512,759
Value of full discharges during the period:	\$2,556,692

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$526,158,311
Class A1 Notes Balance before distribution (Stated):	\$526,158,311
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:	\$626,158,311

Current Weighted Average Security Coupon Rate:	1.1809%
Mortgage Principal Amount Distributed:	\$11,804,942
Repayment of Redraws:	\$1,159,391
Class A1 Notes Balance after distribution (Invested):	\$515,512,759
Class A1 Notes Balance after distribution (Stated):	\$515,512,759
Class A1 Notes Bond Factor after distribution:	0.448272
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 :	\$615,512,759

Facilities	
Liquidity Facility Limit	\$6,677,694
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%:	49.33%	33.74%
> 50%, up to and including 55%:	7.97%	9.32%
> 55%, up to and including 60%:	9.17%	11.27%
> 60%, up to and including 65%:	9.69%	12.82%
> 65%, up to and including 70%:	8.76%	11.99%
> 70%, up to and including 75%:	5.99%	7.87%
> 75%, up to and including 80%:	5.76%	8.11%
> 80%, up to and including 85%:	2.17%	3.14%
> 85%, up to and including 90%:	1.12%	1.70%
> 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:	8.68%	0.75%
> \$50,000, up to and including \$100,000:	9.39%	3.10%
> \$100,000, up to and including \$200,000:	27.13%	18.27%
> \$200,000, up to and including \$300,000:	27.96%	30.19%
> \$300,000, up to and including \$400,000:	16.06%	23.90%
> \$400,000, up to and including \$500,000:	6.59%	12.86%
> \$500,000, up to and including \$600,000:	2.47%	5.78%
> \$600,000, up to and including \$700,000:	1.05%	2.94%
> \$700,000, up to and including \$750,000:	0.34%	1.06%
> \$750,000:	0.34%	1.16%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	0.15%	0.21%
> 48 months, up to and including 60 months:	30.80%	36.18%
> 60 months:	69.05%	63.61%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.53%	0.20%
> 5 years, up to and including 10 years:	4.45%	1.58%
> 10 years, up to and including 15 years:	10.82%	6.61%
> 15 years, up to and including 20 years:	16.95%	12.89%
> 20 years, up to and including 25 years:	42.59%	48.61%
> 25 years, up to and including 30 years:	23.65%	30.12%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.65%	22.03%
Gold Coast	5.84%	5.95%
Sunshine Coast	3.41%	2.95%
Queensland - Other	16.02%	11.69%
Sydney Metropolitan	14.37%	19.87%
N.S.W. - Other	6.77%	6.21%
Australian Capital Territory	1.76%	1.75%
Melbourne Metropolitan	12.24%	13.39%
Victoria - Other	2.66%	1.98%
Perth Metropolitan	8.72%	10.06%
W.A. - Other	0.71%	0.77%
Adelaide Metropolitan	2.32%	2.04%
S.A. - Other	0.37%	0.30%
Darwin Metropolitan	0.22%	0.24%
N.T. - Other	0.11%	0.16%
Hobart Metropolitan	0.71%	0.55%
Tasmania - Other	0.11%	0.08%

Loan Purpose	% number of loans	% value of loans
Construction	3.41%	3.87%
Home Improvement	0.30%	0.18%
Purchase Existing Property	46.74%	42.97%
Purchase New Property	2.02%	2.31%
Refinance	47.16%	50.46%
Refinance - Home Improvement	0.37%	0.20%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.75%	0.97%
> 30 days, up to and including 60 days:	0.30%	0.51%
> 60 days, up to and including 90 days:	0.11%	0.18%
> 90 days:	0.49%	0.66%

Default Information for Monthly Period Ending 31 January 2021	
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	16.09%	17.66%

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