

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 31 July 2021

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/07/2021
Last Day of Monthly Period:	31/07/2021
Total Current Balance:	\$536,567,213
Total Number of Loans:	2,429
Average Current Balance:	\$220,900
Highest Current Balance:	\$828,842
Weighted Average LVR:	54.78%
Weighted Average Seasoning (Months):	81.99
Weighted Average Remaining Term:	263.51
Weighted Average Variable Rate:	3.1740%
Weighted Average Fixed Rate:	2.9473%
Weighted Average Rate on All Loans:	3.1538%
Percentage (by value) of "Owner Occupied" Loans:	78.90%
Percentage (by value) of Metropolitan Securities:	69.79%
Percentage Mortgage Insured - Primary:	21.14%
Percentage Not Mortgage Insured:	78.86%
Percentage (by value) of Variable Rate Loans:	91.10%
Percentage (by value) of Interest Only Loans:	3.47%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,483,304
Principal Draw:	\$0
Total:	\$1,483,304
Trust Expenses for the Period:	
Servicing Fee:	\$103,307
Management Fee:	\$25,827
Custodian Fee:	\$10,331
Trustee Fee:	\$9,039

Swap Payments:	\$473,105
Facility Fees:	\$839
Class A1 Notes Coupon Payments:	\$405,087
Class A2 Notes Coupon Payments:	\$40,930
Class AB Notes Coupon Payments:	\$10,080
Class B Notes Coupon Payments:	\$24,461
Class C Notes Coupon Payments:	\$23,936
Class D Notes Coupon Payments:	\$14,634
Class E Notes Coupon Payments:	\$36,634
Total Expenses:	\$1,178,209
Residual Income:	\$305,095
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/07/2021
Last Day of Coupon Period (Distribution Date):	13/08/2021
Number of Days in Coupon Period:	31
Determination Date:	09/08/2021
Effective BBSW for Current Period:	0.0100%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$405,087
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:	\$40,930
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:	\$10,080
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:	\$24,461
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:	\$23,936
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:	\$14,634
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:	\$36,634
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,963,655
Mortgage portfolio balance at start of period:	\$552,890,844
Less: Scheduled principal received during the period:	\$1,123,799
Less: Unscheduled principal received during the period:	\$16,276,170
Plus: Redraws:	\$1,076,338
Mortgage portfolio balance at close of period:	\$536,567,213
Value of full discharges during the period:	\$2,791,670

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$463,064,786
Class A1 Notes Balance before distribution (Stated):	\$463,064,786
Class A2 Notes Balance before distribution (Invested):	\$41,544,552
Class A2 Notes Balance before distribution (Stated):	\$41,544,552
Class AB Notes Balance before distribution (Invested):	\$7,859,780
Class AB Notes Balance before distribution (Stated):	\$7,859,780
Class B Notes Balance before distribution (Invested):	\$16,842,386
Class B Notes Balance before distribution (Stated):	\$16,842,386
Class C Notes Balance before distribution (Invested):	\$11,228,257
Class C Notes Balance before distribution (Stated):	\$11,228,257
Class D Notes Balance before distribution (Invested):	\$5,052,716
Class D Notes Balance before distribution (Stated):	\$5,052,716
Class E Notes Balance before distribution (Invested):	\$7,298,367
Class E Notes Balance before distribution (Stated):	\$7,298,367
<b>Total Invested Note Balance before distribution:</b>	<b>\$552,890,844</b>

Current Weighted Average Security Coupon Rate:	1.1835%
Mortgage Principal Amount Distributed:	\$17,399,969
Repayment of Redraws:	\$1,076,338
Class A1 Notes Balance after distribution (Invested):	\$449,393,193
Class A1 Notes Balance after distribution (Stated):	\$449,393,193
Class A1 Notes Bond Factor after distribution:	0.390777
Class A2 Notes Balance after distribution (Invested):	\$40,317,984
Class A2 Notes Balance after distribution (Stated):	\$40,317,984
Class A2 Notes Bond Factor after distribution:	0.871740
Class AB Notes Balance after distribution (Invested):	\$7,627,727
Class AB Notes Balance after distribution (Stated):	\$7,627,727
Class AB Notes Bond Factor after distribution:	0.871740
Class B Notes Balance after distribution (Invested):	\$16,345,129
Class B Notes Balance after distribution (Stated):	\$16,345,129
Class B Notes Bond Factor after distribution:	0.871740
Class C Notes Balance after distribution (Invested):	\$10,896,752
Class C Notes Balance after distribution (Stated):	\$10,896,752
Class C Notes Bond Factor after distribution:	0.871740
Class D Notes Balance after distribution (Invested):	\$4,903,539
Class D Notes Balance after distribution (Stated):	\$4,903,539
Class D Notes Bond Factor after distribution:	0.871740
Class E Notes Balance after distribution (Invested):	\$7,082,889
Class E Notes Balance after distribution (Stated):	\$7,082,889
Class E Notes Bond Factor after distribution:	0.871740
<b>Total Note Balance After distribution :</b>	<b>\$536,567,213</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$5,631,092
Drawn Amount	\$0
Redraw Facility Limit	\$2,869,703
Drawn Amount	\$0

<b>Reserve</b>	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$0

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	52.24%	35.87%
> 50%, up to and including 55%:	7.90%	9.81%
> 55%, up to and including 60%:	9.30%	11.48%
> 60%, up to and including 65%:	9.18%	12.43%
> 65%, up to and including 70%:	8.28%	11.68%
> 70%, up to and including 75%:	5.60%	7.54%
> 75%, up to and including 80%:	4.73%	7.09%
> 80%, up to and including 85%:	1.89%	2.72%
> 85%, up to and including 90%:	0.78%	1.29%
> 90%, up to and including 95%:	0.08%	0.08%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	10.37%	0.89%
> \$50,000, up to and including \$100,000:	9.72%	3.32%
> \$100,000, up to and including \$200,000:	27.38%	19.13%
> \$200,000, up to and including \$300,000:	27.58%	30.86%
> \$300,000, up to and including \$400,000:	14.90%	22.99%
> \$400,000, up to and including \$500,000:	6.38%	12.89%
> \$500,000, up to and including \$600,000:	2.18%	5.32%
> \$600,000, up to and including \$700,000:	0.86%	2.49%
> \$700,000, up to and including \$750,000:	0.29%	0.94%
> \$750,000:	0.33%	1.16%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	15.44%	17.50%
> 60 months:	84.56%	82.50%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.52%	0.19%
> 5 years, up to and including 10 years:	5.56%	1.98%
> 10 years, up to and including 15 years:	11.77%	7.53%
> 15 years, up to and including 20 years:	16.96%	13.45%
> 20 years, up to and including 25 years:	52.45%	62.57%
> 25 years, up to and including 30 years:	11.73%	14.28%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	23.30%	21.78%
Gold Coast	5.89%	5.88%
Sunshine Coast	3.54%	3.06%
Queensland - Other	16.26%	12.11%
Sydney Metropolitan	14.20%	19.73%
N.S.W. - Other	6.59%	5.98%
Australian Capital Territory	1.81%	1.80%
Melbourne Metropolitan	11.98%	13.05%
Victoria - Other	2.55%	1.79%
Perth Metropolitan	9.14%	10.40%
W.A. - Other	0.74%	0.85%
Adelaide Metropolitan	2.51%	2.20%
S.A. - Other	0.37%	0.30%
Darwin Metropolitan	0.25%	0.26%
N.T. - Other	0.08%	0.15%
Hobart Metropolitan	0.66%	0.55%
Tasmania - Other	0.12%	0.08%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.42%	3.94%
Home Improvement	0.33%	0.19%
Purchase Existing Property	46.89%	42.82%
Purchase New Property	1.93%	2.33%
Refinance	47.02%	50.49%
Refinance - Home Improvement	0.41%	0.22%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.49%	0.68%
> 60 days, up to and including 90 days:	0.16%	0.20%
> 90 days:	0.45%	0.61%

<b>Default Information for Monthly Period Ending 31 July 2021</b>	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	\$0

<b>CPR Analysis</b>	<b>Monthly CPR</b>	<b>Quarterly CPR</b>
CPR	28.48%	21.61%

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