

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 30 November 2021

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/11/2021
Last Day of Monthly Period:	30/11/2021
Total Current Balance:	\$480,375,160
Total Number of Loans:	2,250
Average Current Balance:	\$213,500
Highest Current Balance:	\$822,497
Weighted Average LVR:	53.94%
Weighted Average Seasoning (Months):	86.48
Weighted Average Remaining Term:	259.35
Weighted Average Variable Rate:	3.1233%
Weighted Average Fixed Rate:	2.6848%
Weighted Average Rate on All Loans:	3.0865%
Percentage (by value) of "Owner Occupied" Loans:	79.35%
Percentage (by value) of Metropolitan Securities:	69.38%
Percentage Mortgage Insured - Primary:	21.41%
Percentage Not Mortgage Insured:	78.59%
Percentage (by value) of Variable Rate Loans:	91.51%
Percentage (by value) of Interest Only Loans:	2.28%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,345,297
Principal Draw:	\$0
Total:	\$1,345,297
Trust Expenses for the Period:	
Servicing Fee:	\$89,347
Management Fee:	\$22,337
Custodian Fee:	\$8,935
Trustee Fee:	\$7,297

Swap Payments:	\$514,933
Facility Fees:	\$693
Class A1 Notes Coupon Payments:	\$325,625
Class A2 Notes Coupon Payments:	\$32,917
Class AB Notes Coupon Payments:	\$8,113
Class B Notes Coupon Payments:	\$19,695
Class C Notes Coupon Payments:	\$19,288
Class D Notes Coupon Payments:	\$11,797
Class E Notes Coupon Payments:	\$29,550
Total Expenses:	\$1,090,527
Residual Income:	\$254,770
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	15/11/2021
Last Day of Coupon Period (Distribution Date):	13/12/2021
Number of Days in Coupon Period:	28
Determination Date:	08/12/2021
Effective BBSW for Current Period:	0.0057%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$325,625
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:	\$32,917
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:	\$8,113
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:	\$19,695
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:	\$19,288
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:	\$11,797
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:	\$29,550
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,685,126
Mortgage portfolio balance at start of period:	\$494,116,633
Less: Scheduled principal received during the period:	\$1,515,140
Less: Unscheduled principal received during the period:	\$14,086,206
Plus: Redraws:	\$1,859,873
Mortgage portfolio balance at close of period:	\$480,375,160
Value of full discharges during the period:	\$3,362,620

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$413,839,396
Class A1 Notes Balance before distribution (Stated):	\$413,839,396
Class A2 Notes Balance before distribution (Invested):	\$37,128,222
Class A2 Notes Balance before distribution (Stated):	\$37,128,222
Class AB Notes Balance before distribution (Invested):	\$7,024,258
Class AB Notes Balance before distribution (Stated):	\$7,024,258
Class B Notes Balance before distribution (Invested):	\$15,051,982
Class B Notes Balance before distribution (Stated):	\$15,051,982
Class C Notes Balance before distribution (Invested):	\$10,034,655
Class C Notes Balance before distribution (Stated):	\$10,034,655
Class D Notes Balance before distribution (Invested):	\$4,515,595
Class D Notes Balance before distribution (Stated):	\$4,515,595
Class E Notes Balance before distribution (Invested):	\$6,522,525
Class E Notes Balance before distribution (Stated):	\$6,522,525
<b>Total Invested Note Balance before distribution:</b>	<b>\$494,116,633</b>

Current Weighted Average Security Coupon Rate:	1.1792%
Mortgage Principal Amount Distributed:	\$15,601,346
Repayment of Redraws:	\$1,859,873
Class A1 Notes Balance after distribution (Invested):	\$402,330,448
Class A1 Notes Balance after distribution (Stated):	\$402,330,448
Class A1 Notes Bond Factor after distribution:	0.349853
Class A2 Notes Balance after distribution (Invested):	\$36,095,679
Class A2 Notes Balance after distribution (Stated):	\$36,095,679
Class A2 Notes Bond Factor after distribution:	0.780447
Class AB Notes Balance after distribution (Invested):	\$6,828,912
Class AB Notes Balance after distribution (Stated):	\$6,828,912
Class AB Notes Bond Factor after distribution:	0.780447
Class B Notes Balance after distribution (Invested):	\$14,633,383
Class B Notes Balance after distribution (Stated):	\$14,633,383
Class B Notes Bond Factor after distribution:	0.780447
Class C Notes Balance after distribution (Invested):	\$9,755,589
Class C Notes Balance after distribution (Stated):	\$9,755,589
Class C Notes Bond Factor after distribution:	0.780447
Class D Notes Balance after distribution (Invested):	\$4,390,015
Class D Notes Balance after distribution (Stated):	\$4,390,015
Class D Notes Bond Factor after distribution:	0.780447
Class E Notes Balance after distribution (Invested):	\$6,341,133
Class E Notes Balance after distribution (Stated):	\$6,341,133
Class E Notes Bond Factor after distribution:	0.780447
<b>Total Note Balance After distribution :</b>	<b>\$480,375,160</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$5,068,331
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%:	54.80%	37.98%
> 50%, up to and including 55%:	7.91%	9.80%
> 55%, up to and including 60%:	9.07%	11.45%
> 60%, up to and including 65%:	9.07%	12.31%
> 65%, up to and including 70%:	7.29%	10.86%
> 70%, up to and including 75%:	5.38%	7.47%
> 75%, up to and including 80%:	4.53%	7.07%
> 80%, up to and including 85%:	1.20%	1.80%
> 85%, up to and including 90%:	0.67%	1.11%
> 90%, up to and including 95%:	0.04%	0.06%
> 95%:	0.04%	0.08%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	12.09%	1.01%
> \$50,000, up to and including \$100,000:	9.24%	3.20%
> \$100,000, up to and including \$200,000:	28.00%	20.11%
> \$200,000, up to and including \$300,000:	27.47%	31.68%
> \$300,000, up to and including \$400,000:	13.96%	22.37%
> \$400,000, up to and including \$500,000:	6.04%	12.65%
> \$500,000, up to and including \$600,000:	1.87%	4.70%
> \$600,000, up to and including \$700,000:	0.80%	2.38%
> \$700,000, up to and including \$750,000:	0.27%	0.91%
> \$750,000:	0.27%	0.97%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	6.93%	8.03%
> 60 months:	93.07%	91.97%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.38%	0.18%
> 5 years, up to and including 10 years:	6.40%	2.15%
> 10 years, up to and including 15 years:	13.24%	8.47%
> 15 years, up to and including 20 years:	16.89%	13.60%
> 20 years, up to and including 25 years:	57.02%	69.49%
> 25 years, up to and including 30 years:	5.07%	6.10%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.07%	21.32%
Gold Coast	5.87%	5.92%
Sunshine Coast	3.64%	3.14%
Queensland - Other	16.62%	12.49%
Sydney Metropolitan	14.13%	19.73%
N.S.W. - Other	6.58%	5.86%
Australian Capital Territory	1.87%	1.92%
Melbourne Metropolitan	12.18%	13.51%
Victoria - Other	2.44%	1.79%
Perth Metropolitan	8.80%	9.90%
W.A. - Other	0.76%	0.86%
Adelaide Metropolitan	2.53%	2.15%
S.A. - Other	0.36%	0.31%
Darwin Metropolitan	0.27%	0.28%
N.T. - Other	0.09%	0.16%
Hobart Metropolitan	0.67%	0.57%
Tasmania - Other	0.13%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.51%	4.06%
Home Improvement	0.36%	0.17%
Purchase Existing Property	47.11%	43.04%
Purchase New Property	1.91%	2.44%
Refinance	46.71%	50.06%
Refinance - Home Improvement	0.40%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.53%	0.72%
> 30 days, up to and including 60 days:	0.04%	0.05%
> 60 days, up to and including 90 days:	0.13%	0.16%
> 90 days:	0.44%	0.64%

Default Information for Monthly Period Ending 30 November 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	26.04%	25.93%

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