

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 30 November 2022

| Mortgage Portfolio Details | |
|---|---------------|
| First Day of Monthly Period: | 01/11/2022 |
| Last Day of Monthly Period: | 30/11/2022 |
| Total Current Balance: | \$353,321,502 |
| Total Number of Loans: | 1,841 |
| Average Current Balance: | \$191,918 |
| Highest Current Balance: | \$782,664 |
| Weighted Average LVR: | 51.01% |
| Weighted Average Seasoning (Months): | 98.77 |
| Weighted Average Remaining Term: | 247.75 |
| Weighted Average Variable Rate: | 5.6264% |
| Weighted Average Fixed Rate: | 2.9391% |
| Weighted Average Rate on All Loans: | 5.4175% |
| Percentage (by value) of "Owner Occupied" Loans: | 80.02% |
| Percentage (by value) of Metropolitan Securities: | 69.94% |
| Percentage Mortgage Insured - Primary: | 20.74% |
| Percentage Not Mortgage Insured: | 79.26% |
| Percentage (by value) of Variable Rate Loans: | 92.54% |
| Percentage (by value) of Interest Only Loans: | 1.44% |
| Percentage (by value) of "Low Doc" Loans: | 0.00% |

| Revenue Distribution | |
|--------------------------------|-------------|
| Revenue from Mortgage Loans: | \$1,695,799 |
| Principal Draw: | \$0 |
| Total: | \$1,695,799 |
| Trust Expenses for the Period: | |
| Servicing Fee: | \$65,621 |
| Management Fee: | \$16,405 |
| Custodian Fee: | \$6,562 |
| Trustee Fee: | \$5,550 |
| Trust Indemnification: | \$25 |

| | |
|--|-------------|
| Swap Payments: | \$248,972 |
| Facility Fees: | \$543 |
| Class A1 Notes Coupon Payments: | \$939,081 |
| Class A2 Notes Coupon Payments: | \$87,068 |
| Class AB Notes Coupon Payments: | \$17,907 |
| Class B Notes Coupon Payments: | \$40,129 |
| Class C Notes Coupon Payments: | \$31,437 |
| Class D Notes Coupon Payments: | \$16,518 |
| Class E Notes Coupon Payments: | \$33,375 |
| Total Expenses: | \$1,509,192 |
| | |
| Residual Income: | \$186,608 |
| Unreimbursed Principal Draw after Distribution Date: | \$0 |

| Interest Payable for the Coupon Period | |
|---|------------|
| First Day of Coupon Period: | 14/11/2022 |
| Last Day of Coupon Period (Distribution Date): | 13/12/2022 |
| Number of Days in Coupon Period: | 29 |
| Determination Date: | 08/12/2022 |
| Effective BBSW for Current Period: | 2.8687% |
| | |
| Class A1 Notes Interest Margin over BBSW: | 1.02% |
| Class A1 Notes Interest this Coupon Period: | \$939,081 |
| 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: | \$87,068 |
| 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: | \$17,907 |
| 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: | \$40,129 |
| 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: | \$31,437 |
| 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: | \$16,518 |
| 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: | \$33,375 |
| Class E Notes Unpaid Interest from prior Coupon Periods: | \$0 |

| Principal Received from Mortgagors | |
|---|---------------|
| Scheduled Monthly Payment Amount: | \$2,456,098 |
| | |
| Mortgage portfolio balance at start of period: | \$362,903,277 |
| Less: Scheduled principal received during the period: | \$1,092,296 |
| Less: Unscheduled principal received during the period: | \$9,598,252 |
| Plus: Redraws: | \$1,108,774 |
| Mortgage portfolio balance at close of period: | \$353,321,502 |
| | |
| Value of full discharges during the period: | \$2,324,742 |

| Principal Distribution | |
|---|----------------------|
| Class A1 Notes Balance before distribution (Invested): | \$303,943,772 |
| Class A1 Notes Balance before distribution (Stated): | \$303,943,772 |
| | |
| Class A2 Notes Balance before distribution (Invested): | \$27,268,771 |
| Class A2 Notes Balance before distribution (Stated): | \$27,268,771 |
| | |
| Class AB Notes Balance before distribution (Invested): | \$5,158,957 |
| Class AB Notes Balance before distribution (Stated): | \$5,158,957 |
| | |
| Class B Notes Balance before distribution (Invested): | \$11,054,907 |
| Class B Notes Balance before distribution (Stated): | \$11,054,907 |
| | |
| Class C Notes Balance before distribution (Invested): | \$7,369,938 |
| Class C Notes Balance before distribution (Stated): | \$7,369,938 |
| | |
| Class D Notes Balance before distribution (Invested): | \$3,316,472 |
| Class D Notes Balance before distribution (Stated): | \$3,316,472 |
| | |
| Class E Notes Balance before distribution (Invested): | \$4,790,460 |
| Class E Notes Balance before distribution (Stated): | \$4,790,460 |
| | |
| Total Invested Note Balance before distribution: | \$362,903,277 |
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|---|----------------------|
| Current Weighted Average Security Coupon Rate: | 4.0422% |
| Mortgage Principal Amount Distributed: | \$10,690,548 |
| Repayment of Redraws: | \$1,108,774 |
| | |
| Class A1 Notes Balance after distribution (Invested): | \$295,918,711 |
| Class A1 Notes Balance after distribution (Stated): | \$295,918,711 |
| Class A1 Notes Bond Factor after distribution: | 0.257321 |
| | |
| Class A2 Notes Balance after distribution (Invested): | \$26,548,791 |
| Class A2 Notes Balance after distribution (Stated): | \$26,548,791 |
| Class A2 Notes Bond Factor after distribution: | 0.574028 |
| | |
| Class AB Notes Balance after distribution (Invested): | \$5,022,744 |
| Class AB Notes Balance after distribution (Stated): | \$5,022,744 |
| Class AB Notes Bond Factor after distribution: | 0.574028 |
| | |
| Class B Notes Balance after distribution (Invested): | \$10,763,023 |
| Class B Notes Balance after distribution (Stated): | \$10,763,023 |
| Class B Notes Bond Factor after distribution: | 0.574028 |
| | |
| Class C Notes Balance after distribution (Invested): | \$7,175,349 |
| Class C Notes Balance after distribution (Stated): | \$7,175,349 |
| Class C Notes Bond Factor after distribution: | 0.574028 |
| | |
| Class D Notes Balance after distribution (Invested): | \$3,228,907 |
| Class D Notes Balance after distribution (Stated): | \$3,228,907 |
| Class D Notes Bond Factor after distribution: | 0.574028 |
| | |
| Class E Notes Balance after distribution (Invested): | \$4,663,977 |
| Class E Notes Balance after distribution (Stated): | \$4,663,977 |
| Class E Notes Bond Factor after distribution: | 0.574028 |
| | |
| Total Note Balance After distribution : | \$353,321,502 |

| Facilities | |
|--------------------------|-------------|
| Liquidity Facility Limit | \$3,953,863 |
| Drawn Amount | \$0 |
| Redraw Facility Limit | \$1,814,516 |
| 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%: | 62.57% | 44.93% |
| > 50%, up to and including 55%: | 8.26% | 11.08% |
| > 55%, up to and including 60%: | 8.64% | 11.73% |
| > 60%, up to and including 65%: | 7.66% | 11.39% |
| > 65%, up to and including 70%: | 4.89% | 7.70% |
| > 70%, up to and including 75%: | 4.51% | 7.04% |
| > 75%, up to and including 80%: | 2.34% | 4.23% |
| > 80%, up to and including 85%: | 0.54% | 0.84% |
| > 85%, up to and including 90%: | 0.54% | 0.94% |
| > 95%: | 0.05% | 0.12% |

| Loan Size Analysis | % number of loans | % value of loans |
|---|--------------------------|-------------------------|
| Up to and including \$50,000: | 15.70% | 1.16% |
| > \$50,000, up to and including \$100,000: | 10.76% | 4.15% |
| > \$100,000, up to and including \$200,000: | 29.88% | 23.73% |
| > \$200,000, up to and including \$300,000: | 24.88% | 31.69% |
| > \$300,000, up to and including \$400,000: | 11.30% | 19.99% |
| > \$400,000, up to and including \$500,000: | 5.00% | 11.50% |
| > \$500,000, up to and including \$600,000: | 1.58% | 4.53% |
| > \$600,000, up to and including \$700,000: | 0.60% | 2.00% |
| > \$700,000, up to and including \$750,000: | 0.22% | 0.81% |
| > \$750,000: | 0.11% | 0.44% |

| Seasoning Analysis | % number of loans | % value of loans |
|---------------------------|--------------------------|-------------------------|
| > 60 months: | 100.00% | 100.00% |

| Remaining Loan Term | % number of loans | % value of loans |
|---|--------------------------|-------------------------|
| Up to and including 5 years: | 1.58% | 0.20% |
| > 5 years, up to and including 10 years: | 8.20% | 3.07% |
| > 10 years, up to and including 15 years: | 15.59% | 9.77% |
| > 15 years, up to and including 20 years: | 16.30% | 14.74% |
| > 20 years, up to and including 25 years: | 58.34% | 72.23% |

| Geographic Distribution | % number of loans | % value of loans |
|--------------------------------|--------------------------|-------------------------|
| Brisbane Metropolitan | 22.98% | 21.28% |
| Gold Coast | 5.98% | 5.86% |
| Sunshine Coast | 3.48% | 2.82% |
| Queensland - Other | 16.62% | 12.07% |
| Sydney Metropolitan | 14.12% | 19.91% |
| N.S.W. - Other | 6.84% | 6.12% |
| Australian Capital Territory | 1.96% | 2.09% |
| Melbourne Metropolitan | 12.06% | 13.50% |
| Victoria - Other | 2.50% | 1.87% |
| Perth Metropolitan | 8.75% | 10.11% |
| W.A. - Other | 0.76% | 0.84% |
| Adelaide Metropolitan | 2.39% | 2.06% |
| S.A. - Other | 0.33% | 0.25% |
| Darwin Metropolitan | 0.33% | 0.37% |
| N.T. - Other | 0.05% | 0.10% |
| Hobart Metropolitan | 0.71% | 0.62% |
| Tasmania - Other | 0.16% | 0.12% |

| Loan Purpose | % number of loans | % value of loans |
|------------------------------|--------------------------|-------------------------|
| Construction | 3.31% | 3.76% |
| Home Improvement | 0.33% | 0.16% |
| Purchase Existing Property | 48.67% | 44.97% |
| Purchase New Property | 1.90% | 2.42% |
| Refinance | 45.36% | 48.43% |
| Refinance - Home Improvement | 0.43% | 0.25% |

| Arrears Analysis | % number of loans | % value of loans |
|---|--------------------------|-------------------------|
| Up to and including 30 days: | 0.71% | 1.12% |
| > 30 days, up to and including 60 days: | 0.16% | 0.23% |
| > 60 days, up to and including 90 days: | 0.22% | 0.37% |
| > 90 days: | 0.33% | 0.46% |

| Default Information for Monthly Period Ending 30 November 2022 | |
|---|-----|
| 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 | 24.79% | 24.35% |

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