

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 30 April 2023

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/04/2023
Last Day of Monthly Period:	30/04/2023
Total Current Balance:	\$316,005,305
Total Number of Loans:	1,705
Average Current Balance:	\$185,340
Highest Current Balance:	\$774,381
Weighted Average LVR:	50.02%
Weighted Average Seasoning (Months):	104.04
Weighted Average Remaining Term:	242.77
Weighted Average Variable Rate:	6.2320%
Weighted Average Fixed Rate:	3.2139%
Weighted Average Rate on All Loans:	6.0143%
Percentage (by value) of "Owner Occupied" Loans:	79.89%
Percentage (by value) of Metropolitan Securities:	69.82%
Percentage Mortgage Insured - Primary:	20.83%
Percentage Mortgage Not Insured:	79.17%
Percentage (by value) of Variable Rate Loans:	92.95%
Percentage (by value) of Interest Only Loans:	1.54%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,749,200
Principal Draw:	\$0
Total:	\$1,749,200
Trust Expenses for the Period:	
Servicing Fee:	\$58,820
Management Fee:	\$14,705
Custodian Fee:	\$5,882
Trustee Fee:	\$5,490
Trust Indemnification:	\$25

Swap Payments:	\$105,688
Facility Fees:	\$526
Class A1 Notes Coupon Payments:	\$1,102,308
Class A2 Notes Coupon Payments:	\$101,681
Class AB Notes Coupon Payments:	\$20,656
Class B Notes Coupon Payments:	\$46,000
Class C Notes Coupon Payments:	\$35,300
Class D Notes Coupon Payments:	\$18,231
Class E Notes Coupon Payments:	\$35,745
Total Expenses:	\$1,551,056
Residual Income:	\$198,144
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/04/2023
Last Day of Coupon Period (Distribution Date):	15/05/2023
Number of Days in Coupon Period:	32
Determination Date:	10/05/2023
Effective BBSW for Current Period:	3.5950%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,102,308
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:	\$101,681
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:	\$20,656
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:	\$46,000
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:	\$35,300
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:	\$18,231
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:	\$35,745
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,376,356
Mortgage portfolio balance at start of period:	\$325,290,767
Less: Scheduled principal received during the period:	\$1,018,684
Less: Unscheduled principal received during the period:	\$9,442,283
Plus: Redraws:	\$1,175,504
Mortgage portfolio balance at close of period:	\$316,005,305
Value of full discharges during the period:	\$2,251,156

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$272,442,022
Class A1 Notes Balance before distribution (Stated):	\$272,442,022
Class A2 Notes Balance before distribution (Invested):	\$24,442,544
Class A2 Notes Balance before distribution (Stated):	\$24,442,544
Class AB Notes Balance before distribution (Invested):	\$4,624,265
Class AB Notes Balance before distribution (Stated):	\$4,624,265
Class B Notes Balance before distribution (Invested):	\$9,909,140
Class B Notes Balance before distribution (Stated):	\$9,909,140
Class C Notes Balance before distribution (Invested):	\$6,606,093
Class C Notes Balance before distribution (Stated):	\$6,606,093
Class D Notes Balance before distribution (Invested):	\$2,972,742
Class D Notes Balance before distribution (Stated):	\$2,972,742
Class E Notes Balance before distribution (Invested):	\$4,293,961
Class E Notes Balance before distribution (Stated):	\$4,293,961
<b>Total Invested Note Balance before distribution:</b>	<b>\$325,290,767</b>

Current Weighted Average Security Coupon Rate:	4.7685%
Mortgage Principal Amount Distributed:	\$10,460,966
Repayment of Redraws:	\$1,175,504
Class A1 Notes Balance after distribution (Invested):	\$264,665,133
Class A1 Notes Balance after distribution (Stated):	\$264,665,133
Class A1 Notes Bond Factor after distribution:	0.230144
Class A2 Notes Balance after distribution (Invested):	\$23,744,829
Class A2 Notes Balance after distribution (Stated):	\$23,744,829
Class A2 Notes Bond Factor after distribution:	0.513402
Class AB Notes Balance after distribution (Invested):	\$4,492,265
Class AB Notes Balance after distribution (Stated):	\$4,492,265
Class AB Notes Bond Factor after distribution:	0.513402
Class B Notes Balance after distribution (Invested):	\$9,626,282
Class B Notes Balance after distribution (Stated):	\$9,626,282
Class B Notes Bond Factor after distribution:	0.513402
Class C Notes Balance after distribution (Invested):	\$6,417,521
Class C Notes Balance after distribution (Stated):	\$6,417,521
Class C Notes Bond Factor after distribution:	0.513402
Class D Notes Balance after distribution (Invested):	\$2,887,885
Class D Notes Balance after distribution (Stated):	\$2,887,885
Class D Notes Bond Factor after distribution:	0.513402
Class E Notes Balance after distribution (Invested):	\$4,171,389
Class E Notes Balance after distribution (Stated):	\$4,171,389
Class E Notes Bond Factor after distribution:	0.513402
<b>Total Note Balance After distribution :</b>	<b>\$316,005,305</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$3,394,122
Drawn Amount	\$0
Redraw Facility Limit	\$1,814,516
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%:	64.99%	47.31%
> 50%, up to and including 55%:	8.39%	11.70%
> 55%, up to and including 60%:	7.98%	10.98%
> 60%, up to and including 65%:	6.92%	10.63%
> 65%, up to and including 70%:	4.57%	7.19%
> 70%, up to and including 75%:	4.11%	6.95%
> 75%, up to and including 80%:	1.99%	3.50%
> 80%, up to and including 85%:	0.47%	0.75%
> 85%, up to and including 90%:	0.59%	0.99%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	16.95%	1.36%
> \$50,000, up to and including \$100,000:	10.91%	4.39%
> \$100,000, up to and including \$200,000:	30.50%	25.00%
> \$200,000, up to and including \$300,000:	24.69%	32.50%
> \$300,000, up to and including \$400,000:	10.03%	18.33%
> \$400,000, up to and including \$500,000:	4.63%	10.99%
> \$500,000, up to and including \$600,000:	1.41%	4.20%
> \$600,000, up to and including \$700,000:	0.65%	2.28%
> \$700,000, up to and including \$750,000:	0.12%	0.46%
> \$750,000:	0.12%	0.49%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 60 months:	100.00%	100.00%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.76%	0.27%
> 5 years, up to and including 10 years:	8.39%	3.17%
> 10 years, up to and including 15 years:	16.95%	10.93%
> 15 years, up to and including 20 years:	15.89%	14.64%
> 20 years, up to and including 25 years:	57.01%	70.99%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.87%	21.24%
Gold Coast	6.04%	5.92%
Sunshine Coast	3.64%	2.89%
Queensland - Other	16.42%	11.96%
Sydney Metropolitan	13.90%	19.65%
N.S.W. - Other	6.92%	6.13%
Australian Capital Territory	1.99%	2.13%
Melbourne Metropolitan	12.26%	13.64%
Victoria - Other	2.52%	1.88%
Perth Metropolitan	8.56%	9.91%
W.A. - Other	0.76%	0.89%
Adelaide Metropolitan	2.40%	2.15%
S.A. - Other	0.35%	0.27%
Darwin Metropolitan	0.35%	0.43%
N.T. - Other	0.06%	0.11%
Hobart Metropolitan	0.76%	0.68%
Tasmania - Other	0.18%	0.13%

Loan Purpose	% number of loans	% value of loans
Construction	3.34%	3.94%
Home Improvement	0.35%	0.16%
Purchase Existing Property	49.21%	45.86%
Purchase New Property	1.82%	2.32%
Refinance	44.81%	47.45%
Refinance - Home Improvement	0.47%	0.27%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.06%	1.91%
> 30 days, up to and including 60 days:	0.12%	0.17%
> 60 days, up to and including 90 days:	0.06%	0.06%
> 90 days:	0.47%	0.60%

Default Information for Monthly Period Ending 30 April 2023	
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	26.65%	21.90%

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