

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 31 December 2023

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/12/2023
Last Day of Monthly Period:	31/12/2023
Total Current Balance:	\$267,716,391
Total Number of Loans:	1,515
Average Current Balance:	\$176,710
Highest Current Balance:	\$762,669
Weighted Average LVR:	48.90%
Weighted Average Seasoning (Months):	112.36
Weighted Average Remaining Term:	235.23
Weighted Average Variable Rate:	6.9310%
Weighted Average Fixed Rate:	4.0860%
Weighted Average Rate on All Loans:	6.7343%
Percentage (by value) of "Owner Occupied" Loans:	80.45%
Percentage (by value) of Metropolitan Securities:	70.73%
Percentage Mortgage Insured - Primary:	20.93%
Percentage Mortgage Not Insured:	79.07%
Percentage (by value) of Variable Rate Loans:	93.09%
Percentage (by value) of Interest Only Loans:	1.75%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,598,303
Principal Draw:	\$0
Total:	\$1,598,303
Trust Expenses for the Period:	
Servicing Fee:	\$50,871
Management Fee:	\$12,718
Custodian Fee:	\$5,087
Trustee Fee:	\$4,738
Trust Indemnification:	\$2,957

Swap Payments:	\$12,907
Facility Fees:	\$473
Class A1 Notes Coupon Payments:	\$1,095,738
Class A2 Notes Coupon Payments:	\$100,710
Class AB Notes Coupon Payments:	\$20,278
Class B Notes Coupon Payments:	\$44,953
Class C Notes Coupon Payments:	\$33,968
Class D Notes Coupon Payments:	\$17,310
Class E Notes Coupon Payments:	\$33,126
Total Expenses:	\$1,435,834
Residual Income:	\$162,469
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/12/2023
Last Day of Coupon Period (Distribution Date):	15/01/2024
Number of Days in Coupon Period:	33
Determination Date:	10/01/2024
Effective BBSW for Current Period:	4.2950%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,095,738
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:	\$100,710
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:	\$20,278
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:	\$44,953
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:	\$33,968
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:	\$17,310
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:	\$33,126
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,133,159
Mortgage portfolio balance at start of period:	\$272,257,621
Less: Scheduled principal received during the period:	\$920,825
Less: Unscheduled principal received during the period:	\$4,560,435
Plus: Redraws:	\$940,031
Mortgage portfolio balance at close of period:	\$267,716,391
Value of full discharges during the period:	\$556,154

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$228,024,968
Class A1 Notes Balance before distribution (Stated):	\$228,024,968
Class A2 Notes Balance before distribution (Invested):	\$20,457,602
Class A2 Notes Balance before distribution (Stated):	\$20,457,602
Class AB Notes Balance before distribution (Invested):	\$3,870,357
Class AB Notes Balance before distribution (Stated):	\$3,870,357
Class B Notes Balance before distribution (Invested):	\$8,293,622
Class B Notes Balance before distribution (Stated):	\$8,293,622
Class C Notes Balance before distribution (Invested):	\$5,529,082
Class C Notes Balance before distribution (Stated):	\$5,529,082
Class D Notes Balance before distribution (Invested):	\$2,488,087
Class D Notes Balance before distribution (Stated):	\$2,488,087
Class E Notes Balance before distribution (Invested):	\$3,593,903
Class E Notes Balance before distribution (Stated):	\$3,593,903
<b>Total Invested Note Balance before distribution:</b>	<b>\$272,257,621</b>

Current Weighted Average Security Coupon Rate:	5.4685%
Mortgage Principal Amount Distributed:	\$5,481,260
Repayment of Redraws:	\$940,031
Class A1 Notes Balance after distribution (Invested):	\$224,221,535
Class A1 Notes Balance after distribution (Stated):	\$224,221,535
Class A1 Notes Bond Factor after distribution:	0.194975
Class A2 Notes Balance after distribution (Invested):	\$20,116,371
Class A2 Notes Balance after distribution (Stated):	\$20,116,371
Class A2 Notes Bond Factor after distribution:	0.434949
Class AB Notes Balance after distribution (Invested):	\$3,805,800
Class AB Notes Balance after distribution (Stated):	\$3,805,800
Class AB Notes Bond Factor after distribution:	0.434949
Class B Notes Balance after distribution (Invested):	\$8,155,286
Class B Notes Balance after distribution (Stated):	\$8,155,286
Class B Notes Bond Factor after distribution:	0.434949
Class C Notes Balance after distribution (Invested):	\$5,436,857
Class C Notes Balance after distribution (Stated):	\$5,436,857
Class C Notes Bond Factor after distribution:	0.434949
Class D Notes Balance after distribution (Invested):	\$2,446,586
Class D Notes Balance after distribution (Stated):	\$2,446,586
Class D Notes Bond Factor after distribution:	0.434949
Class E Notes Balance after distribution (Invested):	\$3,533,957
Class E Notes Balance after distribution (Stated):	\$3,533,957
Class E Notes Bond Factor after distribution:	0.434949
<b>Total Note Balance After distribution :</b>	<b>\$267,716,391</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$2,883,595
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%:	67.72%	49.56%
> 50%, up to and including 55%:	9.17%	12.78%
> 55%, up to and including 60%:	7.13%	10.66%
> 60%, up to and including 65%:	5.81%	9.63%
> 65%, up to and including 70%:	4.03%	6.45%
> 70%, up to and including 75%:	4.09%	7.35%
> 75%, up to and including 80%:	1.32%	2.48%
> 80%, up to and including 85%:	0.40%	0.56%
> 85%, up to and including 90%:	0.33%	0.54%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	19.60%	1.57%
> \$50,000, up to and including \$100,000:	10.83%	4.51%
> \$100,000, up to and including \$200,000:	30.56%	26.21%
> \$200,000, up to and including \$300,000:	23.89%	33.07%
> \$300,000, up to and including \$400,000:	9.11%	17.65%
> \$400,000, up to and including \$500,000:	3.70%	9.24%
> \$500,000, up to and including \$600,000:	1.52%	4.71%
> \$600,000, up to and including \$700,000:	0.59%	2.21%
> \$700,000, up to and including \$750,000:	0.07%	0.27%
> \$750,000:	0.13%	0.57%

<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:	2.77%	0.45%
> 5 years, up to and including 10 years:	8.84%	3.17%
> 10 years, up to and including 15 years:	16.96%	11.46%
> 15 years, up to and including 20 years:	17.82%	17.05%
> 20 years, up to and including 25 years:	53.60%	67.88%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	22.51%	20.69%
Gold Coast	5.61%	5.33%
Sunshine Coast	4.03%	3.24%
Queensland - Other	16.37%	11.31%
Sydney Metropolitan	14.19%	20.28%
N.S.W. - Other	6.93%	6.09%
Australian Capital Territory	2.05%	2.17%
Melbourne Metropolitan	11.95%	13.59%
Victoria - Other	2.44%	1.81%
Perth Metropolitan	8.84%	10.49%
W.A. - Other	0.86%	1.01%
Adelaide Metropolitan	2.57%	2.31%
S.A. - Other	0.26%	0.26%
Darwin Metropolitan	0.40%	0.48%
N.T. - Other	0.07%	0.13%
Hobart Metropolitan	0.79%	0.71%
Tasmania - Other	0.13%	0.09%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.30%	4.08%
Home Improvement	0.40%	0.19%
Purchase Existing Property	49.64%	45.88%
Purchase New Property	1.78%	2.38%
Refinance	44.36%	47.18%
Refinance - Home Improvement	0.53%	0.30%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.66%	0.85%
> 30 days, up to and including 60 days:	0.26%	0.49%
> 60 days, up to and including 90 days:	0.07%	0.20%
> 90 days:	0.66%	0.85%

<b>Default Information for Monthly Period Ending 31 December 2023</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	14.89%	16.19%

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