

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 January 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2023
Last Day of Monthly Period:	31/01/2023
Total Current Balance:	\$339,412,179
Total Number of Loans:	1,783
Average Current Balance:	\$190,360
Highest Current Balance:	\$778,809
Weighted Average LVR:	50.61%
Weighted Average Seasoning (Months):	100.85
Weighted Average Remaining Term:	245.82
Weighted Average Variable Rate:	5.8138%
Weighted Average Fixed Rate:	3.0832%
Weighted Average Rate on All Loans:	5.6127%
Percentage (by value) of "Owner Occupied" Loans:	80.02%
Percentage (by value) of Metropolitan Securities:	69.61%
Percentage Mortgage Insured - Primary:	21.05%
Percentage Not Mortgage Insured:	78.95%
Percentage (by value) of Variable Rate Loans:	92.96%
Percentage (by value) of Interest Only Loans:	1.59%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,737,493
Principal Draw:	\$0
Total:	\$1,737,493
Trust Expenses for the Period:	
Servicing Fee:	\$64,742
Management Fee:	\$16,186
Custodian Fee:	\$6,474
Trustee Fee:	\$5,665

Swap Payments:	\$211,159
Facility Fees:	\$581
Class A1 Notes Coupon Payments:	\$1,005,188
Class A2 Notes Coupon Payments:	\$93,057
Class AB Notes Coupon Payments:	\$19,070
Class B Notes Coupon Payments:	\$42,656
Class C Notes Coupon Payments:	\$33,219
Class D Notes Coupon Payments:	\$17,369
Class E Notes Coupon Payments:	\$34,800
Total Expenses:	\$1,550,164
Residual Income:	\$187,329
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/01/2023
Last Day of Coupon Period (Distribution Date):	13/02/2023
Number of Days in Coupon Period:	31
Determination Date:	08/02/2023
Effective BBSW for Current Period:	3.0583%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,005,188
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:	\$93,057
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:	\$19,070
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:	\$42,656
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:	\$33,219
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:	\$17,369
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:	\$34,800
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,452,976
Mortgage portfolio balance at start of period:	\$346,494,847
Less: Scheduled principal received during the period:	\$524,881
Less: Unscheduled principal received during the period:	\$7,795,173
Plus: Redraws:	\$1,237,386
Mortgage portfolio balance at close of period:	\$339,412,179
Value of full discharges during the period:	\$2,394,695

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$290,201,157
Class A1 Notes Balance before distribution (Stated):	\$290,201,157
Class A2 Notes Balance before distribution (Invested):	\$26,035,832
Class A2 Notes Balance before distribution (Stated):	\$26,035,832
Class AB Notes Balance before distribution (Invested):	\$4,925,698
Class AB Notes Balance before distribution (Stated):	\$4,925,698
Class B Notes Balance before distribution (Invested):	\$10,555,067
Class B Notes Balance before distribution (Stated):	\$10,555,067
Class C Notes Balance before distribution (Invested):	\$7,036,711
Class C Notes Balance before distribution (Stated):	\$7,036,711
Class D Notes Balance before distribution (Invested):	\$3,166,520
Class D Notes Balance before distribution (Stated):	\$3,166,520
Class E Notes Balance before distribution (Invested):	\$4,573,862
Class E Notes Balance before distribution (Stated):	\$4,573,862
Total Invested Note Balance before distribution:	\$346,494,847

Current Weighted Average Security Coupon Rate:	4.2318%
Mortgage Principal Amount Distributed:	\$8,320,054
Repayment of Redraws:	\$1,237,386
Class A1 Notes Balance after distribution (Invested):	\$284,269,182
Class A1 Notes Balance after distribution (Stated):	\$284,269,182
Class A1 Notes Bond Factor after distribution:	0.247191
Class A2 Notes Balance after distribution (Invested):	\$25,503,636
Class A2 Notes Balance after distribution (Stated):	\$25,503,636
Class A2 Notes Bond Factor after distribution:	0.551430
Class AB Notes Balance after distribution (Invested):	\$4,825,012
Class AB Notes Balance after distribution (Stated):	\$4,825,012
Class AB Notes Bond Factor after distribution:	0.551430
Class B Notes Balance after distribution (Invested):	\$10,339,312
Class B Notes Balance after distribution (Stated):	\$10,339,312
Class B Notes Bond Factor after distribution:	0.551430
Class C Notes Balance after distribution (Invested):	\$6,892,875
Class C Notes Balance after distribution (Stated):	\$6,892,875
Class C Notes Bond Factor after distribution:	0.551430
Class D Notes Balance after distribution (Invested):	\$3,101,794
Class D Notes Balance after distribution (Stated):	\$3,101,794
Class D Notes Bond Factor after distribution:	0.551430
Class E Notes Balance after distribution (Invested):	\$4,480,368
Class E Notes Balance after distribution (Stated):	\$4,480,368
Class E Notes Bond Factor after distribution:	0.551430
Total Note Balance After distribution :	\$339,412,179

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%:	62.82%	45.38%
> 50%, up to and including 55%:	8.52%	11.27%
> 55%, up to and including 60%:	8.64%	11.73%
> 60%, up to and including 65%:	7.57%	11.32%
> 65%, up to and including 70%:	4.60%	7.32%
> 70%, up to and including 75%:	4.66%	7.45%
> 75%, up to and including 80%:	2.13%	3.76%
> 80%, up to and including 85%:	0.45%	0.66%
> 85%, up to and including 90%:	0.56%	0.98%
> 95%:	0.06%	0.13%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	15.65%	1.23%
> \$50,000, up to and including \$100,000:	10.94%	4.29%
> \$100,000, up to and including \$200,000:	30.57%	24.55%
> \$200,000, up to and including \$300,000:	24.62%	31.60%
> \$300,000, up to and including \$400,000:	11.05%	19.69%
> \$400,000, up to and including \$500,000:	4.77%	11.04%
> \$500,000, up to and including \$600,000:	1.40%	4.04%
> \$600,000, up to and including \$700,000:	0.67%	2.25%
> \$700,000, up to and including \$750,000:	0.22%	0.84%
> \$750,000:	0.11%	0.45%

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:	1.63%	0.19%
> 5 years, up to and including 10 years:	8.19%	3.02%
> 10 years, up to and including 15 years:	16.26%	10.22%
> 15 years, up to and including 20 years:	15.93%	14.79%
> 20 years, up to and including 25 years:	57.99%	71.77%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.99%	21.43%
Gold Coast	6.06%	6.01%
Sunshine Coast	3.53%	2.77%
Queensland - Other	16.32%	11.99%
Sydney Metropolitan	13.85%	19.17%
N.S.W. - Other	6.95%	6.30%
Australian Capital Territory	1.96%	2.16%
Melbourne Metropolitan	12.11%	13.45%
Victoria - Other	2.58%	1.97%
Perth Metropolitan	8.86%	10.24%
W.A. - Other	0.79%	0.87%
Adelaide Metropolitan	2.36%	2.12%
S.A. - Other	0.34%	0.25%
Darwin Metropolitan	0.34%	0.40%
N.T. - Other	0.06%	0.11%
Hobart Metropolitan	0.73%	0.64%
Tasmania - Other	0.17%	0.12%

Loan Purpose	% number of loans	% value of loans
Construction	3.37%	3.85%
Home Improvement	0.34%	0.15%
Purchase Existing Property	48.57%	44.89%
Purchase New Property	1.91%	2.42%
Refinance	45.37%	48.44%
Refinance - Home Improvement	0.45%	0.26%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.56%	0.87%
> 30 days, up to and including 60 days:	0.06%	0.07%
> 60 days, up to and including 90 days:	0.22%	0.41%
> 90 days:	0.39%	0.57%

Default Information for Monthly Period Ending 31 January 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	20.52%	21.11%

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