

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 July 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/07/2023
Last Day of Monthly Period:	31/07/2023
Total Current Balance:	\$295,846,871
Total Number of Loans:	1,628
Average Current Balance:	\$181,724
Highest Current Balance:	\$769,059
Weighted Average LVR:	49.56%
Weighted Average Seasoning (Months):	107.26
Weighted Average Remaining Term:	239.84
Weighted Average Variable Rate:	6.7026%
Weighted Average Fixed Rate:	3.8476%
Weighted Average Rate on All Loans:	6.4971%
Percentage (by value) of "Owner Occupied" Loans:	79.87%
Percentage (by value) of Metropolitan Securities:	69.98%
Percentage Mortgage Insured - Primary:	20.75%
Percentage Mortgage Not Insured:	79.25%
Percentage (by value) of Variable Rate Loans:	93.09%
Percentage (by value) of Interest Only Loans:	1.78%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,713,946
Principal Draw:	\$0
Total:	\$1,713,946
Trust Expenses for the Period:	
Servicing Fee:	\$56,647
Management Fee:	\$14,162
Custodian Fee:	\$5,665
Trustee Fee:	\$5,116

Swap Payments:	\$54,043
Facility Fees:	\$526
Class A1 Notes Coupon Payments:	\$1,139,871
Class A2 Notes Coupon Payments:	\$104,862
Class AB Notes Coupon Payments:	\$21,161
Class B Notes Coupon Payments:	\$46,965
Class C Notes Coupon Payments:	\$35,628
Class D Notes Coupon Payments:	\$18,219
Class E Notes Coupon Payments:	\$35,087
Total Expenses:	\$1,537,951
Residual Income:	\$175,995
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/07/2023
Last Day of Coupon Period (Distribution Date):	14/08/2023
Number of Days in Coupon Period:	32
Determination Date:	09/08/2023
Effective BBSW for Current Period:	4.1005%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,139,871
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:	\$104,862
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:	\$21,161
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:	\$46,965
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:	\$35,628
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:	\$18,219
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:	\$35,087
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,294,490
Mortgage portfolio balance at start of period:	\$303,168,312
Less: Scheduled principal received during the period:	\$796,822
Less: Unscheduled principal received during the period:	\$7,512,567
Plus: Redraws:	\$987,947
Mortgage portfolio balance at close of period:	\$295,846,871
Value of full discharges during the period:	\$1,033,624

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$253,913,718
Class A1 Notes Balance before distribution (Stated):	\$253,913,718
Class A2 Notes Balance before distribution (Invested):	\$22,780,250
Class A2 Notes Balance before distribution (Stated):	\$22,780,250
Class AB Notes Balance before distribution (Invested):	\$4,309,777
Class AB Notes Balance before distribution (Stated):	\$4,309,777
Class B Notes Balance before distribution (Invested):	\$9,235,236
Class B Notes Balance before distribution (Stated):	\$9,235,236
Class C Notes Balance before distribution (Invested):	\$6,156,824
Class C Notes Balance before distribution (Stated):	\$6,156,824
Class D Notes Balance before distribution (Invested):	\$2,770,571
Class D Notes Balance before distribution (Stated):	\$2,770,571
Class E Notes Balance before distribution (Invested):	\$4,001,936
Class E Notes Balance before distribution (Stated):	\$4,001,936
Total Invested Note Balance before distribution:	\$303,168,312

Current Weighted Average Security Coupon Rate:	5.2740%
Mortgage Principal Amount Distributed:	\$8,309,388
Repayment of Redraws:	\$987,947
Class A1 Notes Balance after distribution (Invested):	\$247,781,764
Class A1 Notes Balance after distribution (Stated):	\$247,781,764
Class A1 Notes Bond Factor after distribution:	0.215462
Class A2 Notes Balance after distribution (Invested):	\$22,230,112
Class A2 Notes Balance after distribution (Stated):	\$22,230,112
Class A2 Notes Bond Factor after distribution:	0.480651
Class AB Notes Balance after distribution (Invested):	\$4,205,697
Class AB Notes Balance after distribution (Stated):	\$4,205,697
Class AB Notes Bond Factor after distribution:	0.480651
Class B Notes Balance after distribution (Invested):	\$9,012,208
Class B Notes Balance after distribution (Stated):	\$9,012,208
Class B Notes Bond Factor after distribution:	0.480651
Class C Notes Balance after distribution (Invested):	\$6,008,138
Class C Notes Balance after distribution (Stated):	\$6,008,138
Class C Notes Bond Factor after distribution:	0.480651
Class D Notes Balance after distribution (Invested):	\$2,703,662
Class D Notes Balance after distribution (Stated):	\$2,703,662
Class D Notes Bond Factor after distribution:	0.480651
Class E Notes Balance after distribution (Invested):	\$3,905,290
Class E Notes Balance after distribution (Stated):	\$3,905,290
Class E Notes Bond Factor after distribution:	0.480651
Total Note Balance After distribution :	\$295,846,871

Facilities	
Liquidity Facility Limit	\$3,394,122
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%:	66.15%	48.20%
> 50%, up to and including 55%:	8.48%	12.00%
> 55%, up to and including 60%:	8.11%	11.63%
> 60%, up to and including 65%:	6.14%	9.51%
> 65%, up to and including 70%:	4.18%	6.74%
> 70%, up to and including 75%:	4.55%	7.78%
> 75%, up to and including 80%:	1.60%	2.93%
> 80%, up to and including 85%:	0.37%	0.54%
> 85%, up to and including 90%:	0.43%	0.67%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	18.24%	1.53%
> \$50,000, up to and including \$100,000:	10.81%	4.48%
> \$100,000, up to and including \$200,000:	30.59%	25.58%
> \$200,000, up to and including \$300,000:	24.20%	32.60%
> \$300,000, up to and including \$400,000:	9.77%	18.29%
> \$400,000, up to and including \$500,000:	3.99%	9.64%
> \$500,000, up to and including \$600,000:	1.47%	4.45%
> \$600,000, up to and including \$700,000:	0.68%	2.43%
> \$700,000, up to and including \$750,000:	0.12%	0.48%
> \$750,000:	0.12%	0.52%

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:	2.03%	0.37%
> 5 years, up to and including 10 years:	8.72%	3.27%
> 10 years, up to and including 15 years:	16.89%	10.97%
> 15 years, up to and including 20 years:	16.71%	15.61%
> 20 years, up to and including 25 years:	55.65%	69.78%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.60%	21.19%
Gold Coast	5.84%	5.56%
Sunshine Coast	3.75%	3.00%
Queensland - Other	16.52%	11.94%
Sydney Metropolitan	14.25%	20.17%
N.S.W. - Other	7.06%	6.19%
Australian Capital Territory	2.09%	2.25%
Melbourne Metropolitan	11.98%	13.29%
Victoria - Other	2.46%	1.86%
Perth Metropolitan	8.42%	9.71%
W.A. - Other	0.80%	0.94%
Adelaide Metropolitan	2.52%	2.27%
S.A. - Other	0.37%	0.27%
Darwin Metropolitan	0.37%	0.45%
N.T. - Other	0.06%	0.12%
Hobart Metropolitan	0.74%	0.66%
Tasmania - Other	0.18%	0.14%

Loan Purpose	% number of loans	% value of loans
Construction	3.19%	3.88%
Home Improvement	0.37%	0.17%
Purchase Existing Property	49.63%	46.08%
Purchase New Property	1.84%	2.38%
Refinance	44.47%	47.21%
Refinance - Home Improvement	0.49%	0.28%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.80%	1.29%
> 30 days, up to and including 60 days:	0.06%	0.18%
> 60 days, up to and including 90 days:	0.06%	0.08%
> 90 days:	0.49%	0.63%

Default Information for Monthly Period Ending 31 July 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	23.03%	20.64%

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