

# Apollo Series 2018-1 Trust

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

| <b>Mortgage Portfolio Details</b>                 |               |
|---|---------------|
| First Day of Monthly Period:                      | 01/03/2023    |
| Last Day of Monthly Period:                       | 31/03/2023    |
| Total Current Balance:                            | \$325,290,767 |
| Total Number of Loans:                            | 1,735         |
| Average Current Balance:                          | \$187,487     |
| Highest Current Balance:                          | \$775,639     |
| Weighted Average LVR:                             | 50.23%        |
| Weighted Average Seasoning (Months):              | 103.04        |
| Weighted Average Remaining Term:                  | 243.84        |
| Weighted Average Variable Rate:                   | 6.2551%       |
| Weighted Average Fixed Rate:                      | 3.1648%       |
| Weighted Average Rate on All Loans:               | 6.0356%       |
| Percentage (by value) of "Owner Occupied" Loans:  | 79.97%        |
| Percentage (by value) of Metropolitan Securities: | 69.41%        |
| Percentage Mortgage Insured - Primary:            | 21.06%        |
| Percentage Mortgage Not Insured:                  | 78.94%        |
| Percentage (by value) of Variable Rate Loans:     | 93.13%        |
| Percentage (by value) of Interest Only Loans:     | 1.62%         |
| Percentage (by value) of "Low Doc" Loans:         | 0.00%         |

| <b>Revenue Distribution</b>    |             |
|--------------------------------|-------------|
| Revenue from Mortgage Loans:   | \$1,630,294 |
| Principal Draw:                | \$0         |
| Total:                         | \$1,630,294 |
| Trust Expenses for the Period: |             |
| Servicing Fee:                 | \$62,015    |
| Management Fee:                | \$15,504    |
| Custodian Fee:                 | \$6,201     |
| Trustee Fee:                   | \$5,426     |
| Trust Indemnification:         | \$25        |

|  |             |
|--|-------------|
| Swap Payments:                                       | \$25,011    |
| Facility Fees:                                       | \$509       |
| Class A1 Notes Coupon Payments:                      | \$1,076,561 |
| Class A2 Notes Coupon Payments:                      | \$99,339    |
| Class AB Notes Coupon Payments:                      | \$20,196    |
| Class B Notes Coupon Payments:                       | \$44,995    |
| Class C Notes Coupon Payments:                       | \$34,577    |
| Class D Notes Coupon Payments:                       | \$17,878    |
| Class E Notes Coupon Payments:                       | \$35,126    |
| Total Expenses:                                      | \$1,443,363 |
|  |             |
| Residual Income:                                     | \$186,930   |
| Unreimbursed Principal Draw after Distribution Date: | \$0         |

| <b>Interest Payable for the Coupon Period</b>             |             |
|---|-------------|
| First Day of Coupon Period:                               | 13/03/2023  |
| Last Day of Coupon Period (Distribution Date):            | 13/04/2023  |
| Number of Days in Coupon Period:                          | 31          |
| Determination Date:                                       | 06/04/2023  |
| Effective BBSW for Current Period:                        | 3.5400%     |
|   |             |
| Class A1 Notes Interest Margin over BBSW:                 | 1.02%       |
| Class A1 Notes Interest this Coupon Period:               | \$1,076,561 |
| 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:               | \$99,339    |
| 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:               | \$20,196    |
| 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:                | \$44,995    |
| 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:                | \$34,577    |
| 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:                | \$17,878    |
| 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:                | \$35,126    |
| Class E Notes Unpaid Interest from prior Coupon Periods:  | \$0         |

| <b>Principal Received from Mortgagors</b>               |               |
|---|---------------|
| Scheduled Monthly Payment Amount:                       | \$2,392,619   |
|   |               |
| Mortgage portfolio balance at start of period:          | \$331,896,489 |
| Less: Scheduled principal received during the period:   | \$1,111,995   |
| Less: Unscheduled principal received during the period: | \$7,124,761   |
| Plus: Redraws:  | \$1,631,034   |
| Mortgage portfolio balance at close of period:          | \$325,290,767 |
|   |               |
| Value of full discharges during the period:             | \$1,372,701   |

| <b>Principal Distribution</b>                           |                      |
|---|----------------------|
| Class A1 Notes Balance before distribution (Invested):  | \$277,974,538        |
| Class A1 Notes Balance before distribution (Stated):    | \$277,974,538        |
|   |                      |
| Class A2 Notes Balance before distribution (Invested):  | \$24,938,902         |
| Class A2 Notes Balance before distribution (Stated):    | \$24,938,902         |
|   |                      |
| Class AB Notes Balance before distribution (Invested):  | \$4,718,171          |
| Class AB Notes Balance before distribution (Stated):    | \$4,718,171          |
|   |                      |
| Class B Notes Balance before distribution (Invested):   | \$10,110,366         |
| Class B Notes Balance before distribution (Stated):     | \$10,110,366         |
|   |                      |
| Class C Notes Balance before distribution (Invested):   | \$6,740,244          |
| Class C Notes Balance before distribution (Stated):     | \$6,740,244          |
|   |                      |
| Class D Notes Balance before distribution (Invested):   | \$3,033,110          |
| Class D Notes Balance before distribution (Stated):     | \$3,033,110          |
|   |                      |
| Class E Notes Balance before distribution (Invested):   | \$4,381,159          |
| Class E Notes Balance before distribution (Stated):     | \$4,381,159          |
|   |                      |
| <b>Total Invested Note Balance before distribution:</b> | <b>\$331,896,489</b> |
|   |                      |

|   |                      |
|---|----------------------|
| Current Weighted Average Security Coupon Rate:        | 4.7135%              |
| Mortgage Principal Amount Distributed:                | \$8,236,756          |
| Repayment of Redraws:                                 | \$1,631,034          |
|   |                      |
| Class A1 Notes Balance after distribution (Invested): | \$272,442,022        |
| Class A1 Notes Balance after distribution (Stated):   | \$272,442,022        |
| Class A1 Notes Bond Factor after distribution:        | 0.236906             |
|   |                      |
| Class A2 Notes Balance after distribution (Invested): | \$24,442,544         |
| Class A2 Notes Balance after distribution (Stated):   | \$24,442,544         |
| Class A2 Notes Bond Factor after distribution:        | 0.528487             |
|   |                      |
| Class AB Notes Balance after distribution (Invested): | \$4,624,265          |
| Class AB Notes Balance after distribution (Stated):   | \$4,624,265          |
| Class AB Notes Bond Factor after distribution:        | 0.528487             |
|   |                      |
| Class B Notes Balance after distribution (Invested):  | \$9,909,140          |
| Class B Notes Balance after distribution (Stated):    | \$9,909,140          |
| Class B Notes Bond Factor after distribution:         | 0.528487             |
|   |                      |
| Class C Notes Balance after distribution (Invested):  | \$6,606,093          |
| Class C Notes Balance after distribution (Stated):    | \$6,606,093          |
| Class C Notes Bond Factor after distribution:         | 0.528487             |
|   |                      |
| Class D Notes Balance after distribution (Invested):  | \$2,972,742          |
| Class D Notes Balance after distribution (Stated):    | \$2,972,742          |
| Class D Notes Bond Factor after distribution:         | 0.528487             |
|   |                      |
| Class E Notes Balance after distribution (Invested):  | \$4,293,961          |
| Class E Notes Balance after distribution (Stated):    | \$4,293,961          |
| Class E Notes Bond Factor after distribution:         | 0.528487             |
|   |                      |
| <b>Total Note Balance After distribution :</b>        | <b>\$325,290,767</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%:        | 63.80%                   | 46.28%                  |
| > 50%, up to and including 55%: | 8.70%                    | 11.91%                  |
| > 55%, up to and including 60%: | 8.18%                    | 11.22%                  |
| > 60%, up to and including 65%: | 7.32%                    | 11.01%                  |
| > 65%, up to and including 70%: | 4.50%                    | 6.90%                   |
| > 70%, up to and including 75%: | 4.44%                    | 7.36%                   |
| > 75%, up to and including 80%: | 2.07%                    | 3.69%                   |
| > 80%, up to and including 85%: | 0.46%                    | 0.74%                   |
| > 85%, up to and including 90%: | 0.52%                    | 0.89%                   |

| <b>Loan Size Analysis</b>                   | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| Up to and including \$50,000:               | 16.20%                   | 1.28%                   |
| > \$50,000, up to and including \$100,000:  | 11.01%                   | 4.36%                   |
| > \$100,000, up to and including \$200,000: | 30.37%                   | 24.59%                  |
| > \$200,000, up to and including \$300,000: | 25.07%                   | 32.65%                  |
| > \$300,000, up to and including \$400,000: | 10.26%                   | 18.53%                  |
| > \$400,000, up to and including \$500,000: | 4.67%                    | 10.90%                  |
| > \$500,000, up to and including \$600,000: | 1.50%                    | 4.38%                   |
| > \$600,000, up to and including \$700,000: | 0.63%                    | 2.19%                   |
| > \$700,000, up to and including \$750,000: | 0.17%                    | 0.66%                   |
| > \$750,000:                                | 0.12%                    | 0.47%                   |

| <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:              | 1.67%                    | 0.24%                   |
| > 5 years, up to and including 10 years:  | 8.24%                    | 3.13%                   |
| > 10 years, up to and including 15 years: | 16.66%                   | 10.74%                  |
| > 15 years, up to and including 20 years: | 16.02%                   | 14.72%                  |
| > 20 years, up to and including 25 years: | 57.41%                   | 71.17%                  |

| Geographic Distribution      | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Brisbane Metropolitan        | 23.05%            | 21.31%           |
| Gold Coast                   | 6.11%             | 5.88%            |
| Sunshine Coast               | 3.63%             | 2.86%            |
| Queensland - Other           | 16.31%            | 12.11%           |
| Sydney Metropolitan          | 13.83%            | 19.40%           |
| N.S.W. - Other               | 7.03%             | 6.40%            |
| Australian Capital Territory | 2.02%             | 2.16%            |
| Melbourne Metropolitan       | 12.10%            | 13.41%           |
| Victoria - Other             | 2.54%             | 1.98%            |
| Perth Metropolitan           | 8.59%             | 9.96%            |
| W.A. - Other                 | 0.75%             | 0.87%            |
| Adelaide Metropolitan        | 2.36%             | 2.09%            |
| S.A. - Other                 | 0.35%             | 0.26%            |
| Darwin Metropolitan          | 0.35%             | 0.41%            |
| N.T. - Other                 | 0.06%             | 0.11%            |
| Hobart Metropolitan          | 0.75%             | 0.66%            |
| Tasmania - Other             | 0.17%             | 0.13%            |

| Loan Purpose                 | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Construction                 | 3.29%             | 3.82%            |
| Home Improvement             | 0.35%             | 0.17%            |
| Purchase Existing Property   | 49.28%            | 45.74%           |
| Purchase New Property        | 1.90%             | 2.35%            |
| Refinance                    | 44.73%            | 47.65%           |
| Refinance - Home Improvement | 0.46%             | 0.27%            |

| Arrears Analysis                        | % number of loans | % value of loans |
|---|-------------------|------------------|
| Up to and including 30 days:            | 0.69%             | 1.09%            |
| > 60 days, up to and including 90 days: | 0.12%             | 0.10%            |
| > 90 days:                              | 0.40%             | 0.54%            |

| Default Information for Monthly Period Ending 31 March 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          | 18.21%      | 19.78%        |

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