

# Apollo Series 2018-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/10/2023
Last Day of Monthly Period:	31/10/2023
Total Current Balance:	\$276,265,818
Total Number of Loans:	1,545
Average Current Balance:	\$178,813
Highest Current Balance:	\$765,181
Weighted Average LVR:	49.15%
Weighted Average Seasoning (Months):	110.32
Weighted Average Remaining Term:	237.09
Weighted Average Variable Rate:	6.6829%
Weighted Average Fixed Rate:	3.9193%
Weighted Average Rate on All Loans:	6.4926%
Percentage (by value) of "Owner Occupied" Loans:	80.23%
Percentage (by value) of Metropolitan Securities:	70.34%
Percentage Mortgage Insured - Primary:	20.68%
Percentage Mortgage Insured - Pool:	79.32%
Percentage (by value) of Variable Rate Loans:	93.32%
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:	\$1,595,690
Principal Draw:	\$0
Total:	\$1,595,690
Trust Expenses for the Period:	
Servicing Fee:	\$52,795
Management Fee:	\$13,199
Custodian Fee:	\$5,280
Trustee Fee:	\$4,620

Swap Payments:	\$106,287
Facility Fees:	\$444
Class A1 Notes Coupon Payments:	\$1,020,806
Class A2 Notes Coupon Payments:	\$93,927
Class AB Notes Coupon Payments:	\$18,964
Class B Notes Coupon Payments:	\$42,099
Class C Notes Coupon Payments:	\$31,965
Class D Notes Coupon Payments:	\$16,358
Class E Notes Coupon Payments:	\$31,548
Total Expenses:	\$1,438,292
Residual Income:	\$157,398
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/10/2023
Last Day of Coupon Period (Distribution Date):	13/11/2023
Number of Days in Coupon Period:	31
Determination Date:	08/11/2023
Effective BBSW for Current Period:	4.0589%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$1,020,806
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:	\$93,927
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:	\$18,964
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:	\$42,099
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:	\$31,965
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:	\$16,358
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:	\$31,548
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,174,255
Mortgage portfolio balance at start of period:	\$282,554,620
Less: Scheduled principal received during the period:	\$968,523
Less: Unscheduled principal received during the period:	\$6,287,364
Plus: Redraws:	\$967,085
Mortgage portfolio balance at close of period:	\$276,265,818
Value of full discharges during the period:	\$907,323

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$236,649,054
Class A1 Notes Balance before distribution (Stated):	\$236,649,054
Class A2 Notes Balance before distribution (Invested):	\$21,231,325
Class A2 Notes Balance before distribution (Stated):	\$21,231,325
Class AB Notes Balance before distribution (Invested):	\$4,016,737
Class AB Notes Balance before distribution (Stated):	\$4,016,737
Class B Notes Balance before distribution (Invested):	\$8,607,294
Class B Notes Balance before distribution (Stated):	\$8,607,294
Class C Notes Balance before distribution (Invested):	\$5,738,196
Class C Notes Balance before distribution (Stated):	\$5,738,196
Class D Notes Balance before distribution (Invested):	\$2,582,188
Class D Notes Balance before distribution (Stated):	\$2,582,188
Class E Notes Balance before distribution (Invested):	\$3,729,827
Class E Notes Balance before distribution (Stated):	\$3,729,827
<b>Total Invested Note Balance before distribution:</b>	<b>\$282,554,620</b>

Current Weighted Average Security Coupon Rate:	5.2324%
Mortgage Principal Amount Distributed:	\$7,255,887
Repayment of Redraws:	\$967,085
Class A1 Notes Balance after distribution (Invested):	\$231,381,969
Class A1 Notes Balance after distribution (Stated):	\$231,381,969
Class A1 Notes Bond Factor after distribution:	0.201202
Class A2 Notes Balance after distribution (Invested):	\$20,758,780
Class A2 Notes Balance after distribution (Stated):	\$20,758,780
Class A2 Notes Bond Factor after distribution:	0.448838
Class AB Notes Balance after distribution (Invested):	\$3,927,337
Class AB Notes Balance after distribution (Stated):	\$3,927,337
Class AB Notes Bond Factor after distribution:	0.448838
Class B Notes Balance after distribution (Invested):	\$8,415,722
Class B Notes Balance after distribution (Stated):	\$8,415,722
Class B Notes Bond Factor after distribution:	0.448838
Class C Notes Balance after distribution (Invested):	\$5,610,481
Class C Notes Balance after distribution (Stated):	\$5,610,481
Class C Notes Bond Factor after distribution:	0.448838
Class D Notes Balance after distribution (Invested):	\$2,524,717
Class D Notes Balance after distribution (Stated):	\$2,524,717
Class D Notes Bond Factor after distribution:	0.448838
Class E Notes Balance after distribution (Invested):	\$3,646,813
Class E Notes Balance after distribution (Stated):	\$3,646,813
Class E Notes Bond Factor after distribution:	0.448838
<b>Total Note Balance After distribution :</b>	<b>\$276,265,818</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%:	67.06%	48.98%
> 50%, up to and including 55%:	9.06%	12.47%
> 55%, up to and including 60%:	7.77%	11.75%
> 60%, up to and including 65%:	5.76%	9.23%
> 65%, up to and including 70%:	4.01%	6.48%
> 70%, up to and including 75%:	4.27%	7.46%
> 75%, up to and including 80%:	1.29%	2.41%
> 80%, up to and including 85%:	0.39%	0.64%
> 85%, up to and including 90%:	0.39%	0.57%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	18.64%	1.51%
> \$50,000, up to and including \$100,000:	11.33%	4.73%
> \$100,000, up to and including \$200,000:	30.29%	25.65%
> \$200,000, up to and including \$300,000:	24.21%	33.06%
> \$300,000, up to and including \$400,000:	9.39%	17.93%
> \$400,000, up to and including \$500,000:	4.01%	9.94%
> \$500,000, up to and including \$600,000:	1.29%	4.00%
> \$600,000, up to and including \$700,000:	0.65%	2.36%
> \$700,000, up to and including \$750,000:	0.06%	0.26%
> \$750,000:	0.13%	0.55%

<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:	2.39%	0.41%
> 5 years, up to and including 10 years:	8.80%	3.19%
> 10 years, up to and including 15 years:	16.76%	11.15%
> 15 years, up to and including 20 years:	17.80%	16.60%
> 20 years, up to and including 25 years:	54.24%	68.65%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.46%	20.81%
Gold Coast	5.70%	5.50%
Sunshine Coast	3.95%	3.18%
Queensland - Other	16.50%	11.67%
Sydney Metropolitan	14.17%	20.10%
N.S.W. - Other	7.06%	5.99%
Australian Capital Territory	2.14%	2.30%
Melbourne Metropolitan	11.91%	13.42%
Victoria - Other	2.46%	1.86%
Perth Metropolitan	8.67%	10.26%
W.A. - Other	0.84%	0.99%
Adelaide Metropolitan	2.52%	2.29%
S.A. - Other	0.26%	0.25%
Darwin Metropolitan	0.39%	0.47%
N.T. - Other	0.06%	0.13%
Hobart Metropolitan	0.78%	0.70%
Tasmania - Other	0.13%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.24%	3.98%
Home Improvement	0.39%	0.18%
Purchase Existing Property	49.71%	45.84%
Purchase New Property	1.75%	2.33%
Refinance	44.40%	47.37%
Refinance - Home Improvement	0.52%	0.30%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.45%	0.68%
> 30 days, up to and including 60 days:	0.26%	0.50%
> 90 days:	0.71%	1.00%

Default Information for Monthly Period Ending 31 October 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	20.46%	20.99%

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