

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 January 2024

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2024
Last Day of Monthly Period:	31/01/2024
Total Current Balance:	\$264,136,668
Total Number of Loans:	1,497
Average Current Balance:	\$176,444
Highest Current Balance:	\$762,669
Weighted Average LVR:	48.88%
Weighted Average Seasoning (Months):	113.28
Weighted Average Remaining Term:	234.60
Weighted Average Variable Rate:	6.9224%
Weighted Average Fixed Rate:	4.1891%
Weighted Average Rate on All Loans:	6.7355%
Percentage (by value) of "Owner Occupied" Loans:	80.27%
Percentage (by value) of Metropolitan Securities:	70.84%
Percentage Mortgage Insured - Primary:	21.00%
Percentage Not Mortgage Insured:	79.00%
Percentage (by value) of Variable Rate Loans:	93.40%
Percentage (by value) of Interest Only Loans:	1.65%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,594,933
Principal Draw:	\$0
Total:	\$1,594,933
Trust Expenses for the Period:	
Servicing Fee:	\$50,023
Management Fee:	\$12,506
Custodian Fee:	\$5,002
Trustee Fee:	\$4,095

Swap Payments:	\$225,735
Facility Fees:	\$416
Class A1 Notes Coupon Payments:	\$948,641
Class A2 Notes Coupon Payments:	\$87,187
Class AB Notes Coupon Payments:	\$17,553
Class B Notes Coupon Payments:	\$38,910
Class C Notes Coupon Payments:	\$29,396
Class D Notes Coupon Payments:	\$14,977
Class E Notes Coupon Payments:	\$28,654
Total Expenses:	\$1,463,094
Residual Income:	\$131,839
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/01/2024
Last Day of Coupon Period (Distribution Date):	13/02/2024
Number of Days in Coupon Period:	29
Determination Date:	08/02/2024
Effective BBSW for Current Period:	4.3050%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$948,641
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:	\$87,187
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:	\$17,553
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:	\$38,910
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:	\$29,396
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:	\$14,977
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:	\$28,654
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,116,093
Mortgage portfolio balance at start of period:	\$267,716,391
Less: Scheduled principal received during the period:	\$835,361
Less: Unscheduled principal received during the period:	\$3,660,918
Plus: Redraws:	\$916,556
Mortgage portfolio balance at close of period:	\$264,136,668
Value of full discharges during the period:	\$1,246,035

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$224,221,535
Class A1 Notes Balance before distribution (Stated):	\$224,221,535
Class A2 Notes Balance before distribution (Invested):	\$20,116,371
Class A2 Notes Balance before distribution (Stated):	\$20,116,371
Class AB Notes Balance before distribution (Invested):	\$3,805,800
Class AB Notes Balance before distribution (Stated):	\$3,805,800
Class B Notes Balance before distribution (Invested):	\$8,155,286
Class B Notes Balance before distribution (Stated):	\$8,155,286
Class C Notes Balance before distribution (Invested):	\$5,436,857
Class C Notes Balance before distribution (Stated):	\$5,436,857
Class D Notes Balance before distribution (Invested):	\$2,446,586
Class D Notes Balance before distribution (Stated):	\$2,446,586
Class E Notes Balance before distribution (Invested):	\$3,533,957
Class E Notes Balance before distribution (Stated):	\$3,533,957
Total Invested Note Balance before distribution:	\$267,716,391

Current Weighted Average Security Coupon Rate:	5.4785%
Mortgage Principal Amount Distributed:	\$4,496,279
Repayment of Redraws:	\$916,556
Class A1 Notes Balance after distribution (Invested):	\$221,223,396
Class A1 Notes Balance after distribution (Stated):	\$221,223,396
Class A1 Notes Bond Factor after distribution:	0.192368
Class A2 Notes Balance after distribution (Invested):	\$19,847,389
Class A2 Notes Balance after distribution (Stated):	\$19,847,389
Class A2 Notes Bond Factor after distribution:	0.429133
Class AB Notes Balance after distribution (Invested):	\$3,754,911
Class AB Notes Balance after distribution (Stated):	\$3,754,911
Class AB Notes Bond Factor after distribution:	0.429133
Class B Notes Balance after distribution (Invested):	\$8,046,239
Class B Notes Balance after distribution (Stated):	\$8,046,239
Class B Notes Bond Factor after distribution:	0.429133
Class C Notes Balance after distribution (Invested):	\$5,364,159
Class C Notes Balance after distribution (Stated):	\$5,364,159
Class C Notes Bond Factor after distribution:	0.429133
Class D Notes Balance after distribution (Invested):	\$2,413,872
Class D Notes Balance after distribution (Stated):	\$2,413,872
Class D Notes Bond Factor after distribution:	0.429133
Class E Notes Balance after distribution (Invested):	\$3,486,703
Class E Notes Balance after distribution (Stated):	\$3,486,703
Class E Notes Bond Factor after distribution:	0.429133
Total Note Balance After distribution :	\$264,136,668

Facilities	
Liquidity Facility Limit	\$2,883,595
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%:	67.80%	49.65%
> 50%, up to and including 55%:	9.02%	12.50%
> 55%, up to and including 60%:	7.28%	10.83%
> 60%, up to and including 65%:	6.08%	9.94%
> 65%, up to and including 70%:	3.74%	6.24%
> 70%, up to and including 75%:	4.07%	7.33%
> 75%, up to and including 80%:	1.27%	2.39%
> 80%, up to and including 85%:	0.40%	0.56%
> 85%, up to and including 90%:	0.33%	0.55%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	19.64%	1.56%
> \$50,000, up to and including \$100,000:	10.69%	4.48%
> \$100,000, up to and including \$200,000:	31.06%	26.71%
> \$200,000, up to and including \$300,000:	23.78%	33.07%
> \$300,000, up to and including \$400,000:	8.82%	17.16%
> \$400,000, up to and including \$500,000:	3.74%	9.37%
> \$500,000, up to and including \$600,000:	1.47%	4.57%
> \$600,000, up to and including \$700,000:	0.60%	2.23%
> \$700,000, up to and including \$750,000:	0.07%	0.27%
> \$750,000:	0.13%	0.58%

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:	2.61%	0.41%
> 5 years, up to and including 10 years:	9.02%	3.11%
> 10 years, up to and including 15 years:	17.03%	11.70%
> 15 years, up to and including 20 years:	17.90%	17.19%
> 20 years, up to and including 25 years:	53.44%	67.59%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.58%	20.73%
Gold Coast	5.54%	5.25%
Sunshine Coast	4.01%	3.24%
Queensland - Other	16.37%	11.30%
Sydney Metropolitan	14.16%	20.34%
N.S.W. - Other	6.95%	6.03%
Australian Capital Territory	2.07%	2.19%
Melbourne Metropolitan	12.02%	13.63%
Victoria - Other	2.47%	1.84%
Perth Metropolitan	8.68%	10.43%
W.A. - Other	0.87%	1.02%
Adelaide Metropolitan	2.61%	2.33%
S.A. - Other	0.27%	0.26%
Darwin Metropolitan	0.40%	0.48%
N.T. - Other	0.07%	0.13%
Hobart Metropolitan	0.80%	0.72%
Tasmania - Other	0.13%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.21%	4.04%
Home Improvement	0.40%	0.19%
Purchase Existing Property	49.83%	46.03%
Purchase New Property	1.80%	2.41%
Refinance	44.22%	47.04%
Refinance - Home Improvement	0.53%	0.30%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.80%	1.32%
> 30 days, up to and including 60 days:	0.13%	0.23%
> 60 days, up to and including 90 days:	0.20%	0.36%
> 90 days:	0.73%	1.06%

Default Information for Monthly Period Ending 31 January 2024	
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	11.67%	13.19%

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