

# Apollo Series 2018-1 Trust

## Investor Report for the Monthly Period Ending 30 November 2020

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/11/2020
Last Day of Monthly Period:	30/11/2020
Total Current Balance:	\$639,867,205
Total Number of Loans:	2,741
Average Current Balance:	\$233,443
Highest Current Balance:	\$841,658
Weighted Average LVR:	56.35%
Weighted Average Seasoning (Months):	73.76
Weighted Average Remaining Term:	271.61
Weighted Average Variable Rate:	3.2927%
Weighted Average Fixed Rate:	3.3863%
Weighted Average Rate on All Loans:	3.3010%
Percentage (by value) of "Owner Occupied" Loans:	79.25%
Percentage (by value) of Metropolitan Securities:	70.09%
Percentage Mortgage Insured - Primary:	20.93%
Percentage Not Mortgage Insured:	79.07%
Percentage (by value) of Variable Rate Loans:	92.12%
Percentage (by value) of Interest Only Loans:	5.96%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,881,627
Principal Draw:	\$0
Total:	\$1,881,627
Trust Expenses for the Period:	
Servicing Fee:	\$117,805
Management Fee:	\$29,451
Custodian Fee:	\$11,781
Trustee Fee:	\$10,652

Swap Payments:	\$698,743
Facility Fees:	\$996
Class A1 Notes Coupon Payments:	\$487,131
Class A2 Notes Coupon Payments:	\$45,959
Class AB Notes Coupon Payments:	\$11,296
Class B Notes Coupon Payments:	\$27,390
Class C Notes Coupon Payments:	\$26,753
Class D Notes Coupon Payments:	\$16,339
Class E Notes Coupon Payments:	\$40,852
Total Expenses:	\$1,525,147
Residual Income:	\$356,480
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/11/2020
Last Day of Coupon Period (Distribution Date):	14/12/2020
Number of Days in Coupon Period:	31
Determination Date:	09/12/2020
Effective BBSW for Current Period:	0.0200%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$487,131
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:	\$45,959
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:	\$11,296
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:	\$27,390
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:	\$26,753
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:	\$16,339
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:	\$40,852
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,466,540
Mortgage portfolio balance at start of period:	\$651,498,103
Less: Scheduled principal received during the period:	\$1,879,229
Less: Unscheduled principal received during the period:	\$11,524,851
Plus: Redraws:	\$1,773,183
Mortgage portfolio balance at close of period:	\$639,867,205
Value of full discharges during the period:	\$1,835,183

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$551,498,103
Class A1 Notes Balance before distribution (Stated):	\$551,498,103
Class A2 Notes Balance before distribution (Invested):	\$46,250,000
Class A2 Notes Balance before distribution (Stated):	\$46,250,000
Class AB Notes Balance before distribution (Invested):	\$8,750,000
Class AB Notes Balance before distribution (Stated):	\$8,750,000
Class B Notes Balance before distribution (Invested):	\$18,750,000
Class B Notes Balance before distribution (Stated):	\$18,750,000
Class C Notes Balance before distribution (Invested):	\$12,500,000
Class C Notes Balance before distribution (Stated):	\$12,500,000
Class D Notes Balance before distribution (Invested):	\$5,625,000
Class D Notes Balance before distribution (Stated):	\$5,625,000
Class E Notes Balance before distribution (Invested):	\$8,125,000
Class E Notes Balance before distribution (Stated):	\$8,125,000
<b>Total Invested Note Balance before distribution:</b>	<b>\$651,498,103</b>

Current Weighted Average Security Coupon Rate:	1.1851%
Mortgage Principal Amount Distributed:	\$13,404,081
Repayment of Redraws:	\$1,773,183
Class A1 Notes Balance after distribution (Invested):	\$539,867,205
Class A1 Notes Balance after distribution (Stated):	\$539,867,205
Class A1 Notes Bond Factor after distribution:	0.469450
Class A2 Notes Balance after distribution (Invested):	\$46,250,000
Class A2 Notes Balance after distribution (Stated):	\$46,250,000
Class A2 Notes Bond Factor after distribution:	1.000000
Class AB Notes Balance after distribution (Invested):	\$8,750,000
Class AB Notes Balance after distribution (Stated):	\$8,750,000
Class AB Notes Bond Factor after distribution:	1.000000
Class B Notes Balance after distribution (Invested):	\$18,750,000
Class B Notes Balance after distribution (Stated):	\$18,750,000
Class B Notes Bond Factor after distribution:	1.000000
Class C Notes Balance after distribution (Invested):	\$12,500,000
Class C Notes Balance after distribution (Stated):	\$12,500,000
Class C Notes Bond Factor after distribution:	1.000000
Class D Notes Balance after distribution (Invested):	\$5,625,000
Class D Notes Balance after distribution (Stated):	\$5,625,000
Class D Notes Bond Factor after distribution:	1.000000
Class E Notes Balance after distribution (Invested):	\$8,125,000
Class E Notes Balance after distribution (Stated):	\$8,125,000
Class E Notes Bond Factor after distribution:	1.000000
<b>Total Note Balance After distribution :</b>	<b>\$639,867,205</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$6,677,694
Drawn Amount	\$0
Redraw Facility Limit	\$3,417,493
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%:	48.19%	32.96%
> 50%, up to and including 55%:	7.99%	9.28%
> 55%, up to and including 60%:	9.16%	11.20%
> 60%, up to and including 65%:	9.70%	12.45%
> 65%, up to and including 70%:	9.41%	12.83%
> 70%, up to and including 75%:	5.98%	8.00%
> 75%, up to and including 80%:	6.06%	8.34%
> 80%, up to and including 85%:	2.19%	2.99%
> 85%, up to and including 90%:	1.28%	1.92%
> 90%, up to and including 95%:	0.04%	0.05%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	7.88%	0.65%
> \$50,000, up to and including \$100,000:	9.34%	3.01%
> \$100,000, up to and including \$200,000:	27.11%	18.02%
> \$200,000, up to and including \$300,000:	28.06%	29.85%
> \$300,000, up to and including \$400,000:	16.49%	24.20%
> \$400,000, up to and including \$500,000:	6.68%	12.85%
> \$500,000, up to and including \$600,000:	2.63%	6.04%
> \$600,000, up to and including \$700,000:	1.09%	3.00%
> \$700,000, up to and including \$750,000:	0.40%	1.25%
> \$750,000:	0.33%	1.12%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 36 months, up to and including 48 months:	7.22%	8.39%
> 48 months, up to and including 60 months:	28.20%	32.88%
> 60 months:	64.57%	58.73%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.50%	0.22%
> 5 years, up to and including 10 years:	4.34%	1.52%
> 10 years, up to and including 15 years:	10.69%	6.47%
> 15 years, up to and including 20 years:	16.27%	12.31%
> 20 years, up to and including 25 years:	40.24%	45.27%
> 25 years, up to and including 30 years:	26.96%	34.20%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.60%	22.05%
Gold Coast	5.84%	5.94%
Sunshine Coast	3.43%	2.99%
Queensland - Other	16.09%	11.67%
Sydney Metropolitan	14.48%	20.14%
N.S.W. - Other	6.68%	6.07%
Australian Capital Territory	1.82%	1.79%
Melbourne Metropolitan	12.15%	13.33%
Victoria - Other	2.63%	1.94%
Perth Metropolitan	8.72%	9.97%
W.A. - Other	0.69%	0.74%
Adelaide Metropolitan	2.30%	2.00%
S.A. - Other	0.36%	0.29%
Darwin Metropolitan	0.22%	0.24%
N.T. - Other	0.11%	0.16%
Hobart Metropolitan	0.73%	0.55%
Tasmania - Other	0.15%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.36%	3.82%
Home Improvement	0.29%	0.18%
Purchase Existing Property	46.63%	43.26%
Purchase New Property	2.08%	2.36%
Refinance	47.21%	50.17%
Refinance - Home Improvement	0.44%	0.21%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.77%	1.28%
> 30 days, up to and including 60 days:	0.22%	0.28%
> 90 days:	0.40%	0.54%

Default Information for Monthly Period Ending 30 November 2020	
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	16.60%	20.59%

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