SME Management Pty Limited
ABN 21 084 490 166
Level 9/833 Collins Street Docklands VIC 3008

2 September 2025

APOLLO ASX announcement – AO3

Issued by the trust manager, SME Management Pty Limited (‘the Company’), on behalf of Perpetual Trustee Company Limited, as trustee of the APOLLO Series 2018-1 Trust.

Please find the monthly Investor Report. Authorised for disclosure by Suncorp Bank Manager, Securitisation & Covered Bonds - Maddalena Gowing.

Approved for distribution by Suncorp Bank’s Treasurer.

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 August 2025

Mortgage Portfolio Details	
First Day of Monthly Period:	01/08/2025
Last Day of Monthly Period:	31/08/2025
Total Current Balance:	$179,506,932
Total Number of Loans:	1,156
Average Current Balance:	$155,283
Highest Current Balance:	$763,419
Weighted Average LVR:	45.94%
Weighted Average Seasoning (Months):	131.58
Weighted Average Remaining Term:	217.29
Weighted Average Variable Rate:	6.1453%
Weighted Average Fixed Rate:	5.3137%
Weighted Average Rate on All Loans:	6.1122%
Percentage (by value) of "Owner Occupied" Loans:	80.08%
Percentage (by value) of Metropolitan Securities:	71.79%
Percentage Mortgage Insured - Primary:	20.47%
Percentage Mortgage Not Insured:	79.53%
Percentage (by value) of Variable Rate Loans:	96.03%
Percentage (by value) of Interest Only Loans:	1.48%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	$1,022,106
Principal Draw:	$0
Total:	$1,022,106
Trust Expenses for the Period:	
Servicing Fee:	$31,036
Management Fee:	$7,759
Custodian Fee:	$3,104
Trustee Fee:	$3,084
Trust Indemnification:	$26

Swap Payments:	$98,113
Facility Fees:	$306
Class A1-R Notes Coupon Payments:	$625,505
Class A2 Notes Coupon Payments:	$56,720
Class AB Notes Coupon Payments:	$11,528
Class B Notes Coupon Payments:	$25,678
Class C Notes Coupon Payments:	$19,721
Class D Notes Coupon Payments:	$10,192
Class E Notes Coupon Payments:	$20,008
Total Expenses:	$912,780
Residual Income:	$109,326
Unreimbursed Principal Draw after Distribution Date:	$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/08/2025
Last Day of Coupon Period (Distribution Date):	15/09/2025
Number of Days in Coupon Period:	32
Determination Date:	10/09/2025
Effective BBSW for Current Period:	3.5624%
Class A1-R Notes Interest Margin over BBSW:	1.10%
Class A1-R Notes Interest this Coupon Period:	$625,505
Class A1-R Notes Unpaid Interest from prior Coupon Periods:	$0
Class A2 Notes Interest Margin over BBSW:	1.15%
Class A2 Notes Interest this Coupon Period:	$56,720
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:	$11,528
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:	$25,678
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:	$19,721
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:	$10,192
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:	$20,008
Class E Notes Unpaid Interest from prior Coupon Periods:	$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	$1,484,730
Mortgage portfolio balance at start of period:	$182,709,897
Less: Scheduled principal received during the period:	$682,660
Less: Unscheduled principal received during the period:	$3,203,605
Plus: Redraws:	$683,300
Mortgage portfolio balance at close of period:	$179,506,932
Value of full discharges during the period:	$266,141

Principal Distribution	
Class A1-R Notes Balance before distribution (Invested):	$153,025,720
Class A1-R Notes Balance before distribution (Stated):	$153,025,720
Class A2 Notes Balance before distribution (Invested):	$13,728,932
Class A2 Notes Balance before distribution (Stated):	$13,728,932
Class AB Notes Balance before distribution (Invested):	$2,597,366
Class AB Notes Balance before distribution (Stated):	$2,597,366
Class B Notes Balance before distribution (Invested):	$5,565,783
Class B Notes Balance before distribution (Stated):	$5,565,783
Class C Notes Balance before distribution (Invested):	$3,710,522
Class C Notes Balance before distribution (Stated):	$3,710,522
Class D Notes Balance before distribution (Invested):	$1,669,735
Class D Notes Balance before distribution (Stated):	$1,669,735
Class E Notes Balance before distribution (Invested):	$2,411,839
Class E Notes Balance before distribution (Stated):	$2,411,839
Total Invested Note Balance before distribution:	$182,709,897

Current Weighted Average Security Coupon Rate:	4.8029%
Mortgage Principal Amount Distributed:	$3,886,265
Repayment of Redraws:	$683,300
Class A1-R Notes Balance after distribution (Invested):	$150,343,128
Class A1-R Notes Balance after distribution (Stated):	$150,343,128
Class A1-R Notes Bond Factor after distribution:	0.902257
Class A2 Notes Balance after distribution (Invested):	$13,488,259
Class A2 Notes Balance after distribution (Stated):	$13,488,259
Class A2 Notes Bond Factor after distribution:	0.291638
Class AB Notes Balance after distribution (Invested):	$2,551,833
Class AB Notes Balance after distribution (Stated):	$2,551,833
Class AB Notes Bond Factor after distribution:	0.291638
Class B Notes Balance after distribution (Invested):	$5,468,213
Class B Notes Balance after distribution (Stated):	$5,468,213
Class B Notes Bond Factor after distribution:	0.291638
Class C Notes Balance after distribution (Invested):	$3,645,475
Class C Notes Balance after distribution (Stated):	$3,645,475
Class C Notes Bond Factor after distribution:	0.291638
Class D Notes Balance after distribution (Invested):	$1,640,464
Class D Notes Balance after distribution (Stated):	$1,640,464
Class D Notes Bond Factor after distribution:	0.291638
Class E Notes Balance after distribution (Invested):	$2,369,559
Class E Notes Balance after distribution (Stated):	$2,369,559
Class E Notes Bond Factor after distribution:	0.291638
Total Note Balance After distribution :	$179,506,932

Facilities	
Liquidity Facility Limit	$1,827,099
Drawn Amount	$0
Redraw Facility Limit	$1,294,689
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%:	75.26%	58.29%
> 50%, up to and including 55%:	8.22%	11.65%
> 55%, up to and including 60%:	5.36%	8.94%
> 60%, up to and including 65%:	4.07%	7.74%
> 65%, up to and including 70%:	4.33%	7.90%
> 70%, up to and including 75%:	1.64%	3.34%
> 75%, up to and including 80%:	0.78%	1.55%
> 80%, up to and including 85%:	0.17%	0.28%
> 85%, up to and including 90%:	0.17%	0.33%

Loan Size Analysis	% number of loans	% value of loans
Up to and including $50,000:	24.57%	1.75%
> $50,000, up to and including $100,000:	12.54%	5.96%
> $100,000, up to and including $200,000:	30.80%	29.67%
> $200,000, up to and including $300,000:	20.33%	31.67%
> $300,000, up to and including $400,000:	6.92%	15.43%
> $400,000, up to and including $500,000:	3.29%	9.42%
> $500,000, up to and including $600,000:	0.87%	3.12%
> $600,000, up to and including $700,000:	0.52%	2.14%
> $700,000, up to and including $750,000:	0.09%	0.40%
> $750,000:	0.09%	0.43%

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:	4.33%	0.77%
> 5 years, up to and including 10 years:	11.42%	4.55%
> 10 years, up to and including 15 years:	18.51%	11.87%
> 15 years, up to and including 20 years:	35.21%	42.83%
> 20 years, up to and including 25 years:	30.54%	39.98%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.36%	21.35%
Gold Coast	5.97%	5.69%
Sunshine Coast	4.07%	3.22%
Queensland - Other	16.35%	11.07%
Sydney Metropolitan	13.24%	19.93%
N.S.W. - Other	6.75%	5.30%
Australian Capital Territory	2.16%	2.16%
Melbourne Metropolitan	12.28%	14.48%
Victoria - Other	1.99%	1.48%
Perth Metropolitan	8.82%	10.60%
W.A. - Other	0.78%	0.89%
Adelaide Metropolitan	2.51%	2.35%
S.A. - Other	0.35%	0.33%
Darwin Metropolitan	0.26%	0.02%
N.T. - Other	0.09%	0.18%
Hobart Metropolitan	0.95%	0.90%
Tasmania - Other	0.09%	0.05%

Loan Purpose	% number of loans	% value of loans
Construction	3.11%	3.95%
Home Improvement	0.26%	0.14%
Purchase Existing Property	50.35%	45.80%
Purchase New Property	1.47%	1.78%
Refinance	44.20%	48.00%
Refinance - Home Improvement	0.61%	0.32%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.43%	0.57%
> 30.00 days, up to and including 60.00 days:	0.17%	0.39%
> 60.00 days, up to and including 90.00 days:	0.35%	0.64%
> 90.00 days:	0.52%	0.94%

Default Information for Monthly Period Ending 31 August 2025	
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	15.41%	18.47%

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