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

9 March 2026

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 Treasurer, Simon Lewis.

Approved for distribution by Suncorp Bank's Treasurer.

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 28 February 2026

Mortgage Portfolio Details	
First Day of Monthly Period:	01/02/2026
Last Day of Monthly Period:	28/02/2026
Total Current Balance:	$162,967,824
Total Number of Loans:	1,089
Average Current Balance:	$149,649
Highest Current Balance:	$763,419
Weighted Average LVR:	45.22%
Weighted Average Seasoning (Months):	137.54
Weighted Average Remaining Term:	211.27
Weighted Average Variable Rate:	6.3814%
Weighted Average Fixed Rate:	5.2806%
Weighted Average Rate on All Loans:	6.3360%
Percentage (by value) of "Owner Occupied" Loans:	79.58%
Percentage (by value) of Metropolitan Securities:	72.29%
Percentage Mortgage Insured - Primary:	20.91%
Percentage Mortgage Not Insured:	79.09%
Percentage (by value) of Variable Rate Loans:	95.88%
Percentage (by value) of Interest Only Loans:	1.10%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	$868,953
Principal Draw:	$0
Total:	$868,953
Trust Expenses for the Period:	
Servicing Fee:	$25,180
Management Fee:	$6,295
Custodian Fee:	$2,518
Trustee Fee:	$2,424
Trust Indemnification:	$26

Swap Payments:	$114,782
Facility Fees:	$260
Class A1-R Notes Coupon Payments:	$515,631
Class A2 Notes Coupon Payments:	$46,734
Class AB Notes Coupon Payments:	$9,468
Class B Notes Coupon Payments:	$21,055
Class C Notes Coupon Payments:	$16,082
Class D Notes Coupon Payments:	$8,273
Class E Notes Coupon Payments:	$16,104
Total Expenses:	$784,832
Residual Income:	$84,121
Unreimbursed Principal Draw after Distribution Date:	$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/02/2026
Last Day of Coupon Period (Distribution Date):	13/03/2026
Number of Days in Coupon Period:	28
Determination Date:	10/03/2026
Effective BBSW for Current Period:	3.7900%
Class A1-R Notes Interest Margin over BBSW:	1.10%
Class A1-R Notes Interest this Coupon Period:	$515,631
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:	$46,734
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:	$9,468
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:	$21,055
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:	$16,082
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:	$8,273
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:	$16,104
Class E Notes Unpaid Interest from prior Coupon Periods:	$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	$1,348,602
Mortgage portfolio balance at start of period:	$164,120,313
Less: Scheduled principal received during the period:	$682,711
Less: Unscheduled principal received during the period:	$1,364,777
Plus: Redraws:	$894,999
Mortgage portfolio balance at close of period:	$162,967,824
Value of full discharges during the period:	$-754

Principal Distribution	
Class A1-R Notes Balance before distribution (Invested):	$137,456,314
Class A1-R Notes Balance before distribution (Stated):	$137,456,314
Class A2 Notes Balance before distribution (Invested):	$12,332,099
Class A2 Notes Balance before distribution (Stated):	$12,332,099
Class AB Notes Balance before distribution (Invested):	$2,333,100
Class AB Notes Balance before distribution (Stated):	$2,333,100
Class B Notes Balance before distribution (Invested):	$4,999,500
Class B Notes Balance before distribution (Stated):	$4,999,500
Class C Notes Balance before distribution (Invested):	$3,333,000
Class C Notes Balance before distribution (Stated):	$3,333,000
Class D Notes Balance before distribution (Invested):	$1,499,850
Class D Notes Balance before distribution (Stated):	$1,499,850
Class E Notes Balance before distribution (Invested):	$2,166,450
Class E Notes Balance before distribution (Stated):	$2,166,450
Total Invested Note Balance before distribution:	$164,120,313

Current Weighted Average Security Coupon Rate:	5.0305%
Mortgage Principal Amount Distributed:	$2,047,488
Repayment of Redraws:	$894,999
Class A1-R Notes Balance after distribution (Invested):	$136,491,066
Class A1-R Notes Balance after distribution (Stated):	$136,491,066
Class A1-R Notes Bond Factor after distribution:	0.819127
Class A2 Notes Balance after distribution (Invested):	$12,245,501
Class A2 Notes Balance after distribution (Stated):	$12,245,501
Class A2 Notes Bond Factor after distribution:	0.264768
Class AB Notes Balance after distribution (Invested):	$2,316,716
Class AB Notes Balance after distribution (Stated):	$2,316,716
Class AB Notes Bond Factor after distribution:	0.264768
Class B Notes Balance after distribution (Invested):	$4,964,392
Class B Notes Balance after distribution (Stated):	$4,964,392
Class B Notes Bond Factor after distribution:	0.264768
Class C Notes Balance after distribution (Invested):	$3,309,595
Class C Notes Balance after distribution (Stated):	$3,309,595
Class C Notes Bond Factor after distribution:	0.264768
Class D Notes Balance after distribution (Invested):	$1,489,318
Class D Notes Balance after distribution (Stated):	$1,489,318
Class D Notes Bond Factor after distribution:	0.264768
Class E Notes Balance after distribution (Invested):	$2,151,237
Class E Notes Balance after distribution (Stated):	$2,151,237
Class E Notes Bond Factor after distribution:	0.264768
Total Note Balance After distribution :	$162,967,824

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%:	77.78%	60.53%
> 50%, up to and including 55%:	6.61%	10.57%
> 55%, up to and including 60%:	5.23%	8.86%
> 60%, up to and including 65%:	3.86%	7.48%
> 65%, up to and including 70%:	3.95%	7.53%
> 70%, up to and including 75%:	1.56%	3.09%
> 75%, up to and including 80%:	0.64%	1.27%
> 80%, up to and including 85%:	0.18%	0.30%
> 85%, up to and including 90%:	0.18%	0.36%

Loan Size Analysis	% number of loans	% value of loans
Up to and including $50,000:	26.35%	2.14%
> $50,000, up to and including $100,000:	13.22%	6.84%
> $100,000, up to and including $200,000:	30.39%	30.63%
> $200,000, up to and including $300,000:	18.82%	30.33%
> $300,000, up to and including $400,000:	6.98%	16.11%
> $400,000, up to and including $500,000:	2.75%	8.10%
> $500,000, up to and including $600,000:	0.92%	3.39%
> $600,000, up to and including $700,000:	0.37%	1.57%
> $700,000, up to and including $750,000:	0.09%	0.43%
> $750,000:	0.09%	0.47%

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:	5.60%	0.92%
> 5 years, up to and including 10 years:	11.57%	5.30%
> 10 years, up to and including 15 years:	19.28%	13.21%
> 15 years, up to and including 20 years:	43.53%	54.70%
> 20 years, up to and including 25 years:	20.02%	25.87%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.23%	21.51%
Gold Coast	5.69%	5.02%
Sunshine Coast	4.22%	3.41%
Queensland - Other	16.25%	10.95%
Sydney Metropolitan	13.13%	19.53%
N.S.W. - Other	6.89%	5.48%
Australian Capital Territory	2.11%	2.01%
Melbourne Metropolitan	12.40%	15.19%
Victoria - Other	2.11%	1.52%
Perth Metropolitan	9.00%	10.70%
W.A. - Other	0.64%	0.73%
Adelaide Metropolitan	2.57%	2.34%
S.A. - Other	0.37%	0.35%
Darwin Metropolitan	0.28%	0.04%
N.T. - Other	0.09%	0.20%
Hobart Metropolitan	0.92%	0.96%
Tasmania - Other	0.09%	0.06%

Loan Purpose	% number of loans	% value of loans
Construction	2.85%	3.60%
Home Improvement	0.28%	0.15%
Purchase Existing Property	50.60%	45.67%
Purchase New Property	1.56%	1.91%
Refinance	44.08%	48.27%
Refinance - Home Improvement	0.64%	0.40%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.83%	1.51%
> 30.00 days, up to and including 60.00 days:	0.18%	0.26%
> 60.00 days, up to and including 90.00 days:	0.28%	0.50%
> 90.00 days:	0.64%	1.03%

Default Information for Monthly Period Ending 28 February 2026	
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	3.40%	9.54%

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