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

6 May 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 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 30 April 2026

Mortgage Portfolio Details	
First Day of Monthly Period:	01/04/2026
Last Day of Monthly Period:	30/04/2026
Total Current Balance:	$153,308,870
Total Number of Loans:	1,056
Average Current Balance:	$145,179
Highest Current Balance:	$763,419
Weighted Average LVR:	44.67%
Weighted Average Seasoning (Months):	140.14
Weighted Average Remaining Term:	209.04
Weighted Average Variable Rate:	6.6371%
Weighted Average Fixed Rate:	5.3203%
Weighted Average Rate on All Loans:	6.5768%
Percentage (by value) of "Owner Occupied" Loans:	80.44%
Percentage (by value) of Metropolitan Securities:	72.36%
Percentage Mortgage Insured - Primary:	20.74%
Percentage Mortgage Not Insured:	79.26%
Percentage (by value) of Variable Rate Loans:	95.68%
Percentage (by value) of Interest Only Loans:	0.99%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	$913,654
Principal Draw:	$0
Total:	$913,654
Trust Expenses for the Period:	
Servicing Fee:	$25,901
Management Fee:	$6,475
Custodian Fee:	$2,590
Trustee Fee:	$2,493
Trust Indemnification:	$26

Swap Payments:	$90,688
Facility Fees:	$258
Class A1-R Notes Coupon Payments:	$561,856
Class A2 Notes Coupon Payments:	$50,894
Class AB Notes Coupon Payments:	$10,273
Class B Notes Coupon Payments:	$22,803
Class C Notes Coupon Payments:	$17,306
Class D Notes Coupon Payments:	$8,853
Class E Notes Coupon Payments:	$17,061
Total Expenses:	$817,478
Residual Income:	$96,176
Unreimbursed Principal Draw after Distribution Date:	$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/04/2026
Last Day of Coupon Period (Distribution Date):	13/05/2026
Number of Days in Coupon Period:	30
Determination Date:	08/05/2026
Effective BBSW for Current Period:	4.0800%
Class A1-R Notes Interest Margin over BBSW:	1.10%
Class A1-R Notes Interest this Coupon Period:	$561,856
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:	$50,894
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:	$10,273
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:	$22,803
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:	$17,306
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:	$8,853
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:	$17,061
Class E Notes Unpaid Interest from prior Coupon Periods:	$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	$1,296,642
Mortgage portfolio balance at start of period:	$157,566,779
Less: Scheduled principal received during the period:	$608,722
Less: Unscheduled principal received during the period:	$4,531,029
Plus: Redraws:	$881,842
Mortgage portfolio balance at close of period:	$153,308,870
Value of full discharges during the period:	$824,419

Principal Distribution	
Class A1-R Notes Balance before distribution (Invested):	$131,967,508
Class A1-R Notes Balance before distribution (Stated):	$131,967,508
Class A2 Notes Balance before distribution (Invested):	$11,839,663
Class A2 Notes Balance before distribution (Stated):	$11,839,663
Class AB Notes Balance before distribution (Invested):	$2,239,936
Class AB Notes Balance before distribution (Stated):	$2,239,936
Class B Notes Balance before distribution (Invested):	$4,799,863
Class B Notes Balance before distribution (Stated):	$4,799,863
Class C Notes Balance before distribution (Invested):	$3,199,909
Class C Notes Balance before distribution (Stated):	$3,199,909
Class D Notes Balance before distribution (Invested):	$1,439,959
Class D Notes Balance before distribution (Stated):	$1,439,959
Class E Notes Balance before distribution (Invested):	$2,079,941
Class E Notes Balance before distribution (Stated):	$2,079,941
Total Invested Note Balance before distribution:	$157,566,780

Current Weighted Average Security Coupon Rate:	5.3205%
Mortgage Principal Amount Distributed:	$5,139,751
Repayment of Redraws:	$881,842
Class A1-R Notes Balance after distribution (Invested):	$128,401,366
Class A1-R Notes Balance after distribution (Stated):	$128,401,366
Class A1-R Notes Bond Factor after distribution:	0.770578
Class A2 Notes Balance after distribution (Invested):	$11,519,721
Class A2 Notes Balance after distribution (Stated):	$11,519,721
Class A2 Notes Bond Factor after distribution:	0.249075
Class AB Notes Balance after distribution (Invested):	$2,179,407
Class AB Notes Balance after distribution (Stated):	$2,179,407
Class AB Notes Bond Factor after distribution:	0.249075
Class B Notes Balance after distribution (Invested):	$4,670,157
Class B Notes Balance after distribution (Stated):	$4,670,157
Class B Notes Bond Factor after distribution:	0.249075
Class C Notes Balance after distribution (Invested):	$3,113,438
Class C Notes Balance after distribution (Stated):	$3,113,438
Class C Notes Bond Factor after distribution:	0.249075
Class D Notes Balance after distribution (Invested):	$1,401,047
Class D Notes Balance after distribution (Stated):	$1,401,047
Class D Notes Bond Factor after distribution:	0.249075
Class E Notes Balance after distribution (Invested):	$2,023,735
Class E Notes Balance after distribution (Stated):	$2,023,735
Class E Notes Bond Factor after distribution:	0.249075
Total Note Balance After distribution :	$153,308,871

Facilities	
Liquidity Facility Limit	$1,827,099
Drawn Amount	$0
Redraw Facility Limit	$787,834
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%:	79.17%	62.11%
> 50%, up to and including 55%:	5.59%	8.87%
> 55%, up to and including 60%:	5.40%	9.42%
> 60%, up to and including 65%:	4.17%	8.50%
> 65%, up to and including 70%:	3.41%	6.70%
> 70%, up to and including 75%:	1.52%	2.85%
> 75%, up to and including 80%:	0.38%	0.85%
> 80%, up to and including 85%:	0.19%	0.32%
> 85%, up to and including 90%:	0.19%	0.38%

Loan Size Analysis	% number of loans	% value of loans
Up to and including $50,000:	27.37%	2.25%
> $50,000, up to and including $100,000:	13.83%	7.36%
> $100,000, up to and including $200,000:	30.11%	31.24%
> $200,000, up to and including $300,000:	18.28%	30.31%
> $300,000, up to and including $400,000:	6.34%	15.11%
> $400,000, up to and including $500,000:	2.65%	7.99%
> $500,000, up to and including $600,000:	0.95%	3.54%
> $600,000, up to and including $700,000:	0.28%	1.25%
> $700,000, up to and including $750,000:	0.09%	0.46%
> $750,000:	0.09%	0.50%

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:	5.78%	0.95%
> 5 years, up to and including 10 years:	12.03%	5.78%
> 10 years, up to and including 15 years:	19.51%	13.31%
> 15 years, up to and including 20 years:	46.12%	58.29%
> 20 years, up to and including 25 years:	16.57%	21.67%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	22.82%	20.56%
Gold Coast	5.68%	4.72%
Sunshine Coast	4.36%	3.66%
Queensland - Other	16.29%	10.93%
Sydney Metropolitan	13.16%	19.76%
N.S.W. - Other	7.01%	5.72%
Australian Capital Territory	2.18%	2.10%
Melbourne Metropolitan	12.41%	15.58%
Victoria - Other	2.08%	1.28%
Perth Metropolitan	9.09%	11.03%
W.A. - Other	0.57%	0.72%
Adelaide Metropolitan	2.56%	2.28%
S.A. - Other	0.38%	0.37%
Darwin Metropolitan	0.28%	0.04%
N.T. - Other	0.09%	0.21%
Hobart Metropolitan	0.95%	1.02%
Tasmania - Other	0.09%	0.04%

Loan Purpose	% number of loans	% value of loans
Construction	2.84%	3.61%
Home Improvement	0.28%	0.16%
Purchase Existing Property	51.14%	46.61%
Purchase New Property	1.52%	1.78%
Refinance	43.56%	47.40%
Refinance - Home Improvement	0.66%	0.43%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.76%	1.22%
> 30.00 days, up to and including 60.00 days:	0.09%	0.05%
> 60.00 days, up to and including 90.00 days:	0.09%	0.31%
> 90.00 days:	0.85%	1.32%

Default Information for Monthly Period Ending 30 April 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	24.59%	20.07%

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