

# Apollo Series 2017-1 Trust

## Investor Report for the Monthly Period Ending 31 January 2018

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/01/2018
Last Day of Monthly Period:	31/01/2018
Total Current Balance:	\$962,088,731
Total Number of Loans:	3,747
Average Current Balance:	\$256,762
Highest Current Balance:	\$999,541
Weighted Average LVR:	62.55%
Weighted Average Seasoning (Months):	56.65
Weighted Average Remaining Term:	287.14
Weighted Average Variable Rate:	4.4424%
Weighted Average Fixed Rate:	4.3564%
Weighted Average Rate on All Loans:	4.4338%
Percentage (by value) of "Owner Occupied" Loans:	79.53%
Percentage (by value) of Metropolitan Securities:	68.63%
Percentage Mortgage Insured - Primary:	31.68%
Percentage Not Mortgage Insured:	68.32%
Percentage (by value) of Variable Rate Loans:	88.48%
Percentage (by value) of Interest Only Loans:	13.93%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$3,781,576
Principal Draw:	\$0
Total:	\$3,781,576
Trust Expenses for the Period:	
Servicing Fee:	\$184,384
Management Fee:	\$46,096
Custodian Fee:	\$18,438
Trustee Fee:	\$15,093
Trust Indemnification:	\$25

Swap Payments:	\$674,973
Facility Fees:	\$1,734
Class A Notes Coupon Payments:	\$1,993,977
Class AB Notes Coupon Payments:	\$137,651
Class B Notes Coupon Payments:	\$68,378
Class C Notes Coupon Payments:	\$60,210
Class D Notes Coupon Payments:	\$31,135
Class E Notes Coupon Payments:	\$49,707
Total Expenses:	\$3,281,801
Residual Income:	\$499,775
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	15/01/2018
Last Day of Coupon Period (Distribution Date):	13/02/2018
Number of Days in Coupon Period:	29
Determination Date:	08/02/2018
Effective BBSW for Current Period:	1.7000%
Class A Notes Interest Margin over BBSW:	1.13%
Class A Notes Interest this Coupon Period:	\$1,993,977
Class A Notes Unpaid Interest from prior Coupon Periods:	\$0
Class AB Notes Interest Margin over BBSW:	1.90%
Class AB Notes Interest this Coupon Period:	\$137,651
Class AB Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B Notes Interest Margin over BBSW:	2.35%
Class B Notes Interest this Coupon Period:	\$68,378
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0
Class C Notes Interest Margin over BBSW:	3.15%
Class C Notes Interest this Coupon Period:	\$60,210
Class C Notes Unpaid Interest from prior Coupon Periods:	\$0
Class D Notes Interest Margin over BBSW:	4.00%
Class D Notes Interest this Coupon Period:	\$31,135
Class D Notes Unpaid Interest from prior Coupon Periods:	\$0
Class E Notes Interest Margin over BBSW:	6.00%
Class E Notes Interest this Coupon Period:	\$49,707
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$5,453,712
Mortgage portfolio balance at start of period:	\$986,805,747
Less: Scheduled principal received during the period:	\$1,809,214
Less: Unscheduled principal received during the period:	\$23,753,132
Plus: Redraws:	\$845,331
Mortgage portfolio balance at close of period:	\$962,088,731
Value of full discharges during the period:	\$11,131,118

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$886,805,747
Class A Notes Balance before distribution (Stated):	\$886,805,747
Class AB Notes Balance before distribution (Invested):	\$48,125,000
Class AB Notes Balance before distribution (Stated):	\$48,125,000
Class B Notes Balance before distribution (Invested):	\$21,250,000
Class B Notes Balance before distribution (Stated):	\$21,250,000
Class C Notes Balance before distribution (Invested):	\$15,625,000
Class C Notes Balance before distribution (Stated):	\$15,625,000
Class D Notes Balance before distribution (Invested):	\$6,875,000
Class D Notes Balance before distribution (Stated):	\$6,875,000
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>\$986,805,747</b>

Current Weighted Average Security Coupon Rate:	2.9859%
Mortgage Principal Amount Distributed:	\$25,562,346
Repayment of Redraws:	\$845,331
Class A Notes Balance after distribution (Invested):	\$862,088,731
Class A Notes Balance after distribution (Stated):	\$862,088,731
Class A Notes Bond Factor after distribution:	0.749642
Class AB Notes Balance after distribution (Invested):	\$48,125,000
Class AB Notes Balance after distribution (Stated):	\$48,125,000
Class AB Notes Bond Factor after distribution:	1.000000
Class B Notes Balance after distribution (Invested):	\$21,250,000
Class B Notes Balance after distribution (Stated):	\$21,250,000
Class B Notes Bond Factor after distribution:	1.000000
Class C Notes Balance after distribution (Invested):	\$15,625,000
Class C Notes Balance after distribution (Stated):	\$15,625,000
Class C Notes Bond Factor after distribution:	1.000000
Class D Notes Balance after distribution (Invested):	\$6,875,000
Class D Notes Balance after distribution (Stated):	\$6,875,000
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>\$962,088,731</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$12,828,475
Drawn Amount	\$0
Redraw Facility Limit	\$5,174,167
Drawn Amount	\$0

<b>Reserve</b>	
Liquidity Reserve	\$150,000

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	37.90%	23.81%
> 50%, up to and including 55%:	6.38%	6.77%
> 55%, up to and including 60%:	6.30%	7.09%
> 60%, up to and including 65%:	8.38%	10.05%
> 65%, up to and including 70%:	10.60%	13.22%
> 70%, up to and including 75%:	11.42%	14.54%
> 75%, up to and including 80%:	9.47%	12.32%
> 80%, up to and including 85%:	4.56%	5.67%
> 85%, up to and including 90%:	4.11%	5.26%
> 90%, up to and including 95%:	0.88%	1.26%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	6.16%	0.58%
> \$50,000, up to and including \$100,000:	6.99%	2.06%
> \$100,000, up to and including \$200,000:	23.67%	14.18%
> \$200,000, up to and including \$300,000:	29.44%	28.79%
> \$300,000, up to and including \$400,000:	19.94%	26.73%
> \$400,000, up to and including \$500,000:	8.11%	13.93%
> \$500,000, up to and including \$600,000:	3.31%	7.01%
> \$600,000, up to and including \$700,000:	1.28%	3.25%
> \$700,000, up to and including \$750,000:	0.29%	0.83%
> \$750,000:	0.80%	2.65%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 18 months, up to and including 24 months:	1.09%	1.32%
> 24 months, up to and including 30 months:	9.13%	10.28%
> 30 months, up to and including 36 months:	9.42%	10.48%
> 36 months, up to and including 48 months:	26.82%	29.31%
> 48 months, up to and including 60 months:	15.43%	16.94%
> 60 months:	38.11%	31.67%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.83%	0.12%
> 5 years, up to and including 10 years:	3.15%	0.93%
> 10 years, up to and including 15 years:	8.03%	4.55%
> 15 years, up to and including 20 years:	14.33%	10.73%
> 20 years, up to and including 25 years:	26.34%	27.34%
> 25 years, up to and including 30 years:	47.32%	56.34%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	24.42%	22.79%
Gold Coast	5.12%	5.04%
Sunshine Coast	4.11%	3.21%
Queensland - Other	17.64%	13.45%
Sydney Metropolitan	15.29%	21.14%
N.S.W. - Other	7.26%	6.31%
Australian Capital Territory	1.65%	1.77%
Melbourne Metropolitan	9.31%	10.46%
Victoria - Other	2.67%	2.19%
Perth Metropolitan	7.66%	9.36%
W.A. - Other	0.61%	0.52%
Adelaide Metropolitan	2.62%	2.33%
S.A. - Other	0.48%	0.35%
Darwin Metropolitan	0.37%	0.54%
N.T. - Other	0.11%	0.11%
Hobart Metropolitan	0.35%	0.24%
Tasmania - Other	0.32%	0.19%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	4.78%	5.21%
Equity Takeout	2.16%	1.28%
Home Improvement	0.37%	0.26%
Purchase Existing Property	61.46%	60.70%
Purchase New Property	0.96%	1.12%
Refinance	28.08%	30.30%
Refinance - Equity Takeout	1.97%	1.04%
Refinance - Home Improvement	0.21%	0.09%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.25%	1.50%
> 30 days, up to and including 60 days:	0.24%	0.28%
> 60 days, up to and including 90 days:	0.05%	0.07%
> 90 days:	0.45%	0.53%

Default Information for Monthly Period Ending 31 January 2018	
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	24.60%	23.65%

**The 2017-01 Series Trust is CRD2 compliant**