

# Apollo Series 2017-1 Trust

## Investor Report for the Monthly Period Ending 31 December 2019

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/12/2019
Last Day of Monthly Period:	31/12/2019
Total Current Balance:	\$613,477,052
Total Number of Loans:	2,696
Average Current Balance:	\$227,551
Highest Current Balance:	\$958,642
Weighted Average LVR:	58.85%
Weighted Average Seasoning (Months):	80.00
Weighted Average Remaining Term:	264.61
Weighted Average Variable Rate:	3.8557%
Weighted Average Fixed Rate:	3.9821%
Weighted Average Rate on All Loans:	3.8687%
Percentage (by value) of "Owner Occupied" Loans:	80.32%
Percentage (by value) of Metropolitan Securities:	67.90%
Percentage Mortgage Insured - Primary:	32.47%
Percentage Mortgage Insured - Pool:	67.53%
Percentage (by value) of Variable Rate Loans:	90.57%
Percentage (by value) of Interest Only Loans:	4.44%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,044,042
Principal Draw:	\$0
Total:	\$2,044,042
Trust Expenses for the Period:	
Servicing Fee:	\$116,580
Management Fee:	\$29,145
Custodian Fee:	\$11,658
Trustee Fee:	\$10,201
Trust Indemnification:	\$2,957

Swap Payments:	\$359,198
Facility Fees:	\$1,182
Class A Notes Coupon Payments:	\$874,377
Class AB Notes Coupon Payments:	\$111,788
Class B Notes Coupon Payments:	\$57,483
Class C Notes Coupon Payments:	\$52,883
Class D Notes Coupon Payments:	\$28,232
Class E Notes Coupon Payments:	\$47,166
Total Expenses:	\$1,702,850
Residual Income:	\$341,192
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/12/2019
Last Day of Coupon Period (Distribution Date):	13/01/2020
Number of Days in Coupon Period:	31
Determination Date:	08/01/2020
Effective BBSW for Current Period:	0.8350%
Class A Notes Interest Margin over BBSW:	1.13%
Class A Notes Interest this Coupon Period:	\$874,377
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:	\$111,788
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:	\$57,483
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:	\$52,883
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:	\$28,232
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:	\$47,166
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,570,163
Mortgage portfolio balance at start of period:	\$623,922,829
Less: Scheduled principal received during the period:	\$1,840,920
Less: Unscheduled principal received during the period:	\$9,289,469
Plus: Redraws:	\$684,612
Mortgage portfolio balance at close of period:	\$613,477,052
Value of full discharges during the period:	\$2,524,332

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$523,922,829
Class A Notes Balance before distribution (Stated):	\$523,922,829
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>\$623,922,829</b>

Current Weighted Average Security Coupon Rate:	2.2116%
Mortgage Principal Amount Distributed:	\$11,130,389
Repayment of Redraws:	\$684,612
Class A Notes Balance after distribution (Invested):	\$515,151,262
Class A Notes Balance after distribution (Stated):	\$515,151,262
Class A Notes Bond Factor after distribution:	0.447958
Class AB Notes Balance after distribution (Invested):	\$47,319,287
Class AB Notes Balance after distribution (Stated):	\$47,319,287
Class AB Notes Bond Factor after distribution:	0.983258
Class B Notes Balance after distribution (Invested):	\$20,894,230
Class B Notes Balance after distribution (Stated):	\$20,894,230
Class B Notes Bond Factor after distribution:	0.983258
Class C Notes Balance after distribution (Invested):	\$15,363,405
Class C Notes Balance after distribution (Stated):	\$15,363,405
Class C Notes Bond Factor after distribution:	0.983258
Class D Notes Balance after distribution (Invested):	\$6,759,898
Class D Notes Balance after distribution (Stated):	\$6,759,898
Class D Notes Bond Factor after distribution:	0.983258
Class E Notes Balance after distribution (Invested):	\$7,988,970
Class E Notes Balance after distribution (Stated):	\$7,988,970
Class E Notes Bond Factor after distribution:	0.983258
<b>Total Note Balance After distribution :</b>	<b>\$613,477,052</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$8,110,997
Drawn Amount	\$0
Redraw Facility Limit	\$3,510,949
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%:	46.33%	29.25%
> 50%, up to and including 55%:	6.60%	7.43%
> 55%, up to and including 60%:	8.64%	10.41%
> 60%, up to and including 65%:	8.35%	11.23%
> 65%, up to and including 70%:	9.31%	12.24%
> 70%, up to and including 75%:	8.05%	11.37%
> 75%, up to and including 80%:	6.57%	9.48%
> 80%, up to and including 85%:	3.97%	5.46%
> 85%, up to and including 90%:	1.93%	2.75%
> 90%, up to and including 95%:	0.19%	0.27%
> 95%:	0.07%	0.10%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	10.05%	0.83%
> \$50,000, up to and including \$100,000:	9.35%	3.16%
> \$100,000, up to and including \$200,000:	26.15%	17.74%
> \$200,000, up to and including \$300,000:	28.86%	31.70%
> \$300,000, up to and including \$400,000:	14.87%	22.51%
> \$400,000, up to and including \$500,000:	6.60%	12.79%
> \$500,000, up to and including \$600,000:	2.23%	5.30%
> \$600,000, up to and including \$700,000:	0.85%	2.42%
> \$700,000, up to and including \$750,000:	0.37%	1.18%
> \$750,000:	0.67%	2.37%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 36 months, up to and including 48 months:	1.74%	2.25%
> 48 months, up to and including 60 months:	19.84%	21.71%
> 60 months:	78.41%	76.04%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.89%	0.24%
> 5 years, up to and including 10 years:	4.90%	1.72%
> 10 years, up to and including 15 years:	10.42%	6.71%
> 15 years, up to and including 20 years:	16.47%	13.23%
> 20 years, up to and including 25 years:	49.70%	58.08%
> 25 years, up to and including 30 years:	16.62%	20.02%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.85%	22.54%
Gold Coast	4.86%	4.61%
Sunshine Coast	4.30%	3.24%
Queensland - Other	18.88%	14.97%
Sydney Metropolitan	14.69%	21.10%
N.S.W. - Other	6.86%	5.85%
Australian Capital Territory	1.74%	1.78%
Melbourne Metropolitan	8.38%	9.03%
Victoria - Other	2.78%	2.36%
Perth Metropolitan	8.01%	10.43%
W.A. - Other	0.82%	0.66%
Adelaide Metropolitan	2.45%	2.07%
S.A. - Other	0.33%	0.28%
Darwin Metropolitan	0.48%	0.71%
Hobart Metropolitan	0.33%	0.24%
Tasmania - Other	0.22%	0.14%

Loan Purpose	% number of loans	% value of loans
Construction	4.75%	5.25%
Equity Takeout	1.93%	0.98%
Home Improvement	0.37%	0.26%
Purchase Existing Property	63.61%	63.06%
Purchase New Property	1.00%	1.26%
Refinance	26.11%	28.09%
Refinance - Equity Takeout	2.04%	1.04%
Refinance - Home Improvement	0.19%	0.07%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.08%	1.35%
> 30 days, up to and including 60 days:	0.37%	0.55%
> 60 days, up to and including 90 days:	0.19%	0.22%
> 90 days:	0.63%	0.91%

Default Information for Monthly Period Ending 31 December 2019	
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	15.39%	16.95%

