

Apollo Series 2017-1 Trust

Investor Report for the Monthly Period Ending 30 November 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/11/2019
Last Day of Monthly Period:	30/11/2019
Total Current Balance:	\$623,922,829
Total Number of Loans:	2,730
Average Current Balance:	\$228,543
Highest Current Balance:	\$960,794
Weighted Average LVR:	59.07%
Weighted Average Seasoning (Months):	79.02
Weighted Average Remaining Term:	265.54
Weighted Average Variable Rate:	3.8698%
Weighted Average Fixed Rate:	4.0357%
Weighted Average Rate on All Loans:	3.8871%
Percentage (by value) of "Owner Occupied" Loans:	80.36%
Percentage (by value) of Metropolitan Securities:	67.83%
Percentage Mortgage Insured - Primary:	32.55%
Percentage Not Mortgage Insured:	67.45%
Percentage (by value) of Variable Rate Loans:	90.20%
Percentage (by value) of Interest Only Loans:	6.13%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,161,630
Principal Draw:	\$0
Total:	\$2,161,630
Trust Expenses for the Period:	
Servicing Fee:	\$115,130
Management Fee:	\$28,782
Custodian Fee:	\$11,513
Trustee Fee:	\$10,074
Trust Indemnification:	\$25

Swap Payments:	\$463,822
Facility Fees:	\$1,206
Class A Notes Coupon Payments:	\$889,397
Class AB Notes Coupon Payments:	\$110,208
Class B Notes Coupon Payments:	\$56,523
Class C Notes Coupon Payments:	\$51,835
Class D Notes Coupon Payments:	\$27,610
Class E Notes Coupon Payments:	\$45,987
Total Expenses:	\$1,812,111
Residual Income:	\$349,519
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/11/2019
Last Day of Coupon Period (Distribution Date):	13/12/2019
Number of Days in Coupon Period:	30
Determination Date:	10/12/2019
Effective BBSW for Current Period:	0.8862%
Class A Notes Interest Margin over BBSW:	1.13%
Class A Notes Interest this Coupon Period:	\$889,397
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:	\$110,208
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:	\$56,523
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:	\$51,835
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:	\$27,610
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:	\$45,987
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,624,993
Mortgage portfolio balance at start of period:	\$636,702,257
Less: Scheduled principal received during the period:	\$1,628,564
Less: Unscheduled principal received during the period:	\$12,741,073
Plus: Redraws:	\$1,590,209
Mortgage portfolio balance at close of period:	\$623,922,829
Value of full discharges during the period:	\$3,427,537

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$536,702,257
Class A Notes Balance before distribution (Stated):	\$536,702,257
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
Total Invested Note Balance before distribution:	\$636,702,257

Current Weighted Average Security Coupon Rate:	2.2578%
Mortgage Principal Amount Distributed:	\$14,369,637
Repayment of Redraws:	\$1,590,209
Class A Notes Balance after distribution (Invested):	\$523,922,829
Class A Notes Balance after distribution (Stated):	\$523,922,829
Class A Notes Bond Factor after distribution:	0.455585
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
Total Note Balance After distribution :	\$623,922,829

Facilities	
Liquidity Facility Limit	\$8,615,560
Drawn Amount	\$0
Redraw Facility Limit	\$3,510,949
Drawn Amount	\$0

Reserve	
Liquidity Reserve	\$150,000

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	45.57%	28.57%
> 50%, up to and including 55%:	6.67%	7.49%
> 55%, up to and including 60%:	8.64%	10.29%
> 60%, up to and including 65%:	8.39%	11.37%
> 65%, up to and including 70%:	9.23%	12.10%
> 70%, up to and including 75%:	8.61%	12.03%
> 75%, up to and including 80%:	6.56%	9.35%
> 80%, up to and including 85%:	3.99%	5.46%
> 85%, up to and including 90%:	2.09%	2.97%
> 90%, up to and including 95%:	0.18%	0.27%
> 95%:	0.07%	0.10%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	9.78%	0.80%
> \$50,000, up to and including \$100,000:	9.34%	3.13%
> \$100,000, up to and including \$200,000:	26.04%	17.58%
> \$200,000, up to and including \$300,000:	29.19%	31.99%
> \$300,000, up to and including \$400,000:	14.80%	22.31%
> \$400,000, up to and including \$500,000:	6.78%	13.08%
> \$500,000, up to and including \$600,000:	2.16%	5.13%
> \$600,000, up to and including \$700,000:	0.88%	2.48%
> \$700,000, up to and including \$750,000:	0.37%	1.16%
> \$750,000:	0.66%	2.34%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	3.00%	3.68%
> 48 months, up to and including 60 months:	24.29%	26.87%
> 60 months:	72.71%	69.46%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.83%	0.24%
> 5 years, up to and including 10 years:	4.65%	1.63%
> 10 years, up to and including 15 years:	10.18%	6.45%
> 15 years, up to and including 20 years:	16.41%	12.95%
> 20 years, up to and including 25 years:	45.57%	52.81%
> 25 years, up to and including 30 years:	21.36%	25.93%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.84%	22.66%
Gold Coast	4.87%	4.62%
Sunshine Coast	4.29%	3.27%
Queensland - Other	18.86%	14.95%
Sydney Metropolitan	14.69%	20.99%
N.S.W. - Other	6.89%	5.85%
Australian Capital Territory	1.72%	1.75%
Melbourne Metropolitan	8.35%	9.00%
Victoria - Other	2.78%	2.36%
Perth Metropolitan	7.95%	10.31%
W.A. - Other	0.81%	0.65%
Adelaide Metropolitan	2.53%	2.17%
S.A. - Other	0.40%	0.34%
Darwin Metropolitan	0.48%	0.70%
Hobart Metropolitan	0.33%	0.24%
Tasmania - Other	0.22%	0.14%

Loan Purpose	% number of loans	% value of loans
Construction	4.69%	5.18%
Equity Takeout	1.94%	0.99%
Home Improvement	0.37%	0.25%
Purchase Existing Property	63.52%	62.97%
Purchase New Property	1.03%	1.28%
Refinance	26.26%	28.22%
Refinance - Equity Takeout	2.01%	1.02%
Refinance - Home Improvement	0.18%	0.07%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.99%	1.26%
> 30 days, up to and including 60 days:	0.22%	0.42%
> 60 days, up to and including 90 days:	0.26%	0.28%
> 90 days:	0.62%	0.86%

Default Information for Monthly Period Ending 30 November 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	19.15%	18.94%

