

# Apollo Series 2013-1 Trust

## Investor Report for the Monthly Period Ending 13 December 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	14/11/2019
Last Day of Monthly Period:	13/12/2019
Total Current Balance:	\$229,878,865
Total Number of Loans:	1,475
Average Current Balance:	\$155,850
Highest Current Balance:	\$931,533
Weighted Average LVR:	53.08%
Weighted Average Seasoning (Months):	113.69
Weighted Average Remaining Term:	233.08
Weighted Average Variable Rate:	4.0138%
Weighted Average Fixed Rate:	3.9756%
Weighted Average Rate on All Loans:	4.0101%
Percentage (by value) of "Owner Occupied" Loans:	77.61%
Percentage (by value) of Metropolitan Securities:	68.06%
Percentage Mortgage Insured - Primary:	33.40%
Percentage Mortgage Insured - Pool:	66.60%
Percentage (by value) of Variable Rate Loans:	90.39%
Percentage (by value) of Interest Only Loans:	5.23%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$717,613
Principal Draw:	\$0
Total:	\$717,613
Trust Expenses for the Period:	
Servicing Fee:	\$42,497
Management Fee:	\$10,624
Custodian Fee:	\$4,250
Trustee Fee:	\$3,595
Trust Indemnification:	\$25

Swap Payments:	\$147,663
Facility Fees:	\$427
Class A Notes Coupon Payments:	\$287,385
Class AB Notes Coupon Payments:	\$52,244
Class B1 Notes Coupon Payments:	\$13,613
Class B2 Notes Coupon Payments:	\$7,648
Total Expenses:	\$569,970
Residual Income:	\$147,643
Unreimbursed Principal Draw after Distribution Date:	\$0

#### Interest Payable for the Coupon Period

First Day of Coupon Period:	25/11/2019
Last Day of Coupon Period (Distribution Date):	24/12/2019
Number of Days in Coupon Period:	29
Determination Date:	19/12/2019
Effective BBSW for Current Period:	0.8400%
Class A Notes Interest Margin over BBSW:	0.95%
Class A Notes Interest this Coupon Period:	\$287,385
Class A Notes Unpaid Interest from prior Coupon Periods:	\$0
Class AB Notes Interest Margin over BBSW:	1.70%
Class AB Notes Interest this Coupon Period:	\$52,244
Class AB Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B1 Notes Interest Margin over BBSW:	2.80%
Class B1 Notes Interest this Coupon Period:	\$13,613
Class B1 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B2 Notes Interest Margin over BBSW:	3.25%
Class B2 Notes Interest this Coupon Period:	\$7,648
Class B2 Notes Unpaid Interest from prior Coupon Periods:	\$0

#### Principal Received from Mortgagors

Scheduled Monthly Payment Amount:	\$1,496,701
Mortgage portfolio balance at start of period:	\$235,020,218
Less: Scheduled principal received during the period:	\$802,053
Less: Unscheduled principal received during the period:	\$5,575,993
Plus: Redraws:	\$1,236,693
Mortgage portfolio balance at close of period:	\$229,878,865
Value of full discharges during the period:	\$1,216,143

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$202,072,118
Class A Notes Balance before distribution (Stated):	\$202,072,118
Class AB Notes Balance before distribution (Invested):	\$25,887,793
Class AB Notes Balance before distribution (Stated):	\$25,887,793
Class B1 Notes Balance before distribution (Invested):	\$4,706,871
Class B1 Notes Balance before distribution (Stated):	\$4,706,871
Class B2 Notes Balance before distribution (Invested):	\$2,353,436
Class B2 Notes Balance before distribution (Stated):	\$2,353,436
<b>Total Invested Note Balance before distribution:</b>	<b>\$235,020,218</b>
Current Weighted Average Security Coupon Rate:	1.9327%
Mortgage Principal Amount Distributed:	\$6,378,046
Repayment of Redraws:	\$1,236,693
Class A Notes Balance after distribution (Invested):	\$197,651,545
Class A Notes Balance after distribution (Stated):	\$197,651,545
Class A Notes Bond Factor after distribution:	0.184807
Class AB Notes Balance after distribution (Invested):	\$25,321,466
Class AB Notes Balance after distribution (Stated):	\$25,321,466
Class AB Notes Bond Factor after distribution:	0.400339
Class B1 Notes Balance after distribution (Invested):	\$4,603,903
Class B1 Notes Balance after distribution (Stated):	\$4,603,903
Class B1 Notes Bond Factor after distribution:	0.400339
Class B2 Notes Balance after distribution (Invested):	\$2,301,951
Class B2 Notes Balance after distribution (Stated):	\$2,301,951
Class B2 Notes Bond Factor after distribution:	0.400339
<b>Total Note Balance After distribution :</b>	<b>\$229,878,865</b>

Facilities	
Liquidity Facility Limit	\$3,096,506
Drawn Amount	\$0
Redraw Facility Limit	\$1,466,022
Drawn Amount	\$0

Reserve	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$0

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	58.17%	39.73%
> 50%, up to and including 55%:	8.14%	10.49%
> 55%, up to and including 60%:	8.20%	11.64%
> 60%, up to and including 65%:	8.54%	10.99%
> 65%, up to and including 70%:	6.58%	10.49%
> 70%, up to and including 75%:	5.15%	8.08%
> 75%, up to and including 80%:	3.86%	6.03%
> 80%, up to and including 85%:	0.81%	1.36%
> 85%, up to and including 90%:	0.41%	0.86%
> 90%, up to and including 95%:	0.07%	0.21%
> 95%:	0.07%	0.11%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	24.81%	2.87%
> \$50,000, up to and including \$100,000:	14.17%	6.92%
> \$100,000, up to and including \$200,000:	28.27%	27.05%
> \$200,000, up to and including \$300,000:	20.88%	32.81%
> \$300,000, up to and including \$400,000:	8.14%	17.93%
> \$400,000, up to and including \$500,000:	2.17%	6.19%
> \$500,000, up to and including \$600,000:	0.88%	3.02%
> \$600,000, up to and including \$700,000:	0.34%	1.43%
> \$700,000, up to and including \$750,000:	0.07%	0.32%
> \$750,000:	0.27%	1.46%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 60 months:	100.00%	100.00%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.85%	0.32%
> 5 years, up to and including 10 years:	7.59%	3.18%
> 10 years, up to and including 15 years:	15.59%	9.79%
> 15 years, up to and including 20 years:	25.29%	26.08%
> 20 years, up to and including 25 years:	48.61%	60.50%
> 25 years, up to and including 30 years:	0.07%	0.14%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	30.51%	28.42%
Gold Coast	5.49%	4.83%
Sunshine Coast	4.20%	3.66%
Queensland - Other	20.61%	16.46%
Sydney Metropolitan	16.27%	20.77%
N.S.W. - Other	5.02%	4.60%
Australian Capital Territory	1.90%	2.21%
Melbourne Metropolitan	6.71%	7.61%
Victoria - Other	1.29%	1.35%
Perth Metropolitan	5.15%	6.64%
W.A. - Other	0.47%	0.56%
Adelaide Metropolitan	1.15%	1.31%
S.A. - Other	0.34%	0.38%
Darwin Metropolitan	0.07%	0.28%
Hobart Metropolitan	0.61%	0.82%
Tasmania - Other	0.20%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.80%	4.51%
Equity Takeout	4.14%	2.65%
Home Improvement	0.41%	0.31%
Purchase Existing Property	64.54%	63.98%
Purchase New Property	0.54%	0.71%
Refinance	22.10%	24.58%
Refinance - Equity Takeout	3.59%	2.57%
Refinance - Home Improvement	0.88%	0.70%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.81%	1.08%
> 30 days, up to and including 60 days:	0.27%	0.29%
> 60 days, up to and including 90 days:	0.07%	0.03%
> 90 days:	1.29%	1.81%

Default Information for Monthly Period Ending 13 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	20.10%	14.56%

