

# Apollo Series 2013-1 Trust

## Investor Report for the Monthly Period Ending 13 January 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	14/12/2019
Last Day of Monthly Period:	13/01/2020
Total Current Balance:	\$225,558,543
Total Number of Loans:	1,465
Average Current Balance:	\$153,965
Highest Current Balance:	\$928,435
Weighted Average LVR:	52.87%
Weighted Average Seasoning (Months):	114.79
Weighted Average Remaining Term:	231.93
Weighted Average Variable Rate:	4.0013%
Weighted Average Fixed Rate:	3.9515%
Weighted Average Rate on All Loans:	3.9968%
Percentage (by value) of "Owner Occupied" Loans:	77.79%
Percentage (by value) of Metropolitan Securities:	68.10%
Percentage Mortgage Insured - Primary:	33.48%
Percentage Mortgage Insured - Pool:	66.52%
Percentage (by value) of Variable Rate Loans:	90.80%
Percentage (by value) of Interest Only Loans:	5.22%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$690,096
Principal Draw:	\$0
Total:	\$690,096
Trust Expenses for the Period:	
Servicing Fee:	\$42,953
Management Fee:	\$10,738
Custodian Fee:	\$4,295
Trustee Fee:	\$3,758
Trust Indemnification:	\$2,957

Swap Payments:	\$97,736
Facility Fees:	\$457
Class A Notes Coupon Payments:	\$303,842
Class AB Notes Coupon Payments:	\$55,055
Class B1 Notes Coupon Payments:	\$14,311
Class B2 Notes Coupon Payments:	\$8,035
Total Expenses:	\$544,138
Residual Income:	\$145,958
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	24/12/2019
Last Day of Coupon Period (Distribution Date):	24/01/2020
Number of Days in Coupon Period:	31
Determination Date:	21/01/2020
Effective BBSW for Current Period:	0.8600%
Class A Notes Interest Margin over BBSW:	0.95%
Class A Notes Interest this Coupon Period:	\$303,842
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:	\$55,055
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:	\$14,311
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:	\$8,035
Class B2 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,469,820
Mortgage portfolio balance at start of period:	\$229,878,865
Less: Scheduled principal received during the period:	\$795,316
Less: Unscheduled principal received during the period:	\$4,402,939
Plus: Redraws:	\$877,933
Mortgage portfolio balance at close of period:	\$225,558,543
Value of full discharges during the period:	\$1,159,669

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$197,651,545
Class A Notes Balance before distribution (Stated):	\$197,651,545
Class AB Notes Balance before distribution (Invested):	\$25,321,466
Class AB Notes Balance before distribution (Stated):	\$25,321,466
Class B1 Notes Balance before distribution (Invested):	\$4,603,903
Class B1 Notes Balance before distribution (Stated):	\$4,603,903
Class B2 Notes Balance before distribution (Invested):	\$2,301,951
Class B2 Notes Balance before distribution (Stated):	\$2,301,951
<b>Total Invested Note Balance before distribution:</b>	<b>\$229,878,865</b>
Current Weighted Average Security Coupon Rate:	1.9527%
Mortgage Principal Amount Distributed:	\$5,198,255
Repayment of Redraws:	\$877,933
Class A Notes Balance after distribution (Invested):	\$193,936,900
Class A Notes Balance after distribution (Stated):	\$193,936,900
Class A Notes Bond Factor after distribution:	0.181334
Class AB Notes Balance after distribution (Invested):	\$24,845,577
Class AB Notes Balance after distribution (Stated):	\$24,845,577
Class AB Notes Bond Factor after distribution:	0.392815
Class B1 Notes Balance after distribution (Invested):	\$4,517,378
Class B1 Notes Balance after distribution (Stated):	\$4,517,378
Class B1 Notes Bond Factor after distribution:	0.392815
Class B2 Notes Balance after distribution (Invested):	\$2,258,689
Class B2 Notes Balance after distribution (Stated):	\$2,258,689
Class B2 Notes Bond Factor after distribution:	0.392815
<b>Total Note Balance After distribution :</b>	<b>\$225,558,543</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

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	58.50%	39.91%
> 50%, up to and including 55%:	8.26%	10.52%
> 55%, up to and including 60%:	8.05%	11.66%
> 60%, up to and including 65%:	8.46%	11.10%
> 65%, up to and including 70%:	6.55%	10.30%
> 70%, up to and including 75%:	5.26%	8.27%
> 75%, up to and including 80%:	3.55%	5.68%
> 80%, up to and including 85%:	0.82%	1.35%
> 85%, up to and including 90%:	0.41%	0.88%
> 90%, up to and including 95%:	0.07%	0.22%
> 95%:	0.07%	0.11%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	25.12%	2.83%
> \$50,000, up to and including \$100,000:	14.68%	7.21%
> \$100,000, up to and including \$200,000:	27.99%	27.19%
> \$200,000, up to and including \$300,000:	20.55%	32.54%
> \$300,000, up to and including \$400,000:	8.05%	17.95%
> \$400,000, up to and including \$500,000:	2.05%	5.93%
> \$500,000, up to and including \$600,000:	0.89%	3.07%
> \$600,000, up to and including \$700,000:	0.34%	1.46%
> \$700,000, up to and including \$750,000:	0.07%	0.33%
> \$750,000:	0.27%	1.48%

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:	2.87%	0.31%
> 5 years, up to and including 10 years:	7.65%	3.20%
> 10 years, up to and including 15 years:	16.18%	10.26%
> 15 years, up to and including 20 years:	25.39%	26.59%
> 20 years, up to and including 25 years:	47.85%	59.50%
> 25 years, up to and including 30 years:	0.07%	0.14%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	30.58%	28.50%
Gold Coast	5.46%	4.80%
Sunshine Coast	4.23%	3.65%
Queensland - Other	20.61%	16.34%
Sydney Metropolitan	16.11%	20.83%
N.S.W. - Other	5.05%	4.68%
Australian Capital Territory	1.91%	2.10%
Melbourne Metropolitan	6.76%	7.59%
Victoria - Other	1.30%	1.37%
Perth Metropolitan	5.12%	6.61%
W.A. - Other	0.48%	0.57%
Adelaide Metropolitan	1.16%	1.34%
S.A. - Other	0.34%	0.38%
Darwin Metropolitan	0.07%	0.29%
Hobart Metropolitan	0.61%	0.83%
Tasmania - Other	0.20%	0.11%

Loan Purpose	% number of loans	% value of loans
Construction	3.75%	4.45%
Equity Takeout	4.16%	2.61%
Home Improvement	0.41%	0.31%
Purchase Existing Property	64.51%	63.75%
Purchase New Property	0.55%	0.73%
Refinance	22.12%	24.84%
Refinance - Equity Takeout	3.62%	2.60%
Refinance - Home Improvement	0.89%	0.70%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.96%	1.18%
> 30 days, up to and including 60 days:	0.34%	0.30%
> 60 days, up to and including 90 days:	0.07%	0.03%
> 90 days:	1.16%	1.66%

Default Information for Monthly Period Ending 13 January 2020	
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	16.98%	16.25%

