

Apollo Series 2013-1 Trust

Investor Report for the Monthly Period Ending 13 October 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	14/09/2019
Last Day of Monthly Period:	13/10/2019
Total Current Balance:	\$238,192,778
Total Number of Loans:	1,510
Average Current Balance:	\$157,744
Highest Current Balance:	\$937,555
Weighted Average LVR:	53.20%
Weighted Average Seasoning (Months):	111.79
Weighted Average Remaining Term:	234.89
Weighted Average Variable Rate:	4.2039%
Weighted Average Fixed Rate:	4.0334%
Weighted Average Rate on All Loans:	4.1883%
Percentage (by value) of "Owner Occupied" Loans:	77.29%
Percentage (by value) of Metropolitan Securities:	68.43%
Percentage Mortgage Insured - Primary:	33.18%
Percentage Mortgage Insured - Pool:	66.82%
Percentage (by value) of Variable Rate Loans:	90.64%
Percentage (by value) of Interest Only Loans:	5.28%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$771,979
Principal Draw:	\$0
Total:	\$771,979
Trust Expenses for the Period:	
Servicing Fee:	\$43,676
Management Fee:	\$10,919
Custodian Fee:	\$4,368
Trustee Fee:	\$3,822
Trust Indemnification:	\$25

Swap Payments:	\$134,316
Facility Fees:	\$508
Class A Notes Coupon Payments:	\$333,728
Class AB Notes Coupon Payments:	\$59,156
Class B1 Notes Coupon Payments:	\$15,129
Class B2 Notes Coupon Payments:	\$8,459
Total Expenses:	\$614,105
Residual Income:	\$157,874
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	24/09/2019
Last Day of Coupon Period (Distribution Date):	24/10/2019
Number of Days in Coupon Period:	30
Determination Date:	21/10/2019
Effective BBSW for Current Period:	1.0051%
Class A Notes Interest Margin over BBSW:	0.95%
Class A Notes Interest this Coupon Period:	\$333,728
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:	\$59,156
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:	\$15,129
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:	\$8,459
Class B2 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,576,506
Mortgage portfolio balance at start of period:	\$241,542,796
Less: Scheduled principal received during the period:	\$825,174
Less: Unscheduled principal received during the period:	\$3,191,803
Plus: Redraws:	\$666,959
Mortgage portfolio balance at close of period:	\$238,192,778
Value of full discharges during the period:	\$875,765

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$207,680,278
Class A Notes Balance before distribution (Stated):	\$207,680,278
Class AB Notes Balance before distribution (Invested):	\$26,606,264
Class AB Notes Balance before distribution (Stated):	\$26,606,264
Class B1 Notes Balance before distribution (Invested):	\$4,837,502
Class B1 Notes Balance before distribution (Stated):	\$4,837,502
Class B2 Notes Balance before distribution (Invested):	\$2,418,751
Class B2 Notes Balance before distribution (Stated):	\$2,418,751
Total Invested Note Balance before distribution:	\$241,542,796
Current Weighted Average Security Coupon Rate:	2.0978%
Mortgage Principal Amount Distributed:	\$4,016,976
Repayment of Redraws:	\$666,959
Class A Notes Balance after distribution (Invested):	\$204,799,908
Class A Notes Balance after distribution (Stated):	\$204,799,908
Class A Notes Bond Factor after distribution:	0.191491
Class AB Notes Balance after distribution (Invested):	\$26,237,255
Class AB Notes Balance after distribution (Stated):	\$26,237,255
Class AB Notes Bond Factor after distribution:	0.414818
Class B1 Notes Balance after distribution (Invested):	\$4,770,410
Class B1 Notes Balance after distribution (Stated):	\$4,770,410
Class B1 Notes Bond Factor after distribution:	0.414818
Class B2 Notes Balance after distribution (Invested):	\$2,385,205
Class B2 Notes Balance after distribution (Stated):	\$2,385,205
Class B2 Notes Bond Factor after distribution:	0.414818
Total Note Balance After distribution :	\$238,192,778

Facilities	
Liquidity Facility Limit	\$3,627,724
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%:	57.48%	39.31%
> 50%, up to and including 55%:	8.08%	10.23%
> 55%, up to and including 60%:	7.81%	10.81%
> 60%, up to and including 65%:	9.67%	12.93%
> 65%, up to and including 70%:	6.95%	11.24%
> 70%, up to and including 75%:	5.03%	7.76%
> 75%, up to and including 80%:	3.58%	5.26%
> 80%, up to and including 85%:	0.79%	1.39%
> 85%, up to and including 90%:	0.53%	0.98%
> 95%:	0.07%	0.10%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	24.44%	2.81%
> \$50,000, up to and including \$100,000:	14.24%	6.86%
> \$100,000, up to and including \$200,000:	28.34%	26.97%
> \$200,000, up to and including \$300,000:	20.86%	32.54%
> \$300,000, up to and including \$400,000:	7.95%	17.21%
> \$400,000, up to and including \$500,000:	2.45%	6.82%
> \$500,000, up to and including \$600,000:	0.99%	3.36%
> \$600,000, up to and including \$700,000:	0.33%	1.39%
> \$700,000, up to and including \$750,000:	0.07%	0.31%
> \$750,000:	0.33%	1.74%

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:	2.98%	0.35%
> 5 years, up to and including 10 years:	7.28%	3.00%
> 10 years, up to and including 15 years:	15.30%	9.52%
> 15 years, up to and including 20 years:	25.17%	26.03%
> 20 years, up to and including 25 years:	49.21%	60.97%
> 25 years, up to and including 30 years:	0.07%	0.13%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	30.66%	28.60%
Gold Coast	5.50%	4.88%
Sunshine Coast	4.17%	3.75%
Queensland - Other	20.53%	16.05%
Sydney Metropolitan	16.36%	21.23%
N.S.W. - Other	4.97%	4.47%
Australian Capital Territory	1.99%	2.36%
Melbourne Metropolitan	6.62%	7.43%
Victoria - Other	1.26%	1.31%
Perth Metropolitan	5.03%	6.45%
W.A. - Other	0.53%	0.63%
Adelaide Metropolitan	1.13%	1.28%
S.A. - Other	0.33%	0.37%
Darwin Metropolitan	0.07%	0.28%
Hobart Metropolitan	0.66%	0.79%
Tasmania - Other	0.20%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.71%	4.38%
Equity Takeout	4.37%	2.68%
Home Improvement	0.40%	0.30%
Purchase Existing Property	64.50%	64.22%
Purchase New Property	0.53%	0.73%
Refinance	22.05%	24.46%
Refinance - Equity Takeout	3.58%	2.57%
Refinance - Home Improvement	0.86%	0.67%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.93%	1.31%
> 30 days, up to and including 60 days:	0.20%	0.21%
> 60 days, up to and including 90 days:	0.33%	0.37%
> 90 days:	1.19%	1.68%

Default Information for Monthly Period Ending 13 October 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	11.89%	16.10%

