

# Apollo Series 2017-1 Trust

## Investor Report for the Monthly Period Ending 31 December 2020

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/12/2020
Last Day of Monthly Period:	31/12/2020
Total Current Balance:	\$487,596,705
Total Number of Loans:	2,343
Average Current Balance:	\$208,108
Highest Current Balance:	\$834,271
Weighted Average LVR:	56.50%
Weighted Average Seasoning (Months):	92.07
Weighted Average Remaining Term:	252.68
Weighted Average Variable Rate:	3.3810%
Weighted Average Fixed Rate:	3.3116%
Weighted Average Rate on All Loans:	3.3756%
Percentage (by value) of "Owner Occupied" Loans:	80.20%
Percentage (by value) of Metropolitan Securities:	67.24%
Percentage Mortgage Insured - Primary:	33.36%
Percentage Not Mortgage Insured:	66.64%
Percentage (by value) of Variable Rate Loans:	91.16%
Percentage (by value) of Interest Only Loans:	1.70%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,442,571
Principal Draw:	\$0
Total:	\$1,442,571
Trust Expenses for the Period:	
Servicing Fee:	\$93,272
Management Fee:	\$23,318
Custodian Fee:	\$9,327
Trustee Fee:	\$7,898
Trust Indemnification:	\$2,957

Swap Payments:	\$466,755
Facility Fees:	\$978
Class A Notes Coupon Payments:	\$396,207
Class AB Notes Coupon Payments:	\$60,762
Class B Notes Coupon Payments:	\$33,118
Class C Notes Coupon Payments:	\$32,571
Class D Notes Coupon Payments:	\$18,174
Class E Notes Coupon Payments:	\$32,164
Total Expenses:	\$1,177,501
Residual Income:	\$265,070
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/12/2020
Last Day of Coupon Period (Distribution Date):	13/01/2021
Number of Days in Coupon Period:	30
Determination Date:	08/01/2021
Effective BBSW for Current Period:	0.0200%
Class A Notes Interest Margin over BBSW:	1.13%
Class A Notes Interest this Coupon Period:	\$396,207
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:	\$60,762
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:	\$33,118
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:	\$32,571
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:	\$18,174
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:	\$32,164
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,863,337
Mortgage portfolio balance at start of period:	\$499,182,171
Less: Scheduled principal received during the period:	\$1,677,383
Less: Unscheduled principal received during the period:	\$10,845,904
Plus: Redraws:	\$937,821
Mortgage portfolio balance at close of period:	\$487,596,705
Value of full discharges during the period:	\$1,679,930

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$419,175,134
Class A Notes Balance before distribution (Stated):	\$419,175,134
Class AB Notes Balance before distribution (Invested):	\$38,503,387
Class AB Notes Balance before distribution (Stated):	\$38,503,387
Class B Notes Balance before distribution (Invested):	\$17,001,495
Class B Notes Balance before distribution (Stated):	\$17,001,495
Class C Notes Balance before distribution (Invested):	\$12,501,100
Class C Notes Balance before distribution (Stated):	\$12,501,100
Class D Notes Balance before distribution (Invested):	\$5,500,484
Class D Notes Balance before distribution (Stated):	\$5,500,484
Class E Notes Balance before distribution (Invested):	\$6,500,572
Class E Notes Balance before distribution (Stated):	\$6,500,572
<b>Total Invested Note Balance before distribution:</b>	<b>\$499,182,171</b>

Current Weighted Average Security Coupon Rate:	1.3966%
Mortgage Principal Amount Distributed:	\$12,523,287
Repayment of Redraws:	\$937,821
Class A Notes Balance after distribution (Invested):	\$409,446,542
Class A Notes Balance after distribution (Stated):	\$409,446,542
Class A Notes Bond Factor after distribution:	0.356040
Class AB Notes Balance after distribution (Invested):	\$37,609,766
Class AB Notes Balance after distribution (Stated):	\$37,609,766
Class AB Notes Bond Factor after distribution:	0.781502
Class B Notes Balance after distribution (Invested):	\$16,606,910
Class B Notes Balance after distribution (Stated):	\$16,606,910
Class B Notes Bond Factor after distribution:	0.781502
Class C Notes Balance after distribution (Invested):	\$12,210,963
Class C Notes Balance after distribution (Stated):	\$12,210,963
Class C Notes Bond Factor after distribution:	0.781502
Class D Notes Balance after distribution (Invested):	\$5,372,824
Class D Notes Balance after distribution (Stated):	\$5,372,824
Class D Notes Bond Factor after distribution:	0.781502
Class E Notes Balance after distribution (Invested):	\$6,349,701
Class E Notes Balance after distribution (Stated):	\$6,349,701
Class E Notes Bond Factor after distribution:	0.781502
<b>Total Note Balance After distribution :</b>	<b>\$487,596,705</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$6,949,108
Drawn Amount	\$0
Redraw Facility Limit	\$2,959,459
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%:	52.80%	33.46%
> 50%, up to and including 55%:	7.17%	8.58%
> 55%, up to and including 60%:	8.54%	11.55%
> 60%, up to and including 65%:	7.34%	9.88%
> 65%, up to and including 70%:	8.24%	12.30%
> 70%, up to and including 75%:	5.98%	8.92%
> 75%, up to and including 80%:	5.25%	8.25%
> 80%, up to and including 85%:	3.50%	5.16%
> 85%, up to and including 90%:	0.94%	1.51%
> 90%, up to and including 95%:	0.17%	0.22%
> 95%:	0.09%	0.18%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	13.10%	0.99%
> \$50,000, up to and including \$100,000:	9.99%	3.59%
> \$100,000, up to and including \$200,000:	28.55%	20.90%
> \$200,000, up to and including \$300,000:	26.89%	32.05%
> \$300,000, up to and including \$400,000:	12.76%	21.04%
> \$400,000, up to and including \$500,000:	5.34%	11.31%
> \$500,000, up to and including \$600,000:	1.79%	4.72%
> \$600,000, up to and including \$700,000:	0.68%	2.14%
> \$700,000, up to and including \$750,000:	0.47%	1.63%
> \$750,000:	0.43%	1.64%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	1.54%	1.87%
> 60 months:	98.46%	98.13%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.01%	0.25%
> 5 years, up to and including 10 years:	5.80%	2.23%
> 10 years, up to and including 15 years:	12.21%	8.10%
> 15 years, up to and including 20 years:	19.12%	16.48%
> 20 years, up to and including 25 years:	59.84%	71.38%
> 25 years, up to and including 30 years:	1.02%	1.55%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	25.31%	22.60%
Gold Coast	4.82%	4.49%
Sunshine Coast	4.18%	3.37%
Queensland - Other	19.72%	15.77%
Sydney Metropolitan	14.30%	20.48%
N.S.W. - Other	6.62%	5.66%
Australian Capital Territory	1.58%	1.59%
Melbourne Metropolitan	8.19%	8.88%
Victoria - Other	2.69%	2.38%
Perth Metropolitan	8.11%	10.58%
W.A. - Other	0.85%	0.76%
Adelaide Metropolitan	2.26%	2.06%
S.A. - Other	0.30%	0.28%
Darwin Metropolitan	0.51%	0.77%
Hobart Metropolitan	0.38%	0.27%
Tasmania - Other	0.17%	0.06%

Loan Purpose	% number of loans	% value of loans
Construction	4.78%	5.37%
Equity Takeout	2.05%	1.05%
Home Improvement	0.30%	0.23%
Purchase Existing Property	64.45%	64.17%
Purchase New Property	0.94%	1.27%
Refinance	25.31%	27.17%
Refinance - Equity Takeout	2.01%	0.71%
Refinance - Home Improvement	0.17%	0.05%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.94%	1.38%
> 30 days, up to and including 60 days:	0.47%	0.78%
> 60 days, up to and including 90 days:	0.13%	0.19%
> 90 days:	0.73%	1.18%

Default Information for Monthly Period Ending 31 December 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	21.45%	21.16%

