

# Apollo Series 2017-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/01/2020
Last Day of Monthly Period:	31/01/2020
Total Current Balance:	\$602,423,734
Total Number of Loans:	2,668
Average Current Balance:	\$225,796
Highest Current Balance:	\$956,583
Weighted Average LVR:	58.64%
Weighted Average Seasoning (Months):	80.97
Weighted Average Remaining Term:	263.66
Weighted Average Variable Rate:	3.8416%
Weighted Average Fixed Rate:	3.9608%
Weighted Average Rate on All Loans:	3.8530%
Percentage (by value) of "Owner Occupied" Loans:	80.25%
Percentage (by value) of Metropolitan Securities:	67.74%
Percentage Mortgage Insured - Primary:	32.55%
Percentage Not Mortgage Insured:	67.45%
Percentage (by value) of Variable Rate Loans:	90.88%
Percentage (by value) of Interest Only Loans:	3.32%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,068,013
Principal Draw:	\$0
Total:	\$2,068,013
Trust Expenses for the Period:	
Servicing Fee:	\$114,628
Management Fee:	\$28,657
Custodian Fee:	\$11,463
Trustee Fee:	\$10,030
Trust Indemnification:	\$25

Swap Payments:	\$401,127
Facility Fees:	\$1,182
Class A Notes Coupon Payments:	\$866,301
Class AB Notes Coupon Payments:	\$110,520
Class B Notes Coupon Payments:	\$56,787
Class C Notes Coupon Payments:	\$52,193
Class D Notes Coupon Payments:	\$27,845
Class E Notes Coupon Payments:	\$46,478
Total Expenses:	\$1,727,236
Residual Income:	\$340,777
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/01/2020
Last Day of Coupon Period (Distribution Date):	13/02/2020
Number of Days in Coupon Period:	31
Determination Date:	10/02/2020
Effective BBSW for Current Period:	0.8500%
Class A Notes Interest Margin over BBSW:	1.13%
Class A Notes Interest this Coupon Period:	\$866,301
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:	\$110,520
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:	\$56,787
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:	\$52,193
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:	\$27,845
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:	\$46,478
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,535,002
Mortgage portfolio balance at start of period:	\$613,477,052
Less: Scheduled principal received during the period:	\$1,801,829
Less: Unscheduled principal received during the period:	\$10,728,873
Plus: Redraws:	\$1,477,384
Mortgage portfolio balance at close of period:	\$602,423,734
Value of full discharges during the period:	\$1,551,100

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$515,151,262
Class A Notes Balance before distribution (Stated):	\$515,151,262
Class AB Notes Balance before distribution (Invested):	\$47,319,287
Class AB Notes Balance before distribution (Stated):	\$47,319,287
Class B Notes Balance before distribution (Invested):	\$20,894,230
Class B Notes Balance before distribution (Stated):	\$20,894,230
Class C Notes Balance before distribution (Invested):	\$15,363,405
Class C Notes Balance before distribution (Stated):	\$15,363,405
Class D Notes Balance before distribution (Invested):	\$6,759,898
Class D Notes Balance before distribution (Stated):	\$6,759,898
Class E Notes Balance before distribution (Invested):	\$7,988,970
Class E Notes Balance before distribution (Stated):	\$7,988,970
<b>Total Invested Note Balance before distribution:</b>	<b>\$613,477,052</b>

Current Weighted Average Security Coupon Rate:	2.2266%
Mortgage Principal Amount Distributed:	\$12,530,702
Repayment of Redraws:	\$1,477,384
Class A Notes Balance after distribution (Invested):	\$505,869,528
Class A Notes Balance after distribution (Stated):	\$505,869,528
Class A Notes Bond Factor after distribution:	0.439887
Class AB Notes Balance after distribution (Invested):	\$46,466,712
Class AB Notes Balance after distribution (Stated):	\$46,466,712
Class AB Notes Bond Factor after distribution:	0.965542
Class B Notes Balance after distribution (Invested):	\$20,517,769
Class B Notes Balance after distribution (Stated):	\$20,517,769
Class B Notes Bond Factor after distribution:	0.965542
Class C Notes Balance after distribution (Invested):	\$15,086,595
Class C Notes Balance after distribution (Stated):	\$15,086,595
Class C Notes Bond Factor after distribution:	0.965542
Class D Notes Balance after distribution (Invested):	\$6,638,102
Class D Notes Balance after distribution (Stated):	\$6,638,102
Class D Notes Bond Factor after distribution:	0.965542
Class E Notes Balance after distribution (Invested):	\$7,845,029
Class E Notes Balance after distribution (Stated):	\$7,845,029
Class E Notes Bond Factor after distribution:	0.965542
<b>Total Note Balance After distribution :</b>	<b>\$602,423,734</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$8,110,997
Drawn Amount	\$0
Redraw Facility Limit	\$3,510,949
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%:	46.63%	29.29%
> 50%, up to and including 55%:	6.78%	7.81%
> 55%, up to and including 60%:	8.58%	10.35%
> 60%, up to and including 65%:	8.73%	11.76%
> 65%, up to and including 70%:	9.22%	12.35%
> 70%, up to and including 75%:	7.72%	10.82%
> 75%, up to and including 80%:	6.22%	9.03%
> 80%, up to and including 85%:	3.97%	5.50%
> 85%, up to and including 90%:	1.91%	2.75%
> 90%, up to and including 95%:	0.15%	0.23%
> 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:	10.23%	0.80%
> \$50,000, up to and including \$100,000:	9.52%	3.22%
> \$100,000, up to and including \$200,000:	26.27%	17.97%
> \$200,000, up to and including \$300,000:	28.67%	31.72%
> \$300,000, up to and including \$400,000:	14.84%	22.61%
> \$400,000, up to and including \$500,000:	6.30%	12.26%
> \$500,000, up to and including \$600,000:	2.25%	5.38%
> \$600,000, up to and including \$700,000:	0.90%	2.57%
> \$700,000, up to and including \$750,000:	0.37%	1.20%
> \$750,000:	0.64%	2.27%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 36 months, up to and including 48 months:	0.82%	0.88%
> 48 months, up to and including 60 months:	17.50%	19.22%
> 60 months:	81.67%	79.89%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.87%	0.23%
> 5 years, up to and including 10 years:	5.02%	1.79%
> 10 years, up to and including 15 years:	10.38%	6.69%
> 15 years, up to and including 20 years:	16.79%	13.61%
> 20 years, up to and including 25 years:	52.02%	60.99%
> 25 years, up to and including 30 years:	13.91%	16.68%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.78%	22.42%
Gold Coast	4.91%	4.71%
Sunshine Coast	4.31%	3.28%
Queensland - Other	18.93%	15.07%
Sydney Metropolitan	14.69%	21.06%
N.S.W. - Other	6.82%	5.75%
Australian Capital Territory	1.72%	1.76%
Melbourne Metropolitan	8.40%	9.03%
Victoria - Other	2.77%	2.35%
Perth Metropolitan	8.02%	10.44%
W.A. - Other	0.82%	0.67%
Adelaide Metropolitan	2.44%	2.07%
S.A. - Other	0.34%	0.28%
Darwin Metropolitan	0.49%	0.72%
Hobart Metropolitan	0.34%	0.24%
Tasmania - Other	0.22%	0.14%

Loan Purpose	% number of loans	% value of loans
Construction	4.72%	5.24%
Equity Takeout	1.95%	0.99%
Home Improvement	0.34%	0.25%
Purchase Existing Property	63.64%	63.03%
Purchase New Property	0.97%	1.23%
Refinance	26.20%	28.19%
Refinance - Equity Takeout	1.99%	1.01%
Refinance - Home Improvement	0.19%	0.06%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.79%	1.17%
> 30 days, up to and including 60 days:	0.45%	0.57%
> 60 days, up to and including 90 days:	0.26%	0.36%
> 90 days:	0.64%	0.92%

Default Information for Monthly Period Ending 31 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	16.71%	17.15%

