

# Apollo Series 2017-1 Trust

## Investor Report for the Monthly Period Ending 31 October 2019

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/10/2019
Last Day of Monthly Period:	31/10/2019
Total Current Balance:	\$636,702,257
Total Number of Loans:	2,776
Average Current Balance:	\$229,360
Highest Current Balance:	\$962,839
Weighted Average LVR:	59.18%
Weighted Average Seasoning (Months):	78.00
Weighted Average Remaining Term:	266.45
Weighted Average Variable Rate:	3.8834%
Weighted Average Fixed Rate:	4.0618%
Weighted Average Rate on All Loans:	3.9036%
Percentage (by value) of "Owner Occupied" Loans:	80.34%
Percentage (by value) of Metropolitan Securities:	67.78%
Percentage Mortgage Insured - Primary:	32.42%
Percentage Not Mortgage Insured:	67.58%
Percentage (by value) of Variable Rate Loans:	90.03%
Percentage (by value) of Interest Only Loans:	7.35%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,198,394
Principal Draw:	\$0
Total:	\$2,198,394
Trust Expenses for the Period:	
Servicing Fee:	\$121,057
Management Fee:	\$30,264
Custodian Fee:	\$12,106
Trustee Fee:	\$10,251

Swap Payments:	\$477,055
Facility Fees:	\$1,206
Class A Notes Coupon Payments:	\$914,143
Class AB Notes Coupon Payments:	\$110,753
Class B Notes Coupon Payments:	\$56,764
Class C Notes Coupon Payments:	\$52,012
Class D Notes Coupon Payments:	\$27,688
Class E Notes Coupon Payments:	\$46,079
Total Expenses:	\$1,859,379
Residual Income:	\$339,015
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/10/2019
Last Day of Coupon Period (Distribution Date):	13/11/2019
Number of Days in Coupon Period:	30
Determination Date:	08/11/2019
Effective BBSW for Current Period:	0.9000%
Class A Notes Interest Margin over BBSW:	1.13%
Class A Notes Interest this Coupon Period:	\$914,143
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:	\$110,753
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:	\$56,764
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:	\$52,012
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:	\$27,688
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:	\$46,079
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,742,257
Mortgage portfolio balance at start of period:	\$647,885,624
Less: Scheduled principal received during the period:	\$1,781,559
Less: Unscheduled principal received during the period:	\$10,832,596
Plus: Redraws:	\$1,430,787
Mortgage portfolio balance at close of period:	\$636,702,257
Value of full discharges during the period:	\$2,449,417

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$547,885,624
Class A Notes Balance before distribution (Stated):	\$547,885,624
Class AB Notes Balance before distribution (Invested):	\$48,125,000
Class AB Notes Balance before distribution (Stated):	\$48,125,000
Class B Notes Balance before distribution (Invested):	\$21,250,000
Class B Notes Balance before distribution (Stated):	\$21,250,000
Class C Notes Balance before distribution (Invested):	\$15,625,000
Class C Notes Balance before distribution (Stated):	\$15,625,000
Class D Notes Balance before distribution (Invested):	\$6,875,000
Class D Notes Balance before distribution (Stated):	\$6,875,000
Class E Notes Balance before distribution (Invested):	\$8,125,000
Class E Notes Balance before distribution (Stated):	\$8,125,000
<b>Total Invested Note Balance before distribution:</b>	<b>\$647,885,624</b>

Current Weighted Average Security Coupon Rate:	2.2675%
Mortgage Principal Amount Distributed:	\$12,614,154
Repayment of Redraws:	\$1,430,787
Class A Notes Balance after distribution (Invested):	\$536,702,257
Class A Notes Balance after distribution (Stated):	\$536,702,257
Class A Notes Bond Factor after distribution:	0.466698
Class AB Notes Balance after distribution (Invested):	\$48,125,000
Class AB Notes Balance after distribution (Stated):	\$48,125,000
Class AB Notes Bond Factor after distribution:	1.000000
Class B Notes Balance after distribution (Invested):	\$21,250,000
Class B Notes Balance after distribution (Stated):	\$21,250,000
Class B Notes Bond Factor after distribution:	1.000000
Class C Notes Balance after distribution (Invested):	\$15,625,000
Class C Notes Balance after distribution (Stated):	\$15,625,000
Class C Notes Bond Factor after distribution:	1.000000
Class D Notes Balance after distribution (Invested):	\$6,875,000
Class D Notes Balance after distribution (Stated):	\$6,875,000
Class D Notes Bond Factor after distribution:	1.000000
Class E Notes Balance after distribution (Invested):	\$8,125,000
Class E Notes Balance after distribution (Stated):	\$8,125,000
Class E Notes Bond Factor after distribution:	1.000000
<b>Total Note Balance After distribution :</b>	<b>\$636,702,257</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$8,615,560
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%:	45.35%	28.43%
> 50%, up to and including 55%:	6.95%	7.70%
> 55%, up to and including 60%:	8.29%	9.97%
> 60%, up to and including 65%:	8.57%	11.45%
> 65%, up to and including 70%:	9.44%	12.42%
> 70%, up to and including 75%:	8.39%	11.81%
> 75%, up to and including 80%:	6.48%	9.24%
> 80%, up to and including 85%:	4.07%	5.55%
> 85%, up to and including 90%:	2.20%	3.08%
> 90%, up to and including 95%:	0.22%	0.32%
> 95%:	0.04%	0.04%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	9.65%	0.79%
> \$50,000, up to and including \$100,000:	9.44%	3.16%
> \$100,000, up to and including \$200,000:	26.01%	17.55%
> \$200,000, up to and including \$300,000:	28.85%	31.51%
> \$300,000, up to and including \$400,000:	15.17%	22.78%
> \$400,000, up to and including \$500,000:	6.74%	12.95%
> \$500,000, up to and including \$600,000:	2.13%	5.00%
> \$600,000, up to and including \$700,000:	1.01%	2.82%
> \$700,000, up to and including \$750,000:	0.36%	1.14%
> \$750,000:	0.65%	2.29%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 36 months, up to and including 48 months:	3.96%	4.84%
> 48 months, up to and including 60 months:	28.24%	31.17%
> 60 months:	67.80%	63.99%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.87%	0.25%
> 5 years, up to and including 10 years:	4.43%	1.50%
> 10 years, up to and including 15 years:	9.98%	6.30%
> 15 years, up to and including 20 years:	16.53%	13.02%
> 20 years, up to and including 25 years:	42.04%	48.58%
> 25 years, up to and including 30 years:	25.14%	30.36%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	24.71%	22.71%
Gold Coast	4.86%	4.62%
Sunshine Coast	4.25%	3.25%
Queensland - Other	19.02%	14.98%
Sydney Metropolitan	14.59%	20.80%
N.S.W. - Other	6.88%	5.93%
Australian Capital Territory	1.73%	1.77%
Melbourne Metropolitan	8.54%	9.15%
Victoria - Other	2.77%	2.34%
Perth Metropolitan	7.96%	10.30%
W.A. - Other	0.79%	0.64%
Adelaide Metropolitan	2.49%	2.13%
S.A. - Other	0.40%	0.32%
Darwin Metropolitan	0.47%	0.68%
Hobart Metropolitan	0.32%	0.24%
Tasmania - Other	0.22%	0.14%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	4.72%	5.16%
Equity Takeout	1.95%	0.98%
Home Improvement	0.36%	0.25%
Purchase Existing Property	63.47%	63.07%
Purchase New Property	1.04%	1.29%
Refinance	26.30%	28.17%
Refinance - Equity Takeout	1.98%	1.01%
Refinance - Home Improvement	0.18%	0.07%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.01%	1.41%
> 30 days, up to and including 60 days:	0.14%	0.23%
> 60 days, up to and including 90 days:	0.25%	0.34%
> 90 days:	0.68%	0.94%

<b>Default Information for Monthly Period Ending 31 October 2019</b>	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	\$0

<b>CPR Analysis</b>	<b>Monthly CPR</b>	<b>Quarterly CPR</b>
CPR	16.13%	19.07%

