

# **Apollo Series 2013-1 Trust**

## **Investor Report for the Monthly Period Ending 13 October 2017**

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	14/09/2017
Last Day of Monthly Period:	13/10/2017
Total Current Balance:	\$356,301,302
Total Number of Loans:	2,019
Average Current Balance:	\$176,474
Highest Current Balance:	\$948,756
Weighted Average LVR:	57.66%
Weighted Average Seasoning (Months):	88.76
Weighted Average Remaining Term:	256.46
Weighted Average Variable Rate:	4.6427%
Weighted Average Fixed Rate:	4.3494%
Weighted Average Rate on All Loans:	4.6131%
Percentage (by value) of "Owner Occupied" Loans:	75.73%
Percentage (by value) of Metropolitan Securities:	69.37%
Percentage Mortgage Insured - Primary:	32.91%
Percentage Mortgage Insured - Pool:	67.09%
Percentage (by value) of Variable Rate Loans:	89.90%
Percentage (by value) of Interest Only Loans:	7.46%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,292,733
Principal Draw:	\$0
Total:	\$1,292,733
Trust Expenses for the Period:	
Servicing Fee:	\$65,124
Management Fee:	\$16,281
Custodian Fee:	\$6,512
Trustee Fee:	\$5,437
Trust Indemnification:	\$24

Swap Payments:	\$199,214
Facility Fees:	\$636
Class A Notes Coupon Payments:	\$628,622
Class AB Notes Coupon Payments:	\$104,174
Class B1 Notes Coupon Payments:	\$25,245
Class B2 Notes Coupon Payments:	\$13,912
Total Expenses:	\$1,065,182
Residual Income:	\$227,551
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	25/09/2017
Last Day of Coupon Period (Distribution Date):	24/10/2017
Number of Days in Coupon Period:	29
Determination Date:	19/10/2017
Effective BBSW for Current Period:	1.6050%
Class A Notes Interest Margin over BBSW:	0.95%
Class A Notes Interest this Coupon Period:	\$628,622
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:	\$104,174
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:	\$25,245
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:	\$13,912
Class B2 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,267,332
Mortgage portfolio balance at start of period:	\$360,157,625
Less: Scheduled principal received during the period:	\$1,001,588
Less: Unscheduled principal received during the period:	\$4,435,598
Plus: Redraws:	\$1,580,863
Mortgage portfolio balance at close of period:	\$356,301,302
Value of full discharges during the period:	\$827,016

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$309,666,184
Class A Notes Balance before distribution (Stated):	\$309,666,184
Class AB Notes Balance before distribution (Invested):	\$39,671,847
Class AB Notes Balance before distribution (Stated):	\$39,671,847
Class B1 Notes Balance before distribution (Invested):	\$7,213,063
Class B1 Notes Balance before distribution (Stated):	\$7,213,063
Class B2 Notes Balance before distribution (Invested):	\$3,606,531
Class B2 Notes Balance before distribution (Stated):	\$3,606,531
<b>Total Invested Note Balance before distribution:</b>	<b>\$360,157,625</b>
Current Weighted Average Security Coupon Rate:	2.6977%
Mortgage Principal Amount Distributed:	\$5,437,186
Repayment of Redraws:	\$1,580,863
Class A Notes Balance after distribution (Invested):	\$306,350,489
Class A Notes Balance after distribution (Stated):	\$306,350,489
Class A Notes Bond Factor after distribution:	0.286443
Class AB Notes Balance after distribution (Invested):	\$39,247,067
Class AB Notes Balance after distribution (Stated):	\$39,247,067
Class AB Notes Bond Factor after distribution:	0.620507
Class B1 Notes Balance after distribution (Invested):	\$7,135,830
Class B1 Notes Balance after distribution (Stated):	\$7,135,830
Class B1 Notes Bond Factor after distribution:	0.620507
Class B2 Notes Balance after distribution (Invested):	\$3,567,915
Class B2 Notes Balance after distribution (Stated):	\$3,567,915
Class B2 Notes Bond Factor after distribution:	0.620507
<b>Total Note Balance After distribution :</b>	<b>\$356,301,302</b>

Facilities	
Liquidity Facility Limit	\$4,682,049
Drawn Amount	\$0
Redraw Facility Limit	\$1,966,946
Drawn Amount	\$0

Reserve	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$0

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	47.55%	30.90%
> 50%, up to and including 55%:	7.33%	8.26%
> 55%, up to and including 60%:	8.62%	10.57%
> 60%, up to and including 65%:	10.10%	12.70%
> 65%, up to and including 70%:	8.67%	11.69%
> 70%, up to and including 75%:	8.42%	12.57%
> 75%, up to and including 80%:	5.45%	7.50%
> 80%, up to and including 85%:	2.87%	4.34%
> 85%, up to and including 90%:	0.64%	0.99%
> 90%, up to and including 95%:	0.25%	0.35%
> 95%:	0.10%	0.14%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	19.02%	1.99%
> \$50,000, up to and including \$100,000:	12.78%	5.30%
> \$100,000, up to and including \$200,000:	29.57%	25.31%
> \$200,000, up to and including \$300,000:	22.73%	31.98%
> \$300,000, up to and including \$400,000:	11.05%	21.29%
> \$400,000, up to and including \$500,000:	2.97%	7.42%
> \$500,000, up to and including \$600,000:	1.09%	3.38%
> \$600,000, up to and including \$700,000:	0.35%	1.26%
> \$700,000, up to and including \$750,000:	0.10%	0.40%
> \$750,000:	0.35%	1.69%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 60 months:	100.00%	100.00%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	3.02%	0.47%
> 5 years, up to and including 10 years:	4.51%	2.07%
> 10 years, up to and including 15 years:	13.72%	8.55%
> 15 years, up to and including 20 years:	21.69%	20.88%
> 20 years, up to and including 25 years:	56.91%	67.79%
> 25 years, up to and including 30 years:	0.15%	0.24%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	32.00%	31.13%
Gold Coast	5.05%	4.35%
Sunshine Coast	3.91%	3.53%
Queensland - Other	19.71%	14.92%
Sydney Metropolitan	15.50%	20.17%
N.S.W. - Other	5.50%	5.31%
Australian Capital Territory	1.98%	2.42%
Melbourne Metropolitan	7.23%	7.90%
Victoria - Other	1.44%	1.41%
Perth Metropolitan	4.66%	5.64%
W.A. - Other	0.54%	0.58%
Adelaide Metropolitan	1.34%	1.40%
S.A. - Other	0.25%	0.27%
Darwin Metropolitan	0.05%	0.20%
Hobart Metropolitan	0.54%	0.51%
Tasmania - Other	0.30%	0.26%

Loan Purpose	% number of loans	% value of loans
Construction	3.76%	4.22%
Equity Takeout	4.61%	3.15%
Home Improvement	0.40%	0.30%
Purchase Existing Property	63.15%	63.76%
Purchase New Property	0.50%	0.83%
Refinance	22.73%	24.38%
Refinance - Equity Takeout	3.96%	2.56%
Refinance - Home Improvement	0.89%	0.79%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.54%	1.96%
> 30 days, up to and including 60 days:	0.45%	0.67%
> 60 days, up to and including 90 days:	0.05%	0.08%
> 90 days:	0.99%	1.29%

Default Information for Monthly Period Ending 13 October 2017	
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	9.13%	0.00%

