

# Apollo Series 2013-1 Trust

## Investor Report for the Monthly Period Ending 13 January 2016

Mortgage Portfolio Details	
First Day of Monthly Period:	14/12/2015
Last Day of Monthly Period:	13/01/2016
Total Current Balance:	\$546,890,357
Total Number of Loans:	2,737
Average Current Balance:	\$199,814
Highest Current Balance:	\$948,006
Weighted Average LVR:	60.63%
Weighted Average Seasoning (Months):	66.96
Weighted Average Remaining Term:	277.18
Weighted Average Variable Rate:	4.8653%
Weighted Average Fixed Rate:	4.8503%
Weighted Average Rate on All Loans:	4.8650%
Percentage (by value) of "Owner Occupied" Loans:	76.20%
Percentage (by value) of Metropolitan Securities:	70.56%
Percentage Mortgage Insured - Primary:	33.14%
Percentage Mortgage Insured - Pool:	66.86%
Percentage (by value) of Variable Rate Loans:	90.88%
Percentage (by value) of Interest Only Loans:	16.46%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,094,622
Principal Draw:	\$0
Total:	\$2,094,622
Trust Expenses for the Period:	
Servicing Fee:	\$103,987
Management Fee:	\$25,997
Custodian Fee:	\$10,399
Trustee Fee:	\$9,270
Trust Indemnification:	\$37

Swap Payments:	\$24,967
Facility Fees:	\$1,115
Class A Notes Coupon Payments:	\$1,262,740
Class AB Notes Coupon Payments:	\$202,080
Class B1 Notes Coupon Payments:	\$47,491
Class B2 Notes Coupon Payments:	\$25,944
Total Expenses:	\$1,714,028
Residual Income:	\$380,594
Unreimbursed Principal Draw after Distribution Date:	\$0

#### Interest Payable for the Coupon Period

First Day of Coupon Period:	24/12/2015
Last Day of Coupon Period (Distribution Date):	25/01/2016
Number of Days in Coupon Period:	32
Determination Date:	20/01/2016
Effective BBSW for Current Period:	2.0600%
Class A Notes Interest Margin over BBSW:	0.95%
Class A Notes Interest this Coupon Period:	\$1,262,740
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:	\$202,080
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:	\$47,491
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:	\$25,944
Class B2 Notes Unpaid Interest from prior Coupon Periods:	\$0

#### Principal Received from Mortgagors

Scheduled Monthly Payment Amount:	\$3,264,863
Mortgage portfolio balance at start of period:	\$556,530,662
Less: Scheduled principal received during the period:	\$1,217,278
Less: Unscheduled principal received during the period:	\$10,041,219
Plus: Redraws:	\$1,618,192
Mortgage portfolio balance at close of period:	\$546,890,357
Value of full discharges during the period:	\$8,148,242

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$478,509,171
Class A Notes Balance before distribution (Stated):	\$478,509,171
Class AB Notes Balance before distribution (Invested):	\$61,302,601
Class AB Notes Balance before distribution (Stated):	\$61,302,601
Class B1 Notes Balance before distribution (Invested):	\$11,145,927
Class B1 Notes Balance before distribution (Stated):	\$11,145,927
Class B2 Notes Balance before distribution (Invested):	\$5,572,964
Class B2 Notes Balance before distribution (Stated):	\$5,572,964
<b>Total Invested Note Balance before distribution:</b>	<b>\$556,530,662</b>
Current Weighted Average Security Coupon Rate:	3.1527%
Mortgage Principal Amount Distributed:	\$11,258,497
Repayment of Redraws:	\$1,618,192
Class A Notes Balance after distribution (Invested):	\$470,220,365
Class A Notes Balance after distribution (Stated):	\$470,220,365
Class A Notes Bond Factor after distribution:	0.439664
Class AB Notes Balance after distribution (Invested):	\$60,240,708
Class AB Notes Balance after distribution (Stated):	\$60,240,708
Class AB Notes Bond Factor after distribution:	0.952422
Class B1 Notes Balance after distribution (Invested):	\$10,952,856
Class B1 Notes Balance after distribution (Stated):	\$10,952,856
Class B1 Notes Bond Factor after distribution:	0.952422
Class B2 Notes Balance after distribution (Invested):	\$5,476,428
Class B2 Notes Balance after distribution (Stated):	\$5,476,428
Class B2 Notes Bond Factor after distribution:	0.952422
<b>Total Note Balance After distribution :</b>	<b>\$546,890,357</b>

Facilities	
Liquidity Facility Limit	\$7,464,730
Drawn Amount	\$0
Redraw Facility Limit	\$3,034,041
Drawn Amount	\$0

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

Loan To Valuation Ratio	% number of loans	% value of loans
Not Applicable	0.11%	0.04%
Up to and including 50%:	39.57%	25.18%
> 50%, up to and including 55%:	6.47%	6.85%
> 55%, up to and including 60%:	8.44%	9.73%
> 60%, up to and including 65%:	9.57%	10.99%
> 65%, up to and including 70%:	11.62%	13.79%
> 70%, up to and including 75%:	9.61%	13.35%
> 75%, up to and including 80%:	8.84%	12.21%
> 80%, up to and including 85%:	4.17%	5.54%
> 85%, up to and including 90%:	1.32%	1.89%
> 90%, up to and including 95%:	0.29%	0.43%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	13.30%	1.51%
> \$50,000, up to and including \$100,000:	13.15%	4.89%
> \$100,000, up to and including \$200,000:	27.95%	21.23%
> \$200,000, up to and including \$300,000:	24.63%	30.48%
> \$300,000, up to and including \$400,000:	14.32%	24.45%
> \$400,000, up to and including \$500,000:	3.40%	7.43%
> \$500,000, up to and including \$600,000:	1.90%	5.17%
> \$600,000, up to and including \$700,000:	0.77%	2.46%
> \$700,000, up to and including \$750,000:	0.15%	0.53%
> \$750,000:	0.44%	1.86%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	45.49%	49.15%
> 48 months, up to and including 60 months:	10.67%	11.27%
> 60 months:	43.84%	39.58%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.39%	0.20%
> 5 years, up to and including 10 years:	3.32%	1.13%
> 10 years, up to and including 15 years:	8.81%	5.20%
> 15 years, up to and including 20 years:	16.19%	12.56%
> 20 years, up to and including 25 years:	27.66%	30.60%
> 25 years, up to and including 30 years:	42.64%	50.30%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.11%	0.04%
Brisbane Metropolitan	31.49%	30.61%
Gold Coast	5.30%	4.72%
Sunshine Coast	3.95%	3.61%
Queensland - Other	18.05%	12.91%
Sydney Metropolitan	16.51%	21.97%
N.S.W. - Other	6.21%	5.76%
Australian Capital Territory	1.90%	2.39%
Melbourne Metropolitan	7.31%	8.26%
Victoria - Other	1.42%	1.27%
Perth Metropolitan	4.38%	5.20%
W.A. - Other	0.51%	0.60%
Adelaide Metropolitan	1.68%	1.41%
S.A. - Other	0.29%	0.28%
Darwin Metropolitan	0.07%	0.17%
Hobart Metropolitan	0.51%	0.55%
Tasmania - Other	0.29%	0.25%

Loan Purpose	% number of loans	% value of loans
Construction	4.13%	4.51%
Equity Takeout	2.67%	1.74%
Purchase Existing Property	55.83%	59.03%
Refinance	26.89%	27.84%
Refinance - Equity Takeout	7.56%	4.80%
Refinance - Home Improvement	2.92%	2.07%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.39%	1.53%
> 30 days, up to and including 60 days:	0.55%	0.79%
> 60 days, up to and including 90 days:	0.07%	0.11%
> 90 days:	0.37%	0.52%

Default Information for Monthly Period Ending 13 January 2016	
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	16.76%	25.11%

The 2013-01 Series Trust is CRD2 compliant
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