

# Apollo Series 2017-1 Trust

## Investor Report for the Monthly Period Ending 31 December 2017

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2017
Last Day of Monthly Period:	31/12/2017
Total Current Balance:	\$986,805,747
Total Number of Loans:	3,819
Average Current Balance:	\$258,394
Highest Current Balance:	\$999,541
Weighted Average LVR:	62.72%
Weighted Average Seasoning (Months):	55.65
Weighted Average Remaining Term:	288.29
Weighted Average Variable Rate:	4.4542%
Weighted Average Fixed Rate:	4.3718%
Weighted Average Rate on All Loans:	4.4455%
Percentage (by value) of "Owner Occupied" Loans:	79.45%
Percentage (by value) of Metropolitan Securities:	68.79%
Percentage Mortgage Insured - Primary:	31.69%
Percentage Not Mortgage Insured:	68.31%
Percentage (by value) of Variable Rate Loans:	88.46%
Percentage (by value) of Interest Only Loans:	13.87%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,756,538
Principal Draw:	\$0
Total:	\$3,756,538
Trust Expenses for the Period:	
Servicing Fee:	\$188,297
Management Fee:	\$47,074
Custodian Fee:	\$18,830
Trustee Fee:	\$17,539
Trust Indemnification:	\$2,901

Swap Payments:	\$186,065
Facility Fees:	\$2,058
Class A Notes Coupon Payments:	\$2,306,172
Class AB Notes Coupon Payments:	\$155,767
Class B Notes Coupon Payments:	\$77,426
Class C Notes Coupon Payments:	\$68,232
Class D Notes Coupon Payments:	\$35,305
Class E Notes Coupon Payments:	\$56,416
Total Expenses:	\$3,162,082
Residual Income:	\$594,455
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/12/2017
Last Day of Coupon Period (Distribution Date):	15/01/2018
Number of Days in Coupon Period:	33
Determination Date:	10/01/2018
Effective BBSW for Current Period:	1.6800%
Class A Notes Interest Margin over BBSW:	1.13%
Class A Notes Interest this Coupon Period:	\$2,306,172
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:	\$155,767
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:	\$77,426
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:	\$68,232
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:	\$35,305
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:	\$56,416
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$5,607,306
Mortgage portfolio balance at start of period:	\$1,007,745,929
Less: Scheduled principal received during the period:	\$2,253,742
Less: Unscheduled principal received during the period:	\$20,553,896
Plus: Redraws:	\$1,867,456
Mortgage portfolio balance at close of period:	\$986,805,747
Value of full discharges during the period:	\$6,463,214

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$907,745,929
Class A Notes Balance before distribution (Stated):	\$907,745,929
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>\$1,007,745,929</b>

Current Weighted Average Security Coupon Rate:	2.9627%
Mortgage Principal Amount Distributed:	\$22,807,638
Repayment of Redraws:	\$1,867,456
Class A Notes Balance after distribution (Invested):	\$886,805,747
Class A Notes Balance after distribution (Stated):	\$886,805,747
Class A Notes Bond Factor after distribution:	0.771135
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>\$986,805,747</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$13,452,834
Drawn Amount	\$0
Redraw Facility Limit	\$5,174,167
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>
Not Applicable	0.03%	0.03%
Up to and including 50%:	37.26%	23.39%
> 50%, up to and including 55%:	6.44%	6.66%
> 55%, up to and including 60%:	6.13%	6.82%
> 60%, up to and including 65%:	8.56%	10.24%
> 65%, up to and including 70%:	10.66%	13.26%
> 70%, up to and including 75%:	11.52%	14.81%
> 75%, up to and including 80%:	9.58%	12.36%
> 80%, up to and including 85%:	4.58%	5.67%
> 85%, up to and including 90%:	4.32%	5.41%
> 90%, up to and including 95%:	0.92%	1.34%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	6.05%	0.56%
> \$50,000, up to and including \$100,000:	6.91%	2.01%
> \$100,000, up to and including \$200,000:	23.64%	14.11%
> \$200,000, up to and including \$300,000:	29.20%	28.41%
> \$300,000, up to and including \$400,000:	20.16%	26.89%
> \$400,000, up to and including \$500,000:	8.30%	14.21%
> \$500,000, up to and including \$600,000:	3.27%	6.90%
> \$600,000, up to and including \$700,000:	1.36%	3.43%
> \$700,000, up to and including \$750,000:	0.31%	0.88%
> \$750,000:	0.79%	2.59%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 18 months, up to and including 24 months:	2.02%	2.59%
> 24 months, up to and including 30 months:	10.76%	11.91%
> 30 months, up to and including 36 months:	9.85%	10.94%
> 36 months, up to and including 48 months:	25.14%	27.46%
> 48 months, up to and including 60 months:	15.24%	16.48%
> 60 months:	37.00%	30.62%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.86%	0.13%
> 5 years, up to and including 10 years:	3.04%	0.89%
> 10 years, up to and including 15 years:	7.93%	4.46%
> 15 years, up to and including 20 years:	14.17%	10.60%
> 20 years, up to and including 25 years:	25.53%	26.37%
> 25 years, up to and including 30 years:	48.47%	57.55%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable - No Security	0.03%	0.03%
Brisbane Metropolitan	24.30%	22.70%
Gold Coast	5.11%	5.02%
Sunshine Coast	4.14%	3.26%
Queensland - Other	17.47%	13.32%
Sydney Metropolitan	15.40%	21.23%
N.S.W. - Other	7.31%	6.26%
Australian Capital Territory	1.65%	1.75%
Melbourne Metropolitan	9.45%	10.58%
Victoria - Other	2.67%	2.18%
Perth Metropolitan	7.65%	9.40%
W.A. - Other	0.60%	0.51%
Adelaide Metropolitan	2.62%	2.33%
S.A. - Other	0.47%	0.34%
Darwin Metropolitan	0.37%	0.53%
N.T. - Other	0.10%	0.11%
Hobart Metropolitan	0.37%	0.27%
Tasmania - Other	0.31%	0.19%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	4.84%	5.27%
Equity Takeout	2.15%	1.32%
Home Improvement	0.37%	0.26%
Purchase Existing Property	61.30%	60.53%
Purchase New Property	1.00%	1.17%
Refinance	28.20%	30.34%
Refinance - Equity Takeout	1.94%	1.02%
Refinance - Home Improvement	0.21%	0.09%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.26%	1.50%
> 30 days, up to and including 60 days:	0.18%	0.23%
> 60 days, up to and including 90 days:	0.18%	0.20%
> 90 days:	0.37%	0.44%

Default Information for Monthly Period Ending 31 December 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	20.16%	22.95%

**The 2017-01 Series Trust is CRD2 compliant**