

# Apollo Series 2011-1 Trust

## Investor Report for the Monthly Period Ending 25 December 2018

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	26/11/2018
Last Day of Monthly Period:	25/12/2018
Total Current Balance:	\$198,708,325
Total Number of Loans:	1,435
Average Current Balance:	\$138,473
Highest Current Balance:	\$566,931
Weighted Average LVR:	50.29%
Weighted Average Seasoning (Months):	129.41
Weighted Average Remaining Term:	214.92
Weighted Average Variable Rate:	4.7859%
Weighted Average Fixed Rate:	4.2005%
Weighted Average Rate on All Loans:	4.7371%
Percentage (by value) of "Owner Occupied" Loans:	77.76%
Percentage (by value) of Metropolitan Securities:	65.53%
Percentage Mortgage Insured - Primary:	33.14%
Percentage Mortgage Insured - Pool:	66.86%
Percentage (by value) of Variable Rate Loans:	91.68%
Percentage (by value) of Interest Only Loans:	7.28%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$757,282
Principal Draw:	\$0
Total:	\$757,282
Trust Expenses for the Period:	
Servicing Fee:	\$36,581
Management Fee:	\$9,145
Trustee Fee:	\$3,938
Custodian Fee:	\$3,658
Trust Indemnification:	\$2,959

Swap Payments:	\$56,928
Facility Fees:	\$401
Class A1 Notes Coupon Payments:	\$232,862
Class A2 Notes Coupon Payments:	\$223,753
Class AB Notes Coupon Payments:	\$75,312
Class B Notes Coupon Payments:	\$36,450
Total Expenses:	\$681,987
Residual Income:	\$75,295
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	10/12/2018
Last Day of Coupon Period (Distribution Date):	08/01/2019
Number of Days in Coupon Period:	29
Determination Date:	03/01/2019
Effective BBSW for Current Period:	1.8950%
Class A1 Notes Interest Margin over BBSW:	1.35%
Class A1 Notes Interest this Coupon Period:	\$232,862
Class A1 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class A2 Notes Interest Margin over BBSW:	1.50%
Class A2 Notes Interest this Coupon Period:	\$223,753
Class A2 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class AB Notes Interest Margin over BBSW:	2.50%
Class AB Notes Interest this Coupon Period:	\$75,312
Class AB Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B Notes Interest Margin over BBSW:	4.25%
Class B Notes Interest this Coupon Period:	\$36,450
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$1,431,910
Mortgage portfolio balance at start of period:	\$202,303,695
Less: Scheduled principal received during the period:	\$704,701
Less: Unscheduled principal received during the period:	\$3,199,732
Plus: Redraws:	\$309,063
Mortgage portfolio balance at close of period:	\$198,708,325
Value of full discharges during the period:	\$655,684

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$90,319,108
Class A1 Notes Balance before distribution (Stated):	\$90,319,108
Class A2 Notes Balance before distribution (Invested):	\$82,951,546
Class A2 Notes Balance before distribution (Stated):	\$82,951,546
Class AB Notes Balance before distribution (Invested):	\$21,567,402
Class AB Notes Balance before distribution (Stated):	\$21,567,402
Class B Notes Balance before distribution (Invested):	\$7,465,639
Class B Notes Balance before distribution (Stated):	\$7,465,639
<b>Total Invested Note Balance before distribution:</b>	<b>\$202,303,695</b>
Current Weighted Average Security Coupon Rate:	3.5361%
Mortgage Principal Amount Distributed:	\$3,904,433
Repayment of Redraws:	\$309,063
Class A1 Notes Balance after distribution (Invested):	\$88,713,944
Class A1 Notes Balance after distribution (Stated):	\$88,713,944
Class A1 Notes Bond Factor after distribution:	0.097221
Class A2 Notes Balance after distribution (Invested):	\$81,477,320
Class A2 Notes Balance after distribution (Stated):	\$81,477,320
Class A2 Notes Bond Factor after distribution:	0.325909
Class AB Notes Balance after distribution (Invested):	\$21,184,103
Class AB Notes Balance after distribution (Stated):	\$21,184,103
Class AB Notes Bond Factor after distribution:	0.325909
Class B Notes Balance after distribution (Invested):	\$7,332,959
Class B Notes Balance after distribution (Stated):	\$7,332,959
Class B Notes Bond Factor after distribution:	0.325909
<b>Total Note Balance After distribution :</b>	<b>\$198,708,325</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$2,948,637
Drawn Amount	\$0
Redraw Facility Limit	\$1,240,055
Drawn Amount	\$0

<b>Reserve</b>	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$4,500,000

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	63.55%	47.78%
> 50%, up to and including 55%:	7.18%	9.75%
> 55%, up to and including 60%:	8.22%	10.53%
> 60%, up to and including 65%:	6.76%	10.06%
> 65%, up to and including 70%:	6.27%	9.22%
> 70%, up to and including 75%:	4.53%	7.12%
> 75%, up to and including 80%:	2.37%	3.89%
> 80%, up to and including 85%:	0.84%	1.23%
> 85%, up to and including 90%:	0.21%	0.36%
> 90%, up to and including 95%:	0.07%	0.05%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	24.04%	3.52%
> \$50,000, up to and including \$100,000:	18.05%	9.54%
> \$100,000, up to and including \$200,000:	32.89%	35.18%
> \$200,000, up to and including \$300,000:	16.59%	29.11%
> \$300,000, up to and including \$400,000:	6.48%	16.13%
> \$400,000, up to and including \$500,000:	1.67%	5.42%
> \$500,000, up to and including \$600,000:	0.28%	1.10%

<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:	3.69%	0.39%
> 5 years, up to and including 10 years:	8.85%	4.30%
> 10 years, up to and including 15 years:	21.95%	15.73%
> 15 years, up to and including 20 years:	29.41%	32.61%
> 20 years, up to and including 25 years:	36.03%	46.92%
> 25 years, up to and including 30 years:	0.07%	0.04%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	32.75%	32.26%
Gold Coast	2.93%	2.81%
Sunshine Coast	4.25%	3.46%
Queensland - Other	23.34%	17.71%
Sydney Metropolitan	11.85%	15.64%
N.S.W. - Other	7.32%	7.88%
Australian Capital Territory	1.95%	2.93%
Melbourne Metropolitan	7.39%	7.48%
Victoria - Other	1.05%	1.18%
Perth Metropolitan	3.97%	5.64%
W.A. - Other	0.84%	0.74%
Adelaide Metropolitan	1.11%	0.81%
S.A. - Other	0.28%	0.27%
Hobart Metropolitan	0.63%	0.78%
Tasmania - Other	0.35%	0.41%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	5.44%	4.86%
Equity Takeout	5.85%	4.76%
Home Improvement	0.84%	0.62%
Purchase Existing Property	60.00%	62.59%
Purchase New Property	0.42%	0.70%
Refinance	20.14%	21.33%
Refinance - Equity Takeout	5.99%	3.93%
Refinance - Home Improvement	1.32%	1.22%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.67%	2.31%
> 30 days, up to and including 60 days:	0.42%	0.63%
> 60 days, up to and including 90 days:	0.14%	0.15%
> 90 days:	1.25%	2.08%

<b>Default Information for Monthly Period Ending 25 December 2018</b>	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	-\$4,582

<b>CPR Analysis</b>	<b>Monthly CPR</b>	<b>Quarterly CPR</b>
CPR	15.91%	17.55%

**The 2011-01 Series Trust complies with Article 405 of Reg 575/2013**