

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 31 January 2016

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/01/2016
Last Day of Monthly Period:	31/01/2016
Total Current Balance:	\$985,120,174
Total Number of Loans:	5,049
Average Current Balance:	\$195,112
Highest Current Balance:	\$930,459
Weighted Average LVR:	62.16%
Weighted Average Seasoning (Months):	57.43
Weighted Average Remaining Term:	281.12
Weighted Average Variable Rate:	4.8592%
Weighted Average Fixed Rate:	4.9244%
Weighted Average Rate on All Loans:	4.8725%
Percentage (by value) of "Owner Occupied" Loans:	78.67%
Percentage (by value) of Metropolitan Securities:	66.07%
Percentage Mortgage Insured - Primary:	36.33%
Percentage Mortgage Insured - Pool:	63.67%
Percentage (by value) of Variable Rate Loans:	81.24%
Percentage (by value) of Interest Only Loans:	14.05%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$4,147,645
Principal Draw:	\$0
Total:	\$4,147,645
Trust Expenses for the Period:	
Servicing Fee:	\$188,153
Management Fee:	\$47,038
Custodian Fee:	\$18,815
Trustee Fee:	\$17,526
Trust Indemnification:	\$19

Swap Payments:	\$397,693
Facility Fees:	\$2,008
Class A Notes Coupon Payments:	\$2,423,120
Class AB Notes Coupon Payments:	\$215,009
Class B1 Notes Coupon Payments:	\$118,122
Class B2 Notes Coupon Payments:	\$22,721
Class B3 Notes Coupon Payments:	\$16,744
Total Expenses:	\$3,466,967
Residual Income:	\$680,678
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/01/2016
Last Day of Coupon Period (Distribution Date):	15/02/2016
Number of Days in Coupon Period:	33
Determination Date:	10/02/2016
Effective BBSW for Current Period:	2.0550%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$2,423,120
Class A Notes Unpaid Interest from prior Coupon Periods:	\$0
Class AB Notes Interest Margin over BBSW:	1.75%
Class AB Notes Interest this Coupon Period:	\$215,009
Class AB Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B1 Notes Interest Margin over BBSW:	2.30%
Class B1 Notes Interest this Coupon Period:	\$118,122
Class B1 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B2 Notes Interest Margin over BBSW:	3.10%
Class B2 Notes Interest this Coupon Period:	\$22,721
Class B2 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B3 Notes Interest Margin over BBSW:	5.00%
Class B3 Notes Interest this Coupon Period:	\$16,744
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$5,952,131
Mortgage portfolio balance at start of period:	\$1,006,977,195
Less: Scheduled principal received during the period:	\$1,944,910
Less: Unscheduled principal received during the period:	\$22,013,678
Plus: Redraws:	\$2,101,568
Mortgage portfolio balance at close of period:	\$985,120,174
Value of full discharges during the period:	\$17,440,285

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$906,977,195
Class A Notes Balance before distribution (Stated):	\$906,977,195
Class AB Notes Balance before distribution (Invested):	\$62,500,000
Class AB Notes Balance before distribution (Stated):	\$62,500,000
Class B1 Notes Balance before distribution (Invested):	\$30,000,000
Class B1 Notes Balance before distribution (Stated):	\$30,000,000
Class B2 Notes Balance before distribution (Invested):	\$4,875,000
Class B2 Notes Balance before distribution (Stated):	\$4,875,000
Class B3 Notes Balance before distribution (Invested):	\$2,625,000
Class B3 Notes Balance before distribution (Stated):	\$2,625,000
<b>Total Invested Note Balance before distribution:</b>	<b>\$1,006,977,195</b>

Current Weighted Average Security Coupon Rate:	3.0708%
Mortgage Principal Amount Distributed:	\$23,958,588
Repayment of Redraws:	\$2,101,568
Class A Notes Balance after distribution (Invested):	\$885,120,174
Class A Notes Balance after distribution (Stated):	\$885,120,174
Class A Notes Bond Factor after distribution:	0.769670
Class AB Notes Balance after distribution (Invested):	\$62,500,000
Class AB Notes Balance after distribution (Stated):	\$62,500,000
Class AB Notes Bond Factor after distribution:	1.000000
Class B1 Notes Balance after distribution (Invested):	\$30,000,000
Class B1 Notes Balance after distribution (Stated):	\$30,000,000
Class B1 Notes Bond Factor after distribution:	1.000000
Class B2 Notes Balance after distribution (Invested):	\$4,875,000
Class B2 Notes Balance after distribution (Stated):	\$4,875,000
Class B2 Notes Bond Factor after distribution:	1.000000
Class B3 Notes Balance after distribution (Invested):	\$2,625,000
Class B3 Notes Balance after distribution (Stated):	\$2,625,000
Class B3 Notes Bond Factor after distribution:	1.000000
<b>Total Note Balance After distribution :</b>	<b>\$985,120,174</b>

#### Facilities

Liquidity Facility Limit	\$13,090,704
Drawn Amount	\$0
Redraw Facility Limit	\$5,145,829
Drawn Amount	\$0

#### Reserve

Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$2,555,153

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable	0.04%	0.10%
Up to and including 50%:	37.18%	22.93%
> 50%, up to and including 55%:	6.89%	6.70%
> 55%, up to and including 60%:	7.88%	9.00%
> 60%, up to and including 65%:	9.59%	11.74%
> 65%, up to and including 70%:	10.40%	13.39%
> 70%, up to and including 75%:	10.50%	13.23%
> 75%, up to and including 80%:	8.50%	11.46%
> 80%, up to and including 85%:	4.58%	5.50%
> 85%, up to and including 90%:	3.64%	4.77%
> 90%, up to and including 95%:	0.79%	1.15%
> 95%:	0.02%	0.03%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	11.82%	1.71%
> \$50,000, up to and including \$100,000:	15.75%	6.12%
> \$100,000, up to and including \$200,000:	29.65%	22.64%
> \$200,000, up to and including \$300,000:	24.18%	30.88%
> \$300,000, up to and including \$400,000:	11.57%	20.45%
> \$400,000, up to and including \$500,000:	4.38%	9.96%
> \$500,000, up to and including \$600,000:	1.56%	4.36%
> \$600,000, up to and including \$700,000:	0.71%	2.35%
> \$700,000, up to and including \$750,000:	0.08%	0.29%
> \$750,000:	0.30%	1.23%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 18 months, up to and including 24 months:	5.29%	5.91%
> 24 months, up to and including 30 months:	20.82%	23.44%
> 30 months, up to and including 36 months:	11.43%	12.67%
> 36 months, up to and including 48 months:	18.42%	21.33%
> 48 months, up to and including 60 months:	6.06%	7.25%
> 60 months:	37.99%	29.40%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.81%	0.14%
> 5 years, up to and including 10 years:	4.38%	1.54%
> 10 years, up to and including 15 years:	9.33%	5.57%
> 15 years, up to and including 20 years:	24.62%	19.13%
> 20 years, up to and including 25 years:	17.39%	20.13%
> 25 years, up to and including 30 years:	43.47%	53.49%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable - No Security	0.04%	0.10%
Brisbane Metropolitan	26.24%	25.26%
Gold Coast	5.66%	5.33%
Sunshine Coast	4.22%	3.43%
Queensland - Other	20.80%	16.36%
Sydney Metropolitan	17.07%	23.20%
N.S.W. - Other	6.58%	6.20%
Australian Capital Territory	1.54%	1.73%
Melbourne Metropolitan	7.63%	7.97%
Victoria - Other	1.96%	1.43%
Perth Metropolitan	4.67%	5.62%
W.A. - Other	0.48%	0.57%
Adelaide Metropolitan	1.98%	1.82%
S.A. - Other	0.36%	0.31%
Darwin Metropolitan	0.22%	0.25%
N.T. - Other	0.06%	0.04%
Hobart Metropolitan	0.24%	0.22%
Tasmania - Other	0.26%	0.17%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.57%	3.63%
Equity Takeout	2.54%	1.53%
Purchase Existing Property	53.59%	56.39%
Refinance	29.02%	30.32%
Refinance - Equity Takeout	8.81%	6.64%
Refinance - Home Improvement	2.48%	1.48%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.54%	2.26%
> 30 days, up to and including 60 days:	0.32%	0.53%
> 60 days, up to and including 90 days:	0.14%	0.24%
> 90 days:	0.20%	0.22%

<b>Default Information for Monthly Period Ending 31 January 2016</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	21.35%	0.00%

