

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 July 2016

Mortgage Portfolio Details	
First Day of Monthly Period:	01/07/2016
Last Day of Monthly Period:	31/07/2016
Total Current Balance:	\$866,919,170
Total Number of Loans:	4,614
Average Current Balance:	\$187,889
Highest Current Balance:	\$921,400
Weighted Average LVR:	61.10%
Weighted Average Seasoning (Months):	63.30
Weighted Average Remaining Term:	275.61
Weighted Average Variable Rate:	4.6388%
Weighted Average Fixed Rate:	4.8433%
Weighted Average Rate on All Loans:	4.6767%
Percentage (by value) of "Owner Occupied" Loans:	79.06%
Percentage (by value) of Metropolitan Securities:	65.52%
Percentage Mortgage Insured - Primary:	36.41%
Percentage Mortgage Insured - Pool:	63.59%
Percentage (by value) of Variable Rate Loans:	83.01%
Percentage (by value) of Interest Only Loans:	14.24%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,367,719
Principal Draw:	\$0
Total:	\$3,367,719
Trust Expenses for the Period:	
Servicing Fee:	\$165,803
Management Fee:	\$41,451
Custodian Fee:	\$16,580
Trustee Fee:	\$15,444
Trust Indemnification:	\$19

Swap Payments:	\$226,635
Facility Fees:	\$1,805
Class A Notes Coupon Payments:	\$1,971,850
Class AB Notes Coupon Payments:	\$204,555
Class B1 Notes Coupon Payments:	\$113,104
Class B2 Notes Coupon Payments:	\$21,905
Class B3 Notes Coupon Payments:	\$16,304
Total Expenses:	\$2,795,455
Residual Income:	\$572,264
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/07/2016
Last Day of Coupon Period (Distribution Date):	15/08/2016
Number of Days in Coupon Period:	33
Determination Date:	10/08/2016
Effective BBSW for Current Period:	1.8700%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,971,850
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:	\$204,555
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:	\$113,104
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:	\$21,905
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:	\$16,304
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$5,258,508
Mortgage portfolio balance at start of period:	\$887,359,461
Less: Scheduled principal received during the period:	\$1,987,715
Less: Unscheduled principal received during the period:	\$20,573,156
Plus: Redraws:	\$2,120,579
Mortgage portfolio balance at close of period:	\$866,919,170
Value of full discharges during the period:	\$13,969,506

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$787,359,461
Class A Notes Balance before distribution (Stated):	\$787,359,461
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
Total Invested Note Balance before distribution:	\$887,359,461

Current Weighted Average Security Coupon Rate:	2.9014%
Mortgage Principal Amount Distributed:	\$22,560,870
Repayment of Redraws:	\$2,120,579
Class A Notes Balance after distribution (Invested):	\$766,919,170
Class A Notes Balance after distribution (Stated):	\$766,919,170
Class A Notes Bond Factor after distribution:	0.666886
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
Total Note Balance After distribution :	\$866,919,170

Facilities

Liquidity Facility Limit	\$11,768,436
Drawn Amount	\$0
Redraw Facility Limit	\$4,626,280
Drawn Amount	\$0

Reserve

Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$4,172,333

Loan To Valuation Ratio	% number of loans	% value of loans
Not Applicable	0.09%	0.05%
Up to and including 50%:	40.16%	25.24%
> 50%, up to and including 55%:	7.17%	7.24%
> 55%, up to and including 60%:	7.54%	8.94%
> 60%, up to and including 65%:	9.62%	12.20%
> 65%, up to and including 70%:	9.90%	12.73%
> 70%, up to and including 75%:	9.69%	12.39%
> 75%, up to and including 80%:	7.76%	10.79%
> 80%, up to and including 85%:	4.49%	5.51%
> 85%, up to and including 90%:	3.16%	4.31%
> 90%, up to and including 95%:	0.35%	0.51%
> 95%:	0.07%	0.09%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	13.16%	1.84%
> \$50,000, up to and including \$100,000:	16.23%	6.55%
> \$100,000, up to and including \$200,000:	30.19%	23.94%
> \$200,000, up to and including \$300,000:	23.39%	30.97%
> \$300,000, up to and including \$400,000:	10.66%	19.57%
> \$400,000, up to and including \$500,000:	4.01%	9.52%
> \$500,000, up to and including \$600,000:	1.41%	4.09%
> \$600,000, up to and including \$700,000:	0.59%	2.00%
> \$700,000, up to and including \$750,000:	0.11%	0.42%
> \$750,000:	0.26%	1.11%

Seasoning Analysis	% number of loans	% value of loans
> 24 months, up to and including 30 months:	5.64%	6.43%
> 30 months, up to and including 36 months:	20.94%	23.82%
> 36 months, up to and including 48 months:	23.21%	26.53%
> 48 months, up to and including 60 months:	9.80%	11.14%
> 60 months:	40.42%	32.08%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.08%	0.18%
> 5 years, up to and including 10 years:	4.31%	1.57%
> 10 years, up to and including 15 years:	9.69%	5.70%
> 15 years, up to and including 20 years:	24.95%	19.50%
> 20 years, up to and including 25 years:	18.38%	21.65%
> 25 years, up to and including 30 years:	41.59%	51.40%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.09%	0.05%
Brisbane Metropolitan	26.29%	25.15%
Gold Coast	5.64%	5.27%
Sunshine Coast	4.18%	3.39%
Queensland - Other	21.09%	16.72%
Sydney Metropolitan	17.01%	23.19%
N.S.W. - Other	6.65%	6.42%
Australian Capital Territory	1.45%	1.49%
Melbourne Metropolitan	7.46%	7.98%
Victoria - Other	1.99%	1.50%
Perth Metropolitan	4.55%	5.44%
W.A. - Other	0.52%	0.64%
Adelaide Metropolitan	1.93%	1.76%
S.A. - Other	0.39%	0.34%
Darwin Metropolitan	0.22%	0.26%
N.T. - Other	0.04%	0.02%
Hobart Metropolitan	0.26%	0.25%
Tasmania - Other	0.24%	0.13%

Loan Purpose	% number of loans	% value of loans
Construction	3.58%	3.60%
Equity Takeout	2.49%	1.49%
Purchase Existing Property	53.49%	56.00%
Refinance	29.32%	30.86%
Refinance - Equity Takeout	8.56%	6.50%
Refinance - Home Improvement	2.56%	1.55%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.21%	1.77%
> 30 days, up to and including 60 days:	0.26%	0.39%
> 60 days, up to and including 90 days:	0.11%	0.13%
> 90 days:	0.26%	0.34%

Default Information for Monthly Period Ending 31 July 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	22.33%	0.00%

