

# Apollo Series 2015-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/03/2016
Last Day of Monthly Period:	31/03/2016
Total Current Balance:	\$942,033,512
Total Number of Loans:	4,899
Average Current Balance:	\$192,291
Highest Current Balance:	\$926,688
Weighted Average LVR:	61.82%
Weighted Average Seasoning (Months):	59.37
Weighted Average Remaining Term:	279.46
Weighted Average Variable Rate:	4.8463%
Weighted Average Fixed Rate:	4.8894%
Weighted Average Rate on All Loans:	4.8554%
Percentage (by value) of "Owner Occupied" Loans:	78.93%
Percentage (by value) of Metropolitan Securities:	66.13%
Percentage Mortgage Insured - Primary:	36.37%
Percentage Mortgage Insured - Pool:	63.63%
Percentage (by value) of Variable Rate Loans:	81.45%
Percentage (by value) of Interest Only Loans:	14.21%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$3,674,546
Principal Draw:	\$0
Total:	\$3,674,546
Trust Expenses for the Period:	
Servicing Fee:	\$179,629
Management Fee:	\$44,907
Custodian Fee:	\$17,963
Trustee Fee:	\$15,211
Trust Indemnification:	\$19

Swap Payments:	\$397,193
Facility Fees:	\$1,752
Class A Notes Coupon Payments:	\$2,123,900
Class AB Notes Coupon Payments:	\$197,774
Class B1 Notes Coupon Payments:	\$108,493
Class B2 Notes Coupon Payments:	\$20,836
Class B3 Notes Coupon Payments:	\$15,318
Total Expenses:	\$3,122,995
Residual Income:	\$551,551
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/03/2016
Last Day of Coupon Period (Distribution Date):	13/04/2016
Number of Days in Coupon Period:	30
Determination Date:	08/04/2016
Effective BBSW for Current Period:	2.1000%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$2,123,900
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:	\$197,774
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:	\$108,493
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:	\$20,836
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:	\$15,318
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$5,709,465
Mortgage portfolio balance at start of period:	\$961,359,279
Less: Scheduled principal received during the period:	\$2,138,215
Less: Unscheduled principal received during the period:	\$19,464,626
Plus: Redraws:	\$2,277,075
Mortgage portfolio balance at close of period:	\$942,033,512
Value of full discharges during the period:	\$16,030,931

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$861,359,279
Class A Notes Balance before distribution (Stated):	\$861,359,279
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>\$961,359,279</b>

Current Weighted Average Security Coupon Rate:	3.1213%
Mortgage Principal Amount Distributed:	\$21,602,841
Repayment of Redraws:	\$2,277,075
Class A Notes Balance after distribution (Invested):	\$842,033,512
Class A Notes Balance after distribution (Stated):	\$842,033,512
Class A Notes Bond Factor after distribution:	0.732203
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>\$942,033,512</b>

#### Facilities

Liquidity Facility Limit	\$12,497,671
Drawn Amount	\$0
Redraw Facility Limit	\$5,145,829
Drawn Amount	\$0

#### Reserve

Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$3,110,759

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable	0.04%	0.01%
Up to and including 50%:	38.35%	23.87%
> 50%, up to and including 55%:	6.78%	6.63%
> 55%, up to and including 60%:	7.98%	9.22%
> 60%, up to and including 65%:	9.41%	11.70%
> 65%, up to and including 70%:	10.39%	13.23%
> 70%, up to and including 75%:	10.10%	12.93%
> 75%, up to and including 80%:	8.12%	11.20%
> 80%, up to and including 85%:	4.80%	5.80%
> 85%, up to and including 90%:	3.37%	4.44%
> 90%, up to and including 95%:	0.65%	0.96%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	12.21%	1.77%
> \$50,000, up to and including \$100,000:	16.04%	6.33%
> \$100,000, up to and including \$200,000:	29.86%	23.11%
> \$200,000, up to and including \$300,000:	23.90%	30.92%
> \$300,000, up to and including \$400,000:	11.33%	20.33%
> \$400,000, up to and including \$500,000:	4.10%	9.50%
> \$500,000, up to and including \$600,000:	1.51%	4.28%
> \$600,000, up to and including \$700,000:	0.67%	2.25%
> \$700,000, up to and including \$750,000:	0.06%	0.23%
> \$750,000:	0.31%	1.28%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 24 months, up to and including 30 months:	21.68%	24.80%
> 30 months, up to and including 36 months:	12.45%	13.51%
> 36 months, up to and including 48 months:	19.53%	22.69%
> 48 months, up to and including 60 months:	7.76%	9.02%
> 60 months:	38.58%	29.98%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.90%	0.16%
> 5 years, up to and including 10 years:	4.33%	1.57%
> 10 years, up to and including 15 years:	9.49%	5.60%
> 15 years, up to and including 20 years:	24.70%	19.12%
> 20 years, up to and including 25 years:	17.49%	20.34%
> 25 years, up to and including 30 years:	43.09%	53.20%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.04%	0.01%
Brisbane Metropolitan	26.21%	25.19%
Gold Coast	5.57%	5.25%
Sunshine Coast	4.18%	3.37%
Queensland - Other	20.82%	16.37%
Sydney Metropolitan	17.06%	23.27%
N.S.W. - Other	6.67%	6.31%
Australian Capital Territory	1.55%	1.73%
Melbourne Metropolitan	7.72%	8.10%
Victoria - Other	1.98%	1.47%
Perth Metropolitan	4.61%	5.57%
W.A. - Other	0.49%	0.60%
Adelaide Metropolitan	1.94%	1.77%
S.A. - Other	0.37%	0.32%
Darwin Metropolitan	0.22%	0.27%
N.T. - Other	0.06%	0.04%
Hobart Metropolitan	0.24%	0.23%
Tasmania - Other	0.24%	0.13%

Loan Purpose	% number of loans	% value of loans
Construction	3.55%	3.57%
Equity Takeout	2.45%	1.47%
Purchase Existing Property	53.54%	56.25%
Refinance	29.23%	30.57%
Refinance - Equity Takeout	8.72%	6.61%
Refinance - Home Improvement	2.51%	1.53%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.67%	2.32%
> 30 days, up to and including 60 days:	0.20%	0.31%
> 60 days, up to and including 90 days:	0.06%	0.08%
> 90 days:	0.14%	0.19%

Default Information for Monthly Period Ending 31 March 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	19.50%	0.00%

