

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 28 February 2017

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/02/2017
Last Day of Monthly Period:	28/02/2017
Total Current Balance:	\$738,641,140
Total Number of Loans:	4,079
Average Current Balance:	\$181,084
Highest Current Balance:	\$912,099
Weighted Average LVR:	60.06%
Weighted Average Seasoning (Months):	70.70
Weighted Average Remaining Term:	268.37
Weighted Average Variable Rate:	4.6341%
Weighted Average Fixed Rate:	4.4643%
Weighted Average Rate on All Loans:	4.6165%
Percentage (by value) of "Owner Occupied" Loans:	79.19%
Percentage (by value) of Metropolitan Securities:	64.61%
Percentage Mortgage Insured - Primary:	36.81%
Percentage Mortgage Insured - Pool:	63.19%
Percentage (by value) of Variable Rate Loans:	89.60%
Percentage (by value) of Interest Only Loans:	13.06%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,865,208
Principal Draw:	\$0
Total:	\$2,865,208
Trust Expenses for the Period:	
Servicing Fee:	\$126,613
Management Fee:	\$31,653
Custodian Fee:	\$12,661
Trustee Fee:	\$11,079
Trust Indemnification:	\$24

Swap Payments:	\$704,982
Facility Fees:	\$1,277
Class A Notes Coupon Payments:	\$1,256,976
Class AB Notes Coupon Payments:	\$161,575
Class B1 Notes Coupon Payments:	\$90,214
Class B2 Notes Coupon Payments:	\$17,652
Class B3 Notes Coupon Payments:	\$13,331
Total Expenses:	\$2,428,037
Residual Income:	\$437,172
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/02/2017
Last Day of Coupon Period (Distribution Date):	13/03/2017
Number of Days in Coupon Period:	28
Determination Date:	08/03/2017
Effective BBSW for Current Period:	1.6200%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,256,976
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:	\$161,575
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:	\$90,214
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:	\$17,652
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:	\$13,331
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$4,504,176
Mortgage portfolio balance at start of period:	\$750,221,461
Less: Scheduled principal received during the period:	\$1,744,121
Less: Unscheduled principal received during the period:	\$11,875,560
Plus: Redraws:	\$2,039,359
Mortgage portfolio balance at close of period:	\$738,641,140
Value of full discharges during the period:	\$8,689,156

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$650,221,461
Class A Notes Balance before distribution (Stated):	\$650,221,461
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
<b>Total Invested Note Balance before distribution:</b>	<b>\$750,221,461</b>

Current Weighted Average Security Coupon Rate:	2.6754%
Mortgage Principal Amount Distributed:	\$13,619,681
Repayment of Redraws:	\$2,039,359
Class A Notes Balance after distribution (Invested):	\$638,641,140
Class A Notes Balance after distribution (Stated):	\$638,641,140
Class A Notes Bond Factor after distribution:	0.555340
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>\$738,641,140</b>

#### Facilities

Liquidity Facility Limit	\$9,752,879
Drawn Amount	\$0
Redraw Facility Limit	\$4,045,824
Drawn Amount	\$0

#### Reserve

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%:	43.05%	27.26%
> 50%, up to and including 55%:	7.04%	7.16%
> 55%, up to and including 60%:	8.48%	10.30%
> 60%, up to and including 65%:	9.29%	12.00%
> 65%, up to and including 70%:	9.17%	11.93%
> 70%, up to and including 75%:	8.97%	11.76%
> 75%, up to and including 80%:	7.01%	10.06%
> 80%, up to and including 85%:	3.90%	5.05%
> 85%, up to and including 90%:	2.65%	3.88%
> 90%, up to and including 95%:	0.32%	0.42%
> 95%:	0.12%	0.20%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	14.83%	2.07%
> \$50,000, up to and including \$100,000:	16.74%	6.99%
> \$100,000, up to and including \$200,000:	29.79%	24.55%
> \$200,000, up to and including \$300,000:	22.80%	31.11%
> \$300,000, up to and including \$400,000:	9.86%	18.82%
> \$400,000, up to and including \$500,000:	3.78%	9.26%
> \$500,000, up to and including \$600,000:	1.45%	4.33%
> \$600,000, up to and including \$700,000:	0.47%	1.63%
> \$700,000, up to and including \$750,000:	0.12%	0.49%
> \$750,000:	0.17%	0.76%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 30 months, up to and including 36 months:	1.37%	1.56%
> 36 months, up to and including 48 months:	34.00%	38.83%
> 48 months, up to and including 60 months:	18.68%	21.64%
> 60 months:	45.94%	37.98%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.69%	0.28%
> 5 years, up to and including 10 years:	4.17%	1.68%
> 10 years, up to and including 15 years:	10.81%	6.53%
> 15 years, up to and including 20 years:	25.59%	20.15%
> 20 years, up to and including 25 years:	20.91%	25.14%
> 25 years, up to and including 30 years:	36.82%	46.22%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	26.40%	25.14%
Gold Coast	5.49%	5.17%
Sunshine Coast	4.22%	3.48%
Queensland - Other	21.94%	17.59%
Sydney Metropolitan	16.20%	22.18%
N.S.W. - Other	6.77%	6.32%
Australian Capital Territory	1.40%	1.51%
Melbourne Metropolitan	7.23%	7.89%
Victoria - Other	2.01%	1.55%
Perth Metropolitan	4.73%	5.64%
W.A. - Other	0.59%	0.74%
Adelaide Metropolitan	1.77%	1.67%
S.A. - Other	0.39%	0.34%
Darwin Metropolitan	0.25%	0.30%
N.T. - Other	0.05%	0.03%
Hobart Metropolitan	0.29%	0.28%
Tasmania - Other	0.27%	0.15%

Loan Purpose	% number of loans	% value of loans
Construction	3.82%	3.79%
Equity Takeout	2.50%	1.51%
Purchase Existing Property	53.54%	56.23%
Refinance	29.10%	30.40%
Refinance - Equity Takeout	8.36%	6.50%
Refinance - Home Improvement	2.67%	1.56%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.25%	1.78%
> 30 days, up to and including 60 days:	0.37%	0.55%
> 60 days, up to and including 90 days:	0.20%	0.20%
> 90 days:	0.51%	0.59%

Default Information for Monthly Period Ending 28 February 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	14.68%	0.00%

The 2015-01 Series Trust is CRD2 compliant