

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 31 January 2017

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/01/2017
Last Day of Monthly Period:	31/01/2017
Total Current Balance:	\$750,221,461
Total Number of Loans:	4,124
Average Current Balance:	\$181,916
Highest Current Balance:	\$913,640
Weighted Average LVR:	60.14%
Weighted Average Seasoning (Months):	69.68
Weighted Average Remaining Term:	269.33
Weighted Average Variable Rate:	4.6419%
Weighted Average Fixed Rate:	4.5344%
Weighted Average Rate on All Loans:	4.6312%
Percentage (by value) of "Owner Occupied" Loans:	78.95%
Percentage (by value) of Metropolitan Securities:	64.81%
Percentage Mortgage Insured - Primary:	36.68%
Percentage Mortgage Insured - Pool:	63.32%
Percentage (by value) of Variable Rate Loans:	89.14%
Percentage (by value) of Interest Only Loans:	13.57%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,921,567
Principal Draw:	\$0
Total:	\$2,921,567
Trust Expenses for the Period:	
Servicing Fee:	\$143,479
Management Fee:	\$35,870
Custodian Fee:	\$14,348
Trustee Fee:	\$12,554

Swap Payments:	\$489,262
Facility Fees:	\$1,481
Class A Notes Coupon Payments:	\$1,426,618
Class AB Notes Coupon Payments:	\$178,622
Class B1 Notes Coupon Payments:	\$99,752
Class B2 Notes Coupon Payments:	\$19,522
Class B3 Notes Coupon Payments:	\$14,748
Total Expenses:	\$2,436,255
Residual Income:	\$485,312
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/01/2017
Last Day of Coupon Period (Distribution Date):	13/02/2017
Number of Days in Coupon Period:	31
Determination Date:	08/02/2017
Effective BBSW for Current Period:	1.6150%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,426,618
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:	\$178,622
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:	\$99,752
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:	\$19,522
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:	\$14,748
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$4,562,183
Mortgage portfolio balance at start of period:	\$767,883,935
Less: Scheduled principal received during the period:	\$1,750,461
Less: Unscheduled principal received during the period:	\$17,763,935
Plus: Redraws:	\$1,851,922
Mortgage portfolio balance at close of period:	\$750,221,461
Value of full discharges during the period:	\$13,398,643

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$667,883,935
Class A Notes Balance before distribution (Stated):	\$667,883,935
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>\$767,883,935</b>

Current Weighted Average Security Coupon Rate:	2.6669%
Mortgage Principal Amount Distributed:	\$19,514,396
Repayment of Redraws:	\$1,851,922
Class A Notes Balance after distribution (Invested):	\$650,221,461
Class A Notes Balance after distribution (Stated):	\$650,221,461
Class A Notes Bond Factor after distribution:	0.565410
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>\$750,221,461</b>

#### Facilities

Liquidity Facility Limit	\$10,274,408
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>
Not Applicable	0.02%	0.00%
Up to and including 50%:	42.90%	27.04%
> 50%, up to and including 55%:	6.91%	7.12%
> 55%, up to and including 60%:	8.54%	10.48%
> 60%, up to and including 65%:	9.34%	11.91%
> 65%, up to and including 70%:	9.07%	11.89%
> 70%, up to and including 75%:	9.17%	11.97%
> 75%, up to and including 80%:	6.96%	9.90%
> 80%, up to and including 85%:	4.05%	5.25%
> 85%, up to and including 90%:	2.67%	3.87%
> 90%, up to and including 95%:	0.29%	0.38%
> 95%:	0.10%	0.19%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	14.72%	2.06%
> \$50,000, up to and including \$100,000:	16.71%	6.95%
> \$100,000, up to and including \$200,000:	29.80%	24.41%
> \$200,000, up to and including \$300,000:	22.72%	30.87%
> \$300,000, up to and including \$400,000:	9.99%	19.02%
> \$400,000, up to and including \$500,000:	3.78%	9.24%
> \$500,000, up to and including \$600,000:	1.48%	4.41%
> \$600,000, up to and including \$700,000:	0.46%	1.60%
> \$700,000, up to and including \$750,000:	0.12%	0.48%
> \$750,000:	0.22%	0.96%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 30 months, up to and including 36 months:	4.97%	5.85%
> 36 months, up to and including 48 months:	31.98%	36.53%
> 48 months, up to and including 60 months:	18.28%	20.95%
> 60 months:	44.76%	36.67%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.62%	0.26%
> 5 years, up to and including 10 years:	4.24%	1.63%
> 10 years, up to and including 15 years:	10.60%	6.36%
> 15 years, up to and including 20 years:	25.63%	20.20%
> 20 years, up to and including 25 years:	20.08%	24.19%
> 25 years, up to and including 30 years:	37.83%	47.37%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.02%	0.00%
Brisbane Metropolitan	26.41%	25.23%
Gold Coast	5.50%	5.20%
Sunshine Coast	4.22%	3.45%
Queensland - Other	21.90%	17.49%
Sydney Metropolitan	16.25%	22.30%
N.S.W. - Other	6.72%	6.28%
Australian Capital Territory	1.43%	1.53%
Melbourne Metropolitan	7.30%	7.96%
Victoria - Other	2.01%	1.53%
Perth Metropolitan	4.68%	5.57%
W.A. - Other	0.58%	0.73%
Adelaide Metropolitan	1.75%	1.65%
S.A. - Other	0.39%	0.34%
Darwin Metropolitan	0.24%	0.29%
N.T. - Other	0.05%	0.03%
Hobart Metropolitan	0.29%	0.27%
Tasmania - Other	0.27%	0.15%

Loan Purpose	% number of loans	% value of loans
Construction	3.81%	3.78%
Equity Takeout	2.52%	1.52%
Purchase Existing Property	53.49%	56.17%
Refinance	29.15%	30.49%
Refinance - Equity Takeout	8.39%	6.50%
Refinance - Home Improvement	2.64%	1.54%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.24%	1.63%
> 30 days, up to and including 60 days:	0.39%	0.45%
> 60 days, up to and including 90 days:	0.15%	0.18%
> 90 days:	0.41%	0.50%

Default Information for Monthly Period Ending 31 January 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	22.26%	0.00%

