

# Apollo Series 2015-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/07/2017
Last Day of Monthly Period:	31/07/2017
Total Current Balance:	\$661,721,166
Total Number of Loans:	3,775
Average Current Balance:	\$175,290
Highest Current Balance:	\$903,828
Weighted Average LVR:	59.39%
Weighted Average Seasoning (Months):	75.91
Weighted Average Remaining Term:	263.35
Weighted Average Variable Rate:	4.6242%
Weighted Average Fixed Rate:	4.3131%
Weighted Average Rate on All Loans:	4.5901%
Percentage (by value) of "Owner Occupied" Loans:	78.12%
Percentage (by value) of Metropolitan Securities:	64.14%
Percentage Mortgage Insured - Primary:	36.93%
Percentage Mortgage Insured - Pool:	63.07%
Percentage (by value) of Variable Rate Loans:	89.14%
Percentage (by value) of Interest Only Loans:	13.10%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,486,523
Principal Draw:	\$0
Total:	\$2,486,523
Trust Expenses for the Period:	
Servicing Fee:	\$126,639
Management Fee:	\$31,660
Custodian Fee:	\$12,664
Trustee Fee:	\$11,438

Swap Payments:	\$427,595
Facility Fees:	\$1,367
Class A Notes Coupon Payments:	\$1,268,854
Class AB Notes Coupon Payments:	\$183,836
Class B1 Notes Coupon Payments:	\$102,707
Class B2 Notes Coupon Payments:	\$20,109
Class B3 Notes Coupon Payments:	\$15,201
Total Expenses:	\$2,202,069
Residual Income:	\$284,454
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/07/2017
Last Day of Coupon Period (Distribution Date):	14/08/2017
Number of Days in Coupon Period:	32
Determination Date:	09/08/2017
Effective BBSW for Current Period:	1.6050%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,268,854
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:	\$183,836
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:	\$102,707
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:	\$20,109
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:	\$15,201
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$4,091,766
Mortgage portfolio balance at start of period:	\$677,759,309
Less: Scheduled principal received during the period:	\$1,687,320
Less: Unscheduled principal received during the period:	\$16,536,399
Plus: Redraws:	\$2,185,576
Mortgage portfolio balance at close of period:	\$661,721,166
Value of full discharges during the period:	\$12,230,801

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$577,759,309
Class A Notes Balance before distribution (Stated):	\$577,759,309
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>\$677,759,309</b>

Current Weighted Average Security Coupon Rate:	2.6771%
Mortgage Principal Amount Distributed:	\$18,223,719
Repayment of Redraws:	\$2,185,576
Class A Notes Balance after distribution (Invested):	\$561,721,166
Class A Notes Balance after distribution (Stated):	\$561,721,166
Class A Notes Bond Factor after distribution:	0.488453
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>\$661,721,166</b>

#### Facilities

Liquidity Facility Limit	\$9,212,318
Drawn Amount	\$0
Redraw Facility Limit	\$3,543,199
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	0.08%	0.12%
Up to and including 50%:	44.95%	28.38%
> 50%, up to and including 55%:	7.21%	7.61%
> 55%, up to and including 60%:	8.13%	10.01%
> 60%, up to and including 65%:	8.93%	12.16%
> 65%, up to and including 70%:	9.30%	11.97%
> 70%, up to and including 75%:	8.26%	11.33%
> 75%, up to and including 80%:	6.91%	9.71%
> 80%, up to and including 85%:	3.76%	4.95%
> 85%, up to and including 90%:	2.09%	3.10%
> 90%, up to and including 95%:	0.16%	0.28%
> 95%:	0.21%	0.37%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	16.37%	2.23%
> \$50,000, up to and including \$100,000:	16.61%	7.19%
> \$100,000, up to and including \$200,000:	30.25%	25.62%
> \$200,000, up to and including \$300,000:	21.91%	30.76%
> \$300,000, up to and including \$400,000:	9.25%	18.22%
> \$400,000, up to and including \$500,000:	3.47%	8.83%
> \$500,000, up to and including \$600,000:	1.46%	4.47%
> \$600,000, up to and including \$700,000:	0.45%	1.62%
> \$700,000, up to and including \$750,000:	0.11%	0.44%
> \$750,000:	0.13%	0.62%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 36 months, up to and including 48 months:	24.74%	28.67%
> 48 months, up to and including 60 months:	24.00%	27.60%
> 60 months:	51.26%	43.74%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.67%	0.24%
> 5 years, up to and including 10 years:	4.45%	1.64%
> 10 years, up to and including 15 years:	11.95%	7.64%
> 15 years, up to and including 20 years:	26.15%	20.56%
> 20 years, up to and including 25 years:	22.83%	28.17%
> 25 years, up to and including 30 years:	32.95%	41.74%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable - No Security	0.08%	0.12%
Brisbane Metropolitan	26.60%	25.54%
Gold Coast	5.59%	5.27%
Sunshine Coast	4.13%	3.44%
Queensland - Other	22.49%	18.06%
Sydney Metropolitan	15.81%	21.86%
N.S.W. - Other	6.60%	6.05%
Australian Capital Territory	1.46%	1.60%
Melbourne Metropolitan	6.75%	7.06%
Victoria - Other	2.01%	1.56%
Perth Metropolitan	4.72%	5.77%
W.A. - Other	0.64%	0.82%
Adelaide Metropolitan	1.85%	1.76%
S.A. - Other	0.45%	0.39%
Darwin Metropolitan	0.26%	0.33%
N.T. - Other	0.05%	0.03%
Hobart Metropolitan	0.26%	0.22%
Tasmania - Other	0.24%	0.11%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.84%	3.81%
Equity Takeout	2.60%	1.57%
Purchase Existing Property	62.57%	62.07%
Purchase New Property	0.08%	0.06%
Refinance	22.04%	25.47%
Refinance - Equity Takeout	7.44%	6.23%
Refinance - Home Improvement	1.43%	0.80%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.03%	1.73%
> 30 days, up to and including 60 days:	0.37%	0.51%
> 60 days, up to and including 90 days:	0.24%	0.43%
> 90 days:	0.58%	0.72%

Default Information for Monthly Period Ending 31 July 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	22.70%	0.00%

**The 2015-01 Series Trust is CRD2 compliant**