

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 30 November 2017

| <b>Mortgage Portfolio Details</b>                 |               |
|---|---------------|
| First Day of Monthly Period:                      | 01/11/2017    |
| Last Day of Monthly Period:                       | 30/11/2017    |
| Total Current Balance:                            | \$612,354,751 |
| Total Number of Loans:                            | 3,564         |
| Average Current Balance:                          | \$171,817     |
| Highest Current Balance:                          | \$897,407     |
| Weighted Average LVR:                             | 58.57%        |
| Weighted Average Seasoning (Months):              | 80.13         |
| Weighted Average Remaining Term:                  | 259.11        |
| Weighted Average Variable Rate:                   | 4.6157%       |
| Weighted Average Fixed Rate:                      | 4.2804%       |
| Weighted Average Rate on All Loans:               | 4.5739%       |
| Percentage (by value) of "Owner Occupied" Loans:  | 79.01%        |
| Percentage (by value) of Metropolitan Securities: | 64.56%        |
| Percentage Mortgage Insured - Primary:            | 36.77%        |
| Percentage Mortgage Insured - Pool:               | 63.23%        |
| Percentage (by value) of Variable Rate Loans:     | 87.47%        |
| Percentage (by value) of Interest Only Loans:     | 12.07%        |
| Percentage (by value) of "Low Doc" Loans:         | 0.00%         |

| <b>Revenue Distribution</b>    |             |
|--------------------------------|-------------|
| Revenue from Mortgage Loans:   | \$2,340,836 |
| Principal Draw:                | \$0         |
| Total:                         | \$2,340,836 |
| Trust Expenses for the Period: |             |
| Servicing Fee:                 | \$112,616   |
| Management Fee:                | \$28,154    |
| Custodian Fee:                 | \$11,262    |
| Trustee Fee:                   | \$9,854     |

|  |             |
|--|-------------|
| Swap Payments:                                       | \$569,247   |
| Facility Fees:                                       | \$1,144     |
| Class A Notes Coupon Payments:                       | \$1,082,837 |
| Class AB Notes Coupon Payments:                      | \$173,116   |
| Class B1 Notes Coupon Payments:                      | \$96,658    |
| Class B2 Notes Coupon Payments:                      | \$18,912    |
| Class B3 Notes Coupon Payments:                      | \$14,283    |
| Total Expenses:                                      | \$2,118,081 |
|  |             |
| Residual Income:                                     | \$222,755   |
| Unreimbursed Principal Draw after Distribution Date: | \$0         |

| <b>Interest Payable for the Coupon Period</b>             |             |
|---|-------------|
| First Day of Coupon Period:                               | 13/11/2017  |
| Last Day of Coupon Period (Distribution Date):            | 13/12/2017  |
| Number of Days in Coupon Period:                          | 30          |
| Determination Date:                                       | 08/12/2017  |
| Effective BBSW for Current Period:                        | 1.6200%     |
|   |             |
| Class A Notes Interest Margin over BBSW:                  | 0.90%       |
| Class A Notes Interest this Coupon Period:                | \$1,082,837 |
| 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:               | \$173,116   |
| 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:               | \$96,658    |
| 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:               | \$18,912    |
| 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:               | \$14,283    |
| Class B3 Notes Unpaid Interest from prior Coupon Periods: | \$0         |

| <b>Principal Received from Mortgagors</b>               |               |
|---|---------------|
| Scheduled Monthly Payment Amount:                       | \$3,843,546   |
|   |               |
| Mortgage portfolio balance at start of period:          | \$622,798,059 |
| Less: Scheduled principal received during the period:   | \$1,082,872   |
| Less: Unscheduled principal received during the period: | \$11,029,758  |
| Plus: Redraws:  | \$1,669,322   |
| Mortgage portfolio balance at close of period:          | \$612,354,751 |
|   |               |
| Value of full discharges during the period:             | \$4,142,334   |

| <b>Principal Distribution</b>                           |                      |
|---|----------------------|
| Class A Notes Balance before distribution (Invested):   | \$522,798,059        |
| Class A Notes Balance before distribution (Stated):     | \$522,798,059        |
|   |                      |
| 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>\$622,798,059</b> |
|   |                      |

|   |                      |
|---|----------------------|
| Current Weighted Average Security Coupon Rate:        | 2.7072%              |
| Mortgage Principal Amount Distributed:                | \$12,112,630         |
| Repayment of Redraws:                                 | \$1,669,322          |
|   |                      |
| Class A Notes Balance after distribution (Invested):  | \$514,031,588        |
| Class A Notes Balance after distribution (Stated):    | \$514,031,588        |
| Class A Notes Bond Factor after distribution:         | 0.446984             |
|   |                      |
| Class AB Notes Balance after distribution (Invested): | \$61,451,977         |
| Class AB Notes Balance after distribution (Stated):   | \$61,451,977         |
| Class AB Notes Bond Factor after distribution:        | 0.983232             |
|   |                      |
| Class B1 Notes Balance after distribution (Invested): | \$29,496,949         |
| Class B1 Notes Balance after distribution (Stated):   | \$29,496,949         |
| Class B1 Notes Bond Factor after distribution:        | 0.983232             |
|   |                      |
| Class B2 Notes Balance after distribution (Invested): | \$4,793,254          |
| Class B2 Notes Balance after distribution (Stated):   | \$4,793,254          |
| Class B2 Notes Bond Factor after distribution:        | 0.983232             |
|   |                      |
| Class B3 Notes Balance after distribution (Invested): | \$2,580,983          |
| Class B3 Notes Balance after distribution (Stated):   | \$2,580,983          |
| Class B3 Notes Bond Factor after distribution:        | 0.983232             |
|   |                      |
| <b>Total Note Balance After distribution :</b>        | <b>\$612,354,751</b> |

#### Facilities

|                          |             |
|--------------------------|-------------|
| Liquidity Facility Limit | \$8,096,375 |
| 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> |
|---------------------------------|--------------------------|-------------------------|
| Up to and including 50%:        | 46.55%                   | 29.55%                  |
| > 50%, up to and including 55%: | 7.55%                    | 8.41%                   |
| > 55%, up to and including 60%: | 8.42%                    | 10.44%                  |
| > 60%, up to and including 65%: | 9.37%                    | 12.86%                  |
| > 65%, up to and including 70%: | 8.78%                    | 11.11%                  |
| > 70%, up to and including 75%: | 7.74%                    | 10.75%                  |
| > 75%, up to and including 80%: | 5.98%                    | 8.92%                   |
| > 80%, up to and including 85%: | 3.70%                    | 4.85%                   |
| > 85%, up to and including 90%: | 1.71%                    | 2.68%                   |
| > 90%, up to and including 95%: | 0.17%                    | 0.37%                   |
| > 95%:                          | 0.03%                    | 0.05%                   |

| <b>Loan Size Analysis</b>                   | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| Up to and including \$50,000:               | 17.20%                   | 2.28%                   |
| > \$50,000, up to and including \$100,000:  | 16.67%                   | 7.36%                   |
| > \$100,000, up to and including \$200,000: | 30.56%                   | 26.40%                  |
| > \$200,000, up to and including \$300,000: | 21.27%                   | 30.38%                  |
| > \$300,000, up to and including \$400,000: | 9.03%                    | 18.19%                  |
| > \$400,000, up to and including \$500,000: | 3.14%                    | 8.17%                   |
| > \$500,000, up to and including \$600,000: | 1.49%                    | 4.65%                   |
| > \$600,000, up to and including \$700,000: | 0.42%                    | 1.55%                   |
| > \$700,000, up to and including \$750,000: | 0.11%                    | 0.47%                   |
| > \$750,000:                                | 0.11%                    | 0.54%                   |

| <b>Seasoning Analysis</b>                   | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| > 36 months, up to and including 48 months: | 12.46%                   | 14.40%                  |
| > 48 months, up to and including 60 months: | 27.38%                   | 31.82%                  |
| > 60 months:                                | 60.16%                   | 53.77%                  |

| <b>Remaining Loan Term</b>                | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| Up to and including 5 years:              | 1.82%                    | 0.25%                   |
| > 5 years, up to and including 10 years:  | 4.74%                    | 1.75%                   |
| > 10 years, up to and including 15 years: | 13.02%                   | 8.56%                   |
| > 15 years, up to and including 20 years: | 27.05%                   | 21.77%                  |
| > 20 years, up to and including 25 years: | 27.38%                   | 34.40%                  |
| > 25 years, up to and including 30 years: | 25.98%                   | 33.26%                  |

| <b>Geographic Distribution</b> | <b>% number of loans</b> | <b>% value of loans</b> |
|--------------------------------|--------------------------|-------------------------|
| Brisbane Metropolitan          | 26.88%                   | 25.73%                  |
| Gold Coast                     | 5.42%                    | 4.96%                   |
| Sunshine Coast                 | 4.24%                    | 3.55%                   |
| Queensland - Other             | 22.53%                   | 18.12%                  |
| Sydney Metropolitan            | 15.88%                   | 22.20%                  |
| N.S.W. - Other                 | 6.54%                    | 6.01%                   |
| Australian Capital Territory   | 1.43%                    | 1.55%                   |
| Melbourne Metropolitan         | 6.76%                    | 6.91%                   |
| Victoria - Other               | 1.91%                    | 1.47%                   |
| Perth Metropolitan             | 4.80%                    | 5.93%                   |
| W.A. - Other                   | 0.67%                    | 0.87%                   |
| Adelaide Metropolitan          | 1.82%                    | 1.70%                   |
| S.A. - Other                   | 0.36%                    | 0.31%                   |
| Darwin Metropolitan            | 0.28%                    | 0.35%                   |
| N.T. - Other                   | 0.06%                    | 0.03%                   |
| Hobart Metropolitan            | 0.20%                    | 0.19%                   |
| Tasmania - Other               | 0.22%                    | 0.12%                   |

| <b>Loan Purpose</b>          | <b>% number of loans</b> | <b>% value of loans</b> |
|------------------------------|--------------------------|-------------------------|
| Construction                 | 3.93%                    | 3.96%                   |
| Equity Takeout               | 5.08%                    | 4.19%                   |
| Home Improvement             | 0.31%                    | 0.17%                   |
| Purchase Existing Property   | 63.24%                   | 62.28%                  |
| Purchase New Property        | 0.34%                    | 0.46%                   |
| Refinance                    | 23.65%                   | 26.74%                  |
| Refinance - Equity Takeout   | 3.03%                    | 2.00%                   |
| Refinance - Home Improvement | 0.42%                    | 0.21%                   |

| <b>Arrears Analysis</b>                 | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| Up to and including 30 days:            | 1.46%                    | 2.09%                   |
| > 30 days, up to and including 60 days: | 0.25%                    | 0.43%                   |
| > 60 days, up to and including 90 days: | 0.06%                    | 0.09%                   |
| > 90 days:                              | 0.59%                    | 0.87%                   |

| Default Information for Monthly Period Ending 30 November 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          | 16.64%      | 17.65%        |

**The 2015-01 Series Trust complies with European Union Capital Requirements Regulation**