

# Apollo Series 2015-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/09/2017
Last Day of Monthly Period:	30/09/2017
Total Current Balance:	\$634,893,490
Total Number of Loans:	3,659
Average Current Balance:	\$173,516
Highest Current Balance:	\$900,676
Weighted Average LVR:	59.02%
Weighted Average Seasoning (Months):	77.96
Weighted Average Remaining Term:	261.36
Weighted Average Variable Rate:	4.6060%
Weighted Average Fixed Rate:	4.3036%
Weighted Average Rate on All Loans:	4.5701%
Percentage (by value) of "Owner Occupied" Loans:	79.35%
Percentage (by value) of Metropolitan Securities:	64.33%
Percentage Mortgage Insured - Primary:	36.76%
Percentage Mortgage Insured - Pool:	63.24%
Percentage (by value) of Variable Rate Loans:	88.34%
Percentage (by value) of Interest Only Loans:	13.07%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,419,736
Principal Draw:	\$0
Total:	\$2,419,736
Trust Expenses for the Period:	
Servicing Fee:	\$117,003
Management Fee:	\$29,251
Custodian Fee:	\$11,700
Trustee Fee:	\$10,238
Trust Indemnification:	\$24

Swap Payments:	\$610,098
Facility Fees:	\$1,206
Class A Notes Coupon Payments:	\$1,124,100
Class AB Notes Coupon Payments:	\$172,089
Class B1 Notes Coupon Payments:	\$96,164
Class B2 Notes Coupon Payments:	\$18,832
Class B3 Notes Coupon Payments:	\$14,240
Total Expenses:	\$2,204,945
Residual Income:	\$214,790
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/09/2017
Last Day of Coupon Period (Distribution Date):	13/10/2017
Number of Days in Coupon Period:	30
Determination Date:	10/10/2017
Effective BBSW for Current Period:	1.6000%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,124,100
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:	\$172,089
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:	\$96,164
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:	\$18,832
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:	\$14,240
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,944,113
Mortgage portfolio balance at start of period:	\$647,061,781
Less: Scheduled principal received during the period:	\$1,540,582
Less: Unscheduled principal received during the period:	\$12,673,315
Plus: Redraws:	\$2,045,605
Mortgage portfolio balance at close of period:	\$634,893,490
Value of full discharges during the period:	\$3,514,668

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$547,061,781
Class A Notes Balance before distribution (Stated):	\$547,061,781
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>\$647,061,781</b>

Current Weighted Average Security Coupon Rate:	2.6802%
Mortgage Principal Amount Distributed:	\$14,213,896
Repayment of Redraws:	\$2,045,605
Class A Notes Balance after distribution (Invested):	\$534,893,490
Class A Notes Balance after distribution (Stated):	\$534,893,490
Class A Notes Bond Factor after distribution:	0.465125
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>\$634,893,490</b>

#### Facilities

Liquidity Facility Limit	\$8,602,375
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%:	45.80%	28.96%
> 50%, up to and including 55%:	7.41%	8.02%
> 55%, up to and including 60%:	8.06%	9.92%
> 60%, up to and including 65%:	8.77%	11.99%
> 65%, up to and including 70%:	9.57%	12.33%
> 70%, up to and including 75%:	8.03%	11.11%
> 75%, up to and including 80%:	6.53%	9.62%
> 80%, up to and including 85%:	3.74%	4.73%
> 85%, up to and including 90%:	1.83%	2.83%
> 90%, up to and including 95%:	0.22%	0.45%
> 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:	16.70%	2.26%
> \$50,000, up to and including \$100,000:	17.00%	7.43%
> \$100,000, up to and including \$200,000:	30.12%	25.85%
> \$200,000, up to and including \$300,000:	21.81%	30.98%
> \$300,000, up to and including \$400,000:	9.05%	18.06%
> \$400,000, up to and including \$500,000:	3.12%	8.01%
> \$500,000, up to and including \$600,000:	1.53%	4.74%
> \$600,000, up to and including \$700,000:	0.46%	1.69%
> \$700,000, up to and including \$750,000:	0.11%	0.46%
> \$750,000:	0.11%	0.52%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 36 months, up to and including 48 months:	20.44%	23.84%
> 48 months, up to and including 60 months:	25.25%	29.02%
> 60 months:	54.30%	47.14%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.69%	0.25%
> 5 years, up to and including 10 years:	4.65%	1.71%
> 10 years, up to and including 15 years:	12.19%	7.95%
> 15 years, up to and including 20 years:	26.54%	20.86%
> 20 years, up to and including 25 years:	24.46%	30.50%
> 25 years, up to and including 30 years:	30.47%	38.73%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	26.67%	25.50%
Gold Coast	5.52%	5.13%
Sunshine Coast	4.18%	3.45%
Queensland - Other	22.57%	18.25%
Sydney Metropolitan	15.77%	22.03%
N.S.W. - Other	6.70%	6.02%
Australian Capital Territory	1.42%	1.56%
Melbourne Metropolitan	6.72%	6.99%
Victoria - Other	2.00%	1.48%
Perth Metropolitan	4.84%	5.97%
W.A. - Other	0.66%	0.85%
Adelaide Metropolitan	1.83%	1.75%
S.A. - Other	0.38%	0.34%
Darwin Metropolitan	0.27%	0.34%
N.T. - Other	0.05%	0.03%
Hobart Metropolitan	0.19%	0.19%
Tasmania - Other	0.22%	0.11%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.94%	3.92%
Equity Takeout	5.06%	4.23%
Home Improvement	0.30%	0.17%
Purchase Existing Property	63.19%	62.25%
Purchase New Property	0.33%	0.45%
Refinance	23.59%	26.60%
Refinance - Equity Takeout	3.14%	2.16%
Refinance - Home Improvement	0.46%	0.22%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.09%	1.54%
> 30 days, up to and including 60 days:	0.33%	0.50%
> 60 days, up to and including 90 days:	0.16%	0.25%
> 90 days:	0.52%	0.82%

Default Information for Monthly Period Ending 30 September 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	18.06%	0.00%

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