

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 30 April 2018

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/04/2018
Last Day of Monthly Period:	30/04/2018
Total Current Balance:	\$562,544,678
Total Number of Loans:	3,345
Average Current Balance:	\$168,175
Highest Current Balance:	\$889,376
Weighted Average LVR:	57.80%
Weighted Average Seasoning (Months):	85.35
Weighted Average Remaining Term:	253.73
Weighted Average Variable Rate:	4.6069%
Weighted Average Fixed Rate:	4.2173%
Weighted Average Rate on All Loans:	4.5597%
Percentage (by value) of "Owner Occupied" Loans:	79.39%
Percentage (by value) of Metropolitan Securities:	64.29%
Percentage Mortgage Insured - Primary:	36.97%
Percentage Mortgage Insured - Pool:	63.03%
Percentage (by value) of Variable Rate Loans:	87.84%
Percentage (by value) of Interest Only Loans:	10.25%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,113,336
Principal Draw:	\$0
Total:	\$2,113,336
Trust Expenses for the Period:	
Servicing Fee:	\$103,491
Trust Indemnification:	\$35,882
Management Fee:	\$25,873
Custodian Fee:	\$10,349
Trustee Fee:	\$9,357

Swap Payments:	\$195,414
Facility Fees:	\$1,095
Class A Notes Coupon Payments:	\$1,130,287
Class AB Notes Coupon Payments:	\$176,589
Class B1 Notes Coupon Payments:	\$97,641
Class B2 Notes Coupon Payments:	\$18,911
Class B3 Notes Coupon Payments:	\$14,075
Total Expenses:	\$1,818,964
Residual Income:	\$294,372
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/04/2018
Last Day of Coupon Period (Distribution Date):	14/05/2018
Number of Days in Coupon Period:	31
Determination Date:	09/05/2018
Effective BBSW for Current Period:	1.8700%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,130,287
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:	\$176,589
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:	\$97,641
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:	\$18,911
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:	\$14,075
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,576,695
Mortgage portfolio balance at start of period:	\$572,339,064
Less: Scheduled principal received during the period:	\$1,464,974
Less: Unscheduled principal received during the period:	\$9,334,221
Plus: Redraws:	\$1,004,810
Mortgage portfolio balance at close of period:	\$562,544,678
Value of full discharges during the period:	\$3,079,241

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$480,441,048
Class A Notes Balance before distribution (Stated):	\$480,441,048
Class AB Notes Balance before distribution (Invested):	\$57,436,260
Class AB Notes Balance before distribution (Stated):	\$57,436,260
Class B1 Notes Balance before distribution (Invested):	\$27,569,405
Class B1 Notes Balance before distribution (Stated):	\$27,569,405
Class B2 Notes Balance before distribution (Invested):	\$4,480,028
Class B2 Notes Balance before distribution (Stated):	\$4,480,028
Class B3 Notes Balance before distribution (Invested):	\$2,412,323
Class B3 Notes Balance before distribution (Stated):	\$2,412,323
<b>Total Invested Note Balance before distribution:</b>	<b>\$572,339,064</b>

Current Weighted Average Security Coupon Rate:	2.9572%
Mortgage Principal Amount Distributed:	\$10,799,196
Repayment of Redraws:	\$1,004,810
Class A Notes Balance after distribution (Invested):	\$472,219,304
Class A Notes Balance after distribution (Stated):	\$472,219,304
Class A Notes Bond Factor after distribution:	0.410625
Class AB Notes Balance after distribution (Invested):	\$56,453,359
Class AB Notes Balance after distribution (Stated):	\$56,453,359
Class AB Notes Bond Factor after distribution:	0.903254
Class B1 Notes Balance after distribution (Invested):	\$27,097,612
Class B1 Notes Balance after distribution (Stated):	\$27,097,612
Class B1 Notes Bond Factor after distribution:	0.903254
Class B2 Notes Balance after distribution (Invested):	\$4,403,362
Class B2 Notes Balance after distribution (Stated):	\$4,403,362
Class B2 Notes Bond Factor after distribution:	0.903254
Class B3 Notes Balance after distribution (Invested):	\$2,371,041
Class B3 Notes Balance after distribution (Stated):	\$2,371,041
Class B3 Notes Bond Factor after distribution:	0.903254
<b>Total Note Balance After distribution :</b>	<b>\$562,544,678</b>

#### Facilities

Liquidity Facility Limit	\$7,590,259
Drawn Amount	\$0
Redraw Facility Limit	\$3,008,604
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%:	49.00%	31.53%
> 50%, up to and including 55%:	7.14%	8.07%
> 55%, up to and including 60%:	8.31%	10.54%
> 60%, up to and including 65%:	8.94%	12.19%
> 65%, up to and including 70%:	8.55%	10.92%
> 70%, up to and including 75%:	7.44%	10.57%
> 75%, up to and including 80%:	5.71%	8.94%
> 80%, up to and including 85%:	3.35%	4.66%
> 85%, up to and including 90%:	1.41%	2.22%
> 90%, up to and including 95%:	0.12%	0.31%
> 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:	17.79%	2.33%
> \$50,000, up to and including \$100,000:	17.31%	7.78%
> \$100,000, up to and including \$200,000:	30.31%	26.60%
> \$200,000, up to and including \$300,000:	20.75%	30.17%
> \$300,000, up to and including \$400,000:	8.73%	17.91%
> \$400,000, up to and including \$500,000:	3.08%	8.16%
> \$500,000, up to and including \$600,000:	1.43%	4.61%
> \$600,000, up to and including \$700,000:	0.42%	1.60%
> \$700,000, up to and including \$750,000:	0.03%	0.13%
> \$750,000:	0.15%	0.72%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	30.61%	35.26%
> 60 months:	69.39%	64.74%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.21%	0.36%
> 5 years, up to and including 10 years:	5.14%	2.07%
> 10 years, up to and including 15 years:	13.63%	8.97%
> 15 years, up to and including 20 years:	28.37%	23.74%
> 20 years, up to and including 25 years:	30.91%	40.19%
> 25 years, up to and including 30 years:	19.73%	24.68%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	26.97%	25.70%
Gold Coast	5.56%	5.12%
Sunshine Coast	4.13%	3.46%
Queensland - Other	22.93%	18.34%
Sydney Metropolitan	15.58%	21.95%
N.S.W. - Other	6.58%	5.89%
Australian Capital Territory	1.41%	1.55%
Melbourne Metropolitan	6.61%	6.79%
Victoria - Other	1.91%	1.54%
Perth Metropolitan	4.84%	6.12%
W.A. - Other	0.66%	0.93%
Adelaide Metropolitan	1.70%	1.63%
S.A. - Other	0.36%	0.30%
Darwin Metropolitan	0.30%	0.37%
N.T. - Other	0.06%	0.03%
Hobart Metropolitan	0.21%	0.17%
Tasmania - Other	0.21%	0.10%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	4.01%	3.98%
Equity Takeout	5.02%	4.32%
Home Improvement	0.33%	0.17%
Purchase Existing Property	63.41%	62.36%
Purchase New Property	0.27%	0.37%
Refinance	23.50%	26.61%
Refinance - Equity Takeout	3.02%	1.92%
Refinance - Home Improvement	0.45%	0.25%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.46%	1.92%
> 30 days, up to and including 60 days:	0.33%	0.47%
> 60 days, up to and including 90 days:	0.21%	0.31%
> 90 days:	0.81%	1.17%

Default Information for Monthly Period Ending 30 April 2018	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	-\$6,517

CPR Analysis	Monthly CPR	Quarterly CPR
CPR	16.17%	15.80%

The 2015-01 Series Trust complies with Article 405 of Reg 575/2013