

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 January 2018

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2018
Last Day of Monthly Period:	31/01/2018
Total Current Balance:	\$591,897,184
Total Number of Loans:	3,486
Average Current Balance:	\$169,793
Highest Current Balance:	\$894,491
Weighted Average LVR:	58.35%
Weighted Average Seasoning (Months):	82.22
Weighted Average Remaining Term:	257.02
Weighted Average Variable Rate:	4.5885%
Weighted Average Fixed Rate:	4.2403%
Weighted Average Rate on All Loans:	4.5466%
Percentage (by value) of "Owner Occupied" Loans:	79.39%
Percentage (by value) of Metropolitan Securities:	64.42%
Percentage Mortgage Insured - Primary:	36.84%
Percentage Mortgage Insured - Pool:	63.16%
Percentage (by value) of Variable Rate Loans:	87.84%
Percentage (by value) of Interest Only Loans:	11.67%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,260,828
Principal Draw:	\$0
Total:	\$2,260,828
Trust Expenses for the Period:	
Servicing Fee:	\$112,431
Management Fee:	\$28,108
Custodian Fee:	\$11,243
Trustee Fee:	\$9,203
Trust Indemnification:	\$25

Swap Payments:	\$565,313
Facility Fees:	\$1,084
Class A Notes Coupon Payments:	\$1,043,423
Class AB Notes Coupon Payments:	\$165,521
Class B1 Notes Coupon Payments:	\$92,116
Class B2 Notes Coupon Payments:	\$17,963
Class B3 Notes Coupon Payments:	\$13,501
Total Expenses:	\$2,059,929
Residual Income:	\$200,899
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/01/2018
Last Day of Coupon Period (Distribution Date):	13/02/2018
Number of Days in Coupon Period:	29
Determination Date:	08/02/2018
Effective BBSW for Current Period:	1.7000%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,043,423
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:	\$165,521
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:	\$92,116
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:	\$17,963
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:	\$13,501
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,727,179
Mortgage portfolio balance at start of period:	\$601,720,798
Less: Scheduled principal received during the period:	\$1,336,029
Less: Unscheduled principal received during the period:	\$9,859,050
Plus: Redraws:	\$1,371,464
Mortgage portfolio balance at close of period:	\$591,897,184
Value of full discharges during the period:	\$3,063,137

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$505,105,083
Class A Notes Balance before distribution (Stated):	\$505,105,083
Class AB Notes Balance before distribution (Invested):	\$60,384,822
Class AB Notes Balance before distribution (Stated):	\$60,384,822
Class B1 Notes Balance before distribution (Invested):	\$28,984,715
Class B1 Notes Balance before distribution (Stated):	\$28,984,715
Class B2 Notes Balance before distribution (Invested):	\$4,710,016
Class B2 Notes Balance before distribution (Stated):	\$4,710,016
Class B3 Notes Balance before distribution (Invested):	\$2,536,163
Class B3 Notes Balance before distribution (Stated):	\$2,536,163
Total Invested Note Balance before distribution:	\$601,720,798

Current Weighted Average Security Coupon Rate:	2.7872%
Mortgage Principal Amount Distributed:	\$11,195,078
Repayment of Redraws:	\$1,371,464
Class A Notes Balance after distribution (Invested):	\$496,858,804
Class A Notes Balance after distribution (Stated):	\$496,858,804
Class A Notes Bond Factor after distribution:	0.432051
Class AB Notes Balance after distribution (Invested):	\$59,398,987
Class AB Notes Balance after distribution (Stated):	\$59,398,987
Class AB Notes Bond Factor after distribution:	0.950384
Class B1 Notes Balance after distribution (Invested):	\$28,511,514
Class B1 Notes Balance after distribution (Stated):	\$28,511,514
Class B1 Notes Bond Factor after distribution:	0.950384
Class B2 Notes Balance after distribution (Invested):	\$4,633,121
Class B2 Notes Balance after distribution (Stated):	\$4,633,121
Class B2 Notes Bond Factor after distribution:	0.950384
Class B3 Notes Balance after distribution (Invested):	\$2,494,757
Class B3 Notes Balance after distribution (Stated):	\$2,494,757
Class B3 Notes Bond Factor after distribution:	0.950384
Total Note Balance After distribution :	\$591,897,184

Facilities

Liquidity Facility Limit	\$8,096,375
Drawn Amount	\$0
Redraw Facility Limit	\$3,008,604
Drawn Amount	\$0

Reserve

Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$4,500,000

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	47.73%	30.42%
> 50%, up to and including 55%:	7.37%	8.06%
> 55%, up to and including 60%:	8.23%	10.66%
> 60%, up to and including 65%:	9.21%	12.61%
> 65%, up to and including 70%:	8.58%	10.93%
> 70%, up to and including 75%:	7.54%	10.43%
> 75%, up to and including 80%:	6.02%	9.19%
> 80%, up to and including 85%:	3.61%	4.93%
> 85%, up to and including 90%:	1.49%	2.32%
> 90%, up to and including 95%:	0.17%	0.39%
> 95%:	0.03%	0.05%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	17.67%	2.28%
> \$50,000, up to and including \$100,000:	16.92%	7.55%
> \$100,000, up to and including \$200,000:	29.89%	25.99%
> \$200,000, up to and including \$300,000:	21.51%	31.02%
> \$300,000, up to and including \$400,000:	8.89%	18.11%
> \$400,000, up to and including \$500,000:	3.10%	8.14%
> \$500,000, up to and including \$600,000:	1.41%	4.47%
> \$600,000, up to and including \$700,000:	0.40%	1.51%
> \$700,000, up to and including \$750,000:	0.09%	0.37%
> \$750,000:	0.11%	0.56%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	4.65%	5.25%
> 48 months, up to and including 60 months:	31.12%	36.07%
> 60 months:	64.23%	58.68%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.98%	0.31%
> 5 years, up to and including 10 years:	4.93%	1.86%
> 10 years, up to and including 15 years:	13.11%	8.60%
> 15 years, up to and including 20 years:	27.80%	22.70%
> 20 years, up to and including 25 years:	28.92%	36.97%
> 25 years, up to and including 30 years:	23.26%	29.57%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	26.88%	25.65%
Gold Coast	5.48%	5.05%
Sunshine Coast	4.13%	3.49%
Queensland - Other	22.83%	18.39%
Sydney Metropolitan	15.69%	22.03%
N.S.W. - Other	6.51%	5.86%
Australian Capital Territory	1.46%	1.60%
Melbourne Metropolitan	6.68%	6.83%
Victoria - Other	1.84%	1.48%
Perth Metropolitan	4.88%	6.08%
W.A. - Other	0.69%	0.90%
Adelaide Metropolitan	1.81%	1.70%
S.A. - Other	0.37%	0.29%
Darwin Metropolitan	0.29%	0.36%
N.T. - Other	0.06%	0.03%
Hobart Metropolitan	0.20%	0.16%
Tasmania - Other	0.20%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	3.99%	4.00%
Equity Takeout	5.08%	4.24%
Home Improvement	0.32%	0.17%
Purchase Existing Property	63.31%	62.23%
Purchase New Property	0.29%	0.41%
Refinance	23.61%	26.87%
Refinance - Equity Takeout	2.98%	1.87%
Refinance - Home Improvement	0.43%	0.21%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.46%	2.21%
> 30 days, up to and including 60 days:	0.32%	0.34%
> 60 days, up to and including 90 days:	0.32%	0.46%
> 90 days:	0.52%	0.65%

Default Information for Monthly Period Ending 31 January 2018	
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	15.71%	16.27%

The 2015-01 Series Trust is CRD2 compliant