

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 31 May 2018

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/05/2018
Last Day of Monthly Period:	31/05/2018
Total Current Balance:	\$552,342,487
Total Number of Loans:	3,298
Average Current Balance:	\$167,478
Highest Current Balance:	\$887,660
Weighted Average LVR:	57.62%
Weighted Average Seasoning (Months):	86.33
Weighted Average Remaining Term:	252.93
Weighted Average Variable Rate:	4.5859%
Weighted Average Fixed Rate:	4.2111%
Weighted Average Rate on All Loans:	4.5405%
Percentage (by value) of "Owner Occupied" Loans:	79.37%
Percentage (by value) of Metropolitan Securities:	64.37%
Percentage Mortgage Insured - Primary:	37.13%
Percentage Mortgage Insured - Pool:	62.87%
Percentage (by value) of Variable Rate Loans:	87.67%
Percentage (by value) of Interest Only Loans:	9.99%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,041,806
Principal Draw:	\$0
Total:	\$2,041,806
Trust Expenses for the Period:	
Servicing Fee:	\$105,111
Management Fee:	\$26,278
Custodian Fee:	\$10,511
Trustee Fee:	\$8,901

Swap Payments:	\$210,439
Facility Fees:	\$1,059
Class A Notes Coupon Payments:	\$1,059,582
Class AB Notes Coupon Payments:	\$166,112
Class B1 Notes Coupon Payments:	\$91,983
Class B2 Notes Coupon Payments:	\$17,843
Class B3 Notes Coupon Payments:	\$13,310
Total Expenses:	\$1,711,130
Residual Income:	\$330,676
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/05/2018
Last Day of Coupon Period (Distribution Date):	13/06/2018
Number of Days in Coupon Period:	30
Determination Date:	07/06/2018
Effective BBSW for Current Period:	1.8300%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,059,582
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:	\$166,112
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:	\$91,983
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:	\$17,843
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:	\$13,310
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,530,733
Mortgage portfolio balance at start of period:	\$562,544,678
Less: Scheduled principal received during the period:	\$1,503,753
Less: Unscheduled principal received during the period:	\$10,237,795
Plus: Redraws:	\$1,539,357
Mortgage portfolio balance at close of period:	\$552,342,487
Value of full discharges during the period:	\$3,186,275

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$472,219,304
Class A Notes Balance before distribution (Stated):	\$472,219,304
Class AB Notes Balance before distribution (Invested):	\$56,453,359
Class AB Notes Balance before distribution (Stated):	\$56,453,359
Class B1 Notes Balance before distribution (Invested):	\$27,097,612
Class B1 Notes Balance before distribution (Stated):	\$27,097,612
Class B2 Notes Balance before distribution (Invested):	\$4,403,362
Class B2 Notes Balance before distribution (Stated):	\$4,403,362
Class B3 Notes Balance before distribution (Invested):	\$2,371,041
Class B3 Notes Balance before distribution (Stated):	\$2,371,041
<b>Total Invested Note Balance before distribution:</b>	<b>\$562,544,678</b>

Current Weighted Average Security Coupon Rate:	2.9172%
Mortgage Principal Amount Distributed:	\$11,741,547
Repayment of Redraws:	\$1,539,357
Class A Notes Balance after distribution (Invested):	\$463,655,235
Class A Notes Balance after distribution (Stated):	\$463,655,235
Class A Notes Bond Factor after distribution:	0.403178
Class AB Notes Balance after distribution (Invested):	\$55,429,533
Class AB Notes Balance after distribution (Stated):	\$55,429,533
Class AB Notes Bond Factor after distribution:	0.886873
Class B1 Notes Balance after distribution (Invested):	\$26,606,176
Class B1 Notes Balance after distribution (Stated):	\$26,606,176
Class B1 Notes Bond Factor after distribution:	0.886873
Class B2 Notes Balance after distribution (Invested):	\$4,323,504
Class B2 Notes Balance after distribution (Stated):	\$4,323,504
Class B2 Notes Bond Factor after distribution:	0.886873
Class B3 Notes Balance after distribution (Invested):	\$2,328,040
Class B3 Notes Balance after distribution (Stated):	\$2,328,040
Class B3 Notes Bond Factor after distribution:	0.886873
<b>Total Note Balance After distribution :</b>	<b>\$552,342,487</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%:	49.33%	31.96%
> 50%, up to and including 55%:	7.34%	8.10%
> 55%, up to and including 60%:	8.34%	10.68%
> 60%, up to and including 65%:	8.73%	11.87%
> 65%, up to and including 70%:	8.40%	10.88%
> 70%, up to and including 75%:	7.46%	10.51%
> 75%, up to and including 80%:	5.67%	8.92%
> 80%, up to and including 85%:	3.21%	4.56%
> 85%, up to and including 90%:	1.36%	2.15%
> 90%, up to and including 95%:	0.12%	0.31%
> 95%:	0.03%	0.06%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	17.92%	2.35%
> \$50,000, up to and including \$100,000:	17.50%	7.92%
> \$100,000, up to and including \$200,000:	30.41%	26.85%
> \$200,000, up to and including \$300,000:	20.35%	29.71%
> \$300,000, up to and including \$400,000:	8.82%	18.17%
> \$400,000, up to and including \$500,000:	3.00%	8.03%
> \$500,000, up to and including \$600,000:	1.39%	4.49%
> \$600,000, up to and including \$700,000:	0.42%	1.62%
> \$700,000, up to and including \$750,000:	0.06%	0.27%
> \$750,000:	0.12%	0.59%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	28.56%	33.09%
> 60 months:	71.44%	66.91%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.21%	0.40%
> 5 years, up to and including 10 years:	5.25%	2.09%
> 10 years, up to and including 15 years:	13.98%	9.14%
> 15 years, up to and including 20 years:	28.14%	23.54%
> 20 years, up to and including 25 years:	31.93%	41.41%
> 25 years, up to and including 30 years:	18.50%	23.42%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	26.99%	25.83%
Gold Coast	5.58%	5.11%
Sunshine Coast	4.09%	3.39%
Queensland - Other	22.95%	18.43%
Sydney Metropolitan	15.65%	21.91%
N.S.W. - Other	6.52%	5.86%
Australian Capital Territory	1.39%	1.51%
Melbourne Metropolitan	6.55%	6.75%
Victoria - Other	1.94%	1.54%
Perth Metropolitan	4.88%	6.20%
W.A. - Other	0.64%	0.87%
Adelaide Metropolitan	1.67%	1.62%
S.A. - Other	0.36%	0.31%
Darwin Metropolitan	0.30%	0.38%
N.T. - Other	0.06%	0.03%
Hobart Metropolitan	0.21%	0.18%
Tasmania - Other	0.21%	0.10%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	4.00%	3.95%
Equity Takeout	4.97%	4.21%
Home Improvement	0.33%	0.18%
Purchase Existing Property	63.40%	62.40%
Purchase New Property	0.27%	0.38%
Refinance	23.59%	26.72%
Refinance - Equity Takeout	2.97%	1.90%
Refinance - Home Improvement	0.45%	0.26%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.49%	1.99%
> 30 days, up to and including 60 days:	0.27%	0.35%
> 60 days, up to and including 90 days:	0.36%	0.39%
> 90 days:	0.76%	1.20%

Default Information for Monthly Period Ending 31 May 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	17.10%	17.29%

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