

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 29 February 2016

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/02/2016
Last Day of Monthly Period:	29/02/2016
Total Current Balance:	\$961,359,279
Total Number of Loans:	4,970
Average Current Balance:	\$193,432
Highest Current Balance:	\$928,180
Weighted Average LVR:	62.05%
Weighted Average Seasoning (Months):	58.33
Weighted Average Remaining Term:	280.40
Weighted Average Variable Rate:	4.8513%
Weighted Average Fixed Rate:	4.9082%
Weighted Average Rate on All Loans:	4.8630%
Percentage (by value) of "Owner Occupied" Loans:	78.84%
Percentage (by value) of Metropolitan Securities:	65.94%
Percentage Mortgage Insured - Primary:	36.27%
Percentage Mortgage Insured - Pool:	63.73%
Percentage (by value) of Variable Rate Loans:	81.36%
Percentage (by value) of Interest Only Loans:	14.22%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$4,027,758
Principal Draw:	\$0
Total:	\$4,027,758
Trust Expenses for the Period:	
Servicing Fee:	\$172,194
Management Fee:	\$43,048
Custodian Fee:	\$17,219
Trustee Fee:	\$14,547
Trust Indemnification:	\$19

Swap Payments:	\$876,613
Facility Fees:	\$1,704
Class A Notes Coupon Payments:	\$2,024,563
Class AB Notes Coupon Payments:	\$183,712
Class B1 Notes Coupon Payments:	\$100,839
Class B2 Notes Coupon Payments:	\$19,378
Class B3 Notes Coupon Payments:	\$14,260
Total Expenses:	\$3,468,097
Residual Income:	\$559,661
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	15/02/2016
Last Day of Coupon Period (Distribution Date):	14/03/2016
Number of Days in Coupon Period:	28
Determination Date:	09/03/2016
Effective BBSW for Current Period:	2.0817%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$2,024,563
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:	\$183,712
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:	\$100,839
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:	\$19,378
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:	\$14,260
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$5,822,409
Mortgage portfolio balance at start of period:	\$985,120,174
Less: Scheduled principal received during the period:	\$1,932,403
Less: Unscheduled principal received during the period:	\$24,189,794
Plus: Redraws:	\$2,361,302
Mortgage portfolio balance at close of period:	\$961,359,279
Value of full discharges during the period:	\$17,891,079

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$885,120,174
Class A Notes Balance before distribution (Stated):	\$885,120,174
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>\$985,120,174</b>

Current Weighted Average Security Coupon Rate:	3.1001%
Mortgage Principal Amount Distributed:	\$26,122,197
Repayment of Redraws:	\$2,361,302
Class A Notes Balance after distribution (Invested):	\$861,359,279
Class A Notes Balance after distribution (Stated):	\$861,359,279
Class A Notes Bond Factor after distribution:	0.749008
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>\$961,359,279</b>

#### Facilities

Liquidity Facility Limit	\$13,090,704
Drawn Amount	\$0
Redraw Facility Limit	\$5,145,829
Drawn Amount	\$0

#### Reserve

Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$2,834,984

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable	0.04%	0.02%
Up to and including 50%:	37.77%	23.37%
> 50%, up to and including 55%:	6.72%	6.54%
> 55%, up to and including 60%:	7.95%	9.15%
> 60%, up to and including 65%:	9.54%	11.59%
> 65%, up to and including 70%:	10.16%	13.16%
> 70%, up to and including 75%:	10.54%	13.37%
> 75%, up to and including 80%:	8.33%	11.45%
> 80%, up to and including 85%:	4.75%	5.74%
> 85%, up to and including 90%:	3.44%	4.50%
> 90%, up to and including 95%:	0.74%	1.10%
> 95%:	0.02%	0.01%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	12.01%	1.73%
> \$50,000, up to and including \$100,000:	15.98%	6.28%
> \$100,000, up to and including \$200,000:	29.68%	22.83%
> \$200,000, up to and including \$300,000:	24.06%	30.92%
> \$300,000, up to and including \$400,000:	11.49%	20.48%
> \$400,000, up to and including \$500,000:	4.14%	9.51%
> \$500,000, up to and including \$600,000:	1.57%	4.41%
> \$600,000, up to and including \$700,000:	0.66%	2.21%
> \$700,000, up to and including \$750,000:	0.10%	0.37%
> \$750,000:	0.30%	1.26%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 18 months, up to and including 24 months:	1.49%	1.70%
> 24 months, up to and including 30 months:	22.86%	25.98%
> 30 months, up to and including 36 months:	11.63%	12.40%
> 36 months, up to and including 48 months:	18.87%	22.13%
> 48 months, up to and including 60 months:	7.02%	8.19%
> 60 months:	38.13%	29.59%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.87%	0.14%
> 5 years, up to and including 10 years:	4.33%	1.57%
> 10 years, up to and including 15 years:	9.34%	5.54%
> 15 years, up to and including 20 years:	24.63%	19.12%
> 20 years, up to and including 25 years:	17.42%	20.22%
> 25 years, up to and including 30 years:	43.42%	53.41%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable - No Security	0.04%	0.02%
Brisbane Metropolitan	26.26%	25.28%
Gold Coast	5.61%	5.34%
Sunshine Coast	4.21%	3.38%
Queensland - Other	20.89%	16.53%
Sydney Metropolitan	17.08%	23.12%
N.S.W. - Other	6.62%	6.28%
Australian Capital Territory	1.55%	1.73%
Melbourne Metropolitan	7.65%	8.03%
Victoria - Other	1.97%	1.44%
Perth Metropolitan	4.59%	5.52%
W.A. - Other	0.48%	0.58%
Adelaide Metropolitan	1.93%	1.78%
S.A. - Other	0.36%	0.31%
Darwin Metropolitan	0.22%	0.26%
N.T. - Other	0.06%	0.04%
Hobart Metropolitan	0.24%	0.23%
Tasmania - Other	0.24%	0.13%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.56%	3.58%
Equity Takeout	2.47%	1.50%
Purchase Existing Property	53.74%	56.46%
Refinance	29.03%	30.36%
Refinance - Equity Takeout	8.71%	6.60%
Refinance - Home Improvement	2.47%	1.51%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.41%	1.86%
> 30 days, up to and including 60 days:	0.28%	0.44%
> 60 days, up to and including 90 days:	0.04%	0.03%
> 90 days:	0.24%	0.29%

<b>Default Information for Monthly Period Ending 29 February 2016</b>	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	\$0

<b>CPR Analysis</b>	<b>Monthly CPR</b>	<b>Quarterly CPR</b>
CPR	23.62%	0.00%

