

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 October 2016

Mortgage Portfolio Details	
First Day of Monthly Period:	01/10/2016
Last Day of Monthly Period:	31/10/2016
Total Current Balance:	\$809,164,879
Total Number of Loans:	4,346
Average Current Balance:	\$186,186
Highest Current Balance:	\$917,440
Weighted Average LVR:	60.64%
Weighted Average Seasoning (Months):	66.23
Weighted Average Remaining Term:	272.76
Weighted Average Variable Rate:	4.5209%
Weighted Average Fixed Rate:	4.7748%
Weighted Average Rate on All Loans:	4.5599%
Percentage (by value) of "Owner Occupied" Loans:	78.96%
Percentage (by value) of Metropolitan Securities:	65.41%
Percentage Mortgage Insured - Primary:	36.42%
Percentage Mortgage Insured - Pool:	63.58%
Percentage (by value) of Variable Rate Loans:	86.09%
Percentage (by value) of Interest Only Loans:	14.28%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,063,485
Principal Draw:	\$0
Total:	\$3,063,485
Trust Expenses for the Period:	
Servicing Fee:	\$154,350
Management Fee:	\$38,587
Custodian Fee:	\$15,435
Trustee Fee:	\$13,941

Swap Payments:	\$383,554
Facility Fees:	\$1,650
Class A Notes Coupon Payments:	\$1,600,926
Class AB Notes Coupon Payments:	\$184,384
Class B1 Notes Coupon Payments:	\$102,970
Class B2 Notes Coupon Payments:	\$20,152
Class B3 Notes Coupon Payments:	\$15,224
Total Expenses:	\$2,531,173
Residual Income:	\$532,312
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/10/2016
Last Day of Coupon Period (Distribution Date):	14/11/2016
Number of Days in Coupon Period:	32
Determination Date:	09/11/2016
Effective BBSW for Current Period:	1.6150%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,600,926
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:	\$184,384
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:	\$102,970
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:	\$20,152
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:	\$15,224
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$4,867,936
Mortgage portfolio balance at start of period:	\$826,066,251
Less: Scheduled principal received during the period:	\$1,916,214
Less: Unscheduled principal received during the period:	\$17,162,374
Plus: Redraws:	\$2,177,216
Mortgage portfolio balance at close of period:	\$809,164,879
Value of full discharges during the period:	\$14,365,411

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$726,066,251
Class A Notes Balance before distribution (Stated):	\$726,066,251
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
Total Invested Note Balance before distribution:	\$826,066,251

Current Weighted Average Security Coupon Rate:	2.6562%
Mortgage Principal Amount Distributed:	\$19,078,588
Repayment of Redraws:	\$2,177,216
Class A Notes Balance after distribution (Invested):	\$709,164,879
Class A Notes Balance after distribution (Stated):	\$709,164,879
Class A Notes Bond Factor after distribution:	0.616665
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
Total Note Balance After distribution :	\$809,164,879

Facilities

Liquidity Facility Limit	\$11,002,195
Drawn Amount	\$0
Redraw Facility Limit	\$4,626,280
Drawn Amount	\$0

Reserve

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

Loan To Valuation Ratio	% number of loans	% value of loans
Not Applicable	0.05%	0.02%
Up to and including 50%:	41.23%	25.98%
> 50%, up to and including 55%:	7.09%	7.30%
> 55%, up to and including 60%:	7.94%	9.49%
> 60%, up to and including 65%:	9.76%	12.49%
> 65%, up to and including 70%:	9.23%	11.74%
> 70%, up to and including 75%:	9.62%	12.48%
> 75%, up to and including 80%:	7.64%	10.71%
> 80%, up to and including 85%:	4.28%	5.35%
> 85%, up to and including 90%:	2.88%	4.02%
> 90%, up to and including 95%:	0.30%	0.42%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	13.35%	1.88%
> \$50,000, up to and including \$100,000:	16.68%	6.78%
> \$100,000, up to and including \$200,000:	30.10%	24.15%
> \$200,000, up to and including \$300,000:	23.08%	30.75%
> \$300,000, up to and including \$400,000:	10.54%	19.54%
> \$400,000, up to and including \$500,000:	3.91%	9.36%
> \$500,000, up to and including \$600,000:	1.47%	4.29%
> \$600,000, up to and including \$700,000:	0.53%	1.81%
> \$700,000, up to and including \$750,000:	0.12%	0.45%
> \$750,000:	0.23%	1.00%

Seasoning Analysis	% number of loans	% value of loans
> 30 months, up to and including 36 months:	18.80%	21.39%
> 36 months, up to and including 48 months:	25.47%	29.09%
> 48 months, up to and including 60 months:	13.78%	15.96%
> 60 months:	41.95%	33.56%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.38%	0.22%
> 5 years, up to and including 10 years:	4.05%	1.45%
> 10 years, up to and including 15 years:	10.03%	5.97%
> 15 years, up to and including 20 years:	25.26%	19.71%
> 20 years, up to and including 25 years:	19.12%	22.76%
> 25 years, up to and including 30 years:	40.15%	49.89%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.05%	0.02%
Brisbane Metropolitan	26.32%	25.09%
Gold Coast	5.38%	5.14%
Sunshine Coast	4.14%	3.35%
Queensland - Other	21.45%	16.92%
Sydney Metropolitan	16.84%	23.07%
N.S.W. - Other	6.76%	6.50%
Australian Capital Territory	1.45%	1.53%
Melbourne Metropolitan	7.43%	8.04%
Victoria - Other	1.98%	1.47%
Perth Metropolitan	4.53%	5.38%
W.A. - Other	0.55%	0.68%
Adelaide Metropolitan	1.91%	1.77%
S.A. - Other	0.39%	0.34%
Darwin Metropolitan	0.23%	0.27%
N.T. - Other	0.05%	0.02%
Hobart Metropolitan	0.28%	0.26%
Tasmania - Other	0.25%	0.14%

Loan Purpose	% number of loans	% value of loans
Construction	3.66%	3.57%
Equity Takeout	2.46%	1.48%
Purchase Existing Property	53.59%	56.18%
Refinance	29.20%	30.77%
Refinance - Equity Takeout	8.51%	6.51%
Refinance - Home Improvement	2.58%	1.49%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.20%	1.60%
> 30 days, up to and including 60 days:	0.25%	0.40%
> 60 days, up to and including 90 days:	0.07%	0.10%
> 90 days:	0.35%	0.43%

Default Information for Monthly Period Ending 31 October 2016	
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	19.76%	0.00%

