

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 December 2017

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2017
Last Day of Monthly Period:	31/12/2017
Total Current Balance:	\$601,720,798
Total Number of Loans:	3,527
Average Current Balance:	\$170,604
Highest Current Balance:	\$895,717
Weighted Average LVR:	58.48%
Weighted Average Seasoning (Months):	81.22
Weighted Average Remaining Term:	258.03
Weighted Average Variable Rate:	4.6058%
Weighted Average Fixed Rate:	4.2494%
Weighted Average Rate on All Loans:	4.5625%
Percentage (by value) of "Owner Occupied" Loans:	79.07%
Percentage (by value) of Metropolitan Securities:	64.35%
Percentage Mortgage Insured - Primary:	36.78%
Percentage Mortgage Insured - Pool:	63.22%
Percentage (by value) of Variable Rate Loans:	87.74%
Percentage (by value) of Interest Only Loans:	11.63%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,243,139
Principal Draw:	\$0
Total:	\$2,243,139
Trust Expenses for the Period:	
Servicing Fee:	\$114,418
Management Fee:	\$28,605
Custodian Fee:	\$11,442
Trustee Fee:	\$10,657
Trust Indemnification:	\$2,901

Swap Payments:	\$288,229
Facility Fees:	\$1,258
Class A Notes Coupon Payments:	\$1,199,031
Class AB Notes Coupon Payments:	\$190,568
Class B1 Notes Coupon Payments:	\$106,141
Class B2 Notes Coupon Payments:	\$20,715
Class B3 Notes Coupon Payments:	\$15,588
Total Expenses:	\$1,989,553
Residual Income:	\$253,586
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2017
Last Day of Coupon Period (Distribution Date):	15/01/2018
Number of Days in Coupon Period:	33
Determination Date:	10/01/2018
Effective BBSW for Current Period:	1.6800%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,199,031
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:	\$190,568
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:	\$106,141
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:	\$20,715
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:	\$15,588
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,784,314
Mortgage portfolio balance at start of period:	\$612,354,751
Less: Scheduled principal received during the period:	\$1,619,371
Less: Unscheduled principal received during the period:	\$10,262,108
Plus: Redraws:	\$1,247,527
Mortgage portfolio balance at close of period:	\$601,720,798
Value of full discharges during the period:	\$2,984,825

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$514,031,588
Class A Notes Balance before distribution (Stated):	\$514,031,588
Class AB Notes Balance before distribution (Invested):	\$61,451,977
Class AB Notes Balance before distribution (Stated):	\$61,451,977
Class B1 Notes Balance before distribution (Invested):	\$29,496,949
Class B1 Notes Balance before distribution (Stated):	\$29,496,949
Class B2 Notes Balance before distribution (Invested):	\$4,793,254
Class B2 Notes Balance before distribution (Stated):	\$4,793,254
Class B3 Notes Balance before distribution (Invested):	\$2,580,983
Class B3 Notes Balance before distribution (Stated):	\$2,580,983
Total Invested Note Balance before distribution:	\$612,354,751

Current Weighted Average Security Coupon Rate:	2.7672%
Mortgage Principal Amount Distributed:	\$11,881,479
Repayment of Redraws:	\$1,247,527
Class A Notes Balance after distribution (Invested):	\$505,105,083
Class A Notes Balance after distribution (Stated):	\$505,105,083
Class A Notes Bond Factor after distribution:	0.439222
Class AB Notes Balance after distribution (Invested):	\$60,384,822
Class AB Notes Balance after distribution (Stated):	\$60,384,822
Class AB Notes Bond Factor after distribution:	0.966157
Class B1 Notes Balance after distribution (Invested):	\$28,984,715
Class B1 Notes Balance after distribution (Stated):	\$28,984,715
Class B1 Notes Bond Factor after distribution:	0.966157
Class B2 Notes Balance after distribution (Invested):	\$4,710,016
Class B2 Notes Balance after distribution (Stated):	\$4,710,016
Class B2 Notes Bond Factor after distribution:	0.966157
Class B3 Notes Balance after distribution (Invested):	\$2,536,163
Class B3 Notes Balance after distribution (Stated):	\$2,536,163
Class B3 Notes Bond Factor after distribution:	0.966157
Total Note Balance After distribution :	\$601,720,798

Facilities

Liquidity Facility Limit	\$8,096,375
Drawn Amount	\$0
Redraw Facility Limit	\$3,543,199
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%:	47.07%	29.74%
> 50%, up to and including 55%:	7.71%	8.46%
> 55%, up to and including 60%:	8.14%	10.54%
> 60%, up to and including 65%:	9.30%	12.69%
> 65%, up to and including 70%:	8.87%	11.30%
> 70%, up to and including 75%:	7.31%	10.23%
> 75%, up to and including 80%:	6.15%	9.21%
> 80%, up to and including 85%:	3.60%	4.87%
> 85%, up to and including 90%:	1.64%	2.53%
> 90%, up to and including 95%:	0.17%	0.38%
> 95%:	0.03%	0.05%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	17.66%	2.28%
> \$50,000, up to and including \$100,000:	16.56%	7.36%
> \$100,000, up to and including \$200,000:	30.28%	26.31%
> \$200,000, up to and including \$300,000:	21.35%	30.69%
> \$300,000, up to and including \$400,000:	8.99%	18.22%
> \$400,000, up to and including \$500,000:	3.15%	8.26%
> \$500,000, up to and including \$600,000:	1.42%	4.50%
> \$600,000, up to and including \$700,000:	0.37%	1.38%
> \$700,000, up to and including \$750,000:	0.11%	0.48%
> \$750,000:	0.11%	0.55%

Seasoning Analysis	% number of loans	% value of loans
> 36 months, up to and including 48 months:	8.51%	9.70%
> 48 months, up to and including 60 months:	28.98%	33.64%
> 60 months:	62.52%	56.65%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.93%	0.29%
> 5 years, up to and including 10 years:	4.85%	1.77%
> 10 years, up to and including 15 years:	13.07%	8.54%
> 15 years, up to and including 20 years:	27.62%	22.62%
> 20 years, up to and including 25 years:	27.98%	35.66%
> 25 years, up to and including 30 years:	24.55%	31.12%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	26.91%	25.60%
Gold Coast	5.42%	4.98%
Sunshine Coast	4.25%	3.61%
Queensland - Other	22.71%	18.34%
Sydney Metropolitan	15.76%	22.14%
N.S.W. - Other	6.52%	5.92%
Australian Capital Territory	1.45%	1.57%
Melbourne Metropolitan	6.63%	6.85%
Victoria - Other	1.84%	1.46%
Perth Metropolitan	4.85%	6.01%
W.A. - Other	0.68%	0.89%
Adelaide Metropolitan	1.84%	1.67%
S.A. - Other	0.37%	0.31%
Darwin Metropolitan	0.28%	0.35%
N.T. - Other	0.06%	0.03%
Hobart Metropolitan	0.20%	0.16%
Tasmania - Other	0.23%	0.12%

Loan Purpose	% number of loans	% value of loans
Construction	3.94%	3.95%
Equity Takeout	5.10%	4.23%
Home Improvement	0.31%	0.17%
Purchase Existing Property	63.17%	62.04%
Purchase New Property	0.34%	0.47%
Refinance	23.70%	26.95%
Refinance - Equity Takeout	3.01%	1.97%
Refinance - Home Improvement	0.43%	0.21%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.62%	2.39%
> 30 days, up to and including 60 days:	0.48%	0.51%
> 60 days, up to and including 90 days:	0.09%	0.13%
> 90 days:	0.54%	0.82%

Default Information for Monthly Period Ending 31 December 2017	
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	16.34%	17.08%

The 2015-01 Series Trust is CRD2 compliant