

## Apollo Series 2015-1 Trust

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

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2018
Last Day of Monthly Period:	31/12/2018
Total Current Balance:	\$489,743,042
Total Number of Loans:	3,019
Average Current Balance:	\$162,220
Highest Current Balance:	\$875,875
Weighted Average LVR:	56.75%
Weighted Average Seasoning (Months):	93.11
Weighted Average Remaining Term:	246.85
Weighted Average Variable Rate:	4.6697%
Weighted Average Fixed Rate:	4.0799%
Weighted Average Rate on All Loans:	4.5965%
Percentage (by value) of "Owner Occupied" Loans:	79.30%
Percentage (by value) of Metropolitan Securities:	64.83%
Percentage Mortgage Insured - Primary:	36.94%
Percentage Mortgage Insured - Pool:	63.06%
Percentage (by value) of Variable Rate Loans:	87.67%
Percentage (by value) of Interest Only Loans:	5.38%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,829,642
Principal Draw:	\$0
Total:	\$1,829,642
Trust Expenses for the Period:	
Servicing Fee:	\$93,399
Management Fee:	\$23,350
Custodian Fee:	\$9,340
Trustee Fee:	\$8,436
Trust Indemnification:	\$2,957

Swap Payments:	\$64,982
Facility Fees:	\$964
Class A Notes Coupon Payments:	\$1,030,149
Class AB Notes Coupon Payments:	\$160,535
Class B1 Notes Coupon Payments:	\$88,667
Class B2 Notes Coupon Payments:	\$17,153
Class B3 Notes Coupon Payments:	\$12,746
Total Expenses:	\$1,512,677
Residual Income:	\$316,965
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/12/2018
Last Day of Coupon Period (Distribution Date):	14/01/2019
Number of Days in Coupon Period:	32
Determination Date:	09/01/2019
Effective BBSW for Current Period:	1.9003%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,030,149
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:	\$160,535
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:	\$88,667
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:	\$17,153
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:	\$12,746
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,230,340
Mortgage portfolio balance at start of period:	\$499,863,568
Less: Scheduled principal received during the period:	\$1,192,538
Less: Unscheduled principal received during the period:	\$10,278,283
Plus: Redraws:	\$1,350,295
Mortgage portfolio balance at close of period:	\$489,743,042
Value of full discharges during the period:	\$1,476,665

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$419,602,630
Class A Notes Balance before distribution (Stated):	\$419,602,630
Class AB Notes Balance before distribution (Invested):	\$50,163,087
Class AB Notes Balance before distribution (Stated):	\$50,163,087
Class B1 Notes Balance before distribution (Invested):	\$24,078,282
Class B1 Notes Balance before distribution (Stated):	\$24,078,282
Class B2 Notes Balance before distribution (Invested):	\$3,912,721
Class B2 Notes Balance before distribution (Stated):	\$3,912,721
Class B3 Notes Balance before distribution (Invested):	\$2,106,850
Class B3 Notes Balance before distribution (Stated):	\$2,106,850
<b>Total Invested Note Balance before distribution:</b>	<b>\$499,863,568</b>

Current Weighted Average Security Coupon Rate:	2.9875%
Mortgage Principal Amount Distributed:	\$11,470,821
Repayment of Redraws:	\$1,350,295
Class A Notes Balance after distribution (Invested):	\$411,107,112
Class A Notes Balance after distribution (Stated):	\$411,107,112
Class A Notes Bond Factor after distribution:	0.357484
Class AB Notes Balance after distribution (Invested):	\$49,147,456
Class AB Notes Balance after distribution (Stated):	\$49,147,456
Class AB Notes Bond Factor after distribution:	0.786359
Class B1 Notes Balance after distribution (Invested):	\$23,590,779
Class B1 Notes Balance after distribution (Stated):	\$23,590,779
Class B1 Notes Bond Factor after distribution:	0.786359
Class B2 Notes Balance after distribution (Invested):	\$3,833,502
Class B2 Notes Balance after distribution (Stated):	\$3,833,502
Class B2 Notes Bond Factor after distribution:	0.786359
Class B3 Notes Balance after distribution (Invested):	\$2,064,193
Class B3 Notes Balance after distribution (Stated):	\$2,064,193
Class B3 Notes Bond Factor after distribution:	0.786359
<b>Total Note Balance After distribution :</b>	<b>\$489,743,042</b>

#### Facilities

Liquidity Facility Limit	\$6,498,226
Drawn Amount	\$0
Redraw Facility Limit	\$2,499,318
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%:	51.57%	33.16%
> 50%, up to and including 55%:	6.96%	8.48%
> 55%, up to and including 60%:	8.81%	11.49%
> 60%, up to and including 65%:	8.55%	11.90%
> 65%, up to and including 70%:	7.82%	10.26%
> 70%, up to and including 75%:	7.06%	10.51%
> 75%, up to and including 80%:	5.43%	8.12%
> 80%, up to and including 85%:	2.82%	4.35%
> 85%, up to and including 90%:	0.86%	1.50%
> 90%, up to and including 95%:	0.07%	0.09%
> 95%:	0.07%	0.14%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	19.24%	2.48%
> \$50,000, up to and including \$100,000:	17.22%	7.91%
> \$100,000, up to and including \$200,000:	30.97%	28.04%
> \$200,000, up to and including \$300,000:	19.64%	29.58%
> \$300,000, up to and including \$400,000:	8.48%	18.08%
> \$400,000, up to and including \$500,000:	2.42%	6.70%
> \$500,000, up to and including \$600,000:	1.46%	4.86%
> \$600,000, up to and including \$700,000:	0.43%	1.69%
> \$700,000, up to and including \$750,000:	0.03%	0.15%
> \$750,000:	0.10%	0.50%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	8.68%	10.18%
> 60 months:	91.32%	89.82%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.38%	0.44%
> 5 years, up to and including 10 years:	6.36%	2.70%
> 10 years, up to and including 15 years:	15.97%	11.39%
> 15 years, up to and including 20 years:	28.19%	23.25%
> 20 years, up to and including 25 years:	41.77%	55.02%
> 25 years, up to and including 30 years:	5.33%	7.20%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	27.36%	25.99%
Gold Coast	5.56%	4.90%
Sunshine Coast	4.07%	3.21%
Queensland - Other	23.09%	18.65%
Sydney Metropolitan	15.53%	22.19%
N.S.W. - Other	6.43%	5.75%
Australian Capital Territory	1.49%	1.63%
Melbourne Metropolitan	6.46%	6.72%
Victoria - Other	1.56%	1.28%
Perth Metropolitan	4.94%	6.03%
W.A. - Other	0.63%	0.90%
Adelaide Metropolitan	1.66%	1.67%
S.A. - Other	0.36%	0.33%
Darwin Metropolitan	0.33%	0.42%
N.T. - Other	0.07%	0.03%
Hobart Metropolitan	0.23%	0.17%
Tasmania - Other	0.23%	0.10%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.97%	3.99%
Equity Takeout	4.80%	4.08%
Home Improvement	0.33%	0.19%
Purchase Existing Property	63.30%	62.33%
Purchase New Property	0.30%	0.42%
Refinance	23.85%	26.82%
Refinance - Equity Takeout	2.95%	1.91%
Refinance - Home Improvement	0.50%	0.26%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.29%	1.74%
> 30 days, up to and including 60 days:	0.46%	0.77%
> 60 days, up to and including 90 days:	0.23%	0.23%
> 90 days:	0.83%	1.15%

Default Information for Monthly Period Ending 31 December 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	19.49%	15.57%

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