

# Apollo Series 2015-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/10/2018
Last Day of Monthly Period:	31/10/2018
Total Current Balance:	\$507,133,102
Total Number of Loans:	3,092
Average Current Balance:	\$164,015
Highest Current Balance:	\$879,283
Weighted Average LVR:	57.01%
Weighted Average Seasoning (Months):	91.14
Weighted Average Remaining Term:	248.96
Weighted Average Variable Rate:	4.6906%
Weighted Average Fixed Rate:	4.1287%
Weighted Average Rate on All Loans:	4.6199%
Percentage (by value) of "Owner Occupied" Loans:	79.15%
Percentage (by value) of Metropolitan Securities:	64.94%
Percentage Mortgage Insured - Primary:	37.02%
Percentage Mortgage Insured - Pool:	62.98%
Percentage (by value) of Variable Rate Loans:	87.57%
Percentage (by value) of Interest Only Loans:	7.38%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,874,503
Principal Draw:	\$0
Total:	\$1,874,503
Trust Expenses for the Period:	
Servicing Fee:	\$96,224
Management Fee:	\$24,056
Custodian Fee:	\$9,622
Trustee Fee:	\$7,876
Trust Indemnification:	\$25

Swap Payments:	\$258,558
Facility Fees:	\$960
Class A Notes Coupon Payments:	\$944,535
Class AB Notes Coupon Payments:	\$147,820
Class B1 Notes Coupon Payments:	\$81,794
Class B2 Notes Coupon Payments:	\$15,854
Class B3 Notes Coupon Payments:	\$11,813
Total Expenses:	\$1,599,137
Residual Income:	\$275,366
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	15/10/2018
Last Day of Coupon Period (Distribution Date):	13/11/2018
Number of Days in Coupon Period:	29
Determination Date:	08/11/2018
Effective BBSW for Current Period:	1.8500%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$944,535
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:	\$147,820
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:	\$81,794
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:	\$15,854
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:	\$11,813
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,303,783
Mortgage portfolio balance at start of period:	\$514,983,530
Less: Scheduled principal received during the period:	\$1,452,142
Less: Unscheduled principal received during the period:	\$8,463,506
Plus: Redraws:	\$2,065,221
Mortgage portfolio balance at close of period:	\$507,133,102
Value of full discharges during the period:	\$1,801,947

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$432,294,844
Class A Notes Balance before distribution (Stated):	\$432,294,844
Class AB Notes Balance before distribution (Invested):	\$51,680,429
Class AB Notes Balance before distribution (Stated):	\$51,680,429
Class B1 Notes Balance before distribution (Invested):	\$24,806,606
Class B1 Notes Balance before distribution (Stated):	\$24,806,606
Class B2 Notes Balance before distribution (Invested):	\$4,031,073
Class B2 Notes Balance before distribution (Stated):	\$4,031,073
Class B3 Notes Balance before distribution (Invested):	\$2,170,578
Class B3 Notes Balance before distribution (Stated):	\$2,170,578
<b>Total Invested Note Balance before distribution:</b>	<b>\$514,983,530</b>

Current Weighted Average Security Coupon Rate:	2.9372%
Mortgage Principal Amount Distributed:	\$9,915,648
Repayment of Redraws:	\$2,065,221
Class A Notes Balance after distribution (Invested):	\$425,704,926
Class A Notes Balance after distribution (Stated):	\$425,704,926
Class A Notes Bond Factor after distribution:	0.370178
Class AB Notes Balance after distribution (Invested):	\$50,892,610
Class AB Notes Balance after distribution (Stated):	\$50,892,610
Class AB Notes Bond Factor after distribution:	0.814282
Class B1 Notes Balance after distribution (Invested):	\$24,428,453
Class B1 Notes Balance after distribution (Stated):	\$24,428,453
Class B1 Notes Bond Factor after distribution:	0.814282
Class B2 Notes Balance after distribution (Invested):	\$3,969,624
Class B2 Notes Balance after distribution (Stated):	\$3,969,624
Class B2 Notes Bond Factor after distribution:	0.814282
Class B3 Notes Balance after distribution (Invested):	\$2,137,490
Class B3 Notes Balance after distribution (Stated):	\$2,137,490
Class B3 Notes Bond Factor after distribution:	0.814282
<b>Total Note Balance After distribution :</b>	<b>\$507,133,102</b>

#### Facilities

Liquidity Facility Limit	\$7,049,366
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%:	50.65%	32.53%
> 50%, up to and including 55%:	7.08%	8.40%
> 55%, up to and including 60%:	8.73%	11.08%
> 60%, up to and including 65%:	8.70%	12.11%
> 65%, up to and including 70%:	8.38%	10.74%
> 70%, up to and including 75%:	6.99%	10.58%
> 75%, up to and including 80%:	5.50%	8.19%
> 80%, up to and including 85%:	2.78%	4.26%
> 85%, up to and including 90%:	1.03%	1.73%
> 90%, up to and including 95%:	0.13%	0.29%
> 95%:	0.03%	0.07%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	18.76%	2.43%
> \$50,000, up to and including \$100,000:	17.27%	7.89%
> \$100,000, up to and including \$200,000:	30.82%	27.60%
> \$200,000, up to and including \$300,000:	19.95%	29.74%
> \$300,000, up to and including \$400,000:	8.54%	18.02%
> \$400,000, up to and including \$500,000:	2.68%	7.35%
> \$500,000, up to and including \$600,000:	1.39%	4.57%
> \$600,000, up to and including \$700,000:	0.42%	1.63%
> \$700,000, up to and including \$750,000:	0.06%	0.28%
> \$750,000:	0.10%	0.49%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	17.08%	19.73%
> 60 months:	82.92%	80.27%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.26%	0.43%
> 5 years, up to and including 10 years:	5.92%	2.45%
> 10 years, up to and including 15 years:	15.46%	10.72%
> 15 years, up to and including 20 years:	27.98%	22.80%
> 20 years, up to and including 25 years:	37.06%	49.21%
> 25 years, up to and including 30 years:	11.32%	14.39%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	27.39%	26.03%
Gold Coast	5.60%	4.95%
Sunshine Coast	4.01%	3.21%
Queensland - Other	22.96%	18.53%
Sydney Metropolitan	15.36%	21.93%
N.S.W. - Other	6.40%	5.71%
Australian Capital Territory	1.49%	1.62%
Melbourne Metropolitan	6.53%	6.81%
Victoria - Other	1.65%	1.33%
Perth Metropolitan	5.08%	6.29%
W.A. - Other	0.65%	0.86%
Adelaide Metropolitan	1.68%	1.69%
S.A. - Other	0.36%	0.32%
Darwin Metropolitan	0.32%	0.41%
N.T. - Other	0.06%	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	4.01%	3.99%
Equity Takeout	4.79%	4.08%
Home Improvement	0.32%	0.18%
Purchase Existing Property	63.42%	62.48%
Purchase New Property	0.29%	0.41%
Refinance	23.71%	26.68%
Refinance - Equity Takeout	2.98%	1.90%
Refinance - Home Improvement	0.49%	0.27%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.29%	1.99%
> 30 days, up to and including 60 days:	0.16%	0.18%
> 60 days, up to and including 90 days:	0.42%	0.61%
> 90 days:	0.78%	1.17%

Default Information for Monthly Period Ending 31 October 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	13.97%	14.74%

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