

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 August 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/08/2019
Last Day of Monthly Period:	31/08/2019
Total Current Balance:	\$430,154,314
Total Number of Loans:	2,746
Average Current Balance:	\$156,648
Highest Current Balance:	\$801,171
Weighted Average LVR:	55.56%
Weighted Average Seasoning (Months):	101.52
Weighted Average Remaining Term:	238.83
Weighted Average Variable Rate:	4.1974%
Weighted Average Fixed Rate:	3.9839%
Weighted Average Rate on All Loans:	4.1698%
Percentage (by value) of "Owner Occupied" Loans:	78.46%
Percentage (by value) of Metropolitan Securities:	64.47%
Percentage Mortgage Insured - Primary:	37.38%
Percentage Mortgage Insured - Pool:	62.62%
Percentage (by value) of Variable Rate Loans:	87.31%
Percentage (by value) of Interest Only Loans:	2.89%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,538,947
Principal Draw:	\$0
Total:	\$1,538,947
Trust Expenses for the Period:	
Servicing Fee:	\$81,721
Management Fee:	\$20,430
Custodian Fee:	\$8,172
Trustee Fee:	\$7,151
Trust Indemnification:	\$25

Swap Payments:	\$330,247
Facility Fees:	\$867
Class A Notes Coupon Payments:	\$604,674
Class AB Notes Coupon Payments:	\$103,974
Class B1 Notes Coupon Payments:	\$59,749
Class B2 Notes Coupon Payments:	\$12,035
Class B3 Notes Coupon Payments:	\$9,455
Total Expenses:	\$1,238,500
Residual Income:	\$300,447
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/08/2019
Last Day of Coupon Period (Distribution Date):	13/09/2019
Number of Days in Coupon Period:	31
Determination Date:	10/09/2019
Effective BBSW for Current Period:	1.0392%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$604,674
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:	\$103,974
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:	\$59,749
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:	\$12,035
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:	\$9,455
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,878,833
Mortgage portfolio balance at start of period:	\$437,364,105
Less: Scheduled principal received during the period:	\$1,376,320
Less: Unscheduled principal received during the period:	\$7,766,161
Plus: Redraws:	\$1,932,689
Mortgage portfolio balance at close of period:	\$430,154,314
Value of full discharges during the period:	\$608,750

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$367,138,436
Class A Notes Balance before distribution (Stated):	\$367,138,436
Class AB Notes Balance before distribution (Invested):	\$43,891,043
Class AB Notes Balance before distribution (Stated):	\$43,891,043
Class B1 Notes Balance before distribution (Invested):	\$21,067,701
Class B1 Notes Balance before distribution (Stated):	\$21,067,701
Class B2 Notes Balance before distribution (Invested):	\$3,423,501
Class B2 Notes Balance before distribution (Stated):	\$3,423,501
Class B3 Notes Balance before distribution (Invested):	\$1,843,424
Class B3 Notes Balance before distribution (Stated):	\$1,843,424
Total Invested Note Balance before distribution:	\$437,364,105

Current Weighted Average Security Coupon Rate:	2.1264%
Mortgage Principal Amount Distributed:	\$9,142,481
Repayment of Redraws:	\$1,932,689
Class A Notes Balance after distribution (Invested):	\$361,086,289
Class A Notes Balance after distribution (Stated):	\$361,086,289
Class A Notes Bond Factor after distribution:	0.313988
Class AB Notes Balance after distribution (Invested):	\$43,167,515
Class AB Notes Balance after distribution (Stated):	\$43,167,515
Class AB Notes Bond Factor after distribution:	0.690680
Class B1 Notes Balance after distribution (Invested):	\$20,720,407
Class B1 Notes Balance after distribution (Stated):	\$20,720,407
Class B1 Notes Bond Factor after distribution:	0.690680
Class B2 Notes Balance after distribution (Invested):	\$3,367,066
Class B2 Notes Balance after distribution (Stated):	\$3,367,066
Class B2 Notes Bond Factor after distribution:	0.690680
Class B3 Notes Balance after distribution (Invested):	\$1,813,036
Class B3 Notes Balance after distribution (Stated):	\$1,813,036
Class B3 Notes Bond Factor after distribution:	0.690680
Total Note Balance After distribution :	\$430,154,314

Facilities

Liquidity Facility Limit	\$5,971,860
Drawn Amount	\$0
Redraw Facility Limit	\$2,499,318
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%:	53.97%	35.14%
> 50%, up to and including 55%:	7.90%	9.36%
> 55%, up to and including 60%:	7.90%	11.20%
> 60%, up to and including 65%:	8.59%	11.91%
> 65%, up to and including 70%:	8.23%	11.39%
> 70%, up to and including 75%:	6.63%	10.37%
> 75%, up to and including 80%:	3.90%	6.01%
> 80%, up to and including 85%:	2.29%	3.51%
> 85%, up to and including 90%:	0.51%	0.93%
> 95%:	0.07%	0.17%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	20.39%	2.70%
> \$50,000, up to and including \$100,000:	17.73%	8.49%
> \$100,000, up to and including \$200,000:	30.95%	28.90%
> \$200,000, up to and including \$300,000:	18.97%	29.58%
> \$300,000, up to and including \$400,000:	7.94%	17.43%
> \$400,000, up to and including \$500,000:	2.15%	6.17%
> \$500,000, up to and including \$600,000:	1.42%	4.88%
> \$600,000, up to and including \$700,000:	0.33%	1.31%
> \$700,000, up to and including \$750,000:	0.04%	0.17%
> \$750,000:	0.07%	0.36%

Seasoning Analysis	% number of loans	% value of loans
> 60 months:	100.00%	100.00%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	2.88%	0.61%
> 5 years, up to and including 10 years:	7.57%	3.24%
> 10 years, up to and including 15 years:	17.41%	12.82%
> 15 years, up to and including 20 years:	27.46%	23.30%
> 20 years, up to and including 25 years:	44.68%	60.03%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.57%	25.80%
Gold Coast	5.64%	5.05%
Sunshine Coast	4.12%	3.24%
Queensland - Other	23.49%	19.05%
Sydney Metropolitan	15.40%	22.29%
N.S.W. - Other	6.34%	5.70%
Australian Capital Territory	1.38%	1.59%
Melbourne Metropolitan	6.30%	6.30%
Victoria - Other	1.49%	1.27%
Perth Metropolitan	4.99%	6.29%
W.A. - Other	0.62%	0.91%
Adelaide Metropolitan	1.53%	1.55%
S.A. - Other	0.25%	0.18%
Darwin Metropolitan	0.36%	0.46%
N.T. - Other	0.07%	0.03%
Hobart Metropolitan	0.22%	0.18%
Tasmania - Other	0.22%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.90%	3.85%
Equity Takeout	4.52%	3.81%
Home Improvement	0.33%	0.20%
Purchase Existing Property	64.17%	63.11%
Purchase New Property	0.29%	0.38%
Refinance	23.42%	26.49%
Refinance - Equity Takeout	2.91%	1.88%
Refinance - Home Improvement	0.47%	0.27%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.02%	1.68%
> 30 days, up to and including 60 days:	0.33%	0.48%
> 60 days, up to and including 90 days:	0.18%	0.30%
> 90 days:	0.95%	1.32%

Default Information for Monthly Period Ending 31 August 2019	
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	14.93%	15.56%

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