

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 January 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2019
Last Day of Monthly Period:	31/01/2019
Total Current Balance:	\$483,615,231
Total Number of Loans:	2,987
Average Current Balance:	\$161,907
Highest Current Balance:	\$874,585
Weighted Average LVR:	56.59%
Weighted Average Seasoning (Months):	94.07
Weighted Average Remaining Term:	246.11
Weighted Average Variable Rate:	4.6605%
Weighted Average Fixed Rate:	4.0394%
Weighted Average Rate on All Loans:	4.5827%
Percentage (by value) of "Owner Occupied" Loans:	79.37%
Percentage (by value) of Metropolitan Securities:	64.74%
Percentage Mortgage Insured - Primary:	36.77%
Percentage Mortgage Insured - Pool:	63.23%
Percentage (by value) of Variable Rate Loans:	87.48%
Percentage (by value) of Interest Only Loans:	4.09%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,843,017
Principal Draw:	\$0
Total:	\$1,843,017
Trust Expenses for the Period:	
Servicing Fee:	\$91,508
Management Fee:	\$22,877
Custodian Fee:	\$9,151
Trustee Fee:	\$7,749
Trust Indemnification:	\$25

Swap Payments:	\$180,632
Facility Fees:	\$904
Class A Notes Coupon Payments:	\$981,589
Class AB Notes Coupon Payments:	\$151,684
Class B1 Notes Coupon Payments:	\$83,473
Class B2 Notes Coupon Payments:	\$16,085
Class B3 Notes Coupon Payments:	\$11,885
Total Expenses:	\$1,557,561
Residual Income:	\$285,456
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/01/2019
Last Day of Coupon Period (Distribution Date):	13/02/2019
Number of Days in Coupon Period:	30
Determination Date:	08/02/2019
Effective BBSW for Current Period:	2.0050%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$981,589
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:	\$151,684
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:	\$83,473
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:	\$16,085
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:	\$11,885
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,218,685
Mortgage portfolio balance at start of period:	\$489,743,042
Less: Scheduled principal received during the period:	\$1,431,953
Less: Unscheduled principal received during the period:	\$6,342,265
Plus: Redraws:	\$1,646,407
Mortgage portfolio balance at close of period:	\$483,615,231
Value of full discharges during the period:	\$345,727

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$411,107,112
Class A Notes Balance before distribution (Stated):	\$411,107,112
Class AB Notes Balance before distribution (Invested):	\$49,147,456
Class AB Notes Balance before distribution (Stated):	\$49,147,456
Class B1 Notes Balance before distribution (Invested):	\$23,590,779
Class B1 Notes Balance before distribution (Stated):	\$23,590,779
Class B2 Notes Balance before distribution (Invested):	\$3,833,502
Class B2 Notes Balance before distribution (Stated):	\$3,833,502
Class B3 Notes Balance before distribution (Invested):	\$2,064,193
Class B3 Notes Balance before distribution (Stated):	\$2,064,193
Total Invested Note Balance before distribution:	\$489,743,042

Current Weighted Average Security Coupon Rate:	3.0922%
Mortgage Principal Amount Distributed:	\$7,774,218
Repayment of Redraws:	\$1,646,407
Class A Notes Balance after distribution (Invested):	\$405,963,218
Class A Notes Balance after distribution (Stated):	\$405,963,218
Class A Notes Bond Factor after distribution:	0.353011
Class AB Notes Balance after distribution (Invested):	\$48,532,508
Class AB Notes Balance after distribution (Stated):	\$48,532,508
Class AB Notes Bond Factor after distribution:	0.776520
Class B1 Notes Balance after distribution (Invested):	\$23,295,604
Class B1 Notes Balance after distribution (Stated):	\$23,295,604
Class B1 Notes Bond Factor after distribution:	0.776520
Class B2 Notes Balance after distribution (Invested):	\$3,785,536
Class B2 Notes Balance after distribution (Stated):	\$3,785,536
Class B2 Notes Bond Factor after distribution:	0.776520
Class B3 Notes Balance after distribution (Invested):	\$2,038,365
Class B3 Notes Balance after distribution (Stated):	\$2,038,365
Class B3 Notes Bond Factor after distribution:	0.776520
Total Note Balance After distribution :	\$483,615,231

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

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	52.19%	33.60%
> 50%, up to and including 55%:	6.63%	8.17%
> 55%, up to and including 60%:	8.87%	11.87%
> 60%, up to and including 65%:	8.54%	11.64%
> 65%, up to and including 70%:	7.57%	10.01%
> 70%, up to and including 75%:	7.37%	10.93%
> 75%, up to and including 80%:	5.39%	8.12%
> 80%, up to and including 85%:	2.48%	3.96%
> 85%, up to and including 90%:	0.80%	1.41%
> 90%, up to and including 95%:	0.10%	0.15%
> 95%:	0.07%	0.14%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	19.15%	2.43%
> \$50,000, up to and including \$100,000:	17.48%	8.04%
> \$100,000, up to and including \$200,000:	31.03%	28.22%
> \$200,000, up to and including \$300,000:	19.52%	29.48%
> \$300,000, up to and including \$400,000:	8.37%	17.87%
> \$400,000, up to and including \$500,000:	2.41%	6.67%
> \$500,000, up to and including \$600,000:	1.51%	5.04%
> \$600,000, up to and including \$700,000:	0.40%	1.59%
> \$700,000, up to and including \$750,000:	0.03%	0.15%
> \$750,000:	0.10%	0.51%

Seasoning Analysis	% number of loans	% value of loans
> 48 months, up to and including 60 months:	4.69%	5.49%
> 60 months:	95.31%	94.51%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	2.44%	0.44%
> 5 years, up to and including 10 years:	6.46%	2.75%
> 10 years, up to and including 15 years:	15.87%	11.33%
> 15 years, up to and including 20 years:	28.52%	23.56%
> 20 years, up to and including 25 years:	44.16%	58.49%
> 25 years, up to and including 30 years:	2.54%	3.44%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.28%	25.92%
Gold Coast	5.52%	4.88%
Sunshine Coast	3.98%	3.23%
Queensland - Other	23.30%	18.72%
Sydney Metropolitan	15.40%	22.13%
N.S.W. - Other	6.46%	5.78%
Australian Capital Territory	1.44%	1.58%
Melbourne Metropolitan	6.53%	6.77%
Victoria - Other	1.57%	1.29%
Perth Metropolitan	4.99%	6.05%
W.A. - Other	0.64%	0.91%
Adelaide Metropolitan	1.67%	1.69%
S.A. - Other	0.33%	0.33%
Darwin Metropolitan	0.33%	0.43%
N.T. - Other	0.07%	0.03%
Hobart Metropolitan	0.23%	0.17%
Tasmania - Other	0.23%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.98%	3.96%
Equity Takeout	4.69%	3.99%
Home Improvement	0.30%	0.19%
Purchase Existing Property	63.41%	62.39%
Purchase New Property	0.27%	0.35%
Refinance	23.90%	26.92%
Refinance - Equity Takeout	2.98%	1.94%
Refinance - Home Improvement	0.47%	0.26%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.31%	2.01%
> 30 days, up to and including 60 days:	0.33%	0.44%
> 60 days, up to and including 90 days:	0.33%	0.50%
> 90 days:	0.67%	0.85%

Default Information for Monthly Period Ending 31 January 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	10.95%	14.61%

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