

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 October 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/10/2019
Last Day of Monthly Period:	31/10/2019
Total Current Balance:	\$414,795,368
Total Number of Loans:	2,680
Average Current Balance:	\$154,774
Highest Current Balance:	\$815,157
Weighted Average LVR:	55.28%
Weighted Average Seasoning (Months):	103.41
Weighted Average Remaining Term:	237.04
Weighted Average Variable Rate:	4.0167%
Weighted Average Fixed Rate:	3.9397%
Weighted Average Rate on All Loans:	4.0078%
Percentage (by value) of "Owner Occupied" Loans:	78.49%
Percentage (by value) of Metropolitan Securities:	64.25%
Percentage Mortgage Insured - Primary:	37.43%
Percentage Mortgage Insured - Pool:	62.57%
Percentage (by value) of Variable Rate Loans:	87.93%
Percentage (by value) of Interest Only Loans:	2.44%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,393,406
Principal Draw:	\$0
Total:	\$1,393,406
Trust Expenses for the Period:	
Servicing Fee:	\$78,754
Management Fee:	\$19,688
Custodian Fee:	\$7,875
Trustee Fee:	\$6,669

Swap Payments:	\$341,943
Facility Fees:	\$839
Class A Notes Coupon Payments:	\$523,441
Class AB Notes Coupon Payments:	\$92,127
Class B1 Notes Coupon Payments:	\$53,399
Class B2 Notes Coupon Payments:	\$10,847
Class B3 Notes Coupon Payments:	\$8,615
Total Expenses:	\$1,144,197
Residual Income:	\$249,209
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/10/2019
Last Day of Coupon Period (Distribution Date):	13/11/2019
Number of Days in Coupon Period:	30
Determination Date:	08/11/2019
Effective BBSW for Current Period:	0.9000%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$523,441
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:	\$92,127
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:	\$53,399
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:	\$10,847
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:	\$8,615
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,767,841
Mortgage portfolio balance at start of period:	\$421,482,959
Less: Scheduled principal received during the period:	\$1,410,265
Less: Unscheduled principal received during the period:	\$7,419,406
Plus: Redraws:	\$2,142,079
Mortgage portfolio balance at close of period:	\$414,795,368
Value of full discharges during the period:	\$1,003,480

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$353,807,257
Class A Notes Balance before distribution (Stated):	\$353,807,257
Class AB Notes Balance before distribution (Invested):	\$42,297,314
Class AB Notes Balance before distribution (Stated):	\$42,297,314
Class B1 Notes Balance before distribution (Invested):	\$20,302,711
Class B1 Notes Balance before distribution (Stated):	\$20,302,711
Class B2 Notes Balance before distribution (Invested):	\$3,299,190
Class B2 Notes Balance before distribution (Stated):	\$3,299,190
Class B3 Notes Balance before distribution (Invested):	\$1,776,487
Class B3 Notes Balance before distribution (Stated):	\$1,776,487
Total Invested Note Balance before distribution:	\$421,482,959

Current Weighted Average Security Coupon Rate:	1.9872%
Mortgage Principal Amount Distributed:	\$8,829,671
Repayment of Redraws:	\$2,142,079
Class A Notes Balance after distribution (Invested):	\$348,193,463
Class A Notes Balance after distribution (Stated):	\$348,193,463
Class A Notes Bond Factor after distribution:	0.302777
Class AB Notes Balance after distribution (Invested):	\$41,626,190
Class AB Notes Balance after distribution (Stated):	\$41,626,190
Class AB Notes Bond Factor after distribution:	0.666019
Class B1 Notes Balance after distribution (Invested):	\$19,980,571
Class B1 Notes Balance after distribution (Stated):	\$19,980,571
Class B1 Notes Bond Factor after distribution:	0.666019
Class B2 Notes Balance after distribution (Invested):	\$3,246,843
Class B2 Notes Balance after distribution (Stated):	\$3,246,843
Class B2 Notes Bond Factor after distribution:	0.666019
Class B3 Notes Balance after distribution (Invested):	\$1,748,300
Class B3 Notes Balance after distribution (Stated):	\$1,748,300
Class B3 Notes Bond Factor after distribution:	0.666019
Total Note Balance After distribution :	\$414,795,368

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%:	54.10%	35.22%
> 50%, up to and including 55%:	8.17%	9.74%
> 55%, up to and including 60%:	7.91%	11.29%
> 60%, up to and including 65%:	8.47%	11.38%
> 65%, up to and including 70%:	7.99%	11.36%
> 70%, up to and including 75%:	7.16%	11.06%
> 75%, up to and including 80%:	3.51%	5.69%
> 80%, up to and including 85%:	2.20%	3.43%
> 85%, up to and including 90%:	0.41%	0.68%
> 90%, up to and including 95%:	0.04%	0.05%
> 95%:	0.04%	0.08%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	20.82%	2.79%
> \$50,000, up to and including \$100,000:	17.69%	8.50%
> \$100,000, up to and including \$200,000:	30.86%	29.04%
> \$200,000, up to and including \$300,000:	18.88%	29.68%
> \$300,000, up to and including \$400,000:	7.80%	17.19%
> \$400,000, up to and including \$500,000:	2.16%	6.26%
> \$500,000, up to and including \$600,000:	1.38%	4.77%
> \$600,000, up to and including \$700,000:	0.30%	1.20%
> \$700,000, up to and including \$750,000:	0.04%	0.17%
> \$750,000:	0.07%	0.39%

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:	2.99%	0.61%
> 5 years, up to and including 10 years:	7.76%	3.29%
> 10 years, up to and including 15 years:	18.17%	13.40%
> 15 years, up to and including 20 years:	26.98%	23.38%
> 20 years, up to and including 25 years:	44.10%	59.32%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.54%	25.75%
Gold Coast	5.75%	5.17%
Sunshine Coast	4.10%	3.26%
Queensland - Other	23.54%	19.24%
Sydney Metropolitan	15.30%	22.16%
N.S.W. - Other	6.34%	5.65%
Australian Capital Territory	1.42%	1.63%
Melbourne Metropolitan	6.19%	6.27%
Victoria - Other	1.49%	1.27%
Perth Metropolitan	5.04%	6.25%
W.A. - Other	0.60%	0.84%
Adelaide Metropolitan	1.57%	1.56%
S.A. - Other	0.26%	0.19%
Darwin Metropolitan	0.34%	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	3.99%	3.97%
Equity Takeout	4.37%	3.71%
Home Improvement	0.34%	0.21%
Purchase Existing Property	64.07%	62.77%
Purchase New Property	0.30%	0.39%
Refinance	23.54%	26.78%
Refinance - Equity Takeout	2.91%	1.89%
Refinance - Home Improvement	0.49%	0.27%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.97%	1.48%
> 30 days, up to and including 60 days:	0.30%	0.45%
> 60 days, up to and including 90 days:	0.30%	0.44%
> 90 days:	0.86%	1.21%

Default Information for Monthly Period Ending 31 October 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	14.08%	16.08%

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