

# Apollo Series 2015-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/08/2018
Last Day of Monthly Period:	31/08/2018
Total Current Balance:	\$520,453,722
Total Number of Loans:	3,155
Average Current Balance:	\$164,962
Highest Current Balance:	\$882,669
Weighted Average LVR:	57.07%
Weighted Average Seasoning (Months):	89.39
Weighted Average Remaining Term:	250.50
Weighted Average Variable Rate:	4.5324%
Weighted Average Fixed Rate:	4.1785%
Weighted Average Rate on All Loans:	4.4917%
Percentage (by value) of "Owner Occupied" Loans:	79.16%
Percentage (by value) of Metropolitan Securities:	64.82%
Percentage Mortgage Insured - Primary:	37.08%
Percentage Mortgage Insured - Pool:	62.92%
Percentage (by value) of Variable Rate Loans:	88.02%
Percentage (by value) of Interest Only Loans:	8.88%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,950,672
Principal Draw:	\$0
Total:	\$1,950,672
Trust Expenses for the Period:	
Servicing Fee:	\$99,419
Management Fee:	\$24,855
Custodian Fee:	\$9,942
Trustee Fee:	\$8,699

Swap Payments:	\$150,076
Facility Fees:	\$1,026
Class A Notes Coupon Payments:	\$1,057,389
Class AB Notes Coupon Payments:	\$164,958
Class B1 Notes Coupon Payments:	\$91,152
Class B2 Notes Coupon Payments:	\$17,642
Class B3 Notes Coupon Payments:	\$13,119
Total Expenses:	\$1,638,277
Residual Income:	\$312,395
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/08/2018
Last Day of Coupon Period (Distribution Date):	13/09/2018
Number of Days in Coupon Period:	31
Determination Date:	10/09/2018
Effective BBSW for Current Period:	1.8874%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$1,057,389
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:	\$164,958
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:	\$91,152
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:	\$17,642
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:	\$13,119
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,354,398
Mortgage portfolio balance at start of period:	\$532,083,546
Less: Scheduled principal received during the period:	\$1,400,682
Less: Unscheduled principal received during the period:	\$10,718,021
Plus: Redraws:	\$488,880
Mortgage portfolio balance at close of period:	\$520,453,722
Value of full discharges during the period:	\$4,374,694

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$446,649,184
Class A Notes Balance before distribution (Stated):	\$446,649,184
Class AB Notes Balance before distribution (Invested):	\$53,396,476
Class AB Notes Balance before distribution (Stated):	\$53,396,476
Class B1 Notes Balance before distribution (Invested):	\$25,630,309
Class B1 Notes Balance before distribution (Stated):	\$25,630,309
Class B2 Notes Balance before distribution (Invested):	\$4,164,925
Class B2 Notes Balance before distribution (Stated):	\$4,164,925
Class B3 Notes Balance before distribution (Invested):	\$2,242,652
Class B3 Notes Balance before distribution (Stated):	\$2,242,652
<b>Total Invested Note Balance before distribution:</b>	<b>\$532,083,546</b>

Current Weighted Average Security Coupon Rate:	2.9746%
Mortgage Principal Amount Distributed:	\$12,118,704
Repayment of Redraws:	\$488,880
Class A Notes Balance after distribution (Invested):	\$436,886,711
Class A Notes Balance after distribution (Stated):	\$436,886,711
Class A Notes Bond Factor after distribution:	0.379901
Class AB Notes Balance after distribution (Invested):	\$52,229,382
Class AB Notes Balance after distribution (Stated):	\$52,229,382
Class AB Notes Bond Factor after distribution:	0.835670
Class B1 Notes Balance after distribution (Invested):	\$25,070,103
Class B1 Notes Balance after distribution (Stated):	\$25,070,103
Class B1 Notes Bond Factor after distribution:	0.835670
Class B2 Notes Balance after distribution (Invested):	\$4,073,892
Class B2 Notes Balance after distribution (Stated):	\$4,073,892
Class B2 Notes Bond Factor after distribution:	0.835670
Class B3 Notes Balance after distribution (Invested):	\$2,193,634
Class B3 Notes Balance after distribution (Stated):	\$2,193,634
Class B3 Notes Bond Factor after distribution:	0.835670
<b>Total Note Balance After distribution :</b>	<b>\$520,453,722</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%	33.06%
> 50%, up to and including 55%:	6.88%	7.75%
> 55%, up to and including 60%:	8.49%	10.76%
> 60%, up to and including 65%:	8.72%	11.93%
> 65%, up to and including 70%:	8.43%	10.98%
> 70%, up to and including 75%:	7.26%	10.80%
> 75%, up to and including 80%:	5.48%	8.31%
> 80%, up to and including 85%:	2.82%	4.22%
> 85%, up to and including 90%:	1.11%	1.84%
> 90%, up to and including 95%:	0.16%	0.35%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	18.61%	2.42%
> \$50,000, up to and including \$100,000:	17.34%	7.91%
> \$100,000, up to and including \$200,000:	30.71%	27.50%
> \$200,000, up to and including \$300,000:	20.06%	29.73%
> \$300,000, up to and including \$400,000:	8.53%	17.90%
> \$400,000, up to and including \$500,000:	2.76%	7.50%
> \$500,000, up to and including \$600,000:	1.39%	4.57%
> \$600,000, up to and including \$700,000:	0.44%	1.72%
> \$700,000, up to and including \$750,000:	0.06%	0.28%
> \$750,000:	0.10%	0.48%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	22.35%	26.30%
> 60 months:	77.65%	73.70%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.19%	0.41%
> 5 years, up to and including 10 years:	5.80%	2.45%
> 10 years, up to and including 15 years:	14.90%	9.83%
> 15 years, up to and including 20 years:	28.24%	23.48%
> 20 years, up to and including 25 years:	34.10%	44.49%
> 25 years, up to and including 30 years:	14.77%	19.34%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	27.29%	26.06%
Gold Coast	5.67%	5.06%
Sunshine Coast	4.06%	3.27%
Queensland - Other	22.85%	18.40%
Sydney Metropolitan	15.28%	21.69%
N.S.W. - Other	6.50%	5.76%
Australian Capital Territory	1.46%	1.59%
Melbourne Metropolitan	6.62%	6.90%
Victoria - Other	1.74%	1.39%
Perth Metropolitan	5.01%	6.33%
W.A. - Other	0.63%	0.85%
Adelaide Metropolitan	1.68%	1.69%
S.A. - Other	0.38%	0.32%
Darwin Metropolitan	0.32%	0.40%
N.T. - Other	0.06%	0.03%
Hobart Metropolitan	0.22%	0.17%
Tasmania - Other	0.22%	0.10%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.99%	3.97%
Equity Takeout	4.85%	4.10%
Home Improvement	0.32%	0.18%
Purchase Existing Property	63.33%	62.32%
Purchase New Property	0.29%	0.40%
Refinance	23.74%	26.87%
Refinance - Equity Takeout	3.01%	1.88%
Refinance - Home Improvement	0.48%	0.27%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.92%	1.26%
> 30 days, up to and including 60 days:	0.29%	0.35%
> 60 days, up to and including 90 days:	0.35%	0.44%
> 90 days:	0.92%	1.36%

Default Information for Monthly Period Ending 31 August 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	20.83%	18.65%

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