

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 31 May 2019

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/05/2019
Last Day of Monthly Period:	31/05/2019
Total Current Balance:	\$452,899,219
Total Number of Loans:	2,859
Average Current Balance:	\$158,412
Highest Current Balance:	\$806,157
Weighted Average LVR:	55.99%
Weighted Average Seasoning (Months):	98.29
Weighted Average Remaining Term:	241.99
Weighted Average Variable Rate:	4.6342%
Weighted Average Fixed Rate:	3.9977%
Weighted Average Rate on All Loans:	4.5544%
Percentage (by value) of "Owner Occupied" Loans:	78.99%
Percentage (by value) of Metropolitan Securities:	64.59%
Percentage Mortgage Insured - Primary:	36.88%
Percentage Mortgage Insured - Pool:	63.12%
Percentage (by value) of Variable Rate Loans:	87.53%
Percentage (by value) of Interest Only Loans:	2.98%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,647,218
Principal Draw:	\$0
Total:	\$1,647,218
Trust Expenses for the Period:	
Servicing Fee:	\$85,834
Management Fee:	\$21,458
Custodian Fee:	\$8,583
Trustee Fee:	\$7,510
Trust Indemnification:	\$25

Swap Payments:	\$183,062
Facility Fees:	\$867
Class A Notes Coupon Payments:	\$841,270
Class AB Notes Coupon Payments:	\$133,853
Class B1 Notes Coupon Payments:	\$74,586
Class B2 Notes Coupon Payments:	\$14,563
Class B3 Notes Coupon Payments:	\$10,966
Total Expenses:	\$1,382,579
Residual Income:	\$264,640
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/05/2019
Last Day of Coupon Period (Distribution Date):	13/06/2019
Number of Days in Coupon Period:	31
Determination Date:	07/06/2019
Effective BBSW for Current Period:	1.6687%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$841,270
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:	\$133,853
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:	\$74,586
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:	\$14,563
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:	\$10,966
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,046,733
Mortgage portfolio balance at start of period:	\$459,373,812
Less: Scheduled principal received during the period:	\$1,395,061
Less: Unscheduled principal received during the period:	\$7,235,950
Plus: Redraws:	\$2,156,419
Mortgage portfolio balance at close of period:	\$452,899,219
Value of full discharges during the period:	\$1,383,145

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$385,614,139
Class A Notes Balance before distribution (Stated):	\$385,614,139
Class AB Notes Balance before distribution (Invested):	\$46,099,796
Class AB Notes Balance before distribution (Stated):	\$46,099,796
Class B1 Notes Balance before distribution (Invested):	\$22,127,902
Class B1 Notes Balance before distribution (Stated):	\$22,127,902
Class B2 Notes Balance before distribution (Invested):	\$3,595,784
Class B2 Notes Balance before distribution (Stated):	\$3,595,784
Class B3 Notes Balance before distribution (Invested):	\$1,936,191
Class B3 Notes Balance before distribution (Stated):	\$1,936,191
<b>Total Invested Note Balance before distribution:</b>	<b>\$459,373,812</b>

Current Weighted Average Security Coupon Rate:	2.7559%
Mortgage Principal Amount Distributed:	\$8,631,012
Repayment of Redraws:	\$2,156,419
Class A Notes Balance after distribution (Invested):	\$380,179,144
Class A Notes Balance after distribution (Stated):	\$380,179,144
Class A Notes Bond Factor after distribution:	0.330591
Class AB Notes Balance after distribution (Invested):	\$45,450,047
Class AB Notes Balance after distribution (Stated):	\$45,450,047
Class AB Notes Bond Factor after distribution:	0.727201
Class B1 Notes Balance after distribution (Invested):	\$21,816,023
Class B1 Notes Balance after distribution (Stated):	\$21,816,023
Class B1 Notes Bond Factor after distribution:	0.727201
Class B2 Notes Balance after distribution (Invested):	\$3,545,104
Class B2 Notes Balance after distribution (Stated):	\$3,545,104
Class B2 Notes Bond Factor after distribution:	0.727201
Class B3 Notes Balance after distribution (Invested):	\$1,908,902
Class B3 Notes Balance after distribution (Stated):	\$1,908,902
Class B3 Notes Bond Factor after distribution:	0.727201
<b>Total Note Balance After distribution :</b>	<b>\$452,899,219</b>

#### 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

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	53.03%	34.55%
> 50%, up to and including 55%:	7.07%	8.38%
> 55%, up to and including 60%:	8.71%	11.73%
> 60%, up to and including 65%:	9.09%	12.71%
> 65%, up to and including 70%:	7.69%	10.01%
> 70%, up to and including 75%:	6.72%	10.54%
> 75%, up to and including 80%:	4.76%	7.32%
> 80%, up to and including 85%:	2.17%	3.28%
> 85%, up to and including 90%:	0.59%	1.15%
> 90%, up to and including 95%:	0.07%	0.14%
> 95%:	0.10%	0.17%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	19.83%	2.56%
> \$50,000, up to and including \$100,000:	17.91%	8.44%
> \$100,000, up to and including \$200,000:	31.13%	28.96%
> \$200,000, up to and including \$300,000:	18.82%	29.06%
> \$300,000, up to and including \$400,000:	8.11%	17.64%
> \$400,000, up to and including \$500,000:	2.31%	6.53%
> \$500,000, up to and including \$600,000:	1.43%	4.90%
> \$600,000, up to and including \$700,000:	0.35%	1.41%
> \$700,000, up to and including \$750,000:	0.03%	0.16%
> \$750,000:	0.07%	0.35%

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

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.69%	0.51%
> 5 years, up to and including 10 years:	7.07%	3.12%
> 10 years, up to and including 15 years:	16.86%	12.13%
> 15 years, up to and including 20 years:	27.67%	23.26%
> 20 years, up to and including 25 years:	45.72%	60.98%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	27.39%	25.73%
Gold Coast	5.56%	4.85%
Sunshine Coast	4.13%	3.27%
Queensland - Other	23.26%	18.91%
Sydney Metropolitan	15.56%	22.40%
N.S.W. - Other	6.37%	5.78%
Australian Capital Territory	1.40%	1.57%
Melbourne Metropolitan	6.44%	6.58%
Victoria - Other	1.64%	1.35%
Perth Metropolitan	4.90%	6.13%
W.A. - Other	0.63%	0.86%
Adelaide Metropolitan	1.54%	1.55%
S.A. - Other	0.28%	0.26%
Darwin Metropolitan	0.35%	0.45%
N.T. - Other	0.07%	0.03%
Hobart Metropolitan	0.24%	0.19%
Tasmania - Other	0.24%	0.10%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.92%	3.90%
Equity Takeout	4.69%	3.92%
Home Improvement	0.31%	0.20%
Purchase Existing Property	63.73%	62.50%
Purchase New Property	0.28%	0.37%
Refinance	23.68%	26.92%
Refinance - Equity Takeout	2.90%	1.92%
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:	1.47%	2.14%
> 30 days, up to and including 60 days:	0.42%	0.57%
> 60 days, up to and including 90 days:	0.28%	0.41%
> 90 days:	0.87%	1.17%

Default Information for Monthly Period Ending 31 May 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	12.53%	13.54%

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