

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 28 February 2019

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/02/2019
Last Day of Monthly Period:	28/02/2019
Total Current Balance:	\$474,027,846
Total Number of Loans:	2,948
Average Current Balance:	\$160,796
Highest Current Balance:	\$872,915
Weighted Average LVR:	56.44%
Weighted Average Seasoning (Months):	95.25
Weighted Average Remaining Term:	244.99
Weighted Average Variable Rate:	4.6508%
Weighted Average Fixed Rate:	4.0153%
Weighted Average Rate on All Loans:	4.5693%
Percentage (by value) of "Owner Occupied" Loans:	79.29%
Percentage (by value) of Metropolitan Securities:	64.54%
Percentage Mortgage Insured - Primary:	36.98%
Percentage Mortgage Insured - Pool:	63.02%
Percentage (by value) of Variable Rate Loans:	87.18%
Percentage (by value) of Interest Only Loans:	3.51%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,801,569
Principal Draw:	\$0
Total:	\$1,801,569
Trust Expenses for the Period:	
Servicing Fee:	\$81,618
Management Fee:	\$20,405
Custodian Fee:	\$8,162
Trustee Fee:	\$7,142
Trust Indemnification:	\$25

Swap Payments:	\$282,837
Facility Fees:	\$844
Class A Notes Coupon Payments:	\$894,472
Class AB Notes Coupon Payments:	\$138,579
Class B1 Notes Coupon Payments:	\$76,347
Class B2 Notes Coupon Payments:	\$14,730
Class B3 Notes Coupon Payments:	\$10,902
Total Expenses:	\$1,536,062
Residual Income:	\$265,507
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/02/2019
Last Day of Coupon Period (Distribution Date):	13/03/2019
Number of Days in Coupon Period:	28
Determination Date:	08/03/2019
Effective BBSW for Current Period:	1.9722%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$894,472
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:	\$138,579
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:	\$76,347
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:	\$14,730
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:	\$10,902
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,153,939
Mortgage portfolio balance at start of period:	\$483,615,231
Less: Scheduled principal received during the period:	\$1,021,534
Less: Unscheduled principal received during the period:	\$9,928,415
Plus: Redraws:	\$1,362,563
Mortgage portfolio balance at close of period:	\$474,027,846
Value of full discharges during the period:	\$4,014,425

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$405,963,218
Class A Notes Balance before distribution (Stated):	\$405,963,218
Class AB Notes Balance before distribution (Invested):	\$48,532,508
Class AB Notes Balance before distribution (Stated):	\$48,532,508
Class B1 Notes Balance before distribution (Invested):	\$23,295,604
Class B1 Notes Balance before distribution (Stated):	\$23,295,604
Class B2 Notes Balance before distribution (Invested):	\$3,785,536
Class B2 Notes Balance before distribution (Stated):	\$3,785,536
Class B3 Notes Balance before distribution (Invested):	\$2,038,365
Class B3 Notes Balance before distribution (Stated):	\$2,038,365
<b>Total Invested Note Balance before distribution:</b>	<b>\$483,615,231</b>

Current Weighted Average Security Coupon Rate:	3.0594%
Mortgage Principal Amount Distributed:	\$10,949,948
Repayment of Redraws:	\$1,362,563
Class A Notes Balance after distribution (Invested):	\$397,915,238
Class A Notes Balance after distribution (Stated):	\$397,915,238
Class A Notes Bond Factor after distribution:	0.346013
Class AB Notes Balance after distribution (Invested):	\$47,570,380
Class AB Notes Balance after distribution (Stated):	\$47,570,380
Class AB Notes Bond Factor after distribution:	0.761126
Class B1 Notes Balance after distribution (Invested):	\$22,833,782
Class B1 Notes Balance after distribution (Stated):	\$22,833,782
Class B1 Notes Bond Factor after distribution:	0.761126
Class B2 Notes Balance after distribution (Invested):	\$3,710,490
Class B2 Notes Balance after distribution (Stated):	\$3,710,490
Class B2 Notes Bond Factor after distribution:	0.761126
Class B3 Notes Balance after distribution (Invested):	\$1,997,956
Class B3 Notes Balance after distribution (Stated):	\$1,997,956
Class B3 Notes Bond Factor after distribution:	0.761126
<b>Total Note Balance After distribution :</b>	<b>\$474,027,846</b>

#### 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

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	52.17%	33.67%
> 50%, up to and including 55%:	6.89%	8.40%
> 55%, up to and including 60%:	9.46%	12.59%
> 60%, up to and including 65%:	8.07%	11.13%
> 65%, up to and including 70%:	7.46%	9.64%
> 70%, up to and including 75%:	7.19%	10.86%
> 75%, up to and including 80%:	5.39%	8.26%
> 80%, up to and including 85%:	2.37%	3.72%
> 85%, up to and including 90%:	0.81%	1.44%
> 90%, up to and including 95%:	0.10%	0.15%
> 95%:	0.07%	0.15%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	19.37%	2.52%
> \$50,000, up to and including \$100,000:	17.44%	8.11%
> \$100,000, up to and including \$200,000:	31.21%	28.58%
> \$200,000, up to and including \$300,000:	19.50%	29.67%
> \$300,000, up to and including \$400,000:	8.24%	17.72%
> \$400,000, up to and including \$500,000:	2.24%	6.25%
> \$500,000, up to and including \$600,000:	1.49%	5.02%
> \$600,000, up to and including \$700,000:	0.37%	1.47%
> \$700,000, up to and including \$750,000:	0.03%	0.16%
> \$750,000:	0.10%	0.52%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	1.32%	1.54%
> 60 months:	98.68%	98.46%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.54%	0.48%
> 5 years, up to and including 10 years:	6.58%	2.86%
> 10 years, up to and including 15 years:	16.11%	11.61%
> 15 years, up to and including 20 years:	28.56%	23.61%
> 20 years, up to and including 25 years:	45.52%	60.59%
> 25 years, up to and including 30 years:	0.68%	0.85%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	27.27%	25.91%
Gold Coast	5.53%	4.79%
Sunshine Coast	4.04%	3.28%
Queensland - Other	23.37%	18.92%
Sydney Metropolitan	15.47%	22.16%
N.S.W. - Other	6.45%	5.78%
Australian Capital Territory	1.46%	1.60%
Melbourne Metropolitan	6.51%	6.67%
Victoria - Other	1.59%	1.31%
Perth Metropolitan	4.95%	6.05%
W.A. - Other	0.64%	0.92%
Adelaide Metropolitan	1.53%	1.53%
S.A. - Other	0.31%	0.32%
Darwin Metropolitan	0.34%	0.43%
N.T. - Other	0.07%	0.03%
Hobart Metropolitan	0.24%	0.18%
Tasmania - Other	0.24%	0.10%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	3.90%	3.93%
Equity Takeout	4.68%	3.93%
Home Improvement	0.31%	0.19%
Purchase Existing Property	63.60%	62.62%
Purchase New Property	0.27%	0.36%
Refinance	23.78%	26.75%
Refinance - Equity Takeout	2.99%	1.95%
Refinance - Home Improvement	0.47%	0.27%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.83%	2.68%
> 30 days, up to and including 60 days:	0.17%	0.25%
> 60 days, up to and including 90 days:	0.34%	0.51%
> 90 days:	0.68%	0.90%

Default Information for Monthly Period Ending 28 February 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	19.34%	16.72%

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