

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 July 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/07/2019
Last Day of Monthly Period:	31/07/2019
Total Current Balance:	\$437,364,105
Total Number of Loans:	2,784
Average Current Balance:	\$157,099
Highest Current Balance:	\$802,809
Weighted Average LVR:	55.79%
Weighted Average Seasoning (Months):	100.34
Weighted Average Remaining Term:	239.93
Weighted Average Variable Rate:	4.2097%
Weighted Average Fixed Rate:	3.9942%
Weighted Average Rate on All Loans:	4.1822%
Percentage (by value) of "Owner Occupied" Loans:	78.65%
Percentage (by value) of Metropolitan Securities:	64.47%
Percentage Mortgage Insured - Primary:	37.34%
Percentage Mortgage Insured - Pool:	62.66%
Percentage (by value) of Variable Rate Loans:	87.22%
Percentage (by value) of Interest Only Loans:	3.00%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,540,591
Principal Draw:	\$0
Total:	\$1,540,591
Trust Expenses for the Period:	
Servicing Fee:	\$83,119
Management Fee:	\$20,780
Custodian Fee:	\$8,312
Trustee Fee:	\$6,804

Swap Payments:	\$390,984
Facility Fees:	\$811
Class A Notes Coupon Payments:	\$602,011
Class AB Notes Coupon Payments:	\$102,118
Class B1 Notes Coupon Payments:	\$58,381
Class B2 Notes Coupon Payments:	\$11,700
Class B3 Notes Coupon Payments:	\$9,130
Total Expenses:	\$1,294,150
Residual Income:	\$246,441
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/07/2019
Last Day of Coupon Period (Distribution Date):	13/08/2019
Number of Days in Coupon Period:	29
Determination Date:	08/08/2019
Effective BBSW for Current Period:	1.1291%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$602,011
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:	\$102,118
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:	\$58,381
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:	\$11,700
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:	\$9,130
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,947,999
Mortgage portfolio balance at start of period:	\$444,845,464
Less: Scheduled principal received during the period:	\$1,442,179
Less: Unscheduled principal received during the period:	\$7,995,003
Plus: Redraws:	\$1,955,824
Mortgage portfolio balance at close of period:	\$437,364,105
Value of full discharges during the period:	\$1,157,305

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$373,418,545
Class A Notes Balance before distribution (Stated):	\$373,418,545
Class AB Notes Balance before distribution (Invested):	\$44,641,824
Class AB Notes Balance before distribution (Stated):	\$44,641,824
Class B1 Notes Balance before distribution (Invested):	\$21,428,076
Class B1 Notes Balance before distribution (Stated):	\$21,428,076
Class B2 Notes Balance before distribution (Invested):	\$3,482,062
Class B2 Notes Balance before distribution (Stated):	\$3,482,062
Class B3 Notes Balance before distribution (Invested):	\$1,874,957
Class B3 Notes Balance before distribution (Stated):	\$1,874,957
Total Invested Note Balance before distribution:	\$444,845,464

Current Weighted Average Security Coupon Rate:	2.2163%
Mortgage Principal Amount Distributed:	\$9,437,182
Repayment of Redraws:	\$1,955,824
Class A Notes Balance after distribution (Invested):	\$367,138,436
Class A Notes Balance after distribution (Stated):	\$367,138,436
Class A Notes Bond Factor after distribution:	0.319251
Class AB Notes Balance after distribution (Invested):	\$43,891,043
Class AB Notes Balance after distribution (Stated):	\$43,891,043
Class AB Notes Bond Factor after distribution:	0.702257
Class B1 Notes Balance after distribution (Invested):	\$21,067,701
Class B1 Notes Balance after distribution (Stated):	\$21,067,701
Class B1 Notes Bond Factor after distribution:	0.702257
Class B2 Notes Balance after distribution (Invested):	\$3,423,501
Class B2 Notes Balance after distribution (Stated):	\$3,423,501
Class B2 Notes Bond Factor after distribution:	0.702257
Class B3 Notes Balance after distribution (Invested):	\$1,843,424
Class B3 Notes Balance after distribution (Stated):	\$1,843,424
Class B3 Notes Bond Factor after distribution:	0.702257
Total Note Balance After distribution :	\$437,364,105

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%:	53.66%	34.75%
> 50%, up to and including 55%:	7.54%	9.06%
> 55%, up to and including 60%:	8.15%	11.40%
> 60%, up to and including 65%:	8.58%	11.82%
> 65%, up to and including 70%:	8.01%	11.00%
> 70%, up to and including 75%:	6.82%	10.51%
> 75%, up to and including 80%:	4.42%	6.83%
> 80%, up to and including 85%:	2.16%	3.32%
> 85%, up to and including 90%:	0.54%	1.07%
> 90%, up to and including 95%:	0.04%	0.09%
> 95%:	0.07%	0.17%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	20.15%	2.67%
> \$50,000, up to and including \$100,000:	17.67%	8.38%
> \$100,000, up to and including \$200,000:	31.32%	29.24%
> \$200,000, up to and including \$300,000:	18.89%	29.42%
> \$300,000, up to and including \$400,000:	7.94%	17.40%
> \$400,000, up to and including \$500,000:	2.19%	6.27%
> \$500,000, up to and including \$600,000:	1.36%	4.69%
> \$600,000, up to and including \$700,000:	0.36%	1.43%
> \$700,000, up to and including \$750,000:	0.07%	0.33%
> \$750,000:	0.04%	0.18%

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:	2.84%	0.56%
> 5 years, up to and including 10 years:	7.40%	3.25%
> 10 years, up to and including 15 years:	17.31%	12.72%
> 15 years, up to and including 20 years:	27.33%	23.10%
> 20 years, up to and including 25 years:	45.11%	60.37%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.33%	25.64%
Gold Coast	5.57%	4.97%
Sunshine Coast	4.13%	3.26%
Queensland - Other	23.42%	19.01%
Sydney Metropolitan	15.63%	22.45%
N.S.W. - Other	6.29%	5.66%
Australian Capital Territory	1.36%	1.57%
Melbourne Metropolitan	6.32%	6.32%
Victoria - Other	1.62%	1.34%
Perth Metropolitan	5.03%	6.28%
W.A. - Other	0.61%	0.90%
Adelaide Metropolitan	1.54%	1.56%
S.A. - Other	0.29%	0.27%
Darwin Metropolitan	0.36%	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	3.92%	3.82%
Equity Takeout	4.71%	3.90%
Home Improvement	0.32%	0.20%
Purchase Existing Property	63.90%	62.75%
Purchase New Property	0.29%	0.37%
Refinance	23.46%	26.69%
Refinance - Equity Takeout	2.91%	1.96%
Refinance - Home Improvement	0.50%	0.30%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.15%	1.81%
> 30 days, up to and including 60 days:	0.47%	0.71%
> 60 days, up to and including 90 days:	0.29%	0.39%
> 90 days:	0.90%	1.21%

Default Information for Monthly Period Ending 31 July 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	15.17%	14.77%

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