

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 30 September 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/09/2019
Last Day of Monthly Period:	30/09/2019
Total Current Balance:	\$421,482,959
Total Number of Loans:	2,725
Average Current Balance:	\$154,673
Highest Current Balance:	\$799,529
Weighted Average LVR:	55.34%
Weighted Average Seasoning (Months):	102.32
Weighted Average Remaining Term:	238.08
Weighted Average Variable Rate:	4.1798%
Weighted Average Fixed Rate:	3.9572%
Weighted Average Rate on All Loans:	4.1519%
Percentage (by value) of "Owner Occupied" Loans:	78.50%
Percentage (by value) of Metropolitan Securities:	64.33%
Percentage Mortgage Insured - Primary:	37.33%
Percentage Mortgage Insured - Pool:	62.67%
Percentage (by value) of Variable Rate Loans:	87.63%
Percentage (by value) of Interest Only Loans:	2.70%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,451,854
Principal Draw:	\$0
Total:	\$1,451,854
Trust Expenses for the Period:	
Servicing Fee:	\$77,781
Management Fee:	\$19,445
Custodian Fee:	\$7,778
Trustee Fee:	\$7,033
Trust Indemnification:	\$25

Swap Payments:	\$302,723
Facility Fees:	\$867
Class A Notes Coupon Payments:	\$602,036
Class AB Notes Coupon Payments:	\$103,136
Class B1 Notes Coupon Payments:	\$59,184
Class B2 Notes Coupon Payments:	\$11,905
Class B3 Notes Coupon Payments:	\$9,336
Total Expenses:	\$1,201,250
Residual Income:	\$250,603
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/09/2019
Last Day of Coupon Period (Distribution Date):	14/10/2019
Number of Days in Coupon Period:	31
Determination Date:	09/10/2019
Effective BBSW for Current Period:	1.0631%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$602,036
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:	\$103,136
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:	\$59,184
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:	\$11,905
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:	\$9,336
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,831,090
Mortgage portfolio balance at start of period:	\$430,154,314
Less: Scheduled principal received during the period:	\$1,194,557
Less: Unscheduled principal received during the period:	\$8,810,346
Plus: Redraws:	\$1,333,549
Mortgage portfolio balance at close of period:	\$421,482,959
Value of full discharges during the period:	\$1,204,729

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$361,086,289
Class A Notes Balance before distribution (Stated):	\$361,086,289
Class AB Notes Balance before distribution (Invested):	\$43,167,515
Class AB Notes Balance before distribution (Stated):	\$43,167,515
Class B1 Notes Balance before distribution (Invested):	\$20,720,407
Class B1 Notes Balance before distribution (Stated):	\$20,720,407
Class B2 Notes Balance before distribution (Invested):	\$3,367,066
Class B2 Notes Balance before distribution (Stated):	\$3,367,066
Class B3 Notes Balance before distribution (Invested):	\$1,813,036
Class B3 Notes Balance before distribution (Stated):	\$1,813,036
Total Invested Note Balance before distribution:	\$430,154,314

Current Weighted Average Security Coupon Rate:	2.1503%
Mortgage Principal Amount Distributed:	\$10,004,903
Repayment of Redraws:	\$1,333,549
Class A Notes Balance after distribution (Invested):	\$353,807,257
Class A Notes Balance after distribution (Stated):	\$353,807,257
Class A Notes Bond Factor after distribution:	0.307658
Class AB Notes Balance after distribution (Invested):	\$42,297,314
Class AB Notes Balance after distribution (Stated):	\$42,297,314
Class AB Notes Bond Factor after distribution:	0.676757
Class B1 Notes Balance after distribution (Invested):	\$20,302,711
Class B1 Notes Balance after distribution (Stated):	\$20,302,711
Class B1 Notes Bond Factor after distribution:	0.676757
Class B2 Notes Balance after distribution (Invested):	\$3,299,190
Class B2 Notes Balance after distribution (Stated):	\$3,299,190
Class B2 Notes Bond Factor after distribution:	0.676757
Class B3 Notes Balance after distribution (Invested):	\$1,776,487
Class B3 Notes Balance after distribution (Stated):	\$1,776,487
Class B3 Notes Bond Factor after distribution:	0.676757
Total Note Balance After distribution :	\$421,482,959

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%:	54.35%	35.40%
> 50%, up to and including 55%:	7.78%	9.27%
> 55%, up to and including 60%:	7.93%	11.32%
> 60%, up to and including 65%:	8.59%	11.75%
> 65%, up to and including 70%:	8.15%	11.45%
> 70%, up to and including 75%:	6.68%	10.48%
> 75%, up to and including 80%:	3.82%	6.00%
> 80%, up to and including 85%:	2.20%	3.52%
> 85%, up to and including 90%:	0.48%	0.73%
> 95%:	0.04%	0.08%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	20.88%	2.73%
> \$50,000, up to and including \$100,000:	17.72%	8.56%
> \$100,000, up to and including \$200,000:	31.01%	29.26%
> \$200,000, up to and including \$300,000:	18.61%	29.32%
> \$300,000, up to and including \$400,000:	7.85%	17.38%
> \$400,000, up to and including \$500,000:	2.09%	6.06%
> \$500,000, up to and including \$600,000:	1.39%	4.81%
> \$600,000, up to and including \$700,000:	0.33%	1.33%
> \$700,000, up to and including \$750,000:	0.04%	0.17%
> \$750,000:	0.07%	0.37%

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:	2.90%	0.59%
> 5 years, up to and including 10 years:	7.60%	3.25%
> 10 years, up to and including 15 years:	17.80%	12.97%
> 15 years, up to and including 20 years:	27.38%	23.60%
> 20 years, up to and including 25 years:	44.33%	59.59%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.45%	25.59%
Gold Coast	5.65%	5.08%
Sunshine Coast	4.11%	3.29%
Queensland - Other	23.52%	19.17%
Sydney Metropolitan	15.45%	22.31%
N.S.W. - Other	6.35%	5.70%
Australian Capital Territory	1.39%	1.61%
Melbourne Metropolitan	6.28%	6.25%
Victoria - Other	1.50%	1.28%
Perth Metropolitan	5.03%	6.39%
W.A. - Other	0.59%	0.83%
Adelaide Metropolitan	1.54%	1.53%
S.A. - Other	0.26%	0.18%
Darwin Metropolitan	0.37%	0.47%
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	3.93%	3.90%
Equity Takeout	4.40%	3.74%
Home Improvement	0.33%	0.21%
Purchase Existing Property	64.18%	62.97%
Purchase New Property	0.29%	0.39%
Refinance	23.45%	26.63%
Refinance - Equity Takeout	2.94%	1.89%
Refinance - Home Improvement	0.48%	0.27%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.21%	1.65%
> 30 days, up to and including 60 days:	0.26%	0.47%
> 60 days, up to and including 90 days:	0.22%	0.18%
> 90 days:	0.84%	1.22%

Default Information for Monthly Period Ending 30 September 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	19.02%	16.43%

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