

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 December 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2019
Last Day of Monthly Period:	31/12/2019
Total Current Balance:	\$400,583,573
Total Number of Loans:	2,621
Average Current Balance:	\$152,836
Highest Current Balance:	\$830,812
Weighted Average LVR:	55.07%
Weighted Average Seasoning (Months):	105.52
Weighted Average Remaining Term:	235.13
Weighted Average Variable Rate:	3.9874%
Weighted Average Fixed Rate:	3.9124%
Weighted Average Rate on All Loans:	3.9796%
Percentage (by value) of "Owner Occupied" Loans:	78.67%
Percentage (by value) of Metropolitan Securities:	63.88%
Percentage Mortgage Insured - Primary:	37.48%
Percentage Mortgage Insured - Pool:	62.52%
Percentage (by value) of Variable Rate Loans:	88.67%
Percentage (by value) of Interest Only Loans:	2.49%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,314,869
Principal Draw:	\$0
Total:	\$1,314,869
Trust Expenses for the Period:	
Servicing Fee:	\$75,821
Management Fee:	\$18,955
Custodian Fee:	\$7,582
Trustee Fee:	\$6,634
Trust Indemnification:	\$2,957

Swap Payments:	\$270,465
Facility Fees:	\$793
Class A Notes Coupon Payments:	\$501,941
Class AB Notes Coupon Payments:	\$89,405
Class B1 Notes Coupon Payments:	\$52,045
Class B2 Notes Coupon Payments:	\$10,615
Class B3 Notes Coupon Payments:	\$8,476
Total Expenses:	\$1,045,689
Residual Income:	\$269,180
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2019
Last Day of Coupon Period (Distribution Date):	13/01/2020
Number of Days in Coupon Period:	31
Determination Date:	08/01/2020
Effective BBSW for Current Period:	0.8350%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$501,941
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:	\$89,405
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:	\$52,045
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:	\$10,615
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:	\$8,476
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,637,060
Mortgage portfolio balance at start of period:	\$405,786,407
Less: Scheduled principal received during the period:	\$1,376,864
Less: Unscheduled principal received during the period:	\$7,217,151
Plus: Redraws:	\$3,391,181
Mortgage portfolio balance at close of period:	\$400,583,573
Value of full discharges during the period:	\$2,168,489

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$340,631,032
Class A Notes Balance before distribution (Stated):	\$340,631,032
Class AB Notes Balance before distribution (Invested):	\$40,722,109
Class AB Notes Balance before distribution (Stated):	\$40,722,109
Class B1 Notes Balance before distribution (Invested):	\$19,546,612
Class B1 Notes Balance before distribution (Stated):	\$19,546,612
Class B2 Notes Balance before distribution (Invested):	\$3,176,324
Class B2 Notes Balance before distribution (Stated):	\$3,176,324
Class B3 Notes Balance before distribution (Invested):	\$1,710,329
Class B3 Notes Balance before distribution (Stated):	\$1,710,329
Total Invested Note Balance before distribution:	\$405,786,407

Current Weighted Average Security Coupon Rate:	1.9222%
Mortgage Principal Amount Distributed:	\$8,594,015
Repayment of Redraws:	\$3,391,181
Class A Notes Balance after distribution (Invested):	\$336,263,595
Class A Notes Balance after distribution (Stated):	\$336,263,595
Class A Notes Bond Factor after distribution:	0.292403
Class AB Notes Balance after distribution (Invested):	\$40,199,986
Class AB Notes Balance after distribution (Stated):	\$40,199,986
Class AB Notes Bond Factor after distribution:	0.643200
Class B1 Notes Balance after distribution (Invested):	\$19,295,993
Class B1 Notes Balance after distribution (Stated):	\$19,295,993
Class B1 Notes Bond Factor after distribution:	0.643200
Class B2 Notes Balance after distribution (Invested):	\$3,135,599
Class B2 Notes Balance after distribution (Stated):	\$3,135,599
Class B2 Notes Bond Factor after distribution:	0.643200
Class B3 Notes Balance after distribution (Invested):	\$1,688,399
Class B3 Notes Balance after distribution (Stated):	\$1,688,399
Class B3 Notes Bond Factor after distribution:	0.643200
Total Note Balance After distribution :	\$400,583,573

Facilities

Liquidity Facility Limit	\$5,392,340
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%:	54.86%	35.75%
> 50%, up to and including 55%:	8.05%	9.58%
> 55%, up to and including 60%:	8.13%	11.62%
> 60%, up to and including 65%:	8.32%	11.52%
> 65%, up to and including 70%:	7.78%	11.08%
> 70%, up to and including 75%:	6.98%	10.88%
> 75%, up to and including 80%:	3.51%	5.76%
> 80%, up to and including 85%:	1.91%	3.05%
> 85%, up to and including 90%:	0.34%	0.57%
> 90%, up to and including 95%:	0.04%	0.06%
> 95%:	0.08%	0.14%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	21.37%	2.87%
> \$50,000, up to and including \$100,000:	18.05%	8.83%
> \$100,000, up to and including \$200,000:	30.64%	29.38%
> \$200,000, up to and including \$300,000:	18.66%	29.72%
> \$300,000, up to and including \$400,000:	7.55%	16.89%
> \$400,000, up to and including \$500,000:	2.06%	6.08%
> \$500,000, up to and including \$600,000:	1.34%	4.72%
> \$600,000, up to and including \$700,000:	0.23%	0.94%
> \$700,000, up to and including \$750,000:	0.04%	0.18%
> \$750,000:	0.08%	0.41%

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:	3.28%	0.62%
> 5 years, up to and including 10 years:	8.09%	3.57%
> 10 years, up to and including 15 years:	18.89%	13.86%
> 15 years, up to and including 20 years:	26.06%	22.67%
> 20 years, up to and including 25 years:	43.69%	59.28%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.43%	25.20%
Gold Coast	5.80%	5.24%
Sunshine Coast	3.97%	3.18%
Queensland - Other	23.77%	19.61%
Sydney Metropolitan	15.30%	22.18%
N.S.W. - Other	6.26%	5.67%
Australian Capital Territory	1.41%	1.65%
Melbourne Metropolitan	6.26%	6.37%
Victoria - Other	1.49%	1.29%
Perth Metropolitan	5.07%	6.29%
W.A. - Other	0.57%	0.81%
Adelaide Metropolitan	1.53%	1.52%
S.A. - Other	0.27%	0.19%
Darwin Metropolitan	0.34%	0.48%
N.T. - Other	0.08%	0.03%
Hobart Metropolitan	0.23%	0.19%
Tasmania - Other	0.23%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	4.01%	4.05%
Equity Takeout	4.39%	3.70%
Home Improvement	0.34%	0.21%
Purchase Existing Property	63.98%	62.60%
Purchase New Property	0.31%	0.40%
Refinance	23.58%	26.87%
Refinance - Equity Takeout	2.94%	1.89%
Refinance - Home Improvement	0.46%	0.28%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.72%	2.71%
> 30 days, up to and including 60 days:	0.23%	0.28%
> 60 days, up to and including 90 days:	0.19%	0.47%
> 90 days:	0.92%	1.17%

Default Information for Monthly Period Ending 31 December 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	10.78%	15.11%

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