

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 December 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2020
Last Day of Monthly Period:	31/12/2020
Total Current Balance:	\$320,239,809
Total Number of Loans:	2,274
Average Current Balance:	\$140,827
Highest Current Balance:	\$845,370
Weighted Average LVR:	52.41%
Weighted Average Seasoning (Months):	117.53
Weighted Average Remaining Term:	223.75
Weighted Average Variable Rate:	3.5059%
Weighted Average Fixed Rate:	3.4286%
Weighted Average Rate on All Loans:	3.4977%
Percentage (by value) of "Owner Occupied" Loans:	78.86%
Percentage (by value) of Metropolitan Securities:	63.90%
Percentage Mortgage Insured - Primary:	37.90%
Percentage Mortgage Insured - Pool:	62.10%
Percentage (by value) of Variable Rate Loans:	89.44%
Percentage (by value) of Interest Only Loans:	1.01%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$896,564
Principal Draw:	\$0
Total:	\$896,564
Trust Expenses for the Period:	
Servicing Fee:	\$60,764
Management Fee:	\$15,191
Custodian Fee:	\$6,076
Trustee Fee:	\$5,145
Trust Indemnification:	\$2,957

Swap Payments:	\$327,176
Facility Fees:	\$602
Class A Notes Coupon Payments:	\$206,422
Class AB Notes Coupon Payments:	\$47,477
Class B1 Notes Coupon Payments:	\$29,871
Class B2 Notes Coupon Payments:	\$6,528
Class B3 Notes Coupon Payments:	\$5,655
Total Expenses:	\$713,864
Residual Income:	\$182,700
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/12/2020
Last Day of Coupon Period (Distribution Date):	13/01/2021
Number of Days in Coupon Period:	30
Determination Date:	08/01/2021
Effective BBSW for Current Period:	0.0200%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$206,422
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:	\$47,477
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:	\$29,871
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:	\$6,528
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:	\$5,655
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,129,676
Mortgage portfolio balance at start of period:	\$325,201,645
Less: Scheduled principal received during the period:	\$1,264,847
Less: Unscheduled principal received during the period:	\$4,578,730
Plus: Redraws:	\$881,741
Mortgage portfolio balance at close of period:	\$320,239,809
Value of full discharges during the period:	\$1,254,410

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$272,985,418
Class A Notes Balance before distribution (Stated):	\$272,985,418
Class AB Notes Balance before distribution (Invested):	\$32,635,142
Class AB Notes Balance before distribution (Stated):	\$32,635,142
Class B1 Notes Balance before distribution (Invested):	\$15,664,868
Class B1 Notes Balance before distribution (Stated):	\$15,664,868
Class B2 Notes Balance before distribution (Invested):	\$2,545,541
Class B2 Notes Balance before distribution (Stated):	\$2,545,541
Class B3 Notes Balance before distribution (Invested):	\$1,370,676
Class B3 Notes Balance before distribution (Stated):	\$1,370,676
Total Invested Note Balance before distribution:	\$325,201,645

Current Weighted Average Security Coupon Rate:	1.1072%
Mortgage Principal Amount Distributed:	\$5,843,577
Repayment of Redraws:	\$881,741
Class A Notes Balance after distribution (Invested):	\$268,820,283
Class A Notes Balance after distribution (Stated):	\$268,820,283
Class A Notes Bond Factor after distribution:	0.233757
Class AB Notes Balance after distribution (Invested):	\$32,137,204
Class AB Notes Balance after distribution (Stated):	\$32,137,204
Class AB Notes Bond Factor after distribution:	0.514195
Class B1 Notes Balance after distribution (Invested):	\$15,425,858
Class B1 Notes Balance after distribution (Stated):	\$15,425,858
Class B1 Notes Bond Factor after distribution:	0.514195
Class B2 Notes Balance after distribution (Invested):	\$2,506,702
Class B2 Notes Balance after distribution (Stated):	\$2,506,702
Class B2 Notes Bond Factor after distribution:	0.514195
Class B3 Notes Balance after distribution (Invested):	\$1,349,763
Class B3 Notes Balance after distribution (Stated):	\$1,349,763
Class B3 Notes Bond Factor after distribution:	0.514195
Total Note Balance After distribution :	\$320,239,809

Facilities

Liquidity Facility Limit	\$4,227,621
Drawn Amount	\$0
Redraw Facility Limit	\$1,972,942
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%:	61.87%	41.91%
> 50%, up to and including 55%:	7.08%	9.45%
> 55%, up to and including 60%:	7.70%	11.40%
> 60%, up to and including 65%:	6.38%	10.37%
> 65%, up to and including 70%:	7.70%	11.59%
> 70%, up to and including 75%:	5.32%	8.68%
> 75%, up to and including 80%:	2.46%	4.29%
> 80%, up to and including 85%:	0.84%	1.22%
> 85%, up to and including 90%:	0.44%	0.84%
> 90%, up to and including 95%:	0.13%	0.17%
> 95%:	0.09%	0.08%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	24.85%	3.41%
> \$50,000, up to and including \$100,000:	19.04%	10.17%
> \$100,000, up to and including \$200,000:	29.42%	30.58%
> \$200,000, up to and including \$300,000:	17.33%	29.64%
> \$300,000, up to and including \$400,000:	6.16%	14.82%
> \$400,000, up to and including \$500,000:	1.72%	5.40%
> \$500,000, up to and including \$600,000:	1.28%	4.89%
> \$600,000, up to and including \$700,000:	0.13%	0.57%
> \$750,000:	0.09%	0.51%

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:	3.30%	0.53%
> 5 years, up to and including 10 years:	10.77%	5.14%
> 10 years, up to and including 15 years:	28.28%	20.16%
> 15 years, up to and including 20 years:	18.29%	20.68%
> 20 years, up to and including 25 years:	39.36%	53.49%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.48%	25.16%
Gold Coast	5.80%	5.07%
Sunshine Coast	3.96%	3.15%
Queensland - Other	24.01%	20.12%
Sydney Metropolitan	15.22%	22.32%
N.S.W. - Other	5.80%	5.23%
Australian Capital Territory	1.23%	1.46%
Melbourne Metropolitan	6.60%	6.42%
Victoria - Other	1.58%	1.33%
Perth Metropolitan	5.15%	6.41%
W.A. - Other	0.66%	0.96%
Adelaide Metropolitan	1.50%	1.48%
S.A. - Other	0.22%	0.17%
Darwin Metropolitan	0.35%	0.48%
Hobart Metropolitan	0.22%	0.17%
Tasmania - Other	0.22%	0.07%

Loan Purpose	% number of loans	% value of loans
Construction	4.09%	3.83%
Equity Takeout	4.13%	3.35%
Home Improvement	0.26%	0.24%
Purchase Existing Property	64.51%	62.77%
Purchase New Property	0.31%	0.42%
Refinance	23.35%	27.39%
Refinance - Equity Takeout	2.95%	1.78%
Refinance - Home Improvement	0.40%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.45%	2.19%
> 30 days, up to and including 60 days:	0.40%	0.64%
> 60 days, up to and including 90 days:	0.04%	0.10%
> 90 days:	1.32%	2.02%

Default Information for Monthly Period Ending 31 December 2020	
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	12.87%	18.42%

