

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 January 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2020
Last Day of Monthly Period:	31/01/2020
Total Current Balance:	\$394,588,436
Total Number of Loans:	2,598
Average Current Balance:	\$151,882
Highest Current Balance:	\$800,770
Weighted Average LVR:	54.72%
Weighted Average Seasoning (Months):	106.43
Weighted Average Remaining Term:	234.24
Weighted Average Variable Rate:	3.9682%
Weighted Average Fixed Rate:	3.8752%
Weighted Average Rate on All Loans:	3.9579%
Percentage (by value) of "Owner Occupied" Loans:	78.91%
Percentage (by value) of Metropolitan Securities:	63.88%
Percentage Mortgage Insured - Primary:	37.45%
Percentage Mortgage Insured - Pool:	62.55%
Percentage (by value) of Variable Rate Loans:	88.89%
Percentage (by value) of Interest Only Loans:	2.19%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,302,750
Principal Draw:	\$0
Total:	\$1,302,750
Trust Expenses for the Period:	
Servicing Fee:	\$74,849
Management Fee:	\$18,712
Custodian Fee:	\$7,485
Trustee Fee:	\$6,549
Trust Indemnification:	\$25

Swap Payments:	\$296,371
Facility Fees:	\$793
Class A Notes Coupon Payments:	\$499,789
Class AB Notes Coupon Payments:	\$88,770
Class B1 Notes Coupon Payments:	\$51,623
Class B2 Notes Coupon Payments:	\$10,519
Class B3 Notes Coupon Payments:	\$8,389
Total Expenses:	\$1,063,875
Residual Income:	\$238,874
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/01/2020
Last Day of Coupon Period (Distribution Date):	13/02/2020
Number of Days in Coupon Period:	31
Determination Date:	10/02/2020
Effective BBSW for Current Period:	0.8500%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$499,789
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:	\$88,770
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:	\$51,623
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:	\$10,519
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:	\$8,389
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,601,384
Mortgage portfolio balance at start of period:	\$400,583,573
Less: Scheduled principal received during the period:	\$1,341,413
Less: Unscheduled principal received during the period:	\$5,883,214
Plus: Redraws:	\$1,229,489
Mortgage portfolio balance at close of period:	\$394,588,436
Value of full discharges during the period:	\$757,679

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$336,263,595
Class A Notes Balance before distribution (Stated):	\$336,263,595
Class AB Notes Balance before distribution (Invested):	\$40,199,986
Class AB Notes Balance before distribution (Stated):	\$40,199,986
Class B1 Notes Balance before distribution (Invested):	\$19,295,993
Class B1 Notes Balance before distribution (Stated):	\$19,295,993
Class B2 Notes Balance before distribution (Invested):	\$3,135,599
Class B2 Notes Balance before distribution (Stated):	\$3,135,599
Class B3 Notes Balance before distribution (Invested):	\$1,688,399
Class B3 Notes Balance before distribution (Stated):	\$1,688,399
Total Invested Note Balance before distribution:	\$400,583,573

Current Weighted Average Security Coupon Rate:	1.9372%
Mortgage Principal Amount Distributed:	\$7,224,627
Repayment of Redraws:	\$1,229,489
Class A Notes Balance after distribution (Invested):	\$331,231,071
Class A Notes Balance after distribution (Stated):	\$331,231,071
Class A Notes Bond Factor after distribution:	0.288027
Class AB Notes Balance after distribution (Invested):	\$39,598,353
Class AB Notes Balance after distribution (Stated):	\$39,598,353
Class AB Notes Bond Factor after distribution:	0.633574
Class B1 Notes Balance after distribution (Invested):	\$19,007,209
Class B1 Notes Balance after distribution (Stated):	\$19,007,209
Class B1 Notes Bond Factor after distribution:	0.633574
Class B2 Notes Balance after distribution (Invested):	\$3,088,672
Class B2 Notes Balance after distribution (Stated):	\$3,088,672
Class B2 Notes Bond Factor after distribution:	0.633574
Class B3 Notes Balance after distribution (Invested):	\$1,663,131
Class B3 Notes Balance after distribution (Stated):	\$1,663,131
Class B3 Notes Bond Factor after distribution:	0.633574
Total Note Balance After distribution :	\$394,588,436

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%:	55.43%	36.23%
> 50%, up to and including 55%:	7.97%	9.68%
> 55%, up to and including 60%:	8.28%	11.54%
> 60%, up to and including 65%:	8.24%	11.59%
> 65%, up to and including 70%:	7.93%	11.59%
> 70%, up to and including 75%:	6.58%	10.47%
> 75%, up to and including 80%:	3.43%	5.38%
> 80%, up to and including 85%:	1.73%	2.81%
> 85%, up to and including 90%:	0.35%	0.58%
> 90%, up to and including 95%:	0.04%	0.06%
> 95%:	0.04%	0.09%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	21.67%	2.94%
> \$50,000, up to and including \$100,000:	17.98%	8.86%
> \$100,000, up to and including \$200,000:	30.64%	29.48%
> \$200,000, up to and including \$300,000:	18.59%	29.74%
> \$300,000, up to and including \$400,000:	7.35%	16.51%
> \$400,000, up to and including \$500,000:	2.16%	6.41%
> \$500,000, up to and including \$600,000:	1.27%	4.53%
> \$600,000, up to and including \$700,000:	0.23%	0.95%
> \$700,000, up to and including \$750,000:	0.04%	0.18%
> \$750,000:	0.08%	0.40%

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:	3.31%	0.63%
> 5 years, up to and including 10 years:	8.31%	3.67%
> 10 years, up to and including 15 years:	19.59%	14.12%
> 15 years, up to and including 20 years:	25.44%	22.52%
> 20 years, up to and including 25 years:	43.34%	59.06%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.44%	25.13%
Gold Coast	5.81%	5.27%
Sunshine Coast	3.93%	3.16%
Queensland - Other	23.86%	19.72%
Sydney Metropolitan	15.20%	22.17%
N.S.W. - Other	6.20%	5.53%
Australian Capital Territory	1.39%	1.59%
Melbourne Metropolitan	6.27%	6.42%
Victoria - Other	1.50%	1.30%
Perth Metropolitan	5.12%	6.36%
W.A. - Other	0.58%	0.82%
Adelaide Metropolitan	1.54%	1.53%
S.A. - Other	0.27%	0.19%
Darwin Metropolitan	0.35%	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	4.00%	4.05%
Equity Takeout	4.43%	3.71%
Home Improvement	0.35%	0.22%
Purchase Existing Property	63.86%	62.47%
Purchase New Property	0.31%	0.41%
Refinance	23.67%	27.06%
Refinance - Equity Takeout	2.93%	1.80%
Refinance - Home Improvement	0.46%	0.28%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.23%	2.00%
> 30 days, up to and including 60 days:	0.38%	0.54%
> 60 days, up to and including 90 days:	0.27%	0.46%
> 90 days:	0.96%	1.25%

Default Information for Monthly Period Ending 31 January 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	13.12%	14.81%

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