

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 31 March 2020

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/03/2020
Last Day of Monthly Period:	31/03/2020
Total Current Balance:	\$384,673,627
Total Number of Loans:	2,549
Average Current Balance:	\$150,912
Highest Current Balance:	\$820,963
Weighted Average LVR:	54.50%
Weighted Average Seasoning (Months):	108.25
Weighted Average Remaining Term:	232.53
Weighted Average Variable Rate:	3.6794%
Weighted Average Fixed Rate:	3.8312%
Weighted Average Rate on All Loans:	3.6945%
Percentage (by value) of "Owner Occupied" Loans:	78.81%
Percentage (by value) of Metropolitan Securities:	64.16%
Percentage Mortgage Insured - Primary:	37.36%
Percentage Mortgage Insured - Pool:	62.64%
Percentage (by value) of Variable Rate Loans:	90.07%
Percentage (by value) of Interest Only Loans:	2.12%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,166,733
Principal Draw:	\$0
Total:	\$1,166,733
Trust Expenses for the Period:	
Servicing Fee:	\$72,801
Management Fee:	\$18,200
Custodian Fee:	\$7,280
Trustee Fee:	\$6,576
Trust Indemnification:	\$25

Swap Payments:	\$232,895
Facility Fees:	\$796
Class A Notes Coupon Payments:	\$443,413
Class AB Notes Coupon Payments:	\$82,147
Class B1 Notes Coupon Payments:	\$48,480
Class B2 Notes Coupon Payments:	\$10,017
Class B3 Notes Coupon Payments:	\$8,129
Total Expenses:	\$930,759
Residual Income:	\$235,974
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/03/2020
Last Day of Coupon Period (Distribution Date):	14/04/2020
Number of Days in Coupon Period:	32
Determination Date:	07/04/2020
Effective BBSW for Current Period:	0.6464%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$443,413
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:	\$82,147
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:	\$48,480
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:	\$10,017
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:	\$8,129
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,537,811
Mortgage portfolio balance at start of period:	\$389,621,740
Less: Scheduled principal received during the period:	\$1,405,845
Less: Unscheduled principal received during the period:	\$4,832,696
Plus: Redraws:	\$1,290,429
Mortgage portfolio balance at close of period:	\$384,673,627
Value of full discharges during the period:	\$349,267

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$327,061,856
Class A Notes Balance before distribution (Stated):	\$327,061,856
Class AB Notes Balance before distribution (Invested):	\$39,099,927
Class AB Notes Balance before distribution (Stated):	\$39,099,927
Class B1 Notes Balance before distribution (Invested):	\$18,767,965
Class B1 Notes Balance before distribution (Stated):	\$18,767,965
Class B2 Notes Balance before distribution (Invested):	\$3,049,794
Class B2 Notes Balance before distribution (Stated):	\$3,049,794
Class B3 Notes Balance before distribution (Invested):	\$1,642,197
Class B3 Notes Balance before distribution (Stated):	\$1,642,197
<b>Total Invested Note Balance before distribution:</b>	<b>\$389,621,740</b>

Current Weighted Average Security Coupon Rate:	1.7336%
Mortgage Principal Amount Distributed:	\$6,238,542
Repayment of Redraws:	\$1,290,429
Class A Notes Balance after distribution (Invested):	\$322,908,240
Class A Notes Balance after distribution (Stated):	\$322,908,240
Class A Notes Bond Factor after distribution:	0.280790
Class AB Notes Balance after distribution (Invested):	\$38,603,366
Class AB Notes Balance after distribution (Stated):	\$38,603,366
Class AB Notes Bond Factor after distribution:	0.617654
Class B1 Notes Balance after distribution (Invested):	\$18,529,616
Class B1 Notes Balance after distribution (Stated):	\$18,529,616
Class B1 Notes Bond Factor after distribution:	0.617654
Class B2 Notes Balance after distribution (Invested):	\$3,011,063
Class B2 Notes Balance after distribution (Stated):	\$3,011,063
Class B2 Notes Bond Factor after distribution:	0.617654
Class B3 Notes Balance after distribution (Invested):	\$1,621,341
Class B3 Notes Balance after distribution (Stated):	\$1,621,341
Class B3 Notes Bond Factor after distribution:	0.617654
<b>Total Note Balance After distribution :</b>	<b>\$384,673,627</b>

#### Facilities

Liquidity Facility Limit	\$5,392,340
Drawn Amount	\$0
Redraw Facility Limit	\$1,972,942
Drawn Amount	\$0

#### Reserve

Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$4,500,000

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	56.26%	37.03%
> 50%, up to and including 55%:	7.77%	9.50%
> 55%, up to and including 60%:	8.28%	11.22%
> 60%, up to and including 65%:	7.81%	11.28%
> 65%, up to and including 70%:	7.85%	11.83%
> 70%, up to and including 75%:	6.67%	10.80%
> 75%, up to and including 80%:	3.37%	4.95%
> 80%, up to and including 85%:	1.57%	2.64%
> 85%, up to and including 90%:	0.35%	0.59%
> 90%, up to and including 95%:	0.04%	0.06%
> 95%:	0.04%	0.09%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	22.09%	3.00%
> \$50,000, up to and including \$100,000:	17.73%	8.78%
> \$100,000, up to and including \$200,000:	30.72%	29.71%
> \$200,000, up to and including \$300,000:	18.48%	29.69%
> \$300,000, up to and including \$400,000:	7.18%	16.20%
> \$400,000, up to and including \$500,000:	2.16%	6.43%
> \$500,000, up to and including \$600,000:	1.29%	4.62%
> \$600,000, up to and including \$700,000:	0.24%	0.97%
> \$700,000, up to and including \$750,000:	0.04%	0.19%
> \$750,000:	0.08%	0.42%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 60 months:	100.00%	100.00%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	3.22%	0.60%
> 5 years, up to and including 10 years:	8.83%	3.85%
> 10 years, up to and including 15 years:	20.64%	14.85%
> 15 years, up to and including 20 years:	24.48%	22.35%
> 20 years, up to and including 25 years:	42.84%	58.35%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	27.58%	25.12%
Gold Coast	5.77%	5.24%
Sunshine Coast	3.88%	3.14%
Queensland - Other	23.81%	19.61%
Sydney Metropolitan	15.30%	22.37%
N.S.W. - Other	6.20%	5.48%
Australian Capital Territory	1.33%	1.60%
Melbourne Metropolitan	6.32%	6.36%
Victoria - Other	1.45%	1.24%
Perth Metropolitan	5.10%	6.46%
W.A. - Other	0.59%	0.84%
Adelaide Metropolitan	1.57%	1.56%
S.A. - Other	0.24%	0.18%
Darwin Metropolitan	0.35%	0.49%
N.T. - Other	0.08%	0.03%
Hobart Metropolitan	0.24%	0.19%
Tasmania - Other	0.20%	0.09%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	4.00%	3.95%
Equity Takeout	4.28%	3.44%
Home Improvement	0.35%	0.22%
Purchase Existing Property	63.95%	62.51%
Purchase New Property	0.31%	0.42%
Refinance	23.73%	27.34%
Refinance - Equity Takeout	2.90%	1.83%
Refinance - Home Improvement	0.47%	0.29%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.53%	2.17%
> 30 days, up to and including 60 days:	0.27%	0.40%
> 60 days, up to and including 90 days:	0.35%	0.60%
> 90 days:	1.06%	1.42%

Default Information for Monthly Period Ending 31 March 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	10.42%	11.39%

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