

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 30 November 2019

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/11/2019
Last Day of Monthly Period:	30/11/2019
Total Current Balance:	\$405,786,407
Total Number of Loans:	2,650
Average Current Balance:	\$153,127
Highest Current Balance:	\$828,159
Weighted Average LVR:	55.20%
Weighted Average Seasoning (Months):	104.54
Weighted Average Remaining Term:	235.99
Weighted Average Variable Rate:	4.0018%
Weighted Average Fixed Rate:	3.9303%
Weighted Average Rate on All Loans:	3.9936%
Percentage (by value) of "Owner Occupied" Loans:	78.57%
Percentage (by value) of Metropolitan Securities:	63.95%
Percentage Mortgage Insured - Primary:	37.73%
Percentage Mortgage Insured - Pool:	62.27%
Percentage (by value) of Variable Rate Loans:	88.33%
Percentage (by value) of Interest Only Loans:	2.45%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,374,899
Principal Draw:	\$0
Total:	\$1,374,899
Trust Expenses for the Period:	
Servicing Fee:	\$75,004
Management Fee:	\$18,751
Custodian Fee:	\$7,500
Trustee Fee:	\$6,563
Trust Indemnification:	\$25

Swap Payments:	\$344,536
Facility Fees:	\$768
Class A Notes Coupon Payments:	\$511,186
Class AB Notes Coupon Payments:	\$90,193
Class B1 Notes Coupon Payments:	\$52,325
Class B2 Notes Coupon Payments:	\$10,638
Class B3 Notes Coupon Payments:	\$8,458
Total Expenses:	\$1,125,947
Residual Income:	\$248,951
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/11/2019
Last Day of Coupon Period (Distribution Date):	13/12/2019
Number of Days in Coupon Period:	30
Determination Date:	10/12/2019
Effective BBSW for Current Period:	0.8862%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$511,186
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:	\$90,193
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:	\$52,325
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:	\$10,638
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:	\$8,458
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,688,199
Mortgage portfolio balance at start of period:	\$414,795,368
Less: Scheduled principal received during the period:	\$1,361,399
Less: Unscheduled principal received during the period:	\$8,654,614
Plus: Redraws:	\$1,007,052
Mortgage portfolio balance at close of period:	\$405,786,407
Value of full discharges during the period:	\$1,185,180

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$348,193,463
Class A Notes Balance before distribution (Stated):	\$348,193,463
Class AB Notes Balance before distribution (Invested):	\$41,626,190
Class AB Notes Balance before distribution (Stated):	\$41,626,190
Class B1 Notes Balance before distribution (Invested):	\$19,980,571
Class B1 Notes Balance before distribution (Stated):	\$19,980,571
Class B2 Notes Balance before distribution (Invested):	\$3,246,843
Class B2 Notes Balance before distribution (Stated):	\$3,246,843
Class B3 Notes Balance before distribution (Invested):	\$1,748,300
Class B3 Notes Balance before distribution (Stated):	\$1,748,300
<b>Total Invested Note Balance before distribution:</b>	<b>\$414,795,368</b>

Current Weighted Average Security Coupon Rate:	1.9734%
Mortgage Principal Amount Distributed:	\$10,016,013
Repayment of Redraws:	\$1,007,052
Class A Notes Balance after distribution (Invested):	\$340,631,032
Class A Notes Balance after distribution (Stated):	\$340,631,032
Class A Notes Bond Factor after distribution:	0.296201
Class AB Notes Balance after distribution (Invested):	\$40,722,109
Class AB Notes Balance after distribution (Stated):	\$40,722,109
Class AB Notes Bond Factor after distribution:	0.651554
Class B1 Notes Balance after distribution (Invested):	\$19,546,612
Class B1 Notes Balance after distribution (Stated):	\$19,546,612
Class B1 Notes Bond Factor after distribution:	0.651554
Class B2 Notes Balance after distribution (Invested):	\$3,176,324
Class B2 Notes Balance after distribution (Stated):	\$3,176,324
Class B2 Notes Bond Factor after distribution:	0.651554
Class B3 Notes Balance after distribution (Invested):	\$1,710,329
Class B3 Notes Balance after distribution (Stated):	\$1,710,329
Class B3 Notes Bond Factor after distribution:	0.651554
<b>Total Note Balance After distribution :</b>	<b>\$405,786,407</b>

#### 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

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	54.57%	35.52%
> 50%, up to and including 55%:	7.96%	9.37%
> 55%, up to and including 60%:	8.00%	11.46%
> 60%, up to and including 65%:	8.53%	11.60%
> 65%, up to and including 70%:	7.62%	10.87%
> 70%, up to and including 75%:	7.17%	11.17%
> 75%, up to and including 80%:	3.62%	5.87%
> 80%, up to and including 85%:	2.08%	3.39%
> 85%, up to and including 90%:	0.38%	0.62%
> 90%, up to and including 95%:	0.04%	0.05%
> 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:	21.25%	2.87%
> \$50,000, up to and including \$100,000:	17.74%	8.63%
> \$100,000, up to and including \$200,000:	30.91%	29.44%
> \$200,000, up to and including \$300,000:	18.68%	29.63%
> \$300,000, up to and including \$400,000:	7.66%	17.05%
> \$400,000, up to and including \$500,000:	2.08%	6.09%
> \$500,000, up to and including \$600,000:	1.32%	4.63%
> \$600,000, up to and including \$700,000:	0.26%	1.08%
> \$700,000, up to and including \$750,000:	0.04%	0.18%
> \$750,000:	0.08%	0.40%

<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:	3.09%	0.61%
> 5 years, up to and including 10 years:	7.81%	3.31%
> 10 years, up to and including 15 years:	18.64%	13.69%
> 15 years, up to and including 20 years:	26.60%	23.24%
> 20 years, up to and including 25 years:	43.85%	59.15%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	27.62%	25.61%
Gold Coast	5.74%	5.19%
Sunshine Coast	4.11%	3.28%
Queensland - Other	23.62%	19.53%
Sydney Metropolitan	15.28%	21.90%
N.S.W. - Other	6.26%	5.68%
Australian Capital Territory	1.40%	1.63%
Melbourne Metropolitan	6.19%	6.28%
Victoria - Other	1.47%	1.28%
Perth Metropolitan	5.06%	6.34%
W.A. - Other	0.57%	0.79%
Adelaide Metropolitan	1.55%	1.54%
S.A. - Other	0.26%	0.18%
Darwin Metropolitan	0.34%	0.47%
N.T. - Other	0.08%	0.03%
Hobart Metropolitan	0.23%	0.19%
Tasmania - Other	0.23%	0.10%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	4.04%	4.02%
Equity Takeout	4.38%	3.69%
Home Improvement	0.34%	0.21%
Purchase Existing Property	63.89%	62.58%
Purchase New Property	0.30%	0.40%
Refinance	23.70%	26.93%
Refinance - Equity Takeout	2.91%	1.89%
Refinance - Home Improvement	0.45%	0.28%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.28%	1.89%
> 30 days, up to and including 60 days:	0.23%	0.38%
> 60 days, up to and including 90 days:	0.15%	0.27%
> 90 days:	0.98%	1.31%

Default Information for Monthly Period Ending 30 November 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	20.07%	17.82%

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