

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 30 September 2020

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/09/2020
Last Day of Monthly Period:	30/09/2020
Total Current Balance:	\$340,750,223
Total Number of Loans:	2,363
Average Current Balance:	\$144,202
Highest Current Balance:	\$837,203
Weighted Average LVR:	53.02%
Weighted Average Seasoning (Months):	114.68
Weighted Average Remaining Term:	226.26
Weighted Average Variable Rate:	3.5548%
Weighted Average Fixed Rate:	3.4744%
Weighted Average Rate on All Loans:	3.5474%
Percentage (by value) of "Owner Occupied" Loans:	79.07%
Percentage (by value) of Metropolitan Securities:	63.56%
Percentage Mortgage Insured - Primary:	37.65%
Percentage Mortgage Insured - Pool:	62.35%
Percentage (by value) of Variable Rate Loans:	89.97%
Percentage (by value) of Interest Only Loans:	1.88%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,006,418
Principal Draw:	\$0
Total:	\$1,006,418
Trust Expenses for the Period:	
Servicing Fee:	\$62,900
Management Fee:	\$15,725
Custodian Fee:	\$6,290
Trustee Fee:	\$5,320
Trust Indemnification:	\$25

Swap Payments:	\$395,292
Facility Fees:	\$653
Class A Notes Coupon Payments:	\$229,683
Class AB Notes Coupon Payments:	\$51,034
Class B1 Notes Coupon Payments:	\$31,818
Class B2 Notes Coupon Payments:	\$6,901
Class B3 Notes Coupon Payments:	\$5,929
Total Expenses:	\$811,571
Residual Income:	\$194,846
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/09/2020
Last Day of Coupon Period (Distribution Date):	13/10/2020
Number of Days in Coupon Period:	29
Determination Date:	08/10/2020
Effective BBSW for Current Period:	0.0900%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$229,683
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:	\$51,034
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:	\$31,818
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:	\$6,901
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:	\$5,929
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,238,775
Mortgage portfolio balance at start of period:	\$347,857,397
Less: Scheduled principal received during the period:	\$1,269,329
Less: Unscheduled principal received during the period:	\$7,114,092
Plus: Redraws:	\$1,276,246
Mortgage portfolio balance at close of period:	\$340,750,223
Value of full discharges during the period:	\$1,434,528

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$292,003,434
Class A Notes Balance before distribution (Stated):	\$292,003,434
Class AB Notes Balance before distribution (Invested):	\$34,908,727
Class AB Notes Balance before distribution (Stated):	\$34,908,727
Class B1 Notes Balance before distribution (Invested):	\$16,756,189
Class B1 Notes Balance before distribution (Stated):	\$16,756,189
Class B2 Notes Balance before distribution (Invested):	\$2,722,881
Class B2 Notes Balance before distribution (Stated):	\$2,722,881
Class B3 Notes Balance before distribution (Invested):	\$1,466,167
Class B3 Notes Balance before distribution (Stated):	\$1,466,167
<b>Total Invested Note Balance before distribution:</b>	<b>\$347,857,397</b>

Current Weighted Average Security Coupon Rate:	1.1772%
Mortgage Principal Amount Distributed:	\$8,383,421
Repayment of Redraws:	\$1,276,246
Class A Notes Balance after distribution (Invested):	\$286,037,428
Class A Notes Balance after distribution (Stated):	\$286,037,428
Class A Notes Bond Factor after distribution:	0.248728
Class AB Notes Balance after distribution (Invested):	\$34,195,497
Class AB Notes Balance after distribution (Stated):	\$34,195,497
Class AB Notes Bond Factor after distribution:	0.547128
Class B1 Notes Balance after distribution (Invested):	\$16,413,838
Class B1 Notes Balance after distribution (Stated):	\$16,413,838
Class B1 Notes Bond Factor after distribution:	0.547128
Class B2 Notes Balance after distribution (Invested):	\$2,667,249
Class B2 Notes Balance after distribution (Stated):	\$2,667,249
Class B2 Notes Bond Factor after distribution:	0.547128
Class B3 Notes Balance after distribution (Invested):	\$1,436,211
Class B3 Notes Balance after distribution (Stated):	\$1,436,211
Class B3 Notes Bond Factor after distribution:	0.547128
<b>Total Note Balance After distribution :</b>	<b>\$340,750,223</b>

#### Facilities

Liquidity Facility Limit	\$4,823,387
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>
Not Applicable	0.04%	0.08%
Up to and including 50%:	59.88%	40.43%
> 50%, up to and including 55%:	7.28%	9.24%
> 55%, up to and including 60%:	8.55%	12.32%
> 60%, up to and including 65%:	6.26%	9.47%
> 65%, up to and including 70%:	7.91%	12.06%
> 70%, up to and including 75%:	5.33%	8.42%
> 75%, up to and including 80%:	2.75%	5.07%
> 80%, up to and including 85%:	1.52%	2.13%
> 85%, up to and including 90%:	0.25%	0.55%
> 90%, up to and including 95%:	0.13%	0.15%
> 95%:	0.08%	0.08%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	24.08%	3.41%
> \$50,000, up to and including \$100,000:	18.62%	9.69%
> \$100,000, up to and including \$200,000:	29.79%	30.26%
> \$200,000, up to and including \$300,000:	17.60%	29.52%
> \$300,000, up to and including \$400,000:	6.60%	15.61%
> \$400,000, up to and including \$500,000:	1.69%	5.24%
> \$500,000, up to and including \$600,000:	1.35%	5.06%
> \$600,000, up to and including \$700,000:	0.17%	0.72%
> \$750,000:	0.08%	0.48%

<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%	0.57%
> 5 years, up to and including 10 years:	10.07%	4.69%
> 10 years, up to and including 15 years:	25.77%	18.63%
> 15 years, up to and including 20 years:	19.89%	20.31%
> 20 years, up to and including 25 years:	41.05%	55.79%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable - No Security	0.04%	0.08%
Brisbane Metropolitan	27.59%	24.99%
Gold Coast	5.84%	5.16%
Sunshine Coast	4.02%	3.24%
Queensland - Other	24.04%	20.09%
Sydney Metropolitan	15.11%	22.31%
N.S.W. - Other	5.88%	5.36%
Australian Capital Territory	1.23%	1.53%
Melbourne Metropolitan	6.52%	6.42%
Victoria - Other	1.57%	1.34%
Perth Metropolitan	4.99%	6.14%
W.A. - Other	0.63%	0.91%
Adelaide Metropolitan	1.52%	1.46%
S.A. - Other	0.21%	0.16%
Darwin Metropolitan	0.38%	0.55%
Hobart Metropolitan	0.21%	0.16%
Tasmania - Other	0.21%	0.09%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	4.02%	3.81%
Equity Takeout	4.23%	3.37%
Home Improvement	0.25%	0.22%
Purchase Existing Property	64.20%	62.71%
Purchase New Property	0.30%	0.40%
Refinance	23.61%	27.52%
Refinance - Equity Takeout	2.96%	1.70%
Refinance - Home Improvement	0.42%	0.26%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.02%	1.53%
> 30 days, up to and including 60 days:	0.30%	0.56%
> 60 days, up to and including 90 days:	0.08%	0.14%
> 90 days:	0.93%	1.32%

Default Information for Monthly Period Ending 30 September 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	18.44%	20.39%

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