

# Apollo Series 2015-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/04/2020
Last Day of Monthly Period:	30/04/2020
Total Current Balance:	\$377,213,235
Total Number of Loans:	2,515
Average Current Balance:	\$149,985
Highest Current Balance:	\$818,797
Weighted Average LVR:	54.34%
Weighted Average Seasoning (Months):	109.25
Weighted Average Remaining Term:	231.62
Weighted Average Variable Rate:	3.6513%
Weighted Average Fixed Rate:	3.8039%
Weighted Average Rate on All Loans:	3.6679%
Percentage (by value) of "Owner Occupied" Loans:	78.94%
Percentage (by value) of Metropolitan Securities:	64.16%
Percentage Mortgage Insured - Primary:	37.49%
Percentage Mortgage Insured - Pool:	62.51%
Percentage (by value) of Variable Rate Loans:	90.21%
Percentage (by value) of Interest Only Loans:	1.76%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,167,415
Principal Draw:	\$0
Total:	\$1,167,415
Trust Expenses for the Period:	
Servicing Fee:	\$69,557
Trust Indemnification:	\$36,606
Management Fee:	\$17,389
Custodian Fee:	\$6,956
Trustee Fee:	\$5,883

Swap Payments:	\$477,834
Facility Fees:	\$721
Class A Notes Coupon Payments:	\$271,720
Class AB Notes Coupon Payments:	\$58,554
Class B1 Notes Coupon Payments:	\$36,203
Class B2 Notes Coupon Payments:	\$7,797
Class B3 Notes Coupon Payments:	\$6,646
Total Expenses:	\$995,868
Residual Income:	\$171,547
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/04/2020
Last Day of Coupon Period (Distribution Date):	13/05/2020
Number of Days in Coupon Period:	29
Determination Date:	08/05/2020
Effective BBSW for Current Period:	0.1591%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$271,720
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:	\$58,554
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:	\$36,203
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:	\$7,797
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:	\$6,646
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,471,707
Mortgage portfolio balance at start of period:	\$384,673,627
Less: Scheduled principal received during the period:	\$1,333,736
Less: Unscheduled principal received during the period:	\$7,022,866
Plus: Redraws:	\$896,210
Mortgage portfolio balance at close of period:	\$377,213,235
Value of full discharges during the period:	\$1,435,107

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$322,908,240
Class A Notes Balance before distribution (Stated):	\$322,908,240
Class AB Notes Balance before distribution (Invested):	\$38,603,366
Class AB Notes Balance before distribution (Stated):	\$38,603,366
Class B1 Notes Balance before distribution (Invested):	\$18,529,616
Class B1 Notes Balance before distribution (Stated):	\$18,529,616
Class B2 Notes Balance before distribution (Invested):	\$3,011,063
Class B2 Notes Balance before distribution (Stated):	\$3,011,063
Class B3 Notes Balance before distribution (Invested):	\$1,621,341
Class B3 Notes Balance before distribution (Stated):	\$1,621,341
<b>Total Invested Note Balance before distribution:</b>	<b>\$384,673,627</b>

Current Weighted Average Security Coupon Rate:	1.2463%
Mortgage Principal Amount Distributed:	\$8,356,602
Repayment of Redraws:	\$896,210
Class A Notes Balance after distribution (Invested):	\$316,645,731
Class A Notes Balance after distribution (Stated):	\$316,645,731
Class A Notes Bond Factor after distribution:	0.275344
Class AB Notes Balance after distribution (Invested):	\$37,854,690
Class AB Notes Balance after distribution (Stated):	\$37,854,690
Class AB Notes Bond Factor after distribution:	0.605675
Class B1 Notes Balance after distribution (Invested):	\$18,170,251
Class B1 Notes Balance after distribution (Stated):	\$18,170,251
Class B1 Notes Bond Factor after distribution:	0.605675
Class B2 Notes Balance after distribution (Invested):	\$2,952,666
Class B2 Notes Balance after distribution (Stated):	\$2,952,666
Class B2 Notes Bond Factor after distribution:	0.605675
Class B3 Notes Balance after distribution (Invested):	\$1,589,897
Class B3 Notes Balance after distribution (Stated):	\$1,589,897
Class B3 Notes Bond Factor after distribution:	0.605675
<b>Total Note Balance After distribution :</b>	<b>\$377,213,235</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>
Not Applicable	0.04%	0.01%
Up to and including 50%:	56.94%	37.58%
> 50%, up to and including 55%:	7.20%	8.99%
> 55%, up to and including 60%:	8.91%	12.08%
> 60%, up to and including 65%:	7.48%	10.63%
> 65%, up to and including 70%:	7.79%	12.10%
> 70%, up to and including 75%:	6.28%	10.24%
> 75%, up to and including 80%:	3.34%	4.92%
> 80%, up to and including 85%:	1.63%	2.76%
> 85%, up to and including 90%:	0.32%	0.54%
> 90%, up to and including 95%:	0.04%	0.06%
> 95%:	0.04%	0.10%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	22.15%	2.97%
> \$50,000, up to and including \$100,000:	18.17%	9.03%
> \$100,000, up to and including \$200,000:	30.42%	29.56%
> \$200,000, up to and including \$300,000:	18.45%	29.83%
> \$300,000, up to and including \$400,000:	7.00%	15.89%
> \$400,000, up to and including \$500,000:	2.23%	6.68%
> \$500,000, up to and including \$600,000:	1.23%	4.43%
> \$600,000, up to and including \$700,000:	0.24%	0.98%
> \$700,000, up to and including \$750,000:	0.04%	0.19%
> \$750,000:	0.08%	0.43%

<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:	3.10%	0.53%
> 5 years, up to and including 10 years:	8.95%	3.89%
> 10 years, up to and including 15 years:	21.79%	15.50%
> 15 years, up to and including 20 years:	23.54%	21.93%
> 20 years, up to and including 25 years:	42.62%	58.16%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable - No Security	0.04%	0.01%
Brisbane Metropolitan	27.63%	25.22%
Gold Coast	5.73%	5.15%
Sunshine Coast	3.94%	3.15%
Queensland - Other	23.82%	19.65%
Sydney Metropolitan	15.27%	22.36%
N.S.W. - Other	6.24%	5.53%
Australian Capital Territory	1.35%	1.62%
Melbourne Metropolitan	6.24%	6.25%
Victoria - Other	1.47%	1.25%
Perth Metropolitan	5.13%	6.50%
W.A. - Other	0.60%	0.85%
Adelaide Metropolitan	1.51%	1.52%
S.A. - Other	0.20%	0.15%
Darwin Metropolitan	0.36%	0.50%
N.T. - Other	0.04%	0.00%
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	4.02%	3.91%
Equity Takeout	4.33%	3.49%
Home Improvement	0.36%	0.22%
Purchase Existing Property	64.06%	62.77%
Purchase New Property	0.28%	0.37%
Refinance	23.58%	27.14%
Refinance - Equity Takeout	2.94%	1.82%
Refinance - Home Improvement	0.44%	0.29%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	2.07%	3.52%
> 30 days, up to and including 60 days:	0.60%	0.96%
> 60 days, up to and including 90 days:	0.32%	0.45%
> 90 days:	1.19%	1.61%

Default Information for Monthly Period Ending 30 April 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	17.58%	12.93%

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