

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 29 February 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/02/2020
Last Day of Monthly Period:	29/02/2020
Total Current Balance:	\$389,621,740
Total Number of Loans:	2,571
Average Current Balance:	\$151,545
Highest Current Balance:	\$809,848
Weighted Average LVR:	54.63%
Weighted Average Seasoning (Months):	107.33
Weighted Average Remaining Term:	233.33
Weighted Average Variable Rate:	3.9531%
Weighted Average Fixed Rate:	3.8619%
Weighted Average Rate on All Loans:	3.9435%
Percentage (by value) of "Owner Occupied" Loans:	78.75%
Percentage (by value) of Metropolitan Securities:	64.05%
Percentage Mortgage Insured - Primary:	37.45%
Percentage Mortgage Insured - Pool:	62.55%
Percentage (by value) of Variable Rate Loans:	89.45%
Percentage (by value) of Interest Only Loans:	2.26%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,277,044
Principal Draw:	\$0
Total:	\$1,277,044
Trust Expenses for the Period:	
Servicing Fee:	\$68,972
Management Fee:	\$17,243
Custodian Fee:	\$6,897
Trustee Fee:	\$6,035

Swap Payments:	\$352,249
Facility Fees:	\$721
Class A Notes Coupon Payments:	\$449,047
Class AB Notes Coupon Payments:	\$80,426
Class B1 Notes Coupon Payments:	\$46,910
Class B2 Notes Coupon Payments:	\$9,586
Class B3 Notes Coupon Payments:	\$7,672
Total Expenses:	\$1,045,758
Residual Income:	\$231,287
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/02/2020
Last Day of Coupon Period (Distribution Date):	13/03/2020
Number of Days in Coupon Period:	29
Determination Date:	10/03/2020
Effective BBSW for Current Period:	0.8063%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$449,047
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:	\$80,426
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:	\$46,910
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:	\$9,586
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:	\$7,672
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,577,244
Mortgage portfolio balance at start of period:	\$394,588,436
Less: Scheduled principal received during the period:	\$1,350,398
Less: Unscheduled principal received during the period:	\$5,071,074
Plus: Redraws:	\$1,454,776
Mortgage portfolio balance at close of period:	\$389,621,740
Value of full discharges during the period:	\$269,486

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$331,231,071
Class A Notes Balance before distribution (Stated):	\$331,231,071
Class AB Notes Balance before distribution (Invested):	\$39,598,353
Class AB Notes Balance before distribution (Stated):	\$39,598,353
Class B1 Notes Balance before distribution (Invested):	\$19,007,209
Class B1 Notes Balance before distribution (Stated):	\$19,007,209
Class B2 Notes Balance before distribution (Invested):	\$3,088,672
Class B2 Notes Balance before distribution (Stated):	\$3,088,672
Class B3 Notes Balance before distribution (Invested):	\$1,663,131
Class B3 Notes Balance before distribution (Stated):	\$1,663,131
Total Invested Note Balance before distribution:	\$394,588,436

Current Weighted Average Security Coupon Rate:	1.8935%
Mortgage Principal Amount Distributed:	\$6,421,472
Repayment of Redraws:	\$1,454,776
Class A Notes Balance after distribution (Invested):	\$327,061,856
Class A Notes Balance after distribution (Stated):	\$327,061,856
Class A Notes Bond Factor after distribution:	0.284402
Class AB Notes Balance after distribution (Invested):	\$39,099,927
Class AB Notes Balance after distribution (Stated):	\$39,099,927
Class AB Notes Bond Factor after distribution:	0.625599
Class B1 Notes Balance after distribution (Invested):	\$18,767,965
Class B1 Notes Balance after distribution (Stated):	\$18,767,965
Class B1 Notes Bond Factor after distribution:	0.625599
Class B2 Notes Balance after distribution (Invested):	\$3,049,794
Class B2 Notes Balance after distribution (Stated):	\$3,049,794
Class B2 Notes Bond Factor after distribution:	0.625599
Class B3 Notes Balance after distribution (Invested):	\$1,642,197
Class B3 Notes Balance after distribution (Stated):	\$1,642,197
Class B3 Notes Bond Factor after distribution:	0.625599
Total Note Balance After distribution :	\$389,621,740

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

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	55.81%	36.57%
> 50%, up to and including 55%:	7.78%	9.51%
> 55%, up to and including 60%:	8.40%	11.50%
> 60%, up to and including 65%:	7.78%	11.00%
> 65%, up to and including 70%:	7.90%	11.86%
> 70%, up to and including 75%:	6.77%	10.67%
> 75%, up to and including 80%:	3.54%	5.44%
> 80%, up to and including 85%:	1.59%	2.70%
> 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%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	21.55%	2.95%
> \$50,000, up to and including \$100,000:	18.24%	8.98%
> \$100,000, up to and including \$200,000:	30.65%	29.57%
> \$200,000, up to and including \$300,000:	18.48%	29.57%
> \$300,000, up to and including \$400,000:	7.31%	16.41%
> \$400,000, up to and including \$500,000:	2.10%	6.25%
> \$500,000, up to and including \$600,000:	1.32%	4.72%
> \$600,000, up to and including \$700,000:	0.23%	0.96%
> \$700,000, up to and including \$750,000:	0.04%	0.18%
> \$750,000:	0.08%	0.41%

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:	3.23%	0.63%
> 5 years, up to and including 10 years:	8.56%	3.78%
> 10 years, up to and including 15 years:	20.26%	14.64%
> 15 years, up to and including 20 years:	24.66%	22.07%
> 20 years, up to and including 25 years:	43.29%	58.88%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.58%	25.27%
Gold Coast	5.87%	5.28%
Sunshine Coast	3.89%	3.13%
Queensland - Other	23.77%	19.59%
Sydney Metropolitan	15.25%	22.18%
N.S.W. - Other	6.15%	5.49%
Australian Capital Territory	1.36%	1.61%
Melbourne Metropolitan	6.30%	6.36%
Victoria - Other	1.48%	1.31%
Perth Metropolitan	5.06%	6.41%
W.A. - Other	0.58%	0.83%
Adelaide Metropolitan	1.56%	1.54%
S.A. - Other	0.27%	0.20%
Darwin Metropolitan	0.35%	0.49%
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	4.01%	4.01%
Equity Takeout	4.36%	3.57%
Home Improvement	0.35%	0.22%
Purchase Existing Property	63.94%	62.48%
Purchase New Property	0.31%	0.41%
Refinance	23.69%	27.20%
Refinance - Equity Takeout	2.88%	1.82%
Refinance - Home Improvement	0.47%	0.28%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.48%	2.36%
> 30 days, up to and including 60 days:	0.27%	0.36%
> 60 days, up to and including 90 days:	0.31%	0.50%
> 90 days:	1.01%	1.37%

Default Information for Monthly Period Ending 29 February 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	10.49%	11.51%

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