

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 30 November 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	01/11/2020
Last Day of Monthly Period:	30/11/2020
Total Current Balance:	\$325,201,645
Total Number of Loans:	2,295
Average Current Balance:	\$141,700
Highest Current Balance:	\$842,669
Weighted Average LVR:	52.58%
Weighted Average Seasoning (Months):	116.54
Weighted Average Remaining Term:	224.68
Weighted Average Variable Rate:	3.5229%
Weighted Average Fixed Rate:	3.4568%
Weighted Average Rate on All Loans:	3.5173%
Percentage (by value) of "Owner Occupied" Loans:	78.90%
Percentage (by value) of Metropolitan Securities:	63.90%
Percentage Mortgage Insured - Primary:	37.91%
Percentage Mortgage Insured - Pool:	62.09%
Percentage (by value) of Variable Rate Loans:	89.84%
Percentage (by value) of Interest Only Loans:	1.15%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$961,560
Principal Draw:	\$0
Total:	\$961,560
Trust Expenses for the Period:	
Servicing Fee:	\$60,292
Management Fee:	\$15,073
Custodian Fee:	\$6,029
Trustee Fee:	\$5,451

Swap Payments:	\$352,928
Facility Fees:	\$698
Class A Notes Coupon Payments:	\$218,701
Class AB Notes Coupon Payments:	\$50,302
Class B1 Notes Coupon Payments:	\$31,647
Class B2 Notes Coupon Payments:	\$6,916
Class B3 Notes Coupon Payments:	\$5,992
Total Expenses:	\$754,029
Residual Income:	\$207,531
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/11/2020
Last Day of Coupon Period (Distribution Date):	14/12/2020
Number of Days in Coupon Period:	31
Determination Date:	09/12/2020
Effective BBSW for Current Period:	0.0200%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$218,701
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:	\$50,302
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:	\$31,647
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:	\$6,916
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:	\$5,992
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,211,730
Mortgage portfolio balance at start of period:	\$333,431,548
Less: Scheduled principal received during the period:	\$1,246,269
Less: Unscheduled principal received during the period:	\$7,990,721
Plus: Redraws:	\$1,007,087
Mortgage portfolio balance at close of period:	\$325,201,645
Value of full discharges during the period:	\$2,495,859

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$279,893,882
Class A Notes Balance before distribution (Stated):	\$279,893,882
Class AB Notes Balance before distribution (Invested):	\$33,461,042
Class AB Notes Balance before distribution (Stated):	\$33,461,042
Class B1 Notes Balance before distribution (Invested):	\$16,061,300
Class B1 Notes Balance before distribution (Stated):	\$16,061,300
Class B2 Notes Balance before distribution (Invested):	\$2,609,961
Class B2 Notes Balance before distribution (Stated):	\$2,609,961
Class B3 Notes Balance before distribution (Invested):	\$1,405,364
Class B3 Notes Balance before distribution (Stated):	\$1,405,364
Total Invested Note Balance before distribution:	\$333,431,548

Current Weighted Average Security Coupon Rate:	1.1072%
Mortgage Principal Amount Distributed:	\$9,236,990
Repayment of Redraws:	\$1,007,087
Class A Notes Balance after distribution (Invested):	\$272,985,418
Class A Notes Balance after distribution (Stated):	\$272,985,418
Class A Notes Bond Factor after distribution:	0.237379
Class AB Notes Balance after distribution (Invested):	\$32,635,142
Class AB Notes Balance after distribution (Stated):	\$32,635,142
Class AB Notes Bond Factor after distribution:	0.522162
Class B1 Notes Balance after distribution (Invested):	\$15,664,868
Class B1 Notes Balance after distribution (Stated):	\$15,664,868
Class B1 Notes Bond Factor after distribution:	0.522162
Class B2 Notes Balance after distribution (Invested):	\$2,545,541
Class B2 Notes Balance after distribution (Stated):	\$2,545,541
Class B2 Notes Bond Factor after distribution:	0.522162
Class B3 Notes Balance after distribution (Invested):	\$1,370,676
Class B3 Notes Balance after distribution (Stated):	\$1,370,676
Class B3 Notes Bond Factor after distribution:	0.522162
Total Note Balance After distribution :	\$325,201,645

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

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	61.39%	41.71%
> 50%, up to and including 55%:	7.54%	9.55%
> 55%, up to and including 60%:	7.71%	11.67%
> 60%, up to and including 65%:	5.97%	9.45%
> 65%, up to and including 70%:	7.97%	12.19%
> 70%, up to and including 75%:	5.14%	8.24%
> 75%, up to and including 80%:	2.61%	4.70%
> 80%, up to and including 85%:	1.05%	1.51%
> 85%, up to and including 90%:	0.39%	0.73%
> 90%, up to and including 95%:	0.13%	0.16%
> 95%:	0.09%	0.08%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	24.71%	3.42%
> \$50,000, up to and including \$100,000:	18.82%	9.96%
> \$100,000, up to and including \$200,000:	29.72%	30.73%
> \$200,000, up to and including \$300,000:	17.21%	29.29%
> \$300,000, up to and including \$400,000:	6.23%	14.92%
> \$400,000, up to and including \$500,000:	1.74%	5.45%
> \$500,000, up to and including \$600,000:	1.35%	5.15%
> \$600,000, up to and including \$700,000:	0.13%	0.57%
> \$750,000:	0.09%	0.51%

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:	3.36%	0.53%
> 5 years, up to and including 10 years:	10.50%	4.87%
> 10 years, up to and including 15 years:	27.49%	19.66%
> 15 years, up to and including 20 years:	18.56%	20.44%
> 20 years, up to and including 25 years:	40.09%	54.50%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.41%	25.04%
Gold Coast	5.84%	5.09%
Sunshine Coast	3.97%	3.17%
Queensland - Other	24.14%	20.14%
Sydney Metropolitan	15.21%	22.55%
N.S.W. - Other	5.80%	5.17%
Australian Capital Territory	1.26%	1.48%
Melbourne Metropolitan	6.54%	6.37%
Victoria - Other	1.57%	1.32%
Perth Metropolitan	5.14%	6.34%
W.A. - Other	0.65%	0.94%
Adelaide Metropolitan	1.48%	1.47%
S.A. - Other	0.22%	0.17%
Darwin Metropolitan	0.35%	0.48%
Hobart Metropolitan	0.22%	0.17%
Tasmania - Other	0.22%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	4.05%	3.81%
Equity Takeout	4.23%	3.39%
Home Improvement	0.26%	0.23%
Purchase Existing Property	64.27%	62.80%
Purchase New Property	0.31%	0.41%
Refinance	23.49%	27.33%
Refinance - Equity Takeout	3.01%	1.81%
Refinance - Home Improvement	0.39%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.53%	2.82%
> 30 days, up to and including 60 days:	0.17%	0.33%
> 60 days, up to and including 90 days:	0.31%	0.48%
> 90 days:	1.09%	1.62%

Default Information for Monthly Period Ending 30 November 2020	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	-\$33,055

CPR Analysis	Monthly CPR	Quarterly CPR
CPR	22.51%	20.19%

