

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 January 2021

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2021
Last Day of Monthly Period:	31/01/2021
Total Current Balance:	\$314,867,872
Total Number of Loans:	2,246
Average Current Balance:	\$140,191
Highest Current Balance:	\$848,170
Weighted Average LVR:	52.21%
Weighted Average Seasoning (Months):	118.61
Weighted Average Remaining Term:	222.71
Weighted Average Variable Rate:	3.4834%
Weighted Average Fixed Rate:	3.3460%
Weighted Average Rate on All Loans:	3.4683%
Percentage (by value) of "Owner Occupied" Loans:	78.76%
Percentage (by value) of Metropolitan Securities:	64.19%
Percentage Mortgage Insured - Primary:	37.70%
Percentage Mortgage Insured - Pool:	62.30%
Percentage (by value) of Variable Rate Loans:	89.03%
Percentage (by value) of Interest Only Loans:	1.02%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$914,435
Principal Draw:	\$0
Total:	\$914,435
Trust Expenses for the Period:	
Servicing Fee:	\$59,837
Management Fee:	\$14,959
Custodian Fee:	\$5,984
Trustee Fee:	\$5,573

Swap Payments:	\$300,649
Facility Fees:	\$663
Class A Notes Coupon Payments:	\$221,169
Class AB Notes Coupon Payments:	\$51,138
Class B1 Notes Coupon Payments:	\$32,217
Class B2 Notes Coupon Payments:	\$7,048
Class B3 Notes Coupon Payments:	\$6,114
Total Expenses:	\$705,350
Residual Income:	\$209,085
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/01/2021
Last Day of Coupon Period (Distribution Date):	15/02/2021
Number of Days in Coupon Period:	33
Determination Date:	10/02/2021
Effective BBSW for Current Period:	0.0100%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$221,169
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:	\$51,138
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:	\$32,217
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:	\$7,048
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:	\$6,114
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,098,283
Mortgage portfolio balance at start of period:	\$320,239,809
Less: Scheduled principal received during the period:	\$1,227,230
Less: Unscheduled principal received during the period:	\$5,168,632
Plus: Redraws:	\$1,023,925
Mortgage portfolio balance at close of period:	\$314,867,872
Value of full discharges during the period:	\$299,682

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$268,820,283
Class A Notes Balance before distribution (Stated):	\$268,820,283
Class AB Notes Balance before distribution (Invested):	\$32,137,204
Class AB Notes Balance before distribution (Stated):	\$32,137,204
Class B1 Notes Balance before distribution (Invested):	\$15,425,858
Class B1 Notes Balance before distribution (Stated):	\$15,425,858
Class B2 Notes Balance before distribution (Invested):	\$2,506,702
Class B2 Notes Balance before distribution (Stated):	\$2,506,702
Class B3 Notes Balance before distribution (Invested):	\$1,349,763
Class B3 Notes Balance before distribution (Stated):	\$1,349,763
Total Invested Note Balance before distribution:	\$320,239,809

Current Weighted Average Security Coupon Rate:	1.0972%
Mortgage Principal Amount Distributed:	\$6,395,862
Repayment of Redraws:	\$1,023,925
Class A Notes Balance after distribution (Invested):	\$264,310,895
Class A Notes Balance after distribution (Stated):	\$264,310,895
Class A Notes Bond Factor after distribution:	0.229836
Class AB Notes Balance after distribution (Invested):	\$31,598,111
Class AB Notes Balance after distribution (Stated):	\$31,598,111
Class AB Notes Bond Factor after distribution:	0.505570
Class B1 Notes Balance after distribution (Invested):	\$15,167,093
Class B1 Notes Balance after distribution (Stated):	\$15,167,093
Class B1 Notes Bond Factor after distribution:	0.505570
Class B2 Notes Balance after distribution (Invested):	\$2,464,653
Class B2 Notes Balance after distribution (Stated):	\$2,464,653
Class B2 Notes Bond Factor after distribution:	0.505570
Class B3 Notes Balance after distribution (Invested):	\$1,327,121
Class B3 Notes Balance after distribution (Stated):	\$1,327,121
Class B3 Notes Bond Factor after distribution:	0.505570
Total Note Balance After distribution :	\$314,867,872

Facilities

Liquidity Facility Limit	\$4,227,621
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%:	62.56%	42.64%
> 50%, up to and including 55%:	6.95%	9.17%
> 55%, up to and including 60%:	7.48%	11.31%
> 60%, up to and including 65%:	6.72%	10.74%
> 65%, up to and including 70%:	7.70%	11.83%
> 70%, up to and including 75%:	4.67%	7.67%
> 75%, up to and including 80%:	2.49%	4.42%
> 80%, up to and including 85%:	0.76%	1.13%
> 85%, up to and including 90%:	0.45%	0.85%
> 90%, up to and including 95%:	0.22%	0.25%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	25.20%	3.48%
> \$50,000, up to and including \$100,000:	19.15%	10.28%
> \$100,000, up to and including \$200,000:	29.21%	30.53%
> \$200,000, up to and including \$300,000:	17.01%	29.22%
> \$300,000, up to and including \$400,000:	6.19%	14.95%
> \$400,000, up to and including \$500,000:	1.74%	5.47%
> \$500,000, up to and including \$600,000:	1.29%	4.96%
> \$600,000, up to and including \$700,000:	0.13%	0.58%
> \$750,000:	0.09%	0.52%

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:	3.29%	0.51%
> 5 years, up to and including 10 years:	11.00%	5.27%
> 10 years, up to and including 15 years:	29.39%	20.80%
> 15 years, up to and including 20 years:	17.23%	20.21%
> 20 years, up to and including 25 years:	39.09%	53.20%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.43%	25.20%
Gold Coast	5.79%	4.99%
Sunshine Coast	3.92%	3.10%
Queensland - Other	23.95%	19.94%
Sydney Metropolitan	15.27%	22.43%
N.S.W. - Other	5.83%	5.23%
Australian Capital Territory	1.25%	1.47%
Melbourne Metropolitan	6.63%	6.42%
Victoria - Other	1.60%	1.34%
Perth Metropolitan	5.21%	6.57%
W.A. - Other	0.67%	0.97%
Adelaide Metropolitan	1.47%	1.43%
S.A. - Other	0.22%	0.18%
Darwin Metropolitan	0.36%	0.49%
Hobart Metropolitan	0.22%	0.17%
Tasmania - Other	0.18%	0.07%

Loan Purpose	% number of loans	% value of loans
Construction	4.14%	3.98%
Equity Takeout	4.10%	3.25%
Home Improvement	0.27%	0.24%
Purchase Existing Property	64.43%	62.81%
Purchase New Property	0.31%	0.42%
Refinance	23.37%	27.30%
Refinance - Equity Takeout	2.98%	1.77%
Refinance - Home Improvement	0.40%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.11%	1.73%
> 30 days, up to and including 60 days:	0.53%	0.61%
> 60 days, up to and including 90 days:	0.27%	0.42%
> 90 days:	1.29%	2.09%

Default Information for Monthly Period Ending 31 January 2021	
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	14.52%	16.81%

