

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 30 April 2021

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/04/2021
Last Day of Monthly Period:	30/04/2021
Total Current Balance:	\$295,071,794
Total Number of Loans:	2,147
Average Current Balance:	\$137,434
Highest Current Balance:	\$846,429
Weighted Average LVR:	51.62%
Weighted Average Seasoning (Months):	121.81
Weighted Average Remaining Term:	220.47
Weighted Average Variable Rate:	3.4323%
Weighted Average Fixed Rate:	3.1608%
Weighted Average Rate on All Loans:	3.3994%
Percentage (by value) of "Owner Occupied" Loans:	78.30%
Percentage (by value) of Metropolitan Securities:	63.77%
Percentage Mortgage Insured - Primary:	38.16%
Percentage Mortgage Insured - Pool:	61.84%
Percentage (by value) of Variable Rate Loans:	87.83%
Percentage (by value) of Interest Only Loans:	1.09%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$850,228
Principal Draw:	\$0
Total:	\$850,228
Trust Expenses for the Period:	
Servicing Fee:	\$54,784
Trust Indemnification:	\$20,751
Management Fee:	\$13,696
Custodian Fee:	\$5,478
Trustee Fee:	\$4,794

Swap Payments:	\$321,735
Facility Fees:	\$602
Class A Notes Coupon Payments:	\$191,266
Class AB Notes Coupon Payments:	\$44,107
Class B1 Notes Coupon Payments:	\$27,769
Class B2 Notes Coupon Payments:	\$6,072
Class B3 Notes Coupon Payments:	\$5,264
Total Expenses:	\$696,317
Residual Income:	\$153,912
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/04/2021
Last Day of Coupon Period (Distribution Date):	13/05/2021
Number of Days in Coupon Period:	30
Determination Date:	10/05/2021
Effective BBSW for Current Period:	0.0150%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$191,266
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:	\$44,107
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:	\$27,769
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:	\$6,072
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:	\$5,264
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$1,964,205
Mortgage portfolio balance at start of period:	\$302,971,181
Less: Scheduled principal received during the period:	\$1,149,837
Less: Unscheduled principal received during the period:	\$7,924,452
Plus: Redraws:	\$1,174,901
Mortgage portfolio balance at close of period:	\$295,071,794
Value of full discharges during the period:	\$2,743,767

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$254,324,404
Class A Notes Balance before distribution (Stated):	\$254,324,404
Class AB Notes Balance before distribution (Invested):	\$30,404,235
Class AB Notes Balance before distribution (Stated):	\$30,404,235
Class B1 Notes Balance before distribution (Invested):	\$14,594,033
Class B1 Notes Balance before distribution (Stated):	\$14,594,033
Class B2 Notes Balance before distribution (Invested):	\$2,371,530
Class B2 Notes Balance before distribution (Stated):	\$2,371,530
Class B3 Notes Balance before distribution (Invested):	\$1,276,978
Class B3 Notes Balance before distribution (Stated):	\$1,276,978
<b>Total Invested Note Balance before distribution:</b>	<b>\$302,971,181</b>

Current Weighted Average Security Coupon Rate:	1.1022%
Mortgage Principal Amount Distributed:	\$9,074,289
Repayment of Redraws:	\$1,174,901
Class A Notes Balance after distribution (Invested):	\$247,693,387
Class A Notes Balance after distribution (Stated):	\$247,693,387
Class A Notes Bond Factor after distribution:	0.215386
Class AB Notes Balance after distribution (Invested):	\$29,611,504
Class AB Notes Balance after distribution (Stated):	\$29,611,504
Class AB Notes Bond Factor after distribution:	0.473784
Class B1 Notes Balance after distribution (Invested):	\$14,213,522
Class B1 Notes Balance after distribution (Stated):	\$14,213,522
Class B1 Notes Bond Factor after distribution:	0.473784
Class B2 Notes Balance after distribution (Invested):	\$2,309,697
Class B2 Notes Balance after distribution (Stated):	\$2,309,697
Class B2 Notes Bond Factor after distribution:	0.473784
Class B3 Notes Balance after distribution (Invested):	\$1,243,683
Class B3 Notes Balance after distribution (Stated):	\$1,243,683
Class B3 Notes Bond Factor after distribution:	0.473784
<b>Total Note Balance After distribution :</b>	<b>\$295,071,794</b>

#### 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

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	64.18%	44.24%
> 50%, up to and including 55%:	6.61%	8.92%
> 55%, up to and including 60%:	7.45%	11.06%
> 60%, up to and including 65%:	6.99%	11.17%
> 65%, up to and including 70%:	7.13%	11.36%
> 70%, up to and including 75%:	4.05%	6.93%
> 75%, up to and including 80%:	2.24%	4.18%
> 80%, up to and including 85%:	0.65%	1.08%
> 85%, up to and including 90%:	0.51%	0.87%
> 90%, up to and including 95%:	0.09%	0.11%
> 95%:	0.09%	0.09%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	26.46%	3.78%
> \$50,000, up to and including \$100,000:	18.77%	10.33%
> \$100,000, up to and including \$200,000:	29.48%	31.59%
> \$200,000, up to and including \$300,000:	16.53%	29.14%
> \$300,000, up to and including \$400,000:	5.64%	13.94%
> \$400,000, up to and including \$500,000:	1.82%	5.85%
> \$500,000, up to and including \$600,000:	1.16%	4.60%
> \$600,000, up to and including \$700,000:	0.05%	0.21%
> \$750,000:	0.09%	0.56%

<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:	3.26%	0.58%
> 5 years, up to and including 10 years:	11.27%	5.26%
> 10 years, up to and including 15 years:	29.72%	20.44%
> 15 years, up to and including 20 years:	17.79%	21.13%
> 20 years, up to and including 25 years:	37.96%	52.60%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.29%	24.83%
Gold Coast	5.68%	4.84%
Sunshine Coast	3.91%	3.08%
Queensland - Other	24.17%	20.30%
Sydney Metropolitan	15.23%	22.61%
N.S.W. - Other	5.92%	5.43%
Australian Capital Territory	1.21%	1.42%
Melbourne Metropolitan	6.66%	6.49%
Victoria - Other	1.68%	1.41%
Perth Metropolitan	5.12%	6.45%
W.A. - Other	0.65%	0.92%
Adelaide Metropolitan	1.54%	1.48%
S.A. - Other	0.23%	0.18%
Darwin Metropolitan	0.28%	0.33%
Hobart Metropolitan	0.23%	0.15%
Tasmania - Other	0.19%	0.07%

Loan Purpose	% number of loans	% value of loans
Construction	3.96%	3.70%
Equity Takeout	4.01%	3.23%
Home Improvement	0.23%	0.15%
Purchase Existing Property	64.97%	63.29%
Purchase New Property	0.33%	0.44%
Refinance	23.15%	27.27%
Refinance - Equity Takeout	2.93%	1.69%
Refinance - Home Improvement	0.42%	0.24%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.79%	1.32%
> 30 days, up to and including 60 days:	0.51%	0.86%
> 60 days, up to and including 90 days:	0.09%	0.14%
> 90 days:	1.30%	2.01%

Default Information for Monthly Period Ending 30 April 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	23.77%	19.30%

