

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 July 2021

Mortgage Portfolio Details	
First Day of Monthly Period:	01/07/2021
Last Day of Monthly Period:	31/07/2021
Total Current Balance:	\$276,259,825
Total Number of Loans:	2,060
Average Current Balance:	\$134,107
Highest Current Balance:	\$843,109
Weighted Average LVR:	50.73%
Weighted Average Seasoning (Months):	124.60
Weighted Average Remaining Term:	217.85
Weighted Average Variable Rate:	3.3928%
Weighted Average Fixed Rate:	3.0585%
Weighted Average Rate on All Loans:	3.3497%
Percentage (by value) of "Owner Occupied" Loans:	78.12%
Percentage (by value) of Metropolitan Securities:	63.43%
Percentage Mortgage Insured - Primary:	37.81%
Percentage Mortgage Insured - Pool:	62.19%
Percentage (by value) of Variable Rate Loans:	87.09%
Percentage (by value) of Interest Only Loans:	1.16%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$762,967
Principal Draw:	\$0
Total:	\$762,967
Trust Expenses for the Period:	
Servicing Fee:	\$53,129
Management Fee:	\$13,282
Custodian Fee:	\$5,313
Trustee Fee:	\$4,649

Swap Payments:	\$245,104
Facility Fees:	\$532
Class A Notes Coupon Payments:	\$184,476
Class AB Notes Coupon Payments:	\$42,654
Class B1 Notes Coupon Payments:	\$26,872
Class B2 Notes Coupon Payments:	\$5,879
Class B3 Notes Coupon Payments:	\$5,100
Total Expenses:	\$586,990
Residual Income:	\$175,977
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/07/2021
Last Day of Coupon Period (Distribution Date):	13/08/2021
Number of Days in Coupon Period:	31
Determination Date:	09/08/2021
Effective BBSW for Current Period:	0.0100%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$184,476
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:	\$42,654
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:	\$26,872
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:	\$5,879
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:	\$5,100
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,853,659
Mortgage portfolio balance at start of period:	\$284,343,230
Less: Scheduled principal received during the period:	\$1,110,172
Less: Unscheduled principal received during the period:	\$7,871,525
Plus: Redraws:	\$898,292
Mortgage portfolio balance at close of period:	\$276,259,825
Value of full discharges during the period:	\$1,343,194

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$238,687,463
Class A Notes Balance before distribution (Stated):	\$238,687,463
Class AB Notes Balance before distribution (Invested):	\$28,534,854
Class AB Notes Balance before distribution (Stated):	\$28,534,854
Class B1 Notes Balance before distribution (Invested):	\$13,696,730
Class B1 Notes Balance before distribution (Stated):	\$13,696,730
Class B2 Notes Balance before distribution (Invested):	\$2,225,719
Class B2 Notes Balance before distribution (Stated):	\$2,225,719
Class B3 Notes Balance before distribution (Invested):	\$1,198,464
Class B3 Notes Balance before distribution (Stated):	\$1,198,464
Total Invested Note Balance before distribution:	\$284,343,230

Current Weighted Average Security Coupon Rate:	1.0972%
Mortgage Principal Amount Distributed:	\$8,981,697
Repayment of Redraws:	\$898,292
Class A Notes Balance after distribution (Invested):	\$231,901,975
Class A Notes Balance after distribution (Stated):	\$231,901,975
Class A Notes Bond Factor after distribution:	0.201654
Class AB Notes Balance after distribution (Invested):	\$27,723,656
Class AB Notes Balance after distribution (Stated):	\$27,723,656
Class AB Notes Bond Factor after distribution:	0.443578
Class B1 Notes Balance after distribution (Invested):	\$13,307,355
Class B1 Notes Balance after distribution (Stated):	\$13,307,355
Class B1 Notes Bond Factor after distribution:	0.443578
Class B2 Notes Balance after distribution (Invested):	\$2,162,445
Class B2 Notes Balance after distribution (Stated):	\$2,162,445
Class B2 Notes Bond Factor after distribution:	0.443578
Class B3 Notes Balance after distribution (Invested):	\$1,164,394
Class B3 Notes Balance after distribution (Stated):	\$1,164,394
Class B3 Notes Bond Factor after distribution:	0.443578
Total Note Balance After distribution :	\$276,259,825

Facilities	
Liquidity Facility Limit	\$3,696,462
Drawn Amount	\$0
Redraw Facility Limit	\$1,446,237
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%:	65.68%	45.72%
> 50%, up to and including 55%:	6.99%	9.94%
> 55%, up to and including 60%:	7.14%	10.82%
> 60%, up to and including 65%:	7.38%	11.79%
> 65%, up to and including 70%:	6.41%	10.15%
> 70%, up to and including 75%:	3.69%	6.64%
> 75%, up to and including 80%:	1.55%	3.16%
> 80%, up to and including 85%:	0.63%	1.03%
> 85%, up to and including 90%:	0.29%	0.52%
> 90%, up to and including 95%:	0.10%	0.09%
> 95%:	0.15%	0.15%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	27.77%	4.10%
> \$50,000, up to and including \$100,000:	18.59%	10.61%
> \$100,000, up to and including \$200,000:	29.32%	32.10%
> \$200,000, up to and including \$300,000:	16.07%	28.91%
> \$300,000, up to and including \$400,000:	5.34%	13.53%
> \$400,000, up to and including \$500,000:	1.65%	5.44%
> \$500,000, up to and including \$600,000:	1.12%	4.51%
> \$600,000, up to and including \$700,000:	0.05%	0.22%
> \$750,000:	0.10%	0.59%

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:	3.35%	0.55%
> 5 years, up to and including 10 years:	11.41%	5.31%
> 10 years, up to and including 15 years:	29.90%	20.58%
> 15 years, up to and including 20 years:	18.50%	22.45%
> 20 years, up to and including 25 years:	36.84%	51.10%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.04%	24.38%
Gold Coast	5.58%	4.75%
Sunshine Coast	4.03%	3.20%
Queensland - Other	24.32%	20.41%
Sydney Metropolitan	14.95%	22.47%
N.S.W. - Other	5.97%	5.48%
Australian Capital Territory	1.26%	1.49%
Melbourne Metropolitan	6.70%	6.61%
Victoria - Other	1.75%	1.49%
Perth Metropolitan	5.15%	6.47%
W.A. - Other	0.68%	0.97%
Adelaide Metropolitan	1.60%	1.50%
S.A. - Other	0.24%	0.19%
Darwin Metropolitan	0.29%	0.35%
Hobart Metropolitan	0.24%	0.16%
Tasmania - Other	0.19%	0.07%

Loan Purpose	% number of loans	% value of loans
Construction	4.08%	3.86%
Equity Takeout	4.13%	3.32%
Home Improvement	0.19%	0.15%
Purchase Existing Property	64.51%	63.13%
Purchase New Property	0.34%	0.47%
Refinance	23.35%	27.14%
Refinance - Equity Takeout	2.96%	1.70%
Refinance - Home Improvement	0.44%	0.24%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.12%	2.13%
> 30 days, up to and including 60 days:	0.24%	0.31%
> 60 days, up to and including 90 days:	0.24%	0.38%
> 90 days:	1.17%	1.86%

Default Information for Monthly Period Ending 31 July 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	25.85%	19.65%

