

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 31 May 2021

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/05/2021
Last Day of Monthly Period:	31/05/2021
Total Current Balance:	\$289,247,346
Total Number of Loans:	2,121
Average Current Balance:	\$136,373
Highest Current Balance:	\$849,142
Weighted Average LVR:	51.32%
Weighted Average Seasoning (Months):	122.77
Weighted Average Remaining Term:	219.54
Weighted Average Variable Rate:	3.4169%
Weighted Average Fixed Rate:	3.1433%
Weighted Average Rate on All Loans:	3.3838%
Percentage (by value) of "Owner Occupied" Loans:	78.30%
Percentage (by value) of Metropolitan Securities:	63.72%
Percentage Mortgage Insured - Primary:	37.98%
Percentage Mortgage Insured - Pool:	62.02%
Percentage (by value) of Variable Rate Loans:	87.90%
Percentage (by value) of Interest Only Loans:	1.01%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$803,516
Principal Draw:	\$0
Total:	\$803,516
Trust Expenses for the Period:	
Servicing Fee:	\$55,134
Management Fee:	\$13,783
Custodian Fee:	\$5,513
Trustee Fee:	\$5,135
Trust Indemnification:	\$25

Swap Payments:	\$226,939
Facility Fees:	\$663
Class A Notes Coupon Payments:	\$203,787
Class AB Notes Coupon Payments:	\$47,119
Class B1 Notes Coupon Payments:	\$29,685
Class B2 Notes Coupon Payments:	\$6,494
Class B3 Notes Coupon Payments:	\$5,633
Total Expenses:	\$599,912
Residual Income:	\$203,604
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/05/2021
Last Day of Coupon Period (Distribution Date):	15/06/2021
Number of Days in Coupon Period:	33
Determination Date:	09/06/2021
Effective BBSW for Current Period:	0.0100%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$203,787
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:	\$47,119
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:	\$29,685
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:	\$6,494
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:	\$5,633
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$1,924,877
Mortgage portfolio balance at start of period:	\$295,071,794
Less: Scheduled principal received during the period:	\$1,164,772
Less: Unscheduled principal received during the period:	\$5,905,092
Plus: Redraws:	\$1,245,417
Mortgage portfolio balance at close of period:	\$289,247,346
Value of full discharges during the period:	\$1,493,854

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$247,693,387
Class A Notes Balance before distribution (Stated):	\$247,693,387
Class AB Notes Balance before distribution (Invested):	\$29,611,504
Class AB Notes Balance before distribution (Stated):	\$29,611,504
Class B1 Notes Balance before distribution (Invested):	\$14,213,522
Class B1 Notes Balance before distribution (Stated):	\$14,213,522
Class B2 Notes Balance before distribution (Invested):	\$2,309,697
Class B2 Notes Balance before distribution (Stated):	\$2,309,697
Class B3 Notes Balance before distribution (Invested):	\$1,243,683
Class B3 Notes Balance before distribution (Stated):	\$1,243,683
<b>Total Invested Note Balance before distribution:</b>	<b>\$295,071,794</b>

Current Weighted Average Security Coupon Rate:	1.0972%
Mortgage Principal Amount Distributed:	\$7,069,865
Repayment of Redraws:	\$1,245,417
Class A Notes Balance after distribution (Invested):	\$242,804,146
Class A Notes Balance after distribution (Stated):	\$242,804,146
Class A Notes Bond Factor after distribution:	0.211134
Class AB Notes Balance after distribution (Invested):	\$29,027,000
Class AB Notes Balance after distribution (Stated):	\$29,027,000
Class AB Notes Bond Factor after distribution:	0.464432
Class B1 Notes Balance after distribution (Invested):	\$13,932,960
Class B1 Notes Balance after distribution (Stated):	\$13,932,960
Class B1 Notes Bond Factor after distribution:	0.464432
Class B2 Notes Balance after distribution (Invested):	\$2,264,106
Class B2 Notes Balance after distribution (Stated):	\$2,264,106
Class B2 Notes Bond Factor after distribution:	0.464432
Class B3 Notes Balance after distribution (Invested):	\$1,219,134
Class B3 Notes Balance after distribution (Stated):	\$1,219,134
Class B3 Notes Bond Factor after distribution:	0.464432
<b>Total Note Balance After distribution :</b>	<b>\$289,247,346</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%:	64.59%	44.66%
> 50%, up to and including 55%:	6.88%	9.58%
> 55%, up to and including 60%:	7.12%	10.45%
> 60%, up to and including 65%:	7.02%	11.64%
> 65%, up to and including 70%:	7.12%	11.00%
> 70%, up to and including 75%:	4.10%	6.99%
> 75%, up to and including 80%:	1.89%	3.69%
> 80%, up to and including 85%:	0.66%	1.09%
> 85%, up to and including 90%:	0.38%	0.67%
> 95%:	0.24%	0.23%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	26.78%	3.83%
> \$50,000, up to and including \$100,000:	19.00%	10.60%
> \$100,000, up to and including \$200,000:	29.33%	31.71%
> \$200,000, up to and including \$300,000:	16.31%	28.95%
> \$300,000, up to and including \$400,000:	5.42%	13.50%
> \$400,000, up to and including \$500,000:	1.84%	5.95%
> \$500,000, up to and including \$600,000:	1.18%	4.68%
> \$600,000, up to and including \$700,000:	0.05%	0.21%
> \$750,000:	0.09%	0.57%

<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:	3.25%	0.58%
> 5 years, up to and including 10 years:	11.27%	5.28%
> 10 years, up to and including 15 years:	29.70%	20.50%
> 15 years, up to and including 20 years:	17.96%	21.53%
> 20 years, up to and including 25 years:	37.81%	52.10%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.25%	24.68%
Gold Coast	5.66%	4.77%
Sunshine Coast	3.96%	3.12%
Queensland - Other	24.14%	20.35%
Sydney Metropolitan	15.18%	22.72%
N.S.W. - Other	5.89%	5.42%
Australian Capital Territory	1.23%	1.44%
Melbourne Metropolitan	6.65%	6.47%
Victoria - Other	1.70%	1.43%
Perth Metropolitan	5.19%	6.46%
W.A. - Other	0.66%	0.94%
Adelaide Metropolitan	1.56%	1.48%
S.A. - Other	0.24%	0.19%
Darwin Metropolitan	0.28%	0.34%
Hobart Metropolitan	0.24%	0.15%
Tasmania - Other	0.19%	0.07%

Loan Purpose	% number of loans	% value of loans
Construction	4.01%	3.76%
Equity Takeout	4.05%	3.30%
Home Improvement	0.24%	0.15%
Purchase Existing Property	64.83%	63.12%
Purchase New Property	0.33%	0.45%
Refinance	23.20%	27.31%
Refinance - Equity Takeout	2.92%	1.68%
Refinance - Home Improvement	0.42%	0.24%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.80%	1.53%
> 30 days, up to and including 60 days:	0.38%	0.59%
> 60 days, up to and including 90 days:	0.14%	0.32%
> 90 days:	1.27%	2.04%

Default Information for Monthly Period Ending 31 May 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	17.45%	19.29%

