

# Apollo Series 2015-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/10/2021
Last Day of Monthly Period:	31/10/2021
Total Current Balance:	\$258,479,895
Total Number of Loans:	1,978
Average Current Balance:	\$130,677
Highest Current Balance:	\$849,478
Weighted Average LVR:	50.12%
Weighted Average Seasoning (Months):	127.59
Weighted Average Remaining Term:	215.68
Weighted Average Variable Rate:	3.3508%
Weighted Average Fixed Rate:	2.8737%
Weighted Average Rate on All Loans:	3.2877%
Percentage (by value) of "Owner Occupied" Loans:	78.17%
Percentage (by value) of Metropolitan Securities:	63.64%
Percentage Mortgage Insured - Primary:	38.19%
Percentage Mortgage Insured - Pool:	61.81%
Percentage (by value) of Variable Rate Loans:	86.77%
Percentage (by value) of Interest Only Loans:	0.93%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$689,047
Principal Draw:	\$0
Total:	\$689,047
Trust Expenses for the Period:	
Servicing Fee:	\$49,229
Management Fee:	\$12,307
Custodian Fee:	\$4,923
Trustee Fee:	\$4,585
Trust Indemnification:	\$25

Swap Payments:	\$182,993
Facility Fees:	\$567
Class A Notes Coupon Payments:	\$180,682
Class AB Notes Coupon Payments:	\$41,919
Class B1 Notes Coupon Payments:	\$26,432
Class B2 Notes Coupon Payments:	\$5,787
Class B3 Notes Coupon Payments:	\$5,024
Total Expenses:	\$514,474
Residual Income:	\$174,574
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/10/2021
Last Day of Coupon Period (Distribution Date):	15/11/2021
Number of Days in Coupon Period:	33
Determination Date:	10/11/2021
Effective BBSW for Current Period:	0.0036%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$180,682
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:	\$41,919
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:	\$26,432
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:	\$5,787
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:	\$5,024
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$1,736,658
Mortgage portfolio balance at start of period:	\$263,469,787
Less: Scheduled principal received during the period:	\$1,079,243
Less: Unscheduled principal received during the period:	\$5,081,368
Plus: Redraws:	\$1,170,718
Mortgage portfolio balance at close of period:	\$258,479,895
Value of full discharges during the period:	\$-535

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$221,165,579
Class A Notes Balance before distribution (Stated):	\$221,165,579
Class AB Notes Balance before distribution (Invested):	\$26,440,130
Class AB Notes Balance before distribution (Stated):	\$26,440,130
Class B1 Notes Balance before distribution (Invested):	\$12,691,262
Class B1 Notes Balance before distribution (Stated):	\$12,691,262
Class B2 Notes Balance before distribution (Invested):	\$2,062,330
Class B2 Notes Balance before distribution (Stated):	\$2,062,330
Class B3 Notes Balance before distribution (Invested):	\$1,110,485
Class B3 Notes Balance before distribution (Stated):	\$1,110,485
<b>Total Invested Note Balance before distribution:</b>	<b>\$263,469,787</b>

Current Weighted Average Security Coupon Rate:	1.0908%
Mortgage Principal Amount Distributed:	\$6,160,610
Repayment of Redraws:	\$1,170,718
Class A Notes Balance after distribution (Invested):	\$216,976,893
Class A Notes Balance after distribution (Stated):	\$216,976,893
Class A Notes Bond Factor after distribution:	0.188676
Class AB Notes Balance after distribution (Invested):	\$25,939,377
Class AB Notes Balance after distribution (Stated):	\$25,939,377
Class AB Notes Bond Factor after distribution:	0.415030
Class B1 Notes Balance after distribution (Invested):	\$12,450,901
Class B1 Notes Balance after distribution (Stated):	\$12,450,901
Class B1 Notes Bond Factor after distribution:	0.415030
Class B2 Notes Balance after distribution (Invested):	\$2,023,271
Class B2 Notes Balance after distribution (Stated):	\$2,023,271
Class B2 Notes Bond Factor after distribution:	0.415030
Class B3 Notes Balance after distribution (Invested):	\$1,089,454
Class B3 Notes Balance after distribution (Stated):	\$1,089,454
Class B3 Notes Bond Factor after distribution:	0.415030
<b>Total Note Balance After distribution :</b>	<b>\$258,479,895</b>

#### 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

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	66.94%	46.87%
> 50%, up to and including 55%:	7.58%	10.92%
> 55%, up to and including 60%:	6.77%	10.62%
> 60%, up to and including 65%:	7.28%	11.98%
> 65%, up to and including 70%:	5.31%	8.40%
> 70%, up to and including 75%:	3.39%	6.09%
> 75%, up to and including 80%:	1.67%	3.49%
> 80%, up to and including 85%:	0.66%	1.07%
> 85%, up to and including 90%:	0.15%	0.30%
> 90%, up to and including 95%:	0.10%	0.10%
> 95%:	0.15%	0.16%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	28.56%	4.05%
> \$50,000, up to and including \$100,000:	19.51%	11.34%
> \$100,000, up to and including \$200,000:	28.26%	31.68%
> \$200,000, up to and including \$300,000:	15.93%	29.42%
> \$300,000, up to and including \$400,000:	5.01%	13.09%
> \$400,000, up to and including \$500,000:	1.47%	4.96%
> \$500,000, up to and including \$600,000:	1.11%	4.60%
> \$600,000, up to and including \$700,000:	0.05%	0.23%
> \$750,000:	0.10%	0.63%

<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:	3.29%	0.51%
> 5 years, up to and including 10 years:	11.68%	5.12%
> 10 years, up to and including 15 years:	30.03%	20.65%
> 15 years, up to and including 20 years:	19.62%	24.05%
> 20 years, up to and including 25 years:	35.39%	49.67%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.20%	24.42%
Gold Coast	5.51%	4.49%
Sunshine Coast	3.99%	3.10%
Queensland - Other	24.01%	20.26%
Sydney Metropolitan	14.81%	22.58%
N.S.W. - Other	6.17%	5.72%
Australian Capital Territory	1.21%	1.37%
Melbourne Metropolitan	6.83%	6.77%
Victoria - Other	1.82%	1.48%
Perth Metropolitan	5.16%	6.51%
W.A. - Other	0.71%	1.03%
Adelaide Metropolitan	1.62%	1.57%
S.A. - Other	0.25%	0.21%
Darwin Metropolitan	0.30%	0.37%
Hobart Metropolitan	0.20%	0.05%
Tasmania - Other	0.20%	0.07%

Loan Purpose	% number of loans	% value of loans
Construction	4.20%	3.99%
Equity Takeout	4.15%	3.35%
Home Improvement	0.20%	0.15%
Purchase Existing Property	64.41%	63.08%
Purchase New Property	0.30%	0.43%
Refinance	23.26%	27.04%
Refinance - Equity Takeout	3.08%	1.73%
Refinance - Home Improvement	0.40%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.96%	1.99%
> 30 days, up to and including 60 days:	0.10%	0.17%
> 60 days, up to and including 90 days:	0.15%	0.17%
> 90 days:	1.16%	1.97%

Default Information for Monthly Period Ending 31 October 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	16.49%	19.64%

