

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 July 2024

Mortgage Portfolio Details	
First Day of Monthly Period:	01/07/2024
Last Day of Monthly Period:	31/07/2024
Total Current Balance:	\$132,591,803
Total Number of Loans:	1,300
Average Current Balance:	\$101,994
Highest Current Balance:	\$813,418
Weighted Average LVR:	43.52%
Weighted Average Seasoning (Months):	159.12
Weighted Average Remaining Term:	185.92
Weighted Average Variable Rate:	7.1145%
Weighted Average Fixed Rate:	4.2021%
Weighted Average Rate on All Loans:	6.9334%
Percentage (by value) of "Owner Occupied" Loans:	79.30%
Percentage (by value) of Metropolitan Securities:	64.82%
Percentage Mortgage Insured - Primary:	36.71%
Percentage Mortgage Insured - Pool:	63.29%
Percentage (by value) of Variable Rate Loans:	93.78%
Percentage (by value) of Interest Only Loans:	0.75%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$724,398
Principal Draw:	\$0
Total:	\$724,398
Trust Expenses for the Period:	
Servicing Fee:	\$25,361
Management Fee:	\$6,340
Custodian Fee:	\$2,536
Trustee Fee:	\$2,076

Swap Payments:	\$27,727
Facility Fees:	\$291
Class A Notes Coupon Payments:	\$470,720
Class AB Notes Coupon Payments:	\$65,473
Class B1 Notes Coupon Payments:	\$34,284
Class B2 Notes Coupon Payments:	\$6,246
Class B3 Notes Coupon Payments:	\$4,227
Total Expenses:	\$645,280
Residual Income:	\$79,118
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/07/2024
Last Day of Coupon Period (Distribution Date):	13/08/2024
Number of Days in Coupon Period:	29
Determination Date:	08/08/2024
Effective BBSW for Current Period:	4.3000%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$470,720
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:	\$65,473
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:	\$34,284
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:	\$6,246
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:	\$4,227
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,261,146
Mortgage portfolio balance at start of period:	\$135,727,254
Less: Scheduled principal received during the period:	\$569,889
Less: Unscheduled principal received during the period:	\$3,185,909
Plus: Redraws:	\$620,347
Mortgage portfolio balance at close of period:	\$132,591,803
Value of full discharges during the period:	\$1,540,168

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$113,934,114
Class A Notes Balance before distribution (Stated):	\$113,934,114
Class AB Notes Balance before distribution (Invested):	\$13,620,713
Class AB Notes Balance before distribution (Stated):	\$13,620,713
Class B1 Notes Balance before distribution (Invested):	\$6,537,942
Class B1 Notes Balance before distribution (Stated):	\$6,537,942
Class B2 Notes Balance before distribution (Invested):	\$1,062,416
Class B2 Notes Balance before distribution (Stated):	\$1,062,416
Class B3 Notes Balance before distribution (Invested):	\$572,070
Class B3 Notes Balance before distribution (Stated):	\$572,070
Total Invested Note Balance before distribution:	\$135,727,254

Current Weighted Average Security Coupon Rate:	5.3872%
Mortgage Principal Amount Distributed:	\$3,755,798
Repayment of Redraws:	\$620,347
Class A Notes Balance after distribution (Invested):	\$111,302,109
Class A Notes Balance after distribution (Stated):	\$111,302,109
Class A Notes Bond Factor after distribution:	0.096784
Class AB Notes Balance after distribution (Invested):	\$13,306,059
Class AB Notes Balance after distribution (Stated):	\$13,306,059
Class AB Notes Bond Factor after distribution:	0.212897
Class B1 Notes Balance after distribution (Invested):	\$6,386,908
Class B1 Notes Balance after distribution (Stated):	\$6,386,908
Class B1 Notes Bond Factor after distribution:	0.212897
Class B2 Notes Balance after distribution (Invested):	\$1,037,873
Class B2 Notes Balance after distribution (Stated):	\$1,037,873
Class B2 Notes Bond Factor after distribution:	0.212897
Class B3 Notes Balance after distribution (Invested):	\$558,854
Class B3 Notes Balance after distribution (Stated):	\$558,854
Class B3 Notes Bond Factor after distribution:	0.212897
Total Note Balance After distribution :	\$132,591,803

Facilities

Liquidity Facility Limit	\$2,132,298
Drawn Amount	\$0
Redraw Facility Limit	\$931,528
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%:	80.46%	61.53%
> 50%, up to and including 55%:	5.77%	10.56%
> 55%, up to and including 60%:	6.00%	11.58%
> 60%, up to and including 65%:	3.85%	7.29%
> 65%, up to and including 70%:	2.00%	4.71%
> 70%, up to and including 75%:	1.38%	3.29%
> 75%, up to and including 80%:	0.31%	0.70%
> 80%, up to and including 85%:	0.23%	0.32%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	39.46%	5.58%
> \$50,000, up to and including \$100,000:	18.69%	13.51%
> \$100,000, up to and including \$200,000:	26.46%	37.37%
> \$200,000, up to and including \$300,000:	10.38%	24.16%
> \$300,000, up to and including \$400,000:	3.15%	10.46%
> \$400,000, up to and including \$500,000:	1.31%	5.77%
> \$500,000, up to and including \$600,000:	0.38%	2.00%
> \$700,000, up to and including \$750,000:	0.08%	0.54%
> \$750,000:	0.08%	0.61%

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:	6.62%	1.31%
> 5 years, up to and including 10 years:	20.31%	10.95%
> 10 years, up to and including 15 years:	31.00%	24.32%
> 15 years, up to and including 20 years:	42.08%	63.41%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	28.54%	24.51%
Gold Coast	5.46%	4.13%
Sunshine Coast	4.62%	4.17%
Queensland - Other	21.85%	18.00%
Sydney Metropolitan	15.54%	23.78%
N.S.W. - Other	6.15%	6.09%
Australian Capital Territory	1.31%	1.77%
Melbourne Metropolitan	7.00%	6.68%
Victoria - Other	1.62%	1.42%
Perth Metropolitan	5.08%	6.27%
W.A. - Other	0.54%	1.05%
Adelaide Metropolitan	1.54%	1.58%
S.A. - Other	0.23%	0.23%
Darwin Metropolitan	0.15%	0.20%
Hobart Metropolitan	0.23%	0.03%
Tasmania - Other	0.15%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	4.08%	3.30%
Equity Takeout	3.77%	2.95%
Home Improvement	0.23%	0.18%
Purchase Existing Property	65.69%	64.24%
Purchase New Property	0.38%	0.58%
Refinance	22.92%	27.52%
Refinance - Equity Takeout	2.77%	1.18%
Refinance - Home Improvement	0.15%	0.06%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.62%	2.33%
> 30 days, up to and including 60 days:	0.31%	0.62%
> 60 days, up to and including 90 days:	0.31%	0.65%
> 90 days:	0.62%	0.67%

Default Information for Monthly Period Ending 31 July 2024	
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	20.54%	18.29%

