

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 30 April 2024

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/04/2024
Last Day of Monthly Period:	30/04/2024
Total Current Balance:	\$141,101,480
Total Number of Loans:	1,361
Average Current Balance:	\$103,675
Highest Current Balance:	\$828,180
Weighted Average LVR:	44.29%
Weighted Average Seasoning (Months):	156.31
Weighted Average Remaining Term:	189.00
Weighted Average Variable Rate:	7.1327%
Weighted Average Fixed Rate:	3.9247%
Weighted Average Rate on All Loans:	6.9244%
Percentage (by value) of "Owner Occupied" Loans:	79.05%
Percentage (by value) of Metropolitan Securities:	64.49%
Percentage Mortgage Insured - Primary:	36.43%
Percentage Mortgage Insured - Pool:	63.57%
Percentage (by value) of Variable Rate Loans:	93.51%
Percentage (by value) of Interest Only Loans:	0.80%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$776,503
Principal Draw:	\$0
Total:	\$776,503
Trust Expenses for the Period:	
Trust Indemnification:	\$28,900
Servicing Fee:	\$25,954
Management Fee:	\$6,488
Custodian Fee:	\$2,595
Trustee Fee:	\$2,120

Swap Payments:	\$68,536
Facility Fees:	\$281
Class A Notes Coupon Payments:	\$480,195
Class AB Notes Coupon Payments:	\$66,799
Class B1 Notes Coupon Payments:	\$34,981
Class B2 Notes Coupon Payments:	\$6,374
Class B3 Notes Coupon Payments:	\$4,314
Total Expenses:	\$727,536
Residual Income:	\$48,967
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	15/04/2024
Last Day of Coupon Period (Distribution Date):	13/05/2024
Number of Days in Coupon Period:	28
Determination Date:	08/05/2024
Effective BBSW for Current Period:	4.2954%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$480,195
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:	\$66,799
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:	\$34,981
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:	\$6,374
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:	\$4,314
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$1,322,618
Mortgage portfolio balance at start of period:	\$143,531,306
Less: Scheduled principal received during the period:	\$578,964
Less: Unscheduled principal received during the period:	\$2,475,883
Plus: Redraws:	\$625,022
Mortgage portfolio balance at close of period:	\$141,101,480
Value of full discharges during the period:	\$436,794

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$120,485,103
Class A Notes Balance before distribution (Stated):	\$120,485,103
Class AB Notes Balance before distribution (Invested):	\$14,403,877
Class AB Notes Balance before distribution (Stated):	\$14,403,877
Class B1 Notes Balance before distribution (Invested):	\$6,913,861
Class B1 Notes Balance before distribution (Stated):	\$6,913,861
Class B2 Notes Balance before distribution (Invested):	\$1,123,502
Class B2 Notes Balance before distribution (Stated):	\$1,123,502
Class B3 Notes Balance before distribution (Invested):	\$604,963
Class B3 Notes Balance before distribution (Stated):	\$604,963
<b>Total Invested Note Balance before distribution:</b>	<b>\$143,531,306</b>

Current Weighted Average Security Coupon Rate:	5.3826%
Mortgage Principal Amount Distributed:	\$3,054,847
Repayment of Redraws:	\$625,022
Class A Notes Balance after distribution (Invested):	\$118,445,424
Class A Notes Balance after distribution (Stated):	\$118,445,424
Class A Notes Bond Factor after distribution:	0.102996
Class AB Notes Balance after distribution (Invested):	\$14,160,035
Class AB Notes Balance after distribution (Stated):	\$14,160,035
Class AB Notes Bond Factor after distribution:	0.226561
Class B1 Notes Balance after distribution (Invested):	\$6,796,817
Class B1 Notes Balance after distribution (Stated):	\$6,796,817
Class B1 Notes Bond Factor after distribution:	0.226561
Class B2 Notes Balance after distribution (Invested):	\$1,104,483
Class B2 Notes Balance after distribution (Stated):	\$1,104,483
Class B2 Notes Bond Factor after distribution:	0.226561
Class B3 Notes Balance after distribution (Invested):	\$594,721
Class B3 Notes Balance after distribution (Stated):	\$594,721
Class B3 Notes Bond Factor after distribution:	0.226561
<b>Total Note Balance After distribution :</b>	<b>\$141,101,480</b>

#### 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

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	79.57%	60.54%
> 50%, up to and including 55%:	5.51%	9.82%
> 55%, up to and including 60%:	6.17%	12.04%
> 60%, up to and including 65%:	3.82%	7.34%
> 65%, up to and including 70%:	2.72%	5.32%
> 70%, up to and including 75%:	1.32%	2.80%
> 75%, up to and including 80%:	0.59%	1.74%
> 80%, up to and including 85%:	0.07%	0.14%
> 85%, up to and including 90%:	0.15%	0.16%
> 90%, up to and including 95%:	0.07%	0.09%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	39.02%	5.36%
> \$50,000, up to and including \$100,000:	18.44%	13.03%
> \$100,000, up to and including \$200,000:	26.45%	36.92%
> \$200,000, up to and including \$300,000:	10.87%	24.89%
> \$300,000, up to and including \$400,000:	3.31%	10.81%
> \$400,000, up to and including \$500,000:	1.40%	6.02%
> \$500,000, up to and including \$600,000:	0.37%	1.87%
> \$700,000, up to and including \$750,000:	0.07%	0.51%
> \$750,000:	0.07%	0.59%

<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:	6.25%	1.29%
> 5 years, up to and including 10 years:	18.81%	9.51%
> 10 years, up to and including 15 years:	32.18%	24.70%
> 15 years, up to and including 20 years:	42.76%	64.49%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	28.36%	24.70%
Gold Coast	5.36%	3.97%
Sunshine Coast	4.41%	3.91%
Queensland - Other	22.34%	18.61%
Sydney Metropolitan	15.28%	23.22%
N.S.W. - Other	6.17%	6.24%
Australian Capital Territory	1.40%	1.72%
Melbourne Metropolitan	6.91%	6.95%
Victoria - Other	1.62%	1.40%
Perth Metropolitan	5.22%	6.17%
W.A. - Other	0.51%	0.98%
Adelaide Metropolitan	1.62%	1.52%
S.A. - Other	0.29%	0.30%
Darwin Metropolitan	0.15%	0.19%
Hobart Metropolitan	0.22%	0.03%
Tasmania - Other	0.15%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	4.04%	3.40%
Equity Takeout	3.67%	2.69%
Home Improvement	0.22%	0.18%
Purchase Existing Property	65.69%	64.79%
Purchase New Property	0.37%	0.55%
Refinance	22.85%	27.11%
Refinance - Equity Takeout	2.94%	1.22%
Refinance - Home Improvement	0.22%	0.07%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	2.06%	3.79%
> 30 days, up to and including 60 days:	0.37%	0.76%
> 60 days, up to and including 90 days:	0.15%	0.18%
> 90 days:	0.44%	0.57%

Default Information for Monthly Period Ending 30 April 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	14.48%	18.89%

