

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 July 2022

Mortgage Portfolio Details	
First Day of Monthly Period:	01/07/2022
Last Day of Monthly Period:	31/07/2022
Total Current Balance:	\$215,384,639
Total Number of Loans:	1,772
Average Current Balance:	\$121,549
Highest Current Balance:	\$848,753
Weighted Average LVR:	48.16%
Weighted Average Seasoning (Months):	136.31
Weighted Average Remaining Term:	207.56
Weighted Average Variable Rate:	4.4773%
Weighted Average Fixed Rate:	2.5584%
Weighted Average Rate on All Loans:	4.2606%
Percentage (by value) of "Owner Occupied" Loans:	78.54%
Percentage (by value) of Metropolitan Securities:	64.13%
Percentage Mortgage Insured - Primary:	38.22%
Percentage Mortgage Insured - Pool:	61.78%
Percentage (by value) of Variable Rate Loans:	88.81%
Percentage (by value) of Interest Only Loans:	0.69%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$710,104
Principal Draw:	\$0
Total:	\$710,104
Trust Expenses for the Period:	
Servicing Fee:	\$41,090
Management Fee:	\$10,273
Trust Indemnification:	\$6,625
Custodian Fee:	\$4,109
Trustee Fee:	\$3,827

Swap Payments:	\$0
Facility Fees:	\$497
Class A Notes Coupon Payments:	\$393,901
Class AB Notes Coupon Payments:	\$64,050
Class B1 Notes Coupon Payments:	\$36,012
Class B2 Notes Coupon Payments:	\$7,097
Class B3 Notes Coupon Payments:	\$5,414
Total Expenses:	\$572,895
Residual Income:	\$137,210
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/07/2022
Last Day of Coupon Period (Distribution Date):	15/08/2022
Number of Days in Coupon Period:	33
Determination Date:	09/08/2022
Effective BBSW for Current Period:	1.4601%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$393,901
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:	\$64,050
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:	\$36,012
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:	\$7,097
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:	\$5,414
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,554,981
Mortgage portfolio balance at start of period:	\$219,911,827
Less: Scheduled principal received during the period:	\$910,128
Less: Unscheduled principal received during the period:	\$4,743,437
Plus: Redraws:	\$1,126,377
Mortgage portfolio balance at close of period:	\$215,384,639
Value of full discharges during the period:	\$797,614

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$184,601,533
Class A Notes Balance before distribution (Stated):	\$184,601,533
Class AB Notes Balance before distribution (Invested):	\$22,068,934
Class AB Notes Balance before distribution (Stated):	\$22,068,934
Class B1 Notes Balance before distribution (Invested):	\$10,593,088
Class B1 Notes Balance before distribution (Stated):	\$10,593,088
Class B2 Notes Balance before distribution (Invested):	\$1,721,377
Class B2 Notes Balance before distribution (Stated):	\$1,721,377
Class B3 Notes Balance before distribution (Invested):	\$926,895
Class B3 Notes Balance before distribution (Stated):	\$926,895
Total Invested Note Balance before distribution:	\$219,911,827

Current Weighted Average Security Coupon Rate:	2.5473%
Mortgage Principal Amount Distributed:	\$5,653,565
Repayment of Redraws:	\$1,126,377
Class A Notes Balance after distribution (Invested):	\$180,801,256
Class A Notes Balance after distribution (Stated):	\$180,801,256
Class A Notes Bond Factor after distribution:	0.157218
Class AB Notes Balance after distribution (Invested):	\$21,614,615
Class AB Notes Balance after distribution (Stated):	\$21,614,615
Class AB Notes Bond Factor after distribution:	0.345834
Class B1 Notes Balance after distribution (Invested):	\$10,375,015
Class B1 Notes Balance after distribution (Stated):	\$10,375,015
Class B1 Notes Bond Factor after distribution:	0.345834
Class B2 Notes Balance after distribution (Invested):	\$1,685,940
Class B2 Notes Balance after distribution (Stated):	\$1,685,940
Class B2 Notes Bond Factor after distribution:	0.345834
Class B3 Notes Balance after distribution (Invested):	\$907,814
Class B3 Notes Balance after distribution (Stated):	\$907,814
Class B3 Notes Bond Factor after distribution:	0.345834
Total Note Balance After distribution :	\$215,384,639

Facilities

Liquidity Facility Limit	\$3,181,972
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%:	71.56%	51.48%
> 50%, up to and including 55%:	7.00%	10.38%
> 55%, up to and including 60%:	6.21%	10.58%
> 60%, up to and including 65%:	6.21%	11.07%
> 65%, up to and including 70%:	5.19%	8.75%
> 70%, up to and including 75%:	2.20%	4.13%
> 75%, up to and including 80%:	0.96%	2.31%
> 80%, up to and including 85%:	0.45%	0.94%
> 85%, up to and including 90%:	0.11%	0.24%
> 90%, up to and including 95%:	0.11%	0.11%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	30.70%	3.99%
> \$50,000, up to and including \$100,000:	19.92%	12.15%
> \$100,000, up to and including \$200,000:	28.95%	34.65%
> \$200,000, up to and including \$300,000:	13.54%	26.79%
> \$300,000, up to and including \$400,000:	4.40%	12.36%
> \$400,000, up to and including \$500,000:	1.47%	5.35%
> \$500,000, up to and including \$600,000:	0.90%	3.95%
> \$750,000:	0.11%	0.75%

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:	3.95%	0.76%
> 5 years, up to and including 10 years:	13.71%	5.96%
> 10 years, up to and including 15 years:	30.76%	21.86%
> 15 years, up to and including 20 years:	22.18%	29.74%
> 20 years, up to and including 25 years:	29.40%	41.67%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.60%	24.46%
Gold Coast	5.42%	3.95%
Sunshine Coast	4.29%	3.25%
Queensland - Other	23.14%	19.58%
Sydney Metropolitan	14.95%	23.19%
N.S.W. - Other	6.26%	6.00%
Australian Capital Territory	1.30%	1.51%
Melbourne Metropolitan	6.94%	6.70%
Victoria - Other	1.81%	1.61%
Perth Metropolitan	4.97%	6.19%
W.A. - Other	0.68%	1.19%
Adelaide Metropolitan	1.64%	1.59%
S.A. - Other	0.28%	0.22%
Darwin Metropolitan	0.34%	0.43%
Hobart Metropolitan	0.23%	0.07%
Tasmania - Other	0.17%	0.08%

Loan Purpose	% number of loans	% value of loans
Construction	4.23%	3.98%
Equity Takeout	4.01%	3.27%
Home Improvement	0.17%	0.15%
Purchase Existing Property	65.07%	63.93%
Purchase New Property	0.34%	0.50%
Refinance	22.80%	26.43%
Refinance - Equity Takeout	2.99%	1.53%
Refinance - Home Improvement	0.40%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.24%	2.48%
> 30 days, up to and including 60 days:	0.51%	0.67%
> 60 days, up to and including 90 days:	0.23%	0.49%
> 90 days:	1.07%	2.23%

Default Information for Monthly Period Ending 31 July 2022	
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	18.11%	17.33%

