

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 July 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/07/2023
Last Day of Monthly Period:	31/07/2023
Total Current Balance:	\$170,758,126
Total Number of Loans:	1,527
Average Current Balance:	\$111,826
Highest Current Balance:	\$843,647
Weighted Average LVR:	46.12%
Weighted Average Seasoning (Months):	147.93
Weighted Average Remaining Term:	196.74
Weighted Average Variable Rate:	6.9135%
Weighted Average Fixed Rate:	3.4061%
Weighted Average Rate on All Loans:	6.5970%
Percentage (by value) of "Owner Occupied" Loans:	79.71%
Percentage (by value) of Metropolitan Securities:	64.78%
Percentage Mortgage Insured - Primary:	37.20%
Percentage Mortgage Insured - Pool:	62.80%
Percentage (by value) of Variable Rate Loans:	91.04%
Percentage (by value) of Interest Only Loans:	0.94%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$953,105
Principal Draw:	\$0
Total:	\$953,105
Trust Expenses for the Period:	
Servicing Fee:	\$32,604
Management Fee:	\$8,151
Custodian Fee:	\$3,260
Trustee Fee:	\$2,945

Swap Payments:	\$0
Facility Fees:	\$388
Class A Notes Coupon Payments:	\$642,141
Class AB Notes Coupon Payments:	\$89,816
Class B1 Notes Coupon Payments:	\$47,165
Class B2 Notes Coupon Payments:	\$8,622
Class B3 Notes Coupon Payments:	\$5,868
Total Expenses:	\$840,960
Residual Income:	\$112,145
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/07/2023
Last Day of Coupon Period (Distribution Date):	14/08/2023
Number of Days in Coupon Period:	32
Determination Date:	09/08/2023
Effective BBSW for Current Period:	4.1005%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$642,141
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:	\$89,816
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:	\$47,165
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:	\$8,622
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:	\$5,868
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,548,224
Mortgage portfolio balance at start of period:	\$174,490,985
Less: Scheduled principal received during the period:	\$623,503
Less: Unscheduled principal received during the period:	\$3,936,765
Plus: Redraws:	\$827,409
Mortgage portfolio balance at close of period:	\$170,758,126
Value of full discharges during the period:	\$660,770

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$146,473,719
Class A Notes Balance before distribution (Stated):	\$146,473,719
Class AB Notes Balance before distribution (Invested):	\$17,510,791
Class AB Notes Balance before distribution (Stated):	\$17,510,791
Class B1 Notes Balance before distribution (Invested):	\$8,405,180
Class B1 Notes Balance before distribution (Stated):	\$8,405,180
Class B2 Notes Balance before distribution (Invested):	\$1,365,842
Class B2 Notes Balance before distribution (Stated):	\$1,365,842
Class B3 Notes Balance before distribution (Invested):	\$735,453
Class B3 Notes Balance before distribution (Stated):	\$735,453
Total Invested Note Balance before distribution:	\$174,490,985

Current Weighted Average Security Coupon Rate:	5.1877%
Mortgage Principal Amount Distributed:	\$4,560,268
Repayment of Redraws:	\$827,409
Class A Notes Balance after distribution (Invested):	\$143,340,230
Class A Notes Balance after distribution (Stated):	\$143,340,230
Class A Notes Bond Factor after distribution:	0.124644
Class AB Notes Balance after distribution (Invested):	\$17,136,185
Class AB Notes Balance after distribution (Stated):	\$17,136,185
Class AB Notes Bond Factor after distribution:	0.274179
Class B1 Notes Balance after distribution (Invested):	\$8,225,369
Class B1 Notes Balance after distribution (Stated):	\$8,225,369
Class B1 Notes Bond Factor after distribution:	0.274179
Class B2 Notes Balance after distribution (Invested):	\$1,336,622
Class B2 Notes Balance after distribution (Stated):	\$1,336,622
Class B2 Notes Bond Factor after distribution:	0.274179
Class B3 Notes Balance after distribution (Invested):	\$719,720
Class B3 Notes Balance after distribution (Stated):	\$719,720
Class B3 Notes Bond Factor after distribution:	0.274179
Total Note Balance After distribution :	\$170,758,126

Facilities

Liquidity Facility Limit	\$2,640,672
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%:	77.01%	57.90%
> 50%, up to and including 55%:	5.17%	8.91%
> 55%, up to and including 60%:	5.76%	10.36%
> 60%, up to and including 65%:	5.24%	9.80%
> 65%, up to and including 70%:	3.93%	6.53%
> 70%, up to and including 75%:	1.64%	3.54%
> 75%, up to and including 80%:	0.72%	2.03%
> 80%, up to and including 85%:	0.26%	0.45%
> 85%, up to and including 90%:	0.26%	0.48%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	36.02%	5.07%
> \$50,000, up to and including \$100,000:	17.94%	11.98%
> \$100,000, up to and including \$200,000:	27.57%	35.69%
> \$200,000, up to and including \$300,000:	12.44%	26.31%
> \$300,000, up to and including \$400,000:	4.06%	12.32%
> \$400,000, up to and including \$500,000:	1.18%	4.64%
> \$500,000, up to and including \$600,000:	0.65%	3.07%
> \$700,000, up to and including \$750,000:	0.07%	0.43%
> \$750,000:	0.07%	0.49%

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:	4.98%	1.10%
> 5 years, up to and including 10 years:	15.72%	7.09%
> 10 years, up to and including 15 years:	33.01%	24.98%
> 15 years, up to and including 20 years:	32.15%	47.04%
> 20 years, up to and including 25 years:	14.15%	19.79%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	28.09%	24.53%
Gold Coast	5.17%	3.75%
Sunshine Coast	4.32%	3.48%
Queensland - Other	22.59%	18.83%
Sydney Metropolitan	15.19%	23.16%
N.S.W. - Other	6.16%	6.23%
Australian Capital Territory	1.44%	1.83%
Melbourne Metropolitan	6.94%	6.97%
Victoria - Other	1.77%	1.78%
Perth Metropolitan	5.37%	6.56%
W.A. - Other	0.46%	0.80%
Adelaide Metropolitan	1.64%	1.50%
S.A. - Other	0.33%	0.25%
Darwin Metropolitan	0.13%	0.16%
Hobart Metropolitan	0.26%	0.08%
Tasmania - Other	0.13%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.93%	3.40%
Equity Takeout	3.93%	2.99%
Home Improvement	0.20%	0.16%
Purchase Existing Property	65.36%	64.35%
Purchase New Property	0.33%	0.47%
Refinance	23.05%	27.05%
Refinance - Equity Takeout	2.88%	1.46%
Refinance - Home Improvement	0.33%	0.11%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.18%	1.79%
> 30 days, up to and including 60 days:	0.26%	0.46%
> 60 days, up to and including 90 days:	0.13%	0.26%
> 90 days:	1.31%	2.75%

Default Information for Monthly Period Ending 31 July 2023	
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	19.47%	20.32%

