

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 31 March 2023

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/03/2023
Last Day of Monthly Period:	31/03/2023
Total Current Balance:	\$186,305,540
Total Number of Loans:	1,605
Average Current Balance:	\$116,078
Highest Current Balance:	\$833,340
Weighted Average LVR:	46.82%
Weighted Average Seasoning (Months):	143.82
Weighted Average Remaining Term:	200.66
Weighted Average Variable Rate:	6.4883%
Weighted Average Fixed Rate:	3.0559%
Weighted Average Rate on All Loans:	6.1720%
Percentage (by value) of "Owner Occupied" Loans:	78.36%
Percentage (by value) of Metropolitan Securities:	64.36%
Percentage Mortgage Insured - Primary:	37.60%
Percentage Mortgage Insured - Pool:	62.40%
Percentage (by value) of Variable Rate Loans:	90.93%
Percentage (by value) of Interest Only Loans:	0.78%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$911,444
Principal Draw:	\$0
Total:	\$911,444
Trust Expenses for the Period:	
Servicing Fee:	\$35,411
Management Fee:	\$8,853
Custodian Fee:	\$3,541
Trustee Fee:	\$3,099
Trust Indemnification:	\$25

Swap Payments:	\$0
Facility Fees:	\$398
Class A Notes Coupon Payments:	\$599,916
Class AB Notes Coupon Payments:	\$85,449
Class B1 Notes Coupon Payments:	\$45,280
Class B2 Notes Coupon Payments:	\$8,366
Class B3 Notes Coupon Payments:	\$5,794
Total Expenses:	\$796,132
Residual Income:	\$115,311
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/03/2023
Last Day of Coupon Period (Distribution Date):	13/04/2023
Number of Days in Coupon Period:	31
Determination Date:	06/04/2023
Effective BBSW for Current Period:	3.5400%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$599,916
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:	\$85,449
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:	\$45,280
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:	\$8,366
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:	\$5,794
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$1,594,627
Mortgage portfolio balance at start of period:	\$189,518,673
Less: Scheduled principal received during the period:	\$813,138
Less: Unscheduled principal received during the period:	\$3,360,664
Plus: Redraws:	\$960,670
Mortgage portfolio balance at close of period:	\$186,305,540
Value of full discharges during the period:	\$636,617

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$159,088,476
Class A Notes Balance before distribution (Stated):	\$159,088,476
Class AB Notes Balance before distribution (Invested):	\$19,018,873
Class AB Notes Balance before distribution (Stated):	\$19,018,873
Class B1 Notes Balance before distribution (Invested):	\$9,129,059
Class B1 Notes Balance before distribution (Stated):	\$9,129,059
Class B2 Notes Balance before distribution (Invested):	\$1,483,472
Class B2 Notes Balance before distribution (Stated):	\$1,483,472
Class B3 Notes Balance before distribution (Invested):	\$798,793
Class B3 Notes Balance before distribution (Stated):	\$798,793
<b>Total Invested Note Balance before distribution:</b>	<b>\$189,518,673</b>

Current Weighted Average Security Coupon Rate:	4.6272%
Mortgage Principal Amount Distributed:	\$4,173,803
Repayment of Redraws:	\$960,670
Class A Notes Balance after distribution (Invested):	\$156,391,263
Class A Notes Balance after distribution (Stated):	\$156,391,263
Class A Notes Bond Factor after distribution:	0.135992
Class AB Notes Balance after distribution (Invested):	\$18,696,424
Class AB Notes Balance after distribution (Stated):	\$18,696,424
Class AB Notes Bond Factor after distribution:	0.299143
Class B1 Notes Balance after distribution (Invested):	\$8,974,283
Class B1 Notes Balance after distribution (Stated):	\$8,974,283
Class B1 Notes Bond Factor after distribution:	0.299143
Class B2 Notes Balance after distribution (Invested):	\$1,458,321
Class B2 Notes Balance after distribution (Stated):	\$1,458,321
Class B2 Notes Bond Factor after distribution:	0.299143
Class B3 Notes Balance after distribution (Invested):	\$785,250
Class B3 Notes Balance after distribution (Stated):	\$785,250
Class B3 Notes Bond Factor after distribution:	0.299143
<b>Total Note Balance After distribution :</b>	<b>\$186,305,540</b>

#### Facilities

Liquidity Facility Limit	\$2,640,672
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%:	75.20%	56.09%
> 50%, up to and including 55%:	5.48%	8.64%
> 55%, up to and including 60%:	5.92%	10.02%
> 60%, up to and including 65%:	6.04%	11.12%
> 65%, up to and including 70%:	4.24%	7.12%
> 70%, up to and including 75%:	1.62%	3.54%
> 75%, up to and including 80%:	0.93%	2.45%
> 80%, up to and including 85%:	0.31%	0.58%
> 85%, up to and including 90%:	0.25%	0.43%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	33.27%	4.50%
> \$50,000, up to and including \$100,000:	19.38%	12.40%
> \$100,000, up to and including \$200,000:	28.35%	35.57%
> \$200,000, up to and including \$300,000:	12.40%	25.38%
> \$300,000, up to and including \$400,000:	4.49%	13.14%
> \$400,000, up to and including \$500,000:	1.25%	4.78%
> \$500,000, up to and including \$600,000:	0.75%	3.38%
> \$750,000:	0.12%	0.85%

<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:	4.49%	0.99%
> 5 years, up to and including 10 years:	14.64%	6.48%
> 10 years, up to and including 15 years:	32.71%	24.22%
> 15 years, up to and including 20 years:	28.35%	40.40%
> 20 years, up to and including 25 years:	19.81%	27.91%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.60%	23.80%
Gold Coast	5.23%	3.96%
Sunshine Coast	4.42%	3.53%
Queensland - Other	22.74%	19.20%
Sydney Metropolitan	15.20%	23.58%
N.S.W. - Other	6.11%	6.05%
Australian Capital Territory	1.37%	1.67%
Melbourne Metropolitan	6.98%	6.98%
Victoria - Other	1.81%	1.60%
Perth Metropolitan	5.30%	6.40%
W.A. - Other	0.56%	0.95%
Adelaide Metropolitan	1.68%	1.39%
S.A. - Other	0.31%	0.25%
Darwin Metropolitan	0.31%	0.48%
Hobart Metropolitan	0.25%	0.08%
Tasmania - Other	0.12%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	4.17%	3.72%
Equity Takeout	3.99%	3.16%
Home Improvement	0.19%	0.16%
Purchase Existing Property	64.92%	64.08%
Purchase New Property	0.31%	0.44%
Refinance	23.12%	26.79%
Refinance - Equity Takeout	2.87%	1.43%
Refinance - Home Improvement	0.44%	0.23%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.06%	2.28%
> 30 days, up to and including 60 days:	0.37%	0.64%
> 60 days, up to and including 90 days:	0.31%	0.77%
> 90 days:	1.12%	2.01%

Default Information for Monthly Period Ending 31 March 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	14.24%	14.78%

