

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 August 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/08/2023
Last Day of Monthly Period:	31/08/2023
Total Current Balance:	\$167,550,840
Total Number of Loans:	1,505
Average Current Balance:	\$111,329
Highest Current Balance:	\$841,137
Weighted Average LVR:	46.02%
Weighted Average Seasoning (Months):	148.83
Weighted Average Remaining Term:	195.95
Weighted Average Variable Rate:	6.9069%
Weighted Average Fixed Rate:	3.3612%
Weighted Average Rate on All Loans:	6.5964%
Percentage (by value) of "Owner Occupied" Loans:	79.55%
Percentage (by value) of Metropolitan Securities:	64.96%
Percentage Mortgage Insured - Primary:	37.05%
Percentage Mortgage Insured - Pool:	62.95%
Percentage (by value) of Variable Rate Loans:	91.24%
Percentage (by value) of Interest Only Loans:	1.04%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$909,794
Principal Draw:	\$0
Total:	\$909,794
Trust Expenses for the Period:	
Servicing Fee:	\$31,906
Management Fee:	\$7,977
Custodian Fee:	\$3,191
Trustee Fee:	\$2,702
Trust Indemnification:	\$27

Swap Payments:	\$34,294
Facility Fees:	\$364
Class A Notes Coupon Payments:	\$584,145
Class AB Notes Coupon Payments:	\$81,806
Class B1 Notes Coupon Payments:	\$42,985
Class B2 Notes Coupon Payments:	\$7,864
Class B3 Notes Coupon Payments:	\$5,358
Total Expenses:	\$802,618
Residual Income:	\$107,176
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/08/2023
Last Day of Coupon Period (Distribution Date):	13/09/2023
Number of Days in Coupon Period:	30
Determination Date:	08/09/2023
Effective BBSW for Current Period:	4.0582%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$584,145
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:	\$81,806
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:	\$42,985
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:	\$7,864
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:	\$5,358
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,505,060
Mortgage portfolio balance at start of period:	\$170,758,126
Less: Scheduled principal received during the period:	\$655,555
Less: Unscheduled principal received during the period:	\$3,323,538
Plus: Redraws:	\$771,808
Mortgage portfolio balance at close of period:	\$167,550,840
Value of full discharges during the period:	\$-2,437

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$143,340,230
Class A Notes Balance before distribution (Stated):	\$143,340,230
Class AB Notes Balance before distribution (Invested):	\$17,136,185
Class AB Notes Balance before distribution (Stated):	\$17,136,185
Class B1 Notes Balance before distribution (Invested):	\$8,225,369
Class B1 Notes Balance before distribution (Stated):	\$8,225,369
Class B2 Notes Balance before distribution (Invested):	\$1,336,622
Class B2 Notes Balance before distribution (Stated):	\$1,336,622
Class B3 Notes Balance before distribution (Invested):	\$719,720
Class B3 Notes Balance before distribution (Stated):	\$719,720
Total Invested Note Balance before distribution:	\$170,758,126

Current Weighted Average Security Coupon Rate:	5.1454%
Mortgage Principal Amount Distributed:	\$3,979,094
Repayment of Redraws:	\$771,808
Class A Notes Balance after distribution (Invested):	\$140,647,924
Class A Notes Balance after distribution (Stated):	\$140,647,924
Class A Notes Bond Factor after distribution:	0.122303
Class AB Notes Balance after distribution (Invested):	\$16,814,323
Class AB Notes Balance after distribution (Stated):	\$16,814,323
Class AB Notes Bond Factor after distribution:	0.269029
Class B1 Notes Balance after distribution (Invested):	\$8,070,875
Class B1 Notes Balance after distribution (Stated):	\$8,070,875
Class B1 Notes Bond Factor after distribution:	0.269029
Class B2 Notes Balance after distribution (Invested):	\$1,311,517
Class B2 Notes Balance after distribution (Stated):	\$1,311,517
Class B2 Notes Bond Factor after distribution:	0.269029
Class B3 Notes Balance after distribution (Invested):	\$706,202
Class B3 Notes Balance after distribution (Stated):	\$706,202
Class B3 Notes Bond Factor after distribution:	0.269029
Total Note Balance After distribution :	\$167,550,840

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%:	76.94%	57.79%
> 50%, up to and including 55%:	5.38%	9.42%
> 55%, up to and including 60%:	5.91%	10.52%
> 60%, up to and including 65%:	5.18%	9.63%
> 65%, up to and including 70%:	3.59%	6.14%
> 70%, up to and including 75%:	1.66%	3.61%
> 75%, up to and including 80%:	0.73%	2.07%
> 80%, up to and including 85%:	0.33%	0.34%
> 85%, up to and including 90%:	0.27%	0.48%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	36.15%	5.00%
> \$50,000, up to and including \$100,000:	18.27%	12.28%
> \$100,000, up to and including \$200,000:	27.71%	36.27%
> \$200,000, up to and including \$300,000:	11.69%	24.94%
> \$300,000, up to and including \$400,000:	4.25%	12.98%
> \$400,000, up to and including \$500,000:	1.20%	4.77%
> \$500,000, up to and including \$600,000:	0.60%	2.82%
> \$700,000, up to and including \$750,000:	0.07%	0.44%
> \$750,000:	0.07%	0.50%

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:	5.32%	1.13%
> 5 years, up to and including 10 years:	15.81%	7.29%
> 10 years, up to and including 15 years:	32.82%	24.73%
> 15 years, up to and including 20 years:	33.22%	48.61%
> 20 years, up to and including 25 years:	12.82%	18.25%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	28.50%	24.79%
Gold Coast	5.12%	3.71%
Sunshine Coast	4.39%	3.53%
Queensland - Other	22.52%	18.60%
Sydney Metropolitan	15.08%	23.26%
N.S.W. - Other	6.11%	6.25%
Australian Capital Territory	1.40%	1.85%
Melbourne Metropolitan	6.71%	6.82%
Victoria - Other	1.79%	1.79%
Perth Metropolitan	5.38%	6.48%
W.A. - Other	0.47%	0.82%
Adelaide Metropolitan	1.66%	1.51%
S.A. - Other	0.33%	0.25%
Darwin Metropolitan	0.13%	0.16%
Hobart Metropolitan	0.27%	0.08%
Tasmania - Other	0.13%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.92%	3.42%
Equity Takeout	3.99%	2.98%
Home Improvement	0.20%	0.16%
Purchase Existing Property	65.32%	64.07%
Purchase New Property	0.33%	0.48%
Refinance	22.99%	27.31%
Refinance - Equity Takeout	2.92%	1.47%
Refinance - Home Improvement	0.33%	0.11%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.33%	2.44%
> 30 days, up to and including 60 days:	0.20%	0.50%
> 60 days, up to and including 90 days:	0.27%	0.43%
> 90 days:	1.13%	2.53%

Default Information for Monthly Period Ending 31 August 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	16.59%	15.54%

