

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 January 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2023
Last Day of Monthly Period:	31/01/2023
Total Current Balance:	\$192,426,930
Total Number of Loans:	1,631
Average Current Balance:	\$117,981
Highest Current Balance:	\$837,550
Weighted Average LVR:	47.24%
Weighted Average Seasoning (Months):	141.94
Weighted Average Remaining Term:	202.38
Weighted Average Variable Rate:	6.0432%
Weighted Average Fixed Rate:	2.7116%
Weighted Average Rate on All Loans:	5.7080%
Percentage (by value) of "Owner Occupied" Loans:	78.25%
Percentage (by value) of Metropolitan Securities:	64.43%
Percentage Mortgage Insured - Primary:	37.63%
Percentage Mortgage Insured - Pool:	62.37%
Percentage (by value) of Variable Rate Loans:	89.94%
Percentage (by value) of Interest Only Loans:	0.76%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$919,620
Principal Draw:	\$0
Total:	\$919,620
Trust Expenses for the Period:	
Servicing Fee:	\$36,669
Management Fee:	\$9,167
Custodian Fee:	\$3,667
Trustee Fee:	\$3,209

Swap Payments:	\$50,468
Facility Fees:	\$398
Class A Notes Coupon Payments:	\$553,823
Class AB Notes Coupon Payments:	\$80,427
Class B1 Notes Coupon Payments:	\$43,021
Class B2 Notes Coupon Payments:	\$8,035
Class B3 Notes Coupon Payments:	\$5,661
Total Expenses:	\$794,543
Residual Income:	\$125,077
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/01/2023
Last Day of Coupon Period (Distribution Date):	13/02/2023
Number of Days in Coupon Period:	31
Determination Date:	08/02/2023
Effective BBSW for Current Period:	3.0583%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$553,823
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:	\$80,427
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:	\$43,021
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:	\$8,035
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:	\$5,661
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,607,076
Mortgage portfolio balance at start of period:	\$196,248,706
Less: Scheduled principal received during the period:	\$760,606
Less: Unscheduled principal received during the period:	\$3,829,450
Plus: Redraws:	\$768,280
Mortgage portfolio balance at close of period:	\$192,426,930
Value of full discharges during the period:	\$265,402

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$164,737,897
Class A Notes Balance before distribution (Stated):	\$164,737,897
Class AB Notes Balance before distribution (Invested):	\$19,694,256
Class AB Notes Balance before distribution (Stated):	\$19,694,256
Class B1 Notes Balance before distribution (Invested):	\$9,453,243
Class B1 Notes Balance before distribution (Stated):	\$9,453,243
Class B2 Notes Balance before distribution (Invested):	\$1,536,152
Class B2 Notes Balance before distribution (Stated):	\$1,536,152
Class B3 Notes Balance before distribution (Invested):	\$827,159
Class B3 Notes Balance before distribution (Stated):	\$827,159
Total Invested Note Balance before distribution:	\$196,248,706

Current Weighted Average Security Coupon Rate:	4.1455%
Mortgage Principal Amount Distributed:	\$4,590,056
Repayment of Redraws:	\$768,280
Class A Notes Balance after distribution (Invested):	\$161,529,767
Class A Notes Balance after distribution (Stated):	\$161,529,767
Class A Notes Bond Factor after distribution:	0.140461
Class AB Notes Balance after distribution (Invested):	\$19,310,727
Class AB Notes Balance after distribution (Stated):	\$19,310,727
Class AB Notes Bond Factor after distribution:	0.308972
Class B1 Notes Balance after distribution (Invested):	\$9,269,149
Class B1 Notes Balance after distribution (Stated):	\$9,269,149
Class B1 Notes Bond Factor after distribution:	0.308972
Class B2 Notes Balance after distribution (Invested):	\$1,506,237
Class B2 Notes Balance after distribution (Stated):	\$1,506,237
Class B2 Notes Bond Factor after distribution:	0.308972
Class B3 Notes Balance after distribution (Invested):	\$811,051
Class B3 Notes Balance after distribution (Stated):	\$811,051
Class B3 Notes Bond Factor after distribution:	0.308972
Total Note Balance After distribution :	\$192,426,930

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

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	73.82%	54.28%
> 50%, up to and including 55%:	6.44%	9.95%
> 55%, up to and including 60%:	5.33%	9.26%
> 60%, up to and including 65%:	6.74%	12.18%
> 65%, up to and including 70%:	4.41%	7.26%
> 70%, up to and including 75%:	1.53%	3.41%
> 75%, up to and including 80%:	1.10%	2.65%
> 80%, up to and including 85%:	0.25%	0.40%
> 85%, up to and including 90%:	0.25%	0.47%
> 90%, up to and including 95%:	0.12%	0.13%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	32.62%	4.45%
> \$50,000, up to and including \$100,000:	19.87%	12.52%
> \$100,000, up to and including \$200,000:	28.08%	34.87%
> \$200,000, up to and including \$300,000:	12.63%	25.53%
> \$300,000, up to and including \$400,000:	4.48%	12.92%
> \$400,000, up to and including \$500,000:	1.41%	5.33%
> \$500,000, up to and including \$600,000:	0.80%	3.56%
> \$750,000:	0.12%	0.83%

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:	4.41%	0.93%
> 5 years, up to and including 10 years:	14.29%	6.27%
> 10 years, up to and including 15 years:	32.07%	23.84%
> 15 years, up to and including 20 years:	27.59%	38.31%
> 20 years, up to and including 25 years:	21.64%	30.65%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.71%	23.76%
Gold Coast	5.33%	4.02%
Sunshine Coast	4.35%	3.45%
Queensland - Other	22.81%	19.18%
Sydney Metropolitan	15.08%	23.47%
N.S.W. - Other	6.07%	6.05%
Australian Capital Territory	1.35%	1.64%
Melbourne Metropolitan	6.99%	7.08%
Victoria - Other	1.84%	1.61%
Perth Metropolitan	5.27%	6.57%
W.A. - Other	0.55%	0.92%
Adelaide Metropolitan	1.66%	1.38%
S.A. - Other	0.31%	0.25%
Darwin Metropolitan	0.31%	0.46%
Hobart Metropolitan	0.25%	0.07%
Tasmania - Other	0.12%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	4.23%	3.96%
Equity Takeout	3.99%	3.10%
Home Improvement	0.18%	0.16%
Purchase Existing Property	65.05%	64.25%
Purchase New Property	0.31%	0.43%
Refinance	22.87%	26.46%
Refinance - Equity Takeout	2.94%	1.42%
Refinance - Home Improvement	0.43%	0.23%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.04%	2.47%
> 30 days, up to and including 60 days:	0.55%	0.84%
> 60 days, up to and including 90 days:	0.25%	0.34%
> 90 days:	1.04%	1.93%

Default Information for Monthly Period Ending 31 January 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	17.25%	15.98%

