

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 December 2022

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2022
Last Day of Monthly Period:	31/12/2022
Total Current Balance:	\$196,248,706
Total Number of Loans:	1,650
Average Current Balance:	\$118,939
Highest Current Balance:	\$833,839
Weighted Average LVR:	47.38%
Weighted Average Seasoning (Months):	140.81
Weighted Average Remaining Term:	203.56
Weighted Average Variable Rate:	6.0799%
Weighted Average Fixed Rate:	2.6981%
Weighted Average Rate on All Loans:	5.7047%
Percentage (by value) of "Owner Occupied" Loans:	78.32%
Percentage (by value) of Metropolitan Securities:	64.74%
Percentage Mortgage Insured - Primary:	37.38%
Percentage Mortgage Insured - Pool:	62.62%
Percentage (by value) of Variable Rate Loans:	88.97%
Percentage (by value) of Interest Only Loans:	0.74%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$888,869
Principal Draw:	\$0
Total:	\$888,869
Trust Expenses for the Period:	
Servicing Fee:	\$37,425
Management Fee:	\$9,356
Custodian Fee:	\$3,742
Trustee Fee:	\$3,275
Trust Indemnification:	\$2,957

Swap Payments:	\$9,436
Facility Fees:	\$398
Class A Notes Coupon Payments:	\$558,342
Class AB Notes Coupon Payments:	\$81,260
Class B1 Notes Coupon Payments:	\$43,512
Class B2 Notes Coupon Payments:	\$8,136
Class B3 Notes Coupon Payments:	\$5,743
Total Expenses:	\$763,582
Residual Income:	\$125,287
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2022
Last Day of Coupon Period (Distribution Date):	13/01/2023
Number of Days in Coupon Period:	31
Determination Date:	10/01/2023
Effective BBSW for Current Period:	3.0100%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$558,342
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:	\$81,260
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:	\$43,512
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:	\$8,136
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:	\$5,743
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,719,847
Mortgage portfolio balance at start of period:	\$200,294,112
Less: Scheduled principal received during the period:	\$907,372
Less: Unscheduled principal received during the period:	\$4,344,944
Plus: Redraws:	\$1,206,910
Mortgage portfolio balance at close of period:	\$196,248,706
Value of full discharges during the period:	\$510,716

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$168,133,750
Class A Notes Balance before distribution (Stated):	\$168,133,750
Class AB Notes Balance before distribution (Invested):	\$20,100,226
Class AB Notes Balance before distribution (Stated):	\$20,100,226
Class B1 Notes Balance before distribution (Invested):	\$9,648,109
Class B1 Notes Balance before distribution (Stated):	\$9,648,109
Class B2 Notes Balance before distribution (Invested):	\$1,567,818
Class B2 Notes Balance before distribution (Stated):	\$1,567,818
Class B3 Notes Balance before distribution (Invested):	\$844,210
Class B3 Notes Balance before distribution (Stated):	\$844,210
Total Invested Note Balance before distribution:	\$200,294,112

Current Weighted Average Security Coupon Rate:	4.0972%
Mortgage Principal Amount Distributed:	\$5,252,316
Repayment of Redraws:	\$1,206,910
Class A Notes Balance after distribution (Invested):	\$164,737,897
Class A Notes Balance after distribution (Stated):	\$164,737,897
Class A Notes Bond Factor after distribution:	0.143250
Class AB Notes Balance after distribution (Invested):	\$19,694,256
Class AB Notes Balance after distribution (Stated):	\$19,694,256
Class AB Notes Bond Factor after distribution:	0.315108
Class B1 Notes Balance after distribution (Invested):	\$9,453,243
Class B1 Notes Balance after distribution (Stated):	\$9,453,243
Class B1 Notes Bond Factor after distribution:	0.315108
Class B2 Notes Balance after distribution (Invested):	\$1,536,152
Class B2 Notes Balance after distribution (Stated):	\$1,536,152
Class B2 Notes Bond Factor after distribution:	0.315108
Class B3 Notes Balance after distribution (Invested):	\$827,159
Class B3 Notes Balance after distribution (Stated):	\$827,159
Class B3 Notes Bond Factor after distribution:	0.315108
Total Note Balance After distribution :	\$196,248,706

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%:	73.58%	53.93%
> 50%, up to and including 55%:	6.55%	9.90%
> 55%, up to and including 60%:	5.33%	9.29%
> 60%, up to and including 65%:	6.42%	11.35%
> 65%, up to and including 70%:	4.97%	8.76%
> 70%, up to and including 75%:	1.45%	3.19%
> 75%, up to and including 80%:	1.09%	2.59%
> 80%, up to and including 85%:	0.18%	0.29%
> 85%, up to and including 90%:	0.30%	0.57%
> 90%, up to and including 95%:	0.12%	0.12%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	32.30%	4.34%
> \$50,000, up to and including \$100,000:	19.82%	12.40%
> \$100,000, up to and including \$200,000:	28.36%	35.03%
> \$200,000, up to and including \$300,000:	12.61%	25.38%
> \$300,000, up to and including \$400,000:	4.55%	13.04%
> \$400,000, up to and including \$500,000:	1.39%	5.24%
> \$500,000, up to and including \$600,000:	0.85%	3.75%
> \$750,000:	0.12%	0.81%

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:	4.30%	0.90%
> 5 years, up to and including 10 years:	14.18%	6.16%
> 10 years, up to and including 15 years:	32.24%	23.63%
> 15 years, up to and including 20 years:	26.36%	36.09%
> 20 years, up to and including 25 years:	22.91%	33.21%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.76%	24.05%
Gold Coast	5.39%	3.96%
Sunshine Coast	4.36%	3.41%
Queensland - Other	22.91%	19.17%
Sydney Metropolitan	15.09%	23.57%
N.S.W. - Other	6.00%	5.92%
Australian Capital Territory	1.33%	1.61%
Melbourne Metropolitan	6.91%	7.00%
Victoria - Other	1.82%	1.56%
Perth Metropolitan	5.27%	6.62%
W.A. - Other	0.55%	0.90%
Adelaide Metropolitan	1.64%	1.35%
S.A. - Other	0.30%	0.24%
Darwin Metropolitan	0.30%	0.45%
Hobart Metropolitan	0.24%	0.07%
Tasmania - Other	0.12%	0.09%

Loan Purpose	% number of loans	% value of loans
Construction	4.24%	3.92%
Equity Takeout	4.00%	3.04%
Home Improvement	0.18%	0.15%
Purchase Existing Property	65.03%	64.22%
Purchase New Property	0.36%	0.52%
Refinance	22.79%	26.48%
Refinance - Equity Takeout	2.97%	1.44%
Refinance - Home Improvement	0.42%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.45%	2.63%
> 30 days, up to and including 60 days:	0.42%	0.48%
> 60 days, up to and including 90 days:	0.30%	0.55%
> 90 days:	0.91%	2.02%

Default Information for Monthly Period Ending 31 December 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	17.33%	15.72%

