

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 30 November 2022

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/11/2022
Last Day of Monthly Period:	30/11/2022
Total Current Balance:	\$200,294,112
Total Number of Loans:	1,680
Average Current Balance:	\$119,223
Highest Current Balance:	\$841,737
Weighted Average LVR:	47.57%
Weighted Average Seasoning (Months):	139.76
Weighted Average Remaining Term:	204.56
Weighted Average Variable Rate:	5.8705%
Weighted Average Fixed Rate:	2.6821%
Weighted Average Rate on All Loans:	5.5143%
Percentage (by value) of "Owner Occupied" Loans:	78.17%
Percentage (by value) of Metropolitan Securities:	64.82%
Percentage Mortgage Insured - Primary:	37.31%
Percentage Mortgage Insured - Pool:	62.69%
Percentage (by value) of Variable Rate Loans:	88.83%
Percentage (by value) of Interest Only Loans:	0.73%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$894,633
Principal Draw:	\$0
Total:	\$894,633
Trust Expenses for the Period:	
Servicing Fee:	\$36,730
Management Fee:	\$9,183
Custodian Fee:	\$3,673
Trustee Fee:	\$3,107
Trust Indemnification:	\$25

Swap Payments:	\$83,127
Facility Fees:	\$372
Class A Notes Coupon Payments:	\$510,569
Class AB Notes Coupon Payments:	\$74,805
Class B1 Notes Coupon Payments:	\$40,182
Class B2 Notes Coupon Payments:	\$7,540
Class B3 Notes Coupon Payments:	\$5,353
Total Expenses:	\$774,665
Residual Income:	\$119,968
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/11/2022
Last Day of Coupon Period (Distribution Date):	13/12/2022
Number of Days in Coupon Period:	29
Determination Date:	08/12/2022
Effective BBSW for Current Period:	2.8687%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$510,569
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:	\$74,805
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:	\$40,182
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:	\$7,540
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:	\$5,353
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$1,626,915
Mortgage portfolio balance at start of period:	\$203,128,628
Less: Scheduled principal received during the period:	\$470,633
Less: Unscheduled principal received during the period:	\$3,510,965
Plus: Redraws:	\$1,147,083
Mortgage portfolio balance at close of period:	\$200,294,112
Value of full discharges during the period:	\$345,212

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$170,513,140
Class A Notes Balance before distribution (Stated):	\$170,513,140
Class AB Notes Balance before distribution (Invested):	\$20,384,680
Class AB Notes Balance before distribution (Stated):	\$20,384,680
Class B1 Notes Balance before distribution (Invested):	\$9,784,646
Class B1 Notes Balance before distribution (Stated):	\$9,784,646
Class B2 Notes Balance before distribution (Invested):	\$1,590,005
Class B2 Notes Balance before distribution (Stated):	\$1,590,005
Class B3 Notes Balance before distribution (Invested):	\$856,157
Class B3 Notes Balance before distribution (Stated):	\$856,157
<b>Total Invested Note Balance before distribution:</b>	<b>\$203,128,628</b>

Current Weighted Average Security Coupon Rate:	3.9559%
Mortgage Principal Amount Distributed:	\$3,981,598
Repayment of Redraws:	\$1,147,083
Class A Notes Balance after distribution (Invested):	\$168,133,750
Class A Notes Balance after distribution (Stated):	\$168,133,750
Class A Notes Bond Factor after distribution:	0.146203
Class AB Notes Balance after distribution (Invested):	\$20,100,226
Class AB Notes Balance after distribution (Stated):	\$20,100,226
Class AB Notes Bond Factor after distribution:	0.321604
Class B1 Notes Balance after distribution (Invested):	\$9,648,109
Class B1 Notes Balance after distribution (Stated):	\$9,648,109
Class B1 Notes Bond Factor after distribution:	0.321604
Class B2 Notes Balance after distribution (Invested):	\$1,567,818
Class B2 Notes Balance after distribution (Stated):	\$1,567,818
Class B2 Notes Bond Factor after distribution:	0.321604
Class B3 Notes Balance after distribution (Invested):	\$844,210
Class B3 Notes Balance after distribution (Stated):	\$844,210
Class B3 Notes Bond Factor after distribution:	0.321604
<b>Total Note Balance After distribution :</b>	<b>\$200,294,112</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>
Not Applicable	0.06%	0.00%
Up to and including 50%:	72.92%	53.13%
> 50%, up to and including 55%:	7.08%	10.73%
> 55%, up to and including 60%:	5.36%	9.16%
> 60%, up to and including 65%:	6.31%	11.07%
> 65%, up to and including 70%:	4.88%	8.57%
> 70%, up to and including 75%:	1.85%	4.04%
> 75%, up to and including 80%:	0.89%	2.07%
> 80%, up to and including 85%:	0.30%	0.68%
> 85%, up to and including 90%:	0.24%	0.43%
> 90%, up to and including 95%:	0.12%	0.12%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	32.02%	4.22%
> \$50,000, up to and including \$100,000:	19.82%	12.37%
> \$100,000, up to and including \$200,000:	28.57%	35.07%
> \$200,000, up to and including \$300,000:	12.68%	25.45%
> \$300,000, up to and including \$400,000:	4.52%	12.97%
> \$400,000, up to and including \$500,000:	1.37%	5.15%
> \$500,000, up to and including \$600,000:	0.89%	3.96%
> \$750,000:	0.12%	0.80%

<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:	4.29%	0.84%
> 5 years, up to and including 10 years:	14.29%	6.27%
> 10 years, up to and including 15 years:	31.37%	22.86%
> 15 years, up to and including 20 years:	25.77%	34.94%
> 20 years, up to and including 25 years:	24.29%	35.09%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable - No Security	0.06%	0.00%
Brisbane Metropolitan	27.80%	24.20%
Gold Coast	5.36%	3.97%
Sunshine Coast	4.40%	3.40%
Queensland - Other	22.74%	18.92%
Sydney Metropolitan	15.12%	23.71%
N.S.W. - Other	6.07%	5.96%
Australian Capital Territory	1.31%	1.59%
Melbourne Metropolitan	6.90%	6.93%
Victoria - Other	1.85%	1.59%
Perth Metropolitan	5.18%	6.54%
W.A. - Other	0.60%	1.01%
Adelaide Metropolitan	1.61%	1.34%
S.A. - Other	0.30%	0.24%
Darwin Metropolitan	0.36%	0.45%
Hobart Metropolitan	0.24%	0.07%
Tasmania - Other	0.12%	0.09%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	4.29%	3.86%
Equity Takeout	4.05%	3.09%
Home Improvement	0.18%	0.15%
Purchase Existing Property	65.12%	64.36%
Purchase New Property	0.36%	0.52%
Refinance	22.62%	26.37%
Refinance - Equity Takeout	2.98%	1.44%
Refinance - Home Improvement	0.42%	0.22%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.19%	1.89%
> 30 days, up to and including 60 days:	0.18%	0.37%
> 60 days, up to and including 90 days:	0.36%	0.63%
> 90 days:	0.89%	2.00%

Default Information for Monthly Period Ending 30 November 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	13.13%	15.25%

The 2015-01 Series Trust complies with Article 405 of Reg 575/2013