

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 30 November 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/11/2023
Last Day of Monthly Period:	30/11/2023
Total Current Balance:	\$157,380,588
Total Number of Loans:	1,442
Average Current Balance:	\$109,140
Highest Current Balance:	\$833,469
Weighted Average LVR:	45.43%
Weighted Average Seasoning (Months):	151.63
Weighted Average Remaining Term:	193.17
Weighted Average Variable Rate:	7.1344%
Weighted Average Fixed Rate:	3.6360%
Weighted Average Rate on All Loans:	6.8579%
Percentage (by value) of "Owner Occupied" Loans:	79.23%
Percentage (by value) of Metropolitan Securities:	64.89%
Percentage Mortgage Insured - Primary:	36.75%
Percentage Mortgage Insured - Pool:	63.25%
Percentage (by value) of Variable Rate Loans:	92.10%
Percentage (by value) of Interest Only Loans:	0.89%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$873,770
Principal Draw:	\$0
Total:	\$873,770
Trust Expenses for the Period:	
Servicing Fee:	\$29,078
Management Fee:	\$7,269
Custodian Fee:	\$2,908
Trustee Fee:	\$2,544
Trust Indemnification:	\$25

Swap Payments:	\$0
Facility Fees:	\$301
Class A Notes Coupon Payments:	\$574,159
Class AB Notes Coupon Payments:	\$79,914
Class B1 Notes Coupon Payments:	\$41,861
Class B2 Notes Coupon Payments:	\$7,630
Class B3 Notes Coupon Payments:	\$5,167
Total Expenses:	\$750,857
Residual Income:	\$122,913
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/11/2023
Last Day of Coupon Period (Distribution Date):	13/12/2023
Number of Days in Coupon Period:	30
Determination Date:	08/12/2023
Effective BBSW for Current Period:	4.2750%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$574,159
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:	\$79,914
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:	\$41,861
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:	\$7,630
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:	\$5,167
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,435,331
Mortgage portfolio balance at start of period:	\$160,807,727
Less: Scheduled principal received during the period:	\$634,790
Less: Unscheduled principal received during the period:	\$3,762,515
Plus: Redraws:	\$970,166
Mortgage portfolio balance at close of period:	\$157,380,588
Value of full discharges during the period:	\$381,904

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$134,987,523
Class A Notes Balance before distribution (Stated):	\$134,987,523
Class AB Notes Balance before distribution (Invested):	\$16,137,627
Class AB Notes Balance before distribution (Stated):	\$16,137,627
Class B1 Notes Balance before distribution (Invested):	\$7,746,061
Class B1 Notes Balance before distribution (Stated):	\$7,746,061
Class B2 Notes Balance before distribution (Invested):	\$1,258,735
Class B2 Notes Balance before distribution (Stated):	\$1,258,735
Class B3 Notes Balance before distribution (Invested):	\$677,780
Class B3 Notes Balance before distribution (Stated):	\$677,780
Total Invested Note Balance before distribution:	\$160,807,727

Current Weighted Average Security Coupon Rate:	5.3622%
Mortgage Principal Amount Distributed:	\$4,397,305
Repayment of Redraws:	\$970,166
Class A Notes Balance after distribution (Invested):	\$132,110,665
Class A Notes Balance after distribution (Stated):	\$132,110,665
Class A Notes Bond Factor after distribution:	0.114879
Class AB Notes Balance after distribution (Invested):	\$15,793,702
Class AB Notes Balance after distribution (Stated):	\$15,793,702
Class AB Notes Bond Factor after distribution:	0.252699
Class B1 Notes Balance after distribution (Invested):	\$7,580,977
Class B1 Notes Balance after distribution (Stated):	\$7,580,977
Class B1 Notes Bond Factor after distribution:	0.252699
Class B2 Notes Balance after distribution (Invested):	\$1,231,909
Class B2 Notes Balance after distribution (Stated):	\$1,231,909
Class B2 Notes Bond Factor after distribution:	0.252699
Class B3 Notes Balance after distribution (Invested):	\$663,335
Class B3 Notes Balance after distribution (Stated):	\$663,335
Class B3 Notes Bond Factor after distribution:	0.252699
Total Note Balance After distribution :	\$157,380,588

Facilities

Liquidity Facility Limit	\$2,132,298
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%:	77.67%	58.25%
> 50%, up to and including 55%:	5.41%	10.01%
> 55%, up to and including 60%:	6.24%	11.64%
> 60%, up to and including 65%:	4.51%	8.05%
> 65%, up to and including 70%:	3.68%	6.63%
> 70%, up to and including 75%:	1.32%	2.97%
> 75%, up to and including 80%:	0.69%	1.70%
> 80%, up to and including 85%:	0.28%	0.44%
> 85%, up to and including 90%:	0.21%	0.32%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	36.69%	5.06%
> \$50,000, up to and including \$100,000:	17.82%	11.95%
> \$100,000, up to and including \$200,000:	28.09%	37.21%
> \$200,000, up to and including \$300,000:	11.72%	25.45%
> \$300,000, up to and including \$400,000:	3.81%	11.88%
> \$400,000, up to and including \$500,000:	1.18%	4.80%
> \$500,000, up to and including \$600,000:	0.55%	2.66%
> \$700,000, up to and including \$750,000:	0.07%	0.46%
> \$750,000:	0.07%	0.53%

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:	5.20%	1.01%
> 5 years, up to and including 10 years:	17.82%	8.72%
> 10 years, up to and including 15 years:	32.25%	24.80%
> 15 years, up to and including 20 years:	37.03%	54.95%
> 20 years, up to and including 25 years:	7.70%	10.53%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	28.50%	24.93%
Gold Coast	5.20%	3.94%
Sunshine Coast	4.44%	3.62%
Queensland - Other	22.47%	18.54%
Sydney Metropolitan	15.12%	23.24%
N.S.W. - Other	6.10%	6.37%
Australian Capital Territory	1.39%	1.68%
Melbourne Metropolitan	6.80%	7.01%
Victoria - Other	1.60%	1.40%
Perth Metropolitan	5.34%	6.33%
W.A. - Other	0.49%	0.87%
Adelaide Metropolitan	1.73%	1.50%
S.A. - Other	0.35%	0.26%
Darwin Metropolitan	0.14%	0.17%
Hobart Metropolitan	0.21%	0.03%
Tasmania - Other	0.14%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.95%	3.42%
Equity Takeout	3.74%	2.93%
Home Improvement	0.21%	0.17%
Purchase Existing Property	65.40%	64.32%
Purchase New Property	0.35%	0.50%
Refinance	23.30%	27.43%
Refinance - Equity Takeout	2.84%	1.18%
Refinance - Home Improvement	0.21%	0.06%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.46%	2.58%
> 30 days, up to and including 60 days:	0.14%	0.23%
> 60 days, up to and including 90 days:	0.55%	0.73%
> 90 days:	0.62%	1.48%

Default Information for Monthly Period Ending 30 November 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	19.03%	18.49%

