

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 30 September 2023

| Mortgage Portfolio Details | |
|---|---------------|
| First Day of Monthly Period: | 01/09/2023 |
| Last Day of Monthly Period: | 30/09/2023 |
| Total Current Balance: | \$164,022,937 |
| Total Number of Loans: | 1,488 |
| Average Current Balance: | \$110,230 |
| Highest Current Balance: | \$845,613 |
| Weighted Average LVR: | 45.98% |
| Weighted Average Seasoning (Months): | 149.83 |
| Weighted Average Remaining Term: | 195.00 |
| Weighted Average Variable Rate: | 6.8975% |
| Weighted Average Fixed Rate: | 3.4095% |
| Weighted Average Rate on All Loans: | 6.5981% |
| Percentage (by value) of "Owner Occupied" Loans: | 79.46% |
| Percentage (by value) of Metropolitan Securities: | 64.62% |
| Percentage Mortgage Insured - Primary: | 37.11% |
| Percentage Mortgage Insured - Pool: | 62.89% |
| Percentage (by value) of Variable Rate Loans: | 91.60% |
| Percentage (by value) of Interest Only Loans: | 1.07% |
| Percentage (by value) of "Low Doc" Loans: | 0.00% |

| Revenue Distribution | |
|--------------------------------|-----------|
| Revenue from Mortgage Loans: | \$881,697 |
| Principal Draw: | \$0 |
| Total: | \$881,697 |
| Trust Expenses for the Period: | |
| Servicing Fee: | \$30,297 |
| Management Fee: | \$7,574 |
| Custodian Fee: | \$3,030 |
| Trustee Fee: | \$2,651 |
| Trust Indemnification: | \$25 |

| | |
|--|-----------|
| Swap Payments: | \$30,232 |
| Facility Fees: | \$364 |
| Class A Notes Coupon Payments: | \$573,370 |
| Class AB Notes Coupon Payments: | \$80,293 |
| Class B1 Notes Coupon Payments: | \$42,189 |
| Class B2 Notes Coupon Payments: | \$7,718 |
| Class B3 Notes Coupon Payments: | \$5,259 |
| Total Expenses: | \$783,001 |
| | |
| Residual Income: | \$98,696 |
| Unreimbursed Principal Draw after Distribution Date: | \$0 |

| Interest Payable for the Coupon Period | |
|---|------------|
| First Day of Coupon Period: | 13/09/2023 |
| Last Day of Coupon Period (Distribution Date): | 13/10/2023 |
| Number of Days in Coupon Period: | 30 |
| Determination Date: | 10/10/2023 |
| Effective BBSW for Current Period: | 4.0599% |
| | |
| Class A Notes Interest Margin over BBSW: | 0.90% |
| Class A Notes Interest this Coupon Period: | \$573,370 |
| 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: | \$80,293 |
| 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: | \$42,189 |
| 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: | \$7,718 |
| 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: | \$5,259 |
| Class B3 Notes Unpaid Interest from prior Coupon Periods: | \$0 |

| Principal Received from Mortgagors | |
|---|---------------|
| Scheduled Monthly Payment Amount: | \$1,481,540 |
| | |
| Mortgage portfolio balance at start of period: | \$167,550,840 |
| Less: Scheduled principal received during the period: | \$651,223 |
| Less: Unscheduled principal received during the period: | \$3,535,230 |
| Plus: Redraws: | \$658,550 |
| Mortgage portfolio balance at close of period: | \$164,022,937 |
| | |
| Value of full discharges during the period: | \$563,329 |

| Principal Distribution | |
|---|----------------------|
| Class A Notes Balance before distribution (Invested): | \$140,647,924 |
| Class A Notes Balance before distribution (Stated): | \$140,647,924 |
| | |
| Class AB Notes Balance before distribution (Invested): | \$16,814,323 |
| Class AB Notes Balance before distribution (Stated): | \$16,814,323 |
| | |
| Class B1 Notes Balance before distribution (Invested): | \$8,070,875 |
| Class B1 Notes Balance before distribution (Stated): | \$8,070,875 |
| | |
| Class B2 Notes Balance before distribution (Invested): | \$1,311,517 |
| Class B2 Notes Balance before distribution (Stated): | \$1,311,517 |
| | |
| Class B3 Notes Balance before distribution (Invested): | \$706,202 |
| Class B3 Notes Balance before distribution (Stated): | \$706,202 |
| | |
| Total Invested Note Balance before distribution: | \$167,550,840 |
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|---|----------------------|
| Current Weighted Average Security Coupon Rate: | 5.1471% |
| Mortgage Principal Amount Distributed: | \$4,186,454 |
| Repayment of Redraws: | \$658,550 |
| | |
| Class A Notes Balance after distribution (Invested): | \$137,686,481 |
| Class A Notes Balance after distribution (Stated): | \$137,686,481 |
| Class A Notes Bond Factor after distribution: | 0.119727 |
| | |
| Class AB Notes Balance after distribution (Invested): | \$16,460,285 |
| Class AB Notes Balance after distribution (Stated): | \$16,460,285 |
| Class AB Notes Bond Factor after distribution: | 0.263365 |
| | |
| Class B1 Notes Balance after distribution (Invested): | \$7,900,937 |
| Class B1 Notes Balance after distribution (Stated): | \$7,900,937 |
| Class B1 Notes Bond Factor after distribution: | 0.263365 |
| | |
| Class B2 Notes Balance after distribution (Invested): | \$1,283,902 |
| Class B2 Notes Balance after distribution (Stated): | \$1,283,902 |
| Class B2 Notes Bond Factor after distribution: | 0.263365 |
| | |
| Class B3 Notes Balance after distribution (Invested): | \$691,332 |
| Class B3 Notes Balance after distribution (Stated): | \$691,332 |
| Class B3 Notes Bond Factor after distribution: | 0.263365 |
| | |
| Total Note Balance After distribution : | \$164,022,937 |

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%: | 77.08% | 57.70% |
| > 50%, up to and including 55%: | 5.24% | 9.30% |
| > 55%, up to and including 60%: | 5.91% | 10.69% |
| > 60%, up to and including 65%: | 5.38% | 9.99% |
| > 65%, up to and including 70%: | 3.43% | 5.93% |
| > 70%, up to and including 75%: | 1.61% | 3.63% |
| > 75%, up to and including 80%: | 0.67% | 1.95% |
| > 80%, up to and including 85%: | 0.40% | 0.44% |
| > 85%, up to and including 90%: | 0.20% | 0.30% |
| > 95%: | 0.07% | 0.07% |

| Loan Size Analysis | % number of loans | % value of loans |
|---|--------------------------|-------------------------|
| Up to and including \$50,000: | 36.42% | 5.00% |
| > \$50,000, up to and including \$100,000: | 18.01% | 12.11% |
| > \$100,000, up to and including \$200,000: | 28.02% | 36.95% |
| > \$200,000, up to and including \$300,000: | 11.63% | 25.05% |
| > \$300,000, up to and including \$400,000: | 4.03% | 12.46% |
| > \$400,000, up to and including \$500,000: | 1.14% | 4.59% |
| > \$500,000, up to and including \$600,000: | 0.60% | 2.88% |
| > \$700,000, up to and including \$750,000: | 0.07% | 0.45% |
| > \$750,000: | 0.07% | 0.52% |

| 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: | 5.17% | 1.09% |
| > 5 years, up to and including 10 years: | 16.26% | 7.53% |
| > 10 years, up to and including 15 years: | 32.59% | 24.87% |
| > 15 years, up to and including 20 years: | 34.21% | 50.49% |
| > 20 years, up to and including 25 years: | 11.76% | 16.01% |

| Geographic Distribution | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Brisbane Metropolitan | 28.29% | 24.84% |
| Gold Coast | 5.11% | 3.75% |
| Sunshine Coast | 4.44% | 3.49% |
| Queensland - Other | 22.72% | 18.77% |
| Sydney Metropolitan | 14.85% | 22.85% |
| N.S.W. - Other | 6.18% | 6.36% |
| Australian Capital Territory | 1.41% | 1.88% |
| Melbourne Metropolitan | 6.79% | 6.88% |
| Victoria - Other | 1.81% | 1.81% |
| Perth Metropolitan | 5.38% | 6.39% |
| W.A. - Other | 0.47% | 0.84% |
| Adelaide Metropolitan | 1.68% | 1.52% |
| S.A. - Other | 0.34% | 0.25% |
| Darwin Metropolitan | 0.13% | 0.17% |
| Hobart Metropolitan | 0.27% | 0.09% |
| Tasmania - Other | 0.13% | 0.10% |

| Loan Purpose | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Construction | 3.97% | 3.50% |
| Equity Takeout | 3.90% | 2.97% |
| Home Improvement | 0.20% | 0.17% |
| Purchase Existing Property | 65.52% | 64.23% |
| Purchase New Property | 0.34% | 0.48% |
| Refinance | 22.98% | 27.31% |
| Refinance - Equity Takeout | 2.82% | 1.22% |
| Refinance - Home Improvement | 0.27% | 0.11% |

| Arrears Analysis | % number of loans | % value of loans |
|---|-------------------|------------------|
| Up to and including 30 days: | 1.68% | 2.42% |
| > 30 days, up to and including 60 days: | 0.27% | 0.59% |
| > 60 days, up to and including 90 days: | 0.13% | 0.27% |
| > 90 days: | 0.87% | 1.88% |

| Default Information for Monthly Period Ending 30 September 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 | 18.83% | 18.37% |

