

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 October 2022

Mortgage Portfolio Details	
First Day of Monthly Period:	01/10/2022
Last Day of Monthly Period:	31/10/2022
Total Current Balance:	\$203,128,628
Total Number of Loans:	1,699
Average Current Balance:	\$119,558
Highest Current Balance:	\$843,622
Weighted Average LVR:	47.75%
Weighted Average Seasoning (Months):	138.81
Weighted Average Remaining Term:	205.46
Weighted Average Variable Rate:	5.6547%
Weighted Average Fixed Rate:	2.5958%
Weighted Average Rate on All Loans:	5.3217%
Percentage (by value) of "Owner Occupied" Loans:	78.23%
Percentage (by value) of Metropolitan Securities:	64.55%
Percentage Mortgage Insured - Primary:	37.32%
Percentage Mortgage Insured - Pool:	62.68%
Percentage (by value) of Variable Rate Loans:	89.18%
Percentage (by value) of Interest Only Loans:	0.73%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$878,199
Principal Draw:	\$0
Total:	\$878,199
Trust Expenses for the Period:	
Servicing Fee:	\$38,718
Management Fee:	\$9,679
Custodian Fee:	\$3,872
Trustee Fee:	\$3,497

Swap Payments:	\$0
Facility Fees:	\$482
Class A Notes Coupon Payments:	\$547,513
Class AB Notes Coupon Payments:	\$80,951
Class B1 Notes Coupon Payments:	\$43,669
Class B2 Notes Coupon Payments:	\$8,234
Class B3 Notes Coupon Payments:	\$5,888
Total Expenses:	\$742,504
Residual Income:	\$135,695
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/10/2022
Last Day of Coupon Period (Distribution Date):	14/11/2022
Number of Days in Coupon Period:	32
Determination Date:	09/11/2022
Effective BBSW for Current Period:	2.6903%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$547,513
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:	\$80,951
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:	\$43,669
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:	\$8,234
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:	\$5,888
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,610,197
Mortgage portfolio balance at start of period:	\$207,214,347
Less: Scheduled principal received during the period:	\$1,014,547
Less: Unscheduled principal received during the period:	\$4,067,571
Plus: Redraws:	\$996,400
Mortgage portfolio balance at close of period:	\$203,128,628
Value of full discharges during the period:	\$302,967

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$173,942,832
Class A Notes Balance before distribution (Stated):	\$173,942,832
Class AB Notes Balance before distribution (Invested):	\$20,794,697
Class AB Notes Balance before distribution (Stated):	\$20,794,697
Class B1 Notes Balance before distribution (Invested):	\$9,981,454
Class B1 Notes Balance before distribution (Stated):	\$9,981,454
Class B2 Notes Balance before distribution (Invested):	\$1,621,986
Class B2 Notes Balance before distribution (Stated):	\$1,621,986
Class B3 Notes Balance before distribution (Invested):	\$873,377
Class B3 Notes Balance before distribution (Stated):	\$873,377
Total Invested Note Balance before distribution:	\$207,214,347

Current Weighted Average Security Coupon Rate:	3.7775%
Mortgage Principal Amount Distributed:	\$5,082,119
Repayment of Redraws:	\$996,400
Class A Notes Balance after distribution (Invested):	\$170,513,140
Class A Notes Balance after distribution (Stated):	\$170,513,140
Class A Notes Bond Factor after distribution:	0.148272
Class AB Notes Balance after distribution (Invested):	\$20,384,680
Class AB Notes Balance after distribution (Stated):	\$20,384,680
Class AB Notes Bond Factor after distribution:	0.326155
Class B1 Notes Balance after distribution (Invested):	\$9,784,646
Class B1 Notes Balance after distribution (Stated):	\$9,784,646
Class B1 Notes Bond Factor after distribution:	0.326155
Class B2 Notes Balance after distribution (Invested):	\$1,590,005
Class B2 Notes Balance after distribution (Stated):	\$1,590,005
Class B2 Notes Bond Factor after distribution:	0.326155
Class B3 Notes Balance after distribution (Invested):	\$856,157
Class B3 Notes Balance after distribution (Stated):	\$856,157
Class B3 Notes Bond Factor after distribution:	0.326155
Total Note Balance After distribution :	\$203,128,628

Facilities

Liquidity Facility Limit	\$3,181,972
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%:	72.45%	52.30%
> 50%, up to and including 55%:	7.06%	10.35%
> 55%, up to and including 60%:	5.83%	10.28%
> 60%, up to and including 65%:	6.18%	11.06%
> 65%, up to and including 70%:	4.65%	8.07%
> 70%, up to and including 75%:	2.24%	4.51%
> 75%, up to and including 80%:	0.94%	2.20%
> 80%, up to and including 85%:	0.24%	0.55%
> 85%, up to and including 90%:	0.29%	0.55%
> 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:	31.96%	4.28%
> \$50,000, up to and including \$100,000:	19.84%	12.38%
> \$100,000, up to and including \$200,000:	28.55%	34.92%
> \$200,000, up to and including \$300,000:	12.65%	25.36%
> \$300,000, up to and including \$400,000:	4.59%	13.08%
> \$400,000, up to and including \$500,000:	1.41%	5.29%
> \$500,000, up to and including \$600,000:	0.88%	3.90%
> \$750,000:	0.12%	0.79%

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:	4.24%	0.83%
> 5 years, up to and including 10 years:	14.13%	6.21%
> 10 years, up to and including 15 years:	30.90%	22.18%
> 15 years, up to and including 20 years:	25.01%	33.47%
> 20 years, up to and including 25 years:	25.72%	37.32%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.84%	24.10%
Gold Coast	5.36%	3.95%
Sunshine Coast	4.41%	3.39%
Queensland - Other	22.78%	19.13%
Sydney Metropolitan	15.07%	23.44%
N.S.W. - Other	6.06%	5.91%
Australian Capital Territory	1.29%	1.57%
Melbourne Metropolitan	6.89%	6.88%
Victoria - Other	1.82%	1.66%
Perth Metropolitan	5.12%	6.51%
W.A. - Other	0.65%	1.09%
Adelaide Metropolitan	1.71%	1.52%
S.A. - Other	0.29%	0.24%
Darwin Metropolitan	0.35%	0.45%
Hobart Metropolitan	0.24%	0.07%
Tasmania - Other	0.12%	0.08%

Loan Purpose	% number of loans	% value of loans
Construction	4.24%	3.84%
Equity Takeout	4.06%	3.07%
Home Improvement	0.18%	0.15%
Purchase Existing Property	65.16%	64.40%
Purchase New Property	0.35%	0.51%
Refinance	22.66%	26.37%
Refinance - Equity Takeout	2.94%	1.44%
Refinance - Home Improvement	0.41%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.29%	2.35%
> 30 days, up to and including 60 days:	0.35%	0.71%
> 60 days, up to and including 90 days:	0.18%	0.35%
> 90 days:	0.94%	2.13%

Default Information for Monthly Period Ending 31 October 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	16.48%	16.70%

