

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 December 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2023
Last Day of Monthly Period:	31/12/2023
Total Current Balance:	\$154,135,410
Total Number of Loans:	1,428
Average Current Balance:	\$107,938
Highest Current Balance:	\$830,934
Weighted Average LVR:	45.25%
Weighted Average Seasoning (Months):	152.66
Weighted Average Remaining Term:	192.36
Weighted Average Variable Rate:	7.1271%
Weighted Average Fixed Rate:	3.7357%
Weighted Average Rate on All Loans:	6.8700%
Percentage (by value) of "Owner Occupied" Loans:	78.96%
Percentage (by value) of Metropolitan Securities:	64.79%
Percentage Mortgage Insured - Primary:	36.92%
Percentage Mortgage Insured - Pool:	63.08%
Percentage (by value) of Variable Rate Loans:	92.42%
Percentage (by value) of Interest Only Loans:	1.08%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$913,267
Principal Draw:	\$0
Total:	\$913,267
Trust Expenses for the Period:	
Servicing Fee:	\$29,406
Management Fee:	\$7,352
Trust Indemnification:	\$2,957
Custodian Fee:	\$2,941
Trustee Fee:	\$2,739

Swap Payments:	\$0
Facility Fees:	\$331
Class A Notes Coupon Payments:	\$620,504
Class AB Notes Coupon Payments:	\$86,318
Class B1 Notes Coupon Payments:	\$45,202
Class B2 Notes Coupon Payments:	\$8,236
Class B3 Notes Coupon Payments:	\$5,574
Total Expenses:	\$811,561
Residual Income:	\$101,706
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2023
Last Day of Coupon Period (Distribution Date):	15/01/2024
Number of Days in Coupon Period:	33
Determination Date:	10/01/2024
Effective BBSW for Current Period:	4.2950%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$620,504
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:	\$86,318
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:	\$45,202
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:	\$8,236
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:	\$5,574
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,487,675
Mortgage portfolio balance at start of period:	\$157,380,588
Less: Scheduled principal received during the period:	\$712,436
Less: Unscheduled principal received during the period:	\$3,273,123
Plus: Redraws:	\$740,381
Mortgage portfolio balance at close of period:	\$154,135,410
Value of full discharges during the period:	\$1,113,525

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$132,110,665
Class A Notes Balance before distribution (Stated):	\$132,110,665
Class AB Notes Balance before distribution (Invested):	\$15,793,702
Class AB Notes Balance before distribution (Stated):	\$15,793,702
Class B1 Notes Balance before distribution (Invested):	\$7,580,977
Class B1 Notes Balance before distribution (Stated):	\$7,580,977
Class B2 Notes Balance before distribution (Invested):	\$1,231,909
Class B2 Notes Balance before distribution (Stated):	\$1,231,909
Class B3 Notes Balance before distribution (Invested):	\$663,335
Class B3 Notes Balance before distribution (Stated):	\$663,335
Total Invested Note Balance before distribution:	\$157,380,588

Current Weighted Average Security Coupon Rate:	5.3822%
Mortgage Principal Amount Distributed:	\$3,985,559
Repayment of Redraws:	\$740,381
Class A Notes Balance after distribution (Invested):	\$129,386,551
Class A Notes Balance after distribution (Stated):	\$129,386,551
Class A Notes Bond Factor after distribution:	0.112510
Class AB Notes Balance after distribution (Invested):	\$15,468,036
Class AB Notes Balance after distribution (Stated):	\$15,468,036
Class AB Notes Bond Factor after distribution:	0.247489
Class B1 Notes Balance after distribution (Invested):	\$7,424,658
Class B1 Notes Balance after distribution (Stated):	\$7,424,658
Class B1 Notes Bond Factor after distribution:	0.247489
Class B2 Notes Balance after distribution (Invested):	\$1,206,507
Class B2 Notes Balance after distribution (Stated):	\$1,206,507
Class B2 Notes Bond Factor after distribution:	0.247489
Class B3 Notes Balance after distribution (Invested):	\$649,658
Class B3 Notes Balance after distribution (Stated):	\$649,658
Class B3 Notes Bond Factor after distribution:	0.247489
Total Note Balance After distribution :	\$154,135,410

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%:	77.80%	58.29%
> 50%, up to and including 55%:	5.25%	9.75%
> 55%, up to and including 60%:	6.79%	12.78%
> 60%, up to and including 65%:	4.41%	7.85%
> 65%, up to and including 70%:	3.22%	5.95%
> 70%, up to and including 75%:	1.40%	3.05%
> 75%, up to and including 80%:	0.63%	1.57%
> 80%, up to and including 85%:	0.28%	0.52%
> 85%, up to and including 90%:	0.21%	0.25%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	37.18%	5.09%
> \$50,000, up to and including \$100,000:	18.07%	12.30%
> \$100,000, up to and including \$200,000:	27.73%	37.27%
> \$200,000, up to and including \$300,000:	11.48%	25.26%
> \$300,000, up to and including \$400,000:	3.57%	11.21%
> \$400,000, up to and including \$500,000:	1.26%	5.15%
> \$500,000, up to and including \$600,000:	0.56%	2.71%
> \$700,000, up to and including \$750,000:	0.07%	0.47%
> \$750,000:	0.07%	0.54%

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:	5.46%	1.04%
> 5 years, up to and including 10 years:	18.14%	9.08%
> 10 years, up to and including 15 years:	32.21%	24.57%
> 15 years, up to and including 20 years:	39.43%	58.76%
> 20 years, up to and including 25 years:	4.76%	6.55%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	28.22%	24.63%
Gold Coast	5.25%	3.95%
Sunshine Coast	4.48%	3.66%
Queensland - Other	22.41%	18.51%
Sydney Metropolitan	15.20%	23.33%
N.S.W. - Other	6.16%	6.46%
Australian Capital Territory	1.40%	1.71%
Melbourne Metropolitan	6.79%	6.91%
Victoria - Other	1.61%	1.37%
Perth Metropolitan	5.39%	6.52%
W.A. - Other	0.49%	0.89%
Adelaide Metropolitan	1.75%	1.50%
S.A. - Other	0.35%	0.27%
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	3.99%	3.50%
Equity Takeout	3.78%	2.93%
Home Improvement	0.21%	0.17%
Purchase Existing Property	65.41%	64.25%
Purchase New Property	0.35%	0.51%
Refinance	23.18%	27.39%
Refinance - Equity Takeout	2.87%	1.19%
Refinance - Home Improvement	0.21%	0.06%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	2.10%	3.63%
> 60 days, up to and including 90 days:	0.35%	0.51%
> 90 days:	0.70%	1.44%

Default Information for Monthly Period Ending 31 December 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	17.76%	18.14%

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