

# Apollo Series 2015-1 Trust

## Investor Report for the Monthly Period Ending 31 October 2023

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/10/2023
Last Day of Monthly Period:	31/10/2023
Total Current Balance:	\$160,807,727
Total Number of Loans:	1,459
Average Current Balance:	\$110,218
Highest Current Balance:	\$835,936
Weighted Average LVR:	45.80%
Weighted Average Seasoning (Months):	150.73
Weighted Average Remaining Term:	194.16
Weighted Average Variable Rate:	6.8878%
Weighted Average Fixed Rate:	3.5630%
Weighted Average Rate on All Loans:	6.6269%
Percentage (by value) of "Owner Occupied" Loans:	79.40%
Percentage (by value) of Metropolitan Securities:	64.90%
Percentage Mortgage Insured - Primary:	37.05%
Percentage Mortgage Insured - Pool:	62.95%
Percentage (by value) of Variable Rate Loans:	92.22%
Percentage (by value) of Interest Only Loans:	1.00%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$871,750
Principal Draw:	\$0
Total:	\$871,750
Trust Expenses for the Period:	
Servicing Fee:	\$30,648
Management Fee:	\$7,662
Custodian Fee:	\$3,065
Trustee Fee:	\$2,682

Swap Payments:	\$0
Facility Fees:	\$311
Class A Notes Coupon Payments:	\$579,890
Class AB Notes Coupon Payments:	\$81,208
Class B1 Notes Coupon Payments:	\$42,671
Class B2 Notes Coupon Payments:	\$7,806
Class B3 Notes Coupon Payments:	\$5,319
Total Expenses:	\$761,261
Residual Income:	\$110,489
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/10/2023
Last Day of Coupon Period (Distribution Date):	13/11/2023
Number of Days in Coupon Period:	31
Determination Date:	08/11/2023
Effective BBSW for Current Period:	4.0589%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$579,890
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:	\$81,208
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:	\$42,671
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:	\$7,806
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:	\$5,319
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$1,447,664
Mortgage portfolio balance at start of period:	\$164,022,937
Less: Scheduled principal received during the period:	\$632,907
Less: Unscheduled principal received during the period:	\$3,572,656
Plus: Redraws:	\$990,352
Mortgage portfolio balance at close of period:	\$160,807,727
Value of full discharges during the period:	\$1,246,551

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$137,686,481
Class A Notes Balance before distribution (Stated):	\$137,686,481
Class AB Notes Balance before distribution (Invested):	\$16,460,285
Class AB Notes Balance before distribution (Stated):	\$16,460,285
Class B1 Notes Balance before distribution (Invested):	\$7,900,937
Class B1 Notes Balance before distribution (Stated):	\$7,900,937
Class B2 Notes Balance before distribution (Invested):	\$1,283,902
Class B2 Notes Balance before distribution (Stated):	\$1,283,902
Class B3 Notes Balance before distribution (Invested):	\$691,332
Class B3 Notes Balance before distribution (Stated):	\$691,332
<b>Total Invested Note Balance before distribution:</b>	<b>\$164,022,937</b>

Current Weighted Average Security Coupon Rate:	5.1461%
Mortgage Principal Amount Distributed:	\$4,205,562
Repayment of Redraws:	\$990,352
Class A Notes Balance after distribution (Invested):	\$134,987,523
Class A Notes Balance after distribution (Stated):	\$134,987,523
Class A Notes Bond Factor after distribution:	0.117380
Class AB Notes Balance after distribution (Invested):	\$16,137,627
Class AB Notes Balance after distribution (Stated):	\$16,137,627
Class AB Notes Bond Factor after distribution:	0.258202
Class B1 Notes Balance after distribution (Invested):	\$7,746,061
Class B1 Notes Balance after distribution (Stated):	\$7,746,061
Class B1 Notes Bond Factor after distribution:	0.258202
Class B2 Notes Balance after distribution (Invested):	\$1,258,735
Class B2 Notes Balance after distribution (Stated):	\$1,258,735
Class B2 Notes Bond Factor after distribution:	0.258202
Class B3 Notes Balance after distribution (Invested):	\$677,780
Class B3 Notes Balance after distribution (Stated):	\$677,780
Class B3 Notes Bond Factor after distribution:	0.258202
<b>Total Note Balance After distribution :</b>	<b>\$160,807,727</b>

#### 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

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	77.04%	57.58%
> 50%, up to and including 55%:	5.35%	9.69%
> 55%, up to and including 60%:	6.24%	11.01%
> 60%, up to and including 65%:	5.14%	9.54%
> 65%, up to and including 70%:	3.43%	5.97%
> 70%, up to and including 75%:	1.51%	3.47%
> 75%, up to and including 80%:	0.75%	2.08%
> 80%, up to and including 85%:	0.34%	0.35%
> 85%, up to and including 90%:	0.21%	0.31%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	36.26%	4.92%
> \$50,000, up to and including \$100,000:	17.89%	11.88%
> \$100,000, up to and including \$200,000:	28.31%	37.30%
> \$200,000, up to and including \$300,000:	11.79%	25.47%
> \$300,000, up to and including \$400,000:	3.84%	11.86%
> \$400,000, up to and including \$500,000:	1.17%	4.67%
> \$500,000, up to and including \$600,000:	0.62%	2.92%
> \$700,000, up to and including \$750,000:	0.07%	0.46%
> \$750,000:	0.07%	0.52%

<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:	5.07%	0.96%
> 5 years, up to and including 10 years:	17.00%	8.21%
> 10 years, up to and including 15 years:	32.49%	24.59%
> 15 years, up to and including 20 years:	35.44%	52.64%
> 20 years, up to and including 25 years:	10.01%	13.61%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	28.44%	24.91%
Gold Coast	5.14%	3.88%
Sunshine Coast	4.39%	3.56%
Queensland - Other	22.62%	18.54%
Sydney Metropolitan	14.94%	23.06%
N.S.W. - Other	6.10%	6.40%
Australian Capital Territory	1.44%	1.92%
Melbourne Metropolitan	6.79%	6.87%
Victoria - Other	1.64%	1.50%
Perth Metropolitan	5.48%	6.45%
W.A. - Other	0.48%	0.85%
Adelaide Metropolitan	1.71%	1.50%
S.A. - Other	0.34%	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	4.04%	3.54%
Equity Takeout	3.70%	2.88%
Home Improvement	0.21%	0.17%
Purchase Existing Property	65.52%	64.34%
Purchase New Property	0.34%	0.49%
Refinance	23.17%	27.35%
Refinance - Equity Takeout	2.81%	1.18%
Refinance - Home Improvement	0.21%	0.06%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.37%	1.70%
> 30 days, up to and including 60 days:	0.62%	0.95%
> 60 days, up to and including 90 days:	0.14%	0.28%
> 90 days:	0.82%	1.88%

Default Information for Monthly Period Ending 31 October 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	17.40%	17.67%

