

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 January 2024

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2024
Last Day of Monthly Period:	31/01/2024
Total Current Balance:	\$150,432,682
Total Number of Loans:	1,409
Average Current Balance:	\$106,766
Highest Current Balance:	\$828,534
Weighted Average LVR:	45.08%
Weighted Average Seasoning (Months):	153.54
Weighted Average Remaining Term:	191.70
Weighted Average Variable Rate:	7.1309%
Weighted Average Fixed Rate:	3.8342%
Weighted Average Rate on All Loans:	6.8826%
Percentage (by value) of "Owner Occupied" Loans:	78.75%
Percentage (by value) of Metropolitan Securities:	65.13%
Percentage Mortgage Insured - Primary:	36.38%
Percentage Mortgage Insured - Pool:	63.62%
Percentage (by value) of Variable Rate Loans:	92.47%
Percentage (by value) of Interest Only Loans:	0.89%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$835,650
Principal Draw:	\$0
Total:	\$835,650
Trust Expenses for the Period:	
Servicing Fee:	\$28,800
Management Fee:	\$7,200
Custodian Fee:	\$2,880
Trustee Fee:	\$2,357

Swap Payments:	\$41,037
Facility Fees:	\$291
Class A Notes Coupon Payments:	\$535,075
Class AB Notes Coupon Payments:	\$74,414
Class B1 Notes Coupon Payments:	\$38,963
Class B2 Notes Coupon Payments:	\$7,098
Class B3 Notes Coupon Payments:	\$4,803
Total Expenses:	\$742,919
Residual Income:	\$92,731
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/01/2024
Last Day of Coupon Period (Distribution Date):	13/02/2024
Number of Days in Coupon Period:	29
Determination Date:	08/02/2024
Effective BBSW for Current Period:	4.3050%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$535,075
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:	\$74,414
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:	\$38,963
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:	\$7,098
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:	\$4,803
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,405,027
Mortgage portfolio balance at start of period:	\$154,135,410
Less: Scheduled principal received during the period:	\$614,046
Less: Unscheduled principal received during the period:	\$3,727,661
Plus: Redraws:	\$638,979
Mortgage portfolio balance at close of period:	\$150,432,682
Value of full discharges during the period:	\$195,666

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$129,386,551
Class A Notes Balance before distribution (Stated):	\$129,386,551
Class AB Notes Balance before distribution (Invested):	\$15,468,036
Class AB Notes Balance before distribution (Stated):	\$15,468,036
Class B1 Notes Balance before distribution (Invested):	\$7,424,658
Class B1 Notes Balance before distribution (Stated):	\$7,424,658
Class B2 Notes Balance before distribution (Invested):	\$1,206,507
Class B2 Notes Balance before distribution (Stated):	\$1,206,507
Class B3 Notes Balance before distribution (Invested):	\$649,658
Class B3 Notes Balance before distribution (Stated):	\$649,658
Total Invested Note Balance before distribution:	\$154,135,410

Current Weighted Average Security Coupon Rate:	5.3922%
Mortgage Principal Amount Distributed:	\$4,341,707
Repayment of Redraws:	\$638,979
Class A Notes Balance after distribution (Invested):	\$126,278,354
Class A Notes Balance after distribution (Stated):	\$126,278,354
Class A Notes Bond Factor after distribution:	0.109807
Class AB Notes Balance after distribution (Invested):	\$15,096,455
Class AB Notes Balance after distribution (Stated):	\$15,096,455
Class AB Notes Bond Factor after distribution:	0.241543
Class B1 Notes Balance after distribution (Invested):	\$7,246,298
Class B1 Notes Balance after distribution (Stated):	\$7,246,298
Class B1 Notes Bond Factor after distribution:	0.241543
Class B2 Notes Balance after distribution (Invested):	\$1,177,523
Class B2 Notes Balance after distribution (Stated):	\$1,177,523
Class B2 Notes Bond Factor after distribution:	0.241543
Class B3 Notes Balance after distribution (Invested):	\$634,051
Class B3 Notes Balance after distribution (Stated):	\$634,051
Class B3 Notes Bond Factor after distribution:	0.241543
Total Note Balance After distribution :	\$150,432,682

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%:	78.35%	58.67%
> 50%, up to and including 55%:	5.39%	9.84%
> 55%, up to and including 60%:	6.32%	12.40%
> 60%, up to and including 65%:	4.54%	8.17%
> 65%, up to and including 70%:	2.98%	5.71%
> 70%, up to and including 75%:	1.42%	2.83%
> 75%, up to and including 80%:	0.50%	1.60%
> 80%, up to and including 85%:	0.28%	0.53%
> 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:	37.69%	4.99%
> \$50,000, up to and including \$100,000:	18.24%	12.53%
> \$100,000, up to and including \$200,000:	26.97%	36.49%
> \$200,000, up to and including \$300,000:	11.50%	25.48%
> \$300,000, up to and including \$400,000:	3.62%	11.45%
> \$400,000, up to and including \$500,000:	1.42%	5.92%
> \$500,000, up to and including \$600,000:	0.43%	2.10%
> \$700,000, up to and including \$750,000:	0.07%	0.48%
> \$750,000:	0.07%	0.55%

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:	5.54%	1.11%
> 5 years, up to and including 10 years:	18.31%	9.16%
> 10 years, up to and including 15 years:	32.72%	24.91%
> 15 years, up to and including 20 years:	41.02%	61.60%
> 20 years, up to and including 25 years:	2.41%	3.22%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	28.32%	24.91%
Gold Coast	5.25%	3.89%
Sunshine Coast	4.47%	3.73%
Queensland - Other	22.43%	18.38%
Sydney Metropolitan	15.33%	23.37%
N.S.W. - Other	6.10%	6.21%
Australian Capital Territory	1.42%	1.74%
Melbourne Metropolitan	6.74%	6.90%
Victoria - Other	1.56%	1.35%
Perth Metropolitan	5.32%	6.46%
W.A. - Other	0.50%	0.92%
Adelaide Metropolitan	1.70%	1.53%
S.A. - Other	0.35%	0.28%
Darwin Metropolitan	0.14%	0.18%
Hobart Metropolitan	0.21%	0.03%
Tasmania - Other	0.14%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.97%	3.51%
Equity Takeout	3.76%	2.83%
Home Improvement	0.21%	0.17%
Purchase Existing Property	65.51%	64.39%
Purchase New Property	0.35%	0.52%
Refinance	23.07%	27.31%
Refinance - Equity Takeout	2.91%	1.20%
Refinance - Home Improvement	0.21%	0.07%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	2.06%	3.72%
> 30 days, up to and including 60 days:	0.50%	0.72%
> 60 days, up to and including 90 days:	0.21%	0.32%
> 90 days:	0.64%	1.25%

Default Information for Monthly Period Ending 31 January 2024	
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	21.64%	19.56%

