

# Apollo Series 2013-1 Trust

## Investor Report for the Monthly Period Ending 13 January 2022

| Mortgage Portfolio Details                        |               |
|---|---------------|
| First Day of Monthly Period:                      | 14/12/2021    |
| Last Day of Monthly Period:                       | 13/01/2022    |
| Total Current Balance:                            | \$141,578,008 |
| Total Number of Loans:                            | 1,096         |
| Average Current Balance:                          | \$129,177     |
| Highest Current Balance:                          | \$792,322     |
| Weighted Average LVR:                             | 48.12%        |
| Weighted Average Seasoning (Months):              | 137.51        |
| Weighted Average Remaining Term:                  | 210.57        |
| Weighted Average Variable Rate:                   | 3.3093%       |
| Weighted Average Fixed Rate:                      | 2.4642%       |
| Weighted Average Rate on All Loans:               | 3.2172%       |
| Percentage (by value) of "Owner Occupied" Loans:  | 78.22%        |
| Percentage (by value) of Metropolitan Securities: | 69.82%        |
| Percentage Mortgage Insured - Primary:            | 32.15%        |
| Percentage Mortgage Insured - Pool:               | 67.85%        |
| Percentage (by value) of Variable Rate Loans:     | 89.11%        |
| Percentage (by value) of Interest Only Loans:     | 2.74%         |
| Percentage (by value) of "Low Doc" Loans:         | 0.00%         |

| Revenue Distribution           |           |
|--------------------------------|-----------|
| Revenue from Mortgage Loans:   | \$339,740 |
| Principal Draw:                | \$0       |
| Total:                         | \$339,740 |
| Trust Expenses for the Period: |           |
| Servicing Fee:                 | \$26,829  |
| Management Fee:                | \$6,707   |
| Trust Indemnification:         | \$2,957   |
| Custodian Fee:                 | \$2,683   |
| Trustee Fee:                   | \$2,348   |

|  |           |
|--|-----------|
| Swap Payments:                                       | \$72,830  |
| Facility Fees:                                       | \$302     |
| Class A Notes Coupon Payments:                       | \$100,847 |
| Class AB Notes Coupon Payments:                      | \$23,509  |
| Class B1 Notes Coupon Payments:                      | \$7,016   |
| Class B2 Notes Coupon Payments:                      | \$4,070   |
| Total Expenses:                                      | \$250,097 |
|  |           |
| Residual Income:                                     | \$89,642  |
| Unreimbursed Principal Draw after Distribution Date: | \$0       |

| <b>Interest Payable for the Coupon Period</b>             |            |
|---|------------|
| First Day of Coupon Period:                               | 24/12/2021 |
| Last Day of Coupon Period (Distribution Date):            | 24/01/2022 |
| Number of Days in Coupon Period:                          | 31         |
| Determination Date:                                       | 19/01/2022 |
| Effective BBSW for Current Period:                        | 0.0150%    |
|   |            |
| Class A Notes Interest Margin over BBSW:                  | 0.95%      |
| Class A Notes Interest this Coupon Period:                | \$100,847  |
| Class A Notes Unpaid Interest from prior Coupon Periods:  | \$0        |
|   |            |
| Class AB Notes Interest Margin over BBSW:                 | 1.70%      |
| Class AB Notes Interest this Coupon Period:               | \$23,509   |
| Class AB Notes Unpaid Interest from prior Coupon Periods: | \$0        |
|   |            |
| Class B1 Notes Interest Margin over BBSW:                 | 2.80%      |
| Class B1 Notes Interest this Coupon Period:               | \$7,016    |
| Class B1 Notes Unpaid Interest from prior Coupon Periods: | \$0        |
|   |            |
| Class B2 Notes Interest Margin over BBSW:                 | 3.25%      |
| Class B2 Notes Interest this Coupon Period:               | \$4,070    |
| Class B2 Notes Unpaid Interest from prior Coupon Periods: | \$0        |

| <b>Principal Received from Mortgagors</b>               |               |
|---|---------------|
| Scheduled Monthly Payment Amount:                       | \$952,455     |
|   |               |
| Mortgage portfolio balance at start of period:          | \$143,587,141 |
| Less: Scheduled principal received during the period:   | \$622,114     |
| Less: Unscheduled principal received during the period: | \$2,048,152   |
| Plus: Redraws:  | \$661,133     |
| Mortgage portfolio balance at close of period:          | \$141,578,008 |
|   |               |
| Value of full discharges during the period:             | \$864,491     |

| <b>Principal Distribution</b>                           |                      |
|---|----------------------|
| Class A Notes Balance before distribution (Invested):   | \$123,045,375        |
| Class A Notes Balance before distribution (Stated):     | \$123,045,375        |
|   |                      |
| Class AB Notes Balance before distribution (Invested):  | \$16,139,695         |
| Class AB Notes Balance before distribution (Stated):    | \$16,139,695         |
|   |                      |
| Class B1 Notes Balance before distribution (Invested):  | \$2,934,490          |
| Class B1 Notes Balance before distribution (Stated):    | \$2,934,490          |
|   |                      |
| Class B2 Notes Balance before distribution (Invested):  | \$1,467,581          |
| Class B2 Notes Balance before distribution (Stated):    | \$1,467,581          |
|   |                      |
| <b>Total Invested Note Balance before distribution:</b> | <b>\$143,587,141</b> |
|   |                      |
| Current Weighted Average Security Coupon Rate:          | 1.1106%              |
| Mortgage Principal Amount Distributed:                  | \$2,670,266          |
| Repayment of Redraws:                                   | \$661,133            |
|   |                      |
| Class A Notes Balance after distribution (Invested):    | \$121,323,671        |
| Class A Notes Balance after distribution (Stated):      | \$121,323,671        |
| Class A Notes Bond Factor after distribution:           | 0.113440             |
|   |                      |
| Class AB Notes Balance after distribution (Invested):   | \$15,913,862         |
| Class AB Notes Balance after distribution (Stated):     | \$15,913,862         |
| Class AB Notes Bond Factor after distribution:          | 0.251603             |
|   |                      |
| Class B1 Notes Balance after distribution (Invested):   | \$2,893,429          |
| Class B1 Notes Balance after distribution (Stated):     | \$2,893,429          |
| Class B1 Notes Bond Factor after distribution:          | 0.251603             |
|   |                      |
| Class B2 Notes Balance after distribution (Invested):   | \$1,447,046          |
| Class B2 Notes Balance after distribution (Stated):     | \$1,447,046          |
| Class B2 Notes Bond Factor after distribution:          | 0.251660             |
|   |                      |
| <b>Total Note Balance After distribution :</b>          | <b>\$141,578,008</b> |

| <b>Facilities</b>        |             |
|--------------------------|-------------|
| Liquidity Facility Limit | \$2,054,190 |
| Drawn Amount             | \$0         |
| Redraw Facility Limit    | \$959,884   |
| Drawn Amount             | \$0         |

| <b>Reserve</b>         |           |
|------------------------|-----------|
| Liquidity Reserve      | \$150,000 |
| Excess Revenue Reserve | \$0       |

| <b>Loan To Valuation Ratio</b>  | <b>% number of loans</b> | <b>% value of loans</b> |
|---------------------------------|--------------------------|-------------------------|
| Up to and including 50%:        | 69.98%                   | 49.70%                  |
| > 50%, up to and including 55%: | 6.84%                    | 10.40%                  |
| > 55%, up to and including 60%: | 8.76%                    | 13.46%                  |
| > 60%, up to and including 65%: | 5.57%                    | 9.81%                   |
| > 65%, up to and including 70%: | 4.84%                    | 9.45%                   |
| > 70%, up to and including 75%: | 2.74%                    | 5.32%                   |
| > 75%, up to and including 80%: | 0.91%                    | 1.32%                   |
| > 80%, up to and including 85%: | 0.36%                    | 0.53%                   |

| <b>Loan Size Analysis</b>                   | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| Up to and including \$50,000:               | 33.30%                   | 3.56%                   |
| > \$50,000, up to and including \$100,000:  | 13.78%                   | 8.15%                   |
| > \$100,000, up to and including \$200,000: | 28.01%                   | 32.29%                  |
| > \$200,000, up to and including \$300,000: | 16.79%                   | 31.18%                  |
| > \$300,000, up to and including \$400,000: | 5.47%                    | 14.34%                  |
| > \$400,000, up to and including \$500,000: | 1.64%                    | 5.74%                   |
| > \$500,000, up to and including \$600,000: | 0.55%                    | 2.29%                   |
| > \$600,000, up to and including \$700,000: | 0.27%                    | 1.36%                   |
| > \$700,000, up to and including \$750,000: | 0.09%                    | 0.53%                   |
| > \$750,000:                                | 0.09%                    | 0.56%                   |

| <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:              | 3.83%                    | 0.66%                   |
| > 5 years, up to and including 10 years:  | 12.32%                   | 5.20%                   |
| > 10 years, up to and including 15 years: | 17.88%                   | 13.95%                  |
| > 15 years, up to and including 20 years: | 32.39%                   | 36.93%                  |
| > 20 years, up to and including 25 years: | 33.58%                   | 43.26%                  |

| Geographic Distribution      | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Brisbane Metropolitan        | 29.93%            | 25.84%           |
| Gold Coast                   | 5.47%             | 3.51%            |
| Sunshine Coast               | 4.20%             | 3.39%            |
| Queensland - Other           | 20.62%            | 15.94%           |
| Sydney Metropolitan          | 17.34%            | 23.73%           |
| N.S.W. - Other               | 4.38%             | 4.39%            |
| Australian Capital Territory | 2.01%             | 2.37%            |
| Melbourne Metropolitan       | 6.66%             | 8.01%            |
| Victoria - Other             | 1.46%             | 1.66%            |
| Perth Metropolitan           | 5.47%             | 7.56%            |
| W.A. - Other                 | 0.36%             | 0.68%            |
| Adelaide Metropolitan        | 1.09%             | 1.44%            |
| S.A. - Other                 | 0.36%             | 0.57%            |
| Darwin Metropolitan          | 0.09%             | 0.33%            |
| Hobart Metropolitan          | 0.46%             | 0.53%            |
| Tasmania - Other             | 0.09%             | 0.04%            |

| Loan Purpose                 | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Construction                 | 3.83%             | 4.83%            |
| Equity Takeout               | 3.56%             | 2.64%            |
| Home Improvement             | 0.18%             | 0.11%            |
| Purchase Existing Property   | 64.69%            | 62.38%           |
| Purchase New Property        | 0.55%             | 0.91%            |
| Refinance                    | 22.81%            | 25.78%           |
| Refinance - Equity Takeout   | 3.47%             | 2.58%            |
| Refinance - Home Improvement | 0.91%             | 0.78%            |

| Arrears Analysis                        | % number of loans | % value of loans |
|---|-------------------|------------------|
| Up to and including 30 days:            | 1.00%             | 1.70%            |
| > 30 days, up to and including 60 days: | 0.27%             | 0.45%            |
| > 60 days, up to and including 90 days: | 0.09%             | 0.13%            |
| > 90 days:                              | 0.55%             | 1.02%            |

| Default Information for Monthly Period Ending 13 January 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          | 11.04%      | 19.84%        |

