

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 28 February 2021

| Mortgage Portfolio Details | |
|---|---------------|
| First Day of Monthly Period: | 01/02/2021 |
| Last Day of Monthly Period: | 28/02/2021 |
| Total Current Balance: | \$308,675,811 |
| Total Number of Loans: | 2,209 |
| Average Current Balance: | \$139,736 |
| Highest Current Balance: | \$850,798 |
| Weighted Average LVR: | 52.11% |
| Weighted Average Seasoning (Months): | 119.57 |
| Weighted Average Remaining Term: | 222.06 |
| Weighted Average Variable Rate: | 3.4697% |
| Weighted Average Fixed Rate: | 3.2833% |
| Weighted Average Rate on All Loans: | 3.4490% |
| Percentage (by value) of "Owner Occupied" Loans: | 78.70% |
| Percentage (by value) of Metropolitan Securities: | 64.17% |
| Percentage Mortgage Insured - Primary: | 37.78% |
| Percentage Mortgage Insured - Pool: | 62.22% |
| Percentage (by value) of Variable Rate Loans: | 88.68% |
| Percentage (by value) of Interest Only Loans: | 1.04% |
| Percentage (by value) of "Low Doc" Loans: | 0.00% |

| Revenue Distribution | |
|--------------------------------|-----------|
| Revenue from Mortgage Loans: | \$884,231 |
| Principal Draw: | \$0 |
| Total: | \$884,231 |
| Trust Expenses for the Period: | |
| Servicing Fee: | \$53,139 |
| Management Fee: | \$13,285 |
| Custodian Fee: | \$5,314 |
| Trustee Fee: | \$4,650 |
| Trust Indemnification: | \$25 |

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|--|-----------|
| Swap Payments: | \$362,137 |
| Facility Fees: | \$562 |
| Class A Notes Coupon Payments: | \$183,558 |
| Class AB Notes Coupon Payments: | \$42,548 |
| Class B1 Notes Coupon Payments: | \$26,822 |
| Class B2 Notes Coupon Payments: | \$5,871 |
| Class B3 Notes Coupon Payments: | \$5,096 |
| Total Expenses: | \$703,007 |
| | |
| Residual Income: | \$181,224 |
| Unreimbursed Principal Draw after Distribution Date: | \$0 |

| Interest Payable for the Coupon Period | |
|---|------------|
| First Day of Coupon Period: | 15/02/2021 |
| Last Day of Coupon Period (Distribution Date): | 15/03/2021 |
| Number of Days in Coupon Period: | 28 |
| Determination Date: | 10/03/2021 |
| Effective BBSW for Current Period: | 0.0053% |
| | |
| Class A Notes Interest Margin over BBSW: | 0.90% |
| Class A Notes Interest this Coupon Period: | \$183,558 |
| 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: | \$42,548 |
| 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: | \$26,822 |
| 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: | \$5,871 |
| 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: | \$5,096 |
| Class B3 Notes Unpaid Interest from prior Coupon Periods: | \$0 |

| Principal Received from Mortgagors | |
|---|---------------|
| Scheduled Monthly Payment Amount: | \$2,051,329 |
| | |
| Mortgage portfolio balance at start of period: | \$314,867,872 |
| Less: Scheduled principal received during the period: | \$1,205,127 |
| Less: Unscheduled principal received during the period: | \$6,332,569 |
| Plus: Redraws: | \$1,345,634 |
| Mortgage portfolio balance at close of period: | \$308,675,811 |
| | |
| Value of full discharges during the period: | \$1,453,436 |

| Principal Distribution | |
|---|----------------------|
| Class A Notes Balance before distribution (Invested): | \$264,310,895 |
| Class A Notes Balance before distribution (Stated): | \$264,310,895 |
| | |
| Class AB Notes Balance before distribution (Invested): | \$31,598,111 |
| Class AB Notes Balance before distribution (Stated): | \$31,598,111 |
| | |
| Class B1 Notes Balance before distribution (Invested): | \$15,167,093 |
| Class B1 Notes Balance before distribution (Stated): | \$15,167,093 |
| | |
| Class B2 Notes Balance before distribution (Invested): | \$2,464,653 |
| Class B2 Notes Balance before distribution (Stated): | \$2,464,653 |
| | |
| Class B3 Notes Balance before distribution (Invested): | \$1,327,121 |
| Class B3 Notes Balance before distribution (Stated): | \$1,327,121 |
| | |
| Total Invested Note Balance before distribution: | \$314,867,872 |
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|---|----------------------|
| Current Weighted Average Security Coupon Rate: | 1.0925% |
| Mortgage Principal Amount Distributed: | \$7,537,695 |
| Repayment of Redraws: | \$1,345,634 |
| | |
| Class A Notes Balance after distribution (Invested): | \$259,113,066 |
| Class A Notes Balance after distribution (Stated): | \$259,113,066 |
| Class A Notes Bond Factor after distribution: | 0.225316 |
| | |
| Class AB Notes Balance after distribution (Invested): | \$30,976,715 |
| Class AB Notes Balance after distribution (Stated): | \$30,976,715 |
| Class AB Notes Bond Factor after distribution: | 0.495627 |
| | |
| Class B1 Notes Balance after distribution (Invested): | \$14,868,823 |
| Class B1 Notes Balance after distribution (Stated): | \$14,868,823 |
| Class B1 Notes Bond Factor after distribution: | 0.495627 |
| | |
| Class B2 Notes Balance after distribution (Invested): | \$2,416,184 |
| Class B2 Notes Balance after distribution (Stated): | \$2,416,184 |
| Class B2 Notes Bond Factor after distribution: | 0.495627 |
| | |
| Class B3 Notes Balance after distribution (Invested): | \$1,301,022 |
| Class B3 Notes Balance after distribution (Stated): | \$1,301,022 |
| Class B3 Notes Bond Factor after distribution: | 0.495627 |
| | |
| Total Note Balance After distribution : | \$308,675,811 |

Facilities

| | |
|--------------------------|-------------|
| Liquidity Facility Limit | \$4,227,621 |
| Drawn Amount | \$0 |
| Redraw Facility Limit | \$1,972,942 |
| 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%: | 62.83% | 42.86% |
| > 50%, up to and including 55%: | 6.88% | 8.96% |
| > 55%, up to and including 60%: | 7.70% | 11.67% |
| > 60%, up to and including 65%: | 6.61% | 10.56% |
| > 65%, up to and including 70%: | 7.74% | 11.96% |
| > 70%, up to and including 75%: | 4.62% | 7.64% |
| > 75%, up to and including 80%: | 2.26% | 4.23% |
| > 80%, up to and including 85%: | 0.63% | 0.99% |
| > 85%, up to and including 90%: | 0.54% | 0.96% |
| > 90%, up to and including 95%: | 0.09% | 0.10% |
| > 95%: | 0.09% | 0.08% |

| Loan Size Analysis | % number of loans | % value of loans |
|---|--------------------------|-------------------------|
| Up to and including \$50,000: | 25.49% | 3.57% |
| > \$50,000, up to and including \$100,000: | 18.74% | 10.03% |
| > \$100,000, up to and including \$200,000: | 29.70% | 31.08% |
| > \$200,000, up to and including \$300,000: | 16.75% | 29.03% |
| > \$300,000, up to and including \$400,000: | 6.16% | 14.98% |
| > \$400,000, up to and including \$500,000: | 1.77% | 5.63% |
| > \$500,000, up to and including \$600,000: | 1.18% | 4.56% |
| > \$600,000, up to and including \$700,000: | 0.14% | 0.59% |
| > \$750,000: | 0.09% | 0.53% |

| 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: | 3.26% | 0.55% |
| > 5 years, up to and including 10 years: | 11.09% | 5.11% |
| > 10 years, up to and including 15 years: | 29.61% | 20.86% |
| > 15 years, up to and including 20 years: | 17.38% | 20.55% |
| > 20 years, up to and including 25 years: | 38.66% | 52.93% |

| Geographic Distribution | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Brisbane Metropolitan | 27.43% | 25.30% |
| Gold Coast | 5.61% | 4.82% |
| Sunshine Coast | 3.85% | 2.98% |
| Queensland - Other | 24.04% | 20.17% |
| Sydney Metropolitan | 15.35% | 22.28% |
| N.S.W. - Other | 5.84% | 5.27% |
| Australian Capital Territory | 1.22% | 1.50% |
| Melbourne Metropolitan | 6.70% | 6.50% |
| Victoria - Other | 1.63% | 1.36% |
| Perth Metropolitan | 5.16% | 6.49% |
| W.A. - Other | 0.68% | 0.99% |
| Adelaide Metropolitan | 1.49% | 1.44% |
| S.A. - Other | 0.23% | 0.18% |
| Darwin Metropolitan | 0.36% | 0.50% |
| Hobart Metropolitan | 0.23% | 0.16% |
| Tasmania - Other | 0.18% | 0.07% |

| Loan Purpose | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Construction | 4.16% | 3.99% |
| Equity Takeout | 3.98% | 3.14% |
| Home Improvement | 0.23% | 0.14% |
| Purchase Existing Property | 64.64% | 63.02% |
| Purchase New Property | 0.32% | 0.43% |
| Refinance | 23.22% | 27.28% |
| Refinance - Equity Takeout | 3.03% | 1.77% |
| Refinance - Home Improvement | 0.41% | 0.23% |

| Arrears Analysis | % number of loans | % value of loans |
|---|-------------------|------------------|
| Up to and including 30 days: | 0.91% | 1.50% |
| > 30 days, up to and including 60 days: | 0.36% | 0.41% |
| > 60 days, up to and including 90 days: | 0.36% | 0.49% |
| > 90 days: | 1.31% | 2.18% |

| Default Information for Monthly Period Ending 28 February 2021 | |
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| 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 | 17.50% | 15.03% |

