

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 28 February 2023

| Mortgage Portfolio Details | |
|---|---------------|
| First Day of Monthly Period: | 01/02/2023 |
| Last Day of Monthly Period: | 28/02/2023 |
| Total Current Balance: | \$189,518,673 |
| Total Number of Loans: | 1,619 |
| Average Current Balance: | \$117,059 |
| Highest Current Balance: | \$835,018 |
| Weighted Average LVR: | 46.94% |
| Weighted Average Seasoning (Months): | 142.90 |
| Weighted Average Remaining Term: | 201.46 |
| Weighted Average Variable Rate: | 6.2579% |
| Weighted Average Fixed Rate: | 2.8729% |
| Weighted Average Rate on All Loans: | 5.9392% |
| Percentage (by value) of "Owner Occupied" Loans: | 78.25% |
| Percentage (by value) of Metropolitan Securities: | 64.36% |
| Percentage Mortgage Insured - Primary: | 37.46% |
| Percentage Mortgage Insured - Pool: | 62.54% |
| Percentage (by value) of Variable Rate Loans: | 90.58% |
| Percentage (by value) of Interest Only Loans: | 0.77% |
| Percentage (by value) of "Low Doc" Loans: | 0.00% |

| Revenue Distribution | |
|--------------------------------|-----------|
| Revenue from Mortgage Loans: | \$894,843 |
| Principal Draw: | \$0 |
| Total: | \$894,843 |
| Trust Expenses for the Period: | |
| Servicing Fee: | \$32,475 |
| Management Fee: | \$8,119 |
| Custodian Fee: | \$3,248 |
| Trustee Fee: | \$2,842 |
| Trust Indemnification: | \$25 |

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|--|-----------|
| Swap Payments: | \$94,174 |
| Facility Fees: | \$359 |
| Class A Notes Coupon Payments: | \$514,463 |
| Class AB Notes Coupon Payments: | \$74,095 |
| Class B1 Notes Coupon Payments: | \$39,477 |
| Class B2 Notes Coupon Payments: | \$7,339 |
| Class B3 Notes Coupon Payments: | \$5,134 |
| Total Expenses: | \$781,750 |
| | |
| Residual Income: | \$113,093 |
| Unreimbursed Principal Draw after Distribution Date: | \$0 |

| Interest Payable for the Coupon Period | |
|---|------------|
| First Day of Coupon Period: | 13/02/2023 |
| Last Day of Coupon Period (Distribution Date): | 13/03/2023 |
| Number of Days in Coupon Period: | 28 |
| Determination Date: | 08/03/2023 |
| Effective BBSW for Current Period: | 3.2518% |
| | |
| Class A Notes Interest Margin over BBSW: | 0.90% |
| Class A Notes Interest this Coupon Period: | \$514,463 |
| 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: | \$74,095 |
| 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: | \$39,477 |
| 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: | \$7,339 |
| 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: | \$5,134 |
| Class B3 Notes Unpaid Interest from prior Coupon Periods: | \$0 |

| Principal Received from Mortgagors | |
|---|---------------|
| Scheduled Monthly Payment Amount: | \$1,601,658 |
| | |
| Mortgage portfolio balance at start of period: | \$192,426,930 |
| Less: Scheduled principal received during the period: | \$771,714 |
| Less: Unscheduled principal received during the period: | \$2,885,219 |
| Plus: Redraws: | \$748,676 |
| Mortgage portfolio balance at close of period: | \$189,518,673 |
| | |
| Value of full discharges during the period: | \$213,818 |

| Principal Distribution | |
|---|----------------------|
| Class A Notes Balance before distribution (Invested): | \$161,529,767 |
| Class A Notes Balance before distribution (Stated): | \$161,529,767 |
| | |
| Class AB Notes Balance before distribution (Invested): | \$19,310,727 |
| Class AB Notes Balance before distribution (Stated): | \$19,310,727 |
| | |
| Class B1 Notes Balance before distribution (Invested): | \$9,269,149 |
| Class B1 Notes Balance before distribution (Stated): | \$9,269,149 |
| | |
| Class B2 Notes Balance before distribution (Invested): | \$1,506,237 |
| Class B2 Notes Balance before distribution (Stated): | \$1,506,237 |
| | |
| Class B3 Notes Balance before distribution (Invested): | \$811,051 |
| Class B3 Notes Balance before distribution (Stated): | \$811,051 |
| | |
| Total Invested Note Balance before distribution: | \$192,426,930 |
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| Current Weighted Average Security Coupon Rate: | 4.3390% |
| Mortgage Principal Amount Distributed: | \$3,656,933 |
| Repayment of Redraws: | \$748,676 |
| | |
| Class A Notes Balance after distribution (Invested): | \$159,088,476 |
| Class A Notes Balance after distribution (Stated): | \$159,088,476 |
| Class A Notes Bond Factor after distribution: | 0.138338 |
| | |
| Class AB Notes Balance after distribution (Invested): | \$19,018,873 |
| Class AB Notes Balance after distribution (Stated): | \$19,018,873 |
| Class AB Notes Bond Factor after distribution: | 0.304302 |
| | |
| Class B1 Notes Balance after distribution (Invested): | \$9,129,059 |
| Class B1 Notes Balance after distribution (Stated): | \$9,129,059 |
| Class B1 Notes Bond Factor after distribution: | 0.304302 |
| | |
| Class B2 Notes Balance after distribution (Invested): | \$1,483,472 |
| Class B2 Notes Balance after distribution (Stated): | \$1,483,472 |
| Class B2 Notes Bond Factor after distribution: | 0.304302 |
| | |
| Class B3 Notes Balance after distribution (Invested): | \$798,793 |
| Class B3 Notes Balance after distribution (Stated): | \$798,793 |
| Class B3 Notes Bond Factor after distribution: | 0.304302 |
| | |
| Total Note Balance After distribution : | \$189,518,673 |

Facilities

| | |
|--------------------------|-------------|
| Liquidity Facility Limit | \$2,640,672 |
| Drawn Amount | \$0 |
| Redraw Facility Limit | \$1,446,237 |
| 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%: | 74.86% | 55.68% |
| > 50%, up to and including 55%: | 5.99% | 9.46% |
| > 55%, up to and including 60%: | 5.13% | 8.90% |
| > 60%, up to and including 65%: | 6.49% | 11.70% |
| > 65%, up to and including 70%: | 4.32% | 7.28% |
| > 70%, up to and including 75%: | 1.61% | 3.46% |
| > 75%, up to and including 80%: | 0.99% | 2.50% |
| > 80%, up to and including 85%: | 0.31% | 0.54% |
| > 85%, up to and including 90%: | 0.31% | 0.47% |

| Loan Size Analysis | % number of loans | % value of loans |
|---|--------------------------|-------------------------|
| Up to and including \$50,000: | 32.98% | 4.49% |
| > \$50,000, up to and including \$100,000: | 19.70% | 12.57% |
| > \$100,000, up to and including \$200,000: | 28.04% | 35.04% |
| > \$200,000, up to and including \$300,000: | 12.54% | 25.44% |
| > \$300,000, up to and including \$400,000: | 4.51% | 13.09% |
| > \$400,000, up to and including \$500,000: | 1.30% | 4.93% |
| > \$500,000, up to and including \$600,000: | 0.80% | 3.60% |
| > \$750,000: | 0.12% | 0.84% |

| 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: | 4.51% | 0.96% |
| > 5 years, up to and including 10 years: | 14.21% | 6.16% |
| > 10 years, up to and including 15 years: | 32.67% | 24.51% |
| > 15 years, up to and including 20 years: | 27.36% | 38.40% |
| > 20 years, up to and including 25 years: | 21.25% | 29.97% |

| Geographic Distribution | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Brisbane Metropolitan | 27.73% | 23.77% |
| Gold Coast | 5.31% | 4.04% |
| Sunshine Coast | 4.39% | 3.50% |
| Queensland - Other | 22.79% | 19.20% |
| Sydney Metropolitan | 15.19% | 23.68% |
| N.S.W. - Other | 6.05% | 6.03% |
| Australian Capital Territory | 1.36% | 1.65% |
| Melbourne Metropolitan | 6.92% | 6.95% |
| Victoria - Other | 1.79% | 1.60% |
| Perth Metropolitan | 5.25% | 6.37% |
| W.A. - Other | 0.56% | 0.93% |
| Adelaide Metropolitan | 1.67% | 1.39% |
| S.A. - Other | 0.31% | 0.25% |
| Darwin Metropolitan | 0.31% | 0.47% |
| Hobart Metropolitan | 0.25% | 0.08% |
| Tasmania - Other | 0.12% | 0.10% |

| Loan Purpose | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Construction | 4.26% | 3.94% |
| Equity Takeout | 3.95% | 3.13% |
| Home Improvement | 0.19% | 0.16% |
| Purchase Existing Property | 64.85% | 63.98% |
| Purchase New Property | 0.31% | 0.44% |
| Refinance | 23.04% | 26.69% |
| Refinance - Equity Takeout | 2.96% | 1.43% |
| Refinance - Home Improvement | 0.43% | 0.23% |

| Arrears Analysis | % number of loans | % value of loans |
|---|-------------------|------------------|
| Up to and including 30 days: | 1.42% | 2.65% |
| > 30 days, up to and including 60 days: | 0.31% | 0.63% |
| > 60 days, up to and including 90 days: | 0.37% | 0.72% |
| > 90 days: | 1.05% | 1.81% |

| Default Information for Monthly Period Ending 28 February 2023 | |
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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 | 12.59% | 15.82% |

