

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 January 2022

| Mortgage Portfolio Details | |
|---|---------------|
| First Day of Monthly Period: | 01/01/2022 |
| Last Day of Monthly Period: | 31/01/2022 |
| Total Current Balance: | \$240,035,574 |
| Total Number of Loans: | 1,902 |
| Average Current Balance: | \$126,202 |
| Highest Current Balance: | \$855,897 |
| Weighted Average LVR: | 49.17% |
| Weighted Average Seasoning (Months): | 130.73 |
| Weighted Average Remaining Term: | 212.66 |
| Weighted Average Variable Rate: | 3.3137% |
| Weighted Average Fixed Rate: | 2.6583% |
| Weighted Average Rate on All Loans: | 3.2301% |
| Percentage (by value) of "Owner Occupied" Loans: | 78.51% |
| Percentage (by value) of Metropolitan Securities: | 63.55% |
| Percentage Mortgage Insured - Primary: | 38.19% |
| Percentage Mortgage Insured - Pool: | 61.81% |
| Percentage (by value) of Variable Rate Loans: | 87.24% |
| Percentage (by value) of Interest Only Loans: | 0.88% |
| Percentage (by value) of "Low Doc" Loans: | 0.00% |

| Revenue Distribution | |
|--------------------------------|-----------|
| Revenue from Mortgage Loans: | \$643,046 |
| Principal Draw: | \$0 |
| Total: | \$643,046 |
| Trust Expenses for the Period: | |
| Servicing Fee: | \$45,735 |
| Management Fee: | \$11,434 |
| Custodian Fee: | \$4,573 |
| Trustee Fee: | \$4,131 |
| Trust Indemnification: | \$25 |

| | |
|--|-----------|
| Swap Payments: | \$186,229 |
| Facility Fees: | \$482 |
| Class A Notes Coupon Payments: | \$164,319 |
| Class AB Notes Coupon Payments: | \$37,949 |
| Class B1 Notes Coupon Payments: | \$23,901 |
| Class B2 Notes Coupon Payments: | \$5,228 |
| Class B3 Notes Coupon Payments: | \$4,533 |
| Total Expenses: | \$488,538 |
| | |
| Residual Income: | \$154,508 |
| Unreimbursed Principal Draw after Distribution Date: | \$0 |

| Interest Payable for the Coupon Period | |
|---|------------|
| First Day of Coupon Period: | 13/01/2022 |
| Last Day of Coupon Period (Distribution Date): | 14/02/2022 |
| Number of Days in Coupon Period: | 32 |
| Determination Date: | 09/02/2022 |
| Effective BBSW for Current Period: | 0.0122% |
| | |
| Class A Notes Interest Margin over BBSW: | 0.90% |
| Class A Notes Interest this Coupon Period: | \$164,319 |
| 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: | \$37,949 |
| 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: | \$23,901 |
| 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: | \$5,228 |
| 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: | \$4,533 |
| Class B3 Notes Unpaid Interest from prior Coupon Periods: | \$0 |

| Principal Received from Mortgagors | |
|---|---------------|
| Scheduled Monthly Payment Amount: | \$1,626,112 |
| | |
| Mortgage portfolio balance at start of period: | \$244,767,052 |
| Less: Scheduled principal received during the period: | \$1,012,026 |
| Less: Unscheduled principal received during the period: | \$4,917,496 |
| Plus: Redraws: | \$1,198,044 |
| Mortgage portfolio balance at close of period: | \$240,035,574 |
| | |
| Value of full discharges during the period: | \$1,067,091 |

| Principal Distribution | |
|---|----------------------|
| Class A Notes Balance before distribution (Invested): | \$205,465,861 |
| Class A Notes Balance before distribution (Stated): | \$205,465,861 |
| | |
| Class AB Notes Balance before distribution (Invested): | \$24,563,244 |
| Class AB Notes Balance before distribution (Stated): | \$24,563,244 |
| | |
| Class B1 Notes Balance before distribution (Invested): | \$11,790,357 |
| Class B1 Notes Balance before distribution (Stated): | \$11,790,357 |
| | |
| Class B2 Notes Balance before distribution (Invested): | \$1,915,933 |
| Class B2 Notes Balance before distribution (Stated): | \$1,915,933 |
| | |
| Class B3 Notes Balance before distribution (Invested): | \$1,031,656 |
| Class B3 Notes Balance before distribution (Stated): | \$1,031,656 |
| | |
| Total Invested Note Balance before distribution: | \$244,767,052 |
| | |

| | |
|---|----------------------|
| Current Weighted Average Security Coupon Rate: | 1.0994% |
| Mortgage Principal Amount Distributed: | \$5,929,522 |
| Repayment of Redraws: | \$1,198,044 |
| | |
| Class A Notes Balance after distribution (Invested): | \$201,494,096 |
| Class A Notes Balance after distribution (Stated): | \$201,494,096 |
| Class A Notes Bond Factor after distribution: | 0.175212 |
| | |
| Class AB Notes Balance after distribution (Invested): | \$24,088,423 |
| Class AB Notes Balance after distribution (Stated): | \$24,088,423 |
| Class AB Notes Bond Factor after distribution: | 0.385415 |
| | |
| Class B1 Notes Balance after distribution (Invested): | \$11,562,443 |
| Class B1 Notes Balance after distribution (Stated): | \$11,562,443 |
| Class B1 Notes Bond Factor after distribution: | 0.385415 |
| | |
| Class B2 Notes Balance after distribution (Invested): | \$1,878,897 |
| Class B2 Notes Balance after distribution (Stated): | \$1,878,897 |
| Class B2 Notes Bond Factor after distribution: | 0.385415 |
| | |
| Class B3 Notes Balance after distribution (Invested): | \$1,011,714 |
| Class B3 Notes Balance after distribution (Stated): | \$1,011,714 |
| Class B3 Notes Bond Factor after distribution: | 0.385415 |
| | |
| Total Note Balance After distribution : | \$240,035,574 |

Facilities

| | |
|--------------------------|-------------|
| Liquidity Facility Limit | \$3,181,972 |
| 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%: | 68.98% | 48.60% |
| > 50%, up to and including 55%: | 7.41% | 10.75% |
| > 55%, up to and including 60%: | 6.73% | 11.39% |
| > 60%, up to and including 65%: | 6.47% | 10.81% |
| > 65%, up to and including 70%: | 5.52% | 9.09% |
| > 70%, up to and including 75%: | 2.58% | 5.01% |
| > 75%, up to and including 80%: | 1.16% | 2.53% |
| > 80%, up to and including 85%: | 0.74% | 1.24% |
| > 85%, up to and including 90%: | 0.16% | 0.32% |
| > 90%, up to and including 95%: | 0.11% | 0.11% |
| > 95%: | 0.16% | 0.17% |

| Loan Size Analysis | % number of loans | % value of loans |
|---|--------------------------|-------------------------|
| Up to and including \$50,000: | 29.55% | 4.05% |
| > \$50,000, up to and including \$100,000: | 19.87% | 11.91% |
| > \$100,000, up to and including \$200,000: | 28.60% | 33.08% |
| > \$200,000, up to and including \$300,000: | 14.67% | 28.08% |
| > \$300,000, up to and including \$400,000: | 4.94% | 13.43% |
| > \$400,000, up to and including \$500,000: | 1.26% | 4.50% |
| > \$500,000, up to and including \$600,000: | 1.00% | 4.27% |
| > \$750,000: | 0.11% | 0.68% |

| 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: | 3.31% | 0.65% |
| > 5 years, up to and including 10 years: | 12.30% | 5.43% |
| > 10 years, up to and including 15 years: | 30.65% | 21.39% |
| > 15 years, up to and including 20 years: | 20.03% | 24.77% |
| > 20 years, up to and including 25 years: | 33.70% | 47.76% |

| Geographic Distribution | % number of loans | % value of loans |
|--------------------------------|--------------------------|-------------------------|
| Brisbane Metropolitan | 27.39% | 24.60% |
| Gold Coast | 5.52% | 4.29% |
| Sunshine Coast | 4.10% | 3.25% |
| Queensland - Other | 23.82% | 20.23% |
| Sydney Metropolitan | 14.62% | 22.11% |
| N.S.W. - Other | 6.05% | 5.79% |
| Australian Capital Territory | 1.21% | 1.39% |
| Melbourne Metropolitan | 6.99% | 6.81% |
| Victoria - Other | 1.79% | 1.49% |
| Perth Metropolitan | 5.21% | 6.61% |
| W.A. - Other | 0.74% | 1.11% |
| Adelaide Metropolitan | 1.58% | 1.57% |
| S.A. - Other | 0.26% | 0.22% |
| Darwin Metropolitan | 0.32% | 0.40% |
| Hobart Metropolitan | 0.21% | 0.06% |
| Tasmania - Other | 0.21% | 0.08% |

| Loan Purpose | % number of loans | % value of loans |
|------------------------------|--------------------------|-------------------------|
| Construction | 4.26% | 3.86% |
| Equity Takeout | 4.21% | 3.45% |
| Home Improvement | 0.21% | 0.16% |
| Purchase Existing Property | 64.62% | 63.37% |
| Purchase New Property | 0.32% | 0.46% |
| Refinance | 22.92% | 26.65% |
| Refinance - Equity Takeout | 3.10% | 1.85% |
| Refinance - Home Improvement | 0.37% | 0.20% |

| Arrears Analysis | % number of loans | % value of loans |
|---|--------------------------|-------------------------|
| Up to and including 30 days: | 0.95% | 1.80% |
| > 30 days, up to and including 60 days: | 0.16% | 0.13% |
| > 60 days, up to and including 90 days: | 0.32% | 0.58% |
| > 90 days: | 1.10% | 2.20% |

| Default Information for Monthly Period Ending 31 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 | 16.85% | 21.98% |

