

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 31 December 2021

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2021
Last Day of Monthly Period:	31/12/2021
Total Current Balance:	\$244,767,052
Total Number of Loans:	1,923
Average Current Balance:	\$127,284
Highest Current Balance:	\$853,729
Weighted Average LVR:	49.63%
Weighted Average Seasoning (Months):	129.74
Weighted Average Remaining Term:	213.64
Weighted Average Variable Rate:	3.3314%
Weighted Average Fixed Rate:	2.7362%
Weighted Average Rate on All Loans:	3.2540%
Percentage (by value) of "Owner Occupied" Loans:	78.57%
Percentage (by value) of Metropolitan Securities:	63.34%
Percentage Mortgage Insured - Primary:	38.50%
Percentage Mortgage Insured - Pool:	61.50%
Percentage (by value) of Variable Rate Loans:	86.97%
Percentage (by value) of Interest Only Loans:	0.81%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$653,668
Principal Draw:	\$0
Total:	\$653,668
Trust Expenses for the Period:	
Servicing Fee:	\$47,019
Management Fee:	\$11,755
Custodian Fee:	\$4,702
Trustee Fee:	\$4,114
Trust Indemnification:	\$2,957

Swap Payments:	\$197,260
Facility Fees:	\$532
Class A Notes Coupon Payments:	\$164,158
Class AB Notes Coupon Payments:	\$37,856
Class B1 Notes Coupon Payments:	\$23,833
Class B2 Notes Coupon Payments:	\$5,211
Class B3 Notes Coupon Payments:	\$4,518
Total Expenses:	\$503,915
Residual Income:	\$149,754
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2021
Last Day of Coupon Period (Distribution Date):	13/01/2022
Number of Days in Coupon Period:	31
Determination Date:	10/01/2022
Effective BBSW for Current Period:	0.0150%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$164,158
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:	\$37,856
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:	\$23,833
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:	\$5,211
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:	\$4,518
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,664,643
Mortgage portfolio balance at start of period:	\$251,643,038
Less: Scheduled principal received during the period:	\$1,045,323
Less: Unscheduled principal received during the period:	\$7,238,195
Plus: Redraws:	\$1,407,532
Mortgage portfolio balance at close of period:	\$244,767,052
Value of full discharges during the period:	\$907,213

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$211,237,800
Class A Notes Balance before distribution (Stated):	\$211,237,800
Class AB Notes Balance before distribution (Invested):	\$25,253,274
Class AB Notes Balance before distribution (Stated):	\$25,253,274
Class B1 Notes Balance before distribution (Invested):	\$12,121,571
Class B1 Notes Balance before distribution (Stated):	\$12,121,571
Class B2 Notes Balance before distribution (Invested):	\$1,969,755
Class B2 Notes Balance before distribution (Stated):	\$1,969,755
Class B3 Notes Balance before distribution (Invested):	\$1,060,638
Class B3 Notes Balance before distribution (Stated):	\$1,060,638
Total Invested Note Balance before distribution:	\$251,643,038

Current Weighted Average Security Coupon Rate:	1.1022%
Mortgage Principal Amount Distributed:	\$8,283,519
Repayment of Redraws:	\$1,407,532
Class A Notes Balance after distribution (Invested):	\$205,465,861
Class A Notes Balance after distribution (Stated):	\$205,465,861
Class A Notes Bond Factor after distribution:	0.178666
Class AB Notes Balance after distribution (Invested):	\$24,563,244
Class AB Notes Balance after distribution (Stated):	\$24,563,244
Class AB Notes Bond Factor after distribution:	0.393012
Class B1 Notes Balance after distribution (Invested):	\$11,790,357
Class B1 Notes Balance after distribution (Stated):	\$11,790,357
Class B1 Notes Bond Factor after distribution:	0.393012
Class B2 Notes Balance after distribution (Invested):	\$1,915,933
Class B2 Notes Balance after distribution (Stated):	\$1,915,933
Class B2 Notes Bond Factor after distribution:	0.393012
Class B3 Notes Balance after distribution (Invested):	\$1,031,656
Class B3 Notes Balance after distribution (Stated):	\$1,031,656
Class B3 Notes Bond Factor after distribution:	0.393012
Total Note Balance After distribution :	\$244,767,052

Facilities

Liquidity Facility Limit	\$3,696,462
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%:	68.02%	47.27%
> 50%, up to and including 55%:	7.64%	11.12%
> 55%, up to and including 60%:	6.50%	10.99%
> 60%, up to and including 65%:	6.86%	11.34%
> 65%, up to and including 70%:	5.46%	8.81%
> 70%, up to and including 75%:	3.07%	5.92%
> 75%, up to and including 80%:	1.30%	2.75%
> 80%, up to and including 85%:	0.73%	1.22%
> 85%, up to and including 90%:	0.16%	0.31%
> 90%, up to and including 95%:	0.10%	0.10%
> 95%:	0.16%	0.17%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	29.54%	4.10%
> \$50,000, up to and including \$100,000:	19.60%	11.70%
> \$100,000, up to and including \$200,000:	28.03%	32.15%
> \$200,000, up to and including \$300,000:	15.44%	29.16%
> \$300,000, up to and including \$400,000:	4.99%	13.43%
> \$400,000, up to and including \$500,000:	1.25%	4.38%
> \$500,000, up to and including \$600,000:	1.04%	4.40%
> \$750,000:	0.10%	0.67%

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:	3.28%	0.58%
> 5 years, up to and including 10 years:	12.27%	5.44%
> 10 years, up to and including 15 years:	30.32%	21.18%
> 15 years, up to and including 20 years:	19.66%	24.19%
> 20 years, up to and including 25 years:	34.48%	48.61%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.15%	24.21%
Gold Coast	5.51%	4.25%
Sunshine Coast	4.06%	3.24%
Queensland - Other	23.87%	20.41%
Sydney Metropolitan	14.72%	22.21%
N.S.W. - Other	6.14%	5.88%
Australian Capital Territory	1.20%	1.37%
Melbourne Metropolitan	6.97%	6.77%
Victoria - Other	1.82%	1.50%
Perth Metropolitan	5.25%	6.78%
W.A. - Other	0.73%	1.09%
Adelaide Metropolitan	1.61%	1.57%
S.A. - Other	0.26%	0.22%
Darwin Metropolitan	0.31%	0.39%
Hobart Metropolitan	0.21%	0.06%
Tasmania - Other	0.21%	0.08%

Loan Purpose	% number of loans	% value of loans
Construction	4.21%	3.83%
Equity Takeout	4.16%	3.43%
Home Improvement	0.21%	0.16%
Purchase Existing Property	64.74%	63.37%
Purchase New Property	0.31%	0.45%
Refinance	22.93%	26.74%
Refinance - Equity Takeout	3.07%	1.82%
Refinance - Home Improvement	0.36%	0.20%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.25%	2.14%
> 30 days, up to and including 60 days:	0.26%	0.40%
> 60 days, up to and including 90 days:	0.10%	0.46%
> 90 days:	1.09%	1.93%

Default Information for Monthly Period Ending 31 December 2021	
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	24.61%	21.84%

