

Apollo Series 2015-1 Trust

Investor Report for the Monthly Period Ending 30 November 2021

Mortgage Portfolio Details	
First Day of Monthly Period:	01/11/2021
Last Day of Monthly Period:	30/11/2021
Total Current Balance:	\$251,643,038
Total Number of Loans:	1,945
Average Current Balance:	\$129,379
Highest Current Balance:	\$851,636
Weighted Average LVR:	49.97%
Weighted Average Seasoning (Months):	128.78
Weighted Average Remaining Term:	214.67
Weighted Average Variable Rate:	3.3348%
Weighted Average Fixed Rate:	2.7785%
Weighted Average Rate on All Loans:	3.2617%
Percentage (by value) of "Owner Occupied" Loans:	78.33%
Percentage (by value) of Metropolitan Securities:	63.77%
Percentage Mortgage Insured - Primary:	38.66%
Percentage Mortgage Insured - Pool:	61.34%
Percentage (by value) of Variable Rate Loans:	87.73%
Percentage (by value) of Interest Only Loans:	0.96%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$692,993
Principal Draw:	\$0
Total:	\$692,993
Trust Expenses for the Period:	
Servicing Fee:	\$46,739
Management Fee:	\$11,685
Custodian Fee:	\$4,674
Trustee Fee:	\$3,817

Swap Payments:	\$262,594
Facility Fees:	\$481
Class A Notes Coupon Payments:	\$150,752
Class AB Notes Coupon Payments:	\$34,936
Class B1 Notes Coupon Payments:	\$22,023
Class B2 Notes Coupon Payments:	\$4,820
Class B3 Notes Coupon Payments:	\$4,183
Total Expenses:	\$546,703
Residual Income:	\$146,290
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/11/2021
Last Day of Coupon Period (Distribution Date):	13/12/2021
Number of Days in Coupon Period:	28
Determination Date:	08/12/2021
Effective BBSW for Current Period:	0.0057%
Class A Notes Interest Margin over BBSW:	0.90%
Class A Notes Interest this Coupon Period:	\$150,752
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:	\$34,936
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:	\$22,023
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:	\$4,820
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:	\$4,183
Class B3 Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,697,576
Mortgage portfolio balance at start of period:	\$258,479,895
Less: Scheduled principal received during the period:	\$1,023,417
Less: Unscheduled principal received during the period:	\$6,975,847
Plus: Redraws:	\$1,162,406
Mortgage portfolio balance at close of period:	\$251,643,038
Value of full discharges during the period:	\$2,426,136

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$216,976,893
Class A Notes Balance before distribution (Stated):	\$216,976,893
Class AB Notes Balance before distribution (Invested):	\$25,939,377
Class AB Notes Balance before distribution (Stated):	\$25,939,377
Class B1 Notes Balance before distribution (Invested):	\$12,450,901
Class B1 Notes Balance before distribution (Stated):	\$12,450,901
Class B2 Notes Balance before distribution (Invested):	\$2,023,271
Class B2 Notes Balance before distribution (Stated):	\$2,023,271
Class B3 Notes Balance before distribution (Invested):	\$1,089,454
Class B3 Notes Balance before distribution (Stated):	\$1,089,454
Total Invested Note Balance before distribution:	\$258,479,895

Current Weighted Average Security Coupon Rate:	1.0929%
Mortgage Principal Amount Distributed:	\$7,999,263
Repayment of Redraws:	\$1,162,406
Class A Notes Balance after distribution (Invested):	\$211,237,800
Class A Notes Balance after distribution (Stated):	\$211,237,800
Class A Notes Bond Factor after distribution:	0.183685
Class AB Notes Balance after distribution (Invested):	\$25,253,274
Class AB Notes Balance after distribution (Stated):	\$25,253,274
Class AB Notes Bond Factor after distribution:	0.404052
Class B1 Notes Balance after distribution (Invested):	\$12,121,571
Class B1 Notes Balance after distribution (Stated):	\$12,121,571
Class B1 Notes Bond Factor after distribution:	0.404052
Class B2 Notes Balance after distribution (Invested):	\$1,969,755
Class B2 Notes Balance after distribution (Stated):	\$1,969,755
Class B2 Notes Bond Factor after distribution:	0.404052
Class B3 Notes Balance after distribution (Invested):	\$1,060,638
Class B3 Notes Balance after distribution (Stated):	\$1,060,638
Class B3 Notes Bond Factor after distribution:	0.404052
Total Note Balance After distribution :	\$251,643,038

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%:	67.30%	46.94%
> 50%, up to and including 55%:	7.81%	11.04%
> 55%, up to and including 60%:	6.48%	10.53%
> 60%, up to and including 65%:	7.20%	12.06%
> 65%, up to and including 70%:	5.19%	8.13%
> 70%, up to and including 75%:	3.29%	6.12%
> 75%, up to and including 80%:	1.59%	3.42%
> 80%, up to and including 85%:	0.72%	1.19%
> 85%, up to and including 90%:	0.15%	0.30%
> 90%, up to and including 95%:	0.10%	0.10%
> 95%:	0.15%	0.16%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	29.36%	4.14%
> \$50,000, up to and including \$100,000:	19.07%	11.21%
> \$100,000, up to and including \$200,000:	28.02%	31.57%
> \$200,000, up to and including \$300,000:	15.84%	29.44%
> \$300,000, up to and including \$400,000:	5.04%	13.29%
> \$400,000, up to and including \$500,000:	1.44%	4.94%
> \$500,000, up to and including \$600,000:	1.08%	4.51%
> \$600,000, up to and including \$700,000:	0.05%	0.24%
> \$750,000:	0.10%	0.65%

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:	3.44%	0.57%
> 5 years, up to and including 10 years:	11.88%	5.30%
> 10 years, up to and including 15 years:	30.33%	20.91%
> 15 years, up to and including 20 years:	19.54%	24.20%
> 20 years, up to and including 25 years:	34.81%	49.02%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.15%	24.36%
Gold Coast	5.50%	4.30%
Sunshine Coast	4.01%	3.16%
Queensland - Other	23.80%	20.15%
Sydney Metropolitan	14.91%	22.71%
N.S.W. - Other	6.17%	5.76%
Australian Capital Territory	1.23%	1.40%
Melbourne Metropolitan	6.89%	6.72%
Victoria - Other	1.85%	1.51%
Perth Metropolitan	5.19%	6.61%
W.A. - Other	0.72%	1.05%
Adelaide Metropolitan	1.59%	1.54%
S.A. - Other	0.26%	0.21%
Darwin Metropolitan	0.31%	0.38%
Hobart Metropolitan	0.21%	0.05%
Tasmania - Other	0.21%	0.07%

Loan Purpose	% number of loans	% value of loans
Construction	4.22%	3.97%
Equity Takeout	4.11%	3.34%
Home Improvement	0.21%	0.16%
Purchase Existing Property	64.73%	63.31%
Purchase New Property	0.31%	0.44%
Refinance	22.93%	26.83%
Refinance - Equity Takeout	3.14%	1.77%
Refinance - Home Improvement	0.36%	0.20%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.34%	2.29%
> 30 days, up to and including 60 days:	0.10%	0.41%
> 60 days, up to and including 90 days:	0.15%	0.25%
> 90 days:	1.08%	1.88%

Default Information for Monthly Period Ending 30 November 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	23.97%	22.30%

