

Apollo Series 2022-1 Trust

Investor Report for the Monthly Period Ending 31 December 2022

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2022
Last Day of Monthly Period:	31/12/2022
Total Current Balance:	\$705,394,128
Total Number of Loans:	3,316
Average Current Balance:	\$212,724
Highest Current Balance:	\$935,095
Weighted Average LVR:	60.18%
Weighted Average Seasoning (Months):	61.56
Weighted Average Remaining Term:	283.05
Weighted Average Variable Rate:	5.6595%
Weighted Average Fixed Rate:	2.3850%
Weighted Average Rate on All Loans:	4.7652%
Percentage (by value) of "Owner Occupied" Loans:	78.09%
Percentage (by value) of Metropolitan Securities:	69.19%
Percentage Mortgage Insured - Primary:	22.67%
Percentage Not Mortgage Insured:	77.33%
Percentage (by value) of Variable Rate Loans:	73.02%
Percentage (by value) of Interest Only Loans:	0.92%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,296,746
Principal Draw:	\$0
Total:	\$3,296,746
Trust Expenses for the Period:	
Servicing Fee:	\$168,514
Management Fee:	\$33,703
Custodian Fee:	\$13,481
Trustee Fee:	\$11,796
Trust Indemnification:	\$2,957

Swap Payments:	\$52,757
Facility Fees:	\$6,336
Class A Notes Coupon Payments:	\$2,392,154
Class AB Notes Coupon Payments:	\$144,672
Class B Notes Coupon Payments:	\$70,918
Class C Notes Coupon Payments:	\$44,550
Class D Notes Coupon Payments:	\$17,066
Class E Notes Coupon Payments:	\$19,986
Class F Notes Coupon Payments:	\$20,921
Total Expenses:	\$2,999,809
Residual Income:	\$296,937
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2022
Last Day of Coupon Period (Distribution Date):	13/01/2023
Number of Days in Coupon Period:	31
Determination Date:	10/01/2023
Effective BBSW for Current Period:	3.0100%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,392,154
Class A Notes Unpaid Interest from prior Coupon Periods:	\$0
Class AB Notes Interest Margin over BBSW:	2.00%
Class AB Notes Interest this Coupon Period:	\$144,672
Class AB Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B Notes Interest Margin over BBSW:	2.30%
Class B Notes Interest this Coupon Period:	\$70,918
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0
Class C Notes Interest Margin over BBSW:	2.60%
Class C Notes Interest this Coupon Period:	\$44,550
Class C Notes Unpaid Interest from prior Coupon Periods:	\$0
Class D Notes Interest Margin over BBSW:	2.90%
Class D Notes Interest this Coupon Period:	\$17,066
Class D Notes Unpaid Interest from prior Coupon Periods:	\$0
Class E Notes Interest Margin over BBSW:	4.90%
Class E Notes Interest this Coupon Period:	\$19,986
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0
Class F Notes Interest Margin over BBSW:	6.65%
Class F Notes Interest this Coupon Period:	\$20,921
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$4,253,590
Mortgage portfolio balance at start of period:	\$721,496,026
Less: Scheduled principal received during the period:	\$1,798,127
Less: Unscheduled principal received during the period:	\$15,430,226
Plus: Redraws:	\$1,126,456
Mortgage portfolio balance at close of period:	\$705,394,128
Value of full discharges during the period:	\$2,752,873

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$653,496,026
Class A Notes Balance before distribution (Stated):	\$653,496,026
Class AB Notes Balance before distribution (Invested):	\$34,000,000
Class AB Notes Balance before distribution (Stated):	\$34,000,000
Class B Notes Balance before distribution (Invested):	\$15,725,000
Class B Notes Balance before distribution (Stated):	\$15,725,000
Class C Notes Balance before distribution (Invested):	\$9,350,000
Class C Notes Balance before distribution (Stated):	\$9,350,000
Class D Notes Balance before distribution (Invested):	\$3,400,000
Class D Notes Balance before distribution (Stated):	\$3,400,000
Class E Notes Balance before distribution (Invested):	\$2,975,000
Class E Notes Balance before distribution (Stated):	\$2,975,000
Class F Notes Balance before distribution (Invested):	\$2,550,000
Class F Notes Balance before distribution (Stated):	\$2,550,000
Total Invested Note Balance before distribution:	\$721,496,026

Current Weighted Average Security Coupon Rate:	4.4229%
Mortgage Principal Amount Distributed:	\$17,228,354
Repayment of Redraws:	\$1,126,456
Class A Notes Balance after distribution (Invested):	\$637,394,128
Class A Notes Balance after distribution (Stated):	\$637,394,128
Class A Notes Bond Factor after distribution:	0.815082
Class AB Notes Balance after distribution (Invested):	\$34,000,000
Class AB Notes Balance after distribution (Stated):	\$34,000,000
Class AB Notes Bond Factor after distribution:	1.000000
Class B Notes Balance after distribution (Invested):	\$15,725,000
Class B Notes Balance after distribution (Stated):	\$15,725,000
Class B Notes Bond Factor after distribution:	1.000000
Class C Notes Balance after distribution (Invested):	\$9,350,000
Class C Notes Balance after distribution (Stated):	\$9,350,000
Class C Notes Bond Factor after distribution:	1.000000
Class D Notes Balance after distribution (Invested):	\$3,400,000
Class D Notes Balance after distribution (Stated):	\$3,400,000
Class D Notes Bond Factor after distribution:	1.000000
Class E Notes Balance after distribution (Invested):	\$2,975,000
Class E Notes Balance after distribution (Stated):	\$2,975,000
Class E Notes Bond Factor after distribution:	1.000000
Class F Notes Balance after distribution (Invested):	\$2,550,000
Class F Notes Balance after distribution (Stated):	\$2,550,000
Class F Notes Bond Factor after distribution:	1.000000
Total Note Balance After distribution :	\$705,394,128

Facilities	
Liquidity Facility Limit	\$6,245,432
Drawn Amount	\$0
Redraw Facility Limit	\$3,701,101
Drawn Amount	\$0
Reserve	
Excess Revenue Reserve	\$0

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	34.86%	24.70%
> 50%, up to and including 55%:	8.17%	7.81%
> 55%, up to and including 60%:	10.25%	10.82%
> 60%, up to and including 65%:	12.24%	13.36%
> 65%, up to and including 70%:	12.36%	13.62%
> 70%, up to and including 75%:	10.46%	12.91%
> 75%, up to and including 80%:	7.18%	9.23%
> 80%, up to and including 85%:	3.05%	4.75%
> 85%, up to and including 90%:	1.27%	2.49%
> 90%, up to and including 95%:	0.12%	0.25%
> 95%:	0.03%	0.06%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	11.64%	1.62%
> \$50,000, up to and including \$100,000:	15.92%	5.63%
> \$100,000, up to and including \$200,000:	26.36%	18.58%
> \$200,000, up to and including \$300,000:	21.62%	25.21%
> \$300,000, up to and including \$400,000:	13.06%	21.22%
> \$400,000, up to and including \$500,000:	6.66%	14.03%
> \$500,000, up to and including \$600,000:	2.41%	6.09%
> \$600,000, up to and including \$700,000:	1.33%	4.01%
> \$700,000, up to and including \$750,000:	0.45%	1.53%
> \$750,000:	0.54%	2.08%

Seasoning Analysis	% number of loans	% value of loans
> 12 months, up to and including 18 months:	8.08%	9.81%
> 18 months, up to and including 24 months:	10.37%	12.29%
> 24 months, up to and including 30 months:	4.67%	5.98%
> 30 months, up to and including 36 months:	3.59%	4.48%
> 36 months, up to and including 48 months:	10.95%	12.44%
> 48 months, up to and including 60 months:	8.05%	8.26%
> 60 months:	54.28%	46.73%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.51%	0.09%
> 5 years, up to and including 10 years:	2.74%	0.97%
> 10 years, up to and including 15 years:	6.24%	4.16%
> 15 years, up to and including 20 years:	11.43%	9.87%
> 20 years, up to and including 25 years:	46.56%	43.32%
> 25 years, up to and including 30 years:	32.51%	41.59%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.31%	22.74%
Gold Coast	5.94%	5.52%
Sunshine Coast	4.40%	4.09%
Queensland - Other	14.02%	10.85%
Sydney Metropolitan	16.56%	21.11%
N.S.W. - Other	7.03%	6.73%
Australian Capital Territory	2.50%	2.77%
Melbourne Metropolitan	9.62%	11.28%
Victoria - Other	2.65%	2.46%
Perth Metropolitan	7.84%	7.67%
W.A. - Other	0.51%	0.69%
Adelaide Metropolitan	2.77%	2.73%
S.A. - Other	0.51%	0.27%
Darwin Metropolitan	0.45%	0.33%
Hobart Metropolitan	0.60%	0.56%
Tasmania - Other	0.27%	0.20%

Loan Purpose	% number of loans	% value of loans
Construction	6.18%	8.19%
Home Improvement	0.48%	0.54%
Purchase Existing Property	63.24%	61.23%
Purchase New Property	0.72%	1.01%
Refinance	29.37%	29.03%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.81%	0.85%
> 30 days, up to and including 60 days:	0.03%	0.03%
> 60 days, up to and including 90 days:	0.03%	0.00%

Default Information for Monthly Period Ending 31 December 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	21.41%	24.46%

The 2022-01 Series Trust complies with Article 405 of Reg 575/2013