

# Apollo Series 2022-1 Trust

## Investor Report for the Monthly Period Ending 30 November 2022

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/11/2022
Last Day of Monthly Period:	30/11/2022
Total Current Balance:	\$721,496,026
Total Number of Loans:	3,367
Average Current Balance:	\$214,285
Highest Current Balance:	\$936,682
Weighted Average LVR:	60.50%
Weighted Average Seasoning (Months):	60.57
Weighted Average Remaining Term:	284.15
Weighted Average Variable Rate:	5.4346%
Weighted Average Fixed Rate:	2.3557%
Weighted Average Rate on All Loans:	4.5830%
Percentage (by value) of "Owner Occupied" Loans:	78.10%
Percentage (by value) of Metropolitan Securities:	69.40%
Percentage Mortgage Insured - Primary:	23.01%
Percentage Not Mortgage Insured:	76.99%
Percentage (by value) of Variable Rate Loans:	72.63%
Percentage (by value) of Interest Only Loans:	0.93%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$3,263,117
Principal Draw:	\$0
Total:	\$3,263,117
Trust Expenses for the Period:	
Servicing Fee:	\$167,310
Management Fee:	\$33,462
Custodian Fee:	\$13,385
Trustee Fee:	\$11,321
Trust Indemnification:	\$25

Swap Payments:	\$235,393
Facility Fees:	\$5,927
Class A Notes Coupon Payments:	\$2,226,472
Class AB Notes Coupon Payments:	\$131,522
Class B Notes Coupon Payments:	\$64,577
Class C Notes Coupon Payments:	\$40,626
Class D Notes Coupon Payments:	\$15,583
Class E Notes Coupon Payments:	\$18,363
Class F Notes Coupon Payments:	\$19,285
Total Expenses:	\$2,983,251
Residual Income:	\$279,866
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/11/2022
Last Day of Coupon Period (Distribution Date):	13/12/2022
Number of Days in Coupon Period:	29
Determination Date:	08/12/2022
Effective BBSW for Current Period:	2.8687%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,226,472
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:	\$131,522
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:	\$64,577
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:	\$40,626
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:	\$15,583
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:	\$18,363
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:	\$19,285
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$4,272,105
Mortgage portfolio balance at start of period:	\$740,220,158
Less: Scheduled principal received during the period:	\$1,610,357
Less: Unscheduled principal received during the period:	\$18,408,868
Plus: Redraws:	\$1,295,093
Mortgage portfolio balance at close of period:	\$721,496,026
Value of full discharges during the period:	\$4,688,192

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$672,220,158
Class A Notes Balance before distribution (Stated):	\$672,220,158
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
<b>Total Invested Note Balance before distribution:</b>	<b>\$740,220,158</b>

Current Weighted Average Security Coupon Rate:	4.2788%
Mortgage Principal Amount Distributed:	\$20,019,225
Repayment of Redraws:	\$1,295,093
Class A Notes Balance after distribution (Invested):	\$653,496,026
Class A Notes Balance after distribution (Stated):	\$653,496,026
Class A Notes Bond Factor after distribution:	0.835673
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
<b>Total Note Balance After distribution :</b>	<b>\$721,496,026</b>

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

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	34.54%	24.38%
> 50%, up to and including 55%:	7.93%	7.67%
> 55%, up to and including 60%:	10.10%	10.54%
> 60%, up to and including 65%:	11.91%	12.89%
> 65%, up to and including 70%:	12.47%	13.79%
> 70%, up to and including 75%:	10.78%	13.07%
> 75%, up to and including 80%:	7.60%	9.78%
> 80%, up to and including 85%:	3.18%	4.98%
> 85%, up to and including 90%:	1.34%	2.59%
> 90%, up to and including 95%:	0.12%	0.24%
> 95%:	0.03%	0.06%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	11.38%	1.56%
> \$50,000, up to and including \$100,000:	16.01%	5.61%
> \$100,000, up to and including \$200,000:	26.20%	18.34%
> \$200,000, up to and including \$300,000:	21.62%	25.04%
> \$300,000, up to and including \$400,000:	13.01%	20.97%
> \$400,000, up to and including \$500,000:	6.83%	14.28%
> \$500,000, up to and including \$600,000:	2.58%	6.48%
> \$600,000, up to and including \$700,000:	1.40%	4.19%
> \$700,000, up to and including \$750,000:	0.45%	1.50%
> \$750,000:	0.53%	2.04%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 12 months, up to and including 18 months:	10.69%	12.90%
> 18 months, up to and including 24 months:	8.20%	9.65%
> 24 months, up to and including 30 months:	4.43%	5.81%
> 30 months, up to and including 36 months:	4.63%	5.90%
> 36 months, up to and including 48 months:	10.37%	11.36%
> 48 months, up to and including 60 months:	7.90%	8.20%
> 60 months:	53.79%	46.18%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.42%	0.08%
> 5 years, up to and including 10 years:	2.79%	0.94%
> 10 years, up to and including 15 years:	6.15%	4.07%
> 15 years, up to and including 20 years:	11.26%	9.58%
> 20 years, up to and including 25 years:	46.60%	43.36%
> 25 years, up to and including 30 years:	32.79%	41.98%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.47%	22.85%
Gold Coast	5.85%	5.42%
Sunshine Coast	4.48%	4.07%
Queensland - Other	14.08%	10.87%
Sydney Metropolitan	16.63%	21.27%
N.S.W. - Other	6.92%	6.67%
Australian Capital Territory	2.47%	2.71%
Melbourne Metropolitan	9.56%	11.25%
Victoria - Other	2.61%	2.43%
Perth Metropolitan	7.81%	7.71%
W.A. - Other	0.50%	0.68%
Adelaide Metropolitan	2.79%	2.74%
S.A. - Other	0.50%	0.26%
Darwin Metropolitan	0.45%	0.32%
Hobart Metropolitan	0.59%	0.55%
Tasmania - Other	0.27%	0.20%

Loan Purpose	% number of loans	% value of loans
Construction	6.21%	8.30%
Home Improvement	0.48%	0.53%
Purchase Existing Property	63.32%	61.45%
Purchase New Property	0.71%	0.99%
Refinance	29.28%	28.73%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.39%	0.48%
> 60 days, up to and including 90 days:	0.03%	0.00%

Default Information for Monthly Period Ending 30 November 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	24.52%	25.05%

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