

Apollo Series 2022-1 Trust

Investor Report for the Monthly Period Ending 31 January 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2023
Last Day of Monthly Period:	31/01/2023
Total Current Balance:	\$685,131,879
Total Number of Loans:	3,231
Average Current Balance:	\$212,049
Highest Current Balance:	\$933,689
Weighted Average LVR:	60.07%
Weighted Average Seasoning (Months):	62.66
Weighted Average Remaining Term:	282.11
Weighted Average Variable Rate:	5.6227%
Weighted Average Fixed Rate:	2.3988%
Weighted Average Rate on All Loans:	4.7821%
Percentage (by value) of "Owner Occupied" Loans:	78.21%
Percentage (by value) of Metropolitan Securities:	69.08%
Percentage Mortgage Insured - Primary:	22.67%
Percentage Mortgage Not Mortgage Insured:	77.33%
Percentage (by value) of Variable Rate Loans:	74.28%
Percentage (by value) of Interest Only Loans:	0.64%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,382,312
Principal Draw:	\$0
Total:	\$3,382,312
Trust Expenses for the Period:	
Servicing Fee:	\$164,753
Management Fee:	\$32,951
Custodian Fee:	\$13,180
Trustee Fee:	\$11,533

Swap Payments:	\$176,694
Facility Fees:	\$5,952
Class A Notes Coupon Payments:	\$2,359,359
Class AB Notes Coupon Payments:	\$146,067
Class B Notes Coupon Payments:	\$71,563
Class C Notes Coupon Payments:	\$44,933
Class D Notes Coupon Payments:	\$17,206
Class E Notes Coupon Payments:	\$20,108
Class F Notes Coupon Payments:	\$21,026
Total Expenses:	\$3,085,324
Residual Income:	\$296,988
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/01/2023
Last Day of Coupon Period (Distribution Date):	13/02/2023
Number of Days in Coupon Period:	31
Determination Date:	08/02/2023
Effective BBSW for Current Period:	3.0583%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,359,359
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:	\$146,067
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:	\$71,563
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:	\$44,933
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:	\$17,206
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:	\$20,108
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:	\$21,026
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$4,198,029
Mortgage portfolio balance at start of period:	\$705,394,128
Less: Scheduled principal received during the period:	\$1,475,948
Less: Unscheduled principal received during the period:	\$19,694,016
Plus: Redraws:	\$907,716
Mortgage portfolio balance at close of period:	\$685,131,879
Value of full discharges during the period:	\$3,960,360

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$637,394,128
Class A Notes Balance before distribution (Stated):	\$637,394,128
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:	\$705,394,128

Current Weighted Average Security Coupon Rate:	4.4738%
Mortgage Principal Amount Distributed:	\$21,169,964
Repayment of Redraws:	\$907,716
Class A Notes Balance after distribution (Invested):	\$617,131,879
Class A Notes Balance after distribution (Stated):	\$617,131,879
Class A Notes Bond Factor after distribution:	0.789171
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 :	\$685,131,879

Facilities	
Liquidity Facility Limit	\$5,643,153
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%:	35.31%	24.93%
> 50%, up to and including 55%:	8.26%	8.03%
> 55%, up to and including 60%:	10.31%	10.92%
> 60%, up to and including 65%:	12.10%	13.15%
> 65%, up to and including 70%:	11.98%	13.46%
> 70%, up to and including 75%:	10.93%	13.32%
> 75%, up to and including 80%:	6.87%	8.97%
> 80%, up to and including 85%:	2.88%	4.52%
> 85%, up to and including 90%:	1.21%	2.39%
> 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:	11.54%	1.62%
> \$50,000, up to and including \$100,000:	16.00%	5.66%
> \$100,000, up to and including \$200,000:	26.68%	18.88%
> \$200,000, up to and including \$300,000:	21.45%	25.09%
> \$300,000, up to and including \$400,000:	13.00%	21.12%
> \$400,000, up to and including \$500,000:	6.69%	14.09%
> \$500,000, up to and including \$600,000:	2.32%	5.89%
> \$600,000, up to and including \$700,000:	1.36%	4.15%
> \$700,000, up to and including \$750,000:	0.40%	1.36%
> \$750,000:	0.56%	2.14%

Seasoning Analysis	% number of loans	% value of loans
> 12 months, up to and including 18 months:	6.59%	7.94%
> 18 months, up to and including 24 months:	10.96%	12.95%
> 24 months, up to and including 30 months:	5.08%	6.58%
> 30 months, up to and including 36 months:	3.13%	3.89%
> 36 months, up to and including 48 months:	10.93%	12.87%
> 48 months, up to and including 60 months:	8.17%	8.38%
> 60 months:	55.15%	47.40%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.53%	0.08%
> 5 years, up to and including 10 years:	2.72%	1.00%
> 10 years, up to and including 15 years:	6.31%	4.25%
> 15 years, up to and including 20 years:	11.79%	10.06%
> 20 years, up to and including 25 years:	46.73%	43.52%
> 25 years, up to and including 30 years:	31.91%	41.09%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.11%	22.46%
Gold Coast	5.94%	5.50%
Sunshine Coast	4.46%	4.14%
Queensland - Other	14.14%	11.00%
Sydney Metropolitan	16.77%	21.41%
N.S.W. - Other	6.84%	6.65%
Australian Capital Territory	2.35%	2.62%
Melbourne Metropolitan	9.69%	11.25%
Victoria - Other	2.66%	2.45%
Perth Metropolitan	7.92%	7.75%
W.A. - Other	0.53%	0.71%
Adelaide Metropolitan	2.69%	2.69%
S.A. - Other	0.53%	0.27%
Darwin Metropolitan	0.46%	0.34%
Hobart Metropolitan	0.62%	0.57%
Tasmania - Other	0.28%	0.21%

Loan Purpose	% number of loans	% value of loans
Construction	6.16%	8.21%
Home Improvement	0.46%	0.52%
Purchase Existing Property	63.42%	61.31%
Purchase New Property	0.74%	1.03%
Refinance	29.22%	28.92%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.68%	0.74%
> 30 days, up to and including 60 days:	0.06%	0.04%
> 60 days, up to and including 90 days:	0.03%	0.00%

Default Information for Monthly Period Ending 31 January 2023	
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	27.72%	24.64%

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