

# Apollo Series 2022-1 Trust

## Investor Report for the Monthly Period Ending 31 July 2023

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/07/2023
Last Day of Monthly Period:	31/07/2023
Total Current Balance:	\$571,594,613
Total Number of Loans:	2,814
Average Current Balance:	\$203,125
Highest Current Balance:	\$923,673
Weighted Average LVR:	58.51%
Weighted Average Seasoning (Months):	70.23
Weighted Average Remaining Term:	274.45
Weighted Average Variable Rate:	6.4536%
Weighted Average Fixed Rate:	2.6606%
Weighted Average Rate on All Loans:	5.6964%
Percentage (by value) of "Owner Occupied" Loans:	77.29%
Percentage (by value) of Metropolitan Securities:	68.44%
Percentage Mortgage Insured - Primary:	22.03%
Percentage Mortgage Not Insured:	77.97%
Percentage (by value) of Variable Rate Loans:	80.37%
Percentage (by value) of Interest Only Loans:	0.79%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$3,306,015
Principal Draw:	\$0
Total:	\$3,306,015
Trust Expenses for the Period:	
Servicing Fee:	\$137,583
Management Fee:	\$27,517
Custodian Fee:	\$11,007
Trustee Fee:	\$9,942

Swap Payments:	\$0
Facility Fees:	\$5,344
Class A Notes Coupon Payments:	\$2,467,087
Class AB Notes Coupon Payments:	\$181,845
Class B Notes Coupon Payments:	\$88,239
Class C Notes Coupon Payments:	\$54,926
Class D Notes Coupon Payments:	\$20,867
Class E Notes Coupon Payments:	\$23,475
Class F Notes Coupon Payments:	\$24,034
Total Expenses:	\$3,051,866
Residual Income:	\$254,149
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/07/2023
Last Day of Coupon Period (Distribution Date):	14/08/2023
Number of Days in Coupon Period:	32
Determination Date:	09/08/2023
Effective BBSW for Current Period:	4.1005%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,467,087
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:	\$181,845
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:	\$88,239
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:	\$54,926
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:	\$20,867
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:	\$23,475
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:	\$24,034
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,841,369
Mortgage portfolio balance at start of period:	\$589,066,743
Less: Scheduled principal received during the period:	\$1,275,838
Less: Unscheduled principal received during the period:	\$17,527,172
Plus: Redraws:	\$1,330,880
Mortgage portfolio balance at close of period:	\$571,594,613
Value of full discharges during the period:	\$2,583,932

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$521,066,743
Class A Notes Balance before distribution (Stated):	\$521,066,743
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>\$589,066,743</b>

Current Weighted Average Security Coupon Rate:	5.5388%
Mortgage Principal Amount Distributed:	\$18,803,010
Repayment of Redraws:	\$1,330,880
Class A Notes Balance after distribution (Invested):	\$503,594,613
Class A Notes Balance after distribution (Stated):	\$503,594,613
Class A Notes Bond Factor after distribution:	0.643983
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>\$571,594,613</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$5,001,409
Drawn Amount	\$0
Redraw Facility Limit	\$3,125,881
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%:	39.73%	27.91%
> 50%, up to and including 55%:	7.75%	8.55%
> 55%, up to and including 60%:	11.80%	12.45%
> 60%, up to and including 65%:	10.87%	11.79%
> 65%, up to and including 70%:	11.41%	13.76%
> 70%, up to and including 75%:	10.84%	13.64%
> 75%, up to and including 80%:	4.23%	5.94%
> 80%, up to and including 85%:	2.42%	3.97%
> 85%, up to and including 90%:	0.96%	1.99%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	13.01%	1.69%
> \$50,000, up to and including \$100,000:	15.85%	5.80%
> \$100,000, up to and including \$200,000:	27.61%	20.28%
> \$200,000, up to and including \$300,000:	20.97%	25.55%
> \$300,000, up to and including \$400,000:	12.44%	21.09%
> \$400,000, up to and including \$500,000:	6.08%	13.39%
> \$500,000, up to and including \$600,000:	2.13%	5.65%
> \$600,000, up to and including \$700,000:	1.28%	4.08%
> \$700,000, up to and including \$750,000:	0.21%	0.75%
> \$750,000:	0.43%	1.72%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 18 months, up to and including 24 months:	7.11%	8.80%
> 24 months, up to and including 30 months:	9.28%	11.18%
> 30 months, up to and including 36 months:	4.73%	5.97%
> 36 months, up to and including 48 months:	8.64%	10.89%
> 48 months, up to and including 60 months:	8.78%	9.41%
> 60 months:	61.48%	53.75%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.82%	0.09%
> 5 years, up to and including 10 years:	2.84%	1.12%
> 10 years, up to and including 15 years:	7.11%	4.95%
> 15 years, up to and including 20 years:	13.43%	11.92%
> 20 years, up to and including 25 years:	49.50%	46.92%
> 25 years, up to and including 30 years:	26.30%	34.99%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.45%	22.89%
Gold Coast	6.04%	5.55%
Sunshine Coast	4.69%	4.44%
Queensland - Other	14.61%	11.44%
Sydney Metropolitan	16.20%	20.85%
N.S.W. - Other	7.07%	6.78%
Australian Capital Territory	2.45%	2.76%
Melbourne Metropolitan	9.28%	10.79%
Victoria - Other	2.38%	2.16%
Perth Metropolitan	8.07%	7.90%
W.A. - Other	0.53%	0.72%
Adelaide Metropolitan	2.52%	2.50%
S.A. - Other	0.57%	0.29%
Darwin Metropolitan	0.46%	0.34%
Hobart Metropolitan	0.39%	0.41%
Tasmania - Other	0.28%	0.20%

Loan Purpose	% number of loans	% value of loans
Construction	6.01%	7.83%
Home Improvement	0.46%	0.47%
Purchase Existing Property	64.64%	62.26%
Purchase New Property	0.78%	1.13%
Refinance	28.07%	28.26%
Refinance - Equity Takeout	0.04%	0.05%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.71%	0.86%
> 30 days, up to and including 60 days:	0.07%	0.08%
> 60 days, up to and including 90 days:	0.04%	0.02%
> 90 days:	0.11%	0.05%

Default Information for Monthly Period Ending 31 July 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	28.49%	28.63%

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