

# Apollo Series 2022-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/10/2023
Last Day of Monthly Period:	31/10/2023
Total Current Balance:	\$517,984,082
Total Number of Loans:	2,599
Average Current Balance:	\$199,301
Highest Current Balance:	\$856,744
Weighted Average LVR:	57.72%
Weighted Average Seasoning (Months):	74.44
Weighted Average Remaining Term:	270.38
Weighted Average Variable Rate:	6.4338%
Weighted Average Fixed Rate:	2.8463%
Weighted Average Rate on All Loans:	5.8199%
Percentage (by value) of "Owner Occupied" Loans:	77.26%
Percentage (by value) of Metropolitan Securities:	68.11%
Percentage Mortgage Insured - Primary:	22.39%
Percentage Mortgage Not Insured:	77.61%
Percentage (by value) of Variable Rate Loans:	83.12%
Percentage (by value) of Interest Only Loans:	0.78%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,893,991
Principal Draw:	\$0
Total:	\$2,893,991
Trust Expenses for the Period:	
Servicing Fee:	\$124,642
Management Fee:	\$24,928
Custodian Fee:	\$9,971
Trustee Fee:	\$8,725

Swap Payments:	\$5,199
Facility Fees:	\$4,789
Class A Notes Coupon Payments:	\$2,119,384
Class AB Notes Coupon Payments:	\$174,961
Class B Notes Coupon Payments:	\$84,926
Class C Notes Coupon Payments:	\$52,879
Class D Notes Coupon Payments:	\$20,095
Class E Notes Coupon Payments:	\$22,637
Class F Notes Coupon Payments:	\$23,193
Total Expenses:	\$2,676,328
Residual Income:	\$217,663
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/10/2023
Last Day of Coupon Period (Distribution Date):	13/11/2023
Number of Days in Coupon Period:	31
Determination Date:	08/11/2023
Effective BBSW for Current Period:	4.0589%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,119,384
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:	\$174,961
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:	\$84,926
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:	\$52,879
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:	\$20,095
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:	\$22,637
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:	\$23,193
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,562,291
Mortgage portfolio balance at start of period:	\$533,655,887
Less: Scheduled principal received during the period:	\$1,369,122
Less: Unscheduled principal received during the period:	\$15,274,734
Plus: Redraws:	\$972,050
Mortgage portfolio balance at close of period:	\$517,984,082
Value of full discharges during the period:	\$2,264,933

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$465,655,887
Class A Notes Balance before distribution (Stated):	\$465,655,887
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>\$533,655,887</b>

Current Weighted Average Security Coupon Rate:	5.5116%
Mortgage Principal Amount Distributed:	\$16,643,856
Repayment of Redraws:	\$972,050
Class A Notes Balance after distribution (Invested):	\$449,984,082
Class A Notes Balance after distribution (Stated):	\$449,984,082
Class A Notes Bond Factor after distribution:	0.575427
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>\$517,984,082</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$4,392,829
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%:	41.79%	29.89%
> 50%, up to and including 55%:	8.12%	8.58%
> 55%, up to and including 60%:	11.08%	12.04%
> 60%, up to and including 65%:	11.20%	12.49%
> 65%, up to and including 70%:	11.16%	13.27%
> 70%, up to and including 75%:	9.85%	12.82%
> 75%, up to and including 80%:	3.50%	5.07%
> 80%, up to and including 85%:	2.39%	3.99%
> 85%, up to and including 90%:	0.88%	1.77%
> 90%, up to and including 95%:	0.04%	0.07%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	13.58%	1.77%
> \$50,000, up to and including \$100,000:	16.04%	5.99%
> \$100,000, up to and including \$200,000:	27.90%	20.88%
> \$200,000, up to and including \$300,000:	21.05%	26.17%
> \$300,000, up to and including \$400,000:	11.50%	19.85%
> \$400,000, up to and including \$500,000:	6.19%	13.90%
> \$500,000, up to and including \$600,000:	1.81%	4.87%
> \$600,000, up to and including \$700,000:	1.46%	4.74%
> \$700,000, up to and including \$750,000:	0.15%	0.56%
> \$750,000:	0.31%	1.26%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 24 months, up to and including 30 months:	11.66%	14.28%
> 30 months, up to and including 36 months:	5.50%	6.63%
> 36 months, up to and including 48 months:	9.04%	12.17%
> 48 months, up to and including 60 months:	8.66%	9.31%
> 60 months:	65.14%	57.60%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.85%	0.09%
> 5 years, up to and including 10 years:	3.04%	1.20%
> 10 years, up to and including 15 years:	7.46%	5.08%
> 15 years, up to and including 20 years:	14.35%	13.12%
> 20 years, up to and including 25 years:	50.75%	48.64%
> 25 years, up to and including 30 years:	23.55%	31.86%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	24.47%	22.95%
Gold Coast	6.19%	5.70%
Sunshine Coast	4.69%	4.48%
Queensland - Other	14.70%	11.44%
Sydney Metropolitan	15.97%	20.58%
N.S.W. - Other	7.08%	6.83%
Australian Capital Territory	2.46%	2.71%
Melbourne Metropolitan	9.23%	10.75%
Victoria - Other	2.50%	2.26%
Perth Metropolitan	8.16%	7.98%
W.A. - Other	0.58%	0.79%
Adelaide Metropolitan	2.39%	2.44%
S.A. - Other	0.54%	0.26%
Darwin Metropolitan	0.46%	0.33%
Hobart Metropolitan	0.35%	0.36%
Tasmania - Other	0.23%	0.13%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	6.12%	8.07%
Home Improvement	0.46%	0.51%
Purchase Existing Property	64.83%	62.18%
Purchase New Property	0.85%	1.24%
Refinance	27.70%	27.96%
Refinance - Equity Takeout	0.04%	0.05%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.27%	0.22%
> 30 days, up to and including 60 days:	0.12%	0.15%
> 60 days, up to and including 90 days:	0.08%	0.12%
> 90 days:	0.12%	0.07%

<b>Default Information for Monthly Period Ending 31 October 2023</b>	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	\$0

<b>CPR Analysis</b>	<b>Monthly CPR</b>	<b>Quarterly CPR</b>
CPR	27.88%	30.60%

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