

Apollo Series 2022-1 Trust

Investor Report for the Monthly Period Ending 30 September 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/09/2023
Last Day of Monthly Period:	30/09/2023
Total Current Balance:	\$533,655,887
Total Number of Loans:	2,668
Average Current Balance:	\$200,021
Highest Current Balance:	\$858,829
Weighted Average LVR:	58.03%
Weighted Average Seasoning (Months):	72.81
Weighted Average Remaining Term:	271.74
Weighted Average Variable Rate:	6.4342%
Weighted Average Fixed Rate:	2.7679%
Weighted Average Rate on All Loans:	5.7634%
Percentage (by value) of "Owner Occupied" Loans:	77.50%
Percentage (by value) of Metropolitan Securities:	68.13%
Percentage Mortgage Insured - Primary:	22.20%
Percentage Not Mortgage Insured:	77.80%
Percentage (by value) of Variable Rate Loans:	82.01%
Percentage (by value) of Interest Only Loans:	0.76%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,994,879
Principal Draw:	\$0
Total:	\$2,994,879
Trust Expenses for the Period:	
Servicing Fee:	\$124,112
Management Fee:	\$24,822
Custodian Fee:	\$9,929
Trustee Fee:	\$8,688
Trust Indemnification:	\$25

Swap Payments:	\$121,698
Facility Fees:	\$4,635
Class A Notes Coupon Payments:	\$2,119,453
Class AB Notes Coupon Payments:	\$169,345
Class B Notes Coupon Payments:	\$82,200
Class C Notes Coupon Payments:	\$51,181
Class D Notes Coupon Payments:	\$19,450
Class E Notes Coupon Payments:	\$21,909
Class F Notes Coupon Payments:	\$22,447
Total Expenses:	\$2,779,893
Residual Income:	\$214,986
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/09/2023
Last Day of Coupon Period (Distribution Date):	13/10/2023
Number of Days in Coupon Period:	30
Determination Date:	10/10/2023
Effective BBSW for Current Period:	4.0599%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,119,453
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:	\$169,345
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:	\$82,200
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:	\$51,181
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:	\$19,450
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:	\$21,909
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:	\$22,447
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,652,628
Mortgage portfolio balance at start of period:	\$549,103,657
Less: Scheduled principal received during the period:	\$1,412,110
Less: Unscheduled principal received during the period:	\$14,953,350
Plus: Redraws:	\$917,689
Mortgage portfolio balance at close of period:	\$533,655,887
Value of full discharges during the period:	\$2,325,578

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$481,103,657
Class A Notes Balance before distribution (Stated):	\$481,103,657
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:	\$549,103,657

Current Weighted Average Security Coupon Rate:	5.5083%
Mortgage Principal Amount Distributed:	\$16,365,460
Repayment of Redraws:	\$917,689
Class A Notes Balance after distribution (Invested):	\$465,655,887
Class A Notes Balance after distribution (Stated):	\$465,655,887
Class A Notes Bond Factor after distribution:	0.595468
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 :	\$533,655,887

Facilities	
Liquidity Facility Limit	\$4,392,829
Drawn Amount	\$0
Redraw Facility Limit	\$3,125,881
Drawn Amount	\$0
Reserve	
Excess Revenue Reserve	\$0

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	41.19%	29.17%
> 50%, up to and including 55%:	7.68%	8.19%
> 55%, up to and including 60%:	11.58%	12.58%
> 60%, up to and including 65%:	11.28%	12.38%
> 65%, up to and including 70%:	11.06%	13.32%
> 70%, up to and including 75%:	10.27%	13.20%
> 75%, up to and including 80%:	3.49%	5.07%
> 80%, up to and including 85%:	2.51%	4.16%
> 85%, up to and including 90%:	0.90%	1.86%
> 95%:	0.04%	0.07%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	13.68%	1.76%
> \$50,000, up to and including \$100,000:	15.74%	5.87%
> \$100,000, up to and including \$200,000:	27.96%	20.89%
> \$200,000, up to and including \$300,000:	20.80%	25.79%
> \$300,000, up to and including \$400,000:	11.96%	20.56%
> \$400,000, up to and including \$500,000:	6.03%	13.50%
> \$500,000, up to and including \$600,000:	1.95%	5.23%
> \$600,000, up to and including \$700,000:	1.35%	4.35%
> \$700,000, up to and including \$750,000:	0.22%	0.81%
> \$750,000:	0.30%	1.23%

Seasoning Analysis	% number of loans	% value of loans
> 18 months, up to and including 24 months:	2.55%	3.36%
> 24 months, up to and including 30 months:	10.79%	12.86%
> 30 months, up to and including 36 months:	5.47%	7.06%
> 36 months, up to and including 48 months:	8.58%	11.28%
> 48 months, up to and including 60 months:	8.81%	9.52%
> 60 months:	63.79%	55.92%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.79%	0.08%
> 5 years, up to and including 10 years:	3.15%	1.19%
> 10 years, up to and including 15 years:	7.35%	5.09%
> 15 years, up to and including 20 years:	14.09%	12.79%
> 20 years, up to and including 25 years:	50.19%	47.69%
> 25 years, up to and including 30 years:	24.44%	33.15%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.33%	23.03%
Gold Coast	6.15%	5.70%
Sunshine Coast	4.57%	4.34%
Queensland - Other	14.88%	11.57%
Sydney Metropolitan	16.12%	20.71%
N.S.W. - Other	7.12%	6.85%
Australian Capital Territory	2.47%	2.73%
Melbourne Metropolitan	9.18%	10.62%
Victoria - Other	2.47%	2.24%
Perth Metropolitan	8.10%	7.98%
W.A. - Other	0.56%	0.75%
Adelaide Metropolitan	2.44%	2.38%
S.A. - Other	0.52%	0.26%
Darwin Metropolitan	0.49%	0.32%
Hobart Metropolitan	0.34%	0.35%
Tasmania - Other	0.26%	0.17%

Loan Purpose	% number of loans	% value of loans
Construction	6.11%	8.05%
Home Improvement	0.45%	0.50%
Purchase Existing Property	64.62%	61.78%
Purchase New Property	0.82%	1.21%
Refinance	27.96%	28.42%
Refinance - Equity Takeout	0.04%	0.05%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.67%	0.65%
> 30 days, up to and including 60 days:	0.07%	0.12%
> 90 days:	0.15%	0.08%

Default Information for Monthly Period Ending 30 September 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	26.77%	30.79%

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