

# Apollo Series 2022-1 Trust

## Investor Report for the Monthly Period Ending 31 January 2024

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/01/2024
Last Day of Monthly Period:	31/01/2024
Total Current Balance:	\$483,933,525
Total Number of Loans:	2,474
Average Current Balance:	\$195,608
Highest Current Balance:	\$852,443
Weighted Average LVR:	57.33%
Weighted Average Seasoning (Months):	77.50
Weighted Average Remaining Term:	267.22
Weighted Average Variable Rate:	6.6706%
Weighted Average Fixed Rate:	2.9522%
Weighted Average Rate on All Loans:	6.0798%
Percentage (by value) of "Owner Occupied" Loans:	77.56%
Percentage (by value) of Metropolitan Securities:	67.85%
Percentage Mortgage Insured - Primary:	22.59%
Percentage Not Mortgage Insured:	77.41%
Percentage (by value) of Variable Rate Loans:	84.39%
Percentage (by value) of Interest Only Loans:	0.75%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,819,396
Principal Draw:	\$0
Total:	\$2,819,396
Trust Expenses for the Period:	
Servicing Fee:	\$115,802
Management Fee:	\$23,160
Custodian Fee:	\$9,264
Trustee Fee:	\$7,583

Swap Payments:	\$199,406
Facility Fees:	\$4,161
Class A Notes Coupon Payments:	\$1,905,157
Class AB Notes Coupon Payments:	\$170,321
Class B Notes Coupon Payments:	\$82,522
Class C Notes Coupon Payments:	\$51,296
Class D Notes Coupon Payments:	\$19,463
Class E Notes Coupon Payments:	\$21,758
Class F Notes Coupon Payments:	\$22,195
Total Expenses:	\$2,632,089
Residual Income:	\$187,307
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	15/01/2024
Last Day of Coupon Period (Distribution Date):	13/02/2024
Number of Days in Coupon Period:	29
Determination Date:	08/02/2024
Effective BBSW for Current Period:	4.3050%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$1,905,157
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:	\$170,321
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:	\$82,522
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:	\$51,296
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:	\$19,463
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:	\$21,758
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:	\$22,195
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,411,620
Mortgage portfolio balance at start of period:	\$495,809,210
Less: Scheduled principal received during the period:	\$1,214,799
Less: Unscheduled principal received during the period:	\$11,870,351
Plus: Redraws:	\$1,209,466
Mortgage portfolio balance at close of period:	\$483,933,525
Value of full discharges during the period:	\$1,568,766

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$427,809,210
Class A Notes Balance before distribution (Stated):	\$427,809,210
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>\$495,809,210</b>

Current Weighted Average Security Coupon Rate:	5.7693%
Mortgage Principal Amount Distributed:	\$13,085,151
Repayment of Redraws:	\$1,209,466
Class A Notes Balance after distribution (Invested):	\$415,933,525
Class A Notes Balance after distribution (Stated):	\$415,933,525
Class A Notes Bond Factor after distribution:	0.531884
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>\$483,933,525</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$4,392,829
Drawn Amount	\$0
Redraw Facility Limit	\$2,589,920
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%:	43.33%	30.67%
> 50%, up to and including 55%:	8.00%	8.46%
> 55%, up to and including 60%:	11.20%	12.32%
> 60%, up to and including 65%:	10.55%	12.30%
> 65%, up to and including 70%:	10.79%	13.39%
> 70%, up to and including 75%:	9.74%	12.55%
> 75%, up to and including 80%:	3.35%	4.76%
> 80%, up to and including 85%:	2.22%	3.86%
> 85%, up to and including 90%:	0.77%	1.58%
> 90%, up to and including 95%:	0.04%	0.10%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	14.47%	1.79%
> \$50,000, up to and including \$100,000:	15.97%	6.07%
> \$100,000, up to and including \$200,000:	27.93%	21.25%
> \$200,000, up to and including \$300,000:	20.94%	26.45%
> \$300,000, up to and including \$400,000:	11.24%	19.74%
> \$400,000, up to and including \$500,000:	5.70%	13.01%
> \$500,000, up to and including \$600,000:	1.86%	5.09%
> \$600,000, up to and including \$700,000:	1.41%	4.65%
> \$700,000, up to and including \$750,000:	0.16%	0.60%
> \$750,000:	0.32%	1.34%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 24 months, up to and including 30 months:	6.47%	7.92%
> 30 months, up to and including 36 months:	8.65%	10.36%
> 36 months, up to and including 48 months:	7.40%	9.92%
> 48 months, up to and including 60 months:	10.47%	12.30%
> 60 months:	67.02%	59.49%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.97%	0.12%
> 5 years, up to and including 10 years:	3.15%	1.24%
> 10 years, up to and including 15 years:	7.72%	5.16%
> 15 years, up to and including 20 years:	15.93%	15.05%
> 20 years, up to and including 25 years:	50.44%	48.64%
> 25 years, up to and including 30 years:	21.79%	29.80%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.33%	22.92%
Gold Coast	6.31%	5.80%
Sunshine Coast	4.73%	4.56%
Queensland - Other	15.00%	11.67%
Sydney Metropolitan	15.80%	20.53%
N.S.W. - Other	7.03%	6.77%
Australian Capital Territory	2.55%	2.86%
Melbourne Metropolitan	9.05%	10.40%
Victoria - Other	2.47%	2.22%
Perth Metropolitan	8.21%	8.02%
W.A. - Other	0.53%	0.76%
Adelaide Metropolitan	2.38%	2.39%
S.A. - Other	0.57%	0.28%
Darwin Metropolitan	0.49%	0.35%
Hobart Metropolitan	0.36%	0.38%
Tasmania - Other	0.20%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	5.98%	7.99%
Home Improvement	0.49%	0.55%
Purchase Existing Property	65.04%	62.27%
Purchase New Property	0.89%	1.33%
Refinance	27.57%	27.80%
Refinance - Equity Takeout	0.04%	0.05%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.57%	0.82%
> 30 days, up to and including 60 days:	0.20%	0.26%
> 60 days, up to and including 90 days:	0.12%	0.22%
> 90 days:	0.24%	0.16%

Default Information for Monthly Period Ending 31 January 2024	
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	23.01%	21.54%

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