

# Apollo Series 2022-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/07/2024
Last Day of Monthly Period:	31/07/2024
Total Current Balance:	\$416,952,340
Total Number of Loans:	2,192
Average Current Balance:	\$190,215
Highest Current Balance:	\$852,290
Weighted Average LVR:	55.85%
Weighted Average Seasoning (Months):	84.76
Weighted Average Remaining Term:	260.64
Weighted Average Variable Rate:	6.6560%
Weighted Average Fixed Rate:	3.3113%
Weighted Average Rate on All Loans:	6.3237%
Percentage (by value) of "Owner Occupied" Loans:	77.39%
Percentage (by value) of Metropolitan Securities:	67.72%
Percentage Mortgage Insured - Primary:	23.05%
Percentage Mortgage not Insured	76.95%
Percentage (by value) of Variable Rate Loans:	90.16%
Percentage (by value) of Interest Only Loans:	0.71%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$2,382,752
Principal Draw:	\$0
Total:	\$2,382,752
Trust Expenses for the Period:	
Servicing Fee:	\$99,533
Management Fee:	\$19,907
Custodian Fee:	\$7,963
Trustee Fee:	\$6,518
Trust Indemnification:	\$3,174

Swap Payments:	\$126,168
Facility Fees:	\$3,850
Class A Notes Coupon Payments:	\$1,593,533
Class AB Notes Coupon Payments:	\$170,186
Class B Notes Coupon Payments:	\$82,459
Class C Notes Coupon Payments:	\$51,258
Class D Notes Coupon Payments:	\$19,450
Class E Notes Coupon Payments:	\$21,746
Class F Notes Coupon Payments:	\$22,185
Total Expenses:	\$2,227,929
Residual Income:	\$154,823
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	15/07/2024
Last Day of Coupon Period (Distribution Date):	13/08/2024
Number of Days in Coupon Period:	29
Determination Date:	08/08/2024
Effective BBSW for Current Period:	4.3000%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$1,593,533
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:	\$170,186
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:	\$82,459
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:	\$51,258
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:	\$21,746
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:	\$22,185
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$3,051,382
Mortgage portfolio balance at start of period:	\$426,152,361
Less: Scheduled principal received during the period:	\$1,113,657
Less: Unscheduled principal received during the period:	\$9,095,981
Plus: Redraws:	\$1,009,618
Mortgage portfolio balance at close of period:	\$416,952,340
Value of full discharges during the period:	\$1,586,153

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$358,152,361
Class A Notes Balance before distribution (Stated):	\$358,152,361
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>\$426,152,361</b>

Current Weighted Average Security Coupon Rate:	5.7912%
Mortgage Principal Amount Distributed:	\$10,209,638
Repayment of Redraws:	\$1,009,618
Class A Notes Balance after distribution (Invested):	\$348,952,340
Class A Notes Balance after distribution (Stated):	\$348,952,340
Class A Notes Bond Factor after distribution:	0.446231
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>\$416,952,340</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$3,871,468
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%:	47.63%	33.77%
> 50%, up to and including 55%:	8.44%	9.46%
> 55%, up to and including 60%:	10.49%	11.46%
> 60%, up to and including 65%:	11.13%	14.38%
> 65%, up to and including 70%:	9.35%	12.11%
> 70%, up to and including 75%:	7.71%	9.69%
> 75%, up to and including 80%:	2.65%	4.42%
> 80%, up to and including 85%:	1.82%	3.13%
> 85%, up to and including 90%:	0.78%	1.57%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	16.42%	2.05%
> \$50,000, up to and including \$100,000:	15.83%	6.19%
> \$100,000, up to and including \$200,000:	27.24%	21.45%
> \$200,000, up to and including \$300,000:	21.03%	27.36%
> \$300,000, up to and including \$400,000:	10.77%	19.52%
> \$400,000, up to and including \$500,000:	5.29%	12.41%
> \$500,000, up to and including \$600,000:	1.55%	4.39%
> \$600,000, up to and including \$700,000:	1.37%	4.59%
> \$700,000, up to and including \$750,000:	0.18%	0.70%
> \$750,000:	0.32%	1.35%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 30 months, up to and including 36 months:	6.30%	7.72%
> 36 months, up to and including 48 months:	11.77%	14.81%
> 48 months, up to and including 60 months:	8.53%	11.30%
> 60 months:	73.40%	66.17%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.78%	0.11%
> 5 years, up to and including 10 years:	3.70%	1.44%
> 10 years, up to and including 15 years:	7.89%	5.40%
> 15 years, up to and including 20 years:	20.16%	18.79%
> 20 years, up to and including 25 years:	50.41%	49.70%
> 25 years, up to and including 30 years:	17.06%	24.56%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.27%	22.59%
Gold Coast	6.07%	5.28%
Sunshine Coast	4.79%	4.79%
Queensland - Other	14.87%	11.57%
Sydney Metropolitan	16.06%	20.66%
N.S.W. - Other	7.34%	7.07%
Australian Capital Territory	2.33%	2.64%
Melbourne Metropolitan	9.12%	10.49%
Victoria - Other	2.42%	2.39%
Perth Metropolitan	8.35%	8.25%
W.A. - Other	0.55%	0.83%
Adelaide Metropolitan	2.37%	2.39%
S.A. - Other	0.64%	0.31%
Darwin Metropolitan	0.41%	0.35%
Hobart Metropolitan	0.32%	0.34%
Tasmania - Other	0.09%	0.05%

Loan Purpose	% number of loans	% value of loans
Construction	6.34%	8.42%
Home Improvement	0.32%	0.42%
Purchase Existing Property	65.19%	61.69%
Purchase New Property	1.00%	1.50%
Refinance	27.10%	27.91%
Refinance - Equity Takeout	0.05%	0.06%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.73%	0.94%
> 30 days, up to and including 60 days:	0.09%	0.26%
> 60 days, up to and including 90 days:	0.14%	0.15%
> 90 days:	0.36%	0.39%

Default Information for Monthly Period Ending 31 July 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	20.59%	23.74%

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