

# Apollo Series 2022-1 Trust

## Investor Report for the Monthly Period Ending 30 April 2023

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/04/2023
Last Day of Monthly Period:	30/04/2023
Total Current Balance:	\$625,176,179
Total Number of Loans:	3,032
Average Current Balance:	\$206,193
Highest Current Balance:	\$928,806
Weighted Average LVR:	59.26%
Weighted Average Seasoning (Months):	66.22
Weighted Average Remaining Term:	278.61
Weighted Average Variable Rate:	6.0007%
Weighted Average Fixed Rate:	2.5211%
Weighted Average Rate on All Loans:	5.2073%
Percentage (by value) of "Owner Occupied" Loans:	77.73%
Percentage (by value) of Metropolitan Securities:	68.63%
Percentage Mortgage Insured - Primary:	22.15%
Percentage Mortgage Not Insured:	77.85%
Percentage (by value) of Variable Rate Loans:	77.59%
Percentage (by value) of Interest Only Loans:	0.65%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$3,347,756
Principal Draw:	\$0
Total:	\$3,347,756
Trust Expenses for the Period:	
Servicing Fee:	\$145,735
Management Fee:	\$29,147
Custodian Fee:	\$11,659
Trustee Fee:	\$10,882
Trust Indemnification:	\$25

Swap Payments:	\$8,503
Facility Fees:	\$6,144
Class A Notes Coupon Payments:	\$2,475,193
Class AB Notes Coupon Payments:	\$166,777
Class B Notes Coupon Payments:	\$81,270
Class C Notes Coupon Payments:	\$50,782
Class D Notes Coupon Payments:	\$19,360
Class E Notes Coupon Payments:	\$22,157
Class F Notes Coupon Payments:	\$22,904
Total Expenses:	\$3,050,538
Residual Income:	\$297,219
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/04/2023
Last Day of Coupon Period (Distribution Date):	15/05/2023
Number of Days in Coupon Period:	32
Determination Date:	10/05/2023
Effective BBSW for Current Period:	3.5950%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,475,193
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:	\$166,777
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:	\$81,270
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:	\$50,782
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:	\$19,360
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:	\$22,157
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:	\$22,904
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$4,047,681
Mortgage portfolio balance at start of period:	\$644,765,465
Less: Scheduled principal received during the period:	\$1,603,350
Less: Unscheduled principal received during the period:	\$19,116,024
Plus: Redraws:	\$1,130,089
Mortgage portfolio balance at close of period:	\$625,176,179
Value of full discharges during the period:	\$3,762,980

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$576,765,465
Class A Notes Balance before distribution (Stated):	\$576,765,465
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>\$644,765,465</b>

Current Weighted Average Security Coupon Rate:	5.0214%
Mortgage Principal Amount Distributed:	\$20,719,374
Repayment of Redraws:	\$1,130,089
Class A Notes Balance after distribution (Invested):	\$557,176,179
Class A Notes Balance after distribution (Stated):	\$557,176,179
Class A Notes Bond Factor after distribution:	0.712502
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>\$625,176,179</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$5,643,153
Drawn Amount	\$0
Redraw Facility Limit	\$3,701,101
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%:	37.34%	26.15%
> 50%, up to and including 55%:	8.15%	8.41%
> 55%, up to and including 60%:	11.31%	12.07%
> 60%, up to and including 65%:	10.98%	12.10%
> 65%, up to and including 70%:	11.91%	13.66%
> 70%, up to and including 75%:	10.75%	13.42%
> 75%, up to and including 80%:	5.90%	7.96%
> 80%, up to and including 85%:	2.61%	4.13%
> 85%, up to and including 90%:	0.96%	1.91%
> 90%, up to and including 95%:	0.10%	0.20%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	12.70%	1.70%
> \$50,000, up to and including \$100,000:	15.80%	5.74%
> \$100,000, up to and including \$200,000:	27.34%	19.86%
> \$200,000, up to and including \$300,000:	21.17%	25.46%
> \$300,000, up to and including \$400,000:	12.40%	20.75%
> \$400,000, up to and including \$500,000:	6.27%	13.60%
> \$500,000, up to and including \$600,000:	2.28%	5.95%
> \$600,000, up to and including \$700,000:	1.25%	3.94%
> \$700,000, up to and including \$750,000:	0.26%	0.92%
> \$750,000:	0.53%	2.08%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 18 months, up to and including 24 months:	13.32%	16.37%
> 24 months, up to and including 30 months:	6.27%	7.38%
> 30 months, up to and including 36 months:	4.12%	5.23%
> 36 months, up to and including 48 months:	10.52%	12.64%
> 48 months, up to and including 60 months:	7.82%	8.05%
> 60 months:	57.95%	50.33%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.76%	0.11%
> 5 years, up to and including 10 years:	2.61%	0.99%
> 10 years, up to and including 15 years:	6.50%	4.39%
> 15 years, up to and including 20 years:	12.24%	10.84%
> 20 years, up to and including 25 years:	48.48%	45.53%
> 25 years, up to and including 30 years:	29.42%	38.13%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	24.11%	22.54%
Gold Coast	6.04%	5.64%
Sunshine Coast	4.52%	4.32%
Queensland - Other	14.28%	11.16%
Sydney Metropolitan	16.56%	21.13%
N.S.W. - Other	7.06%	6.74%
Australian Capital Territory	2.41%	2.67%
Melbourne Metropolitan	9.60%	11.13%
Victoria - Other	2.41%	2.22%
Perth Metropolitan	8.05%	7.80%
W.A. - Other	0.56%	0.78%
Adelaide Metropolitan	2.44%	2.43%
S.A. - Other	0.56%	0.29%
Darwin Metropolitan	0.49%	0.36%
Hobart Metropolitan	0.63%	0.58%
Tasmania - Other	0.30%	0.22%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	5.94%	7.91%
Home Improvement	0.46%	0.47%
Purchase Existing Property	64.25%	62.03%
Purchase New Property	0.76%	1.10%
Refinance	28.59%	28.49%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.66%	0.67%
> 30 days, up to and including 60 days:	0.10%	0.10%
> 60 days, up to and including 90 days:	0.03%	0.08%
> 90 days:	0.10%	0.04%

<b>Default Information for Monthly Period Ending 30 April 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	28.85%	28.78%

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