

Apollo Series 2022-1 Trust

Investor Report for the Monthly Period Ending 31 December 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2023
Last Day of Monthly Period:	31/12/2023
Total Current Balance:	\$495,809,210
Total Number of Loans:	2,516
Average Current Balance:	\$197,062
Highest Current Balance:	\$852,752
Weighted Average LVR:	57.53%
Weighted Average Seasoning (Months):	76.31
Weighted Average Remaining Term:	268.57
Weighted Average Variable Rate:	6.6720%
Weighted Average Fixed Rate:	2.9183%
Weighted Average Rate on All Loans:	6.0592%
Percentage (by value) of "Owner Occupied" Loans:	77.29%
Percentage (by value) of Metropolitan Securities:	67.99%
Percentage Mortgage Insured - Primary:	22.52%
Percentage Mortgage Not Insured:	77.48%
Percentage (by value) of Variable Rate Loans:	83.84%
Percentage (by value) of Interest Only Loans:	0.80%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,037,079
Principal Draw:	\$0
Total:	\$3,037,079
Trust Expenses for the Period:	
Servicing Fee:	\$118,435
Management Fee:	\$23,687
Custodian Fee:	\$9,475
Trustee Fee:	\$8,825
Trust Indemnification:	\$2,957

Swap Payments:	\$0
Facility Fees:	\$4,735
Class A Notes Coupon Payments:	\$2,221,105
Class AB Notes Coupon Payments:	\$193,507
Class B Notes Coupon Payments:	\$93,762
Class C Notes Coupon Payments:	\$58,286
Class D Notes Coupon Payments:	\$22,117
Class E Notes Coupon Payments:	\$24,732
Class F Notes Coupon Payments:	\$25,233
Total Expenses:	\$2,806,856
Residual Income:	\$230,222
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2023
Last Day of Coupon Period (Distribution Date):	15/01/2024
Number of Days in Coupon Period:	33
Determination Date:	10/01/2024
Effective BBSW for Current Period:	4.2950%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,221,105
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:	\$193,507
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:	\$93,762
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:	\$58,286
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:	\$22,117
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:	\$24,732
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:	\$25,233
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,468,161
Mortgage portfolio balance at start of period:	\$507,084,230
Less: Scheduled principal received during the period:	\$1,362,784
Less: Unscheduled principal received during the period:	\$11,997,501
Plus: Redraws:	\$2,085,266
Mortgage portfolio balance at close of period:	\$495,809,210
Value of full discharges during the period:	\$1,277,887

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$439,084,230
Class A Notes Balance before distribution (Stated):	\$439,084,230
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:	\$507,084,230

Current Weighted Average Security Coupon Rate:	5.7557%
Mortgage Principal Amount Distributed:	\$13,360,285
Repayment of Redraws:	\$2,085,266
Class A Notes Balance after distribution (Invested):	\$427,809,210
Class A Notes Balance after distribution (Stated):	\$427,809,210
Class A Notes Bond Factor after distribution:	0.547071
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 :	\$495,809,210

Facilities	
Liquidity Facility Limit	\$4,392,829
Drawn Amount	\$0
Redraw Facility Limit	\$2,589,920
Drawn Amount	\$0
Reserve	
Excess Revenue Reserve	\$0

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	42.53%	30.05%
> 50%, up to and including 55%:	8.31%	8.76%
> 55%, up to and including 60%:	10.93%	12.06%
> 60%, up to and including 65%:	10.77%	12.38%
> 65%, up to and including 70%:	11.01%	13.48%
> 70%, up to and including 75%:	10.02%	13.01%
> 75%, up to and including 80%:	3.30%	4.71%
> 80%, up to and including 85%:	2.34%	3.91%
> 85%, up to and including 90%:	0.76%	1.54%
> 90%, up to and including 95%:	0.04%	0.10%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	14.43%	1.83%
> \$50,000, up to and including \$100,000:	15.82%	6.00%
> \$100,000, up to and including \$200,000:	27.82%	21.05%
> \$200,000, up to and including \$300,000:	20.83%	26.15%
> \$300,000, up to and including \$400,000:	11.49%	20.03%
> \$400,000, up to and including \$500,000:	5.72%	12.97%
> \$500,000, up to and including \$600,000:	1.99%	5.41%
> \$600,000, up to and including \$700,000:	1.43%	4.67%
> \$700,000, up to and including \$750,000:	0.16%	0.59%
> \$750,000:	0.32%	1.31%

Seasoning Analysis	% number of loans	% value of loans
> 24 months, up to and including 30 months:	7.87%	9.62%
> 30 months, up to and including 36 months:	8.35%	9.92%
> 36 months, up to and including 48 months:	7.51%	10.20%
> 48 months, up to and including 60 months:	10.06%	11.48%
> 60 months:	66.22%	58.78%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.99%	0.13%
> 5 years, up to and including 10 years:	3.10%	1.24%
> 10 years, up to and including 15 years:	7.63%	4.97%
> 15 years, up to and including 20 years:	15.54%	14.59%
> 20 years, up to and including 25 years:	50.12%	48.40%
> 25 years, up to and including 30 years:	22.62%	30.68%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.21%	22.88%
Gold Coast	6.28%	5.72%
Sunshine Coast	4.73%	4.57%
Queensland - Other	14.90%	11.64%
Sydney Metropolitan	15.98%	20.72%
N.S.W. - Other	7.00%	6.71%
Australian Capital Territory	2.50%	2.80%
Melbourne Metropolitan	9.14%	10.38%
Victoria - Other	2.46%	2.24%
Perth Metropolitan	8.27%	8.06%
W.A. - Other	0.52%	0.74%
Adelaide Metropolitan	2.38%	2.44%
S.A. - Other	0.56%	0.27%
Darwin Metropolitan	0.48%	0.34%
Hobart Metropolitan	0.36%	0.37%
Tasmania - Other	0.24%	0.13%

Loan Purpose	% number of loans	% value of loans
Construction	6.04%	8.03%
Home Improvement	0.48%	0.54%
Purchase Existing Property	64.83%	62.24%
Purchase New Property	0.87%	1.30%
Refinance	27.74%	27.85%
Refinance - Equity Takeout	0.04%	0.05%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.64%	0.83%
> 30 days, up to and including 60 days:	0.08%	0.09%
> 60 days, up to and including 90 days:	0.12%	0.14%
> 90 days:	0.16%	0.11%

Default Information for Monthly Period Ending 31 December 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	21.14%	23.24%

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