

Apollo Series 2022-1 Trust

Investor Report for the Monthly Period Ending 30 November 2023

Mortgage Portfolio Details	
First Day of Monthly Period:	01/11/2023
Last Day of Monthly Period:	30/11/2023
Total Current Balance:	\$507,084,230
Total Number of Loans:	2,555
Average Current Balance:	\$198,467
Highest Current Balance:	\$854,803
Weighted Average LVR:	57.68%
Weighted Average Seasoning (Months):	75.20
Weighted Average Remaining Term:	269.85
Weighted Average Variable Rate:	6.6739%
Weighted Average Fixed Rate:	2.8679%
Weighted Average Rate on All Loans:	6.0272%
Percentage (by value) of "Owner Occupied" Loans:	77.10%
Percentage (by value) of Metropolitan Securities:	68.15%
Percentage Mortgage Insured - Primary:	22.32%
Percentage Mortgage Not Insured:	77.68%
Percentage (by value) of Variable Rate Loans:	83.28%
Percentage (by value) of Interest Only Loans:	0.78%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,868,281
Principal Draw:	\$0
Total:	\$2,868,281
Trust Expenses for the Period:	
Servicing Fee:	\$117,079
Management Fee:	\$23,416
Custodian Fee:	\$9,366
Trustee Fee:	\$8,196
Trust Indemnification:	\$25

Swap Payments:	\$59,307
Facility Fees:	\$4,304
Class A Notes Coupon Payments:	\$2,061,913
Class AB Notes Coupon Payments:	\$175,356
Class B Notes Coupon Payments:	\$84,980
Class C Notes Coupon Payments:	\$52,834
Class D Notes Coupon Payments:	\$20,051
Class E Notes Coupon Payments:	\$22,435
Class F Notes Coupon Payments:	\$22,898
Total Expenses:	\$2,662,159
Residual Income:	\$206,122
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/11/2023
Last Day of Coupon Period (Distribution Date):	13/12/2023
Number of Days in Coupon Period:	30
Determination Date:	08/12/2023
Effective BBSW for Current Period:	4.2750%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,061,913
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:	\$175,356
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:	\$84,980
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:	\$52,834
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:	\$20,051
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:	\$22,435
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:	\$22,898
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,507,340
Mortgage portfolio balance at start of period:	\$517,984,082
Less: Scheduled principal received during the period:	\$1,218,643
Less: Unscheduled principal received during the period:	\$11,116,939
Plus: Redraws:	\$1,435,730
Mortgage portfolio balance at close of period:	\$507,084,230
Value of full discharges during the period:	\$1,821,062

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$449,984,082
Class A Notes Balance before distribution (Stated):	\$449,984,082
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:	\$517,984,082

Current Weighted Average Security Coupon Rate:	5.7323%
Mortgage Principal Amount Distributed:	\$12,335,582
Repayment of Redraws:	\$1,435,730
Class A Notes Balance after distribution (Invested):	\$439,084,230
Class A Notes Balance after distribution (Stated):	\$439,084,230
Class A Notes Bond Factor after distribution:	0.561489
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 :	\$507,084,230

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%:	41.88%	29.50%
> 50%, up to and including 55%:	8.57%	8.78%
> 55%, up to and including 60%:	11.00%	12.27%
> 60%, up to and including 65%:	10.84%	12.47%
> 65%, up to and including 70%:	11.12%	13.39%
> 70%, up to and including 75%:	9.98%	12.98%
> 75%, up to and including 80%:	3.44%	5.02%
> 80%, up to and including 85%:	2.31%	3.81%
> 85%, up to and including 90%:	0.86%	1.77%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	13.97%	1.78%
> \$50,000, up to and including \$100,000:	15.85%	5.94%
> \$100,000, up to and including \$200,000:	27.83%	20.88%
> \$200,000, up to and including \$300,000:	20.98%	26.13%
> \$300,000, up to and including \$400,000:	11.51%	19.93%
> \$400,000, up to and including \$500,000:	5.95%	13.38%
> \$500,000, up to and including \$600,000:	1.96%	5.28%
> \$600,000, up to and including \$700,000:	1.49%	4.83%
> \$700,000, up to and including \$750,000:	0.16%	0.58%
> \$750,000:	0.31%	1.29%

Seasoning Analysis	% number of loans	% value of loans
> 24 months, up to and including 30 months:	10.41%	12.93%
> 30 months, up to and including 36 months:	6.42%	7.45%
> 36 months, up to and including 48 months:	8.14%	11.04%
> 48 months, up to and including 60 months:	9.63%	10.58%
> 60 months:	65.40%	58.00%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.86%	0.09%
> 5 years, up to and including 10 years:	3.05%	1.19%
> 10 years, up to and including 15 years:	7.44%	4.93%
> 15 years, up to and including 20 years:	14.56%	13.48%
> 20 years, up to and including 25 years:	50.84%	48.89%
> 25 years, up to and including 30 years:	23.25%	31.41%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.46%	23.15%
Gold Coast	6.22%	5.65%
Sunshine Coast	4.70%	4.54%
Queensland - Other	14.79%	11.51%
Sydney Metropolitan	16.05%	20.55%
N.S.W. - Other	7.01%	6.81%
Australian Capital Territory	2.50%	2.77%
Melbourne Metropolitan	9.20%	10.62%
Victoria - Other	2.43%	2.19%
Perth Metropolitan	8.14%	7.97%
W.A. - Other	0.55%	0.75%
Adelaide Metropolitan	2.35%	2.39%
S.A. - Other	0.55%	0.26%
Darwin Metropolitan	0.47%	0.34%
Hobart Metropolitan	0.35%	0.36%
Tasmania - Other	0.23%	0.13%

Loan Purpose	% number of loans	% value of loans
Construction	6.03%	8.00%
Home Improvement	0.47%	0.52%
Purchase Existing Property	64.89%	62.14%
Purchase New Property	0.86%	1.26%
Refinance	27.71%	28.03%
Refinance - Equity Takeout	0.04%	0.05%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.47%	0.57%
> 30 days, up to and including 60 days:	0.20%	0.21%
> 60 days, up to and including 90 days:	0.08%	0.09%
> 90 days:	0.12%	0.07%

Default Information for Monthly Period Ending 30 November 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	20.30%	25.11%

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