

Apollo Series 2022-1 Trust

Investor Report for the Monthly Period Ending 29 February 2024

Mortgage Portfolio Details	
First Day of Monthly Period:	01/02/2024
Last Day of Monthly Period:	29/02/2024
Total Current Balance:	\$469,751,444
Total Number of Loans:	2,420
Average Current Balance:	\$194,112
Highest Current Balance:	\$856,997
Weighted Average LVR:	57.08%
Weighted Average Seasoning (Months):	78.66
Weighted Average Remaining Term:	266.19
Weighted Average Variable Rate:	6.6691%
Weighted Average Fixed Rate:	2.9475%
Weighted Average Rate on All Loans:	6.1034%
Percentage (by value) of "Owner Occupied" Loans:	77.59%
Percentage (by value) of Metropolitan Securities:	67.64%
Percentage Mortgage Insured - Primary:	22.52%
Percentage Mortgage Insured - Pool:	77.48%
Percentage (by value) of Variable Rate Loans:	85.16%
Percentage (by value) of Interest Only Loans:	0.87%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$2,721,694
Principal Draw:	\$0
Total:	\$2,721,694
Trust Expenses for the Period:	
Servicing Fee:	\$105,736
Management Fee:	\$21,147
Custodian Fee:	\$8,459
Trustee Fee:	\$7,402
Trust Indemnification:	\$25

Swap Payments:	\$171,669
Facility Fees:	\$3,850
Class A Notes Coupon Payments:	\$1,848,075
Class AB Notes Coupon Payments:	\$169,978
Class B Notes Coupon Payments:	\$82,363
Class C Notes Coupon Payments:	\$51,201
Class D Notes Coupon Payments:	\$19,429
Class E Notes Coupon Payments:	\$21,728
Class F Notes Coupon Payments:	\$22,169
Total Expenses:	\$2,533,232
Residual Income:	\$188,461
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/02/2024
Last Day of Coupon Period (Distribution Date):	13/03/2024
Number of Days in Coupon Period:	29
Determination Date:	08/03/2024
Effective BBSW for Current Period:	4.2923%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$1,848,075
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:	\$169,978
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:	\$82,363
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:	\$51,201
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:	\$19,429
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:	\$21,728
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:	\$22,169
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$3,334,857
Mortgage portfolio balance at start of period:	\$483,933,525
Less: Scheduled principal received during the period:	\$1,088,889
Less: Unscheduled principal received during the period:	\$14,163,740
Plus: Redraws:	\$1,070,547
Mortgage portfolio balance at close of period:	\$469,751,444
Value of full discharges during the period:	\$3,627,164

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$415,933,525
Class A Notes Balance before distribution (Stated):	\$415,933,525
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:	\$483,933,525

Current Weighted Average Security Coupon Rate:	5.7607%
Mortgage Principal Amount Distributed:	\$15,252,629
Repayment of Redraws:	\$1,070,547
Class A Notes Balance after distribution (Invested):	\$401,751,444
Class A Notes Balance after distribution (Stated):	\$401,751,444
Class A Notes Bond Factor after distribution:	0.513749
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 :	\$469,751,444

Facilities	
Liquidity Facility Limit	\$3,871,468
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%:	43.43%	30.71%
> 50%, up to and including 55%:	8.51%	9.04%
> 55%, up to and including 60%:	11.69%	12.67%
> 60%, up to and including 65%:	10.54%	12.52%
> 65%, up to and including 70%:	9.96%	12.47%
> 70%, up to and including 75%:	9.79%	12.70%
> 75%, up to and including 80%:	3.26%	4.76%
> 80%, up to and including 85%:	2.07%	3.60%
> 85%, up to and including 90%:	0.70%	1.43%
> 90%, up to and including 95%:	0.04%	0.11%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	14.83%	1.86%
> \$50,000, up to and including \$100,000:	15.83%	6.03%
> \$100,000, up to and including \$200,000:	28.10%	21.53%
> \$200,000, up to and including \$300,000:	20.87%	26.51%
> \$300,000, up to and including \$400,000:	10.99%	19.44%
> \$400,000, up to and including \$500,000:	5.74%	13.21%
> \$500,000, up to and including \$600,000:	1.78%	4.91%
> \$600,000, up to and including \$700,000:	1.40%	4.67%
> \$700,000, up to and including \$750,000:	0.12%	0.47%
> \$750,000:	0.33%	1.38%

Seasoning Analysis	% number of loans	% value of loans
> 24 months, up to and including 30 months:	4.13%	4.95%
> 30 months, up to and including 36 months:	9.59%	12.09%
> 36 months, up to and including 48 months:	7.81%	10.22%
> 48 months, up to and including 60 months:	10.70%	12.69%
> 60 months:	67.77%	60.06%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.99%	0.12%
> 5 years, up to and including 10 years:	3.26%	1.27%
> 10 years, up to and including 15 years:	7.77%	5.28%
> 15 years, up to and including 20 years:	16.49%	15.30%
> 20 years, up to and including 25 years:	49.96%	48.37%
> 25 years, up to and including 30 years:	21.53%	29.67%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	24.42%	22.74%
Gold Coast	6.24%	5.64%
Sunshine Coast	4.83%	4.68%
Queensland - Other	15.08%	11.76%
Sydney Metropolitan	15.83%	20.65%
N.S.W. - Other	7.15%	6.84%
Australian Capital Territory	2.36%	2.72%
Melbourne Metropolitan	8.97%	10.51%
Victoria - Other	2.52%	2.28%
Perth Metropolitan	8.14%	8.03%
W.A. - Other	0.54%	0.78%
Adelaide Metropolitan	2.31%	2.29%
S.A. - Other	0.58%	0.28%
Darwin Metropolitan	0.50%	0.36%
Hobart Metropolitan	0.33%	0.35%
Tasmania - Other	0.21%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	6.07%	8.07%
Home Improvement	0.45%	0.53%
Purchase Existing Property	65.50%	62.49%
Purchase New Property	0.91%	1.35%
Refinance	27.02%	27.51%
Refinance - Equity Takeout	0.04%	0.05%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.54%	0.69%
> 30 days, up to and including 60 days:	0.25%	0.37%
> 60 days, up to and including 90 days:	0.17%	0.31%
> 90 days:	0.25%	0.17%

Default Information for Monthly Period Ending 29 February 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	28.10%	24.18%

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