

# Apollo Series 2023-1 Trust

## Investor Report for the Monthly Period Ending 31 August 2023

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/08/2023
Last Day of Monthly Period:	31/08/2023
Total Current Balance:	\$889,532,649
Total Number of Loans:	3,767
Average Current Balance:	\$236,138
Highest Current Balance:	\$986,956
Weighted Average LVR:	60.67%
Weighted Average Seasoning (Months):	59.16
Weighted Average Remaining Term:	285.91
Weighted Average Variable Rate:	6.4406%
Weighted Average Fixed Rate:	2.9171%
Weighted Average Rate on All Loans:	5.8144%
Percentage (by value) of "Owner Occupied" Loans:	77.02%
Percentage (by value) of Metropolitan Securities:	67.72%
Percentage Mortgage Insured - Primary:	25.92%
Percentage Mortgage Not Insured:	74.08%
Percentage (by value) of Variable Rate Loans:	82.59%
Percentage (by value) of Interest Only Loans:	7.11%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$5,040,240
Principal Draw:	\$0
Total:	\$5,040,240
Trust Expenses for the Period:	
Servicing Fee:	\$214,461
Management Fee:	\$42,892
Custodian Fee:	\$17,157
Trustee Fee:	\$14,552

Swap Payments:	\$226,034
Facility Fees:	\$7,610
Class A Notes Coupon Payments:	\$3,698,251
Class AB Notes Coupon Payments:	\$209,037
Class B Notes Coupon Payments:	\$119,313
Class C Notes Coupon Payments:	\$63,766
Class D Notes Coupon Payments:	\$27,150
Class E Notes Coupon Payments:	\$24,801
Class F Notes Coupon Payments:	\$27,144
Total Expenses:	\$4,692,168
Residual Income:	\$348,071
Unreimbursed Principal Draw after Distribution Date:	\$1,151,076

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/08/2023
Last Day of Coupon Period (Distribution Date):	13/09/2023
Number of Days in Coupon Period:	30
Determination Date:	08/09/2023
Effective BBSW for Current Period:	4.0582%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$3,698,251
Class A Notes Unpaid Interest from prior Coupon Periods:	\$0
Class AB Notes Interest Margin over BBSW:	2.30%
Class AB Notes Interest this Coupon Period:	\$209,037
Class AB Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B Notes Interest Margin over BBSW:	3.20%
Class B Notes Interest this Coupon Period:	\$119,313
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0
Class C Notes Interest Margin over BBSW:	3.70%
Class C Notes Interest this Coupon Period:	\$63,766
Class C Notes Unpaid Interest from prior Coupon Periods:	\$0
Class D Notes Interest Margin over BBSW:	4.20%
Class D Notes Interest this Coupon Period:	\$27,150
Class D Notes Unpaid Interest from prior Coupon Periods:	\$0
Class E Notes Interest Margin over BBSW:	6.00%
Class E Notes Interest this Coupon Period:	\$24,801
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0
Class F Notes Interest Margin over BBSW:	6.95%
Class F Notes Interest this Coupon Period:	\$27,144
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$5,869,733
Mortgage portfolio balance at start of period:	\$918,221,652
Less: Scheduled principal received during the period:	\$1,952,433
Less: Unscheduled principal received during the period:	\$28,759,988
Plus: Redraws:	\$2,023,418
Mortgage portfolio balance at close of period:	\$889,532,649
Value of full discharges during the period:	\$4,795,078

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$839,748,174
Class A Notes Balance before distribution (Stated):	\$839,748,174
Class AB Notes Balance before distribution (Invested):	\$40,000,000
Class AB Notes Balance before distribution (Stated):	\$40,000,000
Class B Notes Balance before distribution (Invested):	\$20,000,000
Class B Notes Balance before distribution (Stated):	\$20,000,000
Class C Notes Balance before distribution (Invested):	\$10,000,000
Class C Notes Balance before distribution (Stated):	\$10,000,000
Class D Notes Balance before distribution (Invested):	\$4,000,000
Class D Notes Balance before distribution (Stated):	\$4,000,000
Class E Notes Balance before distribution (Invested):	\$3,000,000
Class E Notes Balance before distribution (Stated):	\$3,000,000
Class F Notes Balance before distribution (Invested):	\$3,000,000
Class F Notes Balance before distribution (Stated):	\$3,000,000
<b>Total Invested Note Balance before distribution:</b>	<b>\$919,748,174</b>

Current Weighted Average Security Coupon Rate:	5.5155%
Mortgage Principal Amount Distributed:	\$31,087,867
Repayment of Redraws:	\$2,023,418
Class A Notes Balance after distribution (Invested):	\$810,683,725
Class A Notes Balance after distribution (Stated):	\$810,683,725
Class A Notes Bond Factor after distribution:	0.881178
Class AB Notes Balance after distribution (Invested):	\$40,000,000
Class AB Notes Balance after distribution (Stated):	\$40,000,000
Class AB Notes Bond Factor after distribution:	1.000000
Class B Notes Balance after distribution (Invested):	\$20,000,000
Class B Notes Balance after distribution (Stated):	\$20,000,000
Class B Notes Bond Factor after distribution:	1.000000
Class C Notes Balance after distribution (Invested):	\$10,000,000
Class C Notes Balance after distribution (Stated):	\$10,000,000
Class C Notes Bond Factor after distribution:	1.000000
Class D Notes Balance after distribution (Invested):	\$4,000,000
Class D Notes Balance after distribution (Stated):	\$4,000,000
Class D Notes Bond Factor after distribution:	1.000000
Class E Notes Balance after distribution (Invested):	\$3,000,000
Class E Notes Balance after distribution (Stated):	\$3,000,000
Class E Notes Bond Factor after distribution:	1.000000
Class F Notes Balance after distribution (Invested):	\$3,000,000
Class F Notes Balance after distribution (Stated):	\$3,000,000
Class F Notes Bond Factor after distribution:	1.000000
<b>Total Note Balance After distribution :</b>	<b>\$890,683,725</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$7,345,773
Drawn Amount	\$0
Redraw Facility Limit	\$5,000,000
Drawn Amount	\$0

<b>Reserve</b>	
Liquidity Reserve	\$150,000
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%:	36.34%	25.07%
> 50%, up to and including 55%:	7.78%	7.89%
> 55%, up to and including 60%:	8.31%	9.11%
> 60%, up to and including 65%:	9.88%	10.93%
> 65%, up to and including 70%:	11.87%	13.82%
> 70%, up to and including 75%:	13.41%	15.34%
> 75%, up to and including 80%:	6.61%	8.94%
> 80%, up to and including 85%:	4.41%	6.65%
> 85%, up to and including 90%:	1.41%	2.26%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	10.25%	1.32%
> \$50,000, up to and including \$100,000:	13.22%	4.22%
> \$100,000, up to and including \$200,000:	23.87%	15.10%
> \$200,000, up to and including \$300,000:	22.48%	23.62%
> \$300,000, up to and including \$400,000:	15.21%	22.37%
> \$400,000, up to and including \$500,000:	8.12%	15.35%
> \$500,000, up to and including \$600,000:	3.82%	8.77%
> \$600,000, up to and including \$700,000:	1.59%	4.36%
> \$700,000, up to and including \$750,000:	0.48%	1.47%
> \$750,000:	0.96%	3.41%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 6 months, up to and including 12 months:	0.64%	0.88%
> 12 months, up to and including 18 months:	7.41%	9.29%
> 18 months, up to and including 24 months:	7.59%	8.60%
> 24 months, up to and including 30 months:	4.01%	4.07%
> 30 months, up to and including 36 months:	10.96%	13.31%
> 36 months, up to and including 48 months:	15.85%	18.10%
> 48 months, up to and including 60 months:	8.04%	9.01%
> 60 months:	45.50%	36.75%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.56%	0.12%
> 5 years, up to and including 10 years:	2.97%	0.87%
> 10 years, up to and including 15 years:	6.96%	3.91%
> 15 years, up to and including 20 years:	14.84%	11.74%
> 20 years, up to and including 25 years:	35.39%	33.71%
> 25 years, up to and including 30 years:	39.29%	49.66%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	26.81%	25.02%
Gold Coast	3.77%	3.46%
Sunshine Coast	3.27%	3.04%
Queensland - Other	16.56%	12.76%
Sydney Metropolitan	12.82%	16.76%
N.S.W. - Other	7.11%	7.35%
Australian Capital Territory	2.02%	2.20%
Melbourne Metropolitan	9.66%	11.68%
Victoria - Other	3.29%	3.05%
Perth Metropolitan	7.99%	8.43%
W.A. - Other	1.59%	1.36%
Adelaide Metropolitan	2.97%	2.84%
S.A. - Other	0.88%	0.82%
Darwin Metropolitan	0.29%	0.24%
Hobart Metropolitan	0.37%	0.55%
Tasmania - Other	0.58%	0.45%

Loan Purpose	% number of loans	% value of loans
Construction	5.04%	6.36%
Equity Takeout	0.03%	0.03%
Home Improvement	0.32%	0.32%
Purchase Existing Property	62.25%	59.51%
Purchase New Property	1.11%	1.55%
Refinance	31.17%	32.19%
Refinance - Equity Takeout	0.03%	0.03%
Refinance - Home Improvement	0.05%	0.01%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.61%	0.61%
> 30 days, up to and including 60 days:	0.08%	0.07%
> 60 days, up to and including 90 days:	0.03%	0.10%

Default Information for Monthly Period Ending 31 August 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	29.91%	25.80%

The 2023-01 Series Trust complies with Article 405 of Reg 575/2013