

# Apollo Series 2023-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/12/2023
Last Day of Monthly Period:	31/12/2023
Total Current Balance:	\$803,780,520
Total Number of Loans:	3,487
Average Current Balance:	\$230,508
Highest Current Balance:	\$989,044
Weighted Average LVR:	59.94%
Weighted Average Seasoning (Months):	63.90
Weighted Average Remaining Term:	281.15
Weighted Average Variable Rate:	6.6700%
Weighted Average Fixed Rate:	3.1470%
Weighted Average Rate on All Loans:	6.1706%
Percentage (by value) of "Owner Occupied" Loans:	76.71%
Percentage (by value) of Metropolitan Securities:	67.18%
Percentage Mortgage Insured - Primary:	26.51%
Percentage Not Mortgage Insured:	73.49%
Percentage (by value) of Variable Rate Loans:	85.98%
Percentage (by value) of Interest Only Loans:	6.60%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$4,939,744
Principal Draw:	\$0
Total:	\$4,939,744
Trust Expenses for the Period:	
Servicing Fee:	\$192,299
Management Fee:	\$38,460
Custodian Fee:	\$15,384
Trustee Fee:	\$14,331
Trust Indemnification:	\$2,957

Swap Payments:	\$0
Facility Fees:	\$7,587
Class A Notes Coupon Payments:	\$3,760,515
Class AB Notes Coupon Payments:	\$238,504
Class B Notes Coupon Payments:	\$135,526
Class C Notes Coupon Payments:	\$72,284
Class D Notes Coupon Payments:	\$30,722
Class E Notes Coupon Payments:	\$27,923
Class F Notes Coupon Payments:	\$30,500
Total Expenses:	\$4,566,991
Residual Income:	\$372,754
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
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:	\$3,760,515
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:	\$238,504
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:	\$135,526
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:	\$72,284
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:	\$30,722
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:	\$27,923
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:	\$30,500
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$5,468,630
Mortgage portfolio balance at start of period:	\$823,333,535
Less: Scheduled principal received during the period:	\$1,849,460
Less: Unscheduled principal received during the period:	\$19,401,513
Plus: Redraws:	\$1,697,958
Mortgage portfolio balance at close of period:	\$803,780,520
Value of full discharges during the period:	\$2,030,167

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$743,406,089
Class A Notes Balance before distribution (Stated):	\$743,406,089
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>\$823,406,089</b>

Current Weighted Average Security Coupon Rate:	5.7707%
Mortgage Principal Amount Distributed:	\$21,323,527
Repayment of Redraws:	\$1,697,958
Class A Notes Balance after distribution (Invested):	\$723,780,520
Class A Notes Balance after distribution (Stated):	\$723,780,520
Class A Notes Bond Factor after distribution:	0.786718
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>\$803,780,520</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$6,741,171
Drawn Amount	\$0
Redraw Facility Limit	\$4,447,663
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%:	38.60%	26.26%
> 50%, up to and including 55%:	7.92%	8.47%
> 55%, up to and including 60%:	8.26%	8.90%
> 60%, up to and including 65%:	9.95%	11.46%
> 65%, up to and including 70%:	11.64%	13.48%
> 70%, up to and including 75%:	12.10%	14.46%
> 75%, up to and including 80%:	6.11%	8.70%
> 80%, up to and including 85%:	4.33%	6.42%
> 85%, up to and including 90%:	1.09%	1.84%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	10.90%	1.36%
> \$50,000, up to and including \$100,000:	13.42%	4.40%
> \$100,000, up to and including \$200,000:	24.66%	16.01%
> \$200,000, up to and including \$300,000:	22.14%	23.92%
> \$300,000, up to and including \$400,000:	14.63%	22.03%
> \$400,000, up to and including \$500,000:	8.12%	15.70%
> \$500,000, up to and including \$600,000:	3.41%	8.04%
> \$600,000, up to and including \$700,000:	1.35%	3.78%
> \$700,000, up to and including \$750,000:	0.57%	1.81%
> \$750,000:	0.80%	2.95%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 12 months, up to and including 18 months:	3.73%	4.89%
> 18 months, up to and including 24 months:	6.42%	7.96%
> 24 months, up to and including 30 months:	7.20%	7.98%
> 30 months, up to and including 36 months:	4.36%	5.10%
> 36 months, up to and including 48 months:	18.55%	22.29%
> 48 months, up to and including 60 months:	9.29%	9.81%
> 60 months:	50.44%	41.97%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.69%	0.14%
> 5 years, up to and including 10 years:	3.44%	1.11%
> 10 years, up to and including 15 years:	7.26%	4.20%
> 15 years, up to and including 20 years:	16.32%	12.99%
> 20 years, up to and including 25 years:	37.40%	36.81%
> 25 years, up to and including 30 years:	34.90%	44.75%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	26.58%	24.83%
Gold Coast	3.81%	3.41%
Sunshine Coast	3.24%	2.94%
Queensland - Other	16.78%	12.95%
Sydney Metropolitan	12.56%	16.46%
N.S.W. - Other	7.40%	7.72%
Australian Capital Territory	1.95%	2.17%
Melbourne Metropolitan	9.29%	11.36%
Victoria - Other	3.33%	3.02%
Perth Metropolitan	8.12%	8.65%
W.A. - Other	1.61%	1.38%
Adelaide Metropolitan	3.07%	2.85%
S.A. - Other	0.89%	0.87%
Darwin Metropolitan	0.32%	0.26%
Hobart Metropolitan	0.40%	0.59%
Tasmania - Other	0.66%	0.53%

Loan Purpose	% number of loans	% value of loans
Construction	5.16%	6.54%
Equity Takeout	0.03%	0.03%
Home Improvement	0.32%	0.33%
Purchase Existing Property	62.78%	59.59%
Purchase New Property	1.03%	1.47%
Refinance	30.63%	32.03%
Refinance - Home Improvement	0.06%	0.01%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.80%	0.74%
> 30 days, up to and including 60 days:	0.11%	0.13%
> 60 days, up to and including 90 days:	0.14%	0.24%
> 90 days:	0.06%	0.04%

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	23.01%	23.29%

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