

Apollo Series 2023-1 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:	\$823,333,535
Total Number of Loans:	3,553
Average Current Balance:	\$231,729
Highest Current Balance:	\$989,044
Weighted Average LVR:	60.12%
Weighted Average Seasoning (Months):	62.68
Weighted Average Remaining Term:	282.30
Weighted Average Variable Rate:	6.6744%
Weighted Average Fixed Rate:	3.0900%
Weighted Average Rate on All Loans:	6.1314%
Percentage (by value) of "Owner Occupied" Loans:	76.61%
Percentage (by value) of Metropolitan Securities:	67.22%
Percentage Mortgage Insured - Primary:	26.40%
Percentage not insured:	73.60%
Percentage (by value) of Variable Rate Loans:	85.07%
Percentage (by value) of Interest Only Loans:	6.59%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$4,660,518
Principal Draw:	\$0
Total:	\$4,660,518
Trust Expenses for the Period:	
Servicing Fee:	\$190,461
Management Fee:	\$38,092
Custodian Fee:	\$15,237
Trustee Fee:	\$13,339
Trust Indemnification:	\$25

Swap Payments:	\$85,753
Facility Fees:	\$6,897
Class A Notes Coupon Payments:	\$3,496,431
Class AB Notes Coupon Payments:	\$216,164
Class B Notes Coupon Payments:	\$122,877
Class C Notes Coupon Payments:	\$65,548
Class D Notes Coupon Payments:	\$27,863
Class E Notes Coupon Payments:	\$25,336
Class F Notes Coupon Payments:	\$27,678
Total Expenses:	\$4,331,701
Residual Income:	\$328,817
Unreimbursed Principal Draw after Distribution Date:	\$72,554

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:	\$3,496,431
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:	\$216,164
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:	\$122,877
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:	\$65,548
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:	\$27,863
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:	\$25,336
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:	\$27,678
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$5,538,905
Mortgage portfolio balance at start of period:	\$842,646,328
Less: Scheduled principal received during the period:	\$1,911,153
Less: Unscheduled principal received during the period:	\$19,588,092
Plus: Redraws:	\$2,186,452
Mortgage portfolio balance at close of period:	\$823,333,535
Value of full discharges during the period:	\$3,069,459

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$763,047,700
Class A Notes Balance before distribution (Stated):	\$763,047,700
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
Total Invested Note Balance before distribution:	\$843,047,700

Current Weighted Average Security Coupon Rate:	5.7466%
Mortgage Principal Amount Distributed:	\$21,828,063
Repayment of Redraws:	\$2,186,452
Class A Notes Balance after distribution (Invested):	\$743,406,089
Class A Notes Balance after distribution (Stated):	\$743,406,089
Class A Notes Bond Factor after distribution:	0.808050
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
Total Note Balance After distribution :	\$823,406,089

Facilities	
Liquidity Facility Limit	\$6,741,171
Drawn Amount	\$0
Redraw Facility Limit	\$4,447,663
Drawn Amount	\$0

Reserve	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$0

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	38.14%	26.01%
> 50%, up to and including 55%:	7.63%	8.16%
> 55%, up to and including 60%:	8.30%	8.99%
> 60%, up to and including 65%:	9.96%	11.31%
> 65%, up to and including 70%:	11.62%	13.44%
> 70%, up to and including 75%:	12.55%	14.87%
> 75%, up to and including 80%:	6.28%	8.81%
> 80%, up to and including 85%:	4.36%	6.45%
> 85%, up to and including 90%:	1.15%	1.96%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	10.72%	1.37%
> \$50,000, up to and including \$100,000:	13.23%	4.31%
> \$100,000, up to and including \$200,000:	24.63%	15.84%
> \$200,000, up to and including \$300,000:	22.32%	23.95%
> \$300,000, up to and including \$400,000:	14.75%	22.07%
> \$400,000, up to and including \$500,000:	7.99%	15.38%
> \$500,000, up to and including \$600,000:	3.57%	8.38%
> \$600,000, up to and including \$700,000:	1.38%	3.85%
> \$700,000, up to and including \$750,000:	0.56%	1.77%
> \$750,000:	0.84%	3.08%

Seasoning Analysis	% number of loans	% value of loans
> 12 months, up to and including 18 months:	5.54%	7.25%
> 18 months, up to and including 24 months:	6.11%	7.28%
> 24 months, up to and including 30 months:	6.45%	7.20%
> 30 months, up to and including 36 months:	6.28%	7.41%
> 36 months, up to and including 48 months:	17.28%	20.43%
> 48 months, up to and including 60 months:	9.20%	9.87%
> 60 months:	49.14%	40.56%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.68%	0.14%
> 5 years, up to and including 10 years:	3.26%	1.03%
> 10 years, up to and including 15 years:	7.18%	4.08%
> 15 years, up to and including 20 years:	15.76%	12.60%
> 20 years, up to and including 25 years:	37.21%	36.27%
> 25 years, up to and including 30 years:	35.91%	45.89%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	26.54%	24.70%
Gold Coast	3.86%	3.50%
Sunshine Coast	3.21%	2.88%
Queensland - Other	16.77%	12.97%
Sydney Metropolitan	12.64%	16.59%
N.S.W. - Other	7.32%	7.65%
Australian Capital Territory	1.91%	2.13%
Melbourne Metropolitan	9.48%	11.58%
Victoria - Other	3.29%	3.00%
Perth Metropolitan	8.05%	8.59%
W.A. - Other	1.66%	1.41%
Adelaide Metropolitan	3.01%	2.79%
S.A. - Other	0.90%	0.87%
Darwin Metropolitan	0.31%	0.26%
Hobart Metropolitan	0.39%	0.59%
Tasmania - Other	0.65%	0.51%

Loan Purpose	% number of loans	% value of loans
Construction	5.07%	6.42%
Equity Takeout	0.03%	0.03%
Home Improvement	0.31%	0.33%
Purchase Existing Property	62.85%	59.73%
Purchase New Property	1.04%	1.47%
Refinance	30.65%	32.01%
Refinance - Home Improvement	0.06%	0.01%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.62%	0.77%
> 30 days, up to and including 60 days:	0.11%	0.13%
> 60 days, up to and including 90 days:	0.08%	0.15%
> 90 days:	0.03%	0.02%

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	22.20%	24.99%

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