

# Apollo Series 2023-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/10/2023
Last Day of Monthly Period:	31/10/2023
Total Current Balance:	\$842,646,328
Total Number of Loans:	3,610
Average Current Balance:	\$233,420
Highest Current Balance:	\$989,044
Weighted Average LVR:	60.29%
Weighted Average Seasoning (Months):	61.48
Weighted Average Remaining Term:	283.52
Weighted Average Variable Rate:	6.4280%
Weighted Average Fixed Rate:	2.9993%
Weighted Average Rate on All Loans:	5.8719%
Percentage (by value) of "Owner Occupied" Loans:	76.66%
Percentage (by value) of Metropolitan Securities:	67.30%
Percentage Mortgage Insured - Primary:	26.24%
Percentage Mortgage Not Insured:	73.76%
Percentage (by value) of Variable Rate Loans:	84.20%
Percentage (by value) of Interest Only Loans:	6.83%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$4,689,567
Principal Draw:	\$0
Total:	\$4,689,567
Trust Expenses for the Period:	
Servicing Fee:	\$201,731
Management Fee:	\$40,346
Custodian Fee:	\$16,138
Trustee Fee:	\$14,134

Swap Payments:	\$0
Facility Fees:	\$7,512
Class A Notes Coupon Payments:	\$3,570,681
Class AB Notes Coupon Payments:	\$216,028
Class B Notes Coupon Payments:	\$123,302
Class C Notes Coupon Payments:	\$65,898
Class D Notes Coupon Payments:	\$28,058
Class E Notes Coupon Payments:	\$25,630
Class F Notes Coupon Payments:	\$28,050
Total Expenses:	\$4,337,508
Residual Income:	\$352,058
Unreimbursed Principal Draw after Distribution Date:	\$401,372

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/10/2023
Last Day of Coupon Period (Distribution Date):	13/11/2023
Number of Days in Coupon Period:	31
Determination Date:	08/11/2023
Effective BBSW for Current Period:	4.0589%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$3,570,681
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:	\$216,028
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:	\$123,302
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:	\$65,898
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:	\$28,058
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:	\$25,630
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:	\$28,050
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$5,618,169
Mortgage portfolio balance at start of period:	\$863,714,816
Less: Scheduled principal received during the period:	\$1,093,632
Less: Unscheduled principal received during the period:	\$21,737,876
Plus: Redraws:	\$1,763,020
Mortgage portfolio balance at close of period:	\$842,646,328
Value of full discharges during the period:	\$6,197,745

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$784,524,697
Class A Notes Balance before distribution (Stated):	\$784,524,697
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>\$864,524,697</b>

Current Weighted Average Security Coupon Rate:	5.5262%
Mortgage Principal Amount Distributed:	\$23,240,017
Repayment of Redraws:	\$1,763,020
Class A Notes Balance after distribution (Invested):	\$763,047,700
Class A Notes Balance after distribution (Stated):	\$763,047,700
Class A Notes Bond Factor after distribution:	0.829400
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>\$843,047,700</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$7,345,773
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%:	37.53%	25.73%
> 50%, up to and including 55%:	7.53%	7.98%
> 55%, up to and including 60%:	8.39%	9.13%
> 60%, up to and including 65%:	9.70%	10.79%
> 65%, up to and including 70%:	12.16%	13.98%
> 70%, up to and including 75%:	12.63%	14.82%
> 75%, up to and including 80%:	6.48%	9.13%
> 80%, up to and including 85%:	4.21%	6.24%
> 85%, up to and including 90%:	1.36%	2.22%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	10.58%	1.36%
> \$50,000, up to and including \$100,000:	13.10%	4.24%
> \$100,000, up to and including \$200,000:	24.79%	15.88%
> \$200,000, up to and including \$300,000:	22.08%	23.55%
> \$300,000, up to and including \$400,000:	14.74%	21.91%
> \$400,000, up to and including \$500,000:	8.20%	15.70%
> \$500,000, up to and including \$600,000:	3.66%	8.51%
> \$600,000, up to and including \$700,000:	1.41%	3.91%
> \$700,000, up to and including \$750,000:	0.50%	1.55%
> \$750,000:	0.94%	3.40%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 12 months, up to and including 18 months:	6.54%	8.38%
> 18 months, up to and including 24 months:	6.45%	7.61%
> 24 months, up to and including 30 months:	5.73%	6.37%
> 30 months, up to and including 36 months:	7.65%	9.23%
> 36 months, up to and including 48 months:	17.20%	20.12%
> 48 months, up to and including 60 months:	8.14%	8.69%
> 60 months:	48.28%	39.60%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.64%	0.14%
> 5 years, up to and including 10 years:	3.24%	1.01%
> 10 years, up to and including 15 years:	7.04%	4.00%
> 15 years, up to and including 20 years:	15.43%	12.27%
> 20 years, up to and including 25 years:	36.98%	35.73%
> 25 years, up to and including 30 years:	36.68%	46.85%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	26.70%	24.91%
Gold Coast	3.80%	3.45%
Sunshine Coast	3.21%	2.90%
Queensland - Other	16.84%	13.03%
Sydney Metropolitan	12.66%	16.70%
N.S.W. - Other	7.23%	7.51%
Australian Capital Territory	1.91%	2.14%
Melbourne Metropolitan	9.47%	11.58%
Victoria - Other	3.32%	3.07%
Perth Metropolitan	8.01%	8.42%
W.A. - Other	1.63%	1.39%
Adelaide Metropolitan	2.96%	2.72%
S.A. - Other	0.91%	0.86%
Darwin Metropolitan	0.30%	0.25%
Hobart Metropolitan	0.39%	0.58%
Tasmania - Other	0.64%	0.50%

Loan Purpose	% number of loans	% value of loans
Construction	5.07%	6.38%
Equity Takeout	0.03%	0.03%
Home Improvement	0.30%	0.32%
Purchase Existing Property	62.71%	59.64%
Purchase New Property	1.08%	1.55%
Refinance	30.75%	32.08%
Refinance - Home Improvement	0.06%	0.01%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.94%	1.11%
> 30 days, up to and including 60 days:	0.14%	0.09%
> 60 days, up to and including 90 days:	0.08%	0.16%

Default Information for Monthly Period Ending 31 October 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	24.51%	27.55%

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