

# Apollo Series 2023-1 Trust

## Investor Report for the Monthly Period Ending 30 September 2023

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	01/09/2023
Last Day of Monthly Period:	30/09/2023
Total Current Balance:	\$863,714,816
Total Number of Loans:	3,684
Average Current Balance:	\$234,450
Highest Current Balance:	\$988,478
Weighted Average LVR:	60.44%
Weighted Average Seasoning (Months):	60.51
Weighted Average Remaining Term:	284.52
Weighted Average Variable Rate:	6.4342%
Weighted Average Fixed Rate:	2.9447%
Weighted Average Rate on All Loans:	5.8503%
Percentage (by value) of "Owner Occupied" Loans:	77.02%
Percentage (by value) of Metropolitan Securities:	67.39%
Percentage Mortgage Insured - Primary:	26.21%
Percentage Mortgage Not Insured:	73.79%
Percentage (by value) of Variable Rate Loans:	83.65%
Percentage (by value) of Interest Only Loans:	7.06%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$4,866,333
Principal Draw:	\$0
Total:	\$4,866,333
Trust Expenses for the Period:	
Servicing Fee:	\$201,059
Management Fee:	\$40,212
Custodian Fee:	\$16,085
Trustee Fee:	\$14,092
Trust Indemnification:	\$25

Swap Payments:	\$203,690
Facility Fees:	\$7,270
Class A Notes Coupon Payments:	\$3,571,384
Class AB Notes Coupon Payments:	\$209,093
Class B Notes Coupon Payments:	\$119,341
Class C Notes Coupon Payments:	\$63,780
Class D Notes Coupon Payments:	\$27,156
Class E Notes Coupon Payments:	\$24,805
Class F Notes Coupon Payments:	\$27,148
Total Expenses:	\$4,525,138
Residual Income:	\$341,195
Unreimbursed Principal Draw after Distribution Date:	\$809,881

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	13/09/2023
Last Day of Coupon Period (Distribution Date):	13/10/2023
Number of Days in Coupon Period:	30
Determination Date:	10/10/2023
Effective BBSW for Current Period:	4.0599%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$3,571,384
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:	\$209,093
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:	\$119,341
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:	\$63,780
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:	\$27,156
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:	\$24,805
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:	\$27,148
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$5,733,290
Mortgage portfolio balance at start of period:	\$889,532,649
Less: Scheduled principal received during the period:	\$1,821,340
Less: Unscheduled principal received during the period:	\$26,175,022
Plus: Redraws:	\$2,178,530
Mortgage portfolio balance at close of period:	\$863,714,816
Value of full discharges during the period:	\$7,239,906

<b>Principal Distribution</b>	
Class A Notes Balance before distribution (Invested):	\$810,683,725
Class A Notes Balance before distribution (Stated):	\$810,683,725
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>\$890,683,725</b>

Current Weighted Average Security Coupon Rate:	5.5223%
Mortgage Principal Amount Distributed:	\$28,337,558
Repayment of Redraws:	\$2,178,530
Class A Notes Balance after distribution (Invested):	\$784,524,697
Class A Notes Balance after distribution (Stated):	\$784,524,697
Class A Notes Bond Factor after distribution:	0.852744
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>\$864,524,697</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>
Not Applicable	0.03%	0.04%
Up to and including 50%:	37.00%	25.34%
> 50%, up to and including 55%:	7.65%	7.84%
> 55%, up to and including 60%:	8.31%	9.11%
> 60%, up to and including 65%:	9.69%	10.86%
> 65%, up to and including 70%:	12.21%	13.99%
> 70%, up to and including 75%:	12.73%	14.87%
> 75%, up to and including 80%:	6.68%	9.23%
> 80%, up to and including 85%:	4.34%	6.51%
> 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:	10.40%	1.31%
> \$50,000, up to and including \$100,000:	13.27%	4.26%
> \$100,000, up to and including \$200,000:	24.27%	15.48%
> \$200,000, up to and including \$300,000:	22.31%	23.63%
> \$300,000, up to and including \$400,000:	14.93%	22.10%
> \$400,000, up to and including \$500,000:	8.14%	15.50%
> \$500,000, up to and including \$600,000:	3.75%	8.67%
> \$600,000, up to and including \$700,000:	1.47%	4.03%
> \$700,000, up to and including \$750,000:	0.52%	1.60%
> \$750,000:	0.95%	3.42%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 12 months, up to and including 18 months:	7.22%	9.29%
> 18 months, up to and including 24 months:	7.06%	8.00%
> 24 months, up to and including 30 months:	4.75%	5.13%
> 30 months, up to and including 36 months:	9.64%	11.40%
> 36 months, up to and including 48 months:	16.26%	19.06%
> 48 months, up to and including 60 months:	7.76%	8.37%
> 60 months:	47.31%	38.76%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	0.62%	0.14%
> 5 years, up to and including 10 years:	3.09%	0.94%
> 10 years, up to and including 15 years:	7.06%	4.02%
> 15 years, up to and including 20 years:	15.26%	12.11%
> 20 years, up to and including 25 years:	36.37%	35.17%
> 25 years, up to and including 30 years:	37.60%	47.63%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.03%	0.04%
Brisbane Metropolitan	26.66%	24.77%
Gold Coast	3.80%	3.48%
Sunshine Coast	3.31%	3.05%
Queensland - Other	16.75%	12.94%
Sydney Metropolitan	12.81%	16.86%
N.S.W. - Other	7.11%	7.35%
Australian Capital Territory	1.95%	2.14%
Melbourne Metropolitan	9.50%	11.58%
Victoria - Other	3.28%	3.06%
Perth Metropolitan	8.09%	8.53%
W.A. - Other	1.60%	1.36%
Adelaide Metropolitan	2.90%	2.69%
S.A. - Other	0.90%	0.84%
Darwin Metropolitan	0.30%	0.25%
Hobart Metropolitan	0.38%	0.56%
Tasmania - Other	0.62%	0.49%

Loan Purpose	% number of loans	% value of loans
Construction	5.02%	6.34%
Equity Takeout	0.03%	0.03%
Home Improvement	0.30%	0.31%
Purchase Existing Property	62.70%	59.83%
Purchase New Property	1.06%	1.51%
Refinance	30.84%	31.97%
Refinance - Home Improvement	0.05%	0.01%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.68%	0.68%
> 30 days, up to and including 60 days:	0.03%	0.03%
> 60 days, up to and including 90 days:	0.05%	0.12%

Default Information for Monthly Period Ending 30 September 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	28.02%	27.37%

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