

Apollo Series 2023-1 Trust

Investor Report for the Monthly Period Ending 31 January 2024

Mortgage Portfolio Details	
First Day of Monthly Period:	01/01/2024
Last Day of Monthly Period:	31/01/2024
Total Current Balance:	\$785,443,309
Total Number of Loans:	3,420
Average Current Balance:	\$229,662
Highest Current Balance:	\$986,956
Weighted Average LVR:	59.78%
Weighted Average Seasoning (Months):	65.19
Weighted Average Remaining Term:	279.87
Weighted Average Variable Rate:	6.6703%
Weighted Average Fixed Rate:	3.2510%
Weighted Average Rate on All Loans:	6.2279%
Percentage (by value) of "Owner Occupied" Loans:	76.68%
Percentage (by value) of Metropolitan Securities:	67.14%
Percentage Mortgage Insured - Primary:	26.81%
Percentage Not Mortgage Insured:	73.19%
Percentage (by value) of Variable Rate Loans:	87.39%
Percentage (by value) of Interest Only Loans:	6.54%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$4,570,513
Principal Draw:	\$0
Total:	\$4,570,513
Trust Expenses for the Period:	
Servicing Fee:	\$187,732
Management Fee:	\$37,546
Custodian Fee:	\$15,019
Trustee Fee:	\$12,293

Swap Payments:	\$324,410
Facility Fees:	\$6,667
Class A Notes Coupon Payments:	\$3,223,203
Class AB Notes Coupon Payments:	\$209,912
Class B Notes Coupon Payments:	\$119,258
Class C Notes Coupon Payments:	\$63,601
Class D Notes Coupon Payments:	\$27,030
Class E Notes Coupon Payments:	\$24,563
Class F Notes Coupon Payments:	\$26,827
Total Expenses:	\$4,278,062
Residual Income:	\$292,452
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/01/2024
Last Day of Coupon Period (Distribution Date):	13/02/2024
Number of Days in Coupon Period:	29
Determination Date:	08/02/2024
Effective BBSW for Current Period:	4.3050%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$3,223,203
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:	\$209,912
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:	\$119,258
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:	\$63,601
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:	\$27,030
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:	\$24,563
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:	\$26,827
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$5,416,673
Mortgage portfolio balance at start of period:	\$803,780,520
Less: Scheduled principal received during the period:	\$1,419,201
Less: Unscheduled principal received during the period:	\$18,496,714
Plus: Redraws:	\$1,578,704
Mortgage portfolio balance at close of period:	\$785,443,309
Value of full discharges during the period:	\$3,874,701

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$723,780,520
Class A Notes Balance before distribution (Stated):	\$723,780,520
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:	\$803,780,520

Current Weighted Average Security Coupon Rate:	5.7850%
Mortgage Principal Amount Distributed:	\$19,915,915
Repayment of Redraws:	\$1,578,704
Class A Notes Balance after distribution (Invested):	\$705,443,309
Class A Notes Balance after distribution (Stated):	\$705,443,309
Class A Notes Bond Factor after distribution:	0.766786
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 :	\$785,443,309

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%:	39.44%	26.88%
> 50%, up to and including 55%:	7.57%	8.31%
> 55%, up to and including 60%:	8.19%	8.71%
> 60%, up to and including 65%:	10.20%	11.71%
> 65%, up to and including 70%:	11.70%	13.60%
> 70%, up to and including 75%:	11.58%	14.10%
> 75%, up to and including 80%:	5.85%	8.33%
> 80%, up to and including 85%:	4.39%	6.50%
> 85%, up to and including 90%:	1.08%	1.86%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	11.02%	1.36%
> \$50,000, up to and including \$100,000:	13.30%	4.36%
> \$100,000, up to and including \$200,000:	24.85%	16.13%
> \$200,000, up to and including \$300,000:	22.22%	24.06%
> \$300,000, up to and including \$400,000:	14.44%	21.87%
> \$400,000, up to and including \$500,000:	7.95%	15.44%
> \$500,000, up to and including \$600,000:	3.45%	8.14%
> \$600,000, up to and including \$700,000:	1.37%	3.86%
> \$700,000, up to and including \$750,000:	0.56%	1.76%
> \$750,000:	0.82%	3.01%

Seasoning Analysis	% number of loans	% value of loans
> 12 months, up to and including 18 months:	1.55%	1.98%
> 18 months, up to and including 24 months:	7.49%	9.47%
> 24 months, up to and including 30 months:	7.08%	7.99%
> 30 months, up to and including 36 months:	3.07%	3.39%
> 36 months, up to and including 48 months:	19.77%	23.83%
> 48 months, up to and including 60 months:	10.06%	10.68%
> 60 months:	50.99%	42.67%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.61%	0.13%
> 5 years, up to and including 10 years:	3.60%	1.14%
> 10 years, up to and including 15 years:	7.19%	4.22%
> 15 years, up to and including 20 years:	16.90%	13.55%
> 20 years, up to and including 25 years:	37.25%	36.76%
> 25 years, up to and including 30 years:	34.44%	44.19%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	26.35%	24.65%
Gold Coast	3.83%	3.42%
Sunshine Coast	3.22%	2.92%
Queensland - Other	16.78%	12.98%
Sydney Metropolitan	12.54%	16.46%
N.S.W. - Other	7.46%	7.79%
Australian Capital Territory	1.99%	2.22%
Melbourne Metropolitan	9.36%	11.47%
Victoria - Other	3.33%	3.01%
Perth Metropolitan	8.22%	8.67%
W.A. - Other	1.58%	1.32%
Adelaide Metropolitan	3.04%	2.80%
S.A. - Other	0.91%	0.89%
Darwin Metropolitan	0.32%	0.27%
Hobart Metropolitan	0.41%	0.60%
Tasmania - Other	0.67%	0.54%

Loan Purpose	% number of loans	% value of loans
Construction	5.20%	6.62%
Equity Takeout	0.03%	0.03%
Home Improvement	0.29%	0.30%
Purchase Existing Property	62.89%	59.74%
Purchase New Property	1.05%	1.50%
Refinance	30.47%	31.80%
Refinance - Home Improvement	0.06%	0.01%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.91%	0.97%
> 30 days, up to and including 60 days:	0.09%	0.03%
> 60 days, up to and including 90 days:	0.06%	0.11%
> 90 days:	0.15%	0.14%

Default Information for Monthly Period Ending 31 January 2024	
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	22.56%	22.63%

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