

Apollo Series 2023-1 Trust

Investor Report for the Monthly Period Ending 31 July 2024

Mortgage Portfolio Details	
First Day of Monthly Period:	01/07/2024
Last Day of Monthly Period:	31/07/2024
Total Current Balance:	\$684,291,510
Total Number of Loans:	3,057
Average Current Balance:	\$223,844
Highest Current Balance:	\$980,450
Weighted Average LVR:	58.53%
Weighted Average Seasoning (Months):	72.48
Weighted Average Remaining Term:	272.67
Weighted Average Variable Rate:	6.6614%
Weighted Average Fixed Rate:	3.4910%
Weighted Average Rate on All Loans:	6.3507%
Percentage (by value) of "Owner Occupied" Loans:	77.88%
Percentage (by value) of Metropolitan Securities:	66.94%
Percentage Mortgage Insured Primary	27.28%
Percentage Mortgage not Insured	72.72%
Percentage (by value) of Variable Rate Loans:	90.64%
Percentage (by value) of Interest Only Loans:	5.42%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$3,917,059
Principal Draw:	\$0
Total:	\$3,917,059
Trust Expenses for the Period:	
Servicing Fee:	\$164,347
Management Fee:	\$32,869
Custodian Fee:	\$13,148
Trustee Fee:	\$10,762

Swap Payments:	\$185,166
Facility Fees:	\$5,695
Class A Notes Coupon Payments:	\$2,774,838
Class AB Notes Coupon Payments:	\$209,753
Class B Notes Coupon Payments:	\$119,178
Class C Notes Coupon Payments:	\$63,562
Class D Notes Coupon Payments:	\$27,014
Class E Notes Coupon Payments:	\$24,551
Class F Notes Coupon Payments:	\$26,815
Total Expenses:	\$3,657,697
Residual Income:	\$259,362
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	15/07/2024
Last Day of Coupon Period (Distribution Date):	13/08/2024
Number of Days in Coupon Period:	29
Determination Date:	08/08/2024
Effective BBSW for Current Period:	4.3000%
Class A Notes Interest Margin over BBSW:	1.30%
Class A Notes Interest this Coupon Period:	\$2,774,838
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:	\$209,753
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:	\$119,178
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:	\$63,562
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:	\$27,014
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:	\$24,551
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:	\$26,815
Class F Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$4,856,271
Mortgage portfolio balance at start of period:	\$703,655,082
Less: Scheduled principal received during the period:	\$1,238,649
Less: Unscheduled principal received during the period:	\$19,853,299
Plus: Redraws:	\$1,728,376
Mortgage portfolio balance at close of period:	\$684,291,510
Value of full discharges during the period:	\$5,502,835

Principal Distribution	
Class A Notes Balance before distribution (Invested):	\$623,655,082
Class A Notes Balance before distribution (Stated):	\$623,655,082
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:	\$703,655,082

Current Weighted Average Security Coupon Rate:	5.8056%
Mortgage Principal Amount Distributed:	\$21,091,948
Repayment of Redraws:	\$1,728,376
Class A Notes Balance after distribution (Invested):	\$604,291,510
Class A Notes Balance after distribution (Stated):	\$604,291,510
Class A Notes Bond Factor after distribution:	0.656839
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 :	\$684,291,510

Facilities	
Liquidity Facility Limit	\$5,629,241
Drawn Amount	\$0
Redraw Facility Limit	\$3,927,217
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%:	42.10%	28.69%
> 50%, up to and including 55%:	8.11%	9.07%
> 55%, up to and including 60%:	8.93%	10.03%
> 60%, up to and including 65%:	9.88%	11.24%
> 65%, up to and including 70%:	11.48%	13.79%
> 70%, up to and including 75%:	9.55%	11.69%
> 75%, up to and including 80%:	5.27%	8.30%
> 80%, up to and including 85%:	3.76%	5.60%
> 85%, up to and including 90%:	0.92%	1.61%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	12.20%	1.43%
> \$50,000, up to and including \$100,000:	13.02%	4.38%
> \$100,000, up to and including \$200,000:	25.06%	16.52%
> \$200,000, up to and including \$300,000:	22.11%	24.43%
> \$300,000, up to and including \$400,000:	14.26%	22.04%
> \$400,000, up to and including \$500,000:	7.49%	14.91%
> \$500,000, up to and including \$600,000:	3.21%	7.76%
> \$600,000, up to and including \$700,000:	1.28%	3.67%
> \$700,000, up to and including \$750,000:	0.65%	2.13%
> \$750,000:	0.72%	2.73%

Seasoning Analysis	% number of loans	% value of loans
> 18 months, up to and including 24 months:	1.67%	2.16%
> 24 months, up to and including 30 months:	6.67%	8.70%
> 30 months, up to and including 36 months:	6.77%	8.00%
> 36 months, up to and including 48 months:	14.46%	17.44%
> 48 months, up to and including 60 months:	13.54%	15.71%
> 60 months:	56.89%	47.99%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	0.82%	0.12%
> 5 years, up to and including 10 years:	3.89%	1.29%
> 10 years, up to and including 15 years:	8.24%	4.87%
> 15 years, up to and including 20 years:	18.68%	15.19%
> 20 years, up to and including 25 years:	38.53%	39.10%
> 25 years, up to and including 30 years:	29.83%	39.43%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	25.84%	24.11%
Gold Coast	3.86%	3.34%
Sunshine Coast	3.37%	3.06%
Queensland - Other	16.98%	12.98%
Sydney Metropolitan	12.72%	16.55%
N.S.W. - Other	7.10%	7.72%
Australian Capital Territory	2.16%	2.31%
Melbourne Metropolitan	9.52%	11.69%
Victoria - Other	3.47%	3.11%
Perth Metropolitan	8.21%	8.82%
W.A. - Other	1.54%	1.36%
Adelaide Metropolitan	2.85%	2.58%
S.A. - Other	0.92%	0.92%
Darwin Metropolitan	0.36%	0.29%
Hobart Metropolitan	0.39%	0.60%
Tasmania - Other	0.72%	0.57%

Loan Purpose	% number of loans	% value of loans
Construction	5.30%	6.80%
Equity Takeout	0.03%	0.03%
Home Improvement	0.16%	0.09%
Purchase Existing Property	64.12%	60.96%
Purchase New Property	0.98%	1.36%
Refinance	29.34%	30.75%
Refinance - Home Improvement	0.07%	0.01%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.79%	0.93%
> 30 days, up to and including 60 days:	0.26%	0.25%
> 60 days, up to and including 90 days:	0.13%	0.26%
> 90 days:	0.36%	0.36%

Default Information for Monthly Period Ending 31 July 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	26.93%	24.32%

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