

# Apollo Series 2012-1 Trust

## Investor Report for the Monthly Period Ending 3 December 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	04/11/2019
Last Day of Monthly Period:	03/12/2019
Total Current Balance:	\$170,583,572
Total Number of Loans:	1,267
Average Current Balance:	\$134,636
Highest Current Balance:	\$622,561
Weighted Average LVR:	49.42%
Weighted Average Seasoning (Months):	132.72
Weighted Average Remaining Term:	212.53
Weighted Average Variable Rate:	4.1096%
Weighted Average Fixed Rate:	3.9576%
Weighted Average Rate on All Loans:	4.1045%
Percentage (by value) of "Owner Occupied" Loans:	77.14%
Percentage (by value) of Metropolitan Securities:	63.15%
Percentage Mortgage Insured - Primary:	35.54%
Percentage Mortgage Insured - Pool:	64.46%
Percentage (by value) of Variable Rate Loans:	95.75%
Percentage (by value) of Interest Only Loans:	7.49%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$580,787
Principal Draw:	\$0
Total:	\$580,787
Trust Expenses for the Period:	
Servicing Fee:	\$31,659
Management Fee:	\$7,915
Trustee Fee:	\$3,562
Custodian Fee:	\$3,166
Trust Indemnification:	\$25

Swap Payments:	\$68,759
Facility Fees:	\$357
Class A1 Notes Coupon Payments:	\$300,864
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$58,322
Class B Notes Coupon Payments:	\$26,948
Total Expenses:	\$501,577
Residual Income:	\$79,211
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	12/11/2019
Last Day of Coupon Period (Distribution Date):	12/12/2019
Number of Days in Coupon Period:	30
Determination Date:	09/12/2019
Effective BBSW for Current Period:	0.8825%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$300,864
Class A1 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class A2 Notes Interest Margin over BBSW:	0.00%
Class A2 Notes Interest this Coupon Period:	\$0
Class A2 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class AB Notes Interest Margin over BBSW:	3.00%
Class AB Notes Interest this Coupon Period:	\$58,322
Class AB Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B Notes Interest Margin over BBSW:	4.30%
Class B Notes Interest this Coupon Period:	\$26,948
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,189,507
Mortgage portfolio balance at start of period:	\$175,086,551
Less: Scheduled principal received during the period:	\$635,030
Less: Unscheduled principal received during the period:	\$5,568,628
Plus: Redraws:	\$1,700,679
Mortgage portfolio balance at close of period:	\$170,583,572
Value of full discharges during the period:	\$2,338,846

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$150,483,755
Class A1 Notes Balance before distribution (Stated):	\$150,483,755
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$18,276,363
Class AB Notes Balance before distribution (Stated):	\$18,276,363
Class B Notes Balance before distribution (Invested):	\$6,326,433
Class B Notes Balance before distribution (Stated):	\$6,326,433
<b>Total Invested Note Balance before distribution:</b>	<b>\$175,086,551</b>
Current Weighted Average Security Coupon Rate:	2.6832%
Mortgage Principal Amount Distributed:	\$6,203,658
Repayment of Redraws:	\$1,700,679
Class A1 Notes Balance after distribution (Invested):	\$146,613,525
Class A1 Notes Balance after distribution (Stated):	\$146,613,525
Class A1 Notes Bond Factor after distribution:	0.157649
Class A2 Notes Balance after distribution (Invested):	\$0
Class A2 Notes Balance after distribution (Stated):	\$0
Class A2 Notes Bond Factor after distribution:	0.000000
Class AB Notes Balance after distribution (Invested):	\$17,806,320
Class AB Notes Balance after distribution (Stated):	\$17,806,320
Class AB Notes Bond Factor after distribution:	0.342429
Class B Notes Balance after distribution (Invested):	\$6,163,726
Class B Notes Balance after distribution (Stated):	\$6,163,726
Class B Notes Bond Factor after distribution:	0.342429
<b>Total Note Balance After distribution :</b>	<b>\$170,583,572</b>

Facilities	
Liquidity Facility Limit	\$2,451,212
Drawn Amount	\$0
Redraw Facility Limit	\$1,324,060
Drawn Amount	\$0

Reserve	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$3,600,000

<b>Loan To Valuation Ratio</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 50%:	68.90%	49.55%
> 50%, up to and including 55%:	6.00%	9.40%
> 55%, up to and including 60%:	6.63%	9.64%
> 60%, up to and including 65%:	6.39%	10.15%
> 65%, up to and including 70%:	5.84%	10.51%
> 70%, up to and including 75%:	3.00%	5.35%
> 75%, up to and including 80%:	1.97%	3.15%
> 80%, up to and including 85%:	0.95%	1.62%
> 85%, up to and including 90%:	0.16%	0.32%
> 90%, up to and including 95%:	0.16%	0.32%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	28.02%	3.25%
> \$50,000, up to and including \$100,000:	17.21%	9.66%
> \$100,000, up to and including \$200,000:	28.81%	30.81%
> \$200,000, up to and including \$300,000:	16.65%	30.18%
> \$300,000, up to and including \$400,000:	6.71%	16.92%
> \$400,000, up to and including \$500,000:	1.89%	6.24%
> \$500,000, up to and including \$600,000:	0.63%	2.58%
> \$600,000, up to and including \$700,000:	0.08%	0.36%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 60 months:	100.00%	100.00%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.68%	0.47%
> 5 years, up to and including 10 years:	9.55%	4.40%
> 10 years, up to and including 15 years:	27.86%	18.75%
> 15 years, up to and including 20 years:	27.23%	31.11%
> 20 years, up to and including 25 years:	32.68%	45.27%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.62%	26.48%
Gold Coast	5.37%	5.65%
Sunshine Coast	4.58%	4.30%
Queensland - Other	21.39%	17.55%
Sydney Metropolitan	13.18%	17.42%
N.S.W. - Other	7.73%	7.48%
Australian Capital Territory	1.58%	2.16%
Melbourne Metropolitan	9.87%	10.75%
Victoria - Other	1.66%	0.98%
Perth Metropolitan	3.47%	3.76%
W.A. - Other	0.47%	0.48%
Adelaide Metropolitan	1.89%	1.82%
S.A. - Other	0.39%	0.25%
Darwin Metropolitan	0.32%	0.44%
N.T. - Other	0.08%	0.03%
Hobart Metropolitan	0.16%	0.33%
Tasmania - Other	0.24%	0.14%

Loan Purpose	% number of loans	% value of loans
Construction	6.79%	7.12%
Equity Takeout	5.37%	4.51%
Home Improvement	0.32%	0.18%
Purchase Existing Property	64.96%	66.13%
Purchase New Property	0.24%	0.28%
Refinance	16.73%	18.10%
Refinance - Equity Takeout	4.50%	2.89%
Refinance - Home Improvement	1.10%	0.79%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.03%	1.33%
> 30 days, up to and including 60 days:	0.24%	0.09%
> 60 days, up to and including 90 days:	0.16%	0.29%
> 90 days:	0.79%	1.00%

Default Information for Monthly Period Ending 03 December 2019	
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	23.59%	18.71%

The 2012-01 Series Trust complies with Article 405 of Reg 575/2013
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