

# Apollo Series 2012-1 Trust

## Investor Report for the Monthly Period Ending 3 December 2021

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/11/2021
Last Day of Monthly Period:	03/12/2021
Total Current Balance:	\$107,428,863
Total Number of Loans:	962
Average Current Balance:	\$111,672
Highest Current Balance:	\$547,496
Weighted Average LVR:	44.26%
Weighted Average Seasoning (Months):	156.88
Weighted Average Remaining Term:	190.47
Weighted Average Variable Rate:	3.4146%
Weighted Average Fixed Rate:	2.3079%
Weighted Average Rate on All Loans:	3.3681%
Percentage (by value) of "Owner Occupied" Loans:	78.68%
Percentage (by value) of Metropolitan Securities:	63.58%
Percentage Mortgage Insured - Primary:	35.99%
Percentage Mortgage Insured - Pool:	64.01%
Percentage (by value) of Variable Rate Loans:	96.02%
Percentage (by value) of Interest Only Loans:	1.73%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$289,161
Principal Draw:	\$0
Total:	\$289,161
Trust Expenses for the Period:	
Servicing Fee:	\$20,198
Management Fee:	\$5,050
Custodian Fee:	\$2,020
Trustee Fee:	\$1,826

Swap Payments:	\$42,873
Facility Fees:	\$283
Class A1 Notes Coupon Payments:	\$126,971
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$30,774
Class B Notes Coupon Payments:	\$15,246
Total Expenses:	\$245,240
Residual Income:	\$43,921
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	12/11/2021
Last Day of Coupon Period (Distribution Date):	13/12/2021
Number of Days in Coupon Period:	31
Determination Date:	08/12/2021
Effective BBSW for Current Period:	0.0150%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$126,971
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:	\$30,774
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:	\$15,246
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$816,991
Mortgage portfolio balance at start of period:	\$111,703,576
Less: Scheduled principal received during the period:	\$540,607
Less: Unscheduled principal received during the period:	\$4,370,411
Plus: Redraws:	\$636,306
Mortgage portfolio balance at close of period:	\$107,428,863
Value of full discharges during the period:	\$1,156,727

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$95,525,820
Class A1 Notes Balance before distribution (Stated):	\$95,525,820
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$12,017,762
Class AB Notes Balance before distribution (Stated):	\$12,017,762
Class B Notes Balance before distribution (Invested):	\$4,159,994
Class B Notes Balance before distribution (Stated):	\$4,159,994
<b>Total Invested Note Balance before distribution:</b>	<b>\$111,703,576</b>
Current Weighted Average Security Coupon Rate:	1.8234%
Mortgage Principal Amount Distributed:	\$4,911,019
Repayment of Redraws:	\$636,306
Class A1 Notes Balance after distribution (Invested):	\$91,870,203
Class A1 Notes Balance after distribution (Stated):	\$91,870,203
Class A1 Notes Bond Factor after distribution:	0.098785
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):	\$11,557,861
Class AB Notes Balance after distribution (Stated):	\$11,557,861
Class AB Notes Bond Factor after distribution:	0.222267
Class B Notes Balance after distribution (Invested):	\$4,000,798
Class B Notes Balance after distribution (Stated):	\$4,000,798
Class B Notes Bond Factor after distribution:	0.222267
<b>Total Note Balance After distribution :</b>	<b>\$107,428,863</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$1,947,505
Drawn Amount	\$0
Redraw Facility Limit	\$823,787
Drawn Amount	\$0

<b>Reserve</b>	
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%:	78.48%	60.52%
> 50%, up to and including 55%:	6.24%	10.55%
> 55%, up to and including 60%:	5.30%	9.33%
> 60%, up to and including 65%:	4.47%	8.36%
> 65%, up to and including 70%:	2.60%	5.39%
> 70%, up to and including 75%:	1.87%	3.84%
> 75%, up to and including 80%:	0.73%	1.42%
> 80%, up to and including 85%:	0.31%	0.59%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	35.86%	4.65%
> \$50,000, up to and including \$100,000:	18.09%	11.99%
> \$100,000, up to and including \$200,000:	26.20%	34.18%
> \$200,000, up to and including \$300,000:	14.55%	31.42%
> \$300,000, up to and including \$400,000:	3.64%	11.07%
> \$400,000, up to and including \$500,000:	1.35%	5.21%
> \$500,000, up to and including \$600,000:	0.31%	1.49%

<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:	5.93%	1.49%
> 5 years, up to and including 10 years:	19.85%	9.39%
> 10 years, up to and including 15 years:	29.42%	26.73%
> 15 years, up to and including 20 years:	41.68%	57.73%
> 20 years, up to and including 25 years:	3.12%	4.66%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	26.82%	25.28%
Gold Coast	5.61%	5.63%
Sunshine Coast	4.05%	3.93%
Queensland - Other	22.45%	17.79%
Sydney Metropolitan	12.99%	18.27%
N.S.W. - Other	7.69%	6.62%
Australian Capital Territory	1.56%	2.11%
Melbourne Metropolitan	9.67%	10.41%
Victoria - Other	1.87%	1.23%
Perth Metropolitan	3.64%	4.50%
W.A. - Other	0.52%	0.63%
Adelaide Metropolitan	1.77%	2.11%
S.A. - Other	0.42%	0.37%
Darwin Metropolitan	0.42%	0.60%
N.T. - Other	0.10%	0.03%
Hobart Metropolitan	0.10%	0.30%
Tasmania - Other	0.31%	0.19%

Loan Purpose	% number of loans	% value of loans
Construction	7.38%	7.43%
Equity Takeout	4.89%	4.35%
Home Improvement	0.42%	0.21%
Purchase Existing Property	65.18%	66.57%
Purchase New Property	0.10%	0.01%
Refinance	16.42%	18.01%
Refinance - Equity Takeout	4.47%	2.85%
Refinance - Home Improvement	1.14%	0.57%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.73%	0.99%
> 30 days, up to and including 60 days:	0.52%	0.80%
> 90 days:	0.94%	1.49%

Default Information for Monthly Period Ending 03 December 2021	
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	33.64%	18.19%

