

# Apollo Series 2012-1 Trust

## Investor Report for the Monthly Period Ending 3 January 2020

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/12/2019
Last Day of Monthly Period:	03/01/2020
Total Current Balance:	\$169,132,622
Total Number of Loans:	1,260
Average Current Balance:	\$134,232
Highest Current Balance:	\$619,808
Weighted Average LVR:	49.25%
Weighted Average Seasoning (Months):	133.73
Weighted Average Remaining Term:	211.55
Weighted Average Variable Rate:	4.0969%
Weighted Average Fixed Rate:	3.9524%
Weighted Average Rate on All Loans:	4.0900%
Percentage (by value) of "Owner Occupied" Loans:	77.20%
Percentage (by value) of Metropolitan Securities:	63.19%
Percentage Mortgage Insured - Primary:	35.54%
Percentage Mortgage Insured - Pool:	64.46%
Percentage (by value) of Variable Rate Loans:	95.22%
Percentage (by value) of Interest Only Loans:	7.20%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$531,335
Principal Draw:	\$0
Total:	\$531,335
Trust Expenses for the Period:	
Servicing Fee:	\$31,873
Management Fee:	\$7,968
Trustee Fee:	\$3,701
Custodian Fee:	\$3,187
Trust Indemnification:	\$2,957

Swap Payments:	\$20,606
Facility Fees:	\$380
Class A1 Notes Coupon Payments:	\$306,563
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$59,868
Class B Notes Coupon Payments:	\$27,749
Total Expenses:	\$464,853
Residual Income:	\$66,481
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	12/12/2019
Last Day of Coupon Period (Distribution Date):	13/01/2020
Number of Days in Coupon Period:	32
Determination Date:	08/01/2020
Effective BBSW for Current Period:	0.8350%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$306,563
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:	\$59,868
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:	\$27,749
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$1,184,407
Mortgage portfolio balance at start of period:	\$170,583,572
Less: Scheduled principal received during the period:	\$672,278
Less: Unscheduled principal received during the period:	\$1,592,340
Plus: Redraws:	\$813,668
Mortgage portfolio balance at close of period:	\$169,132,622
Value of full discharges during the period:	\$286,784

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$146,613,525
Class A1 Notes Balance before distribution (Stated):	\$146,613,525
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$17,806,320
Class AB Notes Balance before distribution (Stated):	\$17,806,320
Class B Notes Balance before distribution (Invested):	\$6,163,726
Class B Notes Balance before distribution (Stated):	\$6,163,726
<b>Total Invested Note Balance before distribution:</b>	<b>\$170,583,572</b>
Current Weighted Average Security Coupon Rate:	2.6357%
Mortgage Principal Amount Distributed:	\$2,264,618
Repayment of Redraws:	\$813,668
Class A1 Notes Balance after distribution (Invested):	\$145,366,460
Class A1 Notes Balance after distribution (Stated):	\$145,366,460
Class A1 Notes Bond Factor after distribution:	0.156308
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):	\$17,654,863
Class AB Notes Balance after distribution (Stated):	\$17,654,863
Class AB Notes Bond Factor after distribution:	0.339517
Class B Notes Balance after distribution (Invested):	\$6,111,299
Class B Notes Balance after distribution (Stated):	\$6,111,299
Class B Notes Bond Factor after distribution:	0.339517
<b>Total Note Balance After distribution :</b>	<b>\$169,132,622</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$2,451,212
Drawn Amount	\$0
Redraw Facility Limit	\$1,324,060
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%:	69.29%	49.99%
> 50%, up to and including 55%:	6.11%	9.39%
> 55%, up to and including 60%:	6.11%	9.18%
> 60%, up to and including 65%:	6.59%	10.81%
> 65%, up to and including 70%:	6.11%	10.51%
> 70%, up to and including 75%:	2.54%	4.74%
> 75%, up to and including 80%:	2.06%	3.29%
> 80%, up to and including 85%:	0.87%	1.45%
> 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:	27.86%	3.22%
> \$50,000, up to and including \$100,000:	17.78%	9.99%
> \$100,000, up to and including \$200,000:	28.49%	30.67%
> \$200,000, up to and including \$300,000:	16.59%	30.10%
> \$300,000, up to and including \$400,000:	6.75%	17.05%
> \$400,000, up to and including \$500,000:	1.83%	6.01%
> \$500,000, up to and including \$600,000:	0.63%	2.59%
> \$600,000, up to and including \$700,000:	0.08%	0.37%

<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:	2.70%	0.52%
> 5 years, up to and including 10 years:	10.00%	4.70%
> 10 years, up to and including 15 years:	27.94%	18.92%
> 15 years, up to and including 20 years:	27.14%	31.15%
> 20 years, up to and including 25 years:	32.22%	44.71%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	27.62%	26.56%
Gold Coast	5.32%	5.63%
Sunshine Coast	4.60%	4.34%
Queensland - Other	21.43%	17.54%
Sydney Metropolitan	13.17%	17.35%
N.S.W. - Other	7.70%	7.44%
Australian Capital Territory	1.59%	2.17%
Melbourne Metropolitan	9.92%	10.77%
Victoria - Other	1.67%	0.97%
Perth Metropolitan	3.49%	3.75%
W.A. - Other	0.48%	0.48%
Adelaide Metropolitan	1.90%	1.83%
S.A. - Other	0.32%	0.25%
Darwin Metropolitan	0.32%	0.45%
N.T. - Other	0.08%	0.03%
Hobart Metropolitan	0.16%	0.33%
Tasmania - Other	0.24%	0.14%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	6.75%	7.14%
Equity Takeout	5.40%	4.53%
Home Improvement	0.32%	0.18%
Purchase Existing Property	65.00%	66.11%
Purchase New Property	0.24%	0.28%
Refinance	16.83%	18.14%
Refinance - Equity Takeout	4.44%	2.83%
Refinance - Home Improvement	1.03%	0.79%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.03%	1.47%
> 30 days, up to and including 60 days:	0.24%	0.34%
> 60 days, up to and including 90 days:	0.24%	0.20%
> 90 days:	0.87%	1.15%

Default Information for Monthly Period Ending 03 January 2020	
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	5.36%	14.29%

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