

Apollo Series 2012-1 Trust

Investor Report for the Monthly Period Ending 3 November 2019

Mortgage Portfolio Details	
First Day of Monthly Period:	04/10/2019
Last Day of Monthly Period:	03/11/2019
Total Current Balance:	\$175,086,551
Total Number of Loans:	1,292
Average Current Balance:	\$135,516
Highest Current Balance:	\$625,337
Weighted Average LVR:	49.80%
Weighted Average Seasoning (Months):	131.27
Weighted Average Remaining Term:	214.15
Weighted Average Variable Rate:	4.1211%
Weighted Average Fixed Rate:	4.0731%
Weighted Average Rate on All Loans:	4.1184%
Percentage (by value) of "Owner Occupied" Loans:	77.05%
Percentage (by value) of Metropolitan Securities:	63.19%
Percentage Mortgage Insured - Primary:	35.30%
Percentage Mortgage Insured - Pool:	64.70%
Percentage (by value) of Variable Rate Loans:	94.40%
Percentage (by value) of Interest Only Loans:	7.98%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$577,195
Principal Draw:	\$0
Total:	\$577,195
Trust Expenses for the Period:	
Servicing Fee:	\$33,215
Trust Indemnification:	\$17,864
Management Fee:	\$8,304
Trustee Fee:	\$3,496
Custodian Fee:	\$3,321

Swap Payments:	\$86,003
Facility Fees:	\$407
Class A1 Notes Coupon Payments:	\$297,405
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$57,497
Class B Notes Coupon Payments:	\$26,537
Total Expenses:	\$534,049
Residual Income:	\$43,146
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period

First Day of Coupon Period:	14/10/2019
Last Day of Coupon Period (Distribution Date):	12/11/2019
Number of Days in Coupon Period:	29
Determination Date:	07/11/2019
Effective BBSW for Current Period:	0.9000%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$297,405
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:	\$57,497
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:	\$26,537
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors

Scheduled Monthly Payment Amount:	\$1,233,663
Mortgage portfolio balance at start of period:	\$177,762,490
Less: Scheduled principal received during the period:	\$674,852
Less: Unscheduled principal received during the period:	\$2,899,696
Plus: Redraws:	\$898,609
Mortgage portfolio balance at close of period:	\$175,086,551
Value of full discharges during the period:	\$-780

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$152,783,676
Class A1 Notes Balance before distribution (Stated):	\$152,783,676
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$18,555,690
Class AB Notes Balance before distribution (Stated):	\$18,555,690
Class B Notes Balance before distribution (Invested):	\$6,423,123
Class B Notes Balance before distribution (Stated):	\$6,423,123
Total Invested Note Balance before distribution:	\$177,762,490
Current Weighted Average Security Coupon Rate:	2.7007%
Mortgage Principal Amount Distributed:	\$3,574,548
Repayment of Redraws:	\$898,609
Class A1 Notes Balance after distribution (Invested):	\$150,483,755
Class A1 Notes Balance after distribution (Stated):	\$150,483,755
Class A1 Notes Bond Factor after distribution:	0.161810
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):	\$18,276,363
Class AB Notes Balance after distribution (Stated):	\$18,276,363
Class AB Notes Bond Factor after distribution:	0.351469
Class B Notes Balance after distribution (Invested):	\$6,326,433
Class B Notes Balance after distribution (Stated):	\$6,326,433
Class B Notes Bond Factor after distribution:	0.351469
Total Note Balance After distribution :	\$175,086,551

Facilities	
Liquidity Facility Limit	\$2,969,647
Drawn Amount	\$0
Redraw Facility Limit	\$1,324,060
Drawn Amount	\$0

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

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	68.58%	48.58%
> 50%, up to and including 55%:	6.04%	9.79%
> 55%, up to and including 60%:	6.35%	8.90%
> 60%, up to and including 65%:	6.66%	10.73%
> 65%, up to and including 70%:	5.34%	9.63%
> 70%, up to and including 75%:	3.56%	6.58%
> 75%, up to and including 80%:	2.17%	3.43%
> 80%, up to and including 85%:	0.85%	1.52%
> 85%, up to and including 90%:	0.23%	0.37%
> 90%, up to and including 95%:	0.23%	0.46%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	28.33%	3.38%
> \$50,000, up to and including \$100,000:	16.41%	9.18%
> \$100,000, up to and including \$200,000:	29.10%	31.02%
> \$200,000, up to and including \$300,000:	16.80%	30.33%
> \$300,000, up to and including \$400,000:	6.73%	16.90%
> \$400,000, up to and including \$500,000:	1.93%	6.31%
> \$500,000, up to and including \$600,000:	0.62%	2.52%
> \$600,000, up to and including \$700,000:	0.08%	0.36%

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

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	2.71%	0.47%
> 5 years, up to and including 10 years:	9.37%	4.29%
> 10 years, up to and including 15 years:	27.40%	18.27%
> 15 years, up to and including 20 years:	26.70%	30.29%
> 20 years, up to and including 25 years:	33.82%	46.69%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.94%	27.22%
Gold Coast	5.26%	5.49%
Sunshine Coast	4.64%	4.28%
Queensland - Other	21.13%	17.54%
Sydney Metropolitan	13.16%	16.98%
N.S.W. - Other	7.89%	7.52%
Australian Capital Territory	1.63%	2.27%
Melbourne Metropolitan	9.75%	10.52%
Victoria - Other	1.63%	0.97%
Perth Metropolitan	3.41%	3.67%
W.A. - Other	0.46%	0.46%
Adelaide Metropolitan	1.86%	1.78%
S.A. - Other	0.46%	0.39%
Darwin Metropolitan	0.31%	0.44%
N.T. - Other	0.08%	0.03%
Hobart Metropolitan	0.15%	0.32%
Tasmania - Other	0.23%	0.13%

Loan Purpose	% number of loans	% value of loans
Construction	6.73%	7.09%
Equity Takeout	5.34%	4.45%
Home Improvement	0.31%	0.17%
Purchase Existing Property	65.33%	66.76%
Purchase New Property	0.23%	0.28%
Refinance	16.56%	17.69%
Refinance - Equity Takeout	4.41%	2.80%
Refinance - Home Improvement	1.08%	0.76%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.01%	1.29%
> 30 days, up to and including 60 days:	0.39%	0.58%
> 60 days, up to and including 90 days:	0.08%	0.14%
> 90 days:	0.85%	1.11%

Default Information for Monthly Period Ending 03 November 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	12.75%	17.73%

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