

Apollo Series 2012-1 Trust

Investor Report for the Monthly Period Ending 3 November 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	04/10/2020
Last Day of Monthly Period:	03/11/2020
Total Current Balance:	\$139,107,524
Total Number of Loans:	1,128
Average Current Balance:	\$123,322
Highest Current Balance:	\$586,896
Weighted Average LVR:	47.34%
Weighted Average Seasoning (Months):	144.00
Weighted Average Remaining Term:	201.96
Weighted Average Variable Rate:	3.6161%
Weighted Average Fixed Rate:	3.4553%
Weighted Average Rate on All Loans:	3.6113%
Percentage (by value) of "Owner Occupied" Loans:	77.74%
Percentage (by value) of Metropolitan Securities:	63.31%
Percentage Mortgage Insured - Primary:	36.59%
Percentage Mortgage Insured - Pool:	63.41%
Percentage (by value) of Variable Rate Loans:	97.00%
Percentage (by value) of Interest Only Loans:	4.79%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$386,451
Principal Draw:	\$0
Total:	\$386,451
Trust Expenses for the Period:	
Trust Indemnification:	\$27,586
Servicing Fee:	\$26,433
Management Fee:	\$6,608
Custodian Fee:	\$2,643
Trustee Fee:	\$2,313

Swap Payments:	\$65,984
Facility Fees:	\$347
Class A1 Notes Coupon Payments:	\$168,505
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$39,942
Class B Notes Coupon Payments:	\$19,643
Total Expenses:	\$360,005
Residual Income:	\$26,447
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	12/10/2020
Last Day of Coupon Period (Distribution Date):	12/11/2020
Number of Days in Coupon Period:	31
Determination Date:	09/11/2020
Effective BBSW for Current Period:	0.0900%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$168,505
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:	\$39,942
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:	\$19,643
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$990,010
Mortgage portfolio balance at start of period:	\$141,464,448
Less: Scheduled principal received during the period:	\$617,919
Less: Unscheduled principal received during the period:	\$2,752,827
Plus: Redraws:	\$1,013,822
Mortgage portfolio balance at close of period:	\$139,107,524
Value of full discharges during the period:	\$451,782

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$120,976,497
Class A1 Notes Balance before distribution (Stated):	\$120,976,497
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$15,219,620
Class AB Notes Balance before distribution (Stated):	\$15,219,620
Class B Notes Balance before distribution (Invested):	\$5,268,330
Class B Notes Balance before distribution (Stated):	\$5,268,330
Total Invested Note Balance before distribution:	\$141,464,448
Current Weighted Average Security Coupon Rate:	1.8984%
Mortgage Principal Amount Distributed:	\$3,370,746
Repayment of Redraws:	\$1,013,822
Class A1 Notes Balance after distribution (Invested):	\$118,960,921
Class A1 Notes Balance after distribution (Stated):	\$118,960,921
Class A1 Notes Bond Factor after distribution:	0.127915
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):	\$14,966,048
Class AB Notes Balance after distribution (Stated):	\$14,966,048
Class AB Notes Bond Factor after distribution:	0.287809
Class B Notes Balance after distribution (Invested):	\$5,180,555
Class B Notes Balance after distribution (Stated):	\$5,180,555
Class B Notes Bond Factor after distribution:	0.287809
Total Note Balance After distribution :	\$139,107,524

Facilities	
Liquidity Facility Limit	\$2,451,212
Drawn Amount	\$0
Redraw Facility Limit	\$823,787
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%:	73.32%	54.31%
> 50%, up to and including 55%:	5.76%	8.28%
> 55%, up to and including 60%:	6.83%	11.52%
> 60%, up to and including 65%:	5.32%	9.01%
> 65%, up to and including 70%:	3.99%	7.62%
> 70%, up to and including 75%:	2.48%	4.55%
> 75%, up to and including 80%:	1.60%	3.04%
> 80%, up to and including 85%:	0.53%	1.28%
> 90%, up to and including 95%:	0.18%	0.39%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	31.12%	3.57%
> \$50,000, up to and including \$100,000:	19.41%	11.81%
> \$100,000, up to and including \$200,000:	25.44%	29.63%
> \$200,000, up to and including \$300,000:	16.84%	33.10%
> \$300,000, up to and including \$400,000:	5.05%	13.74%
> \$400,000, up to and including \$500,000:	1.51%	5.44%
> \$500,000, up to and including \$600,000:	0.62%	2.71%

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:	4.08%	0.92%
> 5 years, up to and including 10 years:	13.39%	6.76%
> 10 years, up to and including 15 years:	29.43%	21.76%
> 15 years, up to and including 20 years:	32.09%	40.86%
> 20 years, up to and including 25 years:	21.01%	29.71%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.48%	26.15%
Gold Coast	5.59%	5.84%
Sunshine Coast	4.52%	4.37%
Queensland - Other	21.45%	17.10%
Sydney Metropolitan	12.85%	17.32%
N.S.W. - Other	7.89%	7.48%
Australian Capital Territory	1.68%	2.27%
Melbourne Metropolitan	10.11%	11.01%
Victoria - Other	1.77%	0.92%
Perth Metropolitan	3.28%	3.75%
W.A. - Other	0.44%	0.51%
Adelaide Metropolitan	1.77%	2.04%
S.A. - Other	0.35%	0.30%
Darwin Metropolitan	0.35%	0.50%
N.T. - Other	0.09%	0.03%
Hobart Metropolitan	0.09%	0.25%
Tasmania - Other	0.27%	0.16%

Loan Purpose	% number of loans	% value of loans
Construction	7.09%	6.48%
Equity Takeout	5.05%	4.23%
Home Improvement	0.35%	0.20%
Purchase Existing Property	65.16%	66.27%
Purchase New Property	0.18%	0.18%
Refinance	16.76%	18.98%
Refinance - Equity Takeout	4.34%	2.88%
Refinance - Home Improvement	1.06%	0.79%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.80%	1.38%
> 90 days:	0.71%	0.97%

Default Information for Monthly Period Ending 03 November 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	13.85%	16.64%

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