

Apollo Series 2012-1 Trust

Investor Report for the Monthly Period Ending 3 October 2020

Mortgage Portfolio Details	
First Day of Monthly Period:	04/09/2020
Last Day of Monthly Period:	03/10/2020
Total Current Balance:	\$141,464,448
Total Number of Loans:	1,138
Average Current Balance:	\$124,310
Highest Current Balance:	\$590,188
Weighted Average LVR:	47.61%
Weighted Average Seasoning (Months):	142.71
Weighted Average Remaining Term:	203.07
Weighted Average Variable Rate:	3.6341%
Weighted Average Fixed Rate:	3.4762%
Weighted Average Rate on All Loans:	3.6292%
Percentage (by value) of "Owner Occupied" Loans:	77.26%
Percentage (by value) of Metropolitan Securities:	63.58%
Percentage Mortgage Insured - Primary:	36.20%
Percentage Mortgage Insured - Pool:	63.80%
Percentage (by value) of Variable Rate Loans:	96.88%
Percentage (by value) of Interest Only Loans:	4.79%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$407,534
Principal Draw:	\$0
Total:	\$407,534
Trust Expenses for the Period:	
Servicing Fee:	\$26,145
Management Fee:	\$6,536
Custodian Fee:	\$2,615
Trustee Fee:	\$2,135
Trust Indemnification:	\$25

Swap Payments:	\$110,425
Facility Fees:	\$314
Class A1 Notes Coupon Payments:	\$155,563
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$36,874
Class B Notes Coupon Payments:	\$18,134
Total Expenses:	\$358,767
Residual Income:	\$48,767
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/09/2020
Last Day of Coupon Period (Distribution Date):	12/10/2020
Number of Days in Coupon Period:	28
Determination Date:	07/10/2020
Effective BBSW for Current Period:	0.0900%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$155,563
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:	\$36,874
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:	\$18,134
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$1,010,979
Mortgage portfolio balance at start of period:	\$144,591,920
Less: Scheduled principal received during the period:	\$617,966
Less: Unscheduled principal received during the period:	\$3,073,279
Plus: Redraws:	\$563,772
Mortgage portfolio balance at close of period:	\$141,464,448
Value of full discharges during the period:	\$235,400

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$123,651,025
Class A1 Notes Balance before distribution (Stated):	\$123,651,025
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$15,556,093
Class AB Notes Balance before distribution (Stated):	\$15,556,093
Class B Notes Balance before distribution (Invested):	\$5,384,801
Class B Notes Balance before distribution (Stated):	\$5,384,801
Total Invested Note Balance before distribution:	\$144,591,920
Current Weighted Average Security Coupon Rate:	1.8984%
Mortgage Principal Amount Distributed:	\$3,691,245
Repayment of Redraws:	\$563,772
Class A1 Notes Balance after distribution (Invested):	\$120,976,497
Class A1 Notes Balance after distribution (Stated):	\$120,976,497
Class A1 Notes Bond Factor after distribution:	0.130082
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):	\$15,219,620
Class AB Notes Balance after distribution (Stated):	\$15,219,620
Class AB Notes Bond Factor after distribution:	0.292685
Class B Notes Balance after distribution (Invested):	\$5,268,330
Class B Notes Balance after distribution (Stated):	\$5,268,330
Class B Notes Bond Factor after distribution:	0.292685
Total Note Balance After distribution :	\$141,464,448

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%:	73.02%	53.90%
> 50%, up to and including 55%:	5.71%	8.39%
> 55%, up to and including 60%:	6.24%	10.05%
> 60%, up to and including 65%:	5.80%	10.23%
> 65%, up to and including 70%:	4.04%	7.43%
> 70%, up to and including 75%:	2.81%	5.44%
> 75%, up to and including 80%:	1.58%	2.83%
> 80%, up to and including 85%:	0.53%	1.19%
> 85%, up to and including 90%:	0.09%	0.15%
> 90%, up to and including 95%:	0.18%	0.38%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	31.11%	3.54%
> \$50,000, up to and including \$100,000:	18.98%	11.51%
> \$100,000, up to and including \$200,000:	25.83%	29.77%
> \$200,000, up to and including \$300,000:	16.61%	32.47%
> \$300,000, up to and including \$400,000:	5.18%	14.06%
> \$400,000, up to and including \$500,000:	1.67%	5.97%
> \$500,000, up to and including \$600,000:	0.62%	2.69%

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:	3.95%	0.89%
> 5 years, up to and including 10 years:	12.83%	6.35%
> 10 years, up to and including 15 years:	29.00%	20.68%
> 15 years, up to and including 20 years:	31.20%	39.93%
> 20 years, up to and including 25 years:	23.02%	32.14%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	27.42%	26.36%
Gold Coast	5.54%	5.84%
Sunshine Coast	4.75%	4.35%
Queensland - Other	21.44%	16.86%
Sydney Metropolitan	12.92%	17.45%
N.S.W. - Other	7.91%	7.41%
Australian Capital Territory	1.67%	2.24%
Melbourne Metropolitan	10.02%	11.06%
Victoria - Other	1.76%	0.99%
Perth Metropolitan	3.25%	3.70%
W.A. - Other	0.44%	0.51%
Adelaide Metropolitan	1.76%	2.02%
S.A. - Other	0.35%	0.29%
Darwin Metropolitan	0.35%	0.50%
N.T. - Other	0.09%	0.03%
Hobart Metropolitan	0.09%	0.25%
Tasmania - Other	0.26%	0.15%

Loan Purpose	% number of loans	% value of loans
Construction	7.03%	6.53%
Equity Takeout	5.18%	4.35%
Home Improvement	0.35%	0.20%
Purchase Existing Property	65.11%	66.22%
Purchase New Property	0.18%	0.17%
Refinance	16.78%	18.89%
Refinance - Equity Takeout	4.31%	2.84%
Refinance - Home Improvement	1.05%	0.79%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.53%	0.66%
> 60 days, up to and including 90 days:	0.09%	0.09%
> 90 days:	0.70%	0.96%

Default Information for Monthly Period Ending 03 October 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	19.02%	21.14%

