

Apollo Series 2012-1 Trust

Investor Report for the Monthly Period Ending 3 December 2016

Mortgage Portfolio Details	
First Day of Monthly Period:	04/11/2016
Last Day of Monthly Period:	03/12/2016
Total Current Balance:	\$323,607,996
Total Number of Loans:	1,931
Average Current Balance:	\$167,586
Highest Current Balance:	\$716,323
Weighted Average LVR:	55.01%
Weighted Average Seasoning (Months):	96.38
Weighted Average Remaining Term:	247.23
Weighted Average Variable Rate:	4.5802%
Weighted Average Fixed Rate:	4.6081%
Weighted Average Rate on All Loans:	4.5835%
Percentage (by value) of "Owner Occupied" Loans:	75.19%
Percentage (by value) of Metropolitan Securities:	64.62%
Percentage Mortgage Insured - Primary:	35.37%
Percentage Mortgage Insured - Pool:	64.63%
Percentage (by value) of Variable Rate Loans:	94.95%
Percentage (by value) of Interest Only Loans:	9.91%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,218,750
Principal Draw:	\$0
Total:	\$1,218,750
Trust Expenses for the Period:	
Servicing Fee:	\$59,678
Management Fee:	\$14,919
Trustee Fee:	\$6,203
Custodian Fee:	\$5,968
Trust Indemnification:	\$2,805

Swap Payments:	\$154,216
Facility Fees:	\$652
Class A1 Notes Coupon Payments:	\$687,623
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$121,833
Class B Notes Coupon Payments:	\$54,065
Total Expenses:	\$1,107,962
Residual Income:	\$110,788
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	14/11/2016
Last Day of Coupon Period (Distribution Date):	12/12/2016
Number of Days in Coupon Period:	28
Determination Date:	07/12/2016
Effective BBSW for Current Period:	1.6100%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$687,623
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:	\$121,833
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:	\$54,065
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgages	
Scheduled Monthly Payment Amount:	\$2,083,875
Mortgage portfolio balance at start of period:	\$330,035,884
Less: Scheduled principal received during the period:	\$903,664
Less: Unscheduled principal received during the period:	\$7,406,899
Plus: Redraws:	\$1,882,675
Mortgage portfolio balance at close of period:	\$323,607,996
Value of full discharges during the period:	\$5,049,785

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$283,659,932
Class A1 Notes Balance before distribution (Stated):	\$283,659,932
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$34,450,707
Class AB Notes Balance before distribution (Stated):	\$34,450,707
Class B Notes Balance before distribution (Invested):	\$11,925,245
Class B Notes Balance before distribution (Stated):	\$11,925,245
Total Invested Note Balance before distribution:	\$330,035,884
Current Weighted Average Security Coupon Rate:	3.4107%
Mortgage Principal Amount Distributed:	\$8,310,563
Repayment of Redraws:	\$1,882,675
Class A1 Notes Balance after distribution (Invested):	\$278,135,277
Class A1 Notes Balance after distribution (Stated):	\$278,135,277
Class A1 Notes Bond Factor after distribution:	0.299070
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):	\$33,779,734
Class AB Notes Balance after distribution (Stated):	\$33,779,734
Class AB Notes Bond Factor after distribution:	0.649610
Class B Notes Balance after distribution (Invested):	\$11,692,985
Class B Notes Balance after distribution (Stated):	\$11,692,985
Class B Notes Bond Factor after distribution:	0.649610
Total Note Balance After distribution :	\$323,607,996
Facilities	
Liquidity Facility Limit	\$5,051,120
Drawn Amount	\$0
Redraw Facility Limit	\$1,835,805
Drawn Amount	\$0
Reserve	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$3,600,000

Loan To Valuation Ratio	% number of loans	% value of loans
Not Applicable	0.05%	0.06%
Up to and including 50%:	56.55%	37.70%
> 50%, up to and including 55%:	7.25%	9.38%
> 55%, up to and including 60%:	7.20%	10.05%
> 60%, up to and including 65%:	7.09%	9.49%
> 65%, up to and including 70%:	7.92%	11.05%
> 70%, up to and including 75%:	5.85%	9.26%
> 75%, up to and including 80%:	5.39%	8.88%
> 80%, up to and including 85%:	1.66%	2.62%
> 85%, up to and including 90%:	0.93%	1.35%
> 90%, up to and including 95%:	0.10%	0.16%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	19.89%	2.12%
> \$50,000, up to and including \$100,000:	14.91%	6.61%
> \$100,000, up to and including \$200,000:	28.38%	24.88%
> \$200,000, up to and including \$300,000:	21.80%	31.71%
> \$300,000, up to and including \$400,000:	9.89%	19.93%
> \$400,000, up to and including \$500,000:	3.63%	9.45%
> \$500,000, up to and including \$600,000:	0.83%	2.68%
> \$600,000, up to and including \$700,000:	0.57%	2.17%
> \$700,000, up to and including \$750,000:	0.10%	0.44%

Seasoning Analysis	% number of loans	% value of loans
> 48 months, up to and including 60 months:	3.52%	4.90%
> 60 months:	96.48%	95.10%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	2.54%	0.39%
> 5 years, up to and including 10 years:	5.70%	2.43%
> 10 years, up to and including 15 years:	16.93%	10.57%
> 15 years, up to and including 20 years:	27.71%	25.64%
> 20 years, up to and including 25 years:	44.23%	56.76%
> 25 years, up to and including 30 years:	2.90%	4.20%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.05%	0.06%
Brisbane Metropolitan	28.48%	26.90%
Gold Coast	4.97%	5.10%
Sunshine Coast	4.61%	4.28%
Queensland - Other	19.11%	15.54%
Sydney Metropolitan	14.55%	19.12%
N.S.W. - Other	8.18%	8.26%
Australian Capital Territory	1.71%	2.22%
Melbourne Metropolitan	9.84%	10.39%
Victoria - Other	2.02%	1.45%
Perth Metropolitan	3.47%	3.84%
W.A. - Other	0.36%	0.32%
Adelaide Metropolitan	1.61%	1.52%
S.A. - Other	0.31%	0.27%
Darwin Metropolitan	0.26%	0.38%
N.T. - Other	0.05%	0.02%
Hobart Metropolitan	0.21%	0.25%
Tasmania - Other	0.21%	0.08%

Loan Purpose	% number of loans	% value of loans
Construction	6.11%	6.19%
Equity Takeout	3.83%	2.50%
Purchase Existing Property	56.91%	59.82%
Refinance	20.25%	21.81%
Refinance - Equity Takeout	8.96%	7.11%
Refinance - Home Improvement	3.94%	2.57%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.04%	1.25%
> 30 days, up to and including 60 days:	0.36%	0.54%
> 60 days, up to and including 90 days:	0.16%	0.11%
> 90 days:	0.62%	0.93%

Default Information for Monthly Period Ending 03 December 2016	
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	18.38%	19.59%

