

# Apollo Series 2012-1 Trust

## Investor Report for the Monthly Period Ending 3 February 2017

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/01/2017
Last Day of Monthly Period:	03/02/2017
Total Current Balance:	\$308,341,928
Total Number of Loans:	1,876
Average Current Balance:	\$164,361
Highest Current Balance:	\$708,760
Weighted Average LVR:	54.60%
Weighted Average Seasoning (Months):	98.10
Weighted Average Remaining Term:	245.32
Weighted Average Variable Rate:	4.7134%
Weighted Average Fixed Rate:	4.5656%
Weighted Average Rate on All Loans:	4.7056%
Percentage (by value) of "Owner Occupied" Loans:	74.93%
Percentage (by value) of Metropolitan Securities:	63.97%
Percentage Mortgage Insured - Primary:	35.25%
Percentage Mortgage Insured - Pool:	64.75%
Percentage (by value) of Variable Rate Loans:	94.66%
Percentage (by value) of Interest Only Loans:	9.75%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,168,867
Principal Draw:	\$0
Total:	\$1,168,867
Trust Expenses for the Period:	
Servicing Fee:	\$59,180
Management Fee:	\$14,795
Trustee Fee:	\$6,803
Custodian Fee:	\$5,918

Swap Payments:	\$5,691
Facility Fees:	\$676
Class A1 Notes Coupon Payments:	\$755,353
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$133,767
Class B Notes Coupon Payments:	\$59,347
Total Expenses:	\$1,041,530
Residual Income:	\$127,337
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	12/01/2017
Last Day of Coupon Period (Distribution Date):	13/02/2017
Number of Days in Coupon Period:	32
Determination Date:	08/02/2017
Effective BBSW for Current Period:	1.6150%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$755,353
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:	\$133,767
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:	\$59,347
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$1,998,625
Mortgage portfolio balance at start of period:	\$316,724,902
Less: Scheduled principal received during the period:	\$865,964
Less: Unscheduled principal received during the period:	\$9,030,166
Plus: Redraws:	\$1,513,157
Mortgage portfolio balance at close of period:	\$308,341,928
Value of full discharges during the period:	\$6,425,742

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$272,219,381
Class A1 Notes Balance before distribution (Stated):	\$272,219,381
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$33,061,244
Class AB Notes Balance before distribution (Stated):	\$33,061,244
Class B Notes Balance before distribution (Invested):	\$11,444,277
Class B Notes Balance before distribution (Stated):	\$11,444,277
<b>Total Invested Note Balance before distribution:</b>	<b>\$316,724,902</b>
Current Weighted Average Security Coupon Rate:	3.4157%
Mortgage Principal Amount Distributed:	\$9,896,130
Repayment of Redraws:	\$1,513,157
Class A1 Notes Balance after distribution (Invested):	\$265,014,366
Class A1 Notes Balance after distribution (Stated):	\$265,014,366
Class A1 Notes Bond Factor after distribution:	0.284962
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):	\$32,186,190
Class AB Notes Balance after distribution (Stated):	\$32,186,190
Class AB Notes Bond Factor after distribution:	0.618965
Class B Notes Balance after distribution (Invested):	\$11,141,373
Class B Notes Balance after distribution (Stated):	\$11,141,373
Class B Notes Bond Factor after distribution:	0.618965
<b>Total Note Balance After distribution :</b>	<b>\$308,341,928</b>
<b>Facilities</b>	
Liquidity Facility Limit	\$4,530,512
Drawn Amount	\$0
Redraw Facility Limit	\$1,835,805
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>
Not Applicable	0.05%	0.15%
Up to and including 50%:	57.09%	37.95%
> 50%, up to and including 55%:	7.20%	9.29%
> 55%, up to and including 60%:	7.57%	10.70%
> 60%, up to and including 65%:	7.30%	9.51%
> 65%, up to and including 70%:	7.84%	11.45%
> 70%, up to and including 75%:	5.70%	8.77%
> 75%, up to and including 80%:	4.69%	8.21%
> 80%, up to and including 85%:	1.60%	2.54%
> 85%, up to and including 90%:	0.85%	1.26%
> 90%, up to and including 95%:	0.11%	0.17%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	20.20%	2.15%
> \$50,000, up to and including \$100,000:	15.94%	7.21%
> \$100,000, up to and including \$200,000:	27.99%	24.88%
> \$200,000, up to and including \$300,000:	21.54%	31.98%
> \$300,000, up to and including \$400,000:	9.49%	19.54%
> \$400,000, up to and including \$500,000:	3.41%	9.08%
> \$500,000, up to and including \$600,000:	0.85%	2.83%
> \$600,000, up to and including \$700,000:	0.48%	1.87%
> \$700,000, up to and including \$750,000:	0.11%	0.46%

<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:	2.61%	0.40%
> 5 years, up to and including 10 years:	6.02%	2.57%
> 10 years, up to and including 15 years:	18.18%	11.34%
> 15 years, up to and including 20 years:	27.19%	25.80%
> 20 years, up to and including 25 years:	46.00%	59.89%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable - No Security	0.05%	0.15%
Brisbane Metropolitan	28.36%	26.65%
Gold Coast	5.12%	5.35%
Sunshine Coast	4.58%	4.26%
Queensland - Other	19.30%	15.75%
Sydney Metropolitan	14.55%	19.13%
N.S.W. - Other	8.16%	8.35%
Australian Capital Territory	1.71%	2.15%
Melbourne Metropolitan	9.59%	9.98%
Victoria - Other	2.03%	1.44%
Perth Metropolitan	3.52%	3.93%
W.A. - Other	0.37%	0.33%
Adelaide Metropolitan	1.60%	1.49%
S.A. - Other	0.32%	0.28%
Darwin Metropolitan	0.27%	0.40%
N.T. - Other	0.05%	0.02%
Hobart Metropolitan	0.21%	0.26%
Tasmania - Other	0.21%	0.08%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	6.18%	6.27%
Equity Takeout	3.89%	2.60%
Purchase Existing Property	56.88%	59.98%
Refinance	20.31%	22.02%
Refinance - Equity Takeout	8.80%	6.55%
Refinance - Home Improvement	3.94%	2.58%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	0.91%	1.09%
> 30 days, up to and including 60 days:	0.27%	0.37%
> 60 days, up to and including 90 days:	0.27%	0.31%
> 90 days:	0.53%	0.97%

<b>Default Information for Monthly Period Ending 03 February 2017</b>	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	\$0

<b>CPR Analysis</b>	<b>Monthly CPR</b>	<b>Quarterly CPR</b>
CPR	25.10%	21.27%

