

Apollo Series 2012-1 Trust

Investor Report for the Monthly Period Ending 3 January 2017

Mortgage Portfolio Details	
First Day of Monthly Period:	04/12/2016
Last Day of Monthly Period:	03/01/2017
Total Current Balance:	\$316,724,902
Total Number of Loans:	1,907
Average Current Balance:	\$166,085
Highest Current Balance:	\$712,310
Weighted Average LVR:	54.72%
Weighted Average Seasoning (Months):	97.15
Weighted Average Remaining Term:	246.24
Weighted Average Variable Rate:	4.6097%
Weighted Average Fixed Rate:	4.5956%
Weighted Average Rate on All Loans:	4.6108%
Percentage (by value) of "Owner Occupied" Loans:	75.06%
Percentage (by value) of Metropolitan Securities:	64.22%
Percentage Mortgage Insured - Primary:	35.26%
Percentage Mortgage Insured - Pool:	64.74%
Percentage (by value) of Variable Rate Loans:	94.87%
Percentage (by value) of Interest Only Loans:	9.66%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,155,383
Principal Draw:	\$0
Total:	\$1,155,383
Trust Expenses for the Period:	
Servicing Fee:	\$60,466
Management Fee:	\$15,116
Trustee Fee:	\$6,734
Custodian Fee:	\$6,047
Trust Indemnification:	\$61

Swap Payments:	\$8,518
Facility Fees:	\$655
Class A1 Notes Coupon Payments:	\$747,650
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$132,403
Class B Notes Coupon Payments:	\$58,742
Total Expenses:	\$1,036,392
Residual Income:	\$118,991
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	12/12/2016
Last Day of Coupon Period (Distribution Date):	12/01/2017
Number of Days in Coupon Period:	31
Determination Date:	09/01/2017
Effective BBSW for Current Period:	1.6150%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$747,650
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:	\$132,403
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:	\$58,742
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,052,117
Mortgage portfolio balance at start of period:	\$323,607,996
Less: Scheduled principal received during the period:	\$928,236
Less: Unscheduled principal received during the period:	\$7,099,208
Plus: Redraws:	\$1,144,350
Mortgage portfolio balance at close of period:	\$316,724,902
Value of full discharges during the period:	\$5,008,293

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$278,135,277
Class A1 Notes Balance before distribution (Stated):	\$278,135,277
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$33,779,734
Class AB Notes Balance before distribution (Stated):	\$33,779,734
Class B Notes Balance before distribution (Invested):	\$11,692,985
Class B Notes Balance before distribution (Stated):	\$11,692,985
Total Invested Note Balance before distribution:	\$323,607,996
Current Weighted Average Security Coupon Rate:	3.4157%
Mortgage Principal Amount Distributed:	\$8,027,443
Repayment of Redraws:	\$1,144,350
Class A1 Notes Balance after distribution (Invested):	\$272,219,381
Class A1 Notes Balance after distribution (Stated):	\$272,219,381
Class A1 Notes Bond Factor after distribution:	0.292709
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):	\$33,061,244
Class AB Notes Balance after distribution (Stated):	\$33,061,244
Class AB Notes Bond Factor after distribution:	0.635793
Class B Notes Balance after distribution (Invested):	\$11,444,277
Class B Notes Balance after distribution (Stated):	\$11,444,277
Class B Notes Bond Factor after distribution:	0.635793
Total Note Balance After distribution :	\$316,724,902
Facilities	
Liquidity Facility Limit	\$4,530,512
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%	0.16%
Up to and including 50%:	56.90%	38.11%
> 50%, up to and including 55%:	7.29%	9.19%
> 55%, up to and including 60%:	7.24%	10.15%
> 60%, up to and including 65%:	7.08%	9.39%
> 65%, up to and including 70%:	7.92%	11.19%
> 70%, up to and including 75%:	5.72%	8.82%
> 75%, up to and including 80%:	5.19%	8.90%
> 80%, up to and including 85%:	1.57%	2.55%
> 85%, up to and including 90%:	0.94%	1.38%
> 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:	19.93%	2.10%
> \$50,000, up to and including \$100,000:	15.73%	7.06%
> \$100,000, up to and including \$200,000:	27.90%	24.63%
> \$200,000, up to and including \$300,000:	21.81%	32.06%
> \$300,000, up to and including \$400,000:	9.60%	19.53%
> \$400,000, up to and including \$500,000:	3.57%	9.39%
> \$500,000, up to and including \$600,000:	0.79%	2.57%
> \$600,000, up to and including \$700,000:	0.58%	2.21%
> \$700,000, up to and including \$750,000:	0.10%	0.45%

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:	2.62%	0.41%
> 5 years, up to and including 10 years:	5.93%	2.52%
> 10 years, up to and including 15 years:	17.78%	11.39%
> 15 years, up to and including 20 years:	27.27%	25.39%
> 20 years, up to and including 25 years:	46.36%	60.18%
> 25 years, up to and including 30 years:	0.05%	0.11%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.05%	0.16%
Brisbane Metropolitan	28.32%	26.42%
Gold Coast	5.03%	5.27%
Sunshine Coast	4.67%	4.35%
Queensland - Other	19.19%	15.72%
Sydney Metropolitan	14.53%	19.23%
N.S.W. - Other	8.13%	8.10%
Australian Capital Territory	1.73%	2.24%
Melbourne Metropolitan	9.81%	10.30%
Victoria - Other	2.05%	1.47%
Perth Metropolitan	3.46%	3.84%
W.A. - Other	0.37%	0.32%
Adelaide Metropolitan	1.63%	1.55%
S.A. - Other	0.31%	0.28%
Darwin Metropolitan	0.26%	0.39%
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	6.14%	6.23%
Equity Takeout	3.88%	2.56%
Purchase Existing Property	56.90%	59.92%
Refinance	20.40%	22.08%
Refinance - Equity Takeout	8.76%	6.62%
Refinance - Home Improvement	3.93%	2.58%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.47%	1.95%
> 30 days, up to and including 60 days:	0.26%	0.28%
> 60 days, up to and including 90 days:	0.16%	0.18%
> 90 days:	0.52%	0.91%

Default Information for Monthly Period Ending 03 January 2017	
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	20.03%	19.82%

