

# Apollo Series 2012-1 Trust

## Investor Report for the Monthly Period Ending 3 May 2018

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/04/2018
Last Day of Monthly Period:	03/05/2018
Total Current Balance:	\$236,805,375
Total Number of Loans:	1,573
Average Current Balance:	\$150,544
Highest Current Balance:	\$653,743
Weighted Average LVR:	52.63%
Weighted Average Seasoning (Months):	112.64
Weighted Average Remaining Term:	231.61
Weighted Average Variable Rate:	4.6709%
Weighted Average Fixed Rate:	4.2904%
Weighted Average Rate on All Loans:	4.6448%
Percentage (by value) of "Owner Occupied" Loans:	76.03%
Percentage (by value) of Metropolitan Securities:	64.26%
Percentage Mortgage Insured - Primary:	34.72%
Percentage Mortgage Insured - Pool:	65.28%
Percentage (by value) of Variable Rate Loans:	93.26%
Percentage (by value) of Interest Only Loans:	9.15%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$931,062
Principal Draw:	\$0
Total:	\$931,062
Trust Expenses for the Period:	
Servicing Fee:	\$43,432
Management Fee:	\$10,858
Trustee Fee:	\$5,159
Custodian Fee:	\$4,343

Swap Payments:	\$0
Facility Fees:	\$517
Class A1 Notes Coupon Payments:	\$617,179
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$106,830
Class B Notes Coupon Payments:	\$46,871
Total Expenses:	\$835,190
Residual Income:	\$95,872
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	12/04/2018
Last Day of Coupon Period (Distribution Date):	14/05/2018
Number of Days in Coupon Period:	32
Determination Date:	09/05/2018
Effective BBSW for Current Period:	1.8600%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$617,179
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:	\$106,830
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:	\$46,871
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$1,605,175
Mortgage portfolio balance at start of period:	\$240,194,239
Less: Scheduled principal received during the period:	\$742,913
Less: Unscheduled principal received during the period:	\$4,092,000
Plus: Redraws:	\$1,446,048
Mortgage portfolio balance at close of period:	\$236,805,375
Value of full discharges during the period:	\$498,594

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$206,442,647
Class A1 Notes Balance before distribution (Stated):	\$206,442,647
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$25,072,611
Class AB Notes Balance before distribution (Stated):	\$25,072,611
Class B Notes Balance before distribution (Invested):	\$8,678,981
Class B Notes Balance before distribution (Stated):	\$8,678,981
<b>Total Invested Note Balance before distribution:</b>	<b>\$240,194,239</b>
Current Weighted Average Security Coupon Rate:	3.6607%
Mortgage Principal Amount Distributed:	\$4,834,913
Repayment of Redraws:	\$1,446,048
Class A1 Notes Balance after distribution (Invested):	\$203,529,979
Class A1 Notes Balance after distribution (Stated):	\$203,529,979
Class A1 Notes Bond Factor after distribution:	0.218849
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):	\$24,718,866
Class AB Notes Balance after distribution (Stated):	\$24,718,866
Class AB Notes Bond Factor after distribution:	0.475363
Class B Notes Balance after distribution (Invested):	\$8,556,530
Class B Notes Balance after distribution (Stated):	\$8,556,530
Class B Notes Bond Factor after distribution:	0.475363
<b>Total Note Balance After distribution :</b>	<b>\$236,805,374</b>
<b>Facilities</b>	
Liquidity Facility Limit	\$3,488,692
Drawn Amount	\$0
Redraw Facility Limit	\$1,324,060
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>
Up to and including 50%:	61.67%	42.11%
> 50%, up to and including 55%:	7.18%	9.48%
> 55%, up to and including 60%:	7.12%	10.45%
> 60%, up to and including 65%:	7.31%	10.30%
> 65%, up to and including 70%:	6.36%	10.06%
> 70%, up to and including 75%:	5.02%	8.53%
> 75%, up to and including 80%:	3.37%	5.99%
> 80%, up to and including 85%:	1.46%	2.11%
> 85%, up to and including 90%:	0.45%	0.79%
> 90%, up to and including 95%:	0.06%	0.17%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	23.71%	2.43%
> \$50,000, up to and including \$100,000:	16.59%	8.21%
> \$100,000, up to and including \$200,000:	28.42%	27.71%
> \$200,000, up to and including \$300,000:	19.01%	30.85%
> \$300,000, up to and including \$400,000:	8.84%	19.89%
> \$400,000, up to and including \$500,000:	2.54%	7.46%
> \$500,000, up to and including \$600,000:	0.51%	1.85%
> \$600,000, up to and including \$700,000:	0.38%	1.60%

<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:	2.73%	0.23%
> 5 years, up to and including 10 years:	7.50%	3.47%
> 10 years, up to and including 15 years:	22.89%	14.84%
> 15 years, up to and including 20 years:	25.87%	26.78%
> 20 years, up to and including 25 years:	41.00%	54.68%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	28.48%	27.37%
Gold Coast	5.09%	5.70%
Sunshine Coast	4.45%	3.97%
Queensland - Other	20.03%	16.25%
Sydney Metropolitan	14.30%	18.54%
N.S.W. - Other	7.69%	7.60%
Australian Capital Territory	1.59%	2.08%
Melbourne Metropolitan	9.66%	10.18%
Victoria - Other	2.03%	1.33%
Perth Metropolitan	3.31%	3.58%
W.A. - Other	0.45%	0.41%
Adelaide Metropolitan	1.72%	1.72%
S.A. - Other	0.38%	0.32%
Darwin Metropolitan	0.32%	0.50%
N.T. - Other	0.06%	0.02%
Hobart Metropolitan	0.19%	0.30%
Tasmania - Other	0.25%	0.12%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	6.48%	6.46%
Equity Takeout	5.09%	4.11%
Home Improvement	0.45%	0.34%
Purchase Existing Property	65.48%	67.36%
Purchase New Property	0.19%	0.21%
Refinance	16.53%	17.86%
Refinance - Equity Takeout	4.77%	3.00%
Refinance - Home Improvement	1.02%	0.66%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.27%	1.84%
> 30 days, up to and including 60 days:	0.06%	0.10%
> 60 days, up to and including 90 days:	0.25%	0.39%
> 90 days:	0.57%	0.70%

Default Information for Monthly Period Ending 03 May 2018	
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	12.48%	15.31%

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