

# Apollo Series 2012-1 Trust

## Investor Report for the Monthly Period Ending 3 April 2016

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/03/2016
Last Day of Monthly Period:	03/04/2016
Total Current Balance:	\$383,187,363
Total Number of Loans:	2,176
Average Current Balance:	\$176,097
Highest Current Balance:	\$724,375
Weighted Average LVR:	56.46%
Weighted Average Seasoning (Months):	88.13
Weighted Average Remaining Term:	256.11
Weighted Average Variable Rate:	4.9049%
Weighted Average Fixed Rate:	4.9251%
Weighted Average Rate on All Loans:	4.9073%
Percentage (by value) of "Owner Occupied" Loans:	75.27%
Percentage (by value) of Metropolitan Securities:	66.23%
Percentage Mortgage Insured - Primary:	35.72%
Percentage Mortgage Insured - Pool:	64.28%
Percentage (by value) of Variable Rate Loans:	94.18%
Percentage (by value) of Interest Only Loans:	13.89%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,474,612
Principal Draw:	\$0
Total:	\$1,474,612
Trust Expenses for the Period:	
Servicing Fee:	\$73,713
Management Fee:	\$18,428
Trustee Fee:	\$7,679
Custodian Fee:	\$7,371

Swap Payments:	\$8,430
Facility Fees:	\$762
Class A1 Notes Coupon Payments:	\$983,302
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$166,865
Class B Notes Coupon Payments:	\$72,484
Total Expenses:	\$1,339,034
Residual Income:	\$135,578
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/03/2016
Last Day of Coupon Period (Distribution Date):	12/04/2016
Number of Days in Coupon Period:	29
Determination Date:	07/04/2016
Effective BBSW for Current Period:	2.1000%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$983,302
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:	\$166,865
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:	\$72,484
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$2,435,482
Mortgage portfolio balance at start of period:	\$394,504,769
Less: Scheduled principal received during the period:	\$1,002,081
Less: Unscheduled principal received during the period:	\$11,339,463
Plus: Redraws:	\$1,024,138
Mortgage portfolio balance at close of period:	\$383,187,363
Value of full discharges during the period:	\$9,044,353

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$339,069,784
Class A1 Notes Balance before distribution (Stated):	\$339,069,784
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$41,180,275
Class AB Notes Balance before distribution (Stated):	\$41,180,275
Class B Notes Balance before distribution (Invested):	\$14,254,710
Class B Notes Balance before distribution (Stated):	\$14,254,710
<b>Total Invested Note Balance before distribution:</b>	<b>\$394,504,769</b>
Current Weighted Average Security Coupon Rate:	3.9007%
Mortgage Principal Amount Distributed:	\$12,341,544
Repayment of Redraws:	\$1,024,138
Class A1 Notes Balance after distribution (Invested):	\$329,342,676
Class A1 Notes Balance after distribution (Stated):	\$329,342,676
Class A1 Notes Bond Factor after distribution:	0.354132
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):	\$39,998,910
Class AB Notes Balance after distribution (Stated):	\$39,998,910
Class AB Notes Bond Factor after distribution:	0.769210
Class B Notes Balance after distribution (Invested):	\$13,845,777
Class B Notes Balance after distribution (Stated):	\$13,845,777
Class B Notes Bond Factor after distribution:	0.769210
<b>Total Note Balance After distribution :</b>	<b>\$383,187,363</b>
<b>Facilities</b>	
Liquidity Facility Limit	\$5,601,907
Drawn Amount	\$0
Redraw Facility Limit	\$2,367,650
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%:	52.44%	35.24%
> 50%, up to and including 55%:	8.04%	8.86%
> 55%, up to and including 60%:	7.40%	10.10%
> 60%, up to and including 65%:	7.31%	9.16%
> 65%, up to and including 70%:	8.46%	11.81%
> 70%, up to and including 75%:	6.71%	10.29%
> 75%, up to and including 80%:	6.25%	9.35%
> 80%, up to and including 85%:	2.16%	3.58%
> 85%, up to and including 90%:	0.97%	1.32%
> 90%, up to and including 95%:	0.23%	0.25%
> 95%:	0.05%	0.05%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	18.66%	2.07%
> \$50,000, up to and including \$100,000:	13.28%	5.73%
> \$100,000, up to and including \$200,000:	28.91%	24.33%
> \$200,000, up to and including \$300,000:	22.52%	31.31%
> \$300,000, up to and including \$400,000:	11.26%	21.71%
> \$400,000, up to and including \$500,000:	3.68%	9.19%
> \$500,000, up to and including \$600,000:	1.06%	3.27%
> \$600,000, up to and including \$700,000:	0.55%	2.01%
> \$700,000, up to and including \$750,000:	0.09%	0.38%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	24.17%	29.10%
> 60 months:	75.83%	70.90%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.88%	0.33%
> 5 years, up to and including 10 years:	4.37%	1.63%
> 10 years, up to and including 15 years:	12.96%	7.72%
> 15 years, up to and including 20 years:	27.07%	22.70%
> 20 years, up to and including 25 years:	35.39%	43.32%
> 25 years, up to and including 30 years:	18.34%	24.30%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	28.63%	27.57%
Gold Coast	5.38%	5.31%
Sunshine Coast	4.73%	4.23%
Queensland - Other	18.29%	14.60%
Sydney Metropolitan	15.26%	20.11%
N.S.W. - Other	7.81%	7.63%
Australian Capital Territory	1.70%	2.24%
Melbourne Metropolitan	9.60%	10.25%
Victoria - Other	1.93%	1.37%
Perth Metropolitan	3.54%	3.81%
W.A. - Other	0.37%	0.30%
Adelaide Metropolitan	1.70%	1.57%
S.A. - Other	0.28%	0.24%
Darwin Metropolitan	0.28%	0.41%
N.T. - Other	0.05%	0.02%
Hobart Metropolitan	0.28%	0.26%
Tasmania - Other	0.18%	0.07%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	5.97%	5.90%
Equity Takeout	3.81%	2.45%
Purchase Existing Property	56.85%	59.84%
Refinance	20.45%	22.25%
Refinance - Equity Takeout	9.05%	6.94%
Refinance - Home Improvement	3.86%	2.61%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.19%	1.52%
> 30 days, up to and including 60 days:	0.41%	0.61%
> 60 days, up to and including 90 days:	0.18%	0.35%
> 90 days:	0.74%	1.03%

<b>Default Information for Monthly Period Ending 03 April 2016</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	27.30%	21.27%

**The 2012-01 Series Trust is CRD2 compliant**