

## Apollo Series 2012-1 Trust

Investor Report for the Monthly Period Ending 3 February 2016

Mortgage Portfolio Details	
First Day of Monthly Period:	04/01/2016
Last Day of Monthly Period:	03/02/2016
Total Current Balance:	\$400,136,245
Total Number of Loans:	2,237
Average Current Balance:	\$178,872
Highest Current Balance:	\$724,375
Weighted Average LVR:	56.79%
Weighted Average Seasoning (Months):	86.04
Weighted Average Remaining Term:	257.99
Weighted Average Variable Rate:	4.9173%
Weighted Average Fixed Rate:	4.9918%
Weighted Average Rate on All Loans:	4.9224%
Percentage (by value) of "Owner Occupied" Loans:	75.36%
Percentage (by value) of Metropolitan Securities:	66.65%
Percentage Mortgage Insured - Primary:	35.53%
Percentage Mortgage Insured - Pool:	64.47%
Percentage (by value) of Variable Rate Loans:	93.81%
Percentage (by value) of Interest Only Loans:	14.49%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,640,919
Principal Draw:	\$0
Total:	\$1,640,919
Trust Expenses for the Period:	
Servicing Fee:	\$76,552
Management Fee:	\$19,138
Trustee Fee:	\$8,525
Custodian Fee:	\$7,655
Trust Indemnification:	\$49

Swap Payments:	\$24,214
Facility Fees:	\$880
Class A1 Notes Coupon Payments:	\$1,079,123
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$183,727
Class B Notes Coupon Payments:	\$79,943
Total Expenses:	\$1,479,805
Residual Income:	\$161,114
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	12/01/2016
Last Day of Coupon Period (Distribution Date):	12/02/2016
Number of Days in Coupon Period:	31
Determination Date:	09/02/2016
Effective BBSW for Current Period:	2.0583%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$1,079,123
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:	\$183,727
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:	\$79,943
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$2,525,980
Mortgage portfolio balance at start of period:	\$409,696,896
Less: Scheduled principal received during the period:	\$936,338
Less: Unscheduled principal received during the period:	\$10,034,811
Plus: Redraws:	\$1,410,498
Mortgage portfolio balance at close of period:	\$400,136,245
Value of full discharges during the period:	\$6,895,302

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$352,127,145
Class A1 Notes Balance before distribution (Stated):	\$352,127,145
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$42,766,101
Class AB Notes Balance before distribution (Stated):	\$42,766,101
Class B Notes Balance before distribution (Invested):	\$14,803,650
Class B Notes Balance before distribution (Stated):	\$14,803,650
<b>Total Invested Note Balance before distribution:</b>	<b>\$409,696,896</b>
Current Weighted Average Security Coupon Rate:	3.8590%
Mortgage Principal Amount Distributed:	\$10,971,149
Repayment of Redraws:	\$1,410,498
Class A1 Notes Balance after distribution (Invested):	\$343,909,936
Class A1 Notes Balance after distribution (Stated):	\$343,909,936
Class A1 Notes Bond Factor after distribution:	0.369796
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):	\$41,768,115
Class AB Notes Balance after distribution (Stated):	\$41,768,115
Class AB Notes Bond Factor after distribution:	0.803233
Class B Notes Balance after distribution (Invested):	\$14,458,194
Class B Notes Balance after distribution (Stated):	\$14,458,194
Class B Notes Bond Factor after distribution:	0.803233
<b>Total Note Balance After distribution :</b>	<b>\$400,136,245</b>
<b>Facilities</b>	
Liquidity Facility Limit	\$6,116,450
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>
Not Applicable	0.04%	0.00%
Up to and including 50%:	51.14%	34.25%
> 50%, up to and including 55%:	8.00%	8.89%
> 55%, up to and including 60%:	7.60%	10.00%
> 60%, up to and including 65%:	7.47%	9.28%
> 65%, up to and including 70%:	8.90%	12.33%
> 70%, up to and including 75%:	6.84%	10.21%
> 75%, up to and including 80%:	6.12%	9.19%
> 80%, up to and including 85%:	2.68%	4.17%
> 85%, up to and including 90%:	0.94%	1.35%
> 90%, up to and including 95%:	0.22%	0.29%
> 95%:	0.04%	0.05%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	17.52%	1.93%
> \$50,000, up to and including \$100,000:	13.28%	5.59%
> \$100,000, up to and including \$200,000:	29.10%	24.03%
> \$200,000, up to and including \$300,000:	22.89%	31.35%
> \$300,000, up to and including \$400,000:	11.58%	21.96%
> \$400,000, up to and including \$500,000:	3.98%	9.73%
> \$500,000, up to and including \$600,000:	0.98%	2.98%
> \$600,000, up to and including \$700,000:	0.58%	2.08%
> \$700,000, up to and including \$750,000:	0.09%	0.36%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	26.73%	32.11%
> 60 months:	73.27%	67.89%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.70%	0.33%
> 5 years, up to and including 10 years:	4.25%	1.52%
> 10 years, up to and including 15 years:	12.61%	7.70%
> 15 years, up to and including 20 years:	26.51%	21.91%
> 20 years, up to and including 25 years:	34.64%	41.88%
> 25 years, up to and including 30 years:	20.30%	26.66%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.04%	0.00%
Brisbane Metropolitan	28.52%	27.71%
Gold Coast	5.27%	5.25%
Sunshine Coast	4.65%	4.12%
Queensland - Other	18.15%	14.37%
Sydney Metropolitan	15.33%	20.11%
N.S.W. - Other	7.82%	7.66%
Australian Capital Territory	1.70%	2.18%
Melbourne Metropolitan	9.70%	10.43%
Victoria - Other	1.92%	1.35%
Perth Metropolitan	3.76%	4.01%
W.A. - Other	0.36%	0.29%
Adelaide Metropolitan	1.70%	1.57%
S.A. - Other	0.27%	0.23%
Darwin Metropolitan	0.27%	0.40%
N.T. - Other	0.04%	0.02%
Hobart Metropolitan	0.31%	0.25%
Tasmania - Other	0.18%	0.07%

Loan Purpose	% number of loans	% value of loans
Construction	5.90%	5.84%
Equity Takeout	3.80%	2.51%
Purchase Existing Property	56.86%	59.96%
Refinance	20.65%	22.37%
Refinance - Equity Takeout	8.90%	6.73%
Refinance - Home Improvement	3.89%	2.60%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.25%	1.56%
> 30 days, up to and including 60 days:	0.13%	0.15%
> 60 days, up to and including 90 days:	0.36%	0.51%
> 90 days:	0.72%	0.93%

Default Information for Monthly Period Ending 03 February 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	22.58%	21.46%

