

# Apollo Series 2012-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/12/2015
Last Day of Monthly Period:	03/01/2016
Total Current Balance:	\$409,696,896
Total Number of Loans:	2,266
Average Current Balance:	\$180,802
Highest Current Balance:	\$724,375
Weighted Average LVR:	56.89%
Weighted Average Seasoning (Months):	84.75
Weighted Average Remaining Term:	259.30
Weighted Average Variable Rate:	4.9225%
Weighted Average Fixed Rate:	4.9907%
Weighted Average Rate on All Loans:	4.9270%
Percentage (by value) of "Owner Occupied" Loans:	74.99%
Percentage (by value) of Metropolitan Securities:	66.39%
Percentage Mortgage Insured - Primary:	35.20%
Percentage Mortgage Insured - Pool:	64.80%
Percentage (by value) of Variable Rate Loans:	93.65%
Percentage (by value) of Interest Only Loans:	14.38%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,627,524
Principal Draw:	\$0
Total:	\$1,627,524
Trust Expenses for the Period:	
Servicing Fee:	\$78,321
Management Fee:	\$19,580
Trustee Fee:	\$8,159
Custodian Fee:	\$7,832
Trust Indemnification:	\$24

Swap Payments:	\$72,985
Facility Fees:	\$823
Class A1 Notes Coupon Payments:	\$1,033,329
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$175,907
Class B Notes Coupon Payments:	\$76,535
Total Expenses:	\$1,473,496
Residual Income:	\$154,028
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	14/12/2015
Last Day of Coupon Period (Distribution Date):	12/01/2016
Number of Days in Coupon Period:	29
Determination Date:	07/01/2016
Effective BBSW for Current Period:	2.0600%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$1,033,329
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:	\$175,907
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:	\$76,535
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$2,576,690
Mortgage portfolio balance at start of period:	\$419,169,288
Less: Scheduled principal received during the period:	\$1,003,000
Less: Unscheduled principal received during the period:	\$10,569,181
Plus: Redraws:	\$2,099,789
Mortgage portfolio balance at close of period:	\$409,696,896
Value of full discharges during the period:	\$7,363,663

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$360,268,497
Class A1 Notes Balance before distribution (Stated):	\$360,268,497
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$43,754,874
Class AB Notes Balance before distribution (Stated):	\$43,754,874
Class B Notes Balance before distribution (Invested):	\$15,145,918
Class B Notes Balance before distribution (Stated):	\$15,145,918
<b>Total Invested Note Balance before distribution:</b>	<b>\$419,169,288</b>
Current Weighted Average Security Coupon Rate:	3.8607%
Mortgage Principal Amount Distributed:	\$11,572,181
Repayment of Redraws:	\$2,099,789
Class A1 Notes Balance after distribution (Invested):	\$352,127,145
Class A1 Notes Balance after distribution (Stated):	\$352,127,145
Class A1 Notes Bond Factor after distribution:	0.378631
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):	\$42,766,101
Class AB Notes Balance after distribution (Stated):	\$42,766,101
Class AB Notes Bond Factor after distribution:	0.822425
Class B Notes Balance after distribution (Invested):	\$14,803,650
Class B Notes Balance after distribution (Stated):	\$14,803,650
Class B Notes Bond Factor after distribution:	0.822425
<b>Total Note Balance After distribution :</b>	<b>\$409,696,896</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	0.13%	0.09%
Up to and including 50%:	50.35%	33.81%
> 50%, up to and including 55%:	7.99%	8.76%
> 55%, up to and including 60%:	7.86%	10.12%
> 60%, up to and including 65%:	7.68%	9.57%
> 65%, up to and including 70%:	8.96%	12.13%
> 70%, up to and including 75%:	6.80%	10.31%
> 75%, up to and including 80%:	6.40%	9.53%
> 80%, up to and including 85%:	2.74%	4.14%
> 85%, up to and including 90%:	0.88%	1.27%
> 90%, up to and including 95%:	0.18%	0.24%
> 95%:	0.04%	0.04%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	17.17%	1.89%
> \$50,000, up to and including \$100,000:	12.93%	5.34%
> \$100,000, up to and including \$200,000:	29.21%	23.83%
> \$200,000, up to and including \$300,000:	23.12%	31.42%
> \$300,000, up to and including \$400,000:	11.87%	22.36%
> \$400,000, up to and including \$500,000:	4.02%	9.72%
> \$500,000, up to and including \$600,000:	0.93%	2.76%
> \$600,000, up to and including \$700,000:	0.66%	2.33%
> \$700,000, up to and including \$750,000:	0.09%	0.35%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	27.14%	32.70%
> 60 months:	72.86%	67.30%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	1.77%	0.33%
> 5 years, up to and including 10 years:	4.19%	1.50%
> 10 years, up to and including 15 years:	12.09%	7.39%
> 15 years, up to and including 20 years:	26.35%	21.61%
> 20 years, up to and including 25 years:	34.77%	41.90%
> 25 years, up to and including 30 years:	20.83%	27.26%

Geographic Distribution	% number of loans	% value of loans
Not Applicable - No Security	0.13%	0.09%
Brisbane Metropolitan	28.60%	27.72%
Gold Coast	5.21%	5.14%
Sunshine Coast	4.63%	4.23%
Queensland - Other	18.23%	14.51%
Sydney Metropolitan	15.23%	19.85%
N.S.W. - Other	7.86%	7.70%
Australian Capital Territory	1.68%	2.13%
Melbourne Metropolitan	9.62%	10.36%
Victoria - Other	1.90%	1.35%
Perth Metropolitan	3.75%	4.01%
W.A. - Other	0.35%	0.29%
Adelaide Metropolitan	1.72%	1.66%
S.A. - Other	0.26%	0.22%
Darwin Metropolitan	0.26%	0.39%
N.T. - Other	0.04%	0.02%
Hobart Metropolitan	0.35%	0.27%
Tasmania - Other	0.18%	0.06%

Loan Purpose	% number of loans	% value of loans
Construction	5.87%	5.74%
Equity Takeout	3.75%	2.46%
Purchase Existing Property	56.84%	60.11%
Refinance	20.70%	22.35%
Refinance - Equity Takeout	9.00%	6.77%
Refinance - Home Improvement	3.84%	2.57%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	1.28%	1.76%
> 30 days, up to and including 60 days:	0.31%	0.43%
> 60 days, up to and including 90 days:	0.35%	0.48%
> 90 days:	0.71%	0.98%

Default Information for Monthly Period Ending 03 January 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	21.77%	20.46%

