

# Apollo Series 2012-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/10/2016
Last Day of Monthly Period:	03/11/2016
Total Current Balance:	\$330,035,884
Total Number of Loans:	1,952
Average Current Balance:	\$169,076
Highest Current Balance:	\$720,336
Weighted Average LVR:	55.04%
Weighted Average Seasoning (Months):	95.34
Weighted Average Remaining Term:	248.22
Weighted Average Variable Rate:	4.5802%
Weighted Average Fixed Rate:	4.7750%
Weighted Average Rate on All Loans:	4.5928%
Percentage (by value) of "Owner Occupied" Loans:	75.38%
Percentage (by value) of Metropolitan Securities:	65.05%
Percentage Mortgage Insured - Primary:	35.52%
Percentage Mortgage Insured - Pool:	64.48%
Percentage (by value) of Variable Rate Loans:	95.07%
Percentage (by value) of Interest Only Loans:	10.59%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,275,088
Principal Draw:	\$0
Total:	\$1,275,088
Trust Expenses for the Period:	
Servicing Fee:	\$63,057
Management Fee:	\$15,764
Trust Indemnification:	\$7,925
Trustee Fee:	\$7,475
Custodian Fee:	\$6,306

Swap Payments:	\$0
Facility Fees:	\$768
Class A1 Notes Coupon Payments:	\$831,305
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$147,144
Class B Notes Coupon Payments:	\$65,267
Total Expenses:	\$1,145,011
Residual Income:	\$130,076
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	12/10/2016
Last Day of Coupon Period (Distribution Date):	14/11/2016
Number of Days in Coupon Period:	33
Determination Date:	09/11/2016
Effective BBSW for Current Period:	1.6200%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$831,305
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:	\$147,144
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:	\$65,267
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$2,115,873
Mortgage portfolio balance at start of period:	\$337,476,328
Less: Scheduled principal received during the period:	\$937,782
Less: Unscheduled principal received during the period:	\$8,604,902
Plus: Redraws:	\$2,102,241
Mortgage portfolio balance at close of period:	\$330,035,884
Value of full discharges during the period:	\$6,033,598

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$290,054,860
Class A1 Notes Balance before distribution (Stated):	\$290,054,860
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$35,227,376
Class AB Notes Balance before distribution (Stated):	\$35,227,376
Class B Notes Balance before distribution (Invested):	\$12,194,092
Class B Notes Balance before distribution (Stated):	\$12,194,092
<b>Total Invested Note Balance before distribution:</b>	<b>\$337,476,328</b>
Current Weighted Average Security Coupon Rate:	3.4207%
Mortgage Principal Amount Distributed:	\$9,542,685
Repayment of Redraws:	\$2,102,241
Class A1 Notes Balance after distribution (Invested):	\$283,659,932
Class A1 Notes Balance after distribution (Stated):	\$283,659,932
Class A1 Notes Bond Factor after distribution:	0.305011
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):	\$34,450,707
Class AB Notes Balance after distribution (Stated):	\$34,450,707
Class AB Notes Bond Factor after distribution:	0.662514
Class B Notes Balance after distribution (Invested):	\$11,925,245
Class B Notes Balance after distribution (Stated):	\$11,925,245
Class B Notes Bond Factor after distribution:	0.662514
<b>Total Note Balance After distribution :</b>	<b>\$330,035,884</b>
<b>Facilities</b>	
Liquidity Facility Limit	\$5,051,120
Drawn Amount	\$0
Redraw Facility Limit	\$1,835,805
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	0.05%	0.06%
Up to and including 50%:	56.35%	38.20%
> 50%, up to and including 55%:	7.33%	9.12%
> 55%, up to and including 60%:	7.22%	9.99%
> 60%, up to and including 65%:	7.07%	9.28%
> 65%, up to and including 70%:	8.09%	11.32%
> 70%, up to and including 75%:	5.69%	8.99%
> 75%, up to and including 80%:	5.38%	8.73%
> 80%, up to and including 85%:	1.74%	2.80%
> 85%, up to and including 90%:	0.97%	1.35%
> 90%, up to and including 95%:	0.10%	0.16%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	19.67%	2.11%
> \$50,000, up to and including \$100,000:	14.81%	6.52%
> \$100,000, up to and including \$200,000:	28.13%	24.46%
> \$200,000, up to and including \$300,000:	22.28%	32.18%
> \$300,000, up to and including \$400,000:	10.04%	20.17%
> \$400,000, up to and including \$500,000:	3.53%	9.17%
> \$500,000, up to and including \$600,000:	0.82%	2.63%
> \$600,000, up to and including \$700,000:	0.61%	2.31%
> \$700,000, up to and including \$750,000:	0.10%	0.44%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	6.45%	8.45%
> 60 months:	93.55%	91.55%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.25%	0.35%
> 5 years, up to and including 10 years:	5.84%	2.44%
> 10 years, up to and including 15 years:	16.24%	9.94%
> 15 years, up to and including 20 years:	27.56%	25.46%
> 20 years, up to and including 25 years:	43.08%	54.75%
> 25 years, up to and including 30 years:	5.02%	7.05%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Not Applicable - No Security	0.05%	0.06%
Brisbane Metropolitan	28.59%	27.28%
Gold Coast	5.07%	5.00%
Sunshine Coast	4.56%	4.22%
Queensland - Other	18.90%	15.33%
Sydney Metropolitan	14.60%	19.37%
N.S.W. - Other	8.25%	8.20%
Australian Capital Territory	1.69%	2.17%
Melbourne Metropolitan	9.78%	10.31%
Victoria - Other	2.00%	1.43%
Perth Metropolitan	3.43%	3.76%
W.A. - Other	0.41%	0.35%
Adelaide Metropolitan	1.64%	1.54%
S.A. - Other	0.31%	0.27%
Darwin Metropolitan	0.26%	0.37%
N.T. - Other	0.05%	0.02%
Hobart Metropolitan	0.20%	0.24%
Tasmania - Other	0.20%	0.08%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	6.15%	6.19%
Equity Takeout	3.84%	2.47%
Purchase Existing Property	57.02%	60.10%
Refinance	20.18%	21.62%
Refinance - Equity Takeout	8.91%	7.08%
Refinance - Home Improvement	3.89%	2.55%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.23%	1.65%
> 30 days, up to and including 60 days:	0.26%	0.33%
> 60 days, up to and including 90 days:	0.10%	0.18%
> 90 days:	0.67%	0.88%

<b>Default Information for Monthly Period Ending 03 November 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	20.87%	20.29%

