

# Apollo Series 2012-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/08/2016
Last Day of Monthly Period:	03/09/2016
Total Current Balance:	\$344,492,355
Total Number of Loans:	2,012
Average Current Balance:	\$171,219
Highest Current Balance:	\$724,375
Weighted Average LVR:	55.35%
Weighted Average Seasoning (Months):	93.43
Weighted Average Remaining Term:	250.50
Weighted Average Variable Rate:	4.5888%
Weighted Average Fixed Rate:	4.8147%
Weighted Average Rate on All Loans:	4.6030%
Percentage (by value) of "Owner Occupied" Loans:	75.24%
Percentage (by value) of Metropolitan Securities:	65.24%
Percentage Mortgage Insured - Primary:	35.44%
Percentage Mortgage Insured - Pool:	64.56%
Percentage (by value) of Variable Rate Loans:	94.49%
Percentage (by value) of Interest Only Loans:	11.34%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$1,339,871
Principal Draw:	\$0
Total:	\$1,339,871
Trust Expenses for the Period:	
Servicing Fee:	\$65,780
Management Fee:	\$16,445
Trustee Fee:	\$7,325
Custodian Fee:	\$6,578
Trust Indemnification:	\$24

Swap Payments:	\$71,991
Facility Fees:	\$721
Class A1 Notes Coupon Payments:	\$822,350
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$145,131
Class B Notes Coupon Payments:	\$64,283
Total Expenses:	\$1,200,628
Residual Income:	\$139,243
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	12/08/2016
Last Day of Coupon Period (Distribution Date):	12/09/2016
Number of Days in Coupon Period:	31
Determination Date:	07/09/2016
Effective BBSW for Current Period:	1.6500%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$822,350
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:	\$145,131
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:	\$64,283
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$2,202,408
Mortgage portfolio balance at start of period:	\$352,047,321
Less: Scheduled principal received during the period:	\$905,615
Less: Unscheduled principal received during the period:	\$8,076,564
Plus: Redraws:	\$1,427,212
Mortgage portfolio balance at close of period:	\$344,492,355
Value of full discharges during the period:	\$6,559,767

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$302,578,368
Class A1 Notes Balance before distribution (Stated):	\$302,578,368
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$36,748,365
Class AB Notes Balance before distribution (Stated):	\$36,748,365
Class B Notes Balance before distribution (Invested):	\$12,720,588
Class B Notes Balance before distribution (Stated):	\$12,720,588
<b>Total Invested Note Balance before distribution:</b>	<b>\$352,047,321</b>
Current Weighted Average Security Coupon Rate:	3.4507%
Mortgage Principal Amount Distributed:	\$8,982,178
Repayment of Redraws:	\$1,427,212
Class A1 Notes Balance after distribution (Invested):	\$296,085,010
Class A1 Notes Balance after distribution (Stated):	\$296,085,010
Class A1 Notes Bond Factor after distribution:	0.318371
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):	\$35,959,742
Class AB Notes Balance after distribution (Stated):	\$35,959,742
Class AB Notes Bond Factor after distribution:	0.691534
Class B Notes Balance after distribution (Invested):	\$12,447,603
Class B Notes Balance after distribution (Stated):	\$12,447,603
Class B Notes Bond Factor after distribution:	0.691534
<b>Total Note Balance After distribution :</b>	<b>\$344,492,355</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>
Up to and including 50%:	55.12%	37.37%
> 50%, up to and including 55%:	7.75%	9.24%
> 55%, up to and including 60%:	7.46%	10.34%
> 60%, up to and including 65%:	7.06%	8.86%
> 65%, up to and including 70%:	8.20%	11.82%
> 70%, up to and including 75%:	6.06%	9.25%
> 75%, up to and including 80%:	5.57%	8.86%
> 80%, up to and including 85%:	1.74%	2.81%
> 85%, up to and including 90%:	0.99%	1.42%
> 90%, up to and including 95%:	0.05%	0.03%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	19.38%	2.14%
> \$50,000, up to and including \$100,000:	14.12%	6.21%
> \$100,000, up to and including \$200,000:	28.63%	24.67%
> \$200,000, up to and including \$300,000:	22.42%	32.01%
> \$300,000, up to and including \$400,000:	10.34%	20.42%
> \$400,000, up to and including \$500,000:	3.53%	9.06%
> \$500,000, up to and including \$600,000:	0.94%	3.03%
> \$600,000, up to and including \$700,000:	0.55%	2.05%
> \$700,000, up to and including \$750,000:	0.10%	0.42%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 48 months, up to and including 60 months:	12.13%	15.22%
> 60 months:	87.87%	84.78%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.19%	0.35%
> 5 years, up to and including 10 years:	5.27%	2.16%
> 10 years, up to and including 15 years:	15.21%	9.29%
> 15 years, up to and including 20 years:	27.83%	24.75%
> 20 years, up to and including 25 years:	40.56%	50.98%
> 25 years, up to and including 30 years:	8.95%	12.48%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	28.73%	27.53%
Gold Coast	5.32%	5.19%
Sunshine Coast	4.77%	4.39%
Queensland - Other	18.74%	15.19%
Sydney Metropolitan	14.51%	19.36%
N.S.W. - Other	8.10%	7.91%
Australian Capital Territory	1.64%	2.09%
Melbourne Metropolitan	9.74%	10.29%
Victoria - Other	1.94%	1.38%
Perth Metropolitan	3.38%	3.73%
W.A. - Other	0.40%	0.34%
Adelaide Metropolitan	1.74%	1.63%
S.A. - Other	0.30%	0.26%
Darwin Metropolitan	0.25%	0.36%
N.T. - Other	0.05%	0.02%
Hobart Metropolitan	0.20%	0.23%
Tasmania - Other	0.20%	0.07%

Loan Purpose	% number of loans	% value of loans
Construction	6.16%	6.19%
Equity Takeout	3.88%	2.47%
Purchase Existing Property	56.66%	59.51%
Refinance	20.33%	21.97%
Refinance - Equity Takeout	9.10%	7.30%
Refinance - Home Improvement	3.88%	2.57%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.65%	0.85%
> 30 days, up to and including 60 days:	0.40%	0.59%
> 60 days, up to and including 90 days:	0.15%	0.22%
> 90 days:	0.60%	0.76%

Default Information for Monthly Period Ending 03 September 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	20.50%	20.10%

The 2012-01 Series Trust is CRD2 compliant