

# Apollo Series 2012-1 Trust

## Investor Report for the Monthly Period Ending 3 February 2018

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/01/2018
Last Day of Monthly Period:	03/02/2018
Total Current Balance:	\$249,192,254
Total Number of Loans:	1,629
Average Current Balance:	\$152,973
Highest Current Balance:	\$665,722
Weighted Average LVR:	53.13%
Weighted Average Seasoning (Months):	109.72
Weighted Average Remaining Term:	234.36
Weighted Average Variable Rate:	4.6503%
Weighted Average Fixed Rate:	4.3056%
Weighted Average Rate on All Loans:	4.6267%
Percentage (by value) of "Owner Occupied" Loans:	76.29%
Percentage (by value) of Metropolitan Securities:	64.45%
Percentage Mortgage Insured - Primary:	35.04%
Percentage Mortgage Insured - Pool:	64.96%
Percentage (by value) of Variable Rate Loans:	93.08%
Percentage (by value) of Interest Only Loans:	9.05%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$932,533
Principal Draw:	\$0
Total:	\$932,533
Trust Expenses for the Period:	
Servicing Fee:	\$47,411
Management Fee:	\$11,853
Trustee Fee:	\$5,280
Custodian Fee:	\$4,741

Swap Payments:	\$13,368
Facility Fees:	\$569
Class A1 Notes Coupon Payments:	\$601,969
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$105,728
Class B Notes Coupon Payments:	\$46,721
Total Expenses:	\$837,639
Residual Income:	\$94,894
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	12/01/2018
Last Day of Coupon Period (Distribution Date):	12/02/2018
Number of Days in Coupon Period:	31
Determination Date:	07/02/2018
Effective BBSW for Current Period:	1.7000%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$601,969
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:	\$105,728
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:	\$46,721
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$1,676,367
Mortgage portfolio balance at start of period:	\$253,737,752
Less: Scheduled principal received during the period:	\$765,122
Less: Unscheduled principal received during the period:	\$5,146,328
Plus: Redraws:	\$1,365,951
Mortgage portfolio balance at close of period:	\$249,192,254
Value of full discharges during the period:	\$2,384,447

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$218,083,054
Class A1 Notes Balance before distribution (Stated):	\$218,083,054
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$26,486,347
Class AB Notes Balance before distribution (Stated):	\$26,486,347
Class B Notes Balance before distribution (Invested):	\$9,168,351
Class B Notes Balance before distribution (Stated):	\$9,168,351
<b>Total Invested Note Balance before distribution:</b>	<b>\$253,737,752</b>
Current Weighted Average Security Coupon Rate:	3.5007%
Mortgage Principal Amount Distributed:	\$5,911,450
Repayment of Redraws:	\$1,365,951
Class A1 Notes Balance after distribution (Invested):	\$214,176,279
Class A1 Notes Balance after distribution (Stated):	\$214,176,279
Class A1 Notes Bond Factor after distribution:	0.230297
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):	\$26,011,867
Class AB Notes Balance after distribution (Stated):	\$26,011,867
Class AB Notes Bond Factor after distribution:	0.500228
Class B Notes Balance after distribution (Invested):	\$9,004,108
Class B Notes Balance after distribution (Stated):	\$9,004,108
Class B Notes Bond Factor after distribution:	0.500228
<b>Total Note Balance After distribution :</b>	<b>\$249,192,254</b>

<b>Facilities</b>	
Liquidity Facility Limit	\$4,025,363
Drawn Amount	\$0
Redraw Facility Limit	\$1,324,060
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%:	59.98%	40.20%
> 50%, up to and including 55%:	7.92%	10.48%
> 55%, up to and including 60%:	7.31%	11.00%
> 60%, up to and including 65%:	6.88%	9.11%
> 65%, up to and including 70%:	7.00%	10.50%
> 70%, up to and including 75%:	4.91%	8.29%
> 75%, up to and including 80%:	3.93%	7.10%
> 80%, up to and including 85%:	1.53%	2.47%
> 85%, up to and including 90%:	0.43%	0.63%
> 90%, up to and including 95%:	0.12%	0.21%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	22.96%	2.41%
> \$50,000, up to and including \$100,000:	16.33%	8.02%
> \$100,000, up to and including \$200,000:	28.67%	27.48%
> \$200,000, up to and including \$300,000:	19.64%	31.26%
> \$300,000, up to and including \$400,000:	8.90%	19.81%
> \$400,000, up to and including \$500,000:	2.58%	7.48%
> \$500,000, up to and including \$600,000:	0.49%	1.74%
> \$600,000, up to and including \$700,000:	0.43%	1.80%

<b>Seasoning Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
> 60 months:	100.00%	100.00%

<b>Remaining Loan Term</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 5 years:	2.64%	0.25%
> 5 years, up to and including 10 years:	7.49%	3.26%
> 10 years, up to and including 15 years:	21.73%	14.11%
> 15 years, up to and including 20 years:	25.91%	26.68%
> 20 years, up to and including 25 years:	42.23%	55.70%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	28.61%	27.12%
Gold Coast	4.97%	5.51%
Sunshine Coast	4.60%	4.15%
Queensland - Other	19.89%	16.15%
Sydney Metropolitan	14.55%	19.02%
N.S.W. - Other	7.61%	7.60%
Australian Capital Territory	1.53%	1.99%
Melbourne Metropolitan	9.64%	10.07%
Victoria - Other	2.03%	1.30%
Perth Metropolitan	3.25%	3.79%
W.A. - Other	0.43%	0.40%
Adelaide Metropolitan	1.72%	1.70%
S.A. - Other	0.37%	0.30%
Darwin Metropolitan	0.31%	0.48%
N.T. - Other	0.06%	0.02%
Hobart Metropolitan	0.18%	0.29%
Tasmania - Other	0.25%	0.11%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	6.51%	6.31%
Equity Takeout	5.16%	4.26%
Home Improvement	0.43%	0.33%
Purchase Existing Property	65.13%	66.84%
Purchase New Property	0.18%	0.21%
Refinance	16.82%	18.40%
Refinance - Equity Takeout	4.73%	3.02%
Refinance - Home Improvement	1.04%	0.63%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.53%	2.05%
> 30 days, up to and including 60 days:	0.43%	0.82%
> 60 days, up to and including 90 days:	0.25%	0.19%
> 90 days:	0.25%	0.40%

Default Information for Monthly Period Ending 03 February 2018	
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	16.53%	18.71%

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