

# Apollo Series 2012-1 Trust

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

<b>Mortgage Portfolio Details</b>	
First Day of Monthly Period:	04/12/2017
Last Day of Monthly Period:	03/01/2018
Total Current Balance:	\$253,737,752
Total Number of Loans:	1,650
Average Current Balance:	\$153,780
Highest Current Balance:	\$669,355
Weighted Average LVR:	53.23%
Weighted Average Seasoning (Months):	108.54
Weighted Average Remaining Term:	235.67
Weighted Average Variable Rate:	4.6629%
Weighted Average Fixed Rate:	4.2899%
Weighted Average Rate on All Loans:	4.6389%
Percentage (by value) of "Owner Occupied" Loans:	76.68%
Percentage (by value) of Metropolitan Securities:	64.68%
Percentage Mortgage Insured - Primary:	34.86%
Percentage Mortgage Insured - Pool:	65.14%
Percentage (by value) of Variable Rate Loans:	93.35%
Percentage (by value) of Interest Only Loans:	8.78%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$937,165
Principal Draw:	\$0
Total:	\$937,165
Trust Expenses for the Period:	
Servicing Fee:	\$48,627
Management Fee:	\$12,157
Trustee Fee:	\$5,415
Custodian Fee:	\$4,863
Trust Indemnification:	\$2,901

Swap Payments:	\$0
Facility Fees:	\$569
Class A1 Notes Coupon Payments:	\$613,610
Class A2 Notes Coupon Payments:	\$0
Class AB Notes Coupon Payments:	\$107,978
Class B Notes Coupon Payments:	\$47,760
Total Expenses:	\$843,880
Residual Income:	\$93,285
Unreimbursed Principal Draw after Distribution Date:	\$0

<b>Interest Payable for the Coupon Period</b>	
First Day of Coupon Period:	12/12/2017
Last Day of Coupon Period (Distribution Date):	12/01/2018
Number of Days in Coupon Period:	31
Determination Date:	09/01/2018
Effective BBSW for Current Period:	1.6800%
Class A1 Notes Interest Margin over BBSW:	1.55%
Class A1 Notes Interest this Coupon Period:	\$613,610
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:	\$107,978
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:	\$47,760
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0

<b>Principal Received from Mortgages</b>	
Scheduled Monthly Payment Amount:	\$1,707,948
Mortgage portfolio balance at start of period:	\$260,246,120
Less: Scheduled principal received during the period:	\$789,471
Less: Unscheduled principal received during the period:	\$6,728,329
Plus: Redraws:	\$1,009,432
Mortgage portfolio balance at close of period:	\$253,737,752
Value of full discharges during the period:	\$2,802,809

<b>Principal Distribution</b>	
Class A1 Notes Balance before distribution (Invested):	\$223,676,879
Class A1 Notes Balance before distribution (Stated):	\$223,676,879
Class A2 Notes Balance before distribution (Invested):	\$0
Class A2 Notes Balance before distribution (Stated):	\$0
Class AB Notes Balance before distribution (Invested):	\$27,165,721
Class AB Notes Balance before distribution (Stated):	\$27,165,721
Class B Notes Balance before distribution (Invested):	\$9,403,519
Class B Notes Balance before distribution (Stated):	\$9,403,519
<b>Total Invested Note Balance before distribution:</b>	<b>\$260,246,120</b>
Current Weighted Average Security Coupon Rate:	3.4807%
Mortgage Principal Amount Distributed:	\$7,517,800
Repayment of Redraws:	\$1,009,432
Class A1 Notes Balance after distribution (Invested):	\$218,083,054
Class A1 Notes Balance after distribution (Stated):	\$218,083,054
Class A1 Notes Bond Factor after distribution:	0.234498
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):	\$26,486,347
Class AB Notes Balance after distribution (Stated):	\$26,486,347
Class AB Notes Bond Factor after distribution:	0.509353
Class B Notes Balance after distribution (Invested):	\$9,168,351
Class B Notes Balance after distribution (Stated):	\$9,168,351
Class B Notes Bond Factor after distribution:	0.509353
<b>Total Note Balance After distribution :</b>	<b>\$253,737,752</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%:	59.82%	39.76%
> 50%, up to and including 55%:	7.88%	10.36%
> 55%, up to and including 60%:	7.45%	11.16%
> 60%, up to and including 65%:	6.79%	9.07%
> 65%, up to and including 70%:	6.97%	10.68%
> 70%, up to and including 75%:	5.33%	8.99%
> 75%, up to and including 80%:	3.88%	6.88%
> 80%, up to and including 85%:	1.21%	2.15%
> 85%, up to and including 90%:	0.55%	0.75%
> 90%, up to and including 95%:	0.12%	0.20%

<b>Loan Size Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	22.61%	2.31%
> \$50,000, up to and including \$100,000:	16.61%	8.04%
> \$100,000, up to and including \$200,000:	28.48%	27.06%
> \$200,000, up to and including \$300,000:	19.58%	31.02%
> \$300,000, up to and including \$400,000:	8.97%	19.82%
> \$400,000, up to and including \$500,000:	2.79%	8.00%
> \$500,000, up to and including \$600,000:	0.48%	1.71%
> \$600,000, up to and including \$700,000:	0.48%	2.03%

<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:	2.67%	0.25%
> 5 years, up to and including 10 years:	7.39%	3.14%
> 10 years, up to and including 15 years:	21.27%	13.77%
> 15 years, up to and including 20 years:	25.94%	26.44%
> 20 years, up to and including 25 years:	42.73%	56.40%

<b>Geographic Distribution</b>	<b>% number of loans</b>	<b>% value of loans</b>
Brisbane Metropolitan	28.48%	27.09%
Gold Coast	5.03%	5.43%
Sunshine Coast	4.61%	4.17%
Queensland - Other	19.76%	15.96%
Sydney Metropolitan	14.55%	19.05%
N.S.W. - Other	7.64%	7.65%
Australian Capital Territory	1.52%	1.96%
Melbourne Metropolitan	9.70%	10.27%
Victoria - Other	2.00%	1.29%
Perth Metropolitan	3.45%	3.88%
W.A. - Other	0.42%	0.39%
Adelaide Metropolitan	1.70%	1.68%
S.A. - Other	0.36%	0.29%
Darwin Metropolitan	0.30%	0.47%
N.T. - Other	0.06%	0.02%
Hobart Metropolitan	0.18%	0.29%
Tasmania - Other	0.24%	0.11%

<b>Loan Purpose</b>	<b>% number of loans</b>	<b>% value of loans</b>
Construction	6.42%	6.23%
Equity Takeout	5.15%	4.20%
Home Improvement	0.42%	0.32%
Purchase Existing Property	65.15%	66.86%
Purchase New Property	0.18%	0.20%
Refinance	16.97%	18.58%
Refinance - Equity Takeout	4.67%	3.00%
Refinance - Home Improvement	1.03%	0.61%

<b>Arrears Analysis</b>	<b>% number of loans</b>	<b>% value of loans</b>
Up to and including 30 days:	1.21%	1.72%
> 30 days, up to and including 60 days:	0.48%	0.70%
> 60 days, up to and including 90 days:	0.06%	0.08%
> 90 days:	0.24%	0.40%

Default Information for Monthly Period Ending 03 January 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	23.47%	18.43%

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