

# Apollo Series 2012-1 Trust

## Investor Report for the Monthly Period Ending 3 July 2019

| Mortgage Portfolio Details                        |               |
|---|---------------|
| First Day of Monthly Period:                      | 04/06/2019    |
| Last Day of Monthly Period:                       | 03/07/2019    |
|   |               |
| Total Current Balance:                            | \$189,050,375 |
| Total Number of Loans:                            | 1,344         |
|   |               |
| Average Current Balance:                          | \$140,662     |
| Highest Current Balance:                          | \$635,264     |
| Weighted Average LVR:                             | 50.60%        |
|   |               |
| Weighted Average Seasoning (Months):              | 127.33        |
| Weighted Average Remaining Term:                  | 217.83        |
|   |               |
| Weighted Average Variable Rate:                   | 4.4947%       |
| Weighted Average Fixed Rate:                      | 4.1774%       |
| Weighted Average Rate on All Loans:               | 4.4736%       |
|   |               |
| Percentage (by value) of "Owner Occupied" Loans:  | 76.88%        |
| Percentage (by value) of Metropolitan Securities: | 63.20%        |
|   |               |
| Percentage Mortgage Insured - Primary:            | 35.71%        |
| Percentage Mortgage Insured - Pool:               | 64.29%        |
|   |               |
| Percentage (by value) of Variable Rate Loans:     | 93.51%        |
| Percentage (by value) of Interest Only Loans:     | 8.13%         |
| Percentage (by value) of "Low Doc" Loans:         | 0.00%         |

| Revenue Distribution           |           |
|--------------------------------|-----------|
| Revenue from Mortgage Loans:   | \$699,428 |
| Principal Draw:                | \$0       |
| Total:                         | \$699,428 |
|                                |           |
| Trust Expenses for the Period: |           |
| Servicing Fee:                 | \$34,622  |
| Management Fee:                | \$8,656   |
| Trustee Fee:                   | \$3,856   |
| Custodian Fee:                 | \$3,462   |
| Trust Indemnification:         | \$25      |

|  |           |
|--|-----------|
| Swap Payments:                                       | \$82,637  |
| Facility Fees:                                       | \$421     |
| Class A1 Notes Coupon Payments:                      | \$395,268 |
| Class A2 Notes Coupon Payments:                      | \$0       |
| Class AB Notes Coupon Payments:                      | \$71,825  |
| Class B Notes Coupon Payments:                       | \$32,255  |
| Total Expenses:                                      | \$633,026 |
|  |           |
| Residual Income:                                     | \$66,402  |
| Unreimbursed Principal Draw after Distribution Date: | \$0       |

#### Interest Payable for the Coupon Period

|   |            |
|---|------------|
| First Day of Coupon Period:                               | 12/06/2019 |
| Last Day of Coupon Period (Distribution Date):            | 12/07/2019 |
| Number of Days in Coupon Period:                          | 30         |
| Determination Date:                                       | 09/07/2019 |
| Effective BBSW for Current Period:                        | 1.3723%    |
|   |            |
| Class A1 Notes Interest Margin over BBSW:                 | 1.55%      |
| Class A1 Notes Interest this Coupon Period:               | \$395,268  |
| 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:               | \$71,825   |
| 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:                | \$32,255   |
| Class B Notes Unpaid Interest from prior Coupon Periods:  | \$0        |

#### Principal Received from Mortgagors

|   |               |
|---|---------------|
| Scheduled Monthly Payment Amount:                       | \$1,348,233   |
|   |               |
| Mortgage portfolio balance at start of period:          | \$191,470,166 |
| Less: Scheduled principal received during the period:   | \$668,999     |
| Less: Unscheduled principal received during the period: | \$3,957,321   |
| Plus: Redraws:  | \$2,206,529   |
| Mortgage portfolio balance at close of period:          | \$189,050,375 |
|   |               |
| Value of full discharges during the period:             | \$1,596,739   |

| Principal Distribution                                  |                      |
|---|----------------------|
| Class A1 Notes Balance before distribution (Invested):  | \$164,565,178        |
| Class A1 Notes Balance before distribution (Stated):    | \$164,565,178        |
|   |                      |
| Class A2 Notes Balance before distribution (Invested):  | \$0                  |
| Class A2 Notes Balance before distribution (Stated):    | \$0                  |
|   |                      |
| Class AB Notes Balance before distribution (Invested):  | \$19,986,562         |
| Class AB Notes Balance before distribution (Stated):    | \$19,986,562         |
|   |                      |
| Class B Notes Balance before distribution (Invested):   | \$6,918,425          |
| Class B Notes Balance before distribution (Stated):     | \$6,918,425          |
|   |                      |
| <b>Total Invested Note Balance before distribution:</b> | <b>\$191,470,166</b> |
|   |                      |
| Current Weighted Average Security Coupon Rate:          | 3.1730%              |
| Mortgage Principal Amount Distributed:                  | \$4,626,320          |
| Repayment of Redraws:                                   | \$2,206,529          |
|   |                      |
| Class A1 Notes Balance after distribution (Invested):   | \$162,485,411        |
| Class A1 Notes Balance after distribution (Stated):     | \$162,485,411        |
| Class A1 Notes Bond Factor after distribution:          | 0.174715             |
|   |                      |
| 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):   | \$19,733,973         |
| Class AB Notes Balance after distribution (Stated):     | \$19,733,973         |
| Class AB Notes Bond Factor after distribution:          | 0.379499             |
|   |                      |
| Class B Notes Balance after distribution (Invested):    | \$6,830,991          |
| Class B Notes Balance after distribution (Stated):      | \$6,830,991          |
| Class B Notes Bond Factor after distribution:           | 0.379499             |
|   |                      |
| <b>Total Note Balance After distribution :</b>          | <b>\$189,050,375</b> |

| Facilities               |             |
|--------------------------|-------------|
| Liquidity Facility Limit | \$2,969,647 |
| Drawn Amount             | \$0         |
| Redraw Facility Limit    | \$1,324,060 |
| Drawn Amount             | \$0         |

| Reserve                |             |
|------------------------|-------------|
| 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%:        | 65.25%                   | 45.50%                  |
| > 50%, up to and including 55%: | 8.18%                    | 11.95%                  |
| > 55%, up to and including 60%: | 5.95%                    | 8.52%                   |
| > 60%, up to and including 65%: | 6.85%                    | 10.45%                  |
| > 65%, up to and including 70%: | 6.32%                    | 10.63%                  |
| > 70%, up to and including 75%: | 3.57%                    | 6.24%                   |
| > 75%, up to and including 80%: | 2.38%                    | 3.98%                   |
| > 80%, up to and including 85%: | 1.04%                    | 2.03%                   |
| > 85%, up to and including 90%: | 0.30%                    | 0.41%                   |
| > 90%, up to and including 95%: | 0.15%                    | 0.29%                   |

| <b>Loan Size Analysis</b>                   | <b>% number of loans</b> | <b>% value of loans</b> |
|---|--------------------------|-------------------------|
| Up to and including \$50,000:               | 25.82%                   | 2.92%                   |
| > \$50,000, up to and including \$100,000:  | 16.96%                   | 8.94%                   |
| > \$100,000, up to and including \$200,000: | 29.24%                   | 30.07%                  |
| > \$200,000, up to and including \$300,000: | 17.78%                   | 30.97%                  |
| > \$300,000, up to and including \$400,000: | 7.37%                    | 17.68%                  |
| > \$400,000, up to and including \$500,000: | 2.16%                    | 6.73%                   |
| > \$500,000, up to and including \$600,000: | 0.60%                    | 2.35%                   |
| > \$600,000, up to and including \$700,000: | 0.07%                    | 0.34%                   |

| <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:              | 2.53%                    | 0.35%                   |
| > 5 years, up to and including 10 years:  | 9.08%                    | 4.20%                   |
| > 10 years, up to and including 15 years: | 26.49%                   | 17.90%                  |
| > 15 years, up to and including 20 years: | 25.45%                   | 28.51%                  |
| > 20 years, up to and including 25 years: | 36.46%                   | 49.05%                  |

| Geographic Distribution      | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Brisbane Metropolitan        | 27.75%            | 27.09%           |
| Gold Coast                   | 5.28%             | 5.75%            |
| Sunshine Coast               | 4.69%             | 4.25%            |
| Queensland - Other           | 20.76%            | 17.28%           |
| Sydney Metropolitan          | 13.62%            | 17.45%           |
| N.S.W. - Other               | 7.96%             | 7.56%            |
| Australian Capital Territory | 1.71%             | 2.17%            |
| Melbourne Metropolitan       | 9.75%             | 10.46%           |
| Victoria - Other             | 1.56%             | 0.95%            |
| Perth Metropolitan           | 3.35%             | 3.45%            |
| W.A. - Other                 | 0.52%             | 0.49%            |
| Adelaide Metropolitan        | 1.79%             | 1.68%            |
| S.A. - Other                 | 0.45%             | 0.38%            |
| Darwin Metropolitan          | 0.37%             | 0.59%            |
| N.T. - Other                 | 0.07%             | 0.03%            |
| Hobart Metropolitan          | 0.15%             | 0.30%            |
| Tasmania - Other             | 0.22%             | 0.12%            |

| Loan Purpose                 | % number of loans | % value of loans |
|------------------------------|-------------------|------------------|
| Construction                 | 6.70%             | 6.97%            |
| Equity Takeout               | 5.21%             | 4.29%            |
| Home Improvement             | 0.37%             | 0.29%            |
| Purchase Existing Property   | 65.40%            | 67.10%           |
| Purchase New Property        | 0.22%             | 0.26%            |
| Refinance                    | 16.52%            | 17.48%           |
| Refinance - Equity Takeout   | 4.54%             | 2.87%            |
| Refinance - Home Improvement | 1.04%             | 0.74%            |

| Arrears Analysis                        | % number of loans | % value of loans |
|---|-------------------|------------------|
| Up to and including 30 days:            | 0.74%             | 0.87%            |
| > 30 days, up to and including 60 days: | 0.37%             | 0.49%            |
| > 60 days, up to and including 90 days: | 0.37%             | 0.51%            |
| > 90 days:                              | 0.60%             | 0.87%            |

| Default Information for Monthly Period Ending 03 July 2019 |     |
|--|-----|
| 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          | 10.47%      | 12.56%        |

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| The 2012-01 Series Trust complies with Article 405 of Reg 575/2013 |
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