

# **APOLLO Series 2010-1 Trust**

## **Investor Report for the Monthly Period Ending 3rd January 2012**

<b>Mortgage Portfolio Details</b>	
Total Current Balance:	\$ 671,787,827
Total Number of Loans:	3,509
Average Current Balance:	\$ 191,449
Highest Current Balance:	\$ 844,115
Weighted Average LVR:	61.24%
Weighted Average Seasoning (Months):	62.04
Weighted Average Remaining Term:	281.17
Weighted Average Variable Rate:	6.6877%
Weighted Average Fixed Rate:	7.4168%
Weighted Average Rate on All Loans:	6.7737%
Percentage (by value) of "Owner Occupied" Loans:	79.26%
Percentage (by value) of Metropolitan Securities:	65.43%
Percentage Mortgage Insured - Primary:	38.74%
Percentage Mortgage Insured - Pool:	61.26%
Percentage (by value) of Variable Rate Loans:	88.20%
Percentage (by value) of Interest Only Loans:	17.17%
Percentage (by value) of "Low Doc" Loans:	0.00%

<b>Revenue Distribution</b>	
Revenue from Mortgage Loans:	\$ 3,913,007
Servicing Fee:	\$ 128,555
Management Fee:	\$ 32,139
Custodian Fee:	\$ 12,856
Trustee Fee:	\$ 12,856
Swap Payments:	\$ 305,973
Facility Fees:	\$ 1,264
Class A1 Coupon Payments:	\$ 1,461,680
Class A2 Coupon Payments:	\$ 1,404,351
Class AB Coupon Payments:	\$ 251,045
Class B Coupon Payments:	\$ 103,815
Total Expenses:	\$ 2,059,137
Surplus Available for Distribution:	\$ 1,853,869

<b>Principal Received from Mortgagors</b>	
Scheduled Monthly Payment Amount:	\$ 4,870,533
Mortgage portfolio balance at start of period:	\$ 688,016,607
Less: Scheduled principal received during the period:	\$ 1,037,414
Less: Unscheduled principal received during the period:	\$ 17,412,284
Plus: Redraws:	\$ 2,220,918
Mortgage portfolio balance at close of period:	\$ 671,787,827
Value of full discharges during the period:	\$ 14,212,958

<b>Principal Distribution</b>	
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Class A1 Note Balance before distribution:	\$ 318,016,607
Class A2 Note Balance before distribution:	\$ 300,000,000
Total Class A Note Balance before distribution:	\$ 618,016,607
Class AB Note Balance before distribution:	\$ 50,000,000
Class B Note Balance before distribution:	\$ 20,000,000
<b>Total Note Balance before distribution:</b>	<b>\$ 688,016,607</b>
Distribution Date:	09-Jan-12
Current Weighted Average Security Coupon Rate:	5.5120%
Mortgage Principal Amount Distributed:	\$ 18,449,697
Class A1 Note Balance after distribution:	\$ 301,787,827
Class A1 Bond Factor after distribution:	0.479028
Class A2 Note Balance after distribution:	\$ 300,000,000
Class A-2 Bond Factor after distribution:	1.000000
Total Class A Note Balance after distribution:	\$ 601,787,827
Class AB Note Balance after distribution:	\$ 50,000,000
Class AB Bond Factor after distribution:	1.000000
Class B Note Balance after distribution:	\$ 20,000,000
Class B Bond Factor after distribution:	1.000000
<b>Total Note Balance after distribution:</b>	<b>\$ 671,787,827</b>

<b>Liquidity Facility</b>	
Liquidity facility limit	\$ 8,621,768
Drawn amount	\$ 0
Undrawn amount	\$ 8,621,768

<b>Loan to Valuation Ratio Analysis</b>	<b>% no of loans</b>	<b>% value of loans</b>
Up to and including 50%:	39.36%	25.35%
> 50%, up to and including 55%:	6.67%	6.80%
> 55%, up to and including 60%:	8.41%	9.15%
> 60%, up to and including 65%:	8.58%	10.41%
> 65%, up to and including 70%:	8.83%	10.29%
> 70%, up to and including 75%:	9.23%	11.60%
> 75%, up to and including 80%:	10.72%	14.59%
> 80%, up to and including 85%:	5.64%	8.15%
> 85%, up to and including 90%:	2.39%	3.49%
> 90%, up to and including 95%:	0.17%	0.18%
> 95%:	0.00%	0.00%

<b>Loan Size Analysis</b>	<b>% no of loans</b>	<b>% value of loans</b>
Up to and including \$50,000:	13.74%	1.71%
> \$50,000, up to and including \$100,000:	13.51%	5.41%
> \$100,000, up to and including \$200,000:	29.01%	22.94%
> \$200,000, up to and including \$300,000:	26.08%	33.64%
> \$300,000, up to and including \$400,000:	11.74%	21.16%
> \$400,000, up to and including \$500,000:	3.93%	9.06%
> \$500,000, up to and including \$600,000:	1.31%	3.70%
> \$600,000, up to and including \$700,000:	0.54%	1.83%
> \$700,000, up to and including \$750,000:	0.11%	0.42%
> \$750,000:	0.03%	0.13%

<b>Seasoning Analysis</b>	<b>% no of loans</b>	<b>% value of loans</b>
Up to and including 6 months:	0.00%	0.00%
> 6 months, up to and including 12 months:	0.00%	0.00%
> 12 months, up to and including 18 months:	0.00%	0.00%
> 18 months, up to and including 24 months:	0.00%	0.00%

> 24 months, up to and including 30 months:	2.19%	2.39%
> 30 months, up to and including 36 months:	15.56%	17.46%
> 36 months, up to and including 48 months:	17.36%	19.61%
> 48 months, up to and including 60 months:	15.76%	16.69%
> 60 months:	49.13%	43.85%

Remaining Loan Term	% no of loans	% value of loans
Up to and including 5 years:	0.85%	0.18%
> 5 years, up to and including 10 years:	4.05%	1.09%
> 10 years, up to and including 15 years:	6.33%	3.29%
> 15 years, up to and including 20 years:	17.41%	13.06%
> 20 years, up to and including 25 years:	33.80%	36.01%
> 25 years, up to and including 30 years:	37.56%	46.36%
> 30 years:	0.00%	0.00%

Geographic Distribution	% no of loans	% value of loans
Brisbane Metropolitan:	32.72%	32.06%
Gold Coast:	6.16%	5.68%
Sunshine Coast:	4.39%	3.95%
Queensland - Other:	18.95%	14.48%
Sydney Metropolitan:	10.46%	13.56%
N.S.W. - Other:	7.01%	7.18%
Australian Capital Territory:	1.97%	2.33%
Melbourne Metropolitan:	7.41%	8.66%
Victoria - Other:	2.14%	1.89%
Perth Metropolitan:	5.87%	7.50%
W.A. - Other:	0.66%	0.81%
Adelaide Metropolitan:	1.08%	0.86%
S.A. - Other:	0.28%	0.26%
Darwin Metropolitan:	0.28%	0.25%
N.T. - Other:	0.00%	0.00%
Hobart Metropolitan:	0.23%	0.22%
Tasmania - Other:	0.40%	0.31%

Loan Purpose	% no of loans	% value of loans
Refinance:	34.88%	33.98%
Renovation:	8.18%	6.20%
Purchase - New Dwelling:	6.01%	6.55%
Purchase - Existing Dwelling:	50.93%	53.27%

Arrears Analysis	% no of loans	% value of loans
Up to and including 30 days:	1.88%	2.19%
> 30 days, up to and including 60 days:	0.60%	0.71%
> 60 days, up to and including 90 days:	0.26%	0.35%
> 90 days:	0.14%	0.13%

Default Information as at the End of the Monthly Period	
Number of Properties foreclosed since Trust Commencement Date:	0
Number of Foreclosures resulting in a Gross Loss on Sale of Property:	0
Value of Gross Losses on Sale of Properties:	\$ -
Number of Claims submitted to Mortgage Insurer:	0
Value of Claims submitted to Mortgage Insurer:	\$ -
Amount paid by Mortgage Insurer:	0
Details of any Claims denied/reduced by Mortgage Insurer:	0

CPR Analysis	Monthly CPR	Quarterly CPR
CPR	23.54%	22.32%