

**AFG Series 2013-2  
Collateral Report**



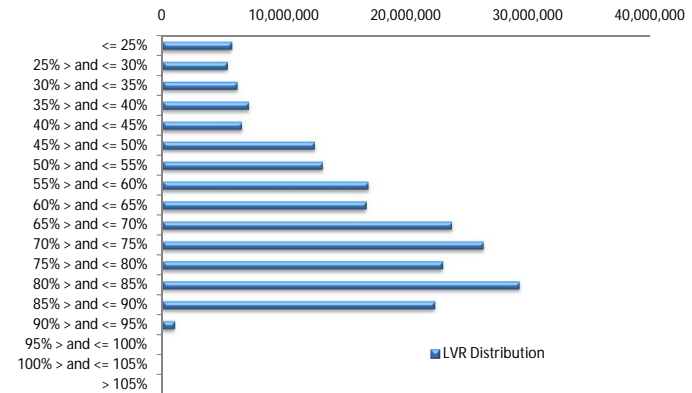
Model Period	13
Collection Period Start	01-Nov-14
Collection Period End	30-Nov-14
No. of Days	30
Interest Period Start	14-Nov-14
Interest Period End	14-Dec-14
No. of Days	31
Determination Date	10-Dec-14
Payment Date	15-Dec-14

**Pool Statistics**

Closing Balance of Mortgages	216,065,512
No. of Loans (Unconsolidated)	880
No. of Loans (Consolidated)	741
Average Loan Size (Unconsolidated)	245,529
Average Loan Size (Consolidated)	291,586
Largest Loan Size (Unconsolidated)	1,071,310
Largest Loan Size (Consolidated)	1,071,310
Smallest Loan Size (Unconsolidated)	(241,722)
Smallest Loan Size (Consolidated)	(126,010)
Weighted Average Interest Rate	4.90%
Weighted Average LVR	64.98%
Weighted Average Seasoning	23.52

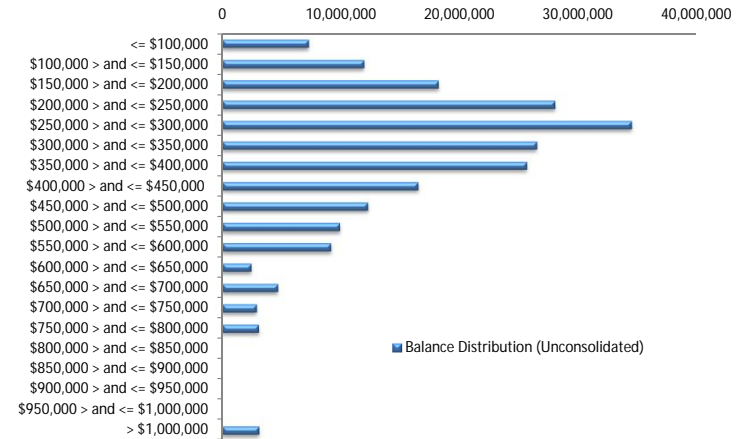
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,708,141	2.64%	74	9.99%
25% > and <= 30%	5,374,224	2.49%	30	4.05%
30% > and <= 35%	6,185,773	2.86%	31	4.18%
35% > and <= 40%	7,130,658	3.30%	36	4.86%
40% > and <= 45%	6,561,920	3.04%	30	4.05%
45% > and <= 50%	12,514,289	5.79%	47	6.34%
50% > and <= 55%	13,193,255	6.11%	41	5.53%
55% > and <= 60%	16,896,542	7.82%	54	7.29%
60% > and <= 65%	16,733,985	7.74%	49	6.61%
65% > and <= 70%	23,747,518	10.99%	64	8.64%
70% > and <= 75%	26,341,523	12.19%	73	9.85%
75% > and <= 80%	22,989,202	10.64%	63	8.50%
80% > and <= 85%	29,274,724	13.55%	79	10.66%
85% > and <= 90%	22,359,282	10.35%	67	9.04%
90% > and <= 95%	1,054,477	0.49%	3	0.40%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>741</b>	<b>100.00%</b>



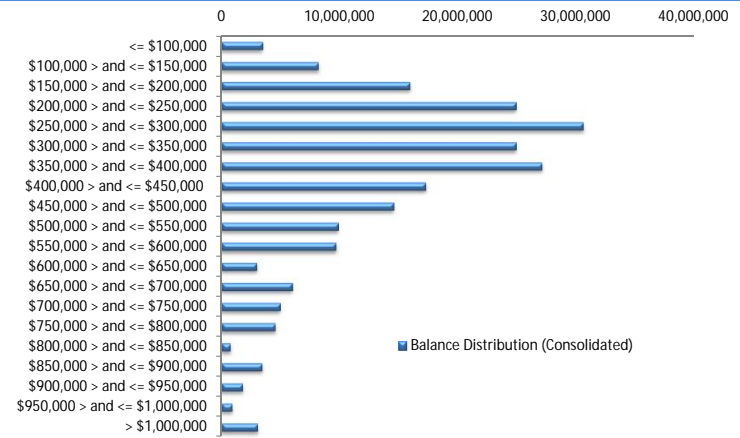
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,283,745	3.37%	157	17.84%
\$100,000 > and <= \$150,000	11,951,291	5.53%	95	10.80%
\$150,000 > and <= \$200,000	18,215,993	8.43%	105	11.93%
\$200,000 > and <= \$250,000	27,993,880	12.96%	125	14.20%
\$250,000 > and <= \$300,000	34,431,956	15.94%	126	14.32%
\$300,000 > and <= \$350,000	26,469,660	12.25%	82	9.32%
\$350,000 > and <= \$400,000	25,618,765	11.86%	68	7.73%
\$400,000 > and <= \$450,000	16,485,463	7.63%	39	4.43%
\$450,000 > and <= \$500,000	12,261,062	5.67%	26	2.95%
\$500,000 > and <= \$550,000	9,923,012	4.59%	19	2.16%
\$550,000 > and <= \$600,000	9,155,206	4.24%	16	1.82%
\$600,000 > and <= \$650,000	2,465,440	1.14%	4	0.45%
\$650,000 > and <= \$700,000	4,697,835	2.17%	7	0.80%
\$700,000 > and <= \$750,000	2,909,917	1.35%	4	0.45%
\$750,000 > and <= \$800,000	3,085,547	1.43%	4	0.45%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	3,116,741	1.44%	3	0.34%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>880</b>	<b>100.00%</b>



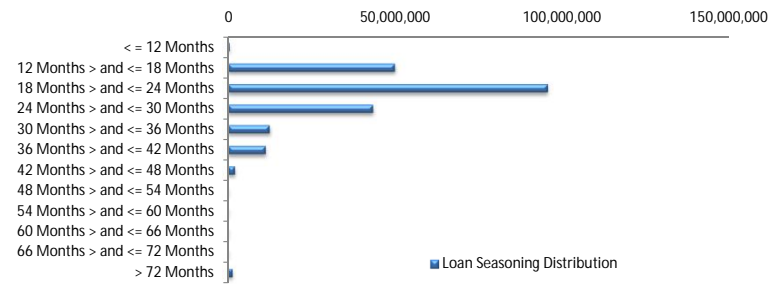
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,558,779	1.65%	66	8.91%
\$100,000 > and <= \$150,000	8,255,666	3.82%	65	8.77%
\$150,000 > and <= \$200,000	15,971,182	7.39%	92	12.42%
\$200,000 > and <= \$250,000	24,939,625	11.54%	111	14.98%
\$250,000 > and <= \$300,000	30,612,589	14.17%	112	15.11%
\$300,000 > and <= \$350,000	24,949,922	11.55%	77	10.39%
\$350,000 > and <= \$400,000	27,137,812	12.56%	72	9.72%
\$400,000 > and <= \$450,000	17,307,920	8.01%	41	5.53%
\$450,000 > and <= \$500,000	14,601,446	6.76%	31	4.18%
\$500,000 > and <= \$550,000	9,945,928	4.60%	19	2.56%
\$550,000 > and <= \$600,000	9,728,036	4.50%	17	2.29%
\$600,000 > and <= \$650,000	3,047,336	1.41%	5	0.67%
\$650,000 > and <= \$700,000	6,040,266	2.80%	9	1.21%
\$700,000 > and <= \$750,000	5,040,740	2.33%	7	0.94%
\$750,000 > and <= \$800,000	4,624,370	2.14%	6	0.81%
\$800,000 > and <= \$850,000	840,063	0.39%	1	0.13%
\$850,000 > and <= \$900,000	3,494,135	1.62%	4	0.54%
\$900,000 > and <= \$950,000	1,868,105	0.86%	2	0.27%
\$950,000 > and <= \$1,000,000	984,851	0.46%	1	0.13%
> \$1,000,000	3,116,741	1.44%	3	0.40%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>741</b>	<b>100.00%</b>



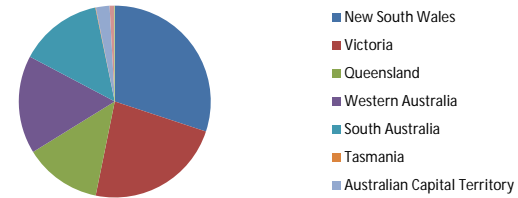
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	400,239	0.19%	2	0.23%
12 Months > and <= 18 Months	49,804,384	23.05%	211	23.98%
18 Months > and <= 24 Months	95,499,208	44.20%	376	42.73%
24 Months > and <= 30 Months	43,309,883	20.04%	164	18.64%
30 Months > and <= 36 Months	12,425,778	5.75%	62	7.05%
36 Months > and <= 42 Months	11,254,779	5.21%	51	5.80%
42 Months > and <= 48 Months	2,046,574	0.95%	8	0.91%
48 Months > and <= 54 Months	0	0.00%	0	0.00%
54 Months > and <= 60 Months	0	0.00%	0	0.00%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	1,324,667	0.61%	6	0.68%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>880</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	64,971,754	30.07%	207	27.94%
Victoria	49,950,676	23.12%	189	25.51%
Queensland	28,089,800	13.00%	96	12.96%
Western Australia	35,775,603	16.56%	100	13.50%
South Australia	30,234,515	13.99%	128	17.27%
Tasmania	245,548	0.11%	2	0.27%
Australian Capital Territory	4,963,768	2.30%	15	2.02%
Northern Territory	1,833,848	0.85%	4	0.54%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>741</b>	<b>100.00%</b>



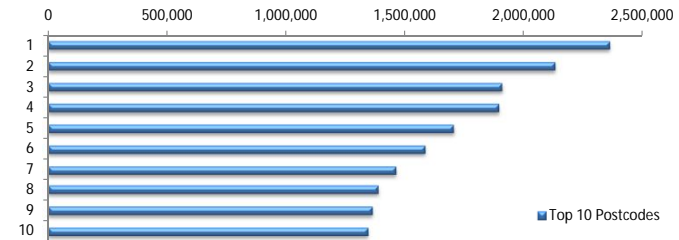
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	174,621,810	80.82%	583	78.68%
Non Metro	37,283,261	17.26%	148	19.97%
Inner City	4,160,440	1.93%	10	1.35%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>741</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6065	2,360,283	1.09%	4	0.45%
6030	2,130,475	0.99%	5	0.57%
6164	1,907,225	0.88%	5	0.57%
2913	1,894,666	0.88%	6	0.68%
3216	1,703,707	0.79%	5	0.57%
2170	1,584,787	0.73%	5	0.57%
2031	1,461,969	0.68%	3	0.34%
4815	1,387,361	0.64%	3	0.34%
2500	1,363,153	0.63%	4	0.45%
2560	1,345,157	0.62%	5	0.57%
<b>Total</b>	<b>17,138,782</b>	<b>7.93%</b>	<b>45</b>	<b>5.11%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	216,065,512	100.00%	880	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>880</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	216,065,512	100.00%	880	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>880</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	175,254,964	81.11%	705	80.11%
Interest Only	39,786,143	18.41%	158	17.95%
Non-Billing	1,024,405	0.47%	17	1.93%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>880</b>	<b>100.00%</b>



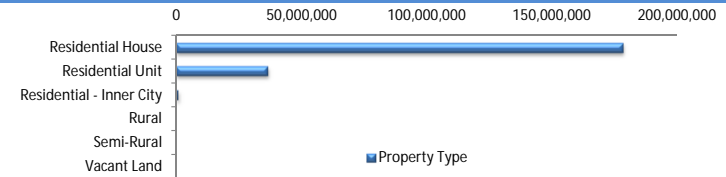
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	1,024,405	0.47%	17	1.93%
Term Loan	215,041,107	99.53%	863	98.07%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>880</b>	<b>100.00%</b>



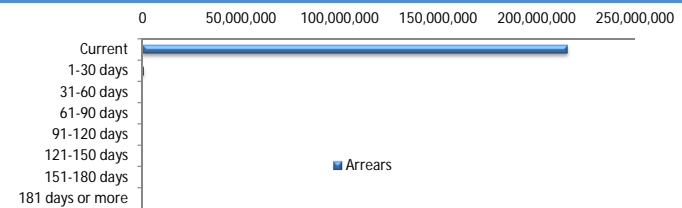
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	178,735,118	82.72%	599	80.84%
Residential Unit	36,612,495	16.95%	139	18.76%
Residential - Inner City	712,956	0.33%	2	0.27%
Rural	4,942	0.00%	1	0.13%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>741</b>	<b>100.00%</b>



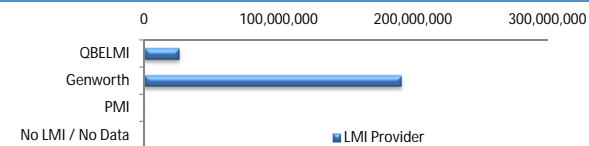
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	215,323,568	99.66%	876	99.55%
1-30 days	741,943	0.34%	4	0.45%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>880</b>	<b>100.00%</b>



### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	25,280,741	11.70%	86	11.61%
Genworth	190,498,946	88.17%	654	88.26%
PMI	285,825	0.13%	1	0.13%
No LMI / No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>741</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	48,810,656	22.59%	191	21.70%
Owner Occupier	167,254,855	77.41%	689	78.30%
<b>Total</b>	<b>216,065,512</b>	<b>100.00%</b>	<b>880</b>	<b>100.00%</b>



### Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans	0.00	0.00
Loss on Sale	0.00	0.00
Claims on LMI	0.00	0.00
Claims paid by LMI	0.00	0.00
Claims Denied/Reduced	0.00	0.00
Loss covered by Excess Spread	0.00	N/A