#### AFG 2013-1 Trust Collateral Report

Model Period	19
Collection Period Start	01-Sep-14
Collection Period End	30-Sep-14
No. of Days	30
Interest Period Start	10-Sep-14
Interest Period End	09-Oct-14
No. of Days	30
Determination Date	07-Oct-14
Payment Date	10-Oct-14

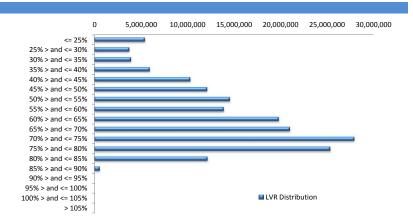


#### **Pool Statistics**

Closing Balance of Mortgages	176,779,864
No. of Loans (Unconsolidated)	827
No. of Loans (Consolidated)	689
Average Loan Size (Unconsolidated)	213,760
Average Loan Size (Consolidated)	256,575
Largest Loan Size (Unconsolidated)	780,842
Largest Loan Size Consolidated)	780,842
Smallest Loan Size (Unconsolidated)	(37,181)
Smallest Loan Size (Consolidated)	(9,880)
Weighted Average Interest Rate	4.94%
Weighted Average LVR	61.20%
Weighted Average Seasoning	26.27

#### LVR Distribution

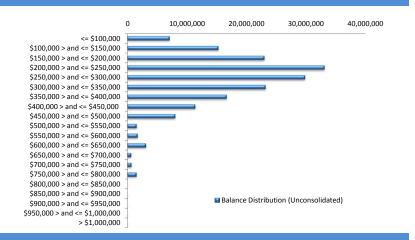
Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,443,425	3.08%	57	8.27%
25% > and <= 30%	3,765,964	2.13%	25	3.63%
30% > and <= 35%	3,951,103	2.24%	23	3.34%
35% > and <= 40%	5,949,578	3.37%	34	4.93%
40% > and <= 45%	10,304,355	5.83%	45	6.53%
45% > and <= 50%	12,122,665	6.86%	49	7.11%
50% > and <= 55%	14,551,791	8.23%	56	8.13%
55% > and <= 60%	13,900,499	7.86%	55	7.98%
60% > and <= 65%	19,806,038	11.20%	69	10.01%
65% > and <= 70%	21,006,960	11.88%	75	10.89%
70% > and <= 75%	27,906,774	15.79%	88	12.77%
75% > and <= 80%	25,334,685	14.33%	77	11.18%
80% > and <= 85%	12,147,723	6.87%	34	4.93%
85% > and <= 90%	588,304	0.33%	2	0.29%
90% > and <= 95%	0	0.00%	0	0.00%
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%
Total	176,779,864	100.00%	689	100.00%



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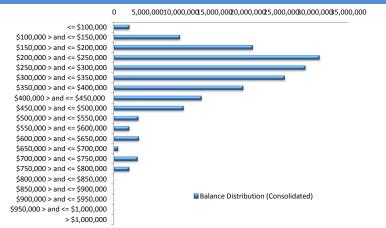
#### **Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,098,982	4.02%	146	17.65%
\$100,000 > and <= \$150,000	15,274,222	8.64%	121	14.63%
\$150,000 > and <= \$200,000	22,960,719	12.99%	131	15.84%
\$200,000 > and <= \$250,000	33,038,951	18.69%	146	17.65%
\$250,000 > and <= \$300,000	29,776,505	16.84%	108	13.06%
\$300,000 > and <= \$350,000	23,151,871	13.10%	71	8.59%
\$350,000 > and <= \$400,000	16,633,962	9.41%	45	5.44%
\$400,000 > and <= \$450,000	11,402,771	6.45%	27	3.26%
\$450,000 > and <= \$500,000	8,053,680	4.56%	17	2.06%
\$500,000 > and <= \$550,000	1,570,892	0.89%	3	0.36%
\$550,000 > and <= \$600,000	1,740,591	0.98%	3	0.36%
\$600,000 > and <= \$650,000	3,143,629	1.78%	5	0.60%
\$650,000 > and <= \$700,000	666,749	0.38%	1	0.12%
\$700,000 > and <= \$750,000	709,906	0.40%	1	0.12%
\$750,000 > and <= \$800,000	1,556,434	0.88%	2	0.24%
\$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	0	0.00%	0	0.00%
Total	176,779,864	100.00%	827	100.00%



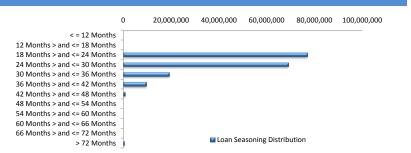
#### **Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,360,407	1.34%	45	6.53%
\$100,000 > and <= \$150,000	9,868,549	5.58%	78	11.32%
\$150,000 > and <= \$200,000	20,716,806	11.72%	118	17.13%
\$200,000 > and <= \$250,000	30,625,336	17.32%	135	19.59%
\$250,000 > and <= \$300,000	28,542,939	16.15%	104	15.09%
\$300,000 > and <= \$350,000	25,475,710	14.41%	78	11.32%
\$350,000 > and <= \$400,000	19,283,856	10.91%	52	7.55%
\$400,000 > and <= \$450,000	13,100,861	7.41%	31	4.50%
\$450,000 > and <= \$500,000	10,428,626	5.90%	22	3.19%
\$500,000 > and <= \$550,000	3,695,754	2.09%	7	1.02%
\$550,000 > and <= \$600,000	2,337,907	1.32%	4	0.58%
\$600,000 > and <= \$650,000	3,763,101	2.13%	6	0.87%
\$650,000 > and <= \$700,000	666,749	0.38%	1	0.15%
\$700,000 > and <= \$750,000	3,579,841	2.03%	5	0.73%
\$750,000 > and <= \$800,000	2,333,422	1.32%	3	0.44%
\$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	0	0.00%	0	0.00%
Total	176,779,864	100.00%	689	100.00%



#### Loan Seasoning Distribution

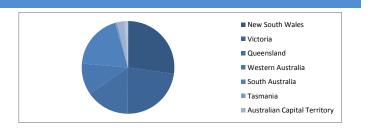
Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
< = 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	77,045,797	43.58%	356	43.05%
24 Months > and <= 30 Months	69,082,941	39.08%	309	37.36%
30 Months > and <= 36 Months	19,384,163	10.97%	111	13.42%
36 Months > and <= 42 Months	9,774,740	5.53%	47	5.68%
42 Months > and <= 48 Months	882,815	0.50%	2	0.24%
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	609,409	0.34%	2	0.24%
Total	176,779,864	100.00%	827	100.00%



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# **Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	48,147,992	27.24%	172	24.96%
Victoria	40,350,190	22.83%	153	22.21%
Queensland	27,154,052	15.36%	100	14.51%
Western Australia	19,326,801	10.93%	59	8.56%
South Australia	33,871,951	19.16%	177	25.69%
Tasmania	1,165,827	0.66%	6	0.87%
Australian Capital Territory	4,623,514	2.62%	14	2.03%
Northern Territory	2,139,538	1.21%	8	1.16%
No Data	0	0.00%	0	0.00%
Total	176,779,864	100.00%	689	100.00%



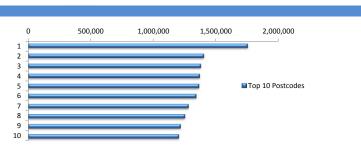
# Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	141,065,915	79.80%	544	78.96%
Non Metro	33,385,710	18.89%	139	20.17%
Inner City	2,328,239	1.32%	6	0.87%
Total	176,779,864	100.00%	689	100.00%



# Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
5108	1,749,482	0.99%	12	1.45%
6062	1,401,347	0.79%	3	0.36%
5085	1,376,117	0.78%	5	0.60%
2602	1,367,976	0.77%	3	0.36%
3196	1,361,891	0.77%	5	0.60%
6026	1,339,355	0.76%	4	0.48%
2444	1,277,986	0.72%	4	0.48%
3216	1,249,836	0.71%	5	0.60%
5114	1,215,412	0.69%	8	0.97%
5110	1,201,101	0.68%	5	0.60%
Total	13,540,503	7.66%	54	6.53%



# Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	176,779,864	100.00%	827	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	176.779.864	100.00%	827	100.00%



# Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	176,779,864	100.00%	827	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	176,779,864	100.00%	827	100.00%



# Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	137,035,009	77.52%	642	77.63%
Interest Only	38,703,470	21.89%	170	20.56%
Non-Billing	1,041,385	0.59%	15	1.81%
Total	176,779,864	100.00%	827	100.00%



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# Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	1,041,385	0.59%	15	1.81%
Term Loan	175,738,479	99.41%	812	98.19%
Total	176,779,864	100.00%	827	100.00%



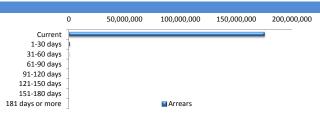
# Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	136,311,696	77.11%	532	77.21%
Residential Unit	40,140,343	22.71%	156	22.64%
Residential - Inner City	0	0.00%	0	0.00%
Rural	0	0.00%	0	0.00%
Semi-Rural	327,825	0.19%	1	0.15%
Vacant Land	0	0.00%	0	0.00%
Total	176,779,864	100.00%	689	100.00%



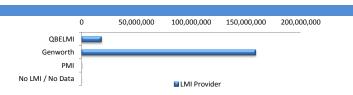
# Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	175,356,048	99.19%	822	99.40%
1-30 days	961,428	0.54%	3	0.36%
31-60 days	462,388	0.26%	2	0.24%
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%
Total	176,779,864	100.00%	827	100.00%



# LMI Provider

LMI Provider	Balance	% Balance	Loan Count	% Loan Count
QBELMI	17,778,344	10.06%	85	12.34%
Genworth	158,573,945	89.70%	603	87.52%
PMI	427,575	0.24%	1	0.15%
No LMI / No Data	0	0.00%	0	0.00%
Total	176,779,864	100.00%	689	100.00%



# **Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	44,159,547	24.98%	189	22.85%
Owner Occupier	132,620,317	75.02%	638	77.15%
Total	176,779,864	100.00%	827	100.00%



#### **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

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