

**AFG 2013-1 Trust  
Collateral Report**

Model Period	21
Collection Period Start	01-Nov-14
Collection Period End	30-Nov-14
No. of Days	30
Interest Period Start	10-Nov-14
Interest Period End	09-Dec-14
No. of Days	30
Determination Date	05-Dec-14
Payment Date	10-Dec-14

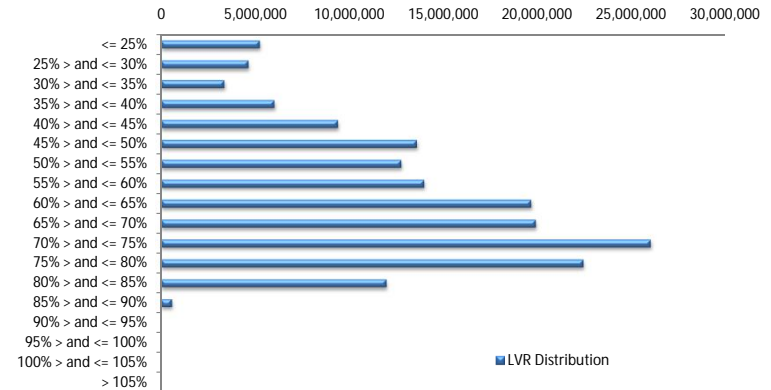


**Pool Statistics**

Closing Balance of Mortgages	169,790,212
No. of Loans (Unconsolidated)	802
No. of Loans (Consolidated)	671
Average Loan Size (Unconsolidated)	211,708
Average Loan Size (Consolidated)	253,041
Largest Loan Size (Unconsolidated)	778,684
Largest Loan Size Consolidated)	778,684
Smallest Loan Size (Unconsolidated)	(17,855)
Smallest Loan Size (Consolidated)	(8,492)
Weighted Average Interest Rate	4.94%
Weighted Average LVR	60.75%
Weighted Average Seasoning	28.31

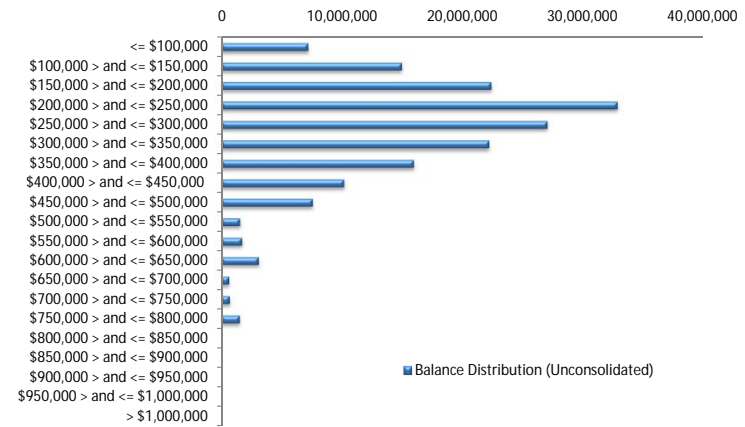
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,261,343	3.10%	57	8.49%
25% > and <= 30%	4,657,910	2.74%	31	4.62%
30% > and <= 35%	3,375,185	1.99%	20	2.98%
35% > and <= 40%	6,032,178	3.55%	34	5.07%
40% > and <= 45%	9,416,740	5.55%	42	6.26%
45% > and <= 50%	13,604,957	8.01%	53	7.90%
50% > and <= 55%	12,770,377	7.52%	50	7.45%
55% > and <= 60%	13,995,762	8.24%	56	8.35%
60% > and <= 65%	19,676,597	11.59%	68	10.13%
65% > and <= 70%	19,929,247	11.74%	72	10.73%
70% > and <= 75%	26,024,137	15.33%	83	12.37%
75% > and <= 80%	22,458,675	13.23%	70	10.43%
80% > and <= 85%	11,998,799	7.07%	33	4.92%
85% > and <= 90%	588,304	0.35%	2	0.30%
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%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>671</b>	<b>100.00%</b>



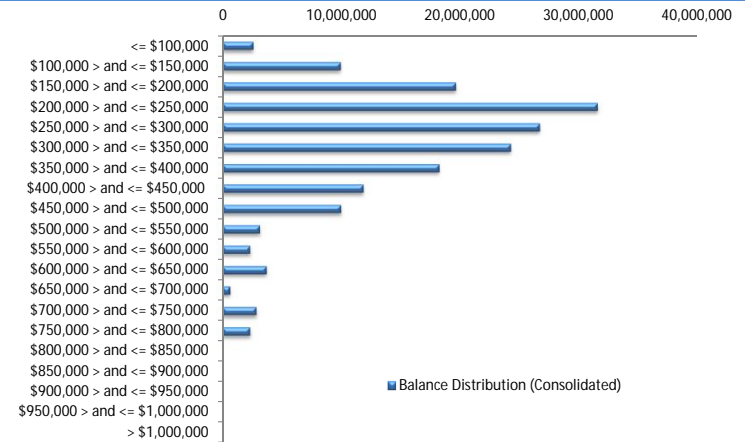
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,218,134	4.25%	145	18.08%
\$100,000 > and <= \$150,000	14,982,943	8.82%	119	14.84%
\$150,000 > and <= \$200,000	22,380,632	13.18%	128	15.96%
\$200,000 > and <= \$250,000	32,850,317	19.35%	146	18.20%
\$250,000 > and <= \$300,000	27,036,345	15.92%	98	12.22%
\$300,000 > and <= \$350,000	22,214,514	13.08%	68	8.48%
\$350,000 > and <= \$400,000	15,969,479	9.41%	43	5.36%
\$400,000 > and <= \$450,000	10,187,979	6.00%	24	2.99%
\$450,000 > and <= \$500,000	7,593,572	4.47%	16	2.00%
\$500,000 > and <= \$550,000	1,566,759	0.92%	3	0.37%
\$550,000 > and <= \$600,000	1,736,915	1.02%	3	0.37%
\$600,000 > and <= \$650,000	3,122,636	1.84%	5	0.62%
\$650,000 > and <= \$700,000	666,749	0.39%	1	0.12%
\$700,000 > and <= \$750,000	708,566	0.42%	1	0.12%
\$750,000 > and <= \$800,000	1,554,674	0.92%	2	0.25%
\$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%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>802</b>	<b>100.00%</b>



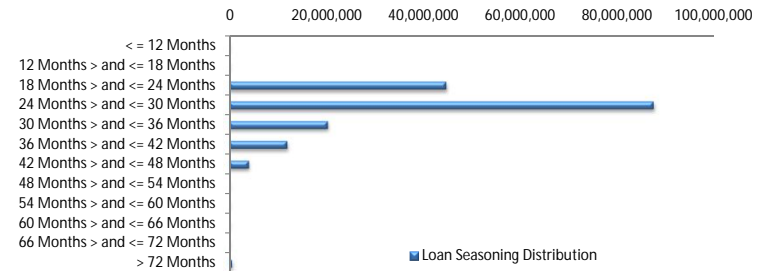
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,619,671	1.54%	48	7.15%
\$100,000 > and <= \$150,000	9,940,418	5.85%	78	11.62%
\$150,000 > and <= \$200,000	19,613,331	11.55%	112	16.69%
\$200,000 > and <= \$250,000	31,538,818	18.58%	140	20.86%
\$250,000 > and <= \$300,000	26,672,708	15.71%	97	14.46%
\$300,000 > and <= \$350,000	24,236,574	14.27%	74	11.03%
\$350,000 > and <= \$400,000	18,237,800	10.74%	49	7.30%
\$400,000 > and <= \$450,000	11,867,082	6.99%	28	4.17%
\$450,000 > and <= \$500,000	9,977,188	5.88%	21	3.13%
\$500,000 > and <= \$550,000	3,166,416	1.86%	6	0.89%
\$550,000 > and <= \$600,000	2,332,254	1.37%	4	0.60%
\$600,000 > and <= \$650,000	3,725,604	2.19%	6	0.89%
\$650,000 > and <= \$700,000	666,749	0.39%	1	0.15%
\$700,000 > and <= \$750,000	2,864,287	1.69%	4	0.60%
\$750,000 > and <= \$800,000	2,331,310	1.37%	3	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	0	0.00%	0	0.00%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>671</b>	<b>100.00%</b>



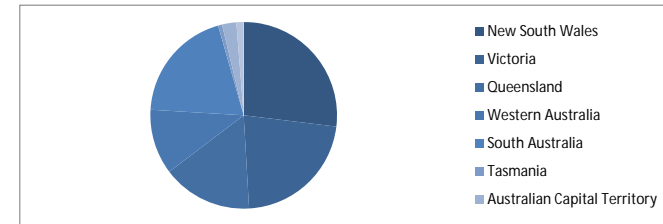
**Loan Seasoning Distribution**

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	44,848,937	26.41%	211	26.31%
24 Months > and <= 30 Months	87,656,078	51.63%	396	49.38%
30 Months > and <= 36 Months	20,441,519	12.04%	112	13.97%
36 Months > and <= 42 Months	12,080,666	7.12%	65	8.10%
42 Months > and <= 48 Months	4,153,211	2.45%	16	2.00%
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	609,803	0.36%	2	0.25%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>802</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	45,727,798	26.93%	166	24.74%
Victoria	37,588,597	22.14%	146	21.76%
Queensland	26,517,217	15.62%	98	14.61%
Western Australia	19,115,355	11.26%	58	8.64%
South Australia	33,333,231	19.63%	176	26.23%
Tasmania	1,160,865	0.68%	6	0.89%
Australian Capital Territory	4,211,066	2.48%	13	1.94%
Northern Territory	2,136,083	1.26%	8	1.19%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>671</b>	<b>100.00%</b>



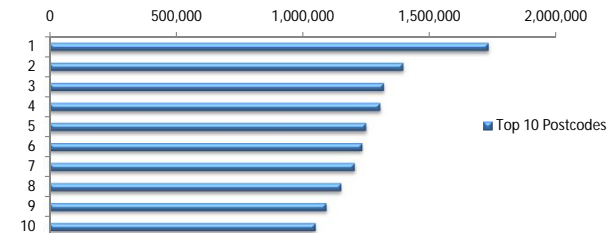
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	135,234,593	79.65%	529	78.84%
Non Metro	32,228,594	18.98%	136	20.27%
Inner City	2,327,026	1.37%	6	0.89%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>671</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
5108	1,733,543	1.02%	12	1.50%
6062	1,397,066	0.82%	3	0.37%
6026	1,320,512	0.78%	4	0.50%
5085	1,305,595	0.77%	5	0.62%
2602	1,250,489	0.74%	3	0.37%
3216	1,235,504	0.73%	5	0.62%
5114	1,205,084	0.71%	8	1.00%
6155	1,152,251	0.68%	3	0.37%
5109	1,093,688	0.64%	3	0.37%
4655	1,051,074	0.62%	3	0.37%
<b>Total</b>	<b>12,744,807</b>	<b>7.51%</b>	<b>49</b>	<b>6.11%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	169,790,212	100.00%	802	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>802</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	169,790,212	100.00%	802	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>802</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	131,332,907	77.35%	622	77.56%
Interest Only	37,383,735	22.02%	165	20.57%
Non-Billing	1,073,569	0.63%	15	1.87%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>802</b>	<b>100.00%</b>



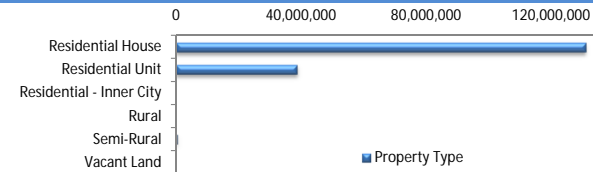
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	1,073,569	0.63%	15	1.87%
Term Loan	168,716,643	99.37%	787	98.13%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>802</b>	<b>100.00%</b>



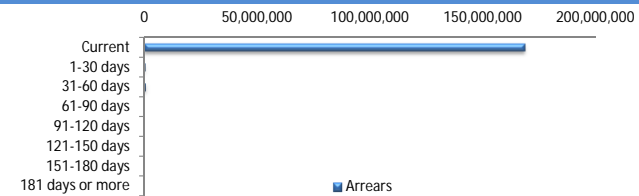
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	130,851,648	77.07%	517	77.05%
Residential Unit	38,610,193	22.74%	153	22.80%
Residential - Inner City	0	0.00%	0	0.00%
Rural	0	0.00%	0	0.00%
Semi-Rural	328,371	0.19%	1	0.15%
Vacant Land	0	0.00%	0	0.00%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>671</b>	<b>100.00%</b>



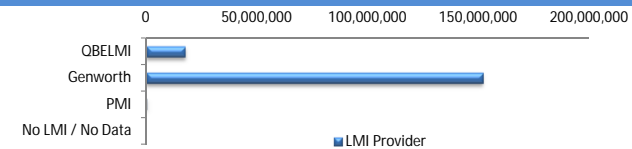
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	168,517,174	99.25%	797	99.38%
1-30 days	502,611	0.30%	2	0.25%
31-60 days	651,495	0.38%	2	0.25%
61-90 days	118,932	0.07%	1	0.12%
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>169,790,212</b>	<b>100.00%</b>	<b>802</b>	<b>100.00%</b>



### LMI Provider

LMI Provider	Balance	% Balance	Loan Count	% Loan Count
QBELMI	17,434,290	10.27%	83	12.37%
Genworth	151,927,951	89.48%	587	87.48%
PMI	427,971	0.25%	1	0.15%
No LMI / No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>671</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	41,450,040	24.41%	179	22.32%
Owner Occupier	128,340,172	75.59%	623	77.68%
<b>Total</b>	<b>169,790,212</b>	<b>100.00%</b>	<b>802</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