

**AFG 2013-1 Trust**  
**Collateral Report**



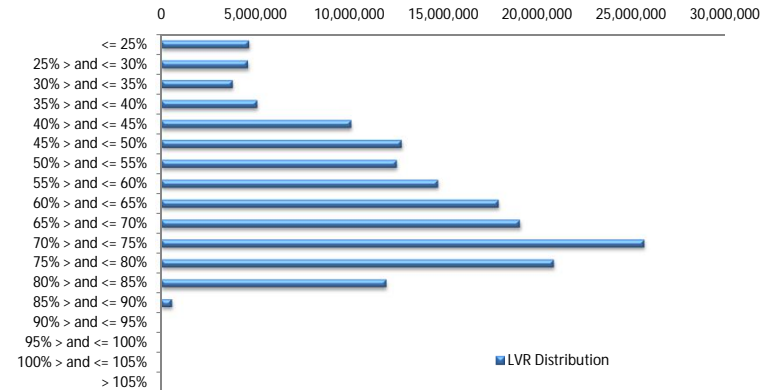
Model Period	22
Collection Period Start	01-Dec-14
Collection Period End	31-Dec-14
No. of Days	31
Interest Period Start	10-Dec-14
Interest Period End	11-Jan-15
No. of Days	33
Determination Date	07-Jan-15
Payment Date	12-Jan-15

**Pool Statistics**

Closing Balance of Mortgages	164,852,793
No. of Loans (Unconsolidated)	788
No. of Loans (Consolidated)	658
Average Loan Size (Unconsolidated)	209,204
Average Loan Size (Consolidated)	250,536
Largest Loan Size (Unconsolidated)	777,651
Largest Loan Size Consolidated)	777,651
Smallest Loan Size (Unconsolidated)	(15,855)
Smallest Loan Size (Consolidated)	(6,453)
Weighted Average Interest Rate	4.95%
Weighted Average LVR	60.66%
Weighted Average Seasoning	29.40

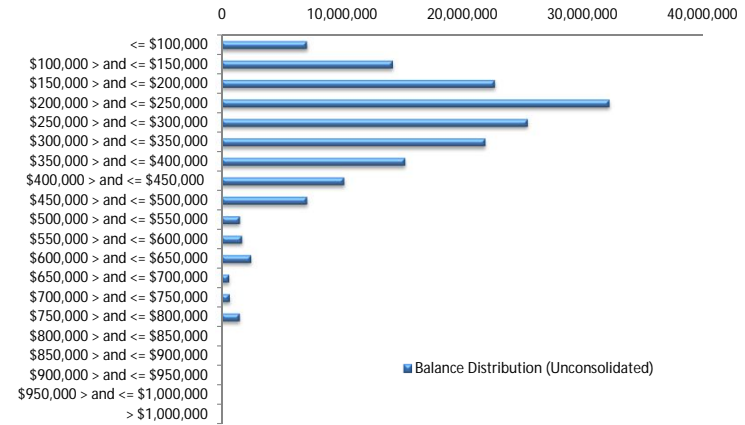
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,699,449	2.85%	59	8.97%
25% > and <= 30%	4,631,871	2.81%	30	4.56%
30% > and <= 35%	3,823,830	2.32%	23	3.50%
35% > and <= 40%	5,128,579	3.11%	29	4.41%
40% > and <= 45%	10,134,008	6.15%	45	6.84%
45% > and <= 50%	12,809,944	7.77%	49	7.45%
50% > and <= 55%	12,558,916	7.62%	50	7.60%
55% > and <= 60%	14,751,989	8.95%	57	8.66%
60% > and <= 65%	17,976,895	10.90%	64	9.73%
65% > and <= 70%	19,106,091	11.59%	69	10.49%
70% > and <= 75%	25,730,196	15.61%	83	12.61%
75% > and <= 80%	20,913,020	12.69%	65	9.88%
80% > and <= 85%	11,999,620	7.28%	33	5.02%
85% > and <= 90%	588,386	0.36%	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>164,852,793</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



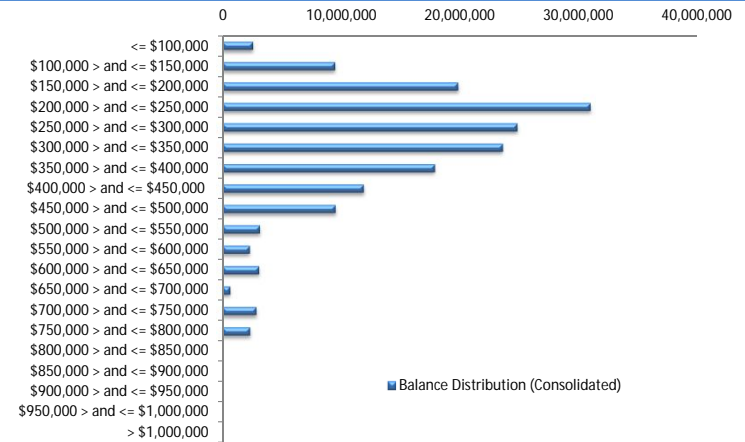
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,117,481	4.32%	148	18.78%
\$100,000 > and <= \$150,000	14,232,662	8.63%	114	14.47%
\$150,000 > and <= \$200,000	22,696,468	13.77%	130	16.50%
\$200,000 > and <= \$250,000	32,186,296	19.52%	143	18.15%
\$250,000 > and <= \$300,000	25,409,926	15.41%	92	11.68%
\$300,000 > and <= \$350,000	21,910,950	13.29%	67	8.50%
\$350,000 > and <= \$400,000	15,257,870	9.26%	41	5.20%
\$400,000 > and <= \$450,000	10,204,323	6.19%	24	3.05%
\$450,000 > and <= \$500,000	7,128,544	4.32%	15	1.90%
\$500,000 > and <= \$550,000	1,557,679	0.94%	3	0.38%
\$550,000 > and <= \$600,000	1,725,948	1.05%	3	0.38%
\$600,000 > and <= \$650,000	2,494,995	1.51%	4	0.51%
\$650,000 > and <= \$700,000	666,841	0.40%	1	0.13%
\$700,000 > and <= \$750,000	709,064	0.43%	1	0.13%
\$750,000 > and <= \$800,000	1,553,747	0.94%	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>164,852,793</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



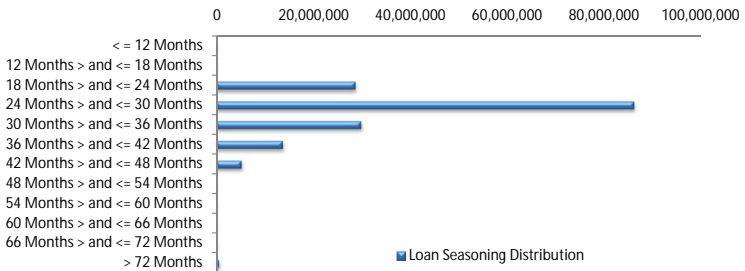
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,581,805	1.57%	52	7.90%
\$100,000 > and <= \$150,000	9,471,253	5.75%	75	11.40%
\$150,000 > and <= \$200,000	19,811,482	12.02%	113	17.17%
\$200,000 > and <= \$250,000	30,929,385	18.76%	137	20.82%
\$250,000 > and <= \$300,000	24,791,097	15.04%	90	13.68%
\$300,000 > and <= \$350,000	23,564,779	14.29%	72	10.94%
\$350,000 > and <= \$400,000	17,867,439	10.84%	48	7.29%
\$400,000 > and <= \$450,000	11,879,345	7.21%	28	4.26%
\$450,000 > and <= \$500,000	9,510,395	5.77%	20	3.04%
\$500,000 > and <= \$550,000	3,161,896	1.92%	6	0.91%
\$550,000 > and <= \$600,000	2,321,938	1.41%	4	0.61%
\$600,000 > and <= \$650,000	3,101,160	1.88%	5	0.76%
\$650,000 > and <= \$700,000	666,841	0.40%	1	0.15%
\$700,000 > and <= \$750,000	2,863,673	1.74%	4	0.61%
\$750,000 > and <= \$800,000	2,330,303	1.41%	3	0.46%
\$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>164,852,793</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



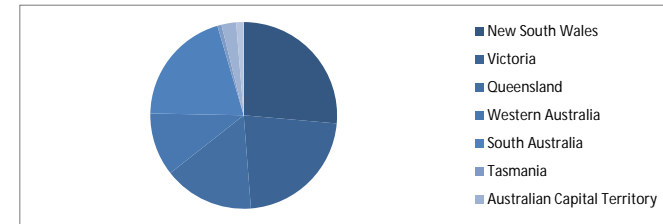
**Loan Seasoning Distribution**

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	28,830,024	17.49%	136	17.26%
24 Months > and <= 30 Months	86,299,474	52.35%	403	51.14%
30 Months > and <= 36 Months	29,970,540	18.18%	147	18.65%
36 Months > and <= 42 Months	13,824,589	8.39%	80	10.15%
42 Months > and <= 48 Months	5,318,664	3.23%	20	2.54%
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	609,502	0.37%	2	0.25%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	43,517,015	26.40%	161	24.47%
Victoria	36,863,952	22.36%	144	21.88%
Queensland	25,777,350	15.64%	95	14.44%
Western Australia	17,999,726	10.92%	55	8.36%
South Australia	33,209,643	20.15%	176	26.75%
Tasmania	1,157,343	0.70%	6	0.91%
Australian Capital Territory	4,204,480	2.55%	13	1.98%
Northern Territory	2,123,284	1.29%	8	1.22%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



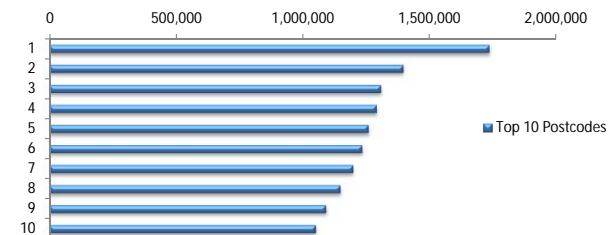
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	131,819,068	79.96%	522	79.33%
Non Metro	30,707,021	18.63%	130	19.76%
Inner City	2,326,704	1.41%	6	0.91%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
5108	1,733,156	1.05%	12	1.52%
6062	1,394,689	0.85%	3	0.38%
5085	1,306,619	0.79%	5	0.63%
6026	1,290,025	0.78%	4	0.51%
2602	1,257,731	0.76%	3	0.38%
3216	1,232,283	0.75%	5	0.63%
5114	1,197,137	0.73%	8	1.02%
6155	1,146,745	0.70%	3	0.38%
5109	1,090,035	0.66%	3	0.38%
4655	1,050,659	0.64%	3	0.38%
<b>Total</b>	<b>12,699,081</b>	<b>7.70%</b>	<b>49</b>	<b>6.22%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	164,852,793	100.00%	788	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	164,852,793	100.00%	788	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	126,866,649	76.96%	608	77.16%
Interest Only	36,913,748	22.39%	165	20.94%
Non-Billing	1,072,396	0.65%	15	1.90%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



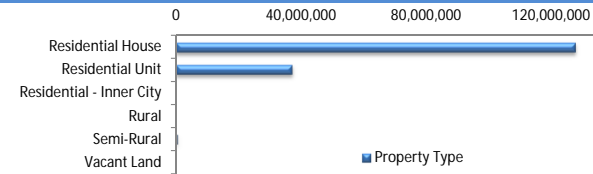
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	1,072,396	0.65%	15	1.90%
Term Loan	163,780,397	99.35%	773	98.10%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



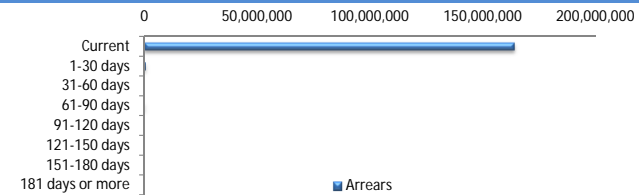
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	127,625,972	77.42%	508	77.20%
Residential Unit	36,901,254	22.38%	149	22.64%
Residential - Inner City	0	0.00%	0	0.00%
Rural	0	0.00%	0	0.00%
Semi-Rural	325,566	0.20%	1	0.15%
Vacant Land	0	0.00%	0	0.00%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



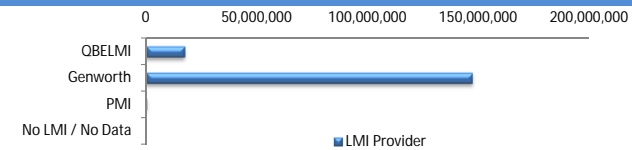
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	163,680,774	99.29%	783	99.37%
1-30 days	746,509	0.45%	3	0.38%
31-60 days	0	0.00%	0	0.00%
61-90 days	305,163	0.19%	1	0.13%
91-120 days	120,347	0.07%	1	0.13%
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>164,852,793</b>	<b>100.00%</b>	<b>788</b>	<b>100.00%</b>



### LMI Provider

LMI Provider	Balance	% Balance	Loan Count	% Loan Count
QBELMI	17,104,523	10.38%	82	12.46%
Genworth	147,320,627	89.36%	575	87.39%
PMI	427,643	0.26%	1	0.15%
No LMI / No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>658</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	40,885,039	24.80%	179	22.72%
Owner Occupier	123,967,755	75.20%	609	77.28%
<b>Total</b>	<b>164,852,793</b>	<b>100.00%</b>	<b>788</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