

**AFG Series 2014-1  
Collateral Report**



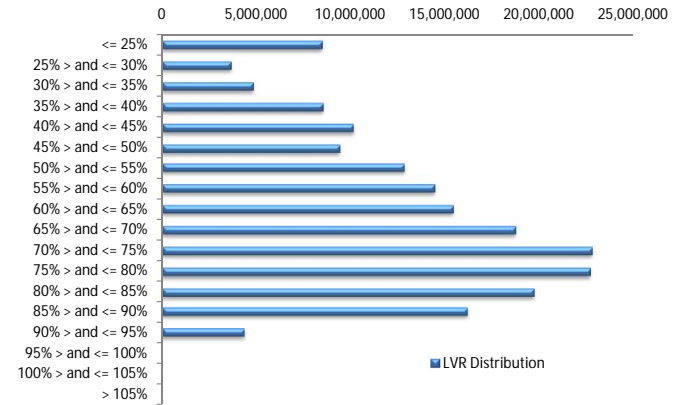
Model Period	17
Collection Period Start	01-Sep-15
Collection Period End	30-Sep-15
No. of Days	30
Interest Period Start	14-Sep-15
Interest Period End	13-Oct-15
No. of Days	30
Determination Date	09-Oct-15
Payment Date	14-Oct-15

**Pool Statistics**

Closing Balance of Mortgages	192,199,326
No. of Loans (Unconsolidated)	895
No. of Loans (Consolidated)	683
Average Loan Size (Unconsolidated)	214,748
Average Loan Size (Consolidated)	281,405
Largest Loan Size (Unconsolidated)	997,859
Largest Loan Size (Consolidated)	997,859
Smallest Loan Size (Unconsolidated)	(3,163)
Smallest Loan Size (Consolidated)	(3,163)
Weighted Average Interest Rate	4.51%
Weighted Average LVR	63.21%
Weighted Average Seasoning	30.33
Weighted Average Remaining Term	323.02

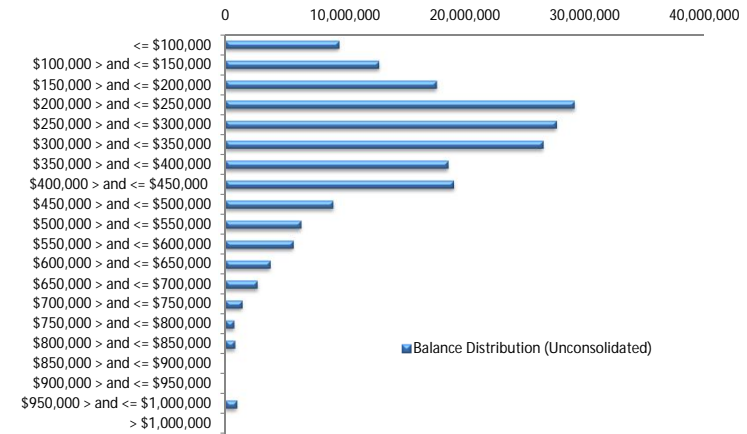
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	8,450,932	4.40%	102	14.93%
25% > and <= 30%	3,644,334	1.90%	23	3.37%
30% > and <= 35%	4,816,986	2.51%	23	3.37%
35% > and <= 40%	8,501,945	4.42%	36	5.27%
40% > and <= 45%	10,097,829	5.25%	39	5.71%
45% > and <= 50%	9,388,154	4.88%	34	4.98%
50% > and <= 55%	12,845,623	6.68%	43	6.30%
55% > and <= 60%	14,456,342	7.52%	43	6.30%
60% > and <= 65%	15,443,710	8.04%	45	6.59%
65% > and <= 70%	18,752,159	9.76%	54	7.91%
70% > and <= 75%	22,799,531	11.86%	61	8.93%
75% > and <= 80%	22,709,181	11.82%	61	8.93%
80% > and <= 85%	19,705,613	10.25%	61	8.93%
85% > and <= 90%	16,200,068	8.43%	47	6.88%
90% > and <= 95%	4,386,920	2.28%	11	1.61%
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>192,199,326</b>	<b>100.00%</b>	<b>683</b>	<b>100.00%</b>



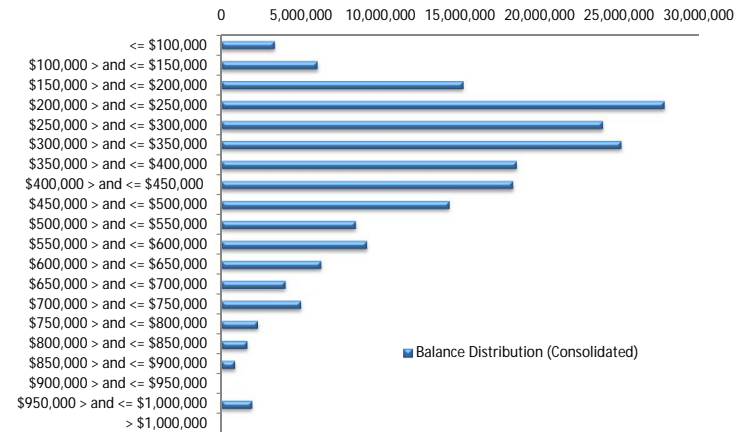
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,486,601	4.94%	228	25.47%
\$100,000 > and <= \$150,000	12,828,026	6.67%	104	11.62%
\$150,000 > and <= \$200,000	17,611,283	9.16%	100	11.17%
\$200,000 > and <= \$250,000	29,093,293	15.14%	129	14.41%
\$250,000 > and <= \$300,000	27,588,555	14.35%	101	11.28%
\$300,000 > and <= \$350,000	26,480,787	13.78%	82	9.16%
\$350,000 > and <= \$400,000	18,562,183	9.66%	50	5.59%
\$400,000 > and <= \$450,000	19,032,245	9.90%	45	5.03%
\$450,000 > and <= \$500,000	9,005,801	4.69%	19	2.12%
\$500,000 > and <= \$550,000	6,334,312	3.30%	12	1.34%
\$550,000 > and <= \$600,000	5,690,195	2.96%	10	1.12%
\$600,000 > and <= \$650,000	3,774,551	1.96%	6	0.67%
\$650,000 > and <= \$700,000	2,700,573	1.41%	4	0.45%
\$700,000 > and <= \$750,000	1,436,479	0.75%	2	0.22%
\$750,000 > and <= \$800,000	752,584	0.39%	1	0.11%
\$800,000 > and <= \$850,000	824,000	0.43%	1	0.11%
\$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	997,859	0.52%	1	0.11%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



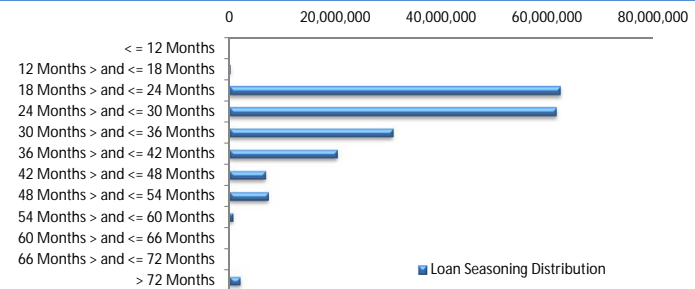
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,365,033	1.75%	75	10.98%
\$100,000 > and <= \$150,000	6,043,638	3.14%	48	7.03%
\$150,000 > and <= \$200,000	15,183,637	7.90%	86	12.59%
\$200,000 > and <= \$250,000	27,777,761	14.45%	124	18.16%
\$250,000 > and <= \$300,000	23,913,698	12.44%	87	12.74%
\$300,000 > and <= \$350,000	25,080,253	13.05%	77	11.27%
\$350,000 > and <= \$400,000	18,522,642	9.64%	50	7.32%
\$400,000 > and <= \$450,000	18,291,690	9.52%	43	6.30%
\$450,000 > and <= \$500,000	14,311,299	7.45%	30	4.39%
\$500,000 > and <= \$550,000	8,448,856	4.40%	16	2.34%
\$550,000 > and <= \$600,000	9,142,405	4.76%	16	2.34%
\$600,000 > and <= \$650,000	6,274,279	3.26%	10	1.46%
\$650,000 > and <= \$700,000	4,044,275	2.10%	6	0.88%
\$700,000 > and <= \$750,000	5,010,098	2.61%	7	1.02%
\$750,000 > and <= \$800,000	2,314,571	1.20%	3	0.44%
\$800,000 > and <= \$850,000	1,647,311	0.86%	2	0.29%
\$850,000 > and <= \$900,000	875,838	0.46%	1	0.15%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	1,952,044	1.02%	2	0.29%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>683</b>	<b>100.00%</b>



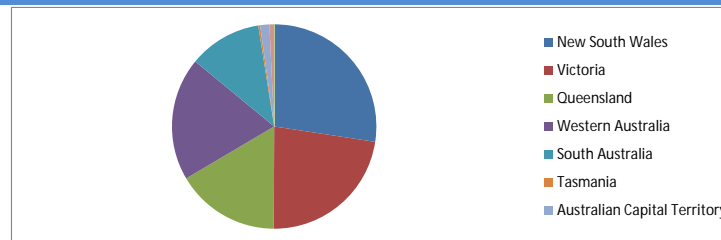
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	60,212	0.03%	1	0.11%
12 Months > and <= 18 Months	135,480	0.07%	3	0.34%
18 Months > and <= 24 Months	62,387,162	32.46%	265	29.61%
24 Months > and <= 30 Months	61,553,532	32.03%	291	32.51%
30 Months > and <= 36 Months	30,674,620	15.96%	148	16.54%
36 Months > and <= 42 Months	20,226,522	10.52%	104	11.62%
42 Months > and <= 48 Months	6,829,653	3.55%	35	3.91%
48 Months > and <= 54 Months	7,400,659	3.85%	37	4.13%
54 Months > and <= 60 Months	771,060	0.40%	2	0.22%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	2,160,427	1.12%	9	1.01%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



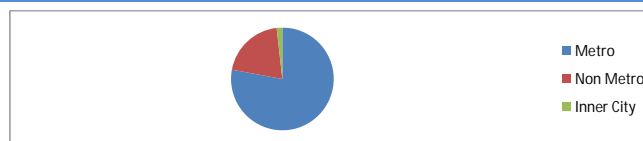
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	52,691,093	27.41%	189	27.67%
Victoria	43,526,961	22.65%	154	22.55%
Queensland	31,593,024	16.44%	112	16.40%
Western Australia	37,422,782	19.47%	125	18.30%
South Australia	22,189,096	11.54%	86	12.59%
Tasmania	553,348	0.29%	2	0.29%
Australian Capital Territory	2,786,311	1.45%	10	1.46%
Northern Territory	1,436,710	0.75%	5	0.73%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>683</b>	<b>100.00%</b>



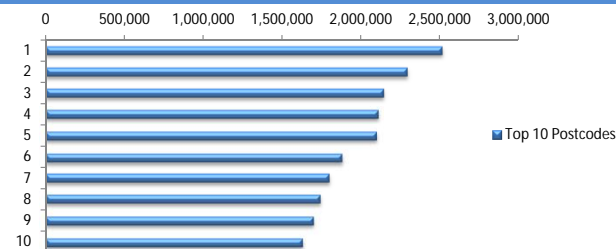
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	149,755,119	77.92%	536	78.48%
Non Metro	38,959,015	20.27%	137	20.06%
Inner City	3,485,192	1.81%	10	1.46%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>683</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,510,821	1.31%	8	0.89%
6210	2,289,622	1.19%	6	0.67%
3058	2,141,099	1.11%	4	0.45%
6030	2,105,487	1.10%	5	0.56%
4300	2,094,358	1.09%	10	1.12%
6330	1,875,275	0.98%	6	0.67%
6027	1,793,412	0.93%	5	0.56%
4509	1,737,350	0.90%	4	0.45%
2615	1,695,413	0.88%	5	0.56%
5112	1,626,371	0.85%	6	0.67%
<b>Total</b>	<b>19,869,207</b>	<b>10.34%</b>	<b>59</b>	<b>6.59%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	192,199,326	100.00%	895	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



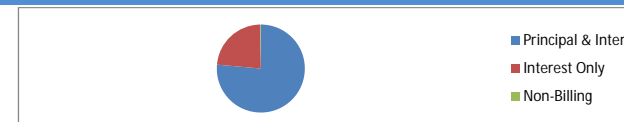
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	192,199,326	100.00%	895	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	146,836,715	76.40%	681	76.09%
Interest Only	44,844,495	23.33%	207	23.13%
Non-Billing	518,117	0.27%	7	0.78%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



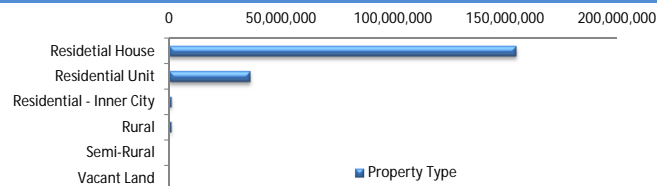
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	518,117	0.27%	7	0.78%
Term Loan	191,681,210	99.73%	888	99.22%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



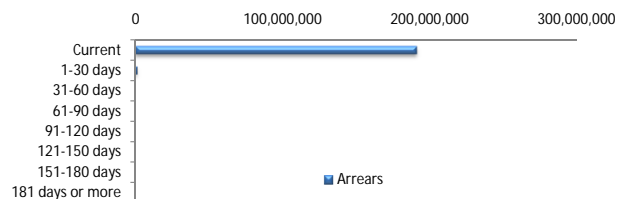
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	154,613,359	80.44%	539	78.92%
Residential Unit	35,922,826	18.69%	141	20.64%
Residential - Inner City	872,214	0.45%	2	0.29%
Rural	790,927	0.41%	1	0.15%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>683</b>	<b>100.00%</b>



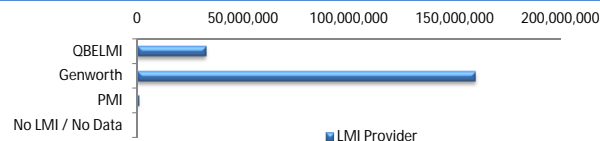
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	190,896,314	99.32%	890	99.44%
1-30 days	1,303,012	0.68%	5	0.56%
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>192,199,326</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>



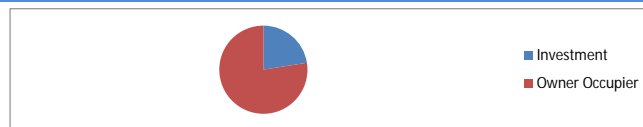
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	32,066,497	16.68%	107	15.67%
Genworth	159,560,381	83.02%	575	84.19%
PMI	572,449	0.30%	1	0.15%
No LMI / No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>683</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	43,242,491	22.50%	187	20.89%
Owner Occupier	148,956,835	77.50%	708	79.11%
<b>Total</b>	<b>192,199,326</b>	<b>100.00%</b>	<b>895</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