

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



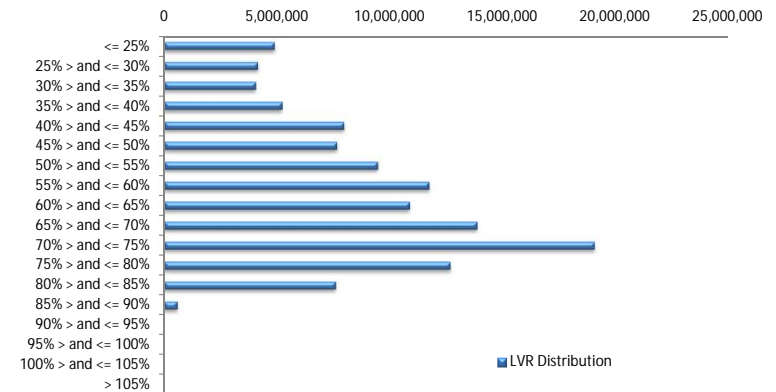
Model Period	34
Collection Period Start	01-Dec-15
Collection Period End	31-Dec-15
No. of Days	31
Interest Period Start	10-Dec-15
Interest Period End	10-Jan-16
No. of Days	32
Determination Date	06-Jan-16
Payment Date	11-Jan-16

**Pool Statistics**

Closing Balance of Mortgages	119,936,109
No. of Loans (Unconsolidated)	626
No. of Loans (Consolidated)	520
Average Loan Size (Unconsolidated)	191,591
Average Loan Size (Consolidated)	230,646
Largest Loan Size (Unconsolidated)	763,657
Largest Loan Size Consolidated)	774,456
Smallest Loan Size (Unconsolidated)	(732)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.71%
Weighted Average LVR	58.79%
Weighted Average Seasoning	41.62
Weighted Average Remaining Term	309.80

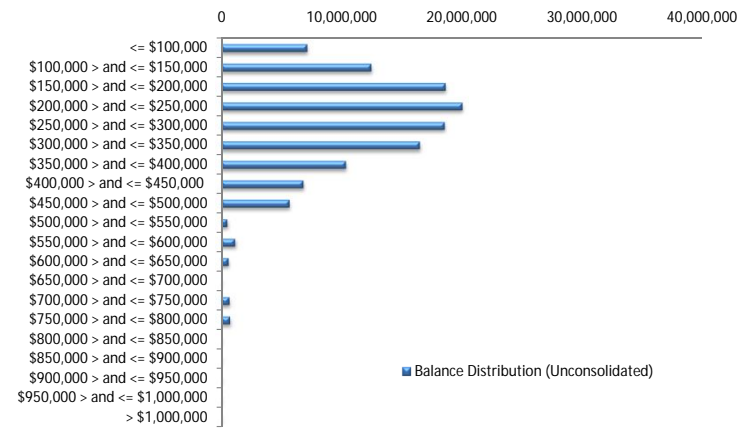
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,904,538	4.09%	67	12.88%
25% > and <= 30%	4,157,975	3.47%	27	5.19%
30% > and <= 35%	4,062,060	3.39%	28	5.38%
35% > and <= 40%	5,241,917	4.37%	30	5.77%
40% > and <= 45%	7,986,834	6.66%	32	6.15%
45% > and <= 50%	7,664,820	6.39%	33	6.35%
50% > and <= 55%	9,464,188	7.89%	38	7.31%
55% > and <= 60%	11,751,965	9.80%	49	9.42%
60% > and <= 65%	10,881,928	9.07%	40	7.69%
65% > and <= 70%	13,864,280	11.56%	51	9.81%
70% > and <= 75%	19,075,939	15.91%	61	11.73%
75% > and <= 80%	12,687,362	10.58%	41	7.88%
80% > and <= 85%	7,603,548	6.34%	21	4.04%
85% > and <= 90%	588,754	0.49%	2	0.38%
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>119,936,109</b>	<b>100.00%</b>	<b>520</b>	<b>100.00%</b>



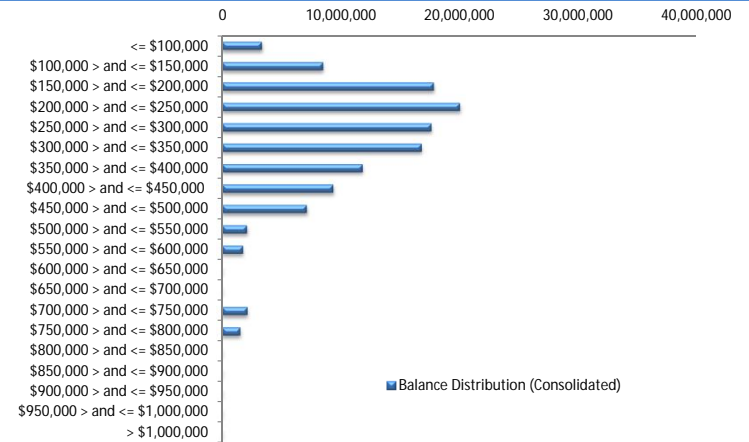
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,151,972	5.96%	151	24.12%
\$100,000 > and <= \$150,000	12,454,610	10.38%	99	15.81%
\$150,000 > and <= \$200,000	18,616,452	15.52%	106	16.93%
\$200,000 > and <= \$250,000	20,008,918	16.68%	89	14.22%
\$250,000 > and <= \$300,000	18,536,983	15.46%	68	10.86%
\$300,000 > and <= \$350,000	16,473,668	13.74%	51	8.15%
\$350,000 > and <= \$400,000	10,360,407	8.64%	28	4.47%
\$400,000 > and <= \$450,000	6,832,727	5.70%	16	2.56%
\$450,000 > and <= \$500,000	5,693,569	4.75%	12	1.92%
\$500,000 > and <= \$550,000	524,114	0.44%	1	0.16%
\$550,000 > and <= \$600,000	1,177,388	0.98%	2	0.32%
\$600,000 > and <= \$650,000	632,194	0.53%	1	0.16%
\$650,000 > and <= \$700,000	0	0.00%	0	0.00%
\$700,000 > and <= \$750,000	709,451	0.59%	1	0.16%
\$750,000 > and <= \$800,000	763,657	0.64%	1	0.16%
\$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>119,936,109</b>	<b>100.00%</b>	<b>626</b>	<b>100.00%</b>



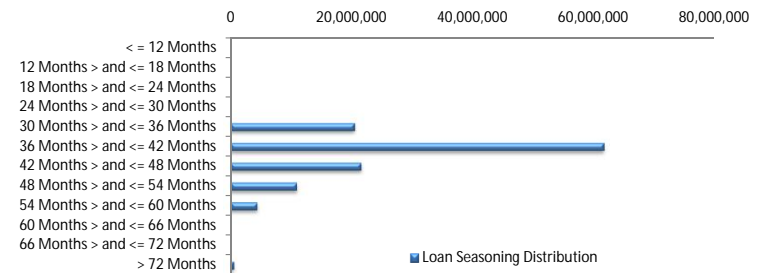
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,344,623	2.79%	64	12.31%
\$100,000 > and <= \$150,000	8,506,231	7.09%	67	12.88%
\$150,000 > and <= \$200,000	17,821,962	14.86%	102	19.62%
\$200,000 > and <= \$250,000	20,018,354	16.69%	89	17.12%
\$250,000 > and <= \$300,000	17,614,397	14.69%	65	12.50%
\$300,000 > and <= \$350,000	16,802,659	14.01%	52	10.00%
\$350,000 > and <= \$400,000	11,824,244	9.86%	32	6.15%
\$400,000 > and <= \$450,000	9,349,693	7.80%	22	4.23%
\$450,000 > and <= \$500,000	7,128,426	5.94%	15	2.88%
\$500,000 > and <= \$550,000	2,088,228	1.74%	4	0.77%
\$550,000 > and <= \$600,000	1,761,847	1.47%	3	0.58%
\$600,000 > and <= \$650,000	0	0.00%	0	0.00%
\$650,000 > and <= \$700,000	0	0.00%	0	0.00%
\$700,000 > and <= \$750,000	2,137,333	1.78%	3	0.58%
\$750,000 > and <= \$800,000	1,538,113	1.28%	2	0.38%
\$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>119,936,109</b>	<b>100.00%</b>	<b>520</b>	<b>100.00%</b>



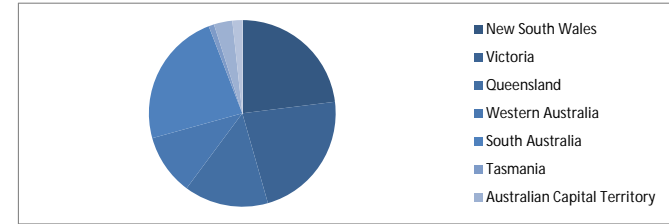
**Loan Seasoning Distribution**

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	0	0.00%	0	0.00%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	20,545,342	17.13%	107	17.09%
36 Months > and <= 42 Months	61,609,640	51.37%	310	49.52%
42 Months > and <= 48 Months	21,616,251	18.02%	119	19.01%
48 Months > and <= 54 Months	11,033,269	9.20%	70	11.18%
54 Months > and <= 60 Months	4,522,351	3.77%	18	2.88%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	609,257	0.51%	2	0.32%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>626</b>	<b>100.00%</b>



### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	27,597,028	23.01%	116	22.31%
Victoria	27,059,893	22.56%	109	20.96%
Queensland	17,489,781	14.58%	70	13.46%
Western Australia	12,670,195	10.56%	42	8.08%
South Australia	28,109,493	23.44%	157	30.19%
Tasmania	1,132,273	0.94%	6	1.15%
Australian Capital Territory	3,834,868	3.20%	12	2.31%
Northern Territory	2,042,576	1.70%	8	1.54%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>520</b>	<b>100.00%</b>



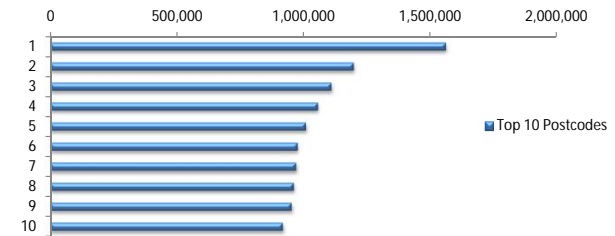
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	95,149,457	79.33%	413	79.42%
Non Metro	22,466,992	18.73%	101	19.42%
Inner City	2,319,660	1.93%	6	1.15%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>520</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
5108	1,562,180	1.30%	11	1.76%
5085	1,198,732	1.00%	4	0.64%
5114	1,110,699	0.93%	7	1.12%
2602	1,057,562	0.88%	2	0.32%
5043	1,010,023	0.84%	5	0.80%
5097	977,558	0.82%	5	0.80%
5096	971,413	0.81%	6	0.96%
6006	962,427	0.80%	2	0.32%
4702	953,714	0.80%	3	0.48%
3216	918,974	0.77%	4	0.64%
<b>Total</b>	<b>10,723,283</b>	<b>8.94%</b>	<b>49</b>	<b>7.83%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	119,936,109	100.00%	626	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>626</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	119,936,109	100.00%	626	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>626</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	91,018,244	75.89%	479	76.52%
Interest Only	27,932,538	23.29%	135	21.57%
Non-Billing	985,326	0.82%	12	1.92%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>626</b>	<b>100.00%</b>



### Loan Type

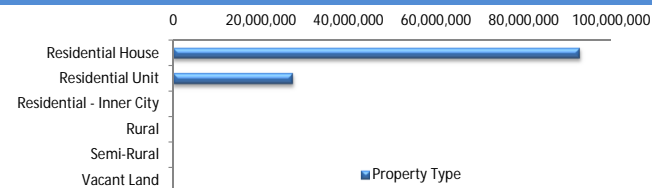
Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	985,326	0.82%	12	1.92%
Term Loan	118,950,782	99.18%	614	98.08%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>626</b>	<b>100.00%</b>



■ Line of Credit  
■ Term Loan

### Property Type

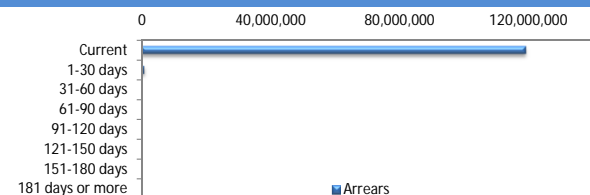
Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	92,807,258	77.38%	402	77.31%
Residential Unit	27,128,851	22.62%	118	22.69%
Residential - Inner City	0	0.00%	0	0.00%
Rural	0	0.00%	0	0.00%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>520</b>	<b>100.00%</b>



■ Property Type

### Arrears

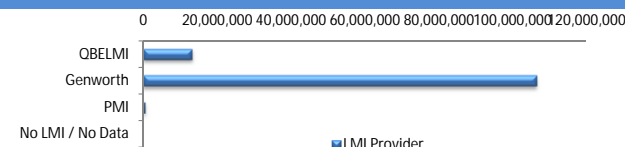
Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	119,026,652	99.24%	622	99.36%
1-30 days	909,457	0.76%	4	0.64%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	0	0.00%	0	0.00%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>626</b>	<b>100.00%</b>



■ Arrears

### LMI Provider

LMI Provider	Balance	% Balance	Loan Count	% Loan Count
QBELMI	12,982,274	10.82%	66	12.69%
Genworth	106,526,392	88.82%	453	87.12%
PMI	427,443	0.36%	1	0.19%
No LMI / No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>520</b>	<b>100.00%</b>



■ LMI Provider

### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	30,241,217	25.21%	148	23.64%
Owner Occupier	89,694,892	74.79%	478	76.36%
<b>Total</b>	<b>119,936,109</b>	<b>100.00%</b>	<b>626</b>	<b>100.00%</b>



■ Investment  
■ Owner Occupier

### 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