

AFG 2013-1 Trust
Collateral Report



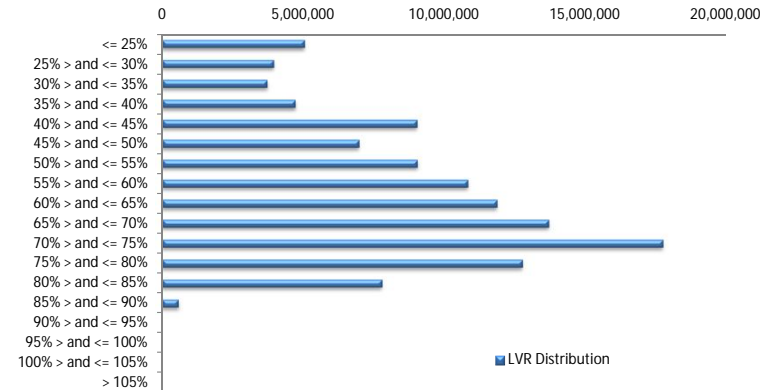
| | |
|-------------------------|-----------|
| Model Period | 35 |
| Collection Period Start | 01-Jan-16 |
| Collection Period End | 31-Jan-16 |
| No. of Days | 31 |
| Interest Period Start | 11-Jan-16 |
| Interest Period End | 09-Feb-16 |
| No. of Days | 30 |
| Determination Date | 05-Feb-16 |
| Payment Date | 10-Feb-16 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 117,931,574 |
| No. of Loans (Unconsolidated) | 622 |
| No. of Loans (Consolidated) | 514 |
| Average Loan Size (Unconsolidated) | 189,601 |
| Average Loan Size (Consolidated) | 229,439 |
| Largest Loan Size (Unconsolidated) | 762,500 |
| Largest Loan Size Consolidated) | 774,269 |
| Smallest Loan Size (Unconsolidated) | (2,353) |
| Smallest Loan Size (Consolidated) | (2,353) |
| Weighted Average Interest Rate | 4.71% |
| Weighted Average LVR | 58.83% |
| Weighted Average Seasoning | 42.66 |
| Weighted Average Remaining Term | 308.72 |

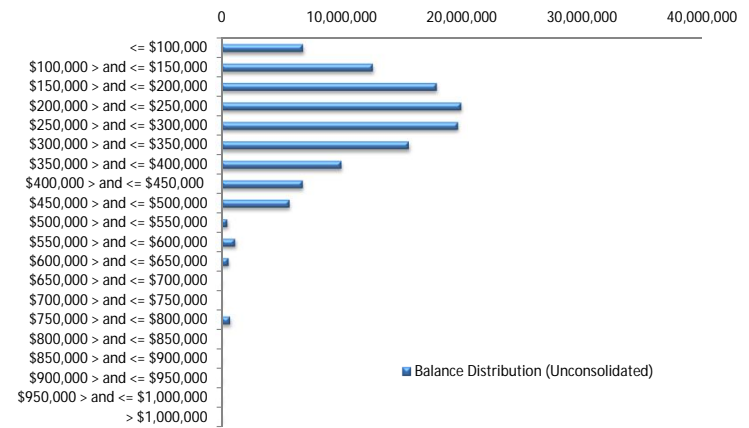
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 5,053,520 | 4.29% | 67 | 13.04% |
| 25% > and <= 30% | 3,960,064 | 3.36% | 28 | 5.45% |
| 30% > and <= 35% | 3,732,202 | 3.16% | 25 | 4.86% |
| 35% > and <= 40% | 4,726,129 | 4.01% | 27 | 5.25% |
| 40% > and <= 45% | 9,043,658 | 7.67% | 37 | 7.20% |
| 45% > and <= 50% | 6,989,020 | 5.93% | 33 | 6.42% |
| 50% > and <= 55% | 9,054,073 | 7.68% | 36 | 7.00% |
| 55% > and <= 60% | 10,841,128 | 9.19% | 45 | 8.75% |
| 60% > and <= 65% | 11,882,120 | 10.08% | 44 | 8.56% |
| 65% > and <= 70% | 13,710,365 | 11.63% | 50 | 9.73% |
| 70% > and <= 75% | 17,762,219 | 15.06% | 57 | 11.09% |
| 75% > and <= 80% | 12,781,763 | 10.84% | 41 | 7.98% |
| 80% > and <= 85% | 7,806,558 | 6.62% | 22 | 4.28% |
| 85% > and <= 90% | 588,754 | 0.50% | 2 | 0.39% |
| 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 | 117,931,574 | 100.00% | 514 | 100.00% |



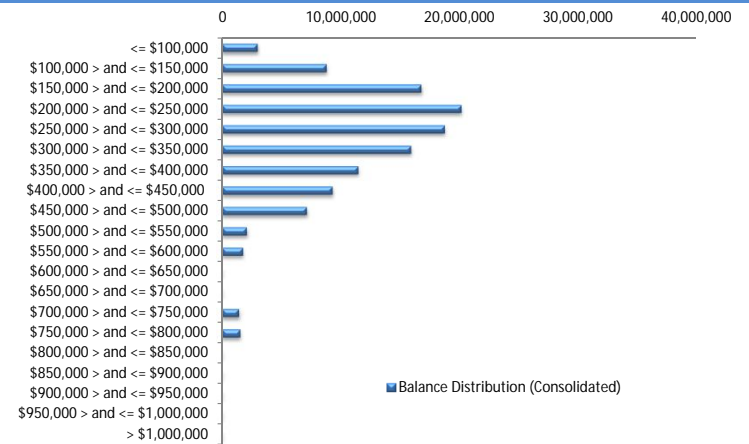
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 6,797,345 | 5.76% | 150 | 24.12% |
| \$100,000 > and <= \$150,000 | 12,577,200 | 10.66% | 101 | 16.24% |
| \$150,000 > and <= \$200,000 | 17,884,942 | 15.17% | 102 | 16.40% |
| \$200,000 > and <= \$250,000 | 19,914,171 | 16.89% | 89 | 14.31% |
| \$250,000 > and <= \$300,000 | 19,642,657 | 16.66% | 72 | 11.58% |
| \$300,000 > and <= \$350,000 | 15,563,034 | 13.20% | 48 | 7.72% |
| \$350,000 > and <= \$400,000 | 9,987,841 | 8.47% | 27 | 4.34% |
| \$400,000 > and <= \$450,000 | 6,782,920 | 5.75% | 16 | 2.57% |
| \$450,000 > and <= \$500,000 | 5,690,815 | 4.83% | 12 | 1.93% |
| \$500,000 > and <= \$550,000 | 524,114 | 0.44% | 1 | 0.16% |
| \$550,000 > and <= \$600,000 | 1,175,637 | 1.00% | 2 | 0.32% |
| \$600,000 > and <= \$650,000 | 628,397 | 0.53% | 1 | 0.16% |
| \$650,000 > and <= \$700,000 | 0 | 0.00% | 0 | 0.00% |
| \$700,000 > and <= \$750,000 | 0 | 0.00% | 0 | 0.00% |
| \$750,000 > and <= \$800,000 | 762,500 | 0.65% | 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% |
| Total | 117,931,574 | 100.00% | 622 | 100.00% |



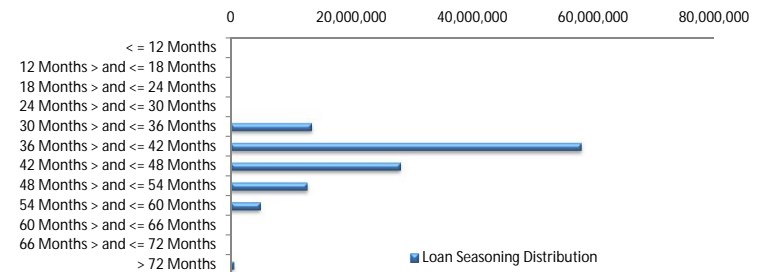
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------------|--------------------|----------------|----------------------|----------------|
| <= \$100,000 | 2,982,993 | 2.53% | 61 | 11.87% |
| \$100,000 > and <= \$150,000 | 8,794,320 | 7.46% | 70 | 13.62% |
| \$150,000 > and <= \$200,000 | 16,746,933 | 14.20% | 96 | 18.68% |
| \$200,000 > and <= \$250,000 | 20,115,942 | 17.06% | 90 | 17.51% |
| \$250,000 > and <= \$300,000 | 18,718,872 | 15.87% | 69 | 13.42% |
| \$300,000 > and <= \$350,000 | 15,894,275 | 13.48% | 49 | 9.53% |
| \$350,000 > and <= \$400,000 | 11,450,405 | 9.71% | 31 | 6.03% |
| \$400,000 > and <= \$450,000 | 9,293,871 | 7.88% | 22 | 4.28% |
| \$450,000 > and <= \$500,000 | 7,125,939 | 6.04% | 15 | 2.92% |
| \$500,000 > and <= \$550,000 | 2,086,801 | 1.77% | 4 | 0.78% |
| \$550,000 > and <= \$600,000 | 1,759,972 | 1.49% | 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 | 1,424,482 | 1.21% | 2 | 0.39% |
| \$750,000 > and <= \$800,000 | 1,536,769 | 1.30% | 2 | 0.39% |
| \$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 | 117,931,574 | 100.00% | 514 | 100.00% |



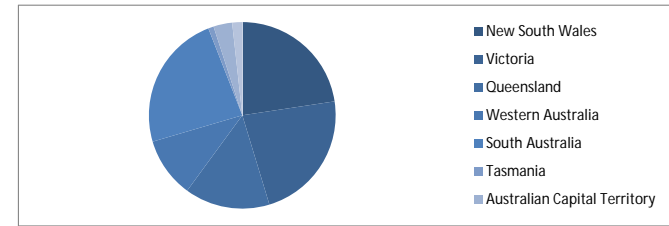
Loan Seasoning Distribution

| 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 | 0 | 0.00% | 0 | 0.00% |
| 24 Months > and <= 30 Months | 0 | 0.00% | 0 | 0.00% |
| 30 Months > and <= 36 Months | 13,478,766 | 11.43% | 69 | 11.09% |
| 36 Months > and <= 42 Months | 57,899,625 | 49.10% | 299 | 48.07% |
| 42 Months > and <= 48 Months | 28,117,325 | 23.84% | 152 | 24.44% |
| 48 Months > and <= 54 Months | 12,780,682 | 10.84% | 79 | 12.70% |
| 54 Months > and <= 60 Months | 5,045,921 | 4.28% | 21 | 3.38% |
| 60 Months > and <= 66 Months | 0 | 0.00% | 0 | 0.00% |
| 66 Months > and <= 72 Months | 0 | 0.00% | 0 | 0.00% |
| > 72 Months | 609,255 | 0.52% | 2 | 0.32% |
| Total | 117,931,574 | 100.00% | 622 | 100.00% |



Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 26,677,655 | 22.62% | 115 | 22.37% |
| Victoria | 26,729,715 | 22.67% | 108 | 21.01% |
| Queensland | 17,427,467 | 14.78% | 69 | 13.42% |
| Western Australia | 12,259,448 | 10.40% | 40 | 7.78% |
| South Australia | 27,835,931 | 23.60% | 156 | 30.35% |
| Tasmania | 1,133,658 | 0.96% | 6 | 1.17% |
| Australian Capital Territory | 3,826,180 | 3.24% | 12 | 2.33% |
| Northern Territory | 2,041,521 | 1.73% | 8 | 1.56% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 117,931,574 | 100.00% | 514 | 100.00% |



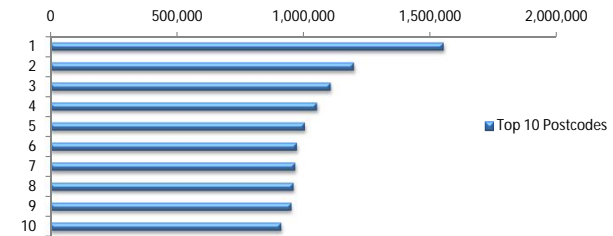
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 93,177,984 | 79.01% | 407 | 79.18% |
| Non Metro | 22,434,180 | 19.02% | 101 | 19.65% |
| Inner City | 2,319,410 | 1.97% | 6 | 1.17% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 117,931,574 | 100.00% | 514 | 100.00% |



Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|--------------|----------------------|--------------|
| 5108 | 1,554,187 | 1.32% | 11 | 1.77% |
| 5085 | 1,200,152 | 1.02% | 4 | 0.64% |
| 5114 | 1,108,647 | 0.94% | 7 | 1.13% |
| 2602 | 1,054,161 | 0.89% | 2 | 0.32% |
| 5043 | 1,006,542 | 0.85% | 5 | 0.80% |
| 5097 | 974,628 | 0.83% | 5 | 0.80% |
| 5096 | 968,380 | 0.82% | 6 | 0.96% |
| 6006 | 961,812 | 0.82% | 2 | 0.32% |
| 4702 | 953,303 | 0.81% | 3 | 0.48% |
| 3216 | 913,333 | 0.77% | 4 | 0.64% |
| Total | 10,695,145 | 9.07% | 49 | 7.88% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Full Doc | 117,931,574 | 100.00% | 622 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 117,931,574 | 100.00% | 622 | 100.00% |



Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 117,931,574 | 100.00% | 622 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 117,931,574 | 100.00% | 622 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 89,013,897 | 75.48% | 475 | 76.37% |
| Interest Only | 27,926,619 | 23.68% | 135 | 21.70% |
| Non-Billing | 991,057 | 0.84% | 12 | 1.93% |
| Total | 117,931,574 | 100.00% | 622 | 100.00% |



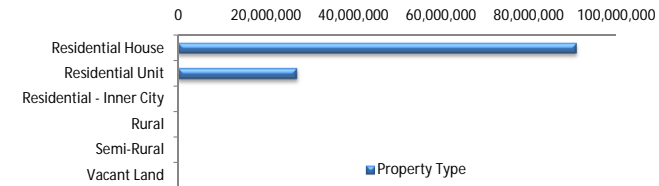
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit | 991,057 | 0.84% | 12 | 1.93% |
| Term Loan | 116,940,516 | 99.16% | 610 | 98.07% |
| Total | 117,931,574 | 100.00% | 622 | 100.00% |



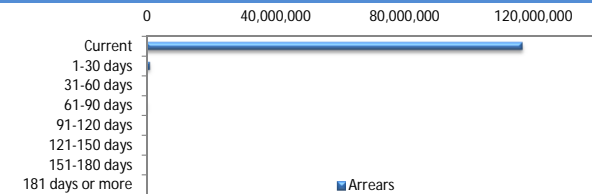
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 90,994,526 | 77.16% | 397 | 77.24% |
| Residential Unit | 26,937,047 | 22.84% | 117 | 22.76% |
| 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% |
| Total | 117,931,574 | 100.00% | 514 | 100.00% |



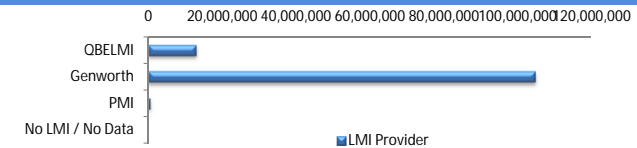
Arrears

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Current | 116,445,803 | 98.74% | 617 | 99.20% |
| 1-30 days | 1,142,069 | 0.97% | 4 | 0.64% |
| 31-60 days | 0 | 0.00% | 0 | 0.00% |
| 61-90 days | 343,701 | 0.29% | 1 | 0.16% |
| 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 | 117,931,574 | 100.00% | 622 | 100.00% |



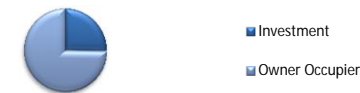
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| QBELMI | 12,778,918 | 10.84% | 65 | 12.65% |
| Genworth | 104,725,215 | 88.80% | 448 | 87.16% |
| PMI | 427,441 | 0.36% | 1 | 0.19% |
| No LMI / No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 117,931,574 | 100.00% | 514 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|------------|----------------|
| Investment | 29,779,321 | 25.25% | 147 | 23.63% |
| Owner Occupier | 88,152,252 | 74.75% | 475 | 76.37% |
| Total | 117,931,574 | 100.00% | 622 | 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 |