

**AFG Series 2014-1
Collateral Report**



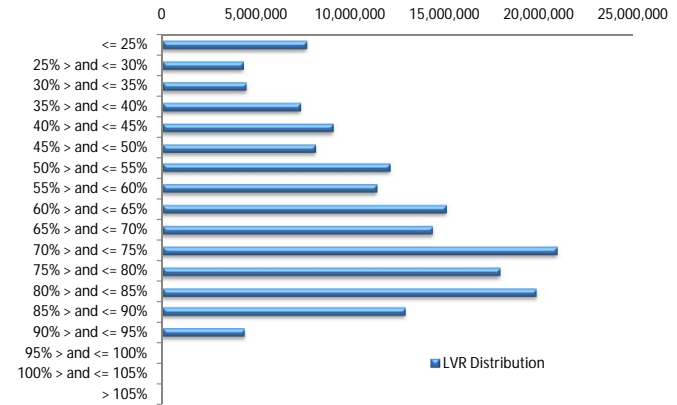
Model Period	21
Collection Period Start	01-Jan-16
Collection Period End	31-Jan-16
No. of Days	31
Interest Period Start	14-Jan-16
Interest Period End	14-Feb-16
No. of Days	32
Determination Date	10-Feb-16
Payment Date	15-Feb-16

Pool Statistics

Closing Balance of Mortgages	169,798,310
No. of Loans (Unconsolidated)	823
No. of Loans (Consolidated)	619
Average Loan Size (Unconsolidated)	206,316
Average Loan Size (Consolidated)	274,311
Largest Loan Size (Unconsolidated)	824,647
Largest Loan Size (Consolidated)	954,871
Smallest Loan Size (Unconsolidated)	(1,766)
Smallest Loan Size (Consolidated)	(1,766)
Weighted Average Interest Rate	4.65%
Weighted Average LVR	63.03%
Weighted Average Seasoning	34.39
Weighted Average Remaining Term	319.54

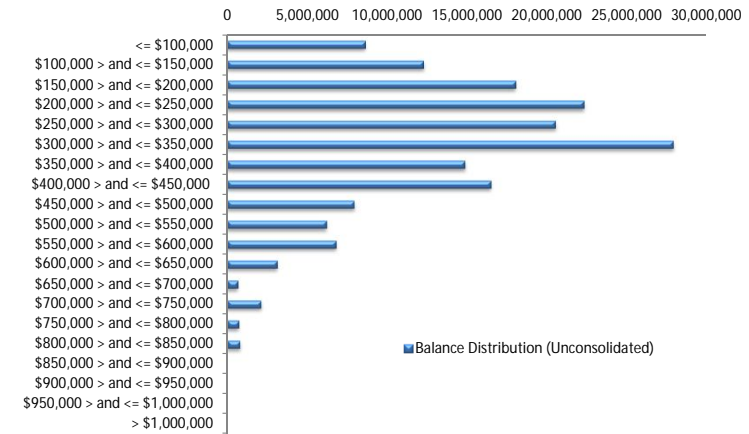
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,672,899	4.52%	103	16.64%
25% > and <= 30%	4,311,875	2.54%	25	4.04%
30% > and <= 35%	4,484,790	2.64%	25	4.04%
35% > and <= 40%	7,329,456	4.32%	32	5.17%
40% > and <= 45%	9,054,640	5.33%	32	5.17%
45% > and <= 50%	8,115,452	4.78%	31	5.01%
50% > and <= 55%	12,079,812	7.11%	38	6.14%
55% > and <= 60%	11,393,472	6.71%	35	5.65%
60% > and <= 65%	15,061,613	8.87%	46	7.43%
65% > and <= 70%	14,348,715	8.45%	40	6.46%
70% > and <= 75%	20,920,046	12.32%	56	9.05%
75% > and <= 80%	17,916,027	10.55%	47	7.59%
80% > and <= 85%	19,837,010	11.68%	60	9.69%
85% > and <= 90%	12,884,730	7.59%	38	6.14%
90% > and <= 95%	4,387,774	2.58%	11	1.78%
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	169,798,310	100.00%	619	100.00%



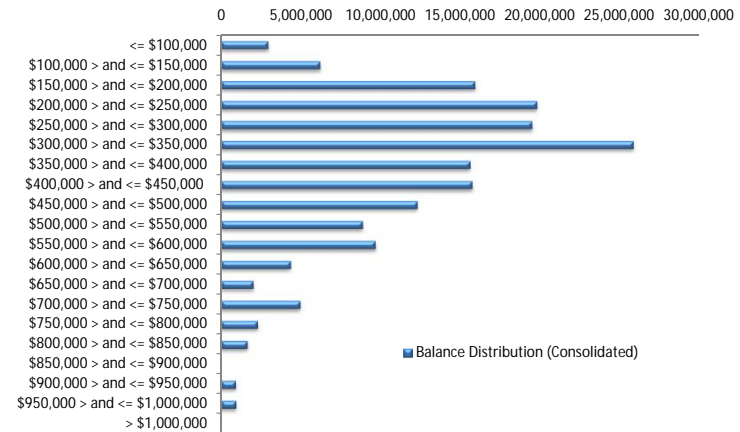
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,665,437	5.10%	231	28.07%
\$100,000 > and <= \$150,000	12,296,781	7.24%	99	12.03%
\$150,000 > and <= \$200,000	18,061,354	10.64%	102	12.39%
\$200,000 > and <= \$250,000	22,326,292	13.15%	98	11.91%
\$250,000 > and <= \$300,000	20,541,289	12.10%	75	9.11%
\$300,000 > and <= \$350,000	27,910,194	16.44%	87	10.57%
\$350,000 > and <= \$400,000	14,882,269	8.76%	40	4.86%
\$400,000 > and <= \$450,000	16,510,243	9.72%	39	4.74%
\$450,000 > and <= \$500,000	7,972,105	4.70%	17	2.07%
\$500,000 > and <= \$550,000	6,230,581	3.67%	12	1.46%
\$550,000 > and <= \$600,000	6,831,916	4.02%	12	1.46%
\$600,000 > and <= \$650,000	3,155,691	1.86%	5	0.61%
\$650,000 > and <= \$700,000	696,873	0.41%	1	0.12%
\$700,000 > and <= \$750,000	2,140,748	1.26%	3	0.36%
\$750,000 > and <= \$800,000	751,889	0.44%	1	0.12%
\$800,000 > and <= \$850,000	824,647	0.49%	1	0.12%
\$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	169,798,310	100.00%	823	100.00%



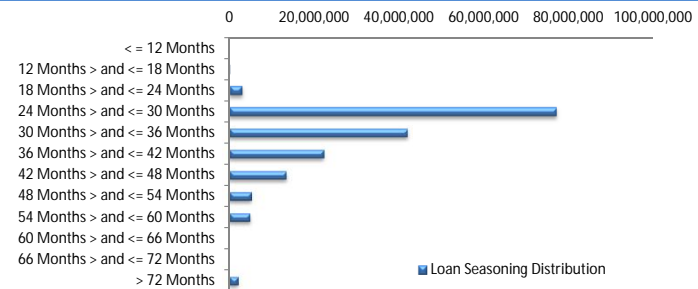
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,955,612	1.74%	78	12.60%
\$100,000 > and <= \$150,000	6,214,083	3.66%	49	7.92%
\$150,000 > and <= \$200,000	15,929,028	9.38%	90	14.54%
\$200,000 > and <= \$250,000	19,813,701	11.67%	88	14.22%
\$250,000 > and <= \$300,000	19,498,419	11.48%	71	11.47%
\$300,000 > and <= \$350,000	25,855,914	15.23%	80	12.92%
\$350,000 > and <= \$400,000	15,629,854	9.20%	42	6.79%
\$400,000 > and <= \$450,000	15,753,735	9.28%	37	5.98%
\$450,000 > and <= \$500,000	12,314,852	7.25%	26	4.20%
\$500,000 > and <= \$550,000	8,891,010	5.24%	17	2.75%
\$550,000 > and <= \$600,000	9,686,340	5.70%	17	2.75%
\$600,000 > and <= \$650,000	4,385,957	2.58%	7	1.13%
\$650,000 > and <= \$700,000	2,040,445	1.20%	3	0.48%
\$700,000 > and <= \$750,000	4,979,321	2.93%	7	1.13%
\$750,000 > and <= \$800,000	2,315,016	1.36%	3	0.48%
\$800,000 > and <= \$850,000	1,657,595	0.98%	2	0.32%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	922,557	0.54%	1	0.16%
\$950,000 > and <= \$1,000,000	954,871	0.56%	1	0.16%
> \$1,000,000	0	0.00%	0	0.00%
Total	169,798,310	100.00%	619	100.00%



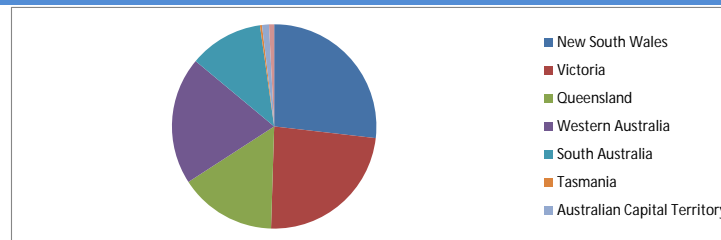
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	60,227	0.04%	1	0.12%
12 Months > and <= 18 Months	84,518	0.05%	1	0.12%
18 Months > and <= 24 Months	2,846,481	1.68%	20	2.43%
24 Months > and <= 30 Months	77,021,630	45.36%	335	40.70%
30 Months > and <= 36 Months	41,806,739	24.62%	221	26.85%
36 Months > and <= 42 Months	22,191,799	13.07%	109	13.24%
42 Months > and <= 48 Months	13,415,700	7.90%	72	8.75%
48 Months > and <= 54 Months	5,296,878	3.12%	32	3.89%
54 Months > and <= 60 Months	4,928,059	2.90%	23	2.79%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	2,146,279	1.26%	9	1.09%
Total	169,798,310	100.00%	823	100.00%



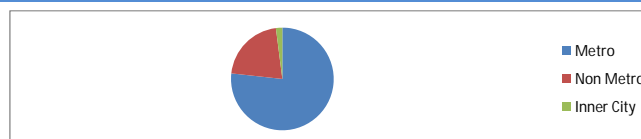
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	45,557,650	26.83%	168	27.14%
Victoria	40,146,972	23.64%	143	23.10%
Queensland	26,115,161	15.38%	99	15.99%
Western Australia	34,287,443	20.19%	115	18.58%
South Australia	19,907,287	11.72%	78	12.60%
Tasmania	544,175	0.32%	2	0.32%
Australian Capital Territory	1,871,750	1.10%	9	1.45%
Northern Territory	1,367,871	0.81%	5	0.81%
No Data	0	0.00%	0	0.00%
Total	169,798,310	100.00%	619	100.00%



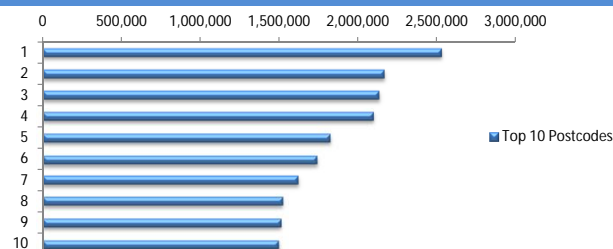
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	130,242,220	76.70%	479	77.38%
Non Metro	36,139,929	21.28%	130	21.00%
Inner City	3,416,161	2.01%	10	1.62%
No Data	0	0.00%	0	0.00%
Total	169,798,310	100.00%	619	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,529,575	1.49%	7	0.85%
6210	2,160,820	1.27%	5	0.61%
3058	2,131,489	1.26%	4	0.49%
6030	2,095,359	1.23%	5	0.61%
6027	1,820,319	1.07%	5	0.61%
4509	1,737,483	1.02%	4	0.49%
6330	1,620,370	0.95%	6	0.73%
4300	1,518,050	0.89%	9	1.09%
4701	1,507,757	0.89%	5	0.61%
6062	1,491,280	0.88%	5	0.61%
Total	18,612,501	10.96%	55	6.68%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	169,798,310	100.00%	823	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	169,798,310	100.00%	823	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	169,798,310	100.00%	823	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	169,798,310	100.00%	823	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	128,917,211	75.92%	623	75.70%
Interest Only	40,358,909	23.77%	193	23.45%
Non-Billing	522,189	0.31%	7	0.85%
Total	169,798,310	100.00%	823	100.00%



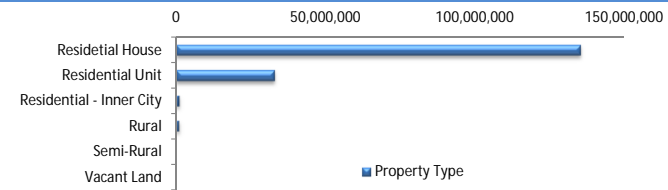
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	522,189	0.31%	7	0.85%
Term Loan	169,276,120	99.69%	816	99.15%
Total	169,798,310	100.00%	823	100.00%



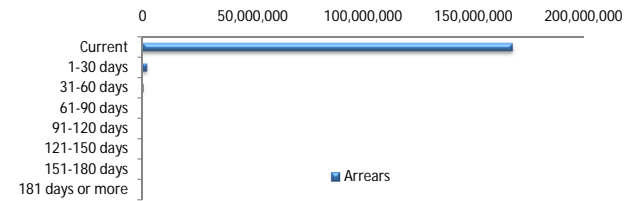
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	135,193,853	79.62%	484	78.19%
Residential Unit	32,944,267	19.40%	132	21.32%
Residential - Inner City	870,874	0.51%	2	0.32%
Rural	789,315	0.46%	1	0.16%
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	169,798,310	100.00%	619	100.00%



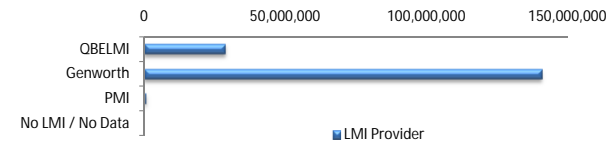
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	167,328,451	98.55%	813	98.78%
1-30 days	2,094,287	1.23%	9	1.09%
31-60 days	375,572	0.22%	1	0.12%
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%
Total	169,798,310	100.00%	823	100.00%



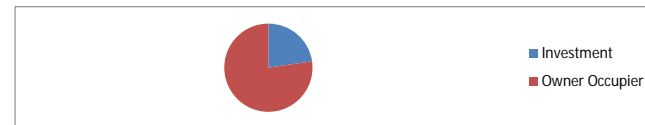
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	28,556,682	16.82%	96	15.51%
Genworth	140,670,218	82.85%	522	84.33%
PMI	571,410	0.34%	1	0.16%
No LMI / No Data	0	0.00%	0	0.00%
Total	169,798,310	100.00%	619	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	38,594,813	22.73%	176	21.39%
Owner Occupier	131,203,496	77.27%	647	78.61%
Total	169,798,310	100.00%	823	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