

**AFG Series 2014-1  
Collateral Report**



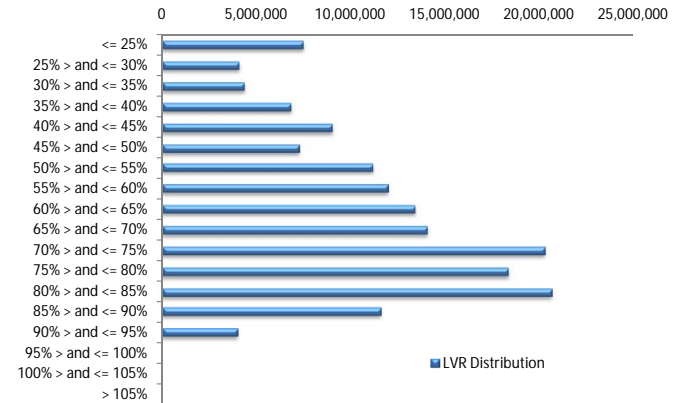
Model Period	22
Collection Period Start	01-Feb-16
Collection Period End	29-Feb-16
No. of Days	29
Interest Period Start	15-Feb-16
Interest Period End	14-Mar-16
No. of Days	29
Determination Date	09-Mar-16
Payment Date	15-Mar-16

**Pool Statistics**

Closing Balance of Mortgages	164,708,680
No. of Loans (Unconsolidated)	798
No. of Loans (Consolidated)	602
Average Loan Size (Unconsolidated)	206,402
Average Loan Size (Consolidated)	273,602
Largest Loan Size (Unconsolidated)	824,424
Largest Loan Size (Consolidated)	954,613
Smallest Loan Size (Unconsolidated)	(21,077)
Smallest Loan Size (Consolidated)	(21,077)
Weighted Average Interest Rate	4.65%
Weighted Average LVR	63.16%
Weighted Average Seasoning	35.46
Weighted Average Remaining Term	318.55

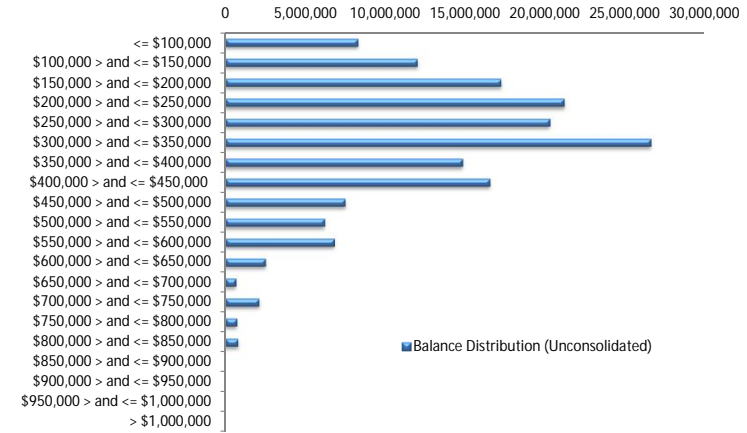
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,503,387	4.56%	104	17.28%
25% > and <= 30%	4,100,491	2.49%	25	4.15%
30% > and <= 35%	4,372,863	2.65%	24	3.99%
35% > and <= 40%	6,841,323	4.15%	29	4.82%
40% > and <= 45%	9,027,595	5.48%	35	5.81%
45% > and <= 50%	7,285,002	4.42%	26	4.32%
50% > and <= 55%	11,181,273	6.79%	36	5.98%
55% > and <= 60%	11,979,100	7.27%	36	5.98%
60% > and <= 65%	13,423,804	8.15%	40	6.64%
65% > and <= 70%	14,060,829	8.54%	39	6.48%
70% > and <= 75%	20,276,421	12.31%	54	8.97%
75% > and <= 80%	18,344,649	11.14%	48	7.97%
80% > and <= 85%	20,658,071	12.54%	61	10.13%
85% > and <= 90%	11,623,682	7.06%	35	5.81%
90% > and <= 95%	4,030,188	2.45%	10	1.66%
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>164,708,680</b>	<b>100.00%</b>	<b>602</b>	<b>100.00%</b>



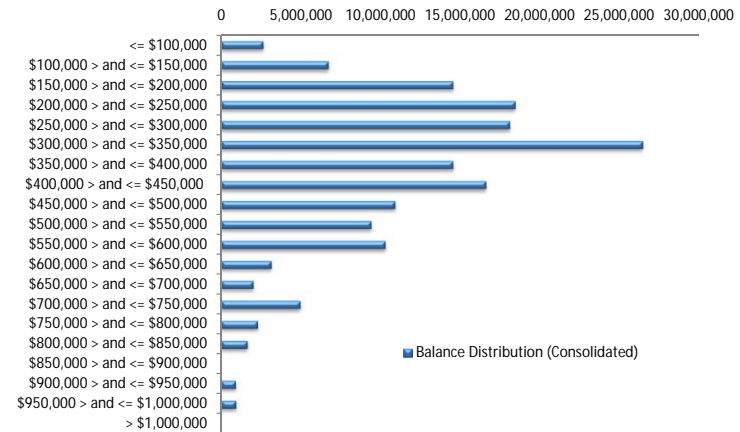
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,310,767	5.05%	224	28.07%
\$100,000 > and <= \$150,000	12,037,385	7.31%	97	12.16%
\$150,000 > and <= \$200,000	17,266,989	10.48%	98	12.28%
\$200,000 > and <= \$250,000	21,200,574	12.87%	93	11.65%
\$250,000 > and <= \$300,000	20,307,663	12.33%	74	9.27%
\$300,000 > and <= \$350,000	26,615,039	16.16%	83	10.40%
\$350,000 > and <= \$400,000	14,854,155	9.02%	40	5.01%
\$400,000 > and <= \$450,000	16,554,614	10.05%	39	4.89%
\$450,000 > and <= \$500,000	7,521,624	4.57%	16	2.01%
\$500,000 > and <= \$550,000	6,235,285	3.79%	12	1.50%
\$550,000 > and <= \$600,000	6,848,679	4.16%	12	1.50%
\$600,000 > and <= \$650,000	2,538,944	1.54%	4	0.50%
\$650,000 > and <= \$700,000	696,426	0.42%	1	0.13%
\$700,000 > and <= \$750,000	2,144,535	1.30%	3	0.38%
\$750,000 > and <= \$800,000	751,577	0.46%	1	0.13%
\$800,000 > and <= \$850,000	824,424	0.50%	1	0.13%
\$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>164,708,680</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



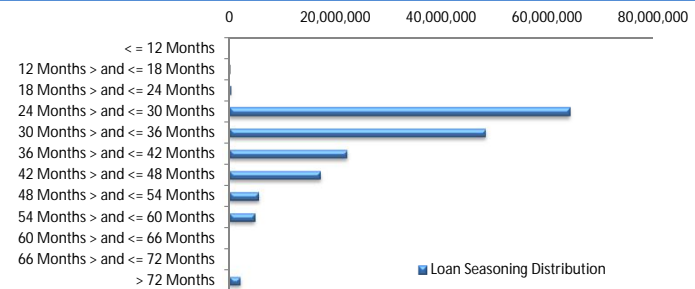
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,650,357	1.61%	78	12.96%
\$100,000 > and <= \$150,000	6,739,536	4.09%	53	8.80%
\$150,000 > and <= \$200,000	14,540,660	8.83%	82	13.62%
\$200,000 > and <= \$250,000	18,444,208	11.20%	82	13.62%
\$250,000 > and <= \$300,000	18,093,742	10.99%	66	10.96%
\$300,000 > and <= \$350,000	26,431,473	16.05%	82	13.62%
\$350,000 > and <= \$400,000	14,537,444	8.83%	39	6.48%
\$400,000 > and <= \$450,000	16,612,010	10.09%	39	6.48%
\$450,000 > and <= \$500,000	10,912,553	6.63%	23	3.82%
\$500,000 > and <= \$550,000	9,407,796	5.71%	18	2.99%
\$550,000 > and <= \$600,000	10,297,253	6.25%	18	2.99%
\$600,000 > and <= \$650,000	3,164,692	1.92%	5	0.83%
\$650,000 > and <= \$700,000	2,040,659	1.24%	3	0.50%
\$700,000 > and <= \$750,000	4,980,044	3.02%	7	1.16%
\$750,000 > and <= \$800,000	2,312,890	1.40%	3	0.50%
\$800,000 > and <= \$850,000	1,660,593	1.01%	2	0.33%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	928,157	0.56%	1	0.17%
\$950,000 > and <= \$1,000,000	954,613	0.58%	1	0.17%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>602</b>	<b>100.00%</b>



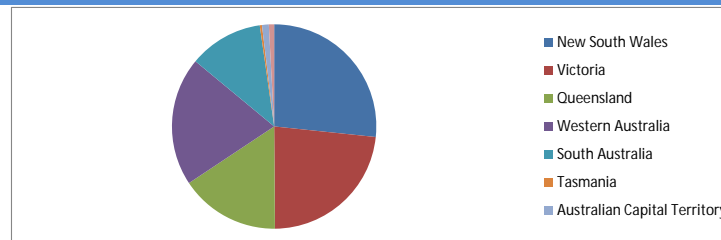
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	60,212	0.04%	1	0.13%
12 Months > and <= 18 Months	84,498	0.05%	1	0.13%
18 Months > and <= 24 Months	228,616	0.14%	5	0.63%
24 Months > and <= 30 Months	64,140,011	38.94%	284	35.59%
30 Months > and <= 36 Months	48,225,073	29.28%	244	30.58%
36 Months > and <= 42 Months	22,195,965	13.48%	110	13.78%
42 Months > and <= 48 Months	17,173,782	10.43%	87	10.90%
48 Months > and <= 54 Months	5,582,770	3.39%	31	3.88%
54 Months > and <= 60 Months	4,874,657	2.96%	26	3.26%
60 Months > and <= 66 Months	0	0.00%	0	0.00%
66 Months > and <= 72 Months	0	0.00%	0	0.00%
> 72 Months	2,143,097	1.30%	9	1.13%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



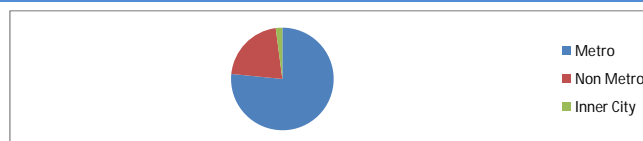
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	43,897,733	26.65%	163	27.08%
Victoria	38,247,271	23.22%	136	22.59%
Queensland	26,002,088	15.79%	98	16.28%
Western Australia	33,512,142	20.35%	113	18.77%
South Australia	19,355,752	11.75%	76	12.62%
Tasmania	542,862	0.33%	2	0.33%
Australian Capital Territory	1,778,808	1.08%	9	1.50%
Northern Territory	1,372,024	0.83%	5	0.83%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>602</b>	<b>100.00%</b>



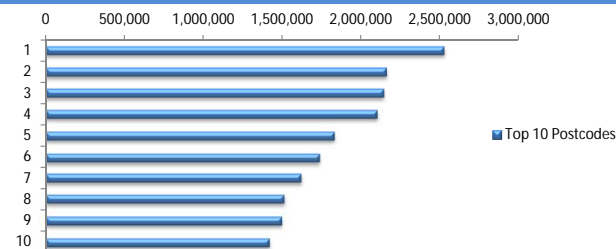
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	126,067,007	76.54%	465	77.24%
Non Metro	35,241,106	21.40%	127	21.10%
Inner City	3,400,566	2.06%	10	1.66%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>602</b>	<b>100.00%</b>



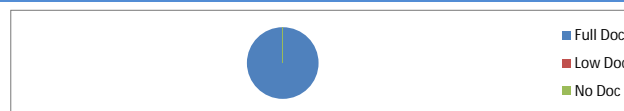
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6164	2,521,423	1.53%	7	0.88%
6210	2,162,264	1.31%	5	0.63%
3058	2,141,421	1.30%	4	0.50%
6030	2,099,300	1.27%	5	0.63%
6027	1,828,648	1.11%	5	0.63%
4509	1,735,515	1.05%	4	0.50%
6330	1,614,155	0.98%	6	0.75%
4701	1,508,506	0.92%	5	0.63%
6062	1,493,595	0.91%	5	0.63%
4300	1,415,543	0.86%	8	1.00%
<b>Total</b>	<b>18,520,368</b>	<b>11.24%</b>	<b>54</b>	<b>6.77%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	164,708,680	100.00%	798	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



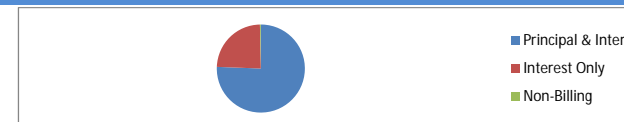
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	164,708,680	100.00%	798	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	124,518,538	75.60%	603	75.56%
Interest Only	39,663,144	24.08%	188	23.56%
Non-Billing	526,998	0.32%	7	0.88%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



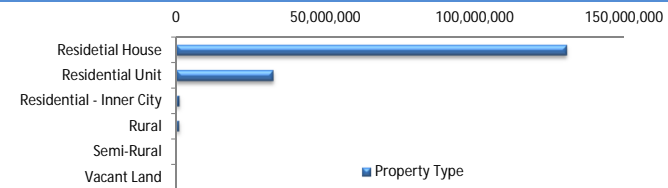
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	526,998	0.32%	7	0.88%
Term Loan	164,181,682	99.68%	791	99.12%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



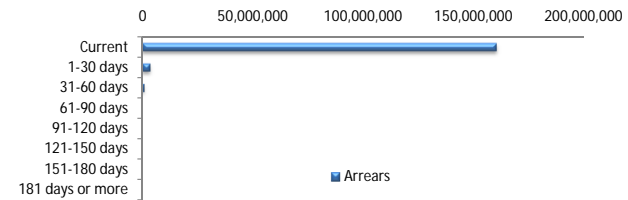
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	130,821,851	79.43%	469	77.91%
Residential Unit	32,227,886	19.57%	130	21.59%
Residential - Inner City	870,260	0.53%	2	0.33%
Rural	788,683	0.48%	1	0.17%
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>164,708,680</b>	<b>100.00%</b>	<b>602</b>	<b>100.00%</b>



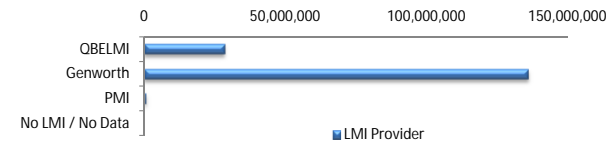
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	160,219,990	97.27%	783	98.12%
1-30 days	3,600,920	2.19%	12	1.50%
31-60 days	887,770	0.54%	3	0.38%
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>164,708,680</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	28,365,031	17.22%	96	15.95%
Genworth	135,772,491	82.43%	505	83.89%
PMI	571,158	0.35%	1	0.17%
No LMI / No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>602</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	37,560,812	22.80%	174	21.80%
Owner Occupier	127,147,868	77.20%	624	78.20%
<b>Total</b>	<b>164,708,680</b>	<b>100.00%</b>	<b>798</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