

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



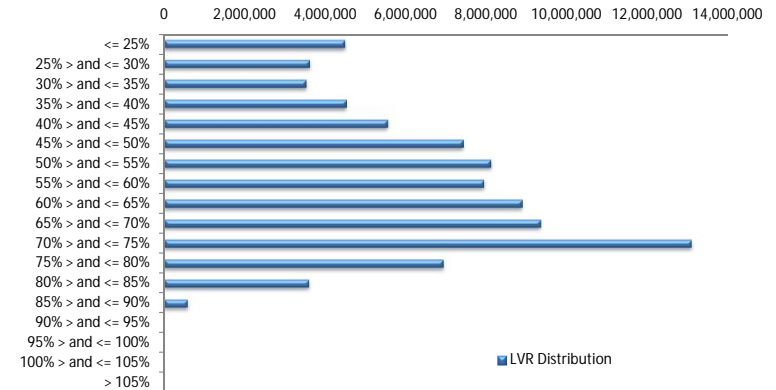
|                         |           |
|-------------------------|-----------|
| Model Period            | 46        |
| Collection Period Start | 01-Dec-16 |
| Collection Period End   | 31-Dec-16 |
| No. of Days             | 31        |
| Interest Period Start   | 12-Dec-16 |
| Interest Period End     | 09-Jan-17 |
| No. of Days             | 29        |
| Determination Date      | 05-Jan-17 |
| Payment Date            | 10-Jan-17 |

**Pool Statistics**

|                                     |            |
|-------------------------------------|------------|
| Closing Balance of Mortgages        | 87,587,213 |
| No. of Loans (Unconsolidated)       | 508        |
| No. of Loans (Consolidated)         | 417        |
| Average Loan Size (Unconsolidated)  | 172,416    |
| Average Loan Size (Consolidated)    | 210,041    |
| Largest Loan Size (Unconsolidated)  | 748,852    |
| Largest Loan Size Consolidated)     | 772,209    |
| Smallest Loan Size (Unconsolidated) | (68,915)   |
| Smallest Loan Size (Consolidated)   | (68,915)   |
| Weighted Average Interest Rate      | 4.37%      |
| Weighted Average LVR                | 56.63%     |
| Weighted Average Seasoning          | 54.06      |
| Weighted Average Remaining Term     | 298.06     |

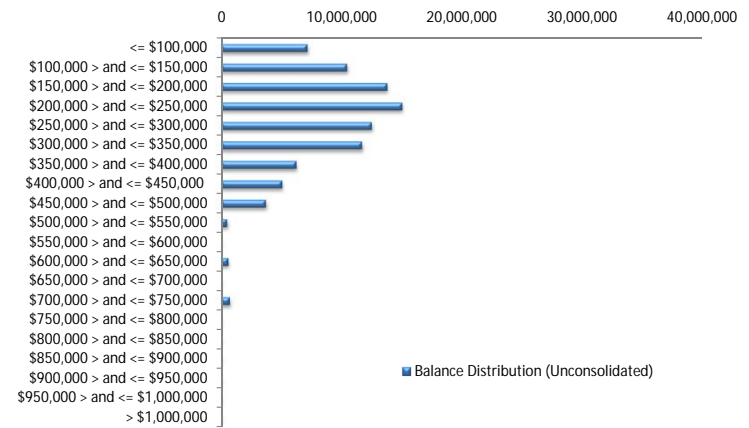
**LVR Distribution**

| Current LTV        | Balance           | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------|-------------------|----------------|----------------------|----------------|
| <= 25%             | 4,490,263         | 5.13%          | 77                   | 18.47%         |
| 25% > and <= 30%   | 3,619,738         | 4.13%          | 25                   | 6.00%          |
| 30% > and <= 35%   | 3,526,981         | 4.03%          | 22                   | 5.28%          |
| 35% > and <= 40%   | 4,525,671         | 5.17%          | 25                   | 6.00%          |
| 40% > and <= 45%   | 5,544,206         | 6.33%          | 23                   | 5.52%          |
| 45% > and <= 50%   | 7,422,830         | 8.47%          | 34                   | 8.15%          |
| 50% > and <= 55%   | 8,103,499         | 9.25%          | 34                   | 8.15%          |
| 55% > and <= 60%   | 7,935,931         | 9.06%          | 35                   | 8.39%          |
| 60% > and <= 65%   | 8,882,883         | 10.14%         | 32                   | 7.67%          |
| 65% > and <= 70%   | 9,337,525         | 10.66%         | 37                   | 8.87%          |
| 70% > and <= 75%   | 13,080,270        | 14.93%         | 38                   | 9.11%          |
| 75% > and <= 80%   | 6,927,759         | 7.91%          | 22                   | 5.28%          |
| 80% > and <= 85%   | 3,600,664         | 4.11%          | 11                   | 2.64%          |
| 85% > and <= 90%   | 588,996           | 0.67%          | 2                    | 0.48%          |
| 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>87,587,213</b> | <b>100.00%</b> | <b>417</b>           | <b>100.00%</b> |



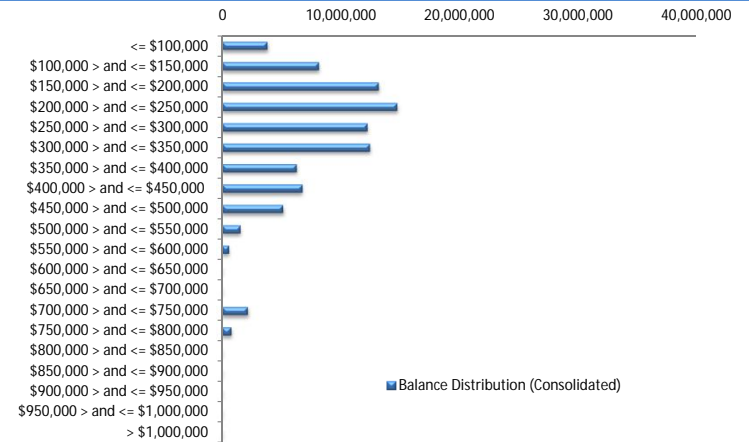
**Balance Distribution (Unconsolidated)**

| Current Balance                | Balance           | % Balance      | Loan Count | % Loan Count   |
|--------------------------------|-------------------|----------------|------------|----------------|
| <= \$100,000                   | 7,167,945         | 8.18%          | 157        | 30.91%         |
| \$100,000 > and <= \$150,000   | 10,457,886        | 11.94%         | 83         | 16.34%         |
| \$150,000 > and <= \$200,000   | 13,793,669        | 15.75%         | 79         | 15.55%         |
| \$200,000 > and <= \$250,000   | 15,031,158        | 17.16%         | 67         | 13.19%         |
| \$250,000 > and <= \$300,000   | 12,490,763        | 14.26%         | 46         | 9.06%          |
| \$300,000 > and <= \$350,000   | 11,686,491        | 13.34%         | 36         | 7.09%          |
| \$350,000 > and <= \$400,000   | 6,263,856         | 7.15%          | 17         | 3.35%          |
| \$400,000 > and <= \$450,000   | 5,081,939         | 5.80%          | 12         | 2.36%          |
| \$450,000 > and <= \$500,000   | 3,729,752         | 4.26%          | 8          | 1.57%          |
| \$500,000 > and <= \$550,000   | 515,038           | 0.59%          | 1          | 0.20%          |
| \$550,000 > and <= \$600,000   | 0                 | 0.00%          | 0          | 0.00%          |
| \$600,000 > and <= \$650,000   | 619,863           | 0.71%          | 1          | 0.20%          |
| \$650,000 > and <= \$700,000   | 0                 | 0.00%          | 0          | 0.00%          |
| \$700,000 > and <= \$750,000   | 748,852           | 0.85%          | 1          | 0.20%          |
| \$750,000 > and <= \$800,000   | 0                 | 0.00%          | 0          | 0.00%          |
| \$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>87,587,213</b> | <b>100.00%</b> | <b>508</b> | <b>100.00%</b> |



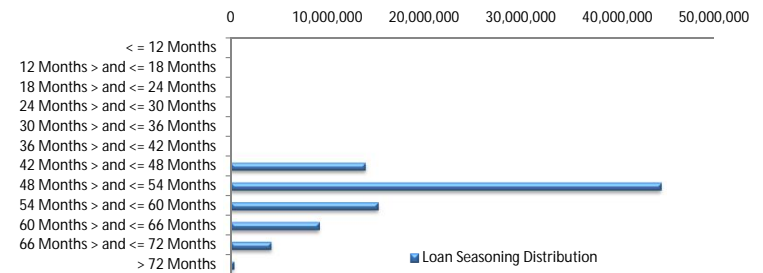
**Balance Distribution (Consolidated)**

| Current Balance                | Balance           | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------------------|-------------------|----------------|----------------------|----------------|
| <= \$100,000                   | 3,804,627         | 4.34%          | 77                   | 18.47%         |
| \$100,000 > and <= \$150,000   | 8,122,170         | 9.27%          | 64                   | 15.35%         |
| \$150,000 > and <= \$200,000   | 13,140,315        | 15.00%         | 75                   | 17.99%         |
| \$200,000 > and <= \$250,000   | 14,703,876        | 16.79%         | 66                   | 15.83%         |
| \$250,000 > and <= \$300,000   | 12,202,816        | 13.93%         | 45                   | 10.79%         |
| \$300,000 > and <= \$350,000   | 12,405,781        | 14.16%         | 38                   | 9.11%          |
| \$350,000 > and <= \$400,000   | 6,267,964         | 7.16%          | 17                   | 4.08%          |
| \$400,000 > and <= \$450,000   | 6,743,751         | 7.70%          | 16                   | 3.84%          |
| \$450,000 > and <= \$500,000   | 5,123,549         | 5.85%          | 11                   | 2.64%          |
| \$500,000 > and <= \$550,000   | 1,545,606         | 1.76%          | 3                    | 0.72%          |
| \$550,000 > and <= \$600,000   | 589,546           | 0.67%          | 1                    | 0.24%          |
| \$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   | 2,165,003         | 2.47%          | 3                    | 0.72%          |
| \$750,000 > and <= \$800,000   | 772,209           | 0.88%          | 1                    | 0.24%          |
| \$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>87,587,213</b> | <b>100.00%</b> | <b>417</b>           | <b>100.00%</b> |



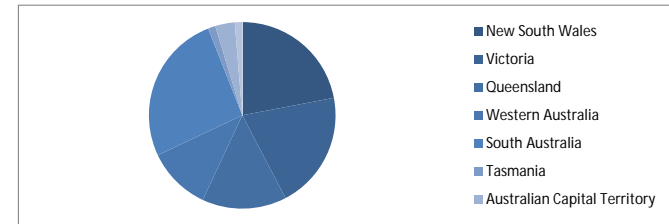
**Loan Seasoning Distribution**

| 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 | 0                 | 0.00%          | 0          | 0.00%          |
| 36 Months > and <= 42 Months | 0                 | 0.00%          | 0          | 0.00%          |
| 42 Months > and <= 48 Months | 13,974,600        | 15.96%         | 83         | 16.34%         |
| 48 Months > and <= 54 Months | 44,429,118        | 50.73%         | 252        | 49.61%         |
| 54 Months > and <= 60 Months | 15,265,709        | 17.43%         | 91         | 17.91%         |
| 60 Months > and <= 66 Months | 9,229,586         | 10.54%         | 64         | 12.60%         |
| 66 Months > and <= 72 Months | 4,260,878         | 4.86%          | 17         | 3.35%          |
| > 72 Months                  | 427,323           | 0.49%          | 1          | 0.20%          |
| <b>Total</b>                 | <b>87,587,213</b> | <b>100.00%</b> | <b>508</b> | <b>100.00%</b> |



### Geographic Distribution

| Jurisdiction State           | Balance           | % Balance      | Loan Count (Consol.) | % Loan Count   |
|------------------------------|-------------------|----------------|----------------------|----------------|
| New South Wales              | 19,251,897        | 21.98%         | 93                   | 22.30%         |
| Victoria                     | 17,822,376        | 20.35%         | 81                   | 19.42%         |
| Queensland                   | 12,814,540        | 14.63%         | 54                   | 12.95%         |
| Western Australia            | 9,649,624         | 11.02%         | 34                   | 8.15%          |
| South Australia              | 22,819,696        | 26.05%         | 134                  | 32.13%         |
| Tasmania                     | 1,138,187         | 1.30%          | 6                    | 1.44%          |
| Australian Capital Territory | 2,971,767         | 3.39%          | 10                   | 2.40%          |
| Northern Territory           | 1,119,126         | 1.28%          | 5                    | 1.20%          |
| No Data                      | 0                 | 0.00%          | 0                    | 0.00%          |
| <b>Total</b>                 | <b>87,587,213</b> | <b>100.00%</b> | <b>417</b>           | <b>100.00%</b> |



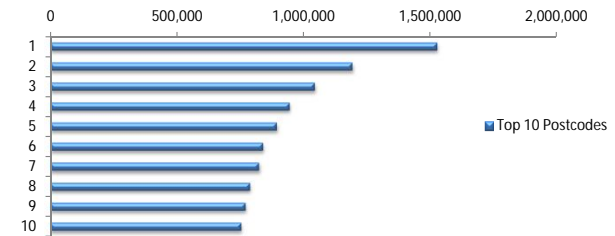
### Locality

| S&P Category | Balance           | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------|-------------------|----------------|----------------------|----------------|
| Metro        | 66,561,010        | 75.99%         | 321                  | 76.98%         |
| Non Metro    | 19,296,955        | 22.03%         | 91                   | 21.82%         |
| Inner City   | 1,729,248         | 1.97%          | 5                    | 1.20%          |
| No Data      | 0                 | 0.00%          | 0                    | 0.00%          |
| <b>Total</b> | <b>87,587,213</b> | <b>100.00%</b> | <b>417</b>           | <b>100.00%</b> |



### Top 10 Postcodes

| Postcode     | Balance          | % Balance     | Loan Count (Consol.) | % Loan Count |
|--------------|------------------|---------------|----------------------|--------------|
| 5108         | 1,528,264        | 1.74%         | 11                   | 2.17%        |
| 5085         | 1,193,519        | 1.36%         | 4                    | 0.79%        |
| 2602         | 1,045,535        | 1.19%         | 2                    | 0.39%        |
| 6006         | 946,482          | 1.08%         | 2                    | 0.39%        |
| 5110         | 895,285          | 1.02%         | 4                    | 0.79%        |
| 5107         | 841,221          | 0.96%         | 4                    | 0.79%        |
| 2036         | 825,182          | 0.94%         | 2                    | 0.39%        |
| 3135         | 789,425          | 0.90%         | 3                    | 0.59%        |
| 2282         | 772,209          | 0.88%         | 1                    | 0.20%        |
| 5097         | 755,498          | 0.86%         | 4                    | 0.79%        |
| <b>Total</b> | <b>9,592,620</b> | <b>10.95%</b> | <b>37</b>            | <b>7.28%</b> |



### Documentation

| Document Type | Balance           | % Balance      | Loan Count | % Loan Count   |
|---------------|-------------------|----------------|------------|----------------|
| Full Doc      | 87,587,213        | 100.00%        | 508        | 100.00%        |
| Low Doc       | 0                 | 0.00%          | 0          | 0.00%          |
| No Doc        | 0                 | 0.00%          | 0          | 0.00%          |
| <b>Total</b>  | <b>87,587,213</b> | <b>100.00%</b> | <b>508</b> | <b>100.00%</b> |



### Rate Type

| Rate Type     | Balance           | % Balance      | Loan Count | % Loan Count   |
|---------------|-------------------|----------------|------------|----------------|
| Variable Rate | 87,587,213        | 100.00%        | 508        | 100.00%        |
| Fixed Rate    | 0                 | 0.00%          | 0          | 0.00%          |
| <b>Total</b>  | <b>87,587,213</b> | <b>100.00%</b> | <b>508</b> | <b>100.00%</b> |



### Repayment Type

| Repayment Type       | Balance           | % Balance      | Loan Count | % Loan Count   |
|----------------------|-------------------|----------------|------------|----------------|
| Principal & Interest | 71,135,960        | 81.22%         | 417        | 82.09%         |
| Interest Only        | 15,789,768        | 18.03%         | 82         | 16.14%         |
| Non-Billing          | 661,485           | 0.76%          | 9          | 1.77%          |
| <b>Total</b>         | <b>87,587,213</b> | <b>100.00%</b> | <b>508</b> | <b>100.00%</b> |



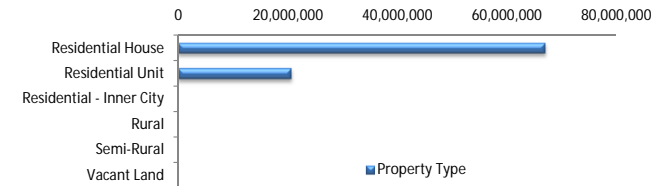
### Loan Type

| Product Category | Balance           | % Balance      | Loan Count | % Loan Count   |
|------------------|-------------------|----------------|------------|----------------|
| Line of Credit   | 661,485           | 0.76%          | 9          | 1.77%          |
| Term Loan        | 86,925,728        | 99.24%         | 499        | 98.23%         |
| <b>Total</b>     | <b>87,587,213</b> | <b>100.00%</b> | <b>508</b> | <b>100.00%</b> |



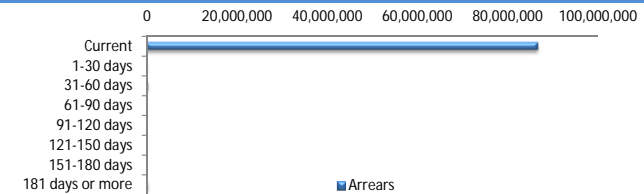
### Property Type

| Property Type            | Balance           | % Balance      | Loan Count (Consol.) | % Loan Count   |
|--------------------------|-------------------|----------------|----------------------|----------------|
| Residential House        | 66,958,694        | 76.45%         | 318                  | 76.26%         |
| Residential Unit         | 20,628,519        | 23.55%         | 99                   | 23.74%         |
| 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>87,587,213</b> | <b>100.00%</b> | <b>417</b>           | <b>100.00%</b> |



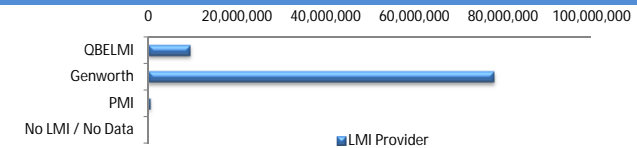
### Arrears

| Arrears Band     | Balance           | % Balance      | Loan Count | % Loan Count   |
|------------------|-------------------|----------------|------------|----------------|
| Current          | 86,590,350        | 98.86%         | 503        | 99.02%         |
| 1-30 days        | 215,537           | 0.25%          | 1          | 0.20%          |
| 31-60 days       | 420,466           | 0.48%          | 3          | 0.59%          |
| 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 | 360,860           | 0.41%          | 1          | 0.20%          |
| <b>Total</b>     | <b>87,587,213</b> | <b>100.00%</b> | <b>508</b> | <b>100.00%</b> |



### LMI Provider

| LMI Provider     | Balance           | % Balance      | Loan Count | % Loan Count   |
|------------------|-------------------|----------------|------------|----------------|
| QBELMI           | 9,259,551         | 10.57%         | 53         | 12.71%         |
| Genworth         | 77,900,339        | 88.94%         | 363        | 87.05%         |
| PMI              | 427,323           | 0.49%          | 1          | 0.24%          |
| No LMI / No Data | 0                 | 0.00%          | 0          | 0.00%          |
| <b>Total</b>     | <b>87,587,213</b> | <b>100.00%</b> | <b>417</b> | <b>100.00%</b> |



### Property Occupancy

| Property Occupancy | Balance           | % Balance      | Loan Count | % Loan Count   |
|--------------------|-------------------|----------------|------------|----------------|
| Investment         | 21,024,395        | 24.00%         | 116        | 22.83%         |
| Owner Occupier     | 66,562,818        | 76.00%         | 392        | 77.17%         |
| <b>Total</b>       | <b>87,587,213</b> | <b>100.00%</b> | <b>508</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          |