

**AFG Series 2014-1  
Collateral Report**



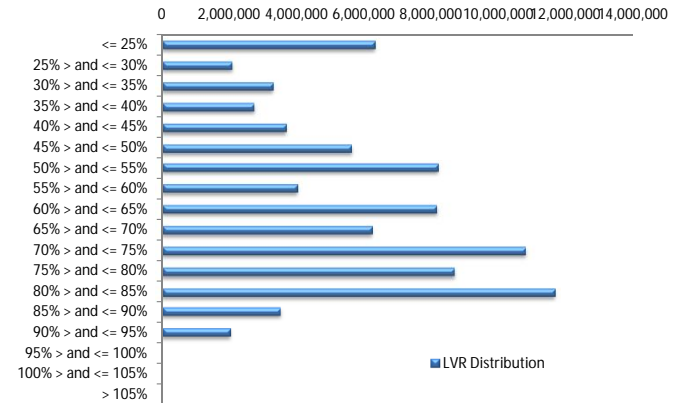
Model Period	43
Collection Period Start	01-Nov-17
Collection Period End	30-Nov-17
No. of Days	30
Interest Period Start	14-Nov-17
Interest Period End	13-Dec-17
No. of Days	30
Determination Date	11-Dec-17
Payment Date	14-Dec-17

**Pool Statistics**

Closing Balance of Mortgages	87,098,880
No. of Loans (Unconsolidated)	487
No. of Loans (Consolidated)	377
Average Loan Size (Unconsolidated)	178,848
Average Loan Size (Consolidated)	231,032
Largest Loan Size (Unconsolidated)	661,432
Largest Loan Size (Consolidated)	842,402
Smallest Loan Size (Unconsolidated)	(28,465)
Smallest Loan Size (Consolidated)	(28,465)
Weighted Average Interest Rate	4.54%
Weighted Average LVR	60.82%
Weighted Average Seasoning	57.55
Weighted Average Remaining Term	297.81

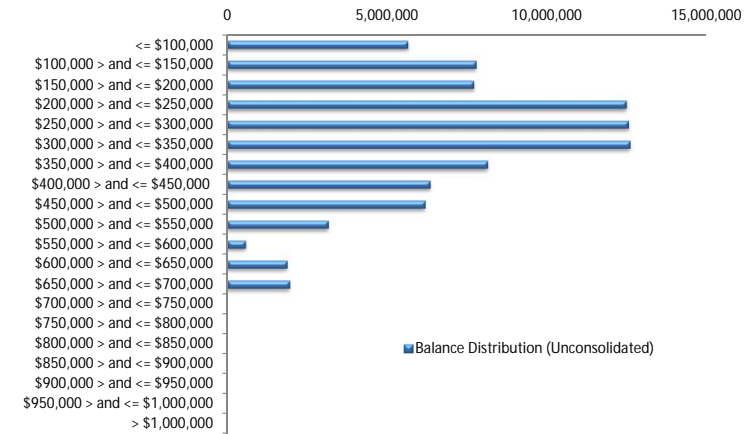
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,326,476	7.26%	109	28.91%
25% > and <= 30%	2,086,648	2.40%	10	2.65%
30% > and <= 35%	3,304,612	3.79%	17	4.51%
35% > and <= 40%	2,741,541	3.15%	15	3.98%
40% > and <= 45%	3,695,597	4.24%	12	3.18%
45% > and <= 50%	5,628,750	6.46%	21	5.57%
50% > and <= 55%	8,204,987	9.42%	29	7.69%
55% > and <= 60%	4,026,988	4.62%	14	3.71%
60% > and <= 65%	8,159,948	9.37%	23	6.10%
65% > and <= 70%	6,246,902	7.17%	17	4.51%
70% > and <= 75%	10,798,360	12.40%	31	8.22%
75% > and <= 80%	8,683,867	9.97%	28	7.43%
80% > and <= 85%	11,671,186	13.40%	35	9.28%
85% > and <= 90%	3,501,322	4.02%	11	2.92%
90% > and <= 95%	2,021,697	2.32%	5	1.33%
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>87,098,880</b>	<b>100.00%</b>	<b>377</b>	<b>100.00%</b>



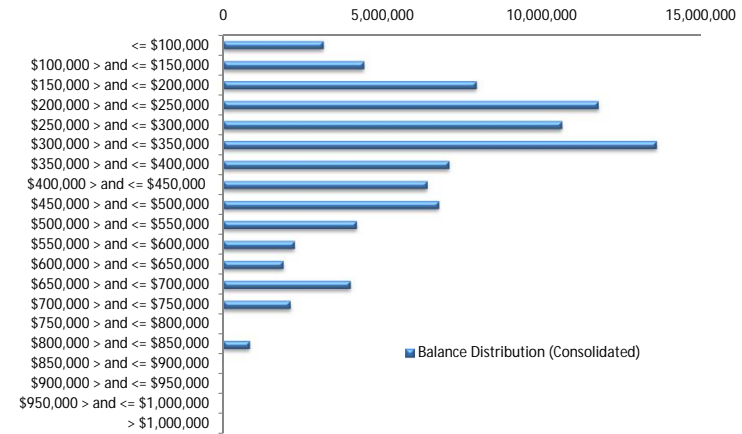
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,660,670	6.50%	176	36.14%
\$100,000 > and <= \$150,000	7,790,013	8.94%	64	13.14%
\$150,000 > and <= \$200,000	7,717,617	8.86%	44	9.03%
\$200,000 > and <= \$250,000	12,482,299	14.33%	55	11.29%
\$250,000 > and <= \$300,000	12,550,443	14.41%	46	9.45%
\$300,000 > and <= \$350,000	12,601,090	14.47%	39	8.01%
\$350,000 > and <= \$400,000	8,148,275	9.36%	22	4.52%
\$400,000 > and <= \$450,000	6,351,403	7.29%	15	3.08%
\$450,000 > and <= \$500,000	6,192,782	7.11%	13	2.67%
\$500,000 > and <= \$550,000	3,167,601	3.64%	6	1.23%
\$550,000 > and <= \$600,000	583,527	0.67%	1	0.21%
\$600,000 > and <= \$650,000	1,883,921	2.16%	3	0.62%
\$650,000 > and <= \$700,000	1,969,240	2.26%	3	0.62%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$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>87,098,880</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



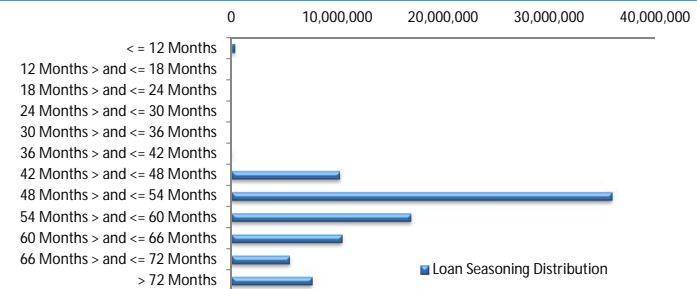
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	3,155,920	3.62%	91	24.14%
\$100,000 > and <= \$150,000	4,423,631	5.08%	35	9.28%
\$150,000 > and <= \$200,000	7,953,479	9.13%	45	11.94%
\$200,000 > and <= \$250,000	11,775,527	13.52%	52	13.79%
\$250,000 > and <= \$300,000	10,628,601	12.20%	39	10.34%
\$300,000 > and <= \$350,000	13,591,510	15.60%	42	11.14%
\$350,000 > and <= \$400,000	7,095,295	8.15%	19	5.04%
\$400,000 > and <= \$450,000	6,408,491	7.36%	15	3.98%
\$450,000 > and <= \$500,000	6,769,206	7.77%	14	3.71%
\$500,000 > and <= \$550,000	4,191,269	4.81%	8	2.12%
\$550,000 > and <= \$600,000	2,249,037	2.58%	4	1.06%
\$600,000 > and <= \$650,000	1,895,361	2.18%	3	0.80%
\$650,000 > and <= \$700,000	4,001,756	4.59%	6	1.59%
\$700,000 > and <= \$750,000	2,117,395	2.43%	3	0.80%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	842,402	0.97%	1	0.27%
\$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>87,098,880</b>	<b>100.00%</b>	<b>377</b>	<b>100.00%</b>



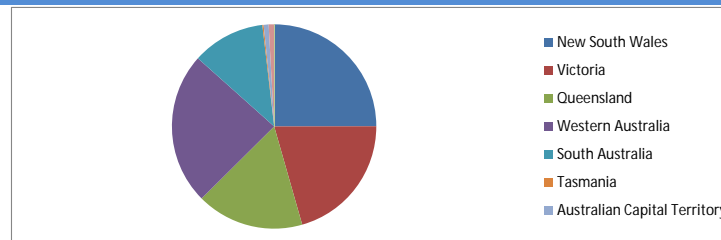
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	275,263	0.32%	3	0.62%
12 Months > and <= 18 Months	23,061	0.03%	1	0.21%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	0	0.00%	1	0.21%
30 Months > and <= 36 Months	0	0.00%	0	0.00%
36 Months > and <= 42 Months	84,493	0.10%	1	0.21%
42 Months > and <= 48 Months	10,263,988	11.78%	46	9.45%
48 Months > and <= 54 Months	35,868,644	41.18%	199	40.86%
54 Months > and <= 60 Months	16,951,992	19.46%	105	21.56%
60 Months > and <= 66 Months	10,461,764	12.01%	61	12.53%
66 Months > and <= 72 Months	5,532,035	6.35%	28	5.75%
> 72 Months	7,637,641	8.77%	42	8.62%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



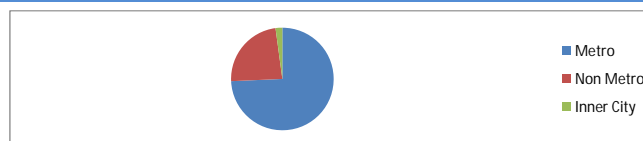
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	21,757,772	24.98%	101	26.79%
Victoria	17,924,799	20.58%	78	20.69%
Queensland	14,798,490	16.99%	67	17.77%
Western Australia	20,949,935	24.05%	77	20.42%
South Australia	10,069,448	11.56%	45	11.94%
Tasmania	157,327	0.18%	1	0.27%
Australian Capital Territory	700,261	0.80%	5	1.33%
Northern Territory	740,849	0.85%	3	0.80%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>377</b>	<b>100.00%</b>



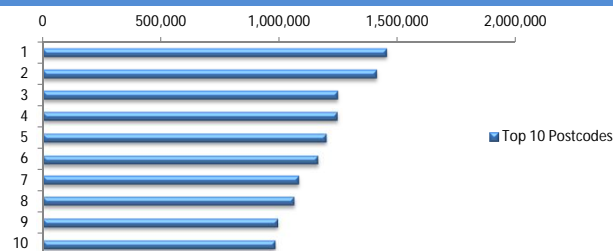
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	64,727,085	74.31%	287	76.13%
Non Metro	20,502,062	23.54%	84	22.28%
Inner City	1,869,734	2.15%	6	1.59%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>377</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6210	1,453,244	1.67%	3	0.62%
6330	1,412,351	1.62%	5	1.03%
5112	1,246,086	1.43%	5	1.03%
6164	1,244,236	1.43%	4	0.82%
6027	1,198,010	1.38%	4	0.82%
6018	1,162,090	1.33%	2	0.41%
6030	1,082,681	1.24%	3	0.62%
4701	1,061,064	1.22%	4	0.82%
3058	992,997	1.14%	2	0.41%
2289	982,137	1.13%	2	0.41%
<b>Total</b>	<b>11,834,894</b>	<b>13.59%</b>	<b>34</b>	<b>6.98%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	87,098,880	100.00%	487	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



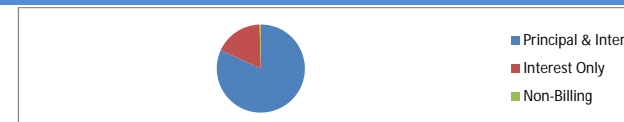
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	87,098,880	100.00%	487	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



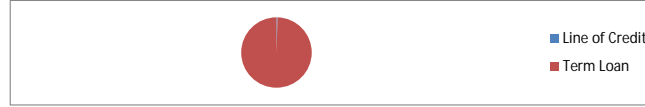
### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	71,289,972	81.85%	406	83.37%
Interest Only	15,373,385	17.65%	79	16.22%
Non-Billing	435,523	0.50%	2	0.41%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



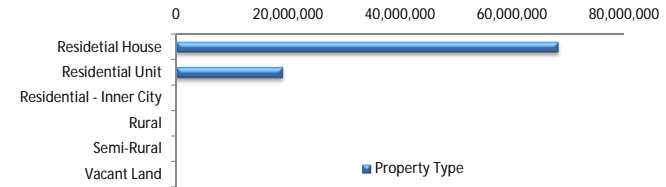
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	435,523	0.50%	2	0.41%
Term Loan	86,663,357	99.50%	485	99.59%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



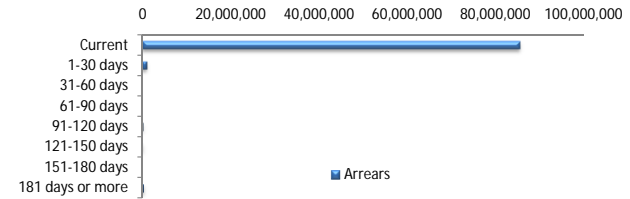
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	68,102,706	78.19%	288	76.39%
Residential Unit	18,996,175	21.81%	89	23.61%
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>87,098,880</b>	<b>100.00%</b>	<b>377</b>	<b>100.00%</b>



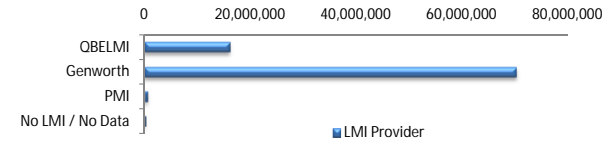
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	85,358,489	98.00%	479	98.36%
1-30 days	1,069,490	1.23%	5	1.03%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	189,003	0.22%	1	0.21%
121-150 days	134,718	0.15%	1	0.21%
151-180 days	0	0.00%	0	0.00%
181 days or more	347,181	0.40%	1	0.21%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>487</b>	<b>100.00%</b>



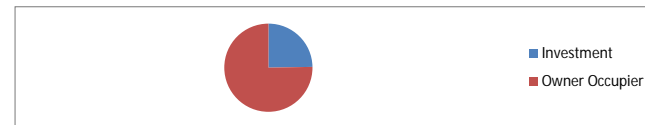
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	15,994,403	18.36%	61	16.18%
Genworth	70,303,431	80.72%	314	83.29%
PMI	573,127	0.66%	1	0.27%
No LMI / No Data	227,919	0.26%	1	0.27%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>377</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	21,510,877	24.70%	113	23.20%
Owner Occupier	65,588,004	75.30%	374	76.80%
<b>Total</b>	<b>87,098,880</b>	<b>100.00%</b>	<b>487</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