

12 January 2016

AFG

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Dear Sir

CLARIFICATION: AFG MORTGAGE INDEX - DECEMBER QUARTER 2015

The company wishes to advise that the statement in the second paragraph of the AFG December Mortgage Index announcement lodged on the 11th of January 2016 which read:

“Gains in both refinancing (36% to 38% of total loans) and upgrader (30% to 35%) categories led to a 7% lift in the total **number** of home loans processed by AFG for the December quarter compared to the same lending period in 2014.”

Should have read:

“Gains in both refinancing (36% to 38% of total loans) and upgrader (30% to 35%) categories led to a 7% lift in the total **volume** of home loans processed by AFG for the December quarter compared to the same lending period in 2014.”

The tables and data accompanying the announcement are correct.

Yours faithfully,



Lisa Bevan
Company Secretary