

**AFG Series 2016-1  
Collateral Report**



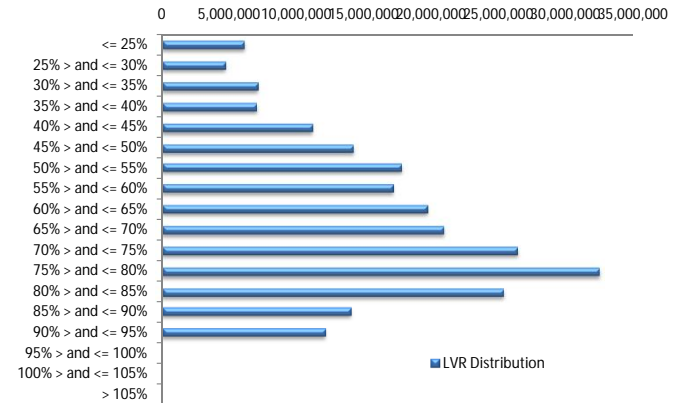
Model Period	9
Collection Period Start	01-Jul-17
Collection Period End	31-Jul-17
No. of Days	31
Interest Period Start	14-Jul-17
Interest Period End	13-Aug-17
No. of Days	31
Determination Date	09-Aug-17
Payment Date	14-Aug-17

**Pool Statistics**

Closing Balance of Mortgages	236,397,614
No. of Loans (Unconsolidated)	1,054
No. of Loans (Consolidated)	783
Average Loan Size (Unconsolidated)	224,286
Average Loan Size (Consolidated)	301,913
Largest Loan Size (Unconsolidated)	794,677
Largest Loan Size (Consolidated)	1,059,678
Smallest Loan Size (Unconsolidated)	(3,528)
Smallest Loan Size (Consolidated)	(27)
Weighted Average Interest Rate	4.44%
Weighted Average LVR	64.70%
Weighted Average Seasoning	34.31
Weighted Average Remaining Term	319.22

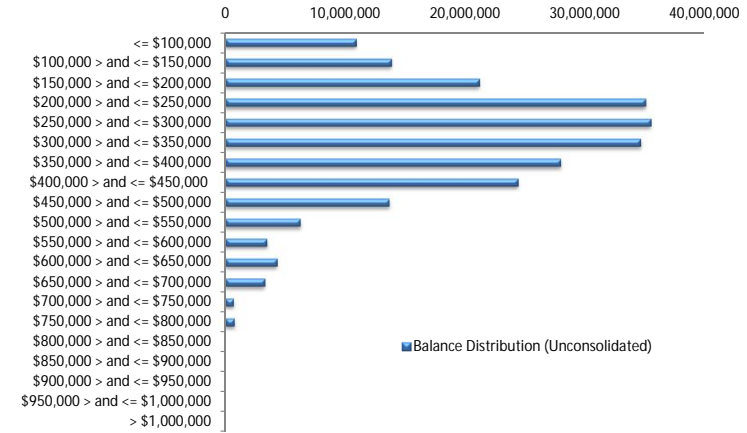
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,125,655	2.59%	52	6.64%
25% > and <= 30%	4,747,540	2.01%	26	3.32%
30% > and <= 35%	7,140,519	3.02%	36	4.60%
35% > and <= 40%	7,050,568	2.98%	34	4.34%
40% > and <= 45%	11,196,275	4.74%	43	5.49%
45% > and <= 50%	14,203,745	6.01%	50	6.39%
50% > and <= 55%	17,795,924	7.53%	62	7.92%
55% > and <= 60%	17,170,499	7.26%	49	6.26%
60% > and <= 65%	19,718,022	8.34%	62	7.92%
65% > and <= 70%	20,930,326	8.85%	60	7.66%
70% > and <= 75%	26,393,881	11.17%	69	8.81%
75% > and <= 80%	32,461,835	13.73%	92	11.75%
80% > and <= 85%	25,366,172	10.73%	69	8.81%
85% > and <= 90%	13,987,534	5.92%	44	5.62%
90% > and <= 95%	12,109,119	5.12%	35	4.47%
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>236,397,614</b>	<b>100.00%</b>	<b>783</b>	<b>100.00%</b>



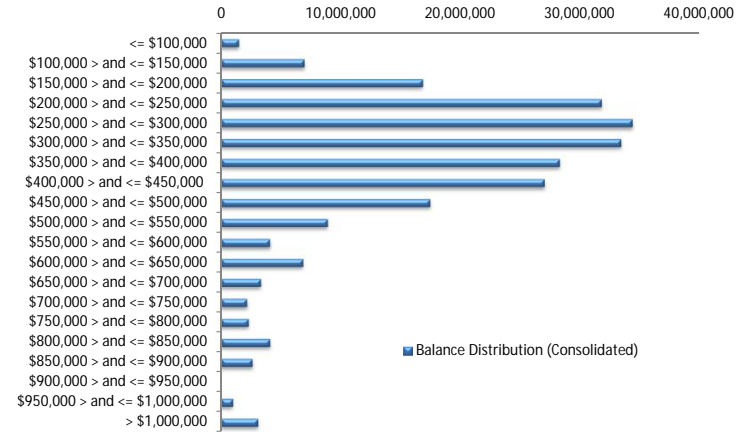
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,957,380	4.64%	239	22.68%
\$100,000 > and <= \$150,000	13,881,808	5.87%	110	10.44%
\$150,000 > and <= \$200,000	21,213,781	8.97%	121	11.48%
\$200,000 > and <= \$250,000	35,055,225	14.83%	154	14.61%
\$250,000 > and <= \$300,000	35,501,499	15.02%	129	12.24%
\$300,000 > and <= \$350,000	34,638,019	14.65%	107	10.15%
\$350,000 > and <= \$400,000	27,991,792	11.84%	75	7.12%
\$400,000 > and <= \$450,000	24,430,064	10.33%	58	5.50%
\$450,000 > and <= \$500,000	13,706,689	5.80%	29	2.75%
\$500,000 > and <= \$550,000	6,291,403	2.66%	12	1.14%
\$550,000 > and <= \$600,000	3,510,530	1.49%	6	0.57%
\$600,000 > and <= \$650,000	4,357,764	1.84%	7	0.66%
\$650,000 > and <= \$700,000	3,342,143	1.41%	5	0.47%
\$700,000 > and <= \$750,000	724,842	0.31%	1	0.09%
\$750,000 > and <= \$800,000	794,677	0.34%	1	0.09%
\$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>236,397,614</b>	<b>100.00%</b>	<b>1,054</b>	<b>100.00%</b>



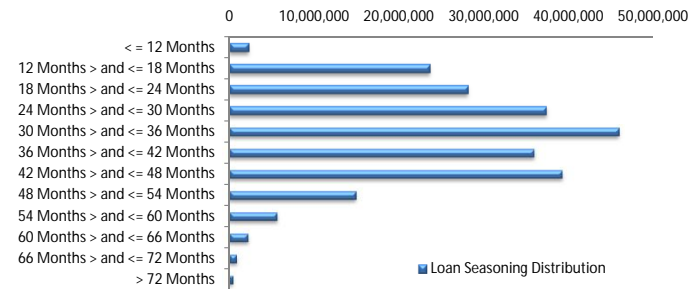
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,505,402	0.64%	29	3.70%
\$100,000 > and <= \$150,000	6,974,424	2.95%	55	7.02%
\$150,000 > and <= \$200,000	16,874,207	7.14%	96	12.26%
\$200,000 > and <= \$250,000	31,813,201	13.46%	140	17.88%
\$250,000 > and <= \$300,000	34,394,757	14.55%	125	15.96%
\$300,000 > and <= \$350,000	33,451,829	14.15%	103	13.15%
\$350,000 > and <= \$400,000	28,311,402	11.98%	76	9.71%
\$400,000 > and <= \$450,000	27,049,461	11.44%	64	8.17%
\$450,000 > and <= \$500,000	17,487,764	7.40%	37	4.73%
\$500,000 > and <= \$550,000	8,919,293	3.77%	17	2.17%
\$550,000 > and <= \$600,000	4,088,650	1.73%	7	0.89%
\$600,000 > and <= \$650,000	6,866,623	2.90%	11	1.40%
\$650,000 > and <= \$700,000	3,342,143	1.41%	5	0.64%
\$700,000 > and <= \$750,000	2,175,896	0.92%	3	0.38%
\$750,000 > and <= \$800,000	2,317,163	0.98%	3	0.38%
\$800,000 > and <= \$850,000	4,098,023	1.73%	5	0.64%
\$850,000 > and <= \$900,000	2,621,449	1.11%	3	0.38%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	997,062	0.42%	1	0.13%
> \$1,000,000	3,108,865	1.32%	3	0.38%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>783</b>	<b>100.00%</b>



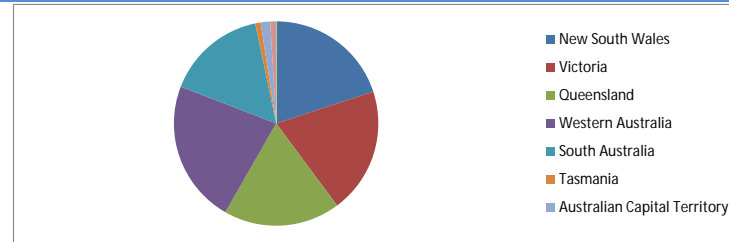
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	2,223,440	0.94%	9	0.85%
12 Months > and <= 18 Months	23,522,840	9.95%	85	8.06%
18 Months > and <= 24 Months	28,112,959	11.89%	122	11.57%
24 Months > and <= 30 Months	37,340,781	15.80%	173	16.41%
30 Months > and <= 36 Months	45,872,721	19.40%	216	20.49%
36 Months > and <= 42 Months	35,883,334	15.18%	152	14.42%
42 Months > and <= 48 Months	39,195,452	16.58%	178	16.89%
48 Months > and <= 54 Months	14,948,884	6.32%	76	7.21%
54 Months > and <= 60 Months	5,666,383	2.40%	27	2.56%
60 Months > and <= 66 Months	2,248,442	0.95%	9	0.85%
66 Months > and <= 72 Months	912,252	0.39%	5	0.47%
> 72 Months	470,127	0.20%	2	0.19%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>1,054</b>	<b>100.00%</b>



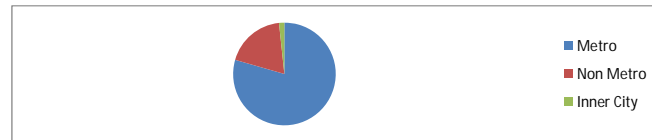
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	47,202,755	19.97%	140	17.88%
Victoria	46,962,824	19.87%	163	20.82%
Queensland	43,623,816	18.45%	146	18.65%
Western Australia	53,384,768	22.58%	155	19.80%
South Australia	37,432,886	15.83%	148	18.90%
Tasmania	2,070,693	0.88%	9	1.15%
Australian Capital Territory	3,522,552	1.49%	14	1.79%
Northern Territory	2,197,319	0.93%	8	1.02%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>783</b>	<b>100.00%</b>



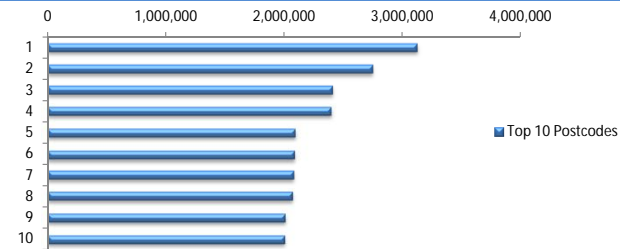
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	187,778,816	79.43%	610	77.91%
Non Metro	44,601,669	18.87%	161	20.56%
Inner City	4,017,129	1.70%	12	1.53%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>783</b>	<b>100.00%</b>



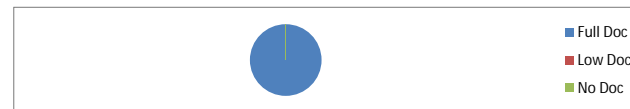
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,117,586	1.32%	10	0.95%
2290	2,744,002	1.16%	6	0.57%
4703	2,408,558	1.02%	7	0.66%
5125	2,397,772	1.01%	9	0.85%
6065	2,094,005	0.89%	5	0.47%
6107	2,089,223	0.88%	8	0.76%
6027	2,076,342	0.88%	6	0.57%
4122	2,067,765	0.87%	6	0.57%
6164	2,004,126	0.85%	6	0.57%
6028	2,002,009	0.85%	4	0.38%
<b>Total</b>	<b>23,001,386</b>	<b>9.73%</b>	<b>67</b>	<b>6.36%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	236,397,614	100.00%	1,054	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>1,054</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	236,397,614	100.00%	1,054	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>1,054</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	139,033,005	58.81%	637	60.44%
Interest Only	97,364,609	41.19%	417	39.56%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>1,054</b>	<b>100.00%</b>



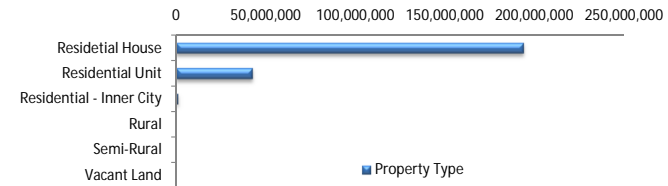
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	236,397,614	100.00%	1,054	100.00%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>1,054</b>	<b>100.00%</b>



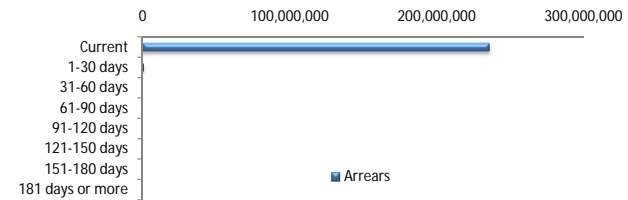
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	193,482,465	81.85%	632	80.72%
Residential Unit	42,156,902	17.83%	149	19.03%
Residential - Inner City	758,247	0.32%	2	0.26%
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>236,397,614</b>	<b>100.00%</b>	<b>783</b>	<b>100.00%</b>



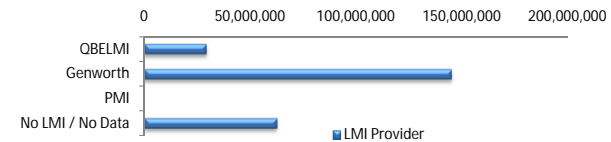
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	235,430,228	99.59%	1,050	99.62%
1-30 days	967,386	0.41%	4	0.38%
31-60 days	0	0.00%	0	0.00%
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>236,397,614</b>	<b>100.00%</b>	<b>1,054</b>	<b>100.00%</b>



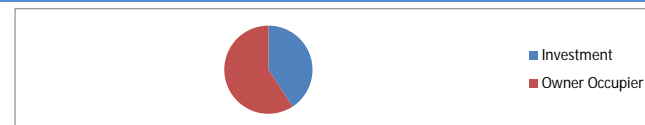
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	28,978,365	12.26%	75	9.58%
Genworth	145,158,915	61.40%	500	63.86%
PMI	0	0.00%	0	0.00%
No LMI / No Data	62,260,334	26.34%	208	26.56%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>783</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	96,317,815	40.74%	389	36.91%
Owner Occupier	140,079,800	59.26%	665	63.09%
<b>Total</b>	<b>236,397,614</b>	<b>100.00%</b>	<b>1,054</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