

**AFG Series 2016-1  
Collateral Report**



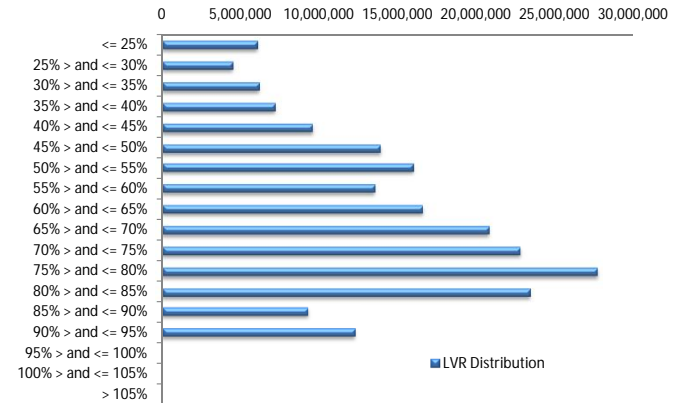
Model Period	14
Collection Period Start	01-Dec-17
Collection Period End	31-Dec-17
No. of Days	31
Interest Period Start	14-Dec-17
Interest Period End	14-Jan-18
No. of Days	32
Determination Date	10-Jan-18
Payment Date	15-Jan-18

**Pool Statistics**

Closing Balance of Mortgages	209,844,065
No. of Loans (Unconsolidated)	941
No. of Loans (Consolidated)	710
Average Loan Size (Unconsolidated)	223,001
Average Loan Size (Consolidated)	295,555
Largest Loan Size (Unconsolidated)	806,509
Largest Loan Size (Consolidated)	1,059,841
Smallest Loan Size (Unconsolidated)	(4,829)
Smallest Loan Size (Consolidated)	(27)
Weighted Average Interest Rate	4.55%
Weighted Average LVR	64.28%
Weighted Average Seasoning	39.43
Weighted Average Remaining Term	314.53

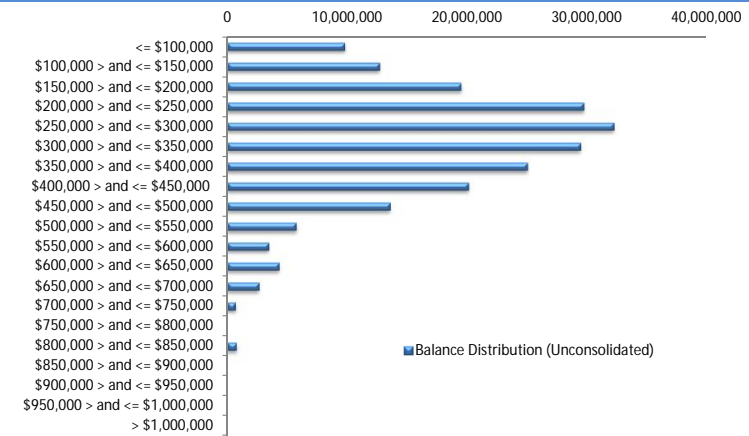
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,066,305	2.89%	59	8.31%
25% > and <= 30%	4,508,505	2.15%	28	3.94%
30% > and <= 35%	6,184,206	2.95%	30	4.23%
35% > and <= 40%	7,194,086	3.43%	32	4.51%
40% > and <= 45%	9,555,417	4.55%	39	5.49%
45% > and <= 50%	13,851,741	6.60%	52	7.32%
50% > and <= 55%	16,003,024	7.63%	49	6.90%
55% > and <= 60%	13,565,791	6.46%	40	5.63%
60% > and <= 65%	16,599,426	7.91%	54	7.61%
65% > and <= 70%	20,826,127	9.92%	57	8.03%
70% > and <= 75%	22,796,164	10.86%	62	8.73%
75% > and <= 80%	27,707,088	13.20%	77	10.85%
80% > and <= 85%	23,427,556	11.16%	64	9.01%
85% > and <= 90%	9,285,624	4.43%	31	4.37%
90% > and <= 95%	12,273,005	5.85%	36	5.07%
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>209,844,065</b>	<b>100.00%</b>	<b>710</b>	<b>100.00%</b>



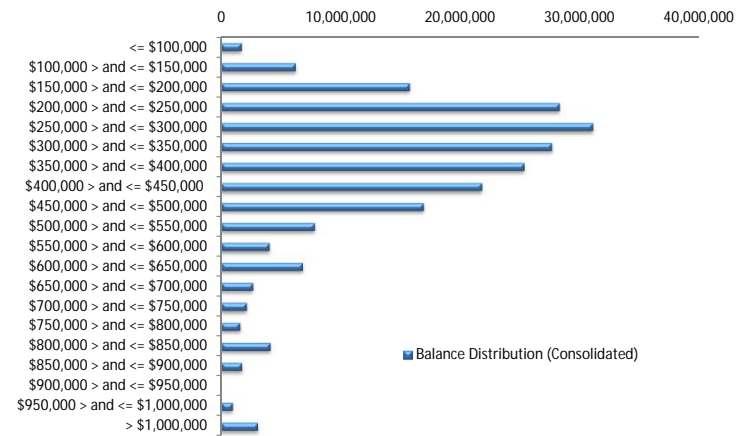
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,808,891	4.67%	216	22.95%
\$100,000 > and <= \$150,000	12,707,371	6.06%	100	10.63%
\$150,000 > and <= \$200,000	19,500,815	9.29%	112	11.90%
\$200,000 > and <= \$250,000	29,687,222	14.15%	131	13.92%
\$250,000 > and <= \$300,000	32,203,898	15.35%	117	12.43%
\$300,000 > and <= \$350,000	29,434,103	14.03%	91	9.67%
\$350,000 > and <= \$400,000	25,008,206	11.92%	67	7.12%
\$400,000 > and <= \$450,000	20,095,454	9.58%	48	5.10%
\$450,000 > and <= \$500,000	13,595,560	6.48%	29	3.08%
\$500,000 > and <= \$550,000	5,771,150	2.75%	11	1.17%
\$550,000 > and <= \$600,000	3,487,384	1.66%	6	0.64%
\$600,000 > and <= \$650,000	4,336,623	2.07%	7	0.74%
\$650,000 > and <= \$700,000	2,687,162	1.28%	4	0.43%
\$700,000 > and <= \$750,000	713,716	0.34%	1	0.11%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	806,509	0.38%	1	0.11%
\$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>209,844,065</b>	<b>100.00%</b>	<b>941</b>	<b>100.00%</b>



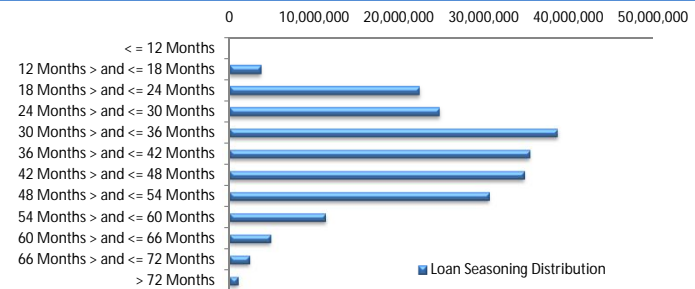
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,732,820	0.83%	39	5.49%
\$100,000 > and <= \$150,000	6,230,630	2.97%	48	6.76%
\$150,000 > and <= \$200,000	15,762,265	7.51%	91	12.82%
\$200,000 > and <= \$250,000	28,269,242	13.47%	125	17.61%
\$250,000 > and <= \$300,000	31,056,302	14.80%	113	15.92%
\$300,000 > and <= \$350,000	27,615,123	13.16%	85	11.97%
\$350,000 > and <= \$400,000	25,333,031	12.07%	68	9.58%
\$400,000 > and <= \$450,000	21,799,831	10.39%	52	7.32%
\$450,000 > and <= \$500,000	16,919,304	8.06%	36	5.07%
\$500,000 > and <= \$550,000	7,831,561	3.73%	15	2.11%
\$550,000 > and <= \$600,000	4,056,390	1.93%	7	0.99%
\$600,000 > and <= \$650,000	6,841,329	3.26%	11	1.55%
\$650,000 > and <= \$700,000	2,687,162	1.28%	4	0.56%
\$700,000 > and <= \$750,000	2,148,689	1.02%	3	0.42%
\$750,000 > and <= \$800,000	1,593,086	0.76%	2	0.28%
\$800,000 > and <= \$850,000	4,132,074	1.97%	5	0.70%
\$850,000 > and <= \$900,000	1,749,147	0.83%	2	0.28%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	991,795	0.47%	1	0.14%
> \$1,000,000	3,094,284	1.47%	3	0.42%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>710</b>	<b>100.00%</b>



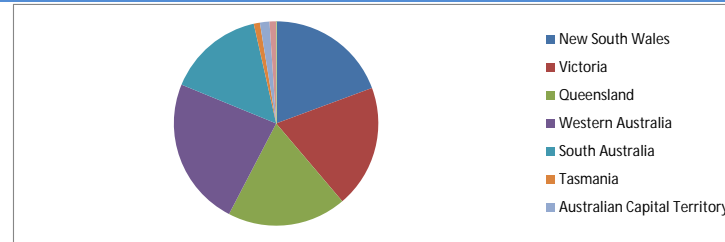
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	3,695,452	1.76%	15	1.59%
18 Months > and <= 24 Months	22,360,671	10.66%	81	8.61%
24 Months > and <= 30 Months	24,752,248	11.80%	114	12.11%
30 Months > and <= 36 Months	38,613,753	18.40%	175	18.60%
36 Months > and <= 42 Months	35,363,140	16.85%	170	18.07%
42 Months > and <= 48 Months	34,702,337	16.54%	146	15.52%
48 Months > and <= 54 Months	30,603,489	14.58%	143	15.20%
54 Months > and <= 60 Months	11,359,807	5.41%	59	6.27%
60 Months > and <= 66 Months	4,906,918	2.34%	25	2.66%
66 Months > and <= 72 Months	2,423,417	1.15%	8	0.85%
> 72 Months	1,062,830	0.51%	5	0.53%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>941</b>	<b>100.00%</b>



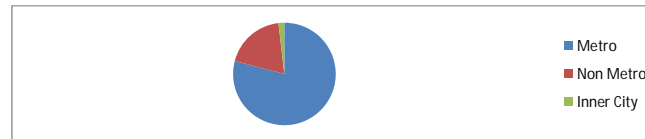
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	40,619,347	19.36%	123	17.32%
Victoria	40,756,161	19.42%	144	20.28%
Queensland	39,575,099	18.86%	137	19.30%
Western Australia	49,440,058	23.56%	143	20.14%
South Australia	32,086,927	15.29%	133	18.73%
Tasmania	2,029,038	0.97%	9	1.27%
Australian Capital Territory	3,168,173	1.51%	13	1.83%
Northern Territory	2,169,261	1.03%	8	1.13%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>710</b>	<b>100.00%</b>



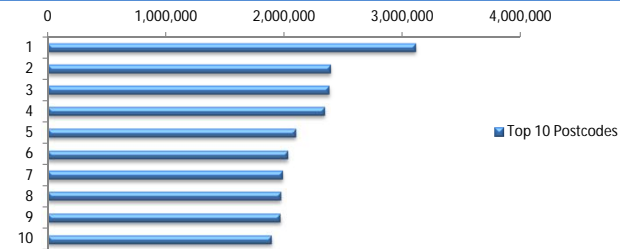
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	165,895,382	79.06%	551	77.61%
Non Metro	39,989,000	19.06%	147	20.70%
Inner City	3,959,683	1.89%	12	1.69%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>710</b>	<b>100.00%</b>



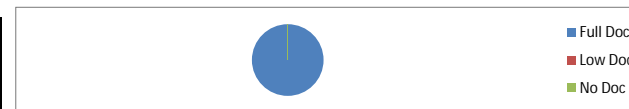
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,106,982	1.48%	10	1.06%
4703	2,386,736	1.14%	7	0.74%
5125	2,375,255	1.13%	9	0.96%
2290	2,342,739	1.12%	5	0.53%
6065	2,099,396	1.00%	5	0.53%
6107	2,030,918	0.97%	7	0.74%
6028	1,985,024	0.95%	4	0.43%
6062	1,973,029	0.94%	5	0.53%
6164	1,966,610	0.94%	6	0.64%
5159	1,893,412	0.90%	5	0.53%
<b>Total</b>	<b>22,160,101</b>	<b>10.56%</b>	<b>63</b>	<b>6.70%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	209,844,065	100.00%	941	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>941</b>	<b>100.00%</b>



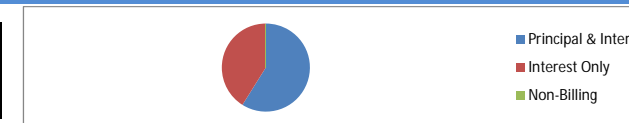
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	209,844,065	100.00%	941	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>941</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	123,556,134	58.88%	576	61.21%
Interest Only	86,287,931	41.12%	365	38.79%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>941</b>	<b>100.00%</b>



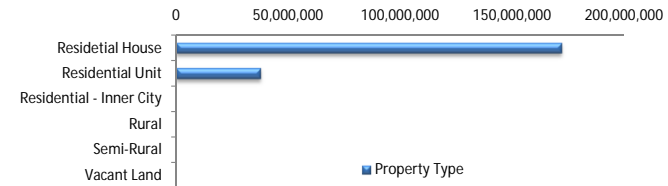
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	209,844,065	100.00%	941	100.00%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>941</b>	<b>100.00%</b>



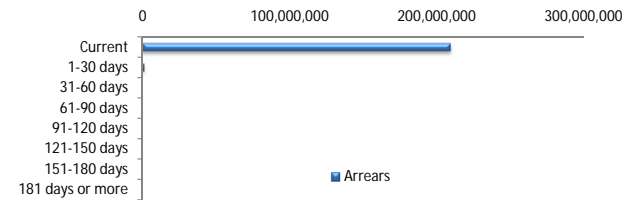
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	172,139,882	82.03%	575	80.99%
Residential Unit	37,704,183	17.97%	135	19.01%
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>209,844,065</b>	<b>100.00%</b>	<b>710</b>	<b>100.00%</b>



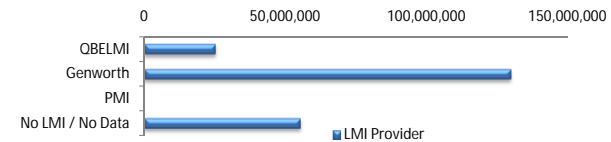
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	208,589,713	99.40%	937	99.57%
1-30 days	1,254,352	0.60%	4	0.43%
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>209,844,065</b>	<b>100.00%</b>	<b>941</b>	<b>100.00%</b>



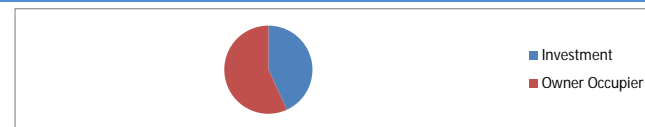
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	25,165,915	11.99%	67	9.44%
Genworth	129,722,280	61.82%	456	64.23%
PMI	0	0.00%	0	0.00%
No LMI / No Data	54,955,869	26.19%	187	26.34%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>710</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	90,544,187	43.15%	364	38.68%
Owner Occupier	119,299,878	56.85%	577	61.32%
<b>Total</b>	<b>209,844,065</b>	<b>100.00%</b>	<b>941</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