

**AFG Series 2016-1  
Collateral Report**



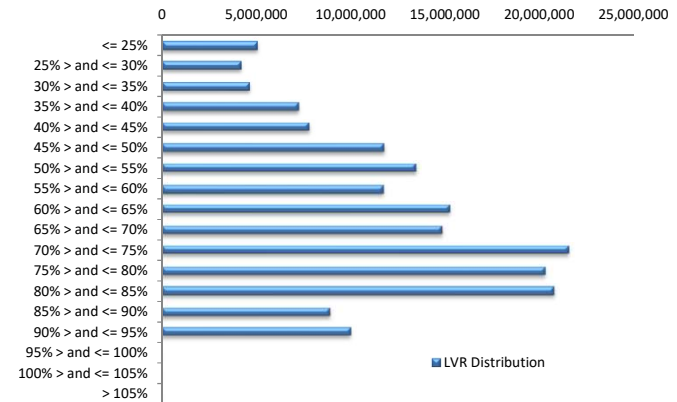
Model Period	21
Collection Period Start	01-Jul-18
Collection Period End	31-Jul-18
No. of Days	31
Interest Period Start	16-Jul-18
Interest Period End	13-Aug-18
No. of Days	29
Determination Date	09-Aug-18
Payment Date	14-Aug-18

**Pool Statistics**

Closing Balance of Mortgages	177,448,567
No. of Loans (Unconsolidated)	829
No. of Loans (Consolidated)	618
Average Loan Size (Unconsolidated)	214,051
Average Loan Size (Consolidated)	287,134
Largest Loan Size (Unconsolidated)	699,066
Largest Loan Size (Consolidated)	1,059,841
Smallest Loan Size (Unconsolidated)	(13,552)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.53%
Weighted Average LVR	64.18%
Weighted Average Seasoning	45.97
Weighted Average Remaining Term	307.81

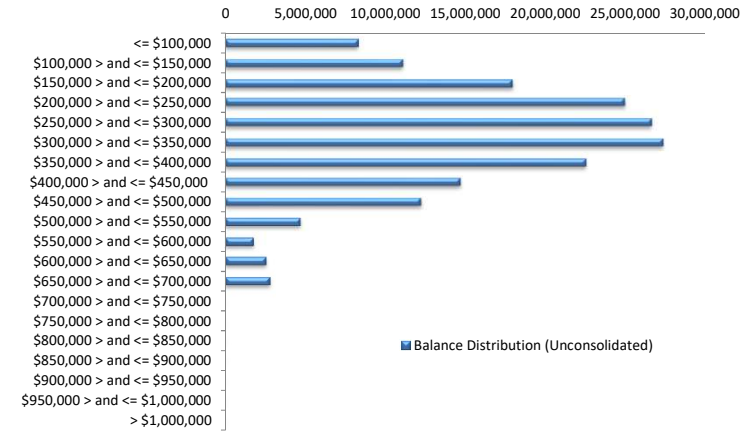
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,044,268	2.84%	64	10.36%
25% > and <= 30%	4,171,277	2.35%	24	3.88%
30% > and <= 35%	4,628,961	2.61%	22	3.56%
35% > and <= 40%	7,217,560	4.07%	31	5.02%
40% > and <= 45%	7,819,333	4.41%	33	5.34%
45% > and <= 50%	11,750,755	6.62%	42	6.80%
50% > and <= 55%	13,453,902	7.58%	43	6.96%
55% > and <= 60%	11,737,038	6.61%	38	6.15%
60% > and <= 65%	15,268,844	8.60%	49	7.93%
65% > and <= 70%	14,849,357	8.37%	41	6.63%
70% > and <= 75%	21,549,560	12.14%	59	9.55%
75% > and <= 80%	20,294,299	11.44%	57	9.22%
80% > and <= 85%	20,777,442	11.71%	60	9.71%
85% > and <= 90%	8,918,272	5.03%	27	4.37%
90% > and <= 95%	9,967,699	5.62%	28	4.53%
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>177,448,567</b>	<b>100.00%</b>	<b>618</b>	<b>100.00%</b>



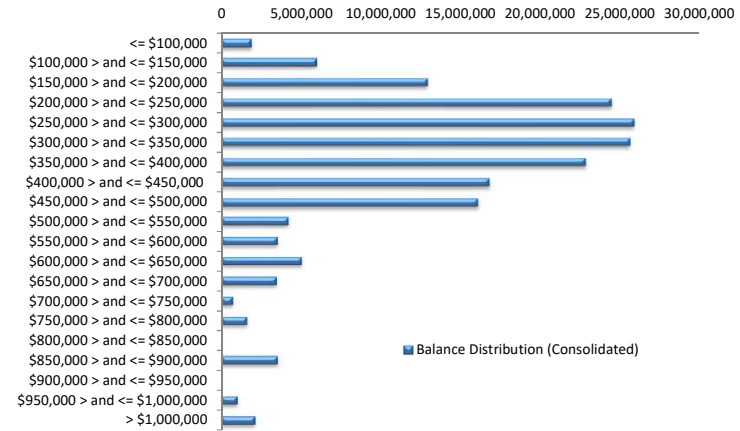
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,328,845	4.69%	205	24.73%
\$100,000 > and <= \$150,000	11,111,451	6.26%	89	10.74%
\$150,000 > and <= \$200,000	17,973,764	10.13%	102	12.30%
\$200,000 > and <= \$250,000	24,966,900	14.07%	110	13.27%
\$250,000 > and <= \$300,000	26,629,040	15.01%	97	11.70%
\$300,000 > and <= \$350,000	27,332,610	15.40%	85	10.25%
\$350,000 > and <= \$400,000	22,528,332	12.70%	60	7.24%
\$400,000 > and <= \$450,000	14,675,937	8.27%	35	4.22%
\$450,000 > and <= \$500,000	12,221,294	6.89%	26	3.14%
\$500,000 > and <= \$550,000	4,689,198	2.64%	9	1.09%
\$550,000 > and <= \$600,000	1,766,570	1.00%	3	0.36%
\$600,000 > and <= \$650,000	2,494,210	1.41%	4	0.48%
\$650,000 > and <= \$700,000	2,730,416	1.54%	4	0.48%
\$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>177,448,567</b>	<b>100.00%</b>	<b>829</b>	<b>100.00%</b>



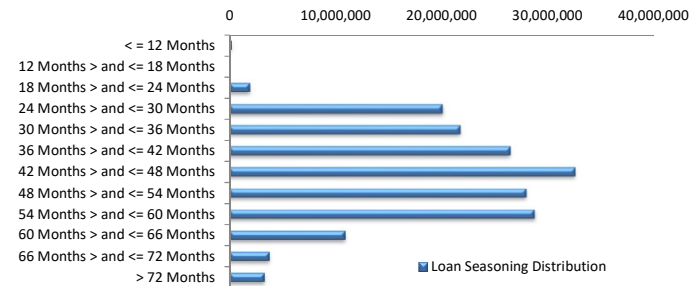
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,843,468	1.04%	44	7.12%
\$100,000 > and <= \$150,000	5,986,687	3.37%	47	7.61%
\$150,000 > and <= \$200,000	12,958,516	7.30%	74	11.97%
\$200,000 > and <= \$250,000	24,498,415	13.81%	108	17.48%
\$250,000 > and <= \$300,000	25,921,429	14.61%	94	15.21%
\$300,000 > and <= \$350,000	25,611,200	14.43%	79	12.78%
\$350,000 > and <= \$400,000	22,853,461	12.88%	61	9.87%
\$400,000 > and <= \$450,000	16,823,433	9.48%	40	6.47%
\$450,000 > and <= \$500,000	16,105,127	9.08%	34	5.50%
\$500,000 > and <= \$550,000	4,145,232	2.34%	8	1.29%
\$550,000 > and <= \$600,000	3,476,887	1.96%	6	0.97%
\$600,000 > and <= \$650,000	4,970,085	2.80%	8	1.29%
\$650,000 > and <= \$700,000	3,414,514	1.92%	5	0.81%
\$700,000 > and <= \$750,000	707,529	0.40%	1	0.16%
\$750,000 > and <= \$800,000	1,578,912	0.89%	2	0.32%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	3,482,561	1.96%	4	0.65%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	986,753	0.56%	1	0.16%
> \$1,000,000	2,084,357	1.17%	2	0.32%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>618</b>	<b>100.00%</b>



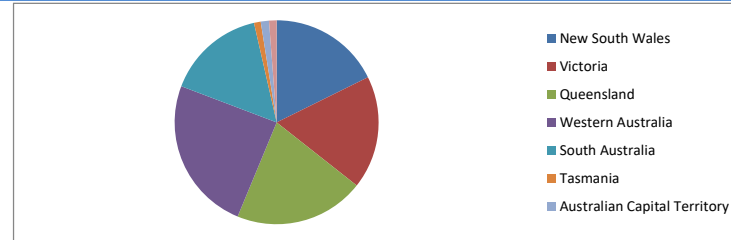
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	167,343	0.09%	1	0.12%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	1,874,368	1.06%	7	0.84%
24 Months > and <= 30 Months	20,091,616	11.32%	74	8.93%
30 Months > and <= 36 Months	21,790,876	12.28%	98	11.82%
36 Months > and <= 42 Months	26,474,888	14.92%	132	15.92%
42 Months > and <= 48 Months	32,565,394	18.35%	160	19.30%
48 Months > and <= 54 Months	27,977,300	15.77%	119	14.35%
54 Months > and <= 60 Months	28,732,797	16.19%	146	17.61%
60 Months > and <= 66 Months	10,792,078	6.08%	60	7.24%
66 Months > and <= 72 Months	3,736,300	2.11%	20	2.41%
> 72 Months	3,245,608	1.83%	12	1.45%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>829</b>	<b>100.00%</b>



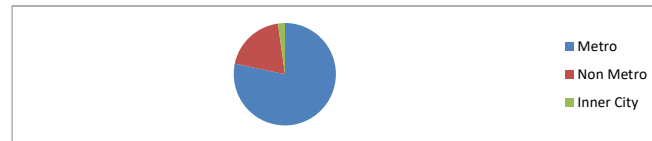
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	31,432,347	17.71%	101	16.34%
Victoria	31,813,905	17.93%	115	18.61%
Queensland	36,534,866	20.59%	125	20.23%
Western Australia	43,528,422	24.53%	128	20.71%
South Australia	27,847,180	15.69%	120	19.42%
Tasmania	1,891,780	1.07%	9	1.46%
Australian Capital Territory	2,251,274	1.27%	12	1.94%
Northern Territory	2,148,792	1.21%	8	1.29%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>618</b>	<b>100.00%</b>



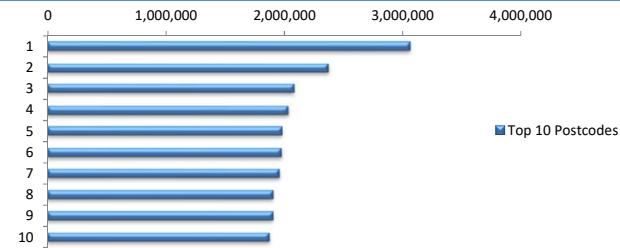
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	139,016,313	78.34%	478	77.35%
Non Metro	34,637,008	19.52%	128	20.71%
Inner City	3,795,245	2.14%	12	1.94%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>618</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,067,112	1.73%	10	1.21%
4703	2,375,268	1.34%	7	0.84%
6065	2,078,762	1.17%	5	0.60%
5125	2,028,333	1.14%	8	0.97%
6028	1,978,248	1.11%	4	0.48%
6062	1,974,417	1.11%	5	0.60%
2290	1,960,256	1.10%	4	0.48%
5159	1,899,743	1.07%	5	0.60%
6164	1,897,646	1.07%	6	0.72%
4122	1,871,266	1.05%	5	0.60%
<b>Total</b>	<b>21,131,051</b>	<b>11.91%</b>	<b>59</b>	<b>7.12%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	177,448,567	100.00%	829	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>829</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	177,448,567	100.00%	829	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>829</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	108,212,734	60.98%	527	63.57%
Interest Only	69,235,832	39.02%	302	36.43%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>829</b>	<b>100.00%</b>



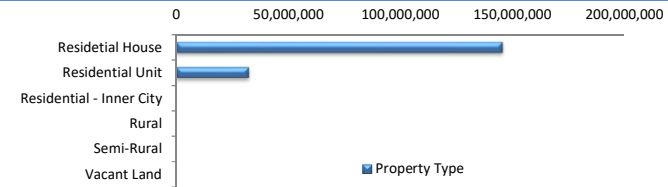
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	177,448,567	100.00%	829	100.00%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>829</b>	<b>100.00%</b>



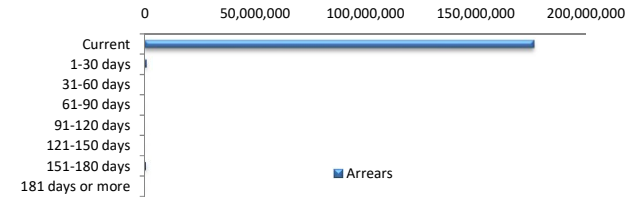
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	145,237,782	81.85%	501	81.07%
Residential Unit	32,210,785	18.15%	117	18.93%
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>177,448,567</b>	<b>100.00%</b>	<b>618</b>	<b>100.00%</b>



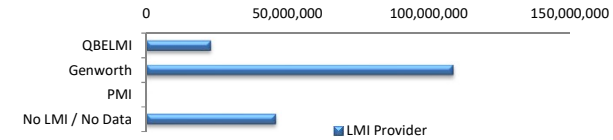
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	176,043,563	99.21%	824	99.40%
1-30 days	786,711	0.44%	3	0.36%
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	618,293	0.35%	2	0.24%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>829</b>	<b>100.00%</b>



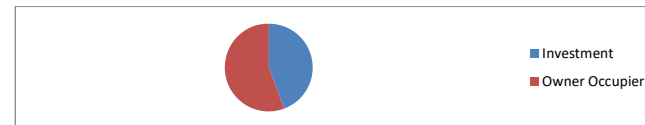
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	22,855,004	12.88%	60	9.71%
Genworth	108,839,140	61.34%	391	63.27%
PMI	0	0.00%	0	0.00%
No LMI / No Data	45,754,423	25.78%	167	27.02%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>618</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	78,548,446	44.27%	330	39.81%
Owner Occupier	98,900,121	55.73%	499	60.19%
<b>Total</b>	<b>177,448,567</b>	<b>100.00%</b>	<b>829</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