

**AFG Series 2016-1  
Collateral Report**



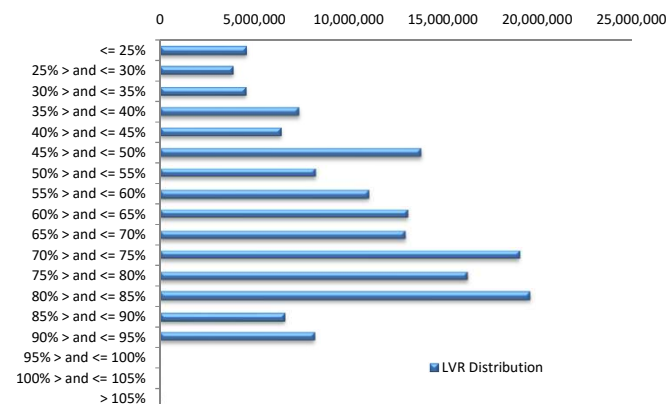
Model Period	26
Collection Period Start	01-Dec-18
Collection Period End	31-Dec-18
No. of Days	31
Interest Period Start	14-Dec-18
Interest Period End	13-Jan-19
No. of Days	31
Determination Date	09-Jan-19
Payment Date	14-Jan-19

**Pool Statistics**

Closing Balance of Mortgages	155,960,707
No. of Loans (Unconsolidated)	742
No. of Loans (Consolidated)	557
Average Loan Size (Unconsolidated)	210,190
Average Loan Size (Consolidated)	280,001
Largest Loan Size (Unconsolidated)	714,006
Largest Loan Size (Consolidated)	1,059,973
Smallest Loan Size (Unconsolidated)	(16,061)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.64%
Weighted Average LVR	63.52%
Weighted Average Seasoning	51.09
Weighted Average Remaining Term	302.95

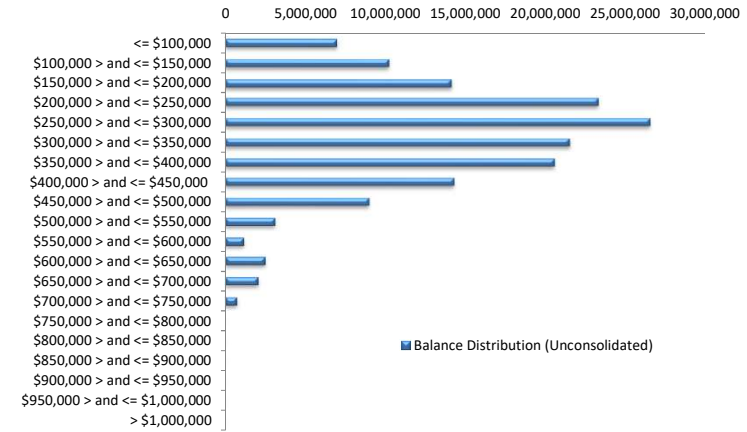
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,582,980	2.94%	65	11.67%
25% > and <= 30%	3,875,233	2.48%	23	4.13%
30% > and <= 35%	4,554,103	2.92%	22	3.95%
35% > and <= 40%	7,343,875	4.71%	32	5.75%
40% > and <= 45%	6,416,920	4.11%	26	4.67%
45% > and <= 50%	13,841,797	8.88%	46	8.26%
50% > and <= 55%	8,275,188	5.31%	27	4.85%
55% > and <= 60%	11,089,943	7.11%	35	6.28%
60% > and <= 65%	13,112,632	8.41%	43	7.72%
65% > and <= 70%	13,002,213	8.34%	36	6.46%
70% > and <= 75%	19,091,169	12.24%	53	9.52%
75% > and <= 80%	16,326,656	10.47%	47	8.44%
80% > and <= 85%	19,631,509	12.59%	58	10.41%
85% > and <= 90%	6,626,175	4.25%	21	3.77%
90% > and <= 95%	8,190,162	5.25%	22	3.95%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	153	0.00%	1	0.18%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



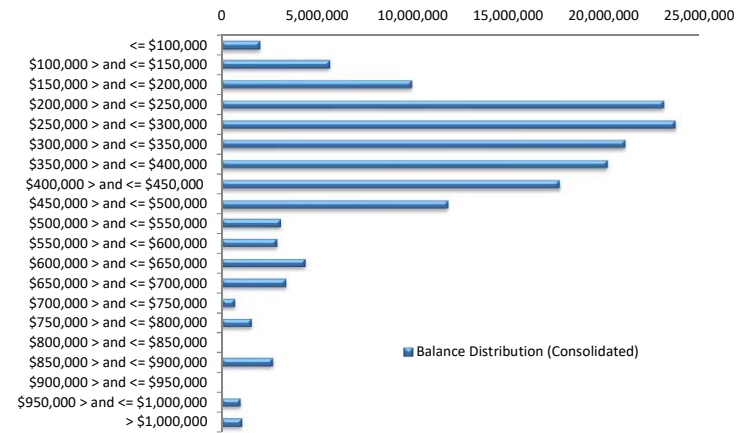
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,974,173	4.47%	189	25.47%
\$100,000 > and <= \$150,000	10,232,348	6.56%	82	11.05%
\$150,000 > and <= \$200,000	14,137,212	9.06%	81	10.92%
\$200,000 > and <= \$250,000	23,287,897	14.93%	103	13.88%
\$250,000 > and <= \$300,000	26,517,914	17.00%	96	12.94%
\$300,000 > and <= \$350,000	21,521,916	13.80%	67	9.03%
\$350,000 > and <= \$400,000	20,558,427	13.18%	55	7.41%
\$400,000 > and <= \$450,000	14,278,754	9.16%	34	4.58%
\$450,000 > and <= \$500,000	8,987,528	5.76%	19	2.56%
\$500,000 > and <= \$550,000	3,101,045	1.99%	6	0.81%
\$550,000 > and <= \$600,000	1,158,386	0.74%	2	0.27%
\$600,000 > and <= \$650,000	2,460,025	1.58%	4	0.54%
\$650,000 > and <= \$700,000	2,031,076	1.30%	3	0.40%
\$700,000 > and <= \$750,000	714,006	0.46%	1	0.13%
\$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>155,960,707</b>	<b>100.00%</b>	<b>742</b>	<b>100.00%</b>



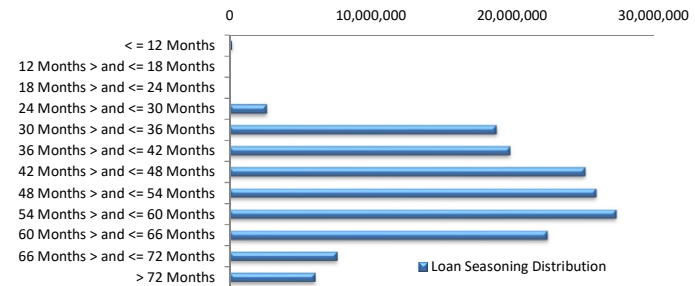
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,961,460	1.26%	50	8.98%
\$100,000 > and <= \$150,000	5,675,903	3.64%	45	8.08%
\$150,000 > and <= \$200,000	9,966,409	6.39%	57	10.23%
\$200,000 > and <= \$250,000	23,134,617	14.83%	102	18.31%
\$250,000 > and <= \$300,000	23,759,213	15.23%	86	15.44%
\$300,000 > and <= \$350,000	21,100,192	13.53%	65	11.67%
\$350,000 > and <= \$400,000	20,169,182	12.93%	54	9.69%
\$400,000 > and <= \$450,000	17,680,252	11.34%	42	7.54%
\$450,000 > and <= \$500,000	11,842,619	7.59%	25	4.49%
\$500,000 > and <= \$550,000	3,089,060	1.98%	6	1.08%
\$550,000 > and <= \$600,000	2,887,681	1.85%	5	0.90%
\$600,000 > and <= \$650,000	4,353,204	2.79%	7	1.26%
\$650,000 > and <= \$700,000	3,362,304	2.16%	5	0.90%
\$700,000 > and <= \$750,000	714,006	0.46%	1	0.18%
\$750,000 > and <= \$800,000	1,575,957	1.01%	2	0.36%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	2,642,715	1.69%	3	0.54%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	985,961	0.63%	1	0.18%
> \$1,000,000	1,059,973	0.68%	1	0.18%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



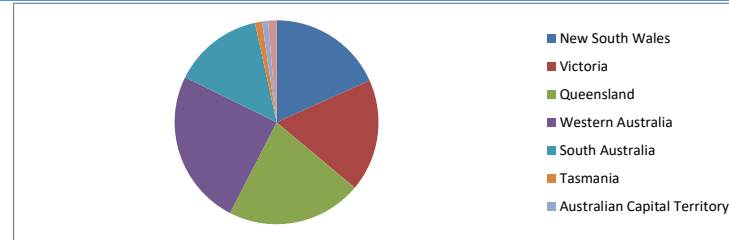
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	165,856	0.11%	1	0.13%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	2,578,097	1.65%	14	1.89%
30 Months > and <= 36 Months	18,893,219	12.11%	67	9.03%
36 Months > and <= 42 Months	19,842,834	12.72%	94	12.67%
42 Months > and <= 48 Months	25,172,161	16.14%	126	16.98%
48 Months > and <= 54 Months	25,916,340	16.62%	132	17.79%
54 Months > and <= 60 Months	27,333,207	17.53%	121	16.31%
60 Months > and <= 66 Months	22,465,212	14.40%	116	15.63%
66 Months > and <= 72 Months	7,596,497	4.87%	42	5.66%
> 72 Months	5,997,284	3.85%	29	3.91%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>742</b>	<b>100.00%</b>



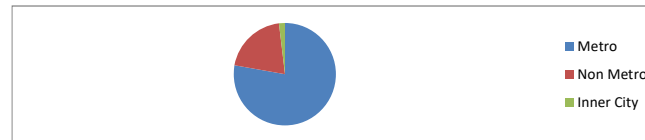
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	28,495,045	18.27%	95	17.06%
Victoria	27,812,950	17.83%	104	18.67%
Queensland	33,473,488	21.46%	115	20.65%
Western Australia	38,580,971	24.74%	114	20.47%
South Australia	22,299,447	14.30%	102	18.31%
Tasmania	1,725,352	1.11%	9	1.62%
Australian Capital Territory	1,453,457	0.93%	10	1.80%
Northern Territory	2,119,996	1.36%	8	1.44%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



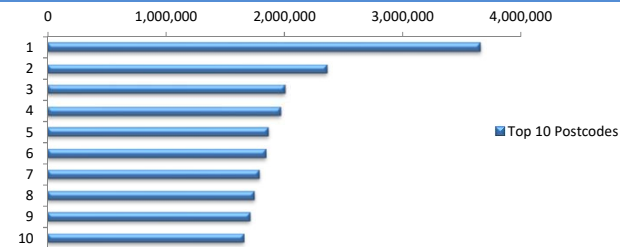
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	121,388,905	77.83%	426	76.48%
Non Metro	31,633,259	20.28%	121	21.72%
Inner City	2,938,543	1.88%	10	1.80%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,658,469	2.35%	10	1.35%
4703	2,357,875	1.51%	7	0.94%
5125	2,003,241	1.28%	8	1.08%
6062	1,967,803	1.26%	5	0.67%
6164	1,865,541	1.20%	6	0.81%
4122	1,845,830	1.18%	5	0.67%
6107	1,792,409	1.15%	6	0.81%
6065	1,746,245	1.12%	4	0.54%
6112	1,707,245	1.09%	6	0.81%
6038	1,654,262	1.06%	4	0.54%
<b>Total</b>	<b>20,598,921</b>	<b>13.21%</b>	<b>61</b>	<b>8.22%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	155,960,707	100.00%	742	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>742</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	155,960,707	100.00%	742	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>742</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	97,686,198	62.64%	491	66.17%
Interest Only	58,274,509	37.36%	251	33.83%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>742</b>	<b>100.00%</b>



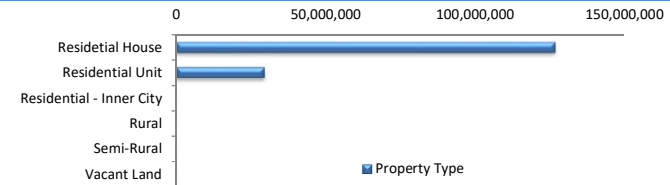
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	155,960,707	100.00%	742	100.00%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>742</b>	<b>100.00%</b>



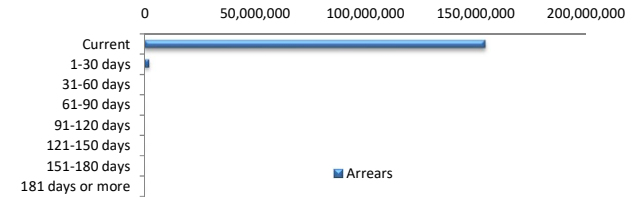
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	126,594,178	81.17%	447	80.25%
Residential Unit	29,366,529	18.83%	110	19.75%
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>155,960,707</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



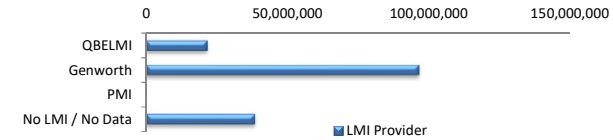
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	154,103,575	98.81%	737	99.33%
1-30 days	1,857,132	1.19%	5	0.67%
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>155,960,707</b>	<b>100.00%</b>	<b>742</b>	<b>100.00%</b>



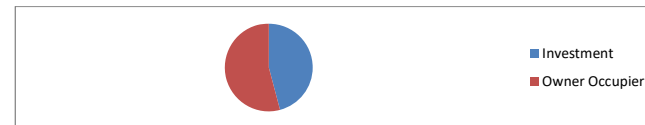
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	21,447,481	13.75%	57	10.23%
Genworth	96,192,415	61.68%	353	63.38%
PMI	0	0.00%	0	0.00%
No LMI / No Data	38,320,810	24.57%	147	26.39%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	71,514,893	45.85%	298	40.16%
Owner Occupier	84,445,813	54.15%	444	59.84%
<b>Total</b>	<b>155,960,707</b>	<b>100.00%</b>	<b>742</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