

**AFG Series 2016-1  
Collateral Report**



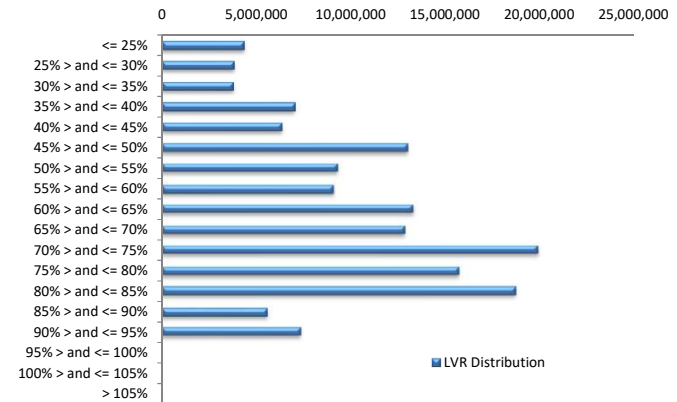
Model Period	28
Collection Period Start	01-Feb-19
Collection Period End	28-Feb-19
No. of Days	28
Interest Period Start	14-Feb-19
Interest Period End	13-Mar-19
No. of Days	28
Determination Date	08-Mar-19
Payment Date	14-Mar-19

**Pool Statistics**

Closing Balance of Mortgages	150,256,768
No. of Loans (Unconsolidated)	711
No. of Loans (Consolidated)	540
Average Loan Size (Unconsolidated)	211,332
Average Loan Size (Consolidated)	278,253
Largest Loan Size (Unconsolidated)	707,709
Largest Loan Size (Consolidated)	1,059,596
Smallest Loan Size (Unconsolidated)	(13,981)
Smallest Loan Size (Consolidated)	(2,510)
Weighted Average Interest Rate	4.61%
Weighted Average LVR	63.54%
Weighted Average Seasoning	53.18
Weighted Average Remaining Term	300.70

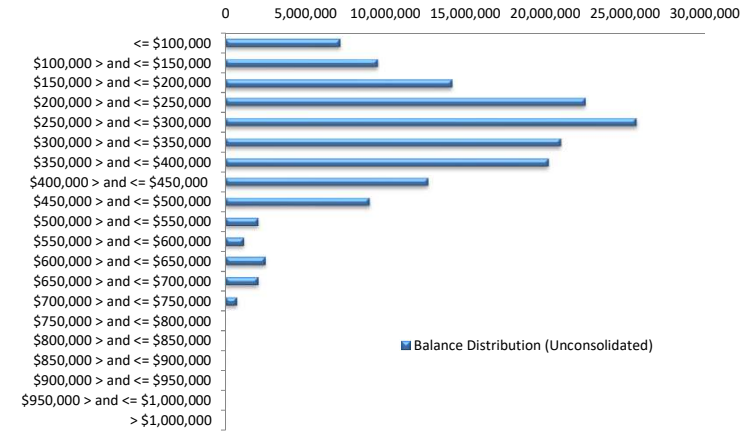
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,334,153	2.88%	66	12.22%
25% > and <= 30%	3,819,577	2.54%	22	4.07%
30% > and <= 35%	3,783,342	2.52%	19	3.52%
35% > and <= 40%	7,057,785	4.70%	30	5.56%
40% > and <= 45%	6,354,625	4.23%	25	4.63%
45% > and <= 50%	13,019,559	8.66%	43	7.96%
50% > and <= 55%	9,304,924	6.19%	33	6.11%
55% > and <= 60%	9,108,346	6.06%	29	5.37%
60% > and <= 65%	13,329,592	8.87%	42	7.78%
65% > and <= 70%	12,876,702	8.57%	37	6.85%
70% > and <= 75%	19,897,991	13.24%	55	10.19%
75% > and <= 80%	15,704,854	10.45%	45	8.33%
80% > and <= 85%	18,759,586	12.49%	56	10.37%
85% > and <= 90%	5,591,004	3.72%	18	3.33%
90% > and <= 95%	7,314,727	4.87%	20	3.70%
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>150,256,768</b>	<b>100.00%</b>	<b>540</b>	<b>100.00%</b>



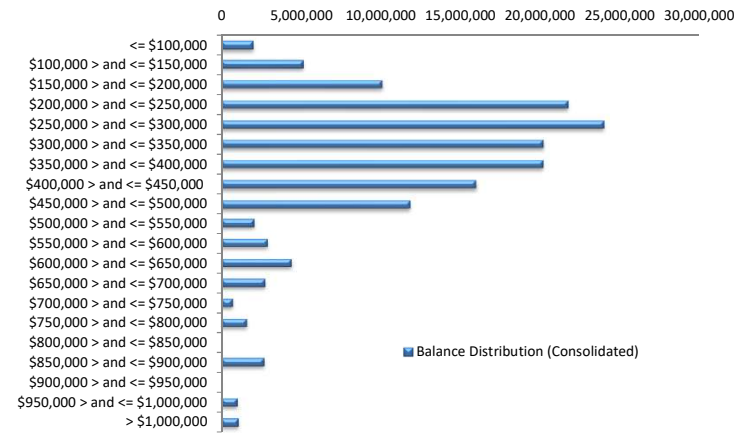
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,168,035	4.77%	180	25.32%
\$100,000 > and <= \$150,000	9,538,952	6.35%	76	10.69%
\$150,000 > and <= \$200,000	14,167,884	9.43%	81	11.39%
\$200,000 > and <= \$250,000	22,470,218	14.95%	99	13.92%
\$250,000 > and <= \$300,000	25,678,935	17.09%	93	13.08%
\$300,000 > and <= \$350,000	20,963,702	13.95%	65	9.14%
\$350,000 > and <= \$400,000	20,191,806	13.44%	54	7.59%
\$400,000 > and <= \$450,000	12,642,182	8.41%	30	4.22%
\$450,000 > and <= \$500,000	9,005,109	5.99%	19	2.67%
\$500,000 > and <= \$550,000	2,058,376	1.37%	4	0.56%
\$550,000 > and <= \$600,000	1,154,836	0.77%	2	0.28%
\$600,000 > and <= \$650,000	2,478,572	1.65%	4	0.56%
\$650,000 > and <= \$700,000	2,030,453	1.35%	3	0.42%
\$700,000 > and <= \$750,000	707,709	0.47%	1	0.14%
\$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>150,256,768</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



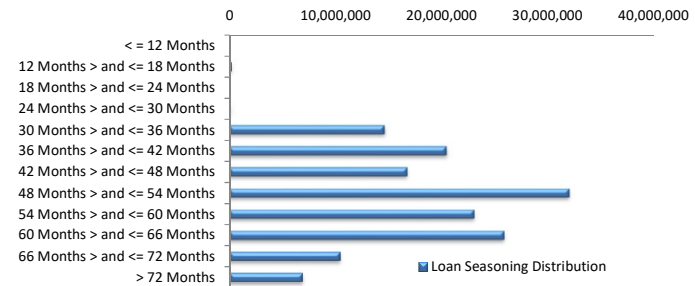
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,946,188	1.30%	51	9.44%
\$100,000 > and <= \$150,000	5,151,858	3.43%	41	7.59%
\$150,000 > and <= \$200,000	10,121,246	6.74%	58	10.74%
\$200,000 > and <= \$250,000	21,770,820	14.49%	96	17.78%
\$250,000 > and <= \$300,000	24,017,522	15.98%	87	16.11%
\$300,000 > and <= \$350,000	20,213,909	13.45%	62	11.48%
\$350,000 > and <= \$400,000	20,183,908	13.43%	54	10.00%
\$400,000 > and <= \$450,000	16,003,264	10.65%	38	7.04%
\$450,000 > and <= \$500,000	11,862,102	7.89%	25	4.63%
\$500,000 > and <= \$550,000	2,050,105	1.36%	4	0.74%
\$550,000 > and <= \$600,000	2,877,245	1.91%	5	0.93%
\$600,000 > and <= \$650,000	4,360,286	2.90%	7	1.30%
\$650,000 > and <= \$700,000	2,726,440	1.81%	4	0.74%
\$700,000 > and <= \$750,000	707,709	0.47%	1	0.19%
\$750,000 > and <= \$800,000	1,579,914	1.05%	2	0.37%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	2,638,031	1.76%	3	0.56%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	986,624	0.66%	1	0.19%
> \$1,000,000	1,059,596	0.71%	1	0.19%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>540</b>	<b>100.00%</b>



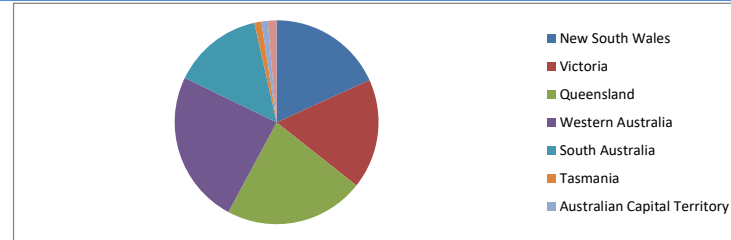
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	165,541	0.11%	1	0.14%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	88,246	0.06%	1	0.14%
30 Months > and <= 36 Months	14,640,232	9.74%	53	7.45%
36 Months > and <= 42 Months	20,411,601	13.58%	90	12.66%
42 Months > and <= 48 Months	16,743,192	11.14%	88	12.38%
48 Months > and <= 54 Months	31,999,936	21.30%	161	22.64%
54 Months > and <= 60 Months	23,059,405	15.35%	102	14.35%
60 Months > and <= 66 Months	25,879,914	17.22%	130	18.28%
66 Months > and <= 72 Months	10,387,830	6.91%	54	7.59%
> 72 Months	6,880,871	4.58%	31	4.36%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



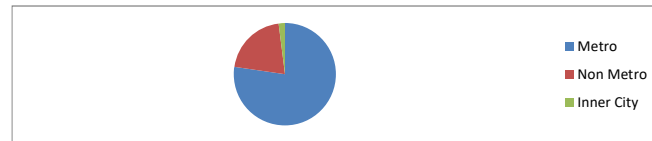
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	27,365,360	18.21%	92	17.04%
Victoria	26,235,097	17.46%	101	18.70%
Queensland	33,293,256	22.16%	114	21.11%
Western Australia	36,593,392	24.35%	107	19.81%
South Australia	21,491,336	14.30%	99	18.33%
Tasmania	1,710,860	1.14%	9	1.67%
Australian Capital Territory	1,455,073	0.97%	10	1.85%
Northern Territory	2,112,393	1.41%	8	1.48%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>540</b>	<b>100.00%</b>



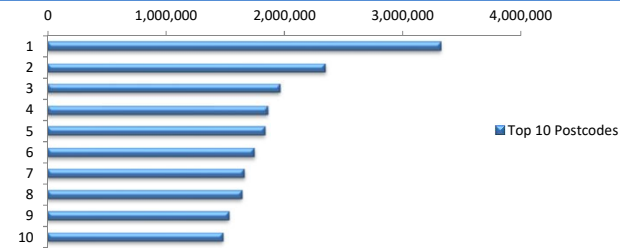
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	116,228,878	77.35%	412	76.30%
Non Metro	31,078,184	20.68%	118	21.85%
Inner City	2,949,706	1.96%	10	1.85%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>540</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,323,721	2.21%	9	1.27%
4703	2,346,552	1.56%	7	0.98%
6062	1,966,198	1.31%	5	0.70%
6164	1,864,293	1.24%	6	0.84%
4122	1,835,184	1.22%	5	0.70%
6065	1,747,636	1.16%	4	0.56%
6107	1,658,785	1.10%	5	0.70%
5125	1,640,780	1.09%	7	0.98%
6038	1,529,848	1.02%	4	0.56%
4740	1,478,756	0.98%	4	0.56%
<b>Total</b>	<b>19,391,752</b>	<b>12.91%</b>	<b>56</b>	<b>7.88%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	150,256,768	100.00%	711	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	150,256,768	100.00%	711	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	98,668,637	65.67%	483	67.93%
Interest Only	51,588,130	34.33%	228	32.07%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



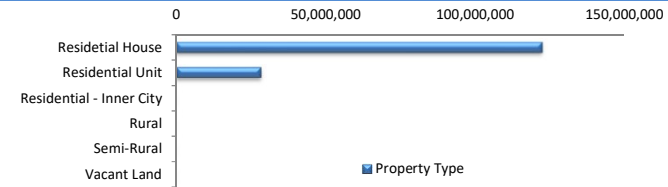
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	150,256,768	100.00%	711	100.00%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



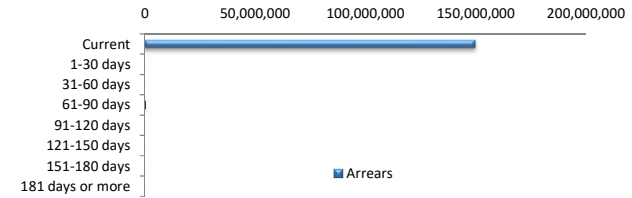
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	122,265,275	81.37%	433	80.19%
Residential Unit	27,991,493	18.63%	107	19.81%
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>150,256,768</b>	<b>100.00%</b>	<b>540</b>	<b>100.00%</b>



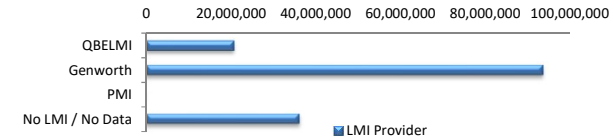
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	149,779,934	99.68%	709	99.72%
1-30 days	0	0.00%	0	0.00%
31-60 days	52,085	0.03%	1	0.14%
61-90 days	424,749	0.28%	1	0.14%
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>150,256,768</b>	<b>100.00%</b>	<b>711</b>	<b>100.00%</b>



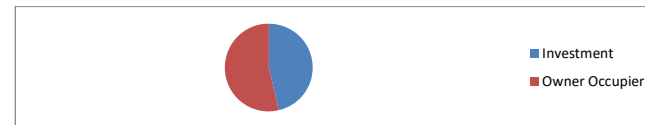
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	20,604,364	13.71%	55	10.19%
Genworth	93,614,362	62.30%	346	64.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	36,038,042	23.98%	139	25.74%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>540</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	69,635,545	46.34%	290	40.79%
Owner Occupier	80,621,223	53.66%	421	59.21%
<b>Total</b>	<b>150,256,768</b>	<b>100.00%</b>	<b>711</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