

**AFG Series 2016-1  
Collateral Report**



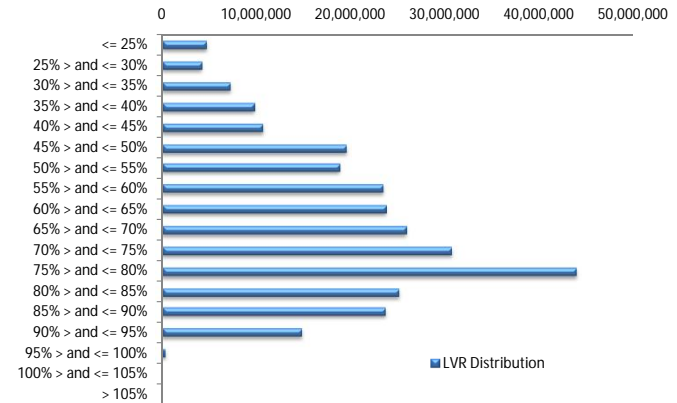
Model Period	1
Collection Period Start	04-Nov-16
Collection Period End	30-Nov-16
No. of Days	27
Interest Period Start	04-Nov-16
Interest Period End	13-Dec-16
No. of Days	40
Determination Date	09-Dec-16
Payment Date	14-Dec-16

**Pool Statistics**

Closing Balance of Mortgages	287,188,993
No. of Loans (Unconsolidated)	1,229
No. of Loans (Consolidated)	908
Average Loan Size (Unconsolidated)	233,677
Average Loan Size (Consolidated)	316,287
Largest Loan Size (Unconsolidated)	968,519
Largest Loan Size (Consolidated)	1,076,184
Smallest Loan Size (Unconsolidated)	(3,491)
Smallest Loan Size (Consolidated)	(3,491)
Weighted Average Interest Rate	4.23%
Weighted Average LVR	65.86%
Weighted Average Seasoning	26.83
Weighted Average Remaining Term	325.99

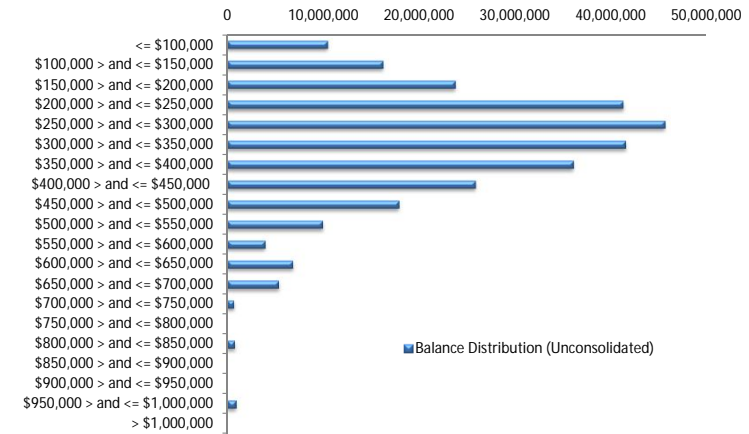
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,753,911	1.66%	36	3.96%
25% > and <= 30%	4,266,986	1.49%	22	2.42%
30% > and <= 35%	7,277,056	2.53%	34	3.74%
35% > and <= 40%	9,809,292	3.42%	45	4.96%
40% > and <= 45%	10,699,476	3.73%	44	4.85%
45% > and <= 50%	19,566,830	6.81%	66	7.27%
50% > and <= 55%	18,881,520	6.57%	65	7.16%
55% > and <= 60%	23,470,494	8.17%	66	7.27%
60% > and <= 65%	23,799,236	8.29%	66	7.27%
65% > and <= 70%	25,948,163	9.04%	76	8.37%
70% > and <= 75%	30,747,324	10.71%	88	9.69%
75% > and <= 80%	43,958,583	15.31%	117	12.89%
80% > and <= 85%	25,141,120	8.75%	71	7.82%
85% > and <= 90%	23,642,955	8.23%	69	7.60%
90% > and <= 95%	14,826,902	5.16%	42	4.63%
95% > and <= 100%	399,147	0.14%	1	0.11%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>908</b>	<b>100.00%</b>



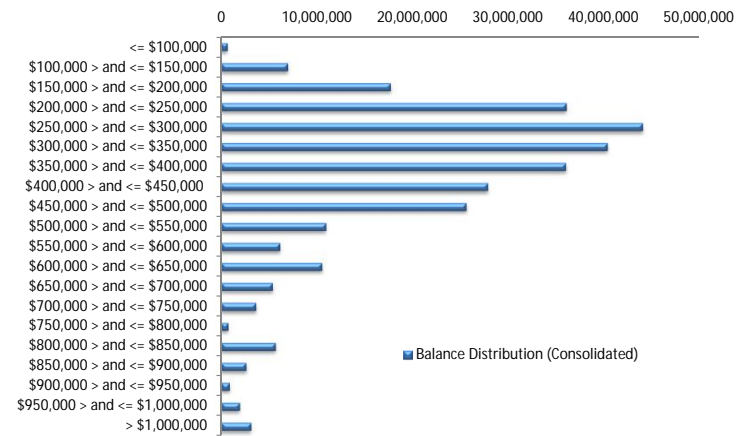
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,474,864	3.65%	243	19.77%
\$100,000 > and <= \$150,000	16,233,020	5.65%	130	10.58%
\$150,000 > and <= \$200,000	23,756,114	8.27%	136	11.07%
\$200,000 > and <= \$250,000	41,225,573	14.35%	182	14.81%
\$250,000 > and <= \$300,000	45,554,283	15.86%	166	13.51%
\$300,000 > and <= \$350,000	41,469,501	14.44%	128	10.41%
\$350,000 > and <= \$400,000	36,035,592	12.55%	97	7.89%
\$400,000 > and <= \$450,000	25,836,687	9.00%	61	4.96%
\$450,000 > and <= \$500,000	17,888,492	6.23%	38	3.09%
\$500,000 > and <= \$550,000	9,959,234	3.47%	19	1.55%
\$550,000 > and <= \$600,000	3,972,137	1.38%	7	0.57%
\$600,000 > and <= \$650,000	6,859,841	2.39%	11	0.90%
\$650,000 > and <= \$700,000	5,395,562	1.88%	8	0.65%
\$700,000 > and <= \$750,000	742,709	0.26%	1	0.08%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	816,866	0.28%	1	0.08%
\$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	968,519	0.34%	1	0.08%
> \$1,000,000	0	0.00%	0	0.00%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>



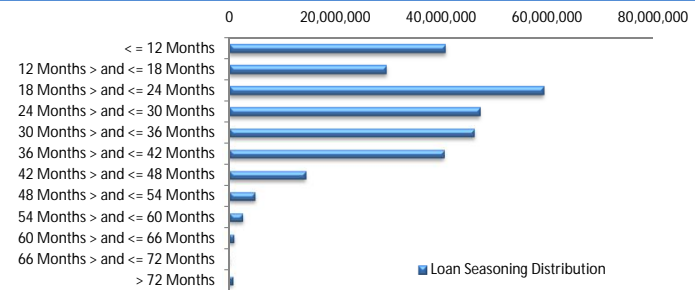
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	689,423	0.24%	12	1.32%
\$100,000 > and <= \$150,000	6,983,483	2.43%	55	6.06%
\$150,000 > and <= \$200,000	17,705,251	6.17%	102	11.23%
\$200,000 > and <= \$250,000	36,063,431	12.56%	159	17.51%
\$250,000 > and <= \$300,000	44,032,333	15.33%	160	17.62%
\$300,000 > and <= \$350,000	40,343,663	14.05%	124	13.66%
\$350,000 > and <= \$400,000	35,986,529	12.53%	97	10.68%
\$400,000 > and <= \$450,000	27,869,267	9.70%	66	7.27%
\$450,000 > and <= \$500,000	25,615,952	8.92%	54	5.95%
\$500,000 > and <= \$550,000	10,972,269	3.82%	21	2.31%
\$550,000 > and <= \$600,000	6,173,971	2.15%	11	1.21%
\$600,000 > and <= \$650,000	10,542,287	3.67%	17	1.87%
\$650,000 > and <= \$700,000	5,395,562	1.88%	8	0.88%
\$700,000 > and <= \$750,000	3,667,345	1.28%	5	0.55%
\$750,000 > and <= \$800,000	771,803	0.27%	1	0.11%
\$800,000 > and <= \$850,000	5,716,795	1.99%	7	0.77%
\$850,000 > and <= \$900,000	2,640,333	0.92%	3	0.33%
\$900,000 > and <= \$950,000	904,378	0.31%	1	0.11%
\$950,000 > and <= \$1,000,000	1,963,980	0.68%	2	0.22%
> \$1,000,000	3,150,937	1.10%	3	0.33%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>908</b>	<b>100.00%</b>



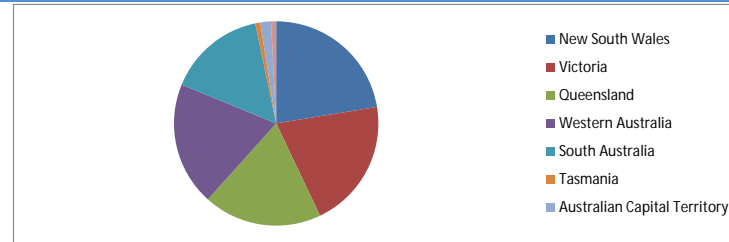
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	40,717,236	14.18%	146	11.88%
12 Months > and <= 18 Months	29,459,969	10.26%	133	10.82%
18 Months > and <= 24 Months	59,137,338	20.59%	266	21.64%
24 Months > and <= 30 Months	47,277,667	16.46%	203	16.52%
30 Months > and <= 36 Months	46,196,639	16.09%	190	15.46%
36 Months > and <= 42 Months	40,519,431	14.11%	191	15.54%
42 Months > and <= 48 Months	14,464,476	5.04%	61	4.96%
48 Months > and <= 54 Months	4,932,481	1.72%	22	1.79%
54 Months > and <= 60 Months	2,632,574	0.92%	9	0.73%
60 Months > and <= 66 Months	962,885	0.34%	4	0.33%
66 Months > and <= 72 Months	156,111	0.05%	1	0.08%
> 72 Months	732,185	0.25%	3	0.24%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>



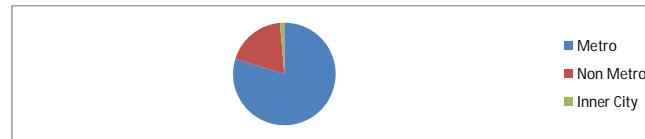
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	64,368,129	22.41%	178	19.60%
Victoria	58,977,007	20.54%	195	21.48%
Queensland	53,729,928	18.71%	170	18.72%
Western Australia	56,142,155	19.55%	160	17.62%
South Australia	44,586,510	15.53%	173	19.05%
Tasmania	2,235,376	0.78%	10	1.10%
Australian Capital Territory	4,864,868	1.69%	14	1.54%
Northern Territory	2,285,018	0.80%	8	0.88%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>908</b>	<b>100.00%</b>



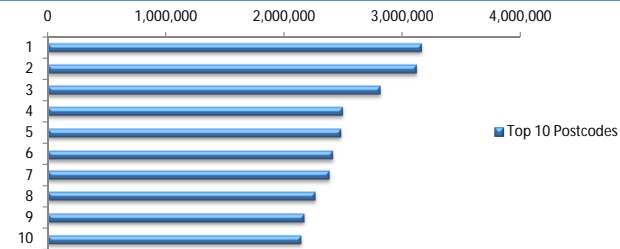
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	229,002,121	79.74%	708	77.97%
Non Metro	54,122,437	18.85%	188	20.70%
Inner City	4,064,435	1.42%	12	1.32%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>908</b>	<b>100.00%</b>



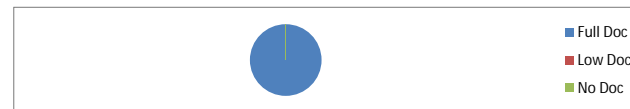
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,157,484	1.10%	10	0.81%
2290	3,120,599	1.09%	7	0.57%
4703	2,806,619	0.98%	8	0.65%
3805	2,490,099	0.87%	8	0.65%
2153	2,475,834	0.86%	5	0.41%
5125	2,406,000	0.84%	9	0.73%
4122	2,376,204	0.83%	6	0.49%
6164	2,257,559	0.79%	7	0.57%
6065	2,164,230	0.75%	5	0.41%
5159	2,138,158	0.74%	6	0.49%
<b>Total</b>	<b>25,392,785</b>	<b>8.84%</b>	<b>71</b>	<b>5.78%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	287,188,993	100.00%	1,229	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>



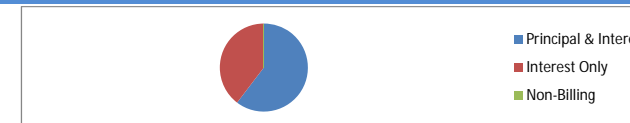
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	287,188,993	100.00%	1,229	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	173,426,754	60.39%	747	60.78%
Interest Only	113,762,238	39.61%	482	39.22%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>



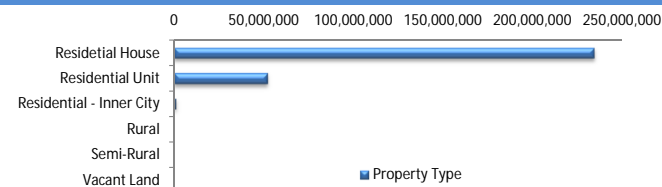
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	287,188,993	100.00%	1,229	100.00%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>



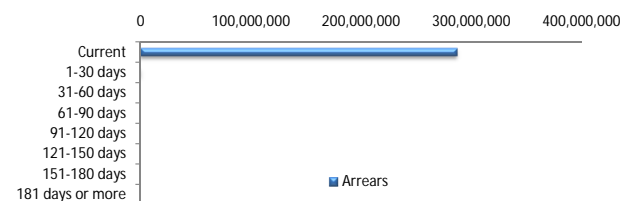
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	234,450,997	81.64%	738	81.28%
Residential Unit	51,975,541	18.10%	168	18.50%
Residential - Inner City	762,455	0.27%	2	0.22%
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>287,188,993</b>	<b>100.00%</b>	<b>908</b>	<b>100.00%</b>



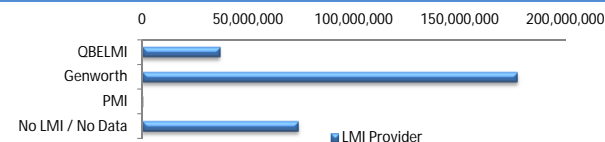
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	286,712,973	99.83%	1,227	99.84%
1-30 days	476,020	0.17%	2	0.16%
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>287,188,993</b>	<b>100.00%</b>	<b>1,229</b>	<b>100.00%</b>



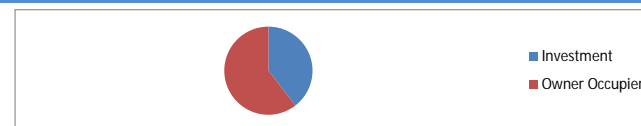
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	36,288,743	12.64%	97	10.68%
Genworth	176,964,285	61.62%	578	63.66%
PMI	254,952	0.09%	1	0.11%
No LMI / No Data	73,681,012	25.66%	232	25.55%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>908</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	113,444,760	39.50%	443	36.05%
Owner Occupier	173,744,233	60.50%	786	63.95%
<b>Total</b>	<b>287,188,993</b>	<b>100.00%</b>	<b>1,229</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