

**AFG Series 2016-1  
Collateral Report**



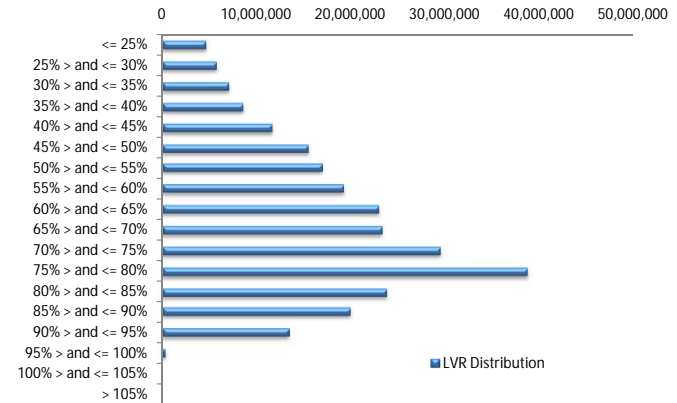
Model Period	5
Collection Period Start	01-Mar-17
Collection Period End	31-Mar-17
No. of Days	31
Interest Period Start	14-Mar-17
Interest Period End	17-Apr-17
No. of Days	35
Determination Date	11-Apr-17
Payment Date	18-Apr-17

**Pool Statistics**

Closing Balance of Mortgages	261,779,850
No. of Loans (Unconsolidated)	1,139
No. of Loans (Consolidated)	848
Average Loan Size (Unconsolidated)	229,833
Average Loan Size (Consolidated)	308,703
Largest Loan Size (Unconsolidated)	936,618
Largest Loan Size (Consolidated)	1,059,449
Smallest Loan Size (Unconsolidated)	(9,560)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.33%
Weighted Average LVR	65.39%
Weighted Average Seasoning	30.78
Weighted Average Remaining Term	322.37

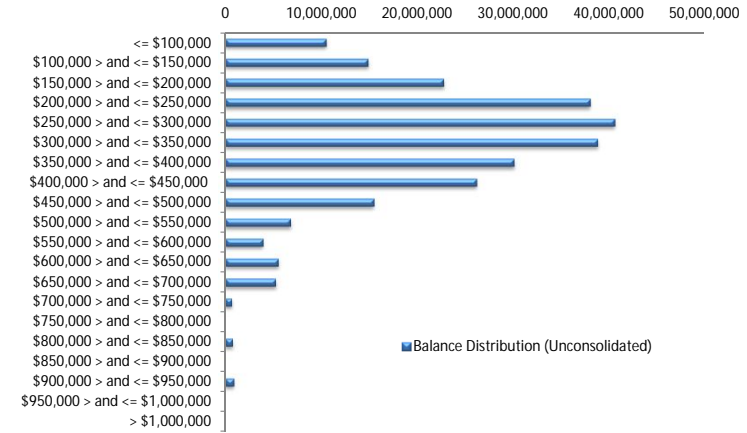
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,655,134	1.78%	44	5.19%
25% > and <= 30%	5,783,719	2.21%	28	3.30%
30% > and <= 35%	7,075,269	2.70%	32	3.77%
35% > and <= 40%	8,597,099	3.28%	41	4.83%
40% > and <= 45%	11,643,274	4.45%	44	5.19%
45% > and <= 50%	15,450,555	5.90%	57	6.72%
50% > and <= 55%	17,006,667	6.50%	58	6.84%
55% > and <= 60%	19,296,172	7.37%	55	6.49%
60% > and <= 65%	23,009,972	8.79%	69	8.14%
65% > and <= 70%	23,353,486	8.92%	71	8.37%
70% > and <= 75%	29,510,555	11.27%	79	9.32%
75% > and <= 80%	38,745,947	14.80%	105	12.38%
80% > and <= 85%	23,842,030	9.11%	68	8.02%
85% > and <= 90%	19,944,304	7.62%	57	6.72%
90% > and <= 95%	13,466,035	5.14%	39	4.60%
95% > and <= 100%	399,630	0.15%	1	0.12%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>848</b>	<b>100.00%</b>



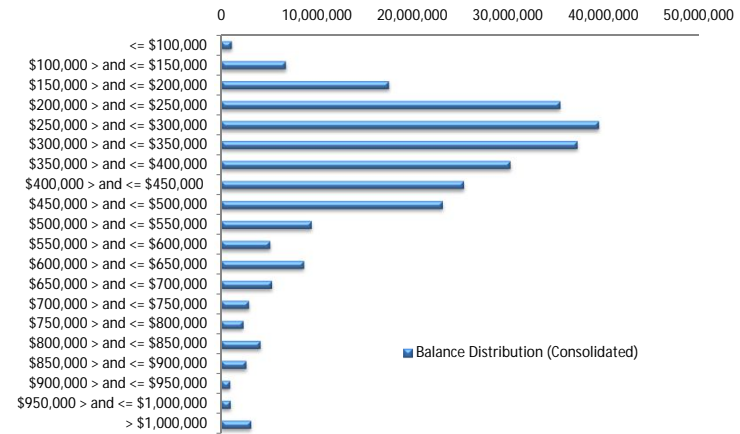
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,552,416	4.03%	238	20.90%
\$100,000 > and <= \$150,000	14,908,530	5.70%	119	10.45%
\$150,000 > and <= \$200,000	22,781,856	8.70%	130	11.41%
\$200,000 > and <= \$250,000	38,050,510	14.54%	168	14.75%
\$250,000 > and <= \$300,000	40,594,100	15.51%	148	12.99%
\$300,000 > and <= \$350,000	38,843,203	14.84%	120	10.54%
\$350,000 > and <= \$400,000	30,111,607	11.50%	81	7.11%
\$400,000 > and <= \$450,000	26,204,655	10.01%	62	5.44%
\$450,000 > and <= \$500,000	15,532,807	5.93%	33	2.90%
\$500,000 > and <= \$550,000	6,842,300	2.61%	13	1.14%
\$550,000 > and <= \$600,000	3,980,770	1.52%	7	0.61%
\$600,000 > and <= \$650,000	5,573,842	2.13%	9	0.79%
\$650,000 > and <= \$700,000	5,320,941	2.03%	8	0.70%
\$700,000 > and <= \$750,000	733,695	0.28%	1	0.09%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	812,000	0.31%	1	0.09%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	936,618	0.36%	1	0.09%
\$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>261,779,850</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



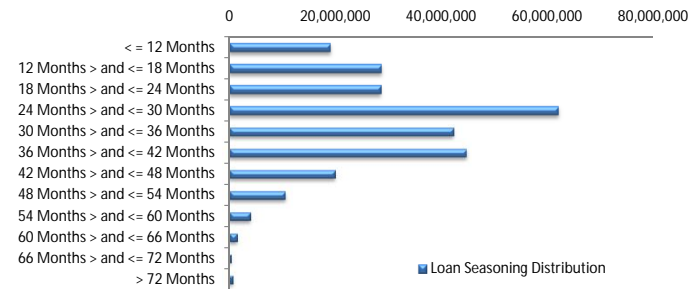
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,125,226	0.43%	23	2.71%
\$100,000 > and <= \$150,000	6,763,133	2.58%	53	6.25%
\$150,000 > and <= \$200,000	17,524,768	6.69%	100	11.79%
\$200,000 > and <= \$250,000	35,417,175	13.53%	156	18.40%
\$250,000 > and <= \$300,000	39,441,116	15.07%	143	16.86%
\$300,000 > and <= \$350,000	37,193,280	14.21%	114	13.44%
\$350,000 > and <= \$400,000	30,201,436	11.54%	81	9.55%
\$400,000 > and <= \$450,000	25,351,241	9.68%	60	7.08%
\$450,000 > and <= \$500,000	23,140,704	8.84%	49	5.78%
\$500,000 > and <= \$550,000	9,458,169	3.61%	18	2.12%
\$550,000 > and <= \$600,000	5,127,965	1.96%	9	1.06%
\$600,000 > and <= \$650,000	8,666,220	3.31%	14	1.65%
\$650,000 > and <= \$700,000	5,320,941	2.03%	8	0.94%
\$700,000 > and <= \$750,000	2,910,204	1.11%	4	0.47%
\$750,000 > and <= \$800,000	2,334,411	0.89%	3	0.35%
\$800,000 > and <= \$850,000	4,107,717	1.57%	5	0.59%
\$850,000 > and <= \$900,000	2,632,450	1.01%	3	0.35%
\$900,000 > and <= \$950,000	936,618	0.36%	1	0.12%
\$950,000 > and <= \$1,000,000	994,074	0.38%	1	0.12%
> \$1,000,000	3,133,004	1.20%	3	0.35%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>848</b>	<b>100.00%</b>



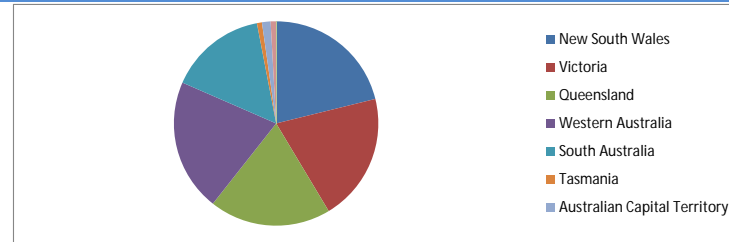
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	18,874,948	7.21%	68	5.97%
12 Months > and <= 18 Months	28,642,409	10.94%	117	10.27%
18 Months > and <= 24 Months	28,400,467	10.85%	133	11.68%
24 Months > and <= 30 Months	61,912,922	23.65%	280	24.58%
30 Months > and <= 36 Months	42,153,903	16.10%	177	15.54%
36 Months > and <= 42 Months	44,556,103	17.02%	194	17.03%
42 Months > and <= 48 Months	19,912,045	7.61%	100	8.78%
48 Months > and <= 54 Months	10,555,106	4.03%	44	3.86%
54 Months > and <= 60 Months	4,059,336	1.55%	15	1.32%
60 Months > and <= 66 Months	1,586,051	0.61%	6	0.53%
66 Months > and <= 72 Months	400,924	0.15%	2	0.18%
> 72 Months	725,637	0.28%	3	0.26%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



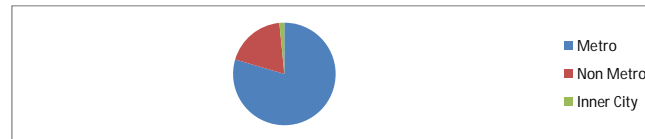
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	55,321,685	21.13%	158	18.63%
Victoria	53,025,322	20.26%	179	21.11%
Queensland	50,370,255	19.24%	162	19.10%
Western Australia	54,735,230	20.91%	158	18.63%
South Australia	40,398,566	15.43%	160	18.87%
Tasmania	2,101,818	0.80%	9	1.06%
Australian Capital Territory	3,612,272	1.38%	14	1.65%
Northern Territory	2,214,702	0.85%	8	0.94%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>848</b>	<b>100.00%</b>



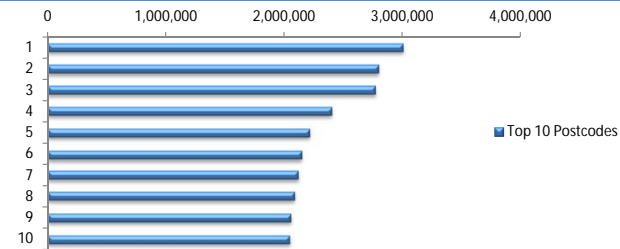
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	208,203,209	79.53%	661	77.95%
Non Metro	49,524,754	18.92%	175	20.64%
Inner City	4,051,887	1.55%	12	1.42%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>848</b>	<b>100.00%</b>



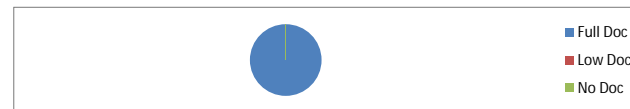
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,006,201	1.15%	10	0.88%
4703	2,795,736	1.07%	8	0.70%
2290	2,771,693	1.06%	6	0.53%
5125	2,403,586	0.92%	9	0.79%
4122	2,216,257	0.85%	6	0.53%
6065	2,149,721	0.82%	5	0.44%
6107	2,117,600	0.81%	8	0.70%
6027	2,083,396	0.80%	6	0.53%
2285	2,051,096	0.78%	4	0.35%
6164	2,041,080	0.78%	6	0.53%
<b>Total</b>	<b>23,636,366</b>	<b>9.03%</b>	<b>68</b>	<b>5.97%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	261,779,850	100.00%	1,139	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



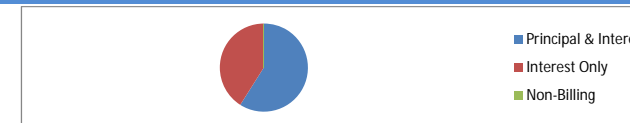
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	261,779,850	100.00%	1,139	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	154,333,478	58.96%	683	59.96%
Interest Only	107,446,372	41.04%	456	40.04%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



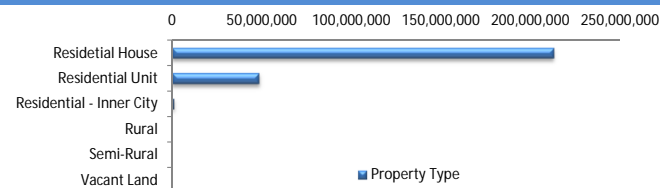
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	261,779,850	100.00%	1,139	100.00%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



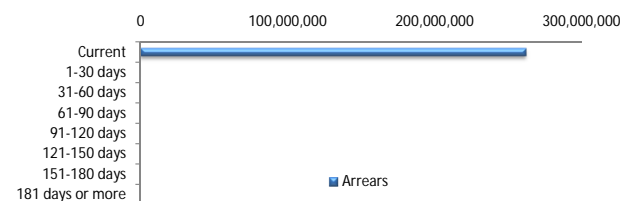
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	212,730,378	81.26%	683	80.54%
Residential Unit	48,288,721	18.45%	163	19.22%
Residential - Inner City	760,752	0.29%	2	0.24%
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>261,779,850</b>	<b>100.00%</b>	<b>848</b>	<b>100.00%</b>



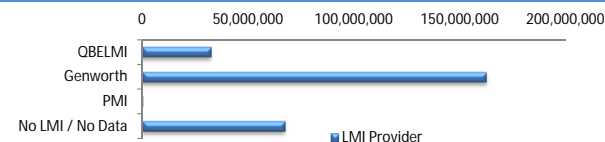
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	261,515,887	99.90%	1,138	99.91%
1-30 days	263,963	0.10%	1	0.09%
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>261,779,850</b>	<b>100.00%</b>	<b>1,139</b>	<b>100.00%</b>



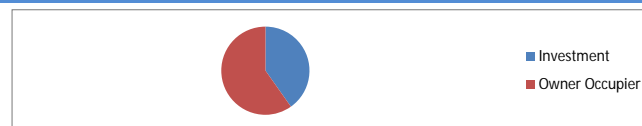
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	32,167,376	12.29%	86	10.14%
Genworth	162,458,691	62.06%	543	64.03%
PMI	252,783	0.10%	1	0.12%
No LMI / No Data	66,900,999	25.56%	218	25.71%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>848</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	105,151,492	40.17%	412	36.17%
Owner Occupier	156,628,358	59.83%	727	63.83%
<b>Total</b>	<b>261,779,850</b>	<b>100.00%</b>	<b>1,139</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