

**AFG Series 2016-1  
Collateral Report**



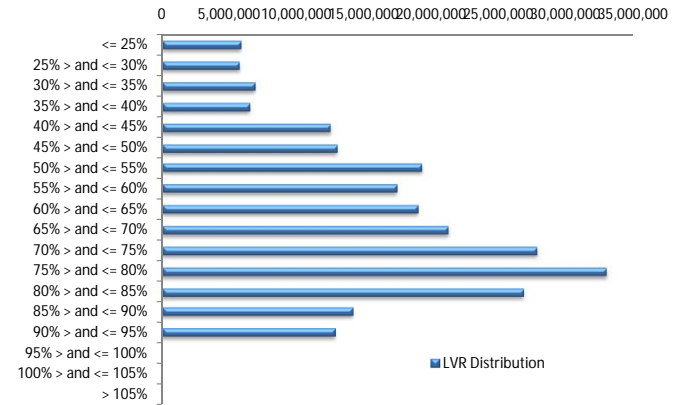
Model Period	8
Collection Period Start	01-Jun-17
Collection Period End	30-Jun-17
No. of Days	30
Interest Period Start	14-Jun-17
Interest Period End	13-Jul-17
No. of Days	30
Determination Date	11-Jul-17
Payment Date	14-Jul-17

**Pool Statistics**

Closing Balance of Mortgages	241,916,757
No. of Loans (Unconsolidated)	1,075
No. of Loans (Consolidated)	794
Average Loan Size (Unconsolidated)	225,039
Average Loan Size (Consolidated)	304,681
Largest Loan Size (Unconsolidated)	902,828
Largest Loan Size (Consolidated)	1,059,562
Smallest Loan Size (Unconsolidated)	(20,992)
Smallest Loan Size (Consolidated)	(27)
Weighted Average Interest Rate	4.44%
Weighted Average LVR	64.83%
Weighted Average Seasoning	33.39
Weighted Average Remaining Term	320.14

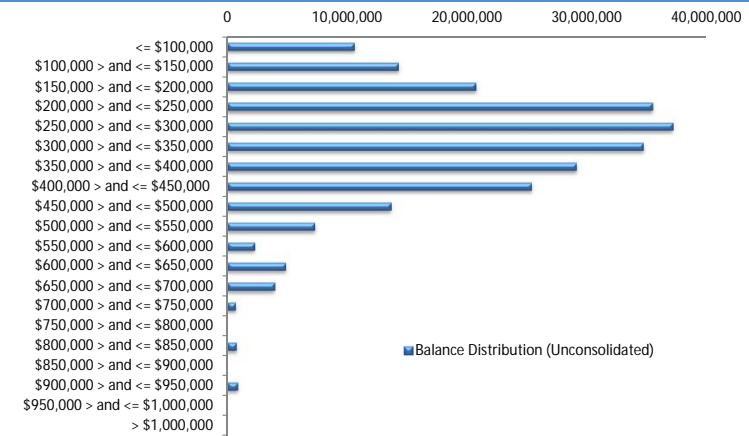
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,852,352	2.42%	50	6.30%
25% > and <= 30%	5,733,620	2.37%	28	3.53%
30% > and <= 35%	6,887,423	2.85%	35	4.41%
35% > and <= 40%	6,503,206	2.69%	32	4.03%
40% > and <= 45%	12,451,680	5.15%	47	5.92%
45% > and <= 50%	12,961,427	5.36%	46	5.79%
50% > and <= 55%	19,285,961	7.97%	64	8.06%
55% > and <= 60%	17,453,146	7.21%	51	6.42%
60% > and <= 65%	19,003,392	7.86%	59	7.43%
65% > and <= 70%	21,243,163	8.78%	63	7.93%
70% > and <= 75%	27,827,633	11.50%	71	8.94%
75% > and <= 80%	32,979,501	13.63%	94	11.84%
80% > and <= 85%	26,843,027	11.10%	73	9.19%
85% > and <= 90%	14,093,625	5.83%	44	5.54%
90% > and <= 95%	12,797,600	5.29%	37	4.66%
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>241,916,757</b>	<b>100.00%</b>	<b>794</b>	<b>100.00%</b>



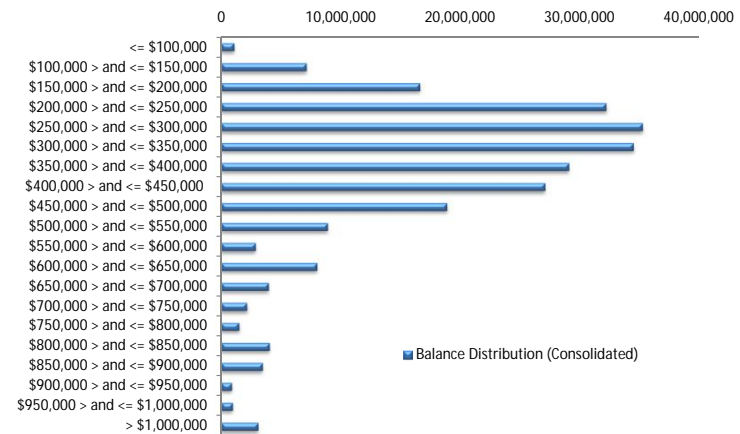
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,608,866	4.39%	243	22.60%
\$100,000 > and <= \$150,000	14,293,945	5.91%	114	10.60%
\$150,000 > and <= \$200,000	20,729,788	8.57%	118	10.98%
\$200,000 > and <= \$250,000	35,405,625	14.64%	156	14.51%
\$250,000 > and <= \$300,000	37,116,550	15.34%	135	12.56%
\$300,000 > and <= \$350,000	34,648,552	14.32%	107	9.95%
\$350,000 > and <= \$400,000	29,103,828	12.03%	78	7.26%
\$400,000 > and <= \$450,000	25,365,702	10.49%	60	5.58%
\$450,000 > and <= \$500,000	13,659,630	5.65%	29	2.70%
\$500,000 > and <= \$550,000	7,317,213	3.02%	14	1.30%
\$550,000 > and <= \$600,000	2,321,994	0.96%	4	0.37%
\$600,000 > and <= \$650,000	4,923,919	2.04%	8	0.74%
\$650,000 > and <= \$700,000	3,990,424	1.65%	6	0.56%
\$700,000 > and <= \$750,000	726,016	0.30%	1	0.09%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	801,877	0.33%	1	0.09%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	902,828	0.37%	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>241,916,757</b>	<b>100.00%</b>	<b>1,075</b>	<b>100.00%</b>



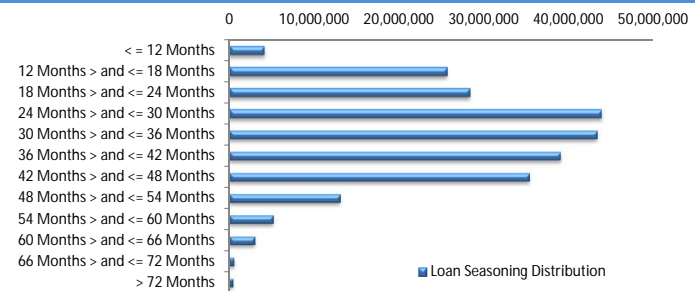
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,112,654	0.46%	24	3.02%
\$100,000 > and <= \$150,000	7,150,257	2.96%	57	7.18%
\$150,000 > and <= \$200,000	16,632,499	6.88%	95	11.96%
\$200,000 > and <= \$250,000	32,175,083	13.30%	142	17.88%
\$250,000 > and <= \$300,000	35,218,105	14.56%	128	16.12%
\$300,000 > and <= \$350,000	34,460,419	14.24%	106	13.35%
\$350,000 > and <= \$400,000	29,075,001	12.02%	78	9.82%
\$400,000 > and <= \$450,000	27,089,660	11.20%	64	8.06%
\$450,000 > and <= \$500,000	18,878,767	7.80%	40	5.04%
\$500,000 > and <= \$550,000	8,925,785	3.69%	17	2.14%
\$550,000 > and <= \$600,000	2,901,577	1.20%	5	0.63%
\$600,000 > and <= \$650,000	8,035,697	3.32%	13	1.64%
\$650,000 > and <= \$700,000	3,990,424	1.65%	6	0.76%
\$700,000 > and <= \$750,000	2,176,642	0.90%	3	0.38%
\$750,000 > and <= \$800,000	1,522,229	0.63%	2	0.25%
\$800,000 > and <= \$850,000	4,068,043	1.68%	5	0.63%
\$850,000 > and <= \$900,000	3,488,419	1.44%	4	0.50%
\$900,000 > and <= \$950,000	902,828	0.37%	1	0.13%
\$950,000 > and <= \$1,000,000	994,872	0.41%	1	0.13%
> \$1,000,000	3,117,797	1.29%	3	0.38%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>794</b>	<b>100.00%</b>



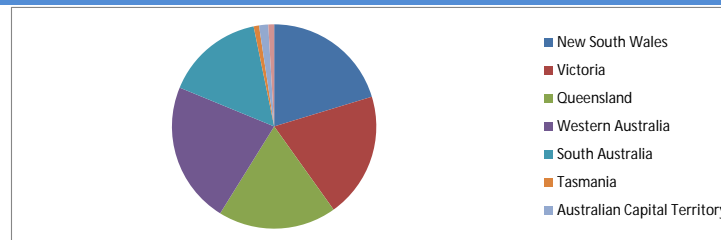
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	4,026,861	1.66%	17	1.58%
12 Months > and <= 18 Months	25,630,253	10.59%	93	8.65%
18 Months > and <= 24 Months	28,261,034	11.68%	125	11.63%
24 Months > and <= 30 Months	43,899,109	18.15%	198	18.42%
30 Months > and <= 36 Months	43,314,132	17.90%	203	18.88%
36 Months > and <= 42 Months	39,015,029	16.13%	165	15.35%
42 Months > and <= 48 Months	35,344,013	14.61%	165	15.35%
48 Months > and <= 54 Months	13,088,545	5.41%	67	6.23%
54 Months > and <= 60 Months	5,201,981	2.15%	26	2.42%
60 Months > and <= 66 Months	3,054,370	1.26%	10	0.93%
66 Months > and <= 72 Months	611,727	0.25%	3	0.28%
> 72 Months	469,706	0.19%	3	0.28%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>1,075</b>	<b>100.00%</b>



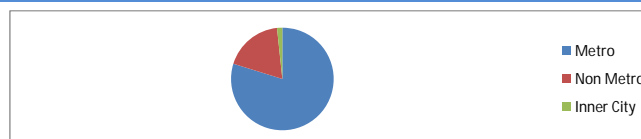
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	49,095,611	20.29%	143	18.01%
Victoria	47,920,404	19.81%	165	20.78%
Queensland	45,322,064	18.73%	150	18.89%
Western Australia	54,115,974	22.37%	156	19.65%
South Australia	37,679,303	15.58%	149	18.77%
Tasmania	2,058,502	0.85%	9	1.13%
Australian Capital Territory	3,527,405	1.46%	14	1.76%
Northern Territory	2,197,493	0.91%	8	1.01%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>794</b>	<b>100.00%</b>



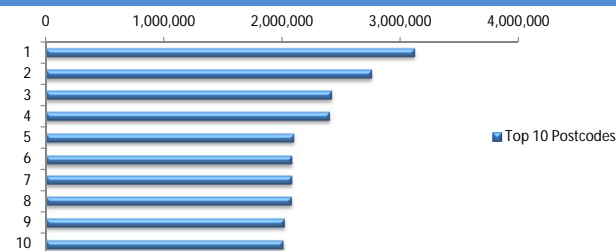
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	193,008,483	79.78%	620	78.09%
Non Metro	44,887,039	18.55%	162	20.40%
Inner City	4,021,235	1.66%	12	1.51%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>794</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,122,144	1.29%	10	0.93%
2290	2,751,401	1.14%	6	0.56%
4703	2,415,774	1.00%	7	0.65%
5125	2,400,031	0.99%	9	0.84%
6065	2,097,918	0.87%	5	0.47%
6027	2,083,409	0.86%	6	0.56%
6107	2,076,252	0.86%	8	0.74%
4122	2,073,370	0.86%	6	0.56%
6164	2,013,113	0.83%	6	0.56%
6028	2,003,018	0.83%	4	0.37%
<b>Total</b>	<b>23,036,431</b>	<b>9.52%</b>	<b>67</b>	<b>6.23%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	241,916,757	100.00%	1,075	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>1,075</b>	<b>100.00%</b>



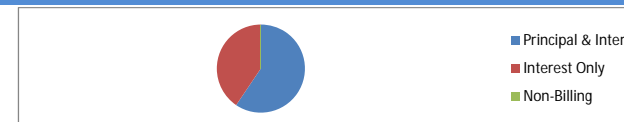
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	241,916,757	100.00%	1,075	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>1,075</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	143,869,754	59.47%	650	60.47%
Interest Only	98,047,003	40.53%	425	39.53%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>1,075</b>	<b>100.00%</b>



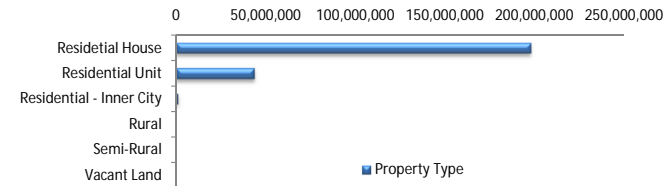
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	241,916,757	100.00%	1,075	100.00%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>1,075</b>	<b>100.00%</b>



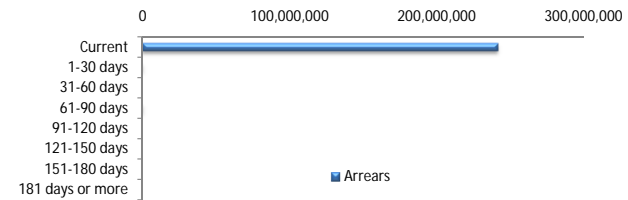
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	197,593,616	81.68%	641	80.73%
Residential Unit	43,566,169	18.01%	151	19.02%
Residential - Inner City	756,972	0.31%	2	0.25%
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>241,916,757</b>	<b>100.00%</b>	<b>794</b>	<b>100.00%</b>



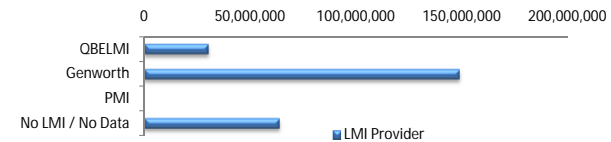
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	241,146,011	99.68%	1,072	99.72%
1-30 days	435,872	0.18%	2	0.19%
31-60 days	0	0.00%	0	0.00%
61-90 days	334,874	0.14%	1	0.09%
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>241,916,757</b>	<b>100.00%</b>	<b>1,075</b>	<b>100.00%</b>



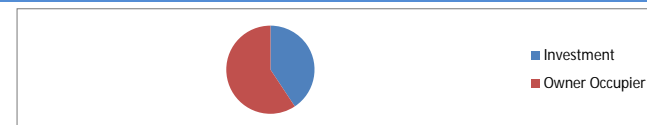
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	29,732,598	12.29%	77	9.70%
Genworth	148,837,038	61.52%	507	63.85%
PMI	0	0.00%	0	0.00%
No LMI / No Data	63,347,121	26.19%	210	26.45%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>794</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	98,452,543	40.70%	398	37.02%
Owner Occupier	143,464,214	59.30%	677	62.98%
<b>Total</b>	<b>241,916,757</b>	<b>100.00%</b>	<b>1,075</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