

**AFG Series 2016-1  
Collateral Report**



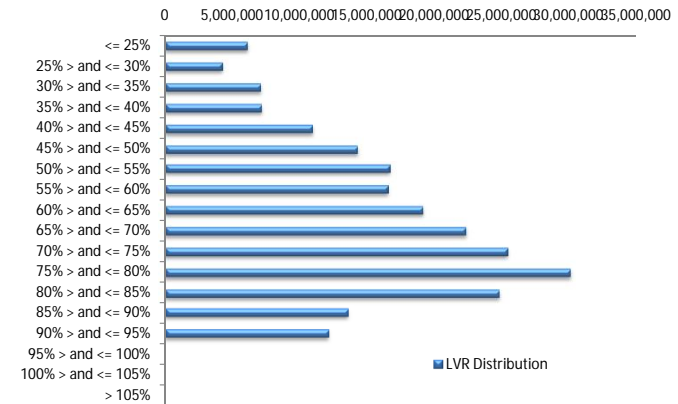
Model Period	10
Collection Period Start	01-Aug-17
Collection Period End	31-Aug-17
No. of Days	31
Interest Period Start	14-Aug-17
Interest Period End	13-Sep-17
No. of Days	31
Determination Date	11-Sep-17
Payment Date	14-Sep-17

**Pool Statistics**

Closing Balance of Mortgages	230,827,781
No. of Loans (Unconsolidated)	1,039
No. of Loans (Consolidated)	767
Average Loan Size (Unconsolidated)	222,163
Average Loan Size (Consolidated)	300,949
Largest Loan Size (Unconsolidated)	803,170
Largest Loan Size (Consolidated)	1,059,889
Smallest Loan Size (Unconsolidated)	(10,000)
Smallest Loan Size (Consolidated)	(2,331)
Weighted Average Interest Rate	4.55%
Weighted Average LVR	64.63%
Weighted Average Seasoning	35.41
Weighted Average Remaining Term	318.29

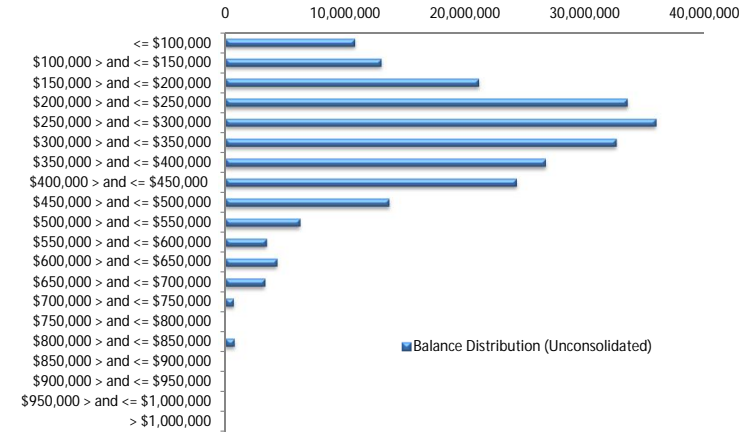
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,127,231	2.65%	52	6.78%
25% > and <= 30%	4,260,865	1.85%	26	3.39%
30% > and <= 35%	7,111,799	3.08%	33	4.30%
35% > and <= 40%	7,184,386	3.11%	36	4.69%
40% > and <= 45%	10,941,284	4.74%	42	5.48%
45% > and <= 50%	14,296,738	6.19%	51	6.65%
50% > and <= 55%	16,727,176	7.25%	57	7.43%
55% > and <= 60%	16,578,680	7.18%	47	6.13%
60% > and <= 65%	19,178,269	8.31%	60	7.82%
65% > and <= 70%	22,349,222	9.68%	61	7.95%
70% > and <= 75%	25,457,810	11.03%	71	9.26%
75% > and <= 80%	30,111,449	13.04%	85	11.08%
80% > and <= 85%	24,848,331	10.76%	68	8.87%
85% > and <= 90%	13,542,001	5.87%	43	5.61%
90% > and <= 95%	12,112,541	5.25%	35	4.56%
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>230,827,781</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



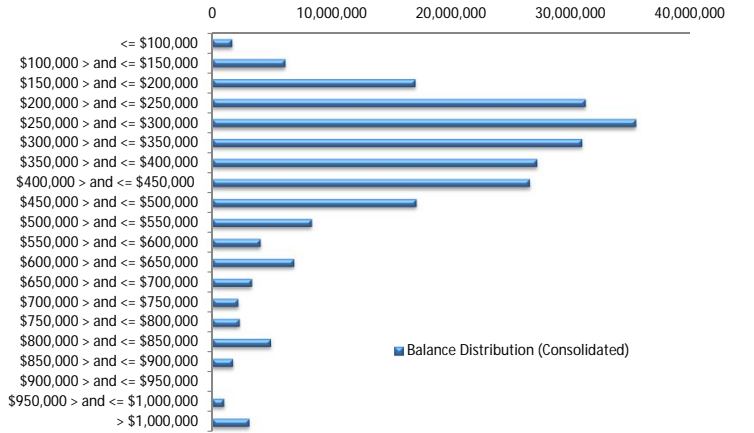
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,825,211	4.69%	244	23.48%
\$100,000 > and <= \$150,000	13,025,574	5.64%	103	9.91%
\$150,000 > and <= \$200,000	21,156,040	9.17%	121	11.65%
\$200,000 > and <= \$250,000	33,539,053	14.53%	148	14.24%
\$250,000 > and <= \$300,000	35,940,453	15.57%	131	12.61%
\$300,000 > and <= \$350,000	32,626,132	14.13%	101	9.72%
\$350,000 > and <= \$400,000	26,746,893	11.59%	72	6.93%
\$400,000 > and <= \$450,000	24,307,292	10.53%	58	5.58%
\$450,000 > and <= \$500,000	13,700,195	5.94%	29	2.79%
\$500,000 > and <= \$550,000	6,268,230	2.72%	12	1.15%
\$550,000 > and <= \$600,000	3,472,706	1.50%	6	0.58%
\$600,000 > and <= \$650,000	4,349,201	1.88%	7	0.67%
\$650,000 > and <= \$700,000	3,344,468	1.45%	5	0.48%
\$700,000 > and <= \$750,000	723,163	0.31%	1	0.10%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	803,170	0.35%	1	0.10%
\$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>230,827,781</b>	<b>100.00%</b>	<b>1,039</b>	<b>100.00%</b>



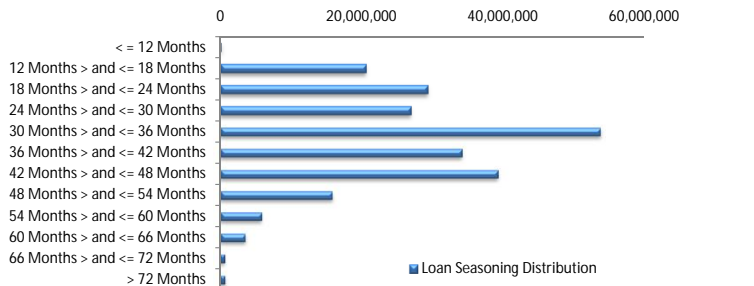
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,682,896	0.73%	31	4.04%
\$100,000 > and <= \$150,000	6,127,532	2.65%	48	6.26%
\$150,000 > and <= \$200,000	16,985,448	7.36%	97	12.65%
\$200,000 > and <= \$250,000	31,169,432	13.50%	138	17.99%
\$250,000 > and <= \$300,000	35,395,773	15.33%	129	16.82%
\$300,000 > and <= \$350,000	30,886,382	13.38%	95	12.39%
\$350,000 > and <= \$400,000	27,124,868	11.75%	73	9.52%
\$400,000 > and <= \$450,000	26,522,422	11.49%	63	8.21%
\$450,000 > and <= \$500,000	17,059,667	7.39%	36	4.69%
\$500,000 > and <= \$550,000	8,338,053	3.61%	16	2.09%
\$550,000 > and <= \$600,000	4,047,759	1.75%	7	0.91%
\$600,000 > and <= \$650,000	6,858,260	2.97%	11	1.43%
\$650,000 > and <= \$700,000	3,344,468	1.45%	5	0.65%
\$700,000 > and <= \$750,000	2,179,147	0.94%	3	0.39%
\$750,000 > and <= \$800,000	2,313,632	1.00%	3	0.39%
\$800,000 > and <= \$850,000	4,925,721	2.13%	6	0.78%
\$850,000 > and <= \$900,000	1,753,900	0.76%	2	0.26%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	998,922	0.43%	1	0.13%
> \$1,000,000	3,113,498	1.35%	3	0.39%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



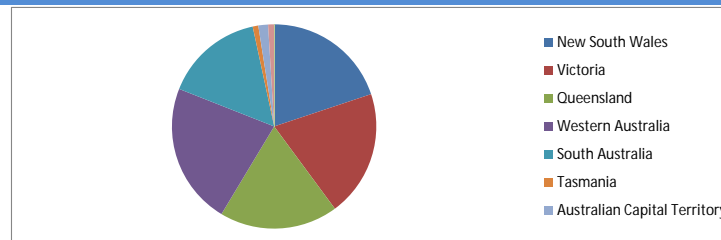
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	96,528	0.04%	1	0.10%
12 Months > and <= 18 Months	20,575,674	8.91%	74	7.12%
18 Months > and <= 24 Months	29,207,521	12.65%	126	12.13%
24 Months > and <= 30 Months	26,883,382	11.65%	131	12.61%
30 Months > and <= 36 Months	53,771,645	23.30%	253	24.35%
36 Months > and <= 42 Months	34,218,138	14.82%	149	14.34%
42 Months > and <= 48 Months	39,281,183	17.02%	177	17.04%
48 Months > and <= 54 Months	15,887,599	6.88%	82	7.89%
54 Months > and <= 60 Months	5,919,911	2.56%	27	2.60%
60 Months > and <= 66 Months	3,604,602	1.56%	13	1.25%
66 Months > and <= 72 Months	671,610	0.29%	3	0.29%
> 72 Months	709,988	0.31%	3	0.29%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>1,039</b>	<b>100.00%</b>



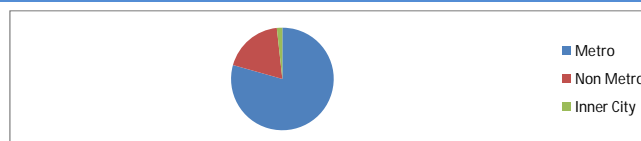
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	45,886,444	19.88%	137	17.86%
Victoria	46,172,296	20.00%	161	20.99%
Queensland	43,259,323	18.74%	145	18.90%
Western Australia	51,626,061	22.37%	149	19.43%
South Australia	36,094,698	15.64%	144	18.77%
Tasmania	2,054,562	0.89%	9	1.17%
Australian Capital Territory	3,546,570	1.54%	14	1.83%
Northern Territory	2,187,827	0.95%	8	1.04%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



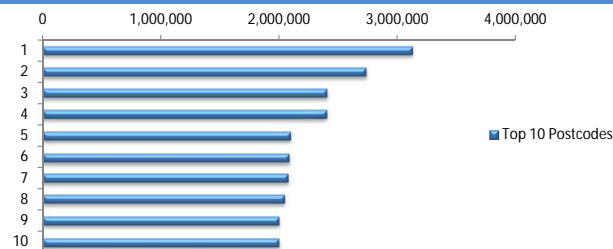
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	183,225,310	79.38%	597	77.84%
Non Metro	43,608,476	18.89%	158	20.60%
Inner City	3,993,995	1.73%	12	1.56%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,128,186	1.36%	10	0.96%
2290	2,732,023	1.18%	6	0.58%
4703	2,404,134	1.04%	7	0.67%
5125	2,403,592	1.04%	9	0.87%
6065	2,097,560	0.91%	5	0.48%
6107	2,085,052	0.90%	7	0.67%
6027	2,072,077	0.90%	6	0.58%
4122	2,045,572	0.89%	6	0.58%
6028	1,998,167	0.87%	4	0.38%
6164	1,996,184	0.86%	6	0.58%
<b>Total</b>	<b>22,962,547</b>	<b>9.95%</b>	<b>66</b>	<b>6.35%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	230,827,781	100.00%	1,039	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>1,039</b>	<b>100.00%</b>



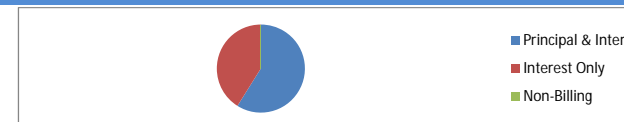
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	230,827,781	100.00%	1,039	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>1,039</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	135,949,534	58.90%	626	60.25%
Interest Only	94,878,247	41.10%	413	39.75%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>1,039</b>	<b>100.00%</b>



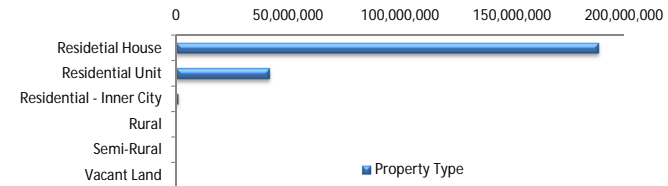
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	230,827,781	100.00%	1,039	100.00%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>1,039</b>	<b>100.00%</b>



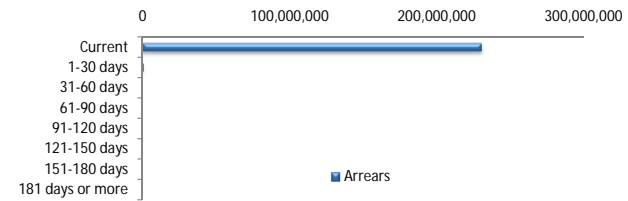
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	188,506,011	81.67%	618	80.57%
Residential Unit	41,566,672	18.01%	147	19.17%
Residential - Inner City	755,099	0.33%	2	0.26%
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>230,827,781</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



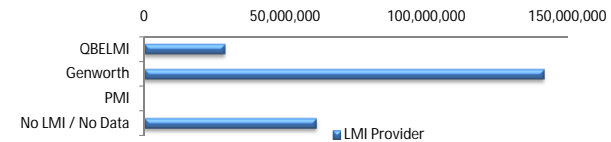
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	230,156,008	99.71%	1,037	99.81%
1-30 days	671,773	0.29%	2	0.19%
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>230,827,781</b>	<b>100.00%</b>	<b>1,039</b>	<b>100.00%</b>



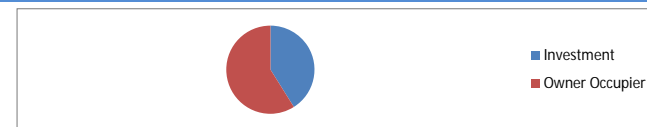
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	28,390,120	12.30%	73	9.52%
Genworth	141,589,200	61.34%	491	64.02%
PMI	0	0.00%	0	0.00%
No LMI / No Data	60,848,461	26.36%	203	26.47%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>767</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	94,760,585	41.05%	386	37.15%
Owner Occupier	136,067,197	58.95%	653	62.85%
<b>Total</b>	<b>230,827,781</b>	<b>100.00%</b>	<b>1,039</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