

**AFG Series 2016-1  
Collateral Report**



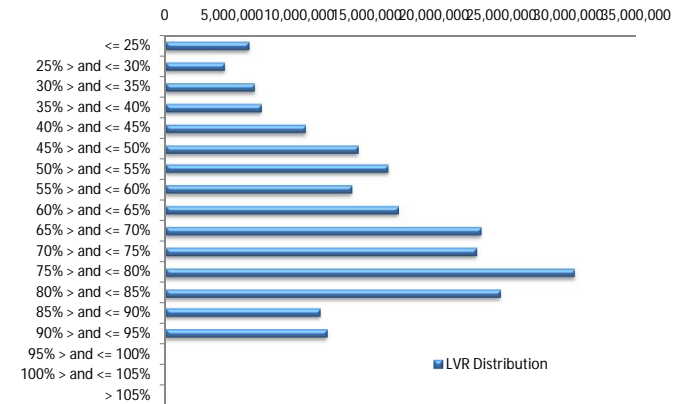
Model Period	11
Collection Period Start	01-Sep-17
Collection Period End	30-Sep-17
No. of Days	30
Interest Period Start	14-Sep-17
Interest Period End	15-Oct-17
No. of Days	32
Determination Date	11-Oct-17
Payment Date	16-Oct-17

**Pool Statistics**

Closing Balance of Mortgages	222,358,885
No. of Loans (Unconsolidated)	1,014
No. of Loans (Consolidated)	745
Average Loan Size (Unconsolidated)	219,289
Average Loan Size (Consolidated)	298,468
Largest Loan Size (Unconsolidated)	796,553
Largest Loan Size (Consolidated)	1,059,815
Smallest Loan Size (Unconsolidated)	(4,831)
Smallest Loan Size (Consolidated)	(4,831)
Weighted Average Interest Rate	4.55%
Weighted Average LVR	64.58%
Weighted Average Seasoning	36.42
Weighted Average Remaining Term	317.38

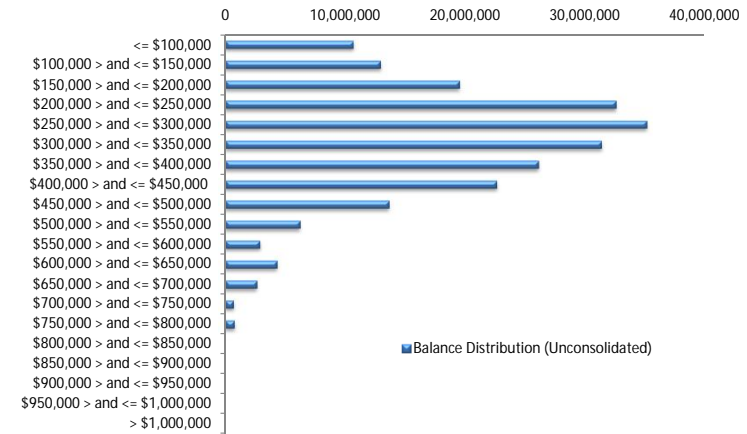
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,217,114	2.80%	53	7.11%
25% > and <= 30%	4,431,057	1.99%	27	3.62%
30% > and <= 35%	6,669,162	3.00%	31	4.16%
35% > and <= 40%	7,144,453	3.21%	35	4.70%
40% > and <= 45%	10,440,391	4.70%	40	5.37%
45% > and <= 50%	14,324,919	6.44%	53	7.11%
50% > and <= 55%	16,566,821	7.45%	53	7.11%
55% > and <= 60%	13,868,389	6.24%	41	5.50%
60% > and <= 65%	17,323,391	7.79%	57	7.65%
65% > and <= 70%	23,448,305	10.55%	62	8.32%
70% > and <= 75%	23,095,555	10.39%	67	8.99%
75% > and <= 80%	30,395,144	13.67%	86	11.54%
80% > and <= 85%	24,886,221	11.19%	68	9.13%
85% > and <= 90%	11,518,024	5.18%	37	4.97%
90% > and <= 95%	12,029,939	5.41%	35	4.70%
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>222,358,885</b>	<b>100.00%</b>	<b>745</b>	<b>100.00%</b>



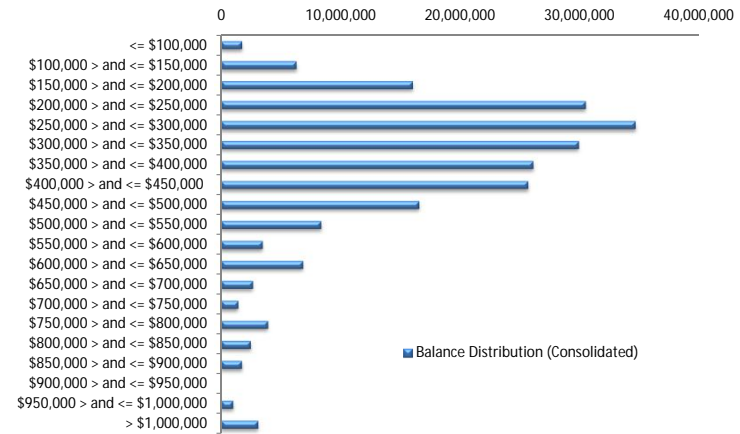
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,710,447	4.82%	248	24.46%
\$100,000 > and <= \$150,000	12,956,441	5.83%	102	10.06%
\$150,000 > and <= \$200,000	19,522,968	8.78%	112	11.05%
\$200,000 > and <= \$250,000	32,553,925	14.64%	144	14.20%
\$250,000 > and <= \$300,000	35,117,681	15.79%	128	12.62%
\$300,000 > and <= \$350,000	31,364,826	14.11%	97	9.57%
\$350,000 > and <= \$400,000	26,107,854	11.74%	70	6.90%
\$400,000 > and <= \$450,000	22,635,800	10.18%	54	5.33%
\$450,000 > and <= \$500,000	13,669,632	6.15%	29	2.86%
\$500,000 > and <= \$550,000	6,269,873	2.82%	12	1.18%
\$550,000 > and <= \$600,000	2,908,972	1.31%	5	0.49%
\$600,000 > and <= \$650,000	4,347,449	1.96%	7	0.69%
\$650,000 > and <= \$700,000	2,675,166	1.20%	4	0.39%
\$700,000 > and <= \$750,000	721,298	0.32%	1	0.10%
\$750,000 > and <= \$800,000	796,553	0.36%	1	0.10%
\$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>222,358,885</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>



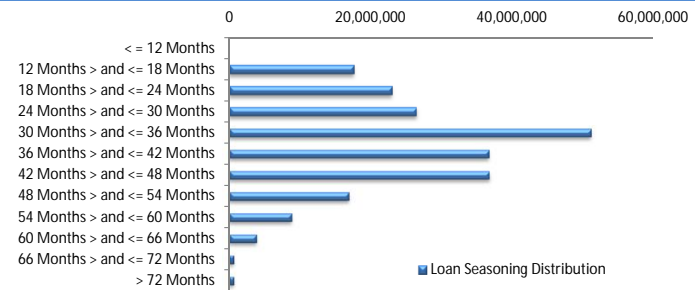
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,761,775	0.79%	32	4.30%
\$100,000 > and <= \$150,000	6,299,167	2.83%	49	6.58%
\$150,000 > and <= \$200,000	16,014,423	7.20%	92	12.35%
\$200,000 > and <= \$250,000	30,455,797	13.70%	135	18.12%
\$250,000 > and <= \$300,000	34,613,527	15.57%	126	16.91%
\$300,000 > and <= \$350,000	29,882,547	13.44%	92	12.35%
\$350,000 > and <= \$400,000	26,073,045	11.73%	70	9.40%
\$400,000 > and <= \$450,000	25,652,724	11.54%	61	8.19%
\$450,000 > and <= \$500,000	16,551,644	7.44%	35	4.70%
\$500,000 > and <= \$550,000	8,362,299	3.76%	16	2.15%
\$550,000 > and <= \$600,000	3,482,488	1.57%	6	0.81%
\$600,000 > and <= \$650,000	6,852,571	3.08%	11	1.48%
\$650,000 > and <= \$700,000	2,675,166	1.20%	4	0.54%
\$700,000 > and <= \$750,000	1,433,336	0.64%	2	0.27%
\$750,000 > and <= \$800,000	3,921,502	1.76%	5	0.67%
\$800,000 > and <= \$850,000	2,488,043	1.12%	3	0.40%
\$850,000 > and <= \$900,000	1,737,854	0.78%	2	0.27%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	999,422	0.45%	1	0.13%
> \$1,000,000	3,101,555	1.39%	3	0.40%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>745</b>	<b>100.00%</b>



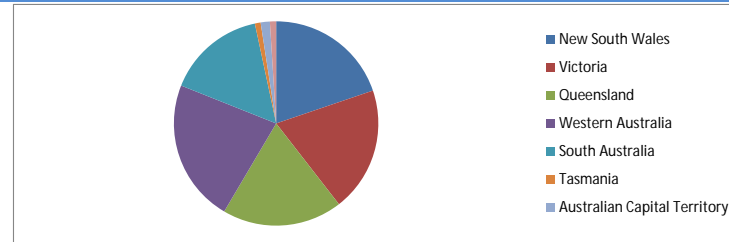
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	17,554,015	7.89%	63	6.21%
18 Months > and <= 24 Months	22,915,860	10.31%	103	10.16%
24 Months > and <= 30 Months	26,320,421	11.84%	123	12.13%
30 Months > and <= 36 Months	51,114,991	22.99%	251	24.75%
36 Months > and <= 42 Months	36,681,907	16.50%	157	15.48%
42 Months > and <= 48 Months	36,739,064	16.52%	169	16.67%
48 Months > and <= 54 Months	16,928,975	7.61%	88	8.68%
54 Months > and <= 60 Months	8,835,381	3.97%	39	3.85%
60 Months > and <= 66 Months	3,890,105	1.75%	15	1.48%
66 Months > and <= 72 Months	669,924	0.30%	3	0.30%
> 72 Months	708,243	0.32%	3	0.30%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>



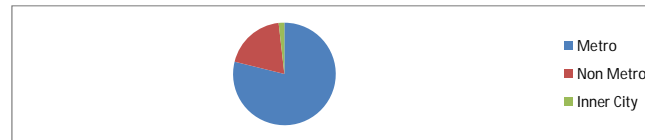
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	43,969,715	19.77%	133	17.85%
Victoria	43,820,543	19.71%	154	20.67%
Queensland	42,223,110	18.99%	143	19.19%
Western Australia	50,177,945	22.57%	146	19.60%
South Australia	34,747,181	15.63%	139	18.66%
Tasmania	2,043,716	0.92%	9	1.21%
Australian Capital Territory	3,184,397	1.43%	13	1.74%
Northern Territory	2,192,277	0.99%	8	1.07%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>745</b>	<b>100.00%</b>



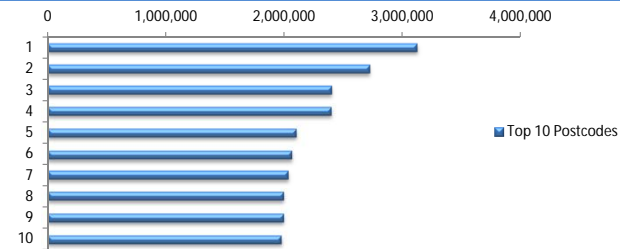
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	175,266,391	78.82%	577	77.45%
Non Metro	43,110,711	19.39%	156	20.94%
Inner City	3,981,783	1.79%	12	1.61%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>745</b>	<b>100.00%</b>



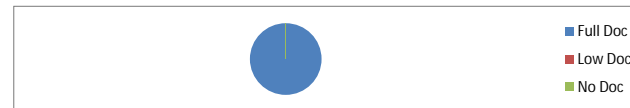
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,123,994	1.40%	10	0.99%
2290	2,722,901	1.22%	6	0.59%
4703	2,401,382	1.08%	7	0.69%
5125	2,398,664	1.08%	9	0.89%
6065	2,102,934	0.95%	5	0.49%
6107	2,066,139	0.93%	7	0.69%
4122	2,028,028	0.91%	6	0.59%
6164	1,993,478	0.90%	6	0.59%
6028	1,993,164	0.90%	4	0.39%
6062	1,973,346	0.89%	5	0.49%
<b>Total</b>	<b>22,804,029</b>	<b>10.26%</b>	<b>65</b>	<b>6.41%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	222,358,885	100.00%	1,014	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>



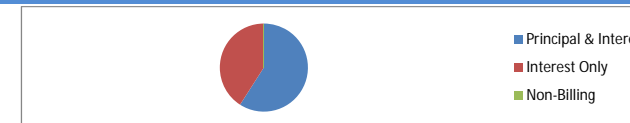
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	222,358,885	100.00%	1,014	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	131,272,596	59.04%	613	60.45%
Interest Only	91,086,289	40.96%	401	39.55%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>



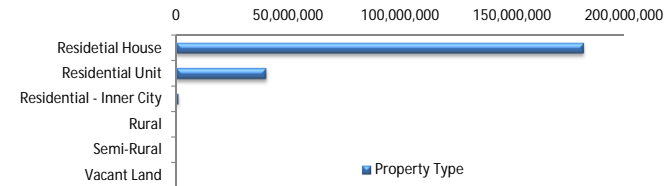
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	222,358,885	100.00%	1,014	100.00%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>



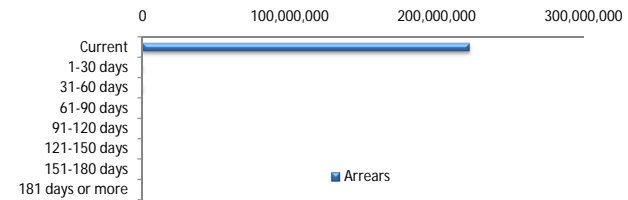
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	181,837,913	81.78%	602	80.81%
Residential Unit	39,765,288	17.88%	141	18.93%
Residential - Inner City	755,685	0.34%	2	0.27%
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>222,358,885</b>	<b>100.00%</b>	<b>745</b>	<b>100.00%</b>



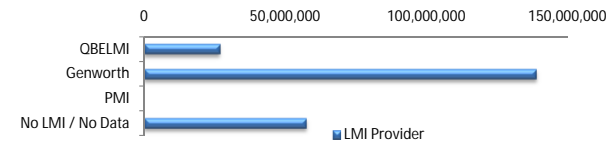
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	221,687,260	99.70%	1,012	99.80%
1-30 days	339,435	0.15%	1	0.10%
31-60 days	332,190	0.15%	1	0.10%
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>222,358,885</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>



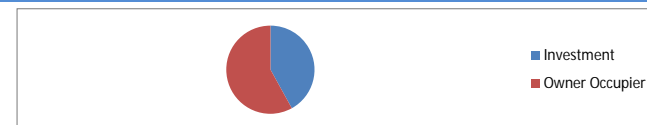
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	26,596,928	11.96%	71	9.53%
Genworth	138,603,808	62.33%	482	64.70%
PMI	0	0.00%	0	0.00%
No LMI / No Data	57,158,150	25.71%	192	25.77%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>745</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	93,216,937	41.92%	380	37.48%
Owner Occupier	129,141,948	58.08%	634	62.52%
<b>Total</b>	<b>222,358,885</b>	<b>100.00%</b>	<b>1,014</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