

**AFG Series 2016-1  
Collateral Report**



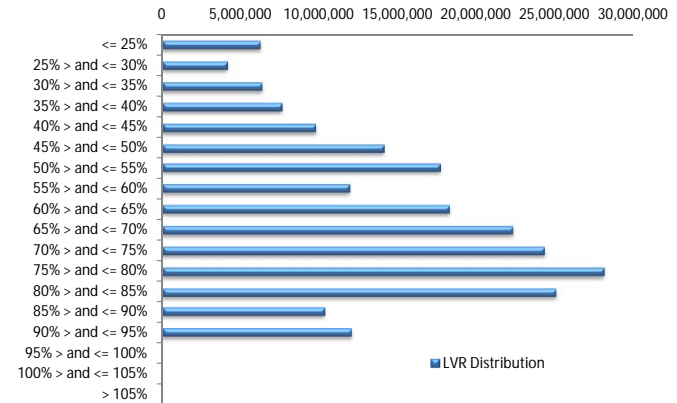
Model Period	12
Collection Period Start	01-Oct-17
Collection Period End	31-Oct-17
No. of Days	31
Interest Period Start	16-Oct-17
Interest Period End	13-Nov-17
No. of Days	29
Determination Date	09-Nov-17
Payment Date	14-Nov-17

**Pool Statistics**

Closing Balance of Mortgages	218,248,534
No. of Loans (Unconsolidated)	981
No. of Loans (Consolidated)	733
Average Loan Size (Unconsolidated)	222,476
Average Loan Size (Consolidated)	297,747
Largest Loan Size (Unconsolidated)	800,238
Largest Loan Size (Consolidated)	1,059,940
Smallest Loan Size (Unconsolidated)	(33,612)
Smallest Loan Size (Consolidated)	(33,612)
Weighted Average Interest Rate	4.55%
Weighted Average LVR	64.46%
Weighted Average Seasoning	37.42
Weighted Average Remaining Term	316.48

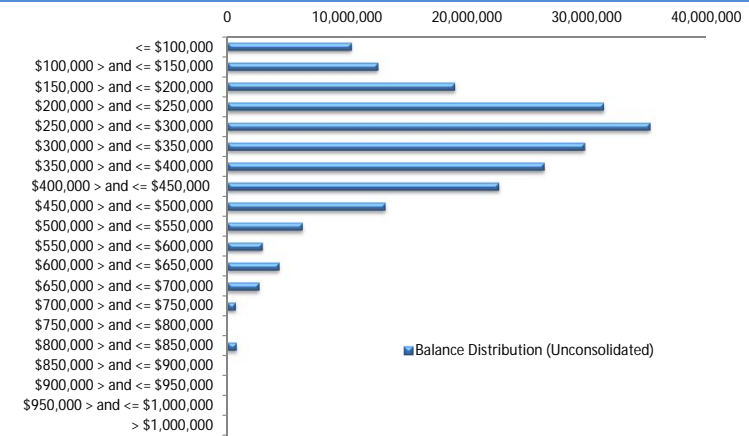
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,272,972	2.87%	56	7.64%
25% > and <= 30%	4,165,900	1.91%	27	3.68%
30% > and <= 35%	6,373,870	2.92%	30	4.09%
35% > and <= 40%	7,627,113	3.49%	35	4.77%
40% > and <= 45%	9,783,321	4.48%	39	5.32%
45% > and <= 50%	14,103,536	6.46%	51	6.96%
50% > and <= 55%	17,674,912	8.10%	56	7.64%
55% > and <= 60%	11,921,535	5.46%	35	4.77%
60% > and <= 65%	18,261,324	8.37%	60	8.19%
65% > and <= 70%	22,300,566	10.22%	60	8.19%
70% > and <= 75%	24,298,365	11.13%	67	9.14%
75% > and <= 80%	28,086,062	12.87%	80	10.91%
80% > and <= 85%	25,040,962	11.47%	68	9.28%
85% > and <= 90%	10,306,508	4.72%	34	4.64%
90% > and <= 95%	12,031,590	5.51%	35	4.77%
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>218,248,534</b>	<b>100.00%</b>	<b>733</b>	<b>100.00%</b>



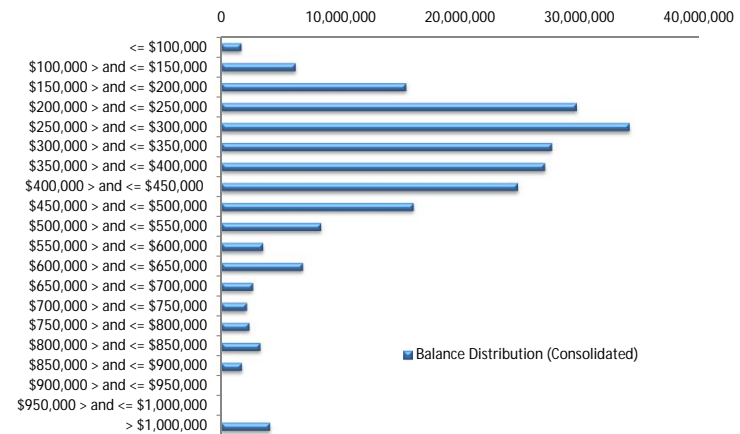
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,354,545	4.74%	231	23.55%
\$100,000 > and <= \$150,000	12,569,168	5.76%	99	10.09%
\$150,000 > and <= \$200,000	18,970,638	8.69%	109	11.11%
\$200,000 > and <= \$250,000	31,364,476	14.37%	139	14.17%
\$250,000 > and <= \$300,000	35,208,430	16.13%	128	13.05%
\$300,000 > and <= \$350,000	29,762,998	13.64%	92	9.38%
\$350,000 > and <= \$400,000	26,396,280	12.09%	71	7.24%
\$400,000 > and <= \$450,000	22,622,297	10.37%	54	5.50%
\$450,000 > and <= \$500,000	13,191,924	6.04%	28	2.85%
\$500,000 > and <= \$550,000	6,304,359	2.89%	12	1.22%
\$550,000 > and <= \$600,000	2,948,192	1.35%	5	0.51%
\$600,000 > and <= \$650,000	4,347,589	1.99%	7	0.71%
\$650,000 > and <= \$700,000	2,687,894	1.23%	4	0.41%
\$700,000 > and <= \$750,000	719,504	0.33%	1	0.10%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	800,238	0.37%	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>218,248,534</b>	<b>100.00%</b>	<b>981</b>	<b>100.00%</b>



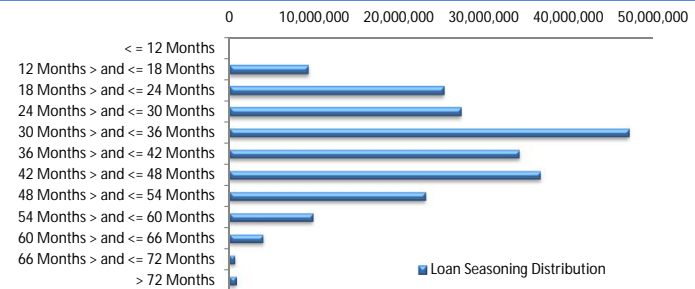
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,697,761	0.78%	36	4.91%
\$100,000 > and <= \$150,000	6,251,439	2.86%	48	6.55%
\$150,000 > and <= \$200,000	15,492,665	7.10%	89	12.14%
\$200,000 > and <= \$250,000	29,767,677	13.64%	132	18.01%
\$250,000 > and <= \$300,000	34,178,484	15.66%	124	16.92%
\$300,000 > and <= \$350,000	27,683,886	12.68%	85	11.60%
\$350,000 > and <= \$400,000	27,106,828	12.42%	73	9.96%
\$400,000 > and <= \$450,000	24,838,789	11.38%	59	8.05%
\$450,000 > and <= \$500,000	16,105,936	7.38%	34	4.64%
\$500,000 > and <= \$550,000	8,386,733	3.84%	16	2.18%
\$550,000 > and <= \$600,000	3,520,225	1.61%	6	0.82%
\$600,000 > and <= \$650,000	6,854,330	3.14%	11	1.50%
\$650,000 > and <= \$700,000	2,687,894	1.23%	4	0.55%
\$700,000 > and <= \$750,000	2,173,453	1.00%	3	0.41%
\$750,000 > and <= \$800,000	2,370,974	1.09%	3	0.41%
\$800,000 > and <= \$850,000	3,288,968	1.51%	4	0.55%
\$850,000 > and <= \$900,000	1,741,883	0.80%	2	0.27%
\$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	4,100,612	1.88%	4	0.55%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>733</b>	<b>100.00%</b>



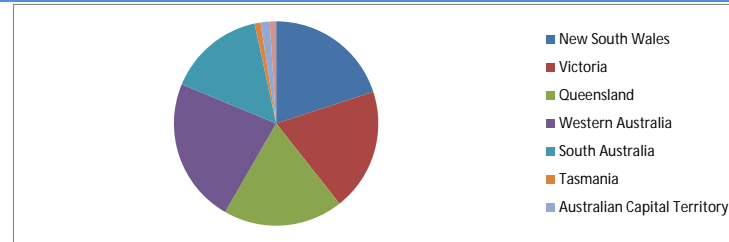
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	9,309,809	4.27%	32	3.26%
18 Months > and <= 24 Months	25,186,065	11.54%	104	10.60%
24 Months > and <= 30 Months	27,288,225	12.50%	122	12.44%
30 Months > and <= 36 Months	47,054,593	21.56%	222	22.63%
36 Months > and <= 42 Months	34,146,904	15.65%	159	16.21%
42 Months > and <= 48 Months	36,645,525	16.79%	161	16.41%
48 Months > and <= 54 Months	23,100,475	10.58%	115	11.72%
54 Months > and <= 60 Months	9,871,770	4.52%	43	4.38%
60 Months > and <= 66 Months	4,045,741	1.85%	16	1.63%
66 Months > and <= 72 Months	709,391	0.33%	3	0.31%
> 72 Months	890,036	0.41%	4	0.41%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>981</b>	<b>100.00%</b>



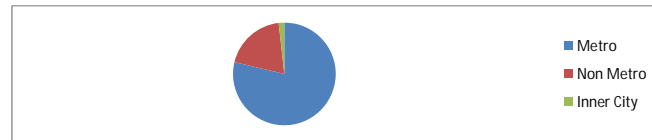
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	43,632,746	19.99%	132	18.01%
Victoria	42,261,932	19.36%	149	20.33%
Queensland	41,358,602	18.95%	141	19.24%
Western Australia	50,017,217	22.92%	145	19.78%
South Australia	33,584,082	15.39%	136	18.55%
Tasmania	2,038,895	0.93%	9	1.23%
Australian Capital Territory	3,181,966	1.46%	13	1.77%
Northern Territory	2,173,094	1.00%	8	1.09%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>733</b>	<b>100.00%</b>



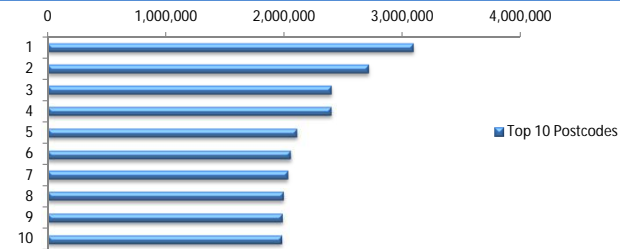
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	171,854,524	78.74%	567	77.35%
Non Metro	42,417,370	19.44%	154	21.01%
Inner City	3,976,640	1.82%	12	1.64%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>733</b>	<b>100.00%</b>



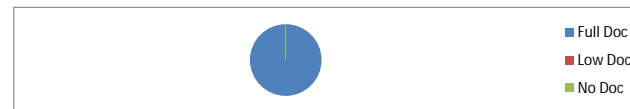
### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,089,720	1.42%	10	1.02%
2290	2,712,587	1.24%	6	0.61%
5125	2,392,254	1.10%	9	0.92%
4703	2,390,234	1.10%	7	0.71%
6065	2,101,309	0.96%	5	0.51%
6107	2,048,149	0.94%	7	0.71%
4122	2,032,301	0.93%	6	0.61%
6028	1,992,433	0.91%	4	0.41%
6164	1,982,151	0.91%	6	0.61%
6062	1,977,098	0.91%	5	0.51%
<b>Total</b>	<b>22,718,236</b>	<b>10.41%</b>	<b>65</b>	<b>6.63%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	218,248,534	100.00%	981	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>981</b>	<b>100.00%</b>



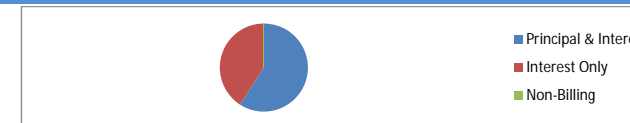
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	218,248,534	100.00%	981	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>981</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	128,891,220	59.06%	596	60.75%
Interest Only	89,357,314	40.94%	385	39.25%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>981</b>	<b>100.00%</b>



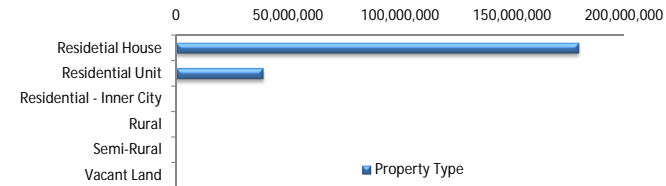
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	218,248,534	100.00%	981	100.00%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>981</b>	<b>100.00%</b>



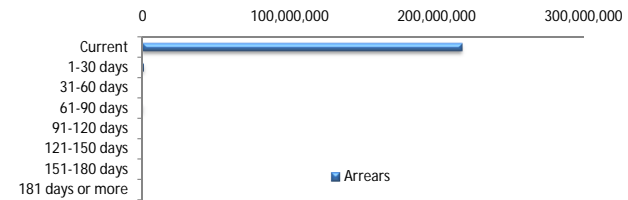
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	179,545,694	82.27%	595	81.17%
Residential Unit	38,702,840	17.73%	138	18.83%
Residential - Inner City	0	0.00%	0	0.00%
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>218,248,534</b>	<b>100.00%</b>	<b>733</b>	<b>100.00%</b>



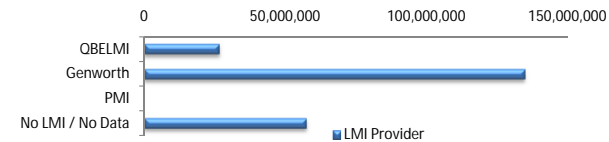
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	216,797,331	99.34%	976	99.49%
1-30 days	1,116,958	0.51%	4	0.41%
31-60 days	0	0.00%	0	0.00%
61-90 days	334,245	0.15%	1	0.10%
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>218,248,534</b>	<b>100.00%</b>	<b>981</b>	<b>100.00%</b>



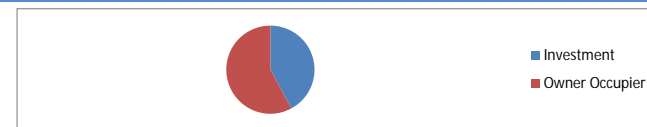
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	26,325,804	12.06%	70	9.55%
Genworth	134,731,181	61.73%	471	64.26%
PMI	0	0.00%	0	0.00%
No LMI / No Data	57,191,549	26.20%	192	26.19%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>733</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	92,045,377	42.17%	375	38.23%
Owner Occupier	126,203,156	57.83%	606	61.77%
<b>Total</b>	<b>218,248,534</b>	<b>100.00%</b>	<b>981</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