#### AFG Series 2016-1 Collateral Report

| Model Period            | 15        |
|-------------------------|-----------|
| Collection Period Start | 01-Jan-18 |
| Collection Period End   | 31-Jan-18 |
| No. of Days             | 31        |
| Interest Period Start   | 15-Jan-18 |
| Interest Period End     | 13-Feb-18 |
| No. of Days             | 30        |
| Determination Date      | 09-Feb-18 |
| Payment Date            | 14-Feb-18 |

### **Pool Statistics**

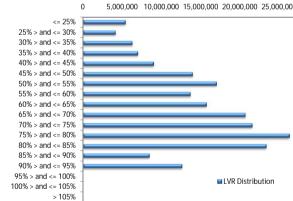
| Closing Balance of Mortgages        | 204,893,100 |
|-------------------------------------|-------------|
| No. of Loans (Unconsolidated)       | 934         |
| No. of Loans (Consolidated)         | 697         |
| Average Loan Size (Unconsolidated)  | 219,372     |
| Average Loan Size (Consolidated)    | 293,964     |
| Largest Loan Size (Unconsolidated)  | 710,897     |
| Largest Loan Size (Consolidated)    | 1,059,841   |
| Smallest Loan Size (Unconsolidated) | (5,067)     |
| Smallest Loan Size (Consolidated)   | (267)       |
| Weighted Average Interest Rate      | 4.55%       |
| Weighted Average LVR                | 64.39%      |
| Weighted Average Seasoning          | 40.44       |
| Weighted Average Remaining Term     | 313.48      |

### LVR Distribution

| Current LTV        | Balance     | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|-------------|-----------|----------------------|--------------|
| <= 25%             | 5,398,426   | 2.63%     | 57                   | 8.18%        |
| 25% > and <= 30%   | 4,137,183   | 2.02%     | 26                   | 3.73%        |
| 30% > and <= 35%   | 6,253,736   | 3.05%     | 31                   | 4.45%        |
| 35% > and <= 40%   | 6,948,149   | 3.39%     | 30                   | 4.30%        |
| 40% > and <= 45%   | 8,967,342   | 4.38%     | 38                   | 5.45%        |
| 45% > and <= 50%   | 13,911,280  | 6.79%     | 51                   | 7.32%        |
| 50% > and <= 55%   | 17,029,501  | 8.31%     | 52                   | 7.46%        |
| 55% > and <= 60%   | 13,684,421  | 6.68%     | 42                   | 6.03%        |
| 60% > and <= 65%   | 15,732,941  | 7.68%     | 51                   | 7.32%        |
| 65% > and <= 70%   | 20,682,712  | 10.09%    | 58                   | 8.32%        |
| 70% > and <= 75%   | 21,550,160  | 10.52%    | 58                   | 8.32%        |
| 75% > and <= 80%   | 26,289,783  | 12.83%    | 75                   | 10.76%       |
| 80% > and <= 85%   | 23,332,877  | 11.39%    | 65                   | 9.33%        |
| 85% > and <= 90%   | 8,420,072   | 4.11%     | 27                   | 3.87%        |
| 90% > and <= 95%   | 12,554,516  | 6.13%     | 36                   | 5.16%        |
| 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%        |
| Total              | 204,893,100 | 100.00%   | 697                  | 100.00%      |

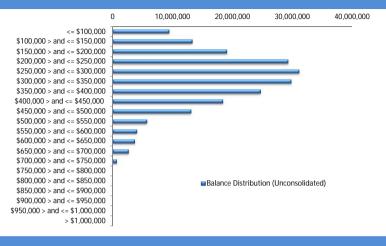
5,000,000 10,000,000 15,000,000 20,000,000 25,000,000 30,000,000

AFG Perpetual



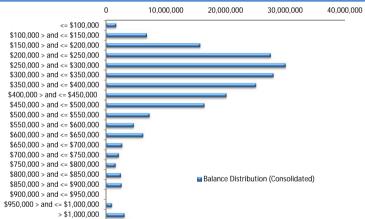
#### **Balance Distribution (Unconsolidated)**

| Current Balance                | Balance     | % Balance | Loan Count | % Loan Count |
|--------------------------------|-------------|-----------|------------|--------------|
| <= \$100,000                   | 9,430,361   | 4.60%     | 219        | 23.45%       |
| \$100,000 > and <= \$150,000   | 13,292,649  | 6.49%     | 105        | 11.24%       |
| \$150,000 > and <= \$200,000   | 19,050,482  | 9.30%     | 109        | 11.67%       |
| \$200,000 > and <= \$250,000   | 29,237,967  | 14.27%    | 129        | 13.81%       |
| \$250,000 > and <= \$300,000   | 31,064,590  | 15.16%    | 113        | 12.10%       |
| \$300,000 > and <= \$350,000   | 29,733,916  | 14.51%    | 92         | 9.85%        |
| \$350,000 > and <= \$400,000   | 24,658,457  | 12.03%    | 66         | 7.07%        |
| \$400,000 > and <= \$450,000   | 18,385,002  | 8.97%     | 44         | 4.71%        |
| \$450,000 > and <= \$500,000   | 13,092,333  | 6.39%     | 28         | 3.00%        |
| \$500,000 > and <= \$550,000   | 5,736,681   | 2.80%     | 11         | 1.18%        |
| \$550,000 > and <= \$600,000   | 4,074,055   | 1.99%     | 7          | 0.75%        |
| \$600,000 > and <= \$650,000   | 3,726,223   | 1.82%     | 6          | 0.64%        |
| \$650,000 > and <= \$700,000   | 2,699,486   | 1.32%     | 4          | 0.43%        |
| \$700,000 > and <= \$750,000   | 710,897     | 0.35%     | 1          | 0.11%        |
| \$750,000 > and <= \$800,000   | 0           | 0.00%     | 0          | 0.00%        |
| \$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%        |
| Total                          | 204,893,100 | 100.00%   | 934        | 100.00%      |



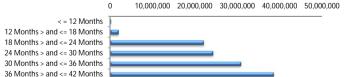
### Balance Distribution (Consolidated)

| Current Balance                | Balance     | % Balance | Loan Count | % Loan Count |
|--------------------------------|-------------|-----------|------------|--------------|
| <= \$100,000                   | 1,695,639   | 0.83%     | 38         | 5.45%        |
| \$100,000 > and <= \$150,000   | 6,832,965   | 3.33%     | 52         | 7.46%        |
| \$150,000 > and <= \$200,000   | 15,715,413  | 7.67%     | 90         | 12.91%       |
| \$200,000 > and <= \$250,000   | 27,483,977  | 13.41%    | 121        | 17.36%       |
| \$250,000 > and <= \$300,000   | 29,967,484  | 14.63%    | 109        | 15.64%       |
| \$300,000 > and <= \$350,000   | 27,947,347  | 13.64%    | 86         | 12.34%       |
| \$350,000 > and <= \$400,000   | 25,032,503  | 12.22%    | 67         | 9.61%        |
| \$400,000 > and <= \$450,000   | 20,095,257  | 9.81%     | 48         | 6.89%        |
| \$450,000 > and <= \$500,000   | 16,417,109  | 8.01%     | 35         | 5.02%        |
| \$500,000 > and <= \$550,000   | 7,265,935   | 3.55%     | 14         | 2.01%        |
| \$550,000 > and <= \$600,000   | 4,641,563   | 2.27%     | 8          | 1.15%        |
| \$600,000 > and <= \$650,000   | 6,199,163   | 3.03%     | 10         | 1.43%        |
| \$650,000 > and <= \$700,000   | 2,699,486   | 1.32%     | 4          | 0.57%        |
| \$700,000 > and <= \$750,000   | 2,138,146   | 1.04%     | 3          | 0.43%        |
| \$750,000 > and <= \$800,000   | 1,590,929   | 0.78%     | 2          | 0.29%        |
| \$800,000 > and <= \$850,000   | 2,484,037   | 1.21%     | 3          | 0.43%        |
| \$850,000 > and <= \$900,000   | 2,602,176   | 1.27%     | 3          | 0.43%        |
| \$900,000 > and <= \$950,000   | 0           | 0.00%     | 0          | 0.00%        |
| \$950,000 > and <= \$1,000,000 | 991,519     | 0.48%     | 1          | 0.14%        |
| > \$1,000,000                  | 3,092,451   | 1.51%     | 3          | 0.43%        |
| Total                          | 204,893,100 | 100.00%   | 697        | 100.00%      |



## Loan Seasoning Distribution

| Seasoning (Months)           | Balance     | % Balance | Loan Count | % Loan Count |
|------------------------------|-------------|-----------|------------|--------------|
| < = 12 Months                | 165,763     | 0.08%     | 1          | 0.11%        |
| 12 Months > and <= 18 Months | 1,889,226   | 0.92%     | 7          | 0.75%        |
| 18 Months > and <= 24 Months | 21,941,103  | 10.71%    | 77         | 8.24%        |
| 24 Months > and <= 30 Months | 24,140,733  | 11.78%    | 108        | 11.56%       |
| 30 Months > and <= 36 Months | 30,810,471  | 15.04%    | 150        | 16.06%       |
| 36 Months > and <= 42 Months | 38,497,729  | 18.79%    | 187        | 20.02%       |
| 42 Months > and <= 48 Months | 30,596,491  | 14.93%    | 134        | 14.35%       |
| 48 Months > and <= 54 Months | 34,525,842  | 16.85%    | 162        | 17.34%       |
| 54 Months > and <= 60 Months | 13,021,113  | 6.36%     | 68         | 7.28%        |
| 60 Months > and <= 66 Months | 5,467,202   | 2.67%     | 26         | 2.78%        |
| 66 Months > and <= 72 Months | 2,465,885   | 1.20%     | 8          | 0.86%        |
| > 72 Months                  | 1,371,544   | 0.67%     | 6          | 0.64%        |
| Total                        | 204,893,100 | 100.00%   | 934        | 100.00%      |



Loan Seasoning Distribution

42 Months > and <= 48 Months 48 Months > and <= 54 Months 54 Months > and <= 60 Months 60 Months > and <= 66 Months 66 Months > and <= 72 Months

> 72 Months 🛓

### Geographic Distribution

| risdiction State  | Balance   | % Balance  | Loan Count (Consol.)                 | % Loan Count  |   |
|---|---|--|--------------------------------------|---|---|
| ew South Wales  | 40,237,151  | 19.64%   | 122                                  | 17.50%  | New South Wales                           |
| ictoria   | 38,675,873  | 18.88%   | 138                                  | 19.80%  | Victoria                                  |
| lueensland  | 39,379,243  | 19.22%   | 136                                  | 19.50%  |   |
| Vestern Australia   | 48,908,208  | 23.87%   | 130                                  | 20.37%  |   |
| South Australia   | 31,149,881  | 15.20%   | 142                                  | 18.65%  | Western Australia                         |
| Tasmania  | 2,027,715   | 0.99%  | 9                                    | 1.29%   |   |
| Australian Capital Territory  | 2,027,715   | 1.15%  | 9<br>12                              | 1.29%   | South Australia                           |
|   |   |  | 8                                    | 1.12%   | Tasmania                                  |
| Northern Territory  | 2,168,048   | 1.06%  |                                      |   |   |
| No Data   | 0   | 0.00%  | 0                                    | 0.00%   | Australian Capital Territory              |
| Total   | 204,893,100   | 100.00%  | 697                                  | 100.00%   |   |
| ality   |   |  |                                      |   |   |
| S&P Category  | Balance   | % Balance  | Loan Count (Consol.)                 | % Loan Count  |   |
| Vetro   | 161,276,219   | 78.71%   | 539                                  | 77.33%  | Metro                                     |
| Non Metro   | 39,665,460  | 19.36%   | 146                                  | 20.95%  |   |
| Inner City  | 3,951,421   | 1.93%  | 12                                   | 1.72%   | Non Metro                                 |
| No Data   | 0   | 0.00%  | 0                                    | 0.00%   | Inner City                                |
| Total   | 204,893,100   | 100.00%  | 697                                  | 100.00%   |   |
| o 10 Postcodes  |   |  |                                      |   |   |
| Destanda  | Delenet   | 0/ Deler   | Lean Count (Conort)                  | 0/ Lean Court   | 0 1,000,000 2,000,000 3,000,000 4,000,000 |
| Postcode  | Balance   | % Balance  | Loan Count (Consol.)                 | % Loan Count  |   |
| 6030  | 3,043,382   | 1.49%  | 10                                   | 1.07%   |   |
| 4703  | 2,380,389   | 1.16%  | 7                                    | 0.75%   | 2   |
| 5125  | 2,363,245   | 1.15%  | 9                                    | 0.96%   | 3   |
| 2290  | 2,331,748   | 1.14%  | 5                                    | 0.54%   | 4   |
| 6065  | 2,098,975   | 1.02%  | 5                                    | 0.54%   | 5 Top 10 Postcodes                        |
| 6107  | 2,021,077   | 0.99%  | 7                                    | 0.75%   | 6   |
| 6028  | 1,981,289   | 0.97%  | 4                                    | 0.43%   | 7   |
| 6062  | 1,974,970   | 0.96%  | 5                                    | 0.54%   |   |
| 6164  | 1,961,500   | 0.96%  | 6                                    | 0.64%   | 8   |
| 5159  | 1,898,032   | 0.93%  | 5                                    | 0.54%   | 9   |
| Total   | 22,054,607  | 10.76%   | 63                                   | 6.75%   | 10  |
| cumentation   |   |  |                                      |   |   |
| Document Type   | Balance   | % Balance  | Loan Count                           | % Loan Count  | Full Doc                                  |
| Full Doc  | 204,893,100   | 100.00%  | 934                                  | 100.00%   |   |
| Low Doc   | 204,000,100   | 0.00%  | 0                                    | 0.00%   | Low Doc                                   |
| No Doc  | 0   | 0.00%  | 0                                    | 0.00%   |   |
| Total   | 204,893,100   | 100.00%  | 934                                  | 100.00%   | No Doc                                    |
|   | 204,000,100   | 100.0076   |                                      | 100.0076  |   |
| te Type   |   |  |                                      |   |   |
|   |   |  |                                      | % Loan Count  |   |
| Rate Type   | Balance   | % Balance  | Loan Count                           |   |   |
| Rate Type<br>Variable Rate  | Balance<br>204,893,100                                    | 100.00%  | Loan Count<br>934                    | 100.00%   | Variable Rate                             |
| Rate Type<br>Variable Rate<br>Fixed Rate  | 204,893,100<br>0  | 100.00%<br>0.00%                                   | 934<br>0                             | 100.00%<br>0.00%                                      | Variable Rate Fixed Rate                  |
|   | 204,893,100   | 100.00%  | 934                                  | 100.00%   |   |
| Rate Type<br>Variable Rate<br>Fixed Rate<br>Total   | 204,893,100<br>0  | 100.00%<br>0.00%                                   | 934<br>0                             | 100.00%<br>0.00%                                      |   |
| Rate Type<br>Variable Rate<br>Tixed Rate<br>Total<br>Dayment Type   | 204,893,100<br>0<br><b>204,893,100</b>                    | 100.00%<br>0.00%<br><b>100.00%</b>                 | 934<br>0<br><b>934</b>               | 100.00%<br>0.00%<br><b>100.00%</b>                    | ■ Fixed Rate                              |
| Rate Type<br>Variable Rate<br>Fixed Rate<br>Total<br>Dayment Type<br>Repayment Type                         | 204,893,100<br>0<br>204,893,100<br>Balance                | 100.00%<br>0.00%<br>100.00%                        | 934<br>0<br>934<br>Loan Count        | 100.00%<br>0.00%<br>100.00%<br>% Loan Count           |   |
| Rate Type<br>Variable Rate<br>Fixed Rate<br>Total<br>payment Type<br>Repayment Type<br>Principal & Interest | 204,893,100<br>0<br>204,893,100<br>Balance<br>121,150,492 | 100.00%<br>0.00%<br>100.00%<br>% Balance<br>59.13% | 934<br>0<br>934<br>Loan Count<br>572 | 100.00%<br>0.00%<br>100.00%<br>% Loan Count<br>61.24% | Fixed Rate      Principal & Interest      |
| Rate Type<br>Variable Rate<br>Fixed Rate<br>Total<br>payment Type<br>Repayment Type                         | 204,893,100<br>0<br>204,893,100<br>Balance                | 100.00%<br>0.00%<br>100.00%                        | 934<br>0<br>934<br>Loan Count        | 100.00%<br>0.00%<br>100.00%<br>% Loan Count           | ■ Fixed Rate                              |

## Loan Type

| Product Category | Balance     | % Balance | Loan Count | % Loan Count |
|------------------|-------------|-----------|------------|--------------|
| Line of Credit   | 0           | 0.00%     | 0          | 0.00%        |
| Term Loan        | 204,893,100 | 100.00%   | 934        | 100.00%      |
| Total            | 204,893,100 | 100.00%   | 934        | 100.00%      |

## Property Type

| Property Type            | Balance     | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|-------------|-----------|----------------------|--------------|
| Residetial House         | 167,620,548 | 81.81%    | 564                  | 80.92%       |
| Residential Unit         | 37,272,552  | 18.19%    | 133                  | 19.08%       |
| 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%        |
| Total                    | 204,893,100 | 100.00%   | 697                  | 100.00%      |

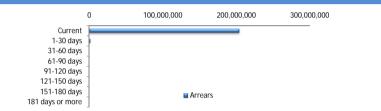




# 0 50,000,000 100,000,000 150,000,000 200,000 Residential Unit Residential - Inner City Rural Semi-Rural Vacant Land

### Arrears

| Arrears Band     | Balance     | % Balance | Loan Count | % Loan Count |
|------------------|-------------|-----------|------------|--------------|
| Current          | 203,421,915 | 99.28%    | 930        | 99.57%       |
| 1-30 days        | 1,471,185   | 0.72%     | 4          | 0.43%        |
| 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%        |
| Total            | 204.893.100 | 100.00%   | 934        | 100.00%      |

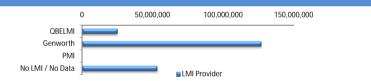


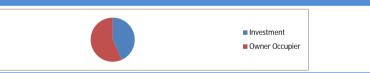
## LMI Provider

| LMI Provider     | Balance     | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|-------------|-----------|----------------------|--------------|
| QBELMI           | 24,923,070  | 12.16%    | 66                   | 9.47%        |
| Genworth         | 126,891,272 | 61.93%    | 447                  | 64.13%       |
| PMI              | 0           | 0.00%     | 0                    | 0.00%        |
| No LMI / No Data | 53,078,758  | 25.91%    | 184                  | 26.40%       |
| Total            | 204,893,100 | 100.00%   | 697                  | 100.00%      |

### Property Occupancy

| Property Occupancy | Balance     | % Balance | Loan Count | % Loan Count |
|--------------------|-------------|-----------|------------|--------------|
| Investment         | 88,729,839  | 43.31%    | 363        | 38.87%       |
| Owner Occupier     | 116,163,261 | 56.69%    | 571        | 61.13%       |
| Total              | 204,893,100 | 100.00%   | 934        | 100.00%      |





## 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          |