

**AFG Series 2016-1  
Collateral Report**



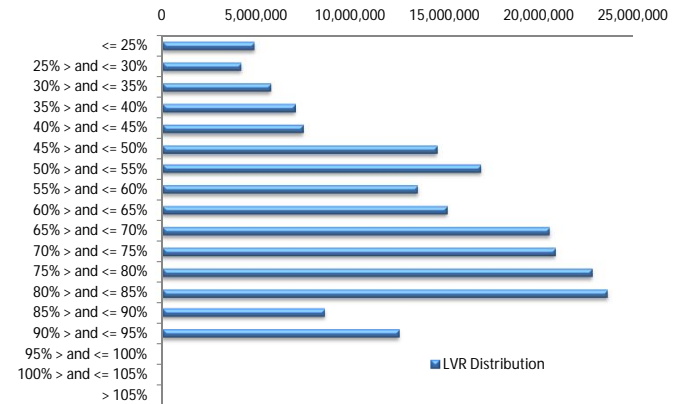
Model Period	16
Collection Period Start	01-Feb-18
Collection Period End	28-Feb-18
No. of Days	28
Interest Period Start	14-Feb-18
Interest Period End	13-Mar-18
No. of Days	28
Determination Date	08-Mar-18
Payment Date	14-Mar-18

**Pool Statistics**

Closing Balance of Mortgages	198,440,391
No. of Loans (Unconsolidated)	914
No. of Loans (Consolidated)	679
Average Loan Size (Unconsolidated)	217,112
Average Loan Size (Consolidated)	292,254
Largest Loan Size (Unconsolidated)	708,305
Largest Loan Size (Consolidated)	1,059,477
Smallest Loan Size (Unconsolidated)	(88,061)
Smallest Loan Size (Consolidated)	(88,061)
Weighted Average Interest Rate	4.54%
Weighted Average LVR	64.41%
Weighted Average Seasoning	41.21
Weighted Average Remaining Term	312.68

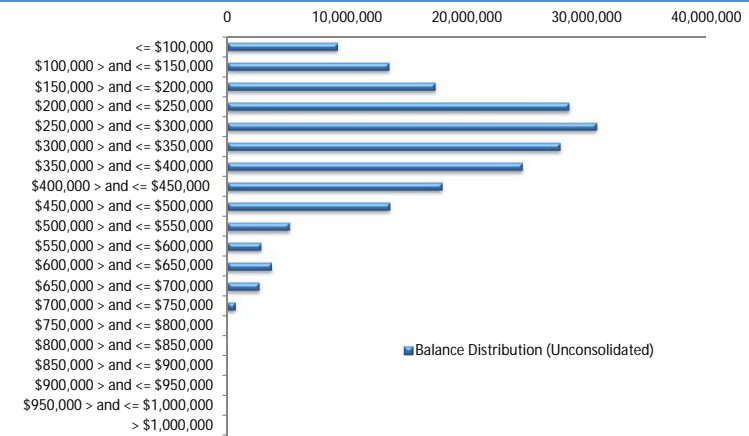
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,894,710	2.47%	57	8.39%
25% > and <= 30%	4,192,920	2.11%	25	3.68%
30% > and <= 35%	5,763,030	2.90%	29	4.27%
35% > and <= 40%	7,050,918	3.55%	31	4.57%
40% > and <= 45%	7,464,772	3.76%	32	4.71%
45% > and <= 50%	14,558,542	7.34%	53	7.81%
50% > and <= 55%	16,903,774	8.52%	52	7.66%
55% > and <= 60%	13,551,161	6.83%	41	6.04%
60% > and <= 65%	15,108,806	7.61%	50	7.36%
65% > and <= 70%	20,541,068	10.35%	59	8.69%
70% > and <= 75%	20,849,454	10.51%	55	8.10%
75% > and <= 80%	22,782,914	11.48%	65	9.57%
80% > and <= 85%	23,605,499	11.90%	67	9.87%
85% > and <= 90%	8,622,038	4.34%	27	3.98%
90% > and <= 95%	12,550,784	6.32%	36	5.30%
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>198,440,391</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



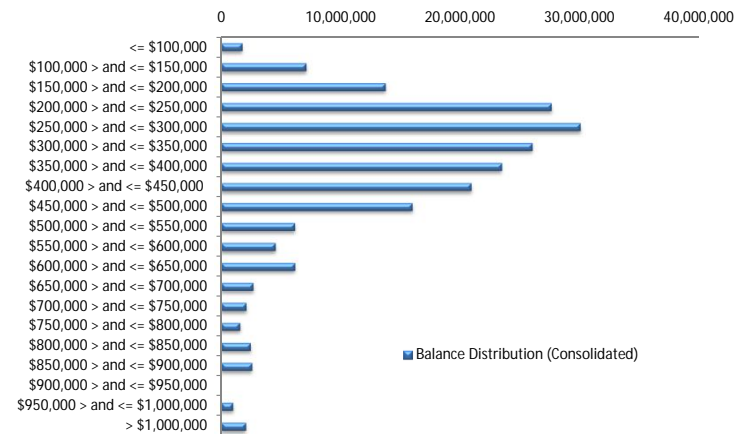
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,223,590	4.65%	221	24.18%
\$100,000 > and <= \$150,000	13,487,876	6.80%	106	11.60%
\$150,000 > and <= \$200,000	17,345,287	8.74%	99	10.83%
\$200,000 > and <= \$250,000	28,508,843	14.37%	126	13.79%
\$250,000 > and <= \$300,000	30,784,631	15.51%	112	12.25%
\$300,000 > and <= \$350,000	27,761,716	13.99%	86	9.41%
\$350,000 > and <= \$400,000	24,605,642	12.40%	66	7.22%
\$400,000 > and <= \$450,000	17,926,147	9.03%	43	4.70%
\$450,000 > and <= \$500,000	13,579,223	6.84%	29	3.17%
\$500,000 > and <= \$550,000	5,217,648	2.63%	10	1.09%
\$550,000 > and <= \$600,000	2,862,165	1.44%	5	0.55%
\$600,000 > and <= \$650,000	3,724,812	1.88%	6	0.66%
\$650,000 > and <= \$700,000	2,704,506	1.36%	4	0.44%
\$700,000 > and <= \$750,000	708,305	0.36%	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%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>914</b>	<b>100.00%</b>



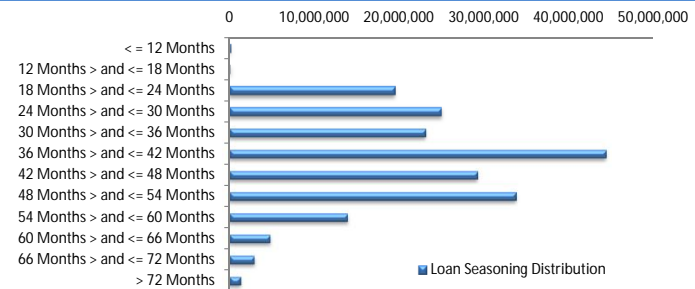
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,795,954	0.91%	40	5.89%
\$100,000 > and <= \$150,000	7,141,432	3.60%	54	7.95%
\$150,000 > and <= \$200,000	13,767,198	6.94%	79	11.63%
\$200,000 > and <= \$250,000	27,648,280	13.93%	122	17.97%
\$250,000 > and <= \$300,000	30,063,598	15.15%	109	16.05%
\$300,000 > and <= \$350,000	26,041,939	13.12%	80	11.78%
\$350,000 > and <= \$400,000	23,490,805	11.84%	63	9.28%
\$400,000 > and <= \$450,000	20,934,715	10.55%	50	7.36%
\$450,000 > and <= \$500,000	16,007,602	8.07%	34	5.01%
\$500,000 > and <= \$550,000	6,182,458	3.12%	12	1.77%
\$550,000 > and <= \$600,000	4,569,210	2.30%	8	1.18%
\$600,000 > and <= \$650,000	6,200,833	3.12%	10	1.47%
\$650,000 > and <= \$700,000	2,704,506	1.36%	4	0.59%
\$700,000 > and <= \$750,000	2,128,015	1.07%	3	0.44%
\$750,000 > and <= \$800,000	1,588,557	0.80%	2	0.29%
\$800,000 > and <= \$850,000	2,482,683	1.25%	3	0.44%
\$850,000 > and <= \$900,000	2,604,236	1.31%	3	0.44%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	999,467	0.50%	1	0.15%
> \$1,000,000	2,088,905	1.05%	2	0.29%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



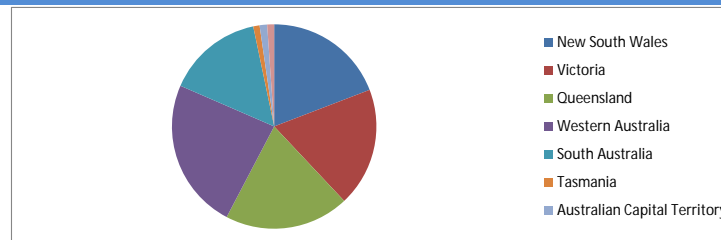
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	165,315	0.08%	1	0.11%
12 Months > and <= 18 Months	93,803	0.05%	1	0.11%
18 Months > and <= 24 Months	19,514,883	9.83%	68	7.44%
24 Months > and <= 30 Months	24,938,692	12.57%	112	12.25%
30 Months > and <= 36 Months	23,134,983	11.66%	113	12.36%
36 Months > and <= 42 Months	44,366,851	22.36%	213	23.30%
42 Months > and <= 48 Months	29,247,667	14.74%	129	14.11%
48 Months > and <= 54 Months	33,775,023	17.02%	160	17.51%
54 Months > and <= 60 Months	13,968,458	7.04%	73	7.99%
60 Months > and <= 66 Months	4,863,402	2.45%	25	2.74%
66 Months > and <= 72 Months	3,007,176	1.52%	13	1.42%
> 72 Months	1,364,139	0.69%	6	0.66%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>914</b>	<b>100.00%</b>



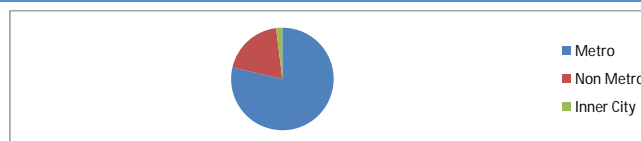
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	38,020,956	19.16%	118	17.38%
Victoria	37,366,836	18.83%	133	19.59%
Queensland	39,069,909	19.69%	135	19.88%
Western Australia	47,274,684	23.82%	137	20.18%
South Australia	30,193,204	15.22%	127	18.70%
Tasmania	2,011,627	1.01%	9	1.33%
Australian Capital Territory	2,343,618	1.18%	12	1.77%
Northern Territory	2,159,558	1.09%	8	1.18%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



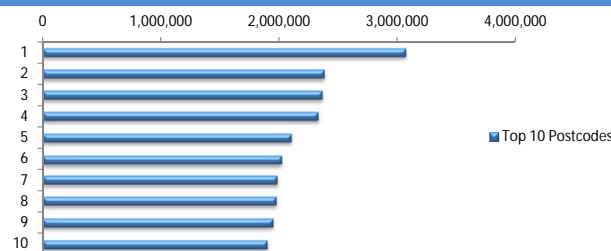
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	156,023,707	78.62%	525	77.32%
Non Metro	38,469,229	19.39%	142	20.91%
Inner City	3,947,455	1.99%	12	1.77%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,071,679	1.55%	10	1.09%
4703	2,376,584	1.20%	7	0.77%
5125	2,361,810	1.19%	9	0.98%
2290	2,323,429	1.17%	5	0.55%
6065	2,098,890	1.06%	5	0.55%
6107	2,016,261	1.02%	7	0.77%
6028	1,981,726	1.00%	4	0.44%
6062	1,975,845	1.00%	5	0.55%
6164	1,949,926	0.98%	6	0.66%
5159	1,899,331	0.96%	5	0.55%
<b>Total</b>	<b>22,055,481</b>	<b>11.11%</b>	<b>63</b>	<b>6.89%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	198,440,391	100.00%	914	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>914</b>	<b>100.00%</b>



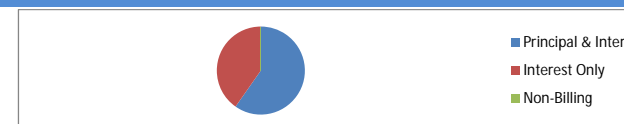
### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	198,440,391	100.00%	914	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>914</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	118,505,863	59.72%	566	61.93%
Interest Only	79,934,528	40.28%	348	38.07%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>914</b>	<b>100.00%</b>



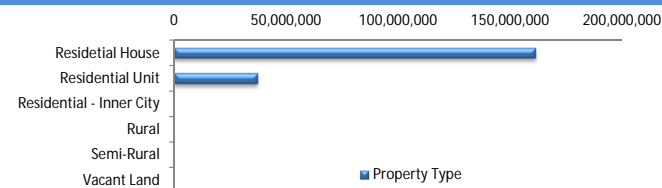
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	198,440,391	100.00%	914	100.00%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>914</b>	<b>100.00%</b>



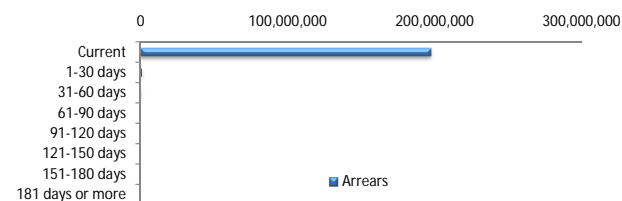
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	161,481,949	81.38%	547	80.56%
Residential Unit	36,958,442	18.62%	132	19.44%
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>198,440,391</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



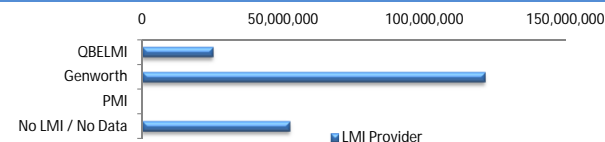
### Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	196,940,987	99.24%	909	99.45%
1-30 days	1,117,742	0.56%	4	0.44%
31-60 days	381,663	0.19%	1	0.11%
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>198,440,391</b>	<b>100.00%</b>	<b>914</b>	<b>100.00%</b>



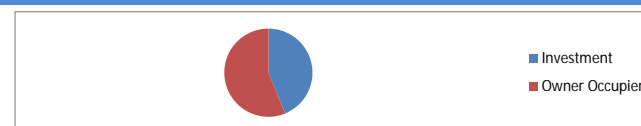
### LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	25,009,445	12.60%	66	9.72%
Genworth	121,439,648	61.20%	432	63.62%
PMI	0	0.00%	0	0.00%
No LMI / No Data	51,991,298	26.20%	181	26.66%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	86,910,987	43.80%	357	39.06%
Owner Occupier	111,529,404	56.20%	557	60.94%
<b>Total</b>	<b>198,440,391</b>	<b>100.00%</b>	<b>914</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