

**AFG Series 2016-1  
Collateral Report**



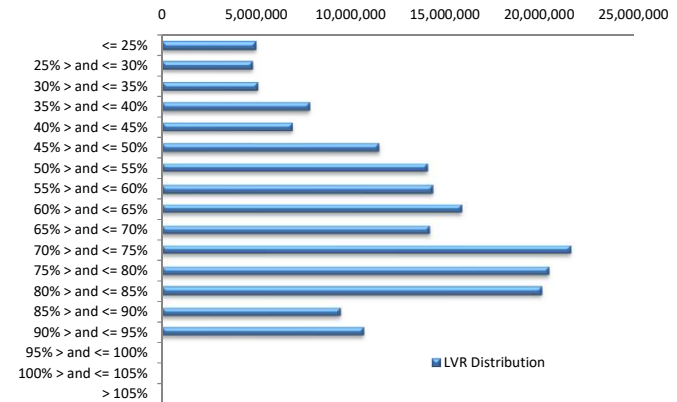
Model Period	20
Collection Period Start	01-Jun-18
Collection Period End	30-Jun-18
No. of Days	30
Interest Period Start	14-Jun-18
Interest Period End	15-Jul-18
No. of Days	32
Determination Date	11-Jul-18
Payment Date	16-Jul-18

**Pool Statistics**

Closing Balance of Mortgages	182,079,001
No. of Loans (Unconsolidated)	847
No. of Loans (Consolidated)	631
Average Loan Size (Unconsolidated)	214,969
Average Loan Size (Consolidated)	288,556
Largest Loan Size (Unconsolidated)	701,081
Largest Loan Size (Consolidated)	1,059,720
Smallest Loan Size (Unconsolidated)	(12,588)
Smallest Loan Size (Consolidated)	(14,328)
Weighted Average Interest Rate	4.53%
Weighted Average LVR	64.02%
Weighted Average Seasoning	45.02
Weighted Average Remaining Term	308.87

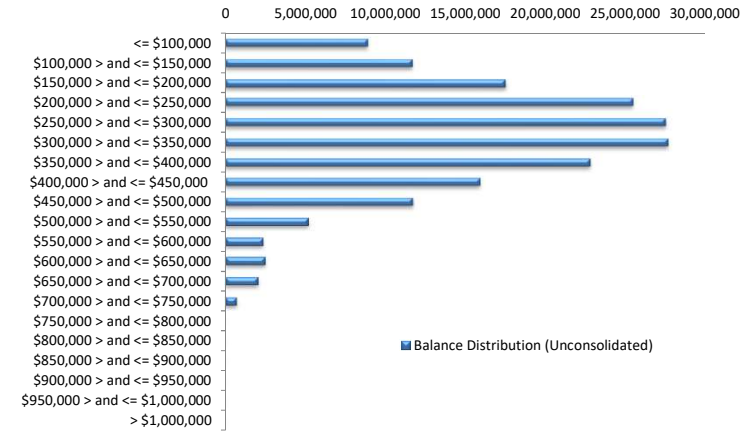
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,968,692	2.73%	62	9.83%
25% > and <= 30%	4,775,445	2.62%	27	4.28%
30% > and <= 35%	5,049,558	2.77%	25	3.96%
35% > and <= 40%	7,832,818	4.30%	34	5.39%
40% > and <= 45%	6,892,800	3.79%	30	4.75%
45% > and <= 50%	11,521,717	6.33%	42	6.66%
50% > and <= 55%	14,082,466	7.73%	43	6.81%
55% > and <= 60%	14,368,083	7.89%	44	6.97%
60% > and <= 65%	15,904,353	8.73%	50	7.92%
65% > and <= 70%	14,203,081	7.80%	40	6.34%
70% > and <= 75%	21,701,015	11.92%	60	9.51%
75% > and <= 80%	20,520,619	11.27%	58	9.19%
80% > and <= 85%	20,123,817	11.05%	57	9.03%
85% > and <= 90%	9,460,098	5.20%	29	4.60%
90% > and <= 95%	10,674,438	5.86%	30	4.75%
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>182,079,001</b>	<b>100.00%</b>	<b>631</b>	<b>100.00%</b>



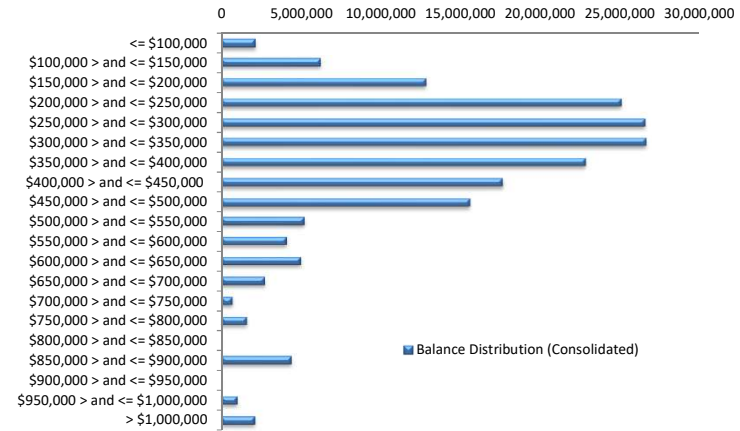
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,903,978	4.89%	211	24.91%
\$100,000 > and <= \$150,000	11,714,974	6.43%	93	10.98%
\$150,000 > and <= \$200,000	17,538,490	9.63%	99	11.69%
\$200,000 > and <= \$250,000	25,473,434	13.99%	112	13.22%
\$250,000 > and <= \$300,000	27,527,992	15.12%	100	11.81%
\$300,000 > and <= \$350,000	27,678,453	15.20%	86	10.15%
\$350,000 > and <= \$400,000	22,832,474	12.54%	61	7.20%
\$400,000 > and <= \$450,000	15,909,796	8.74%	38	4.49%
\$450,000 > and <= \$500,000	11,730,819	6.44%	25	2.95%
\$500,000 > and <= \$550,000	5,200,701	2.86%	10	1.18%
\$550,000 > and <= \$600,000	2,367,331	1.30%	4	0.47%
\$600,000 > and <= \$650,000	2,469,741	1.36%	4	0.47%
\$650,000 > and <= \$700,000	2,029,736	1.11%	3	0.35%
\$700,000 > and <= \$750,000	701,081	0.39%	1	0.12%
\$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>182,079,001</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



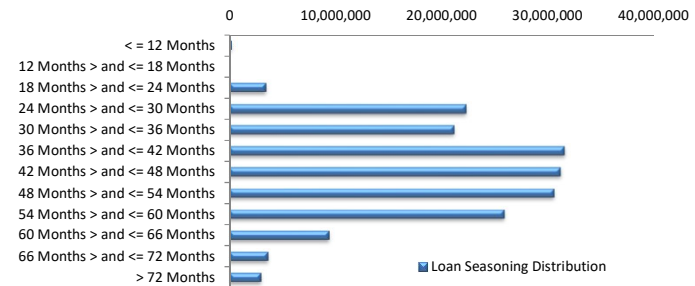
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,108,910	1.16%	46	7.29%
\$100,000 > and <= \$150,000	6,227,235	3.42%	48	7.61%
\$150,000 > and <= \$200,000	12,835,671	7.05%	73	11.57%
\$200,000 > and <= \$250,000	25,059,459	13.76%	110	17.43%
\$250,000 > and <= \$300,000	26,567,573	14.59%	96	15.21%
\$300,000 > and <= \$350,000	26,606,222	14.61%	82	13.00%
\$350,000 > and <= \$400,000	22,820,885	12.53%	61	9.67%
\$400,000 > and <= \$450,000	17,648,620	9.69%	42	6.66%
\$450,000 > and <= \$500,000	15,597,488	8.57%	33	5.23%
\$500,000 > and <= \$550,000	5,169,201	2.84%	10	1.58%
\$550,000 > and <= \$600,000	4,071,801	2.24%	7	1.11%
\$600,000 > and <= \$650,000	4,947,333	2.72%	8	1.27%
\$650,000 > and <= \$700,000	2,719,545	1.49%	4	0.63%
\$700,000 > and <= \$750,000	701,081	0.39%	1	0.16%
\$750,000 > and <= \$800,000	1,582,783	0.87%	2	0.32%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	4,346,435	2.39%	5	0.79%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	989,205	0.54%	1	0.16%
> \$1,000,000	2,079,555	1.14%	2	0.32%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>631</b>	<b>100.00%</b>



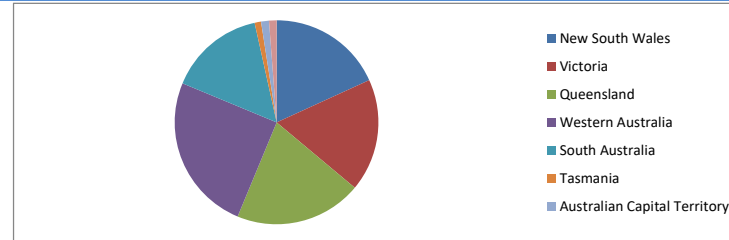
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	167,637	0.09%	1	0.12%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	3,364,253	1.85%	15	1.77%
24 Months > and <= 30 Months	22,348,817	12.27%	81	9.56%
30 Months > and <= 36 Months	21,091,724	11.58%	101	11.92%
36 Months > and <= 42 Months	31,609,779	17.36%	152	17.95%
42 Months > and <= 48 Months	31,186,693	17.13%	151	17.83%
48 Months > and <= 54 Months	30,573,089	16.79%	131	15.47%
54 Months > and <= 60 Months	25,926,538	14.24%	132	15.58%
60 Months > and <= 66 Months	9,308,390	5.11%	53	6.26%
66 Months > and <= 72 Months	3,616,444	1.99%	18	2.13%
> 72 Months	2,885,638	1.58%	12	1.42%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



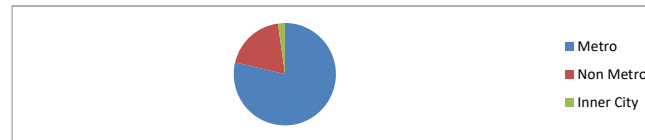
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	33,151,926	18.21%	106	16.80%
Victoria	32,586,882	17.90%	117	18.54%
Queensland	36,674,830	20.14%	126	19.97%
Western Australia	45,515,018	25.00%	132	20.92%
South Australia	27,838,458	15.29%	121	19.18%
Tasmania	1,899,993	1.04%	9	1.43%
Australian Capital Territory	2,264,523	1.24%	12	1.90%
Northern Territory	2,147,372	1.18%	8	1.27%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>631</b>	<b>100.00%</b>



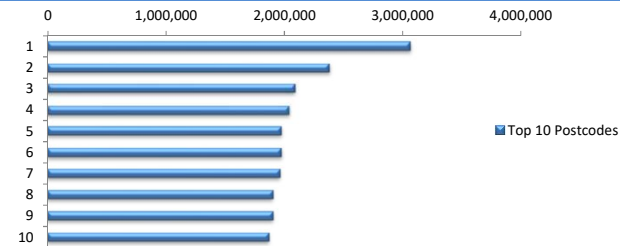
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	143,408,035	78.76%	488	77.34%
Non Metro	34,844,220	19.14%	131	20.76%
Inner City	3,826,746	2.10%	12	1.90%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>631</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,068,523	1.69%	10	1.18%
4703	2,382,128	1.31%	7	0.83%
6065	2,084,066	1.14%	5	0.59%
5125	2,034,849	1.12%	8	0.94%
6028	1,976,399	1.09%	4	0.47%
6062	1,975,548	1.08%	5	0.59%
2290	1,967,443	1.08%	4	0.47%
6164	1,905,974	1.05%	6	0.71%
5159	1,900,328	1.04%	5	0.59%
4122	1,870,176	1.03%	5	0.59%
<b>Total</b>	<b>21,165,433</b>	<b>11.62%</b>	<b>59</b>	<b>6.97%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	182,079,001	100.00%	847	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	182,079,001	100.00%	847	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	110,741,432	60.82%	539	63.64%
Interest Only	71,337,569	39.18%	308	36.36%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



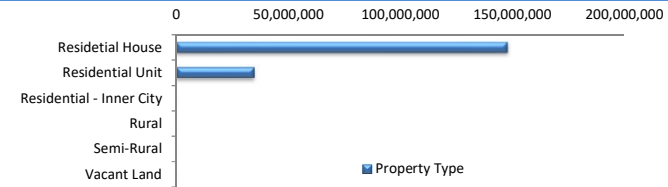
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	182,079,001	100.00%	847	100.00%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



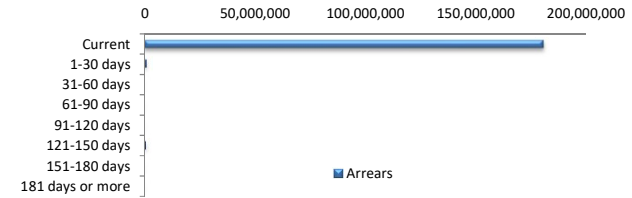
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	147,692,601	81.11%	506	80.19%
Residential Unit	34,386,400	18.89%	125	19.81%
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>182,079,001</b>	<b>100.00%</b>	<b>631</b>	<b>100.00%</b>



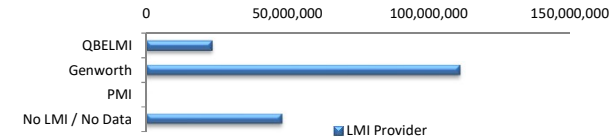
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	180,692,323	99.24%	843	99.53%
1-30 days	771,192	0.42%	2	0.24%
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	615,486	0.34%	2	0.24%
151-180 days	0	0.00%	0	0.00%
181 days or more	0	0.00%	0	0.00%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>847</b>	<b>100.00%</b>



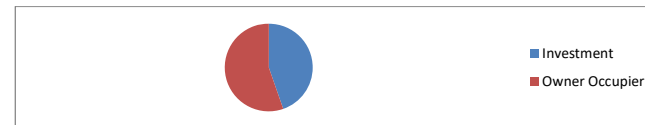
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	23,254,250	12.77%	61	9.67%
Genworth	111,143,003	61.04%	398	63.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	47,681,747	26.19%	172	27.26%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>631</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	81,349,792	44.68%	335	39.55%
Owner Occupier	100,729,209	55.32%	512	60.45%
<b>Total</b>	<b>182,079,001</b>	<b>100.00%</b>	<b>847</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