

**AFG Series 2016-1  
Collateral Report**



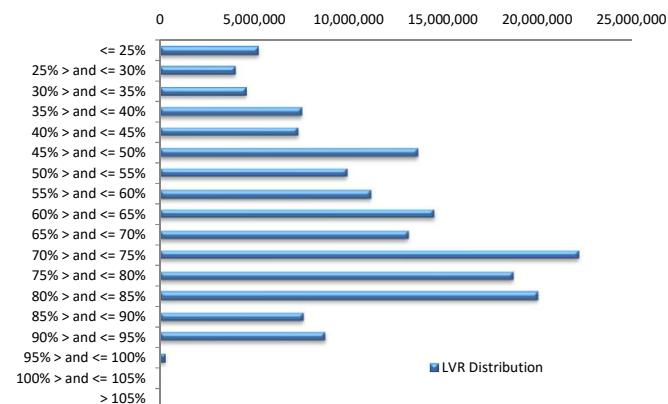
Model Period	23
Collection Period Start	01-Sep-18
Collection Period End	30-Sep-18
No. of Days	30
Interest Period Start	14-Sep-18
Interest Period End	14-Oct-18
No. of Days	31
Determination Date	10-Oct-18
Payment Date	15-Oct-18

**Pool Statistics**

Closing Balance of Mortgages	168,599,579
No. of Loans (Unconsolidated)	798
No. of Loans (Consolidated)	593
Average Loan Size (Unconsolidated)	211,278
Average Loan Size (Consolidated)	284,316
Largest Loan Size (Unconsolidated)	702,338
Largest Loan Size (Consolidated)	1,059,792
Smallest Loan Size (Unconsolidated)	(13,091)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.67%
Weighted Average LVR	63.85%
Weighted Average Seasoning	47.97
Weighted Average Remaining Term	306.31

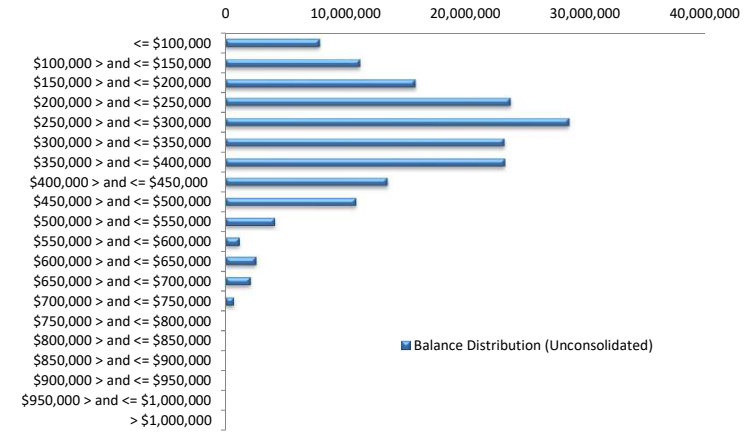
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,179,477	3.07%	63	10.62%
25% > and <= 30%	3,987,039	2.36%	25	4.22%
30% > and <= 35%	4,567,973	2.71%	22	3.71%
35% > and <= 40%	7,523,089	4.46%	33	5.56%
40% > and <= 45%	7,304,921	4.33%	31	5.23%
45% > and <= 50%	13,666,094	8.11%	45	7.59%
50% > and <= 55%	9,910,522	5.88%	34	5.73%
55% > and <= 60%	11,191,102	6.64%	36	6.07%
60% > and <= 65%	14,529,371	8.62%	46	7.76%
65% > and <= 70%	13,165,850	7.81%	38	6.41%
70% > and <= 75%	22,193,366	13.16%	60	10.12%
75% > and <= 80%	18,724,164	11.11%	54	9.11%
80% > and <= 85%	20,024,645	11.88%	58	9.78%
85% > and <= 90%	7,600,892	4.51%	23	3.88%
90% > and <= 95%	8,745,767	5.19%	24	4.05%
95% > and <= 100%	285,306	0.17%	1	0.17%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>593</b>	<b>100.00%</b>



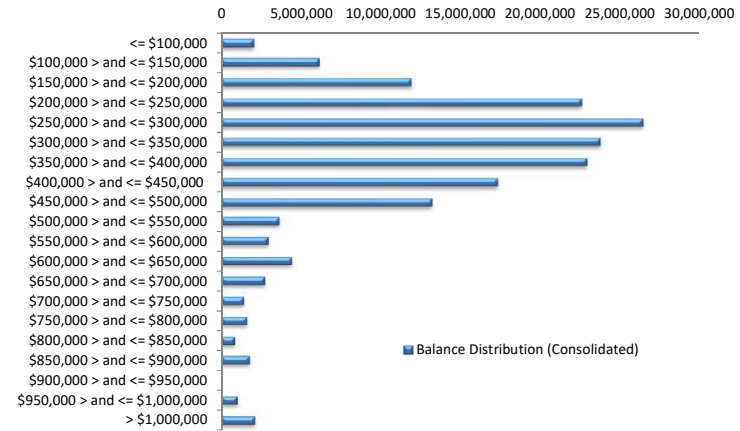
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,860,450	4.66%	202	25.31%
\$100,000 > and <= \$150,000	11,239,924	6.67%	90	11.28%
\$150,000 > and <= \$200,000	15,852,000	9.40%	90	11.28%
\$200,000 > and <= \$250,000	23,744,619	14.08%	105	13.16%
\$250,000 > and <= \$300,000	28,600,601	16.96%	104	13.03%
\$300,000 > and <= \$350,000	23,229,666	13.78%	72	9.02%
\$350,000 > and <= \$400,000	23,261,950	13.80%	62	7.77%
\$400,000 > and <= \$450,000	13,462,195	7.98%	32	4.01%
\$450,000 > and <= \$500,000	10,838,935	6.43%	23	2.88%
\$500,000 > and <= \$550,000	4,126,155	2.45%	8	1.00%
\$550,000 > and <= \$600,000	1,174,490	0.70%	2	0.25%
\$600,000 > and <= \$650,000	2,478,414	1.47%	4	0.50%
\$650,000 > and <= \$700,000	2,027,843	1.20%	3	0.38%
\$700,000 > and <= \$750,000	702,338	0.42%	1	0.13%
\$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>168,599,579</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



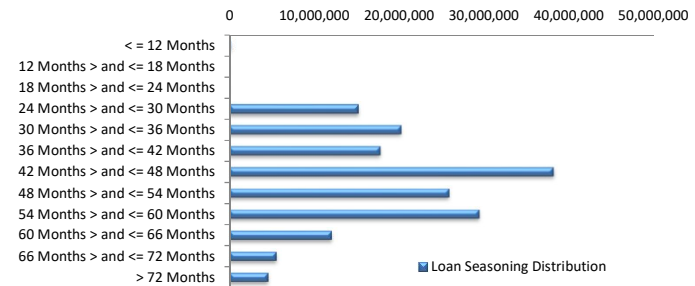
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,971,362	1.17%	45	7.59%
\$100,000 > and <= \$150,000	6,144,412	3.64%	48	8.09%
\$150,000 > and <= \$200,000	11,940,098	7.08%	68	11.47%
\$200,000 > and <= \$250,000	22,586,569	13.40%	100	16.86%
\$250,000 > and <= \$300,000	26,463,394	15.70%	96	16.19%
\$300,000 > and <= \$350,000	23,795,256	14.11%	73	12.31%
\$350,000 > and <= \$400,000	22,917,006	13.59%	61	10.29%
\$400,000 > and <= \$450,000	17,327,209	10.28%	41	6.91%
\$450,000 > and <= \$500,000	13,237,902	7.85%	28	4.72%
\$500,000 > and <= \$550,000	3,599,233	2.13%	7	1.18%
\$550,000 > and <= \$600,000	2,910,243	1.73%	5	0.84%
\$600,000 > and <= \$650,000	4,366,292	2.59%	7	1.18%
\$650,000 > and <= \$700,000	2,700,682	1.60%	4	0.67%
\$700,000 > and <= \$750,000	1,407,696	0.83%	2	0.34%
\$750,000 > and <= \$800,000	1,579,274	0.94%	2	0.34%
\$800,000 > and <= \$850,000	849,410	0.50%	1	0.17%
\$850,000 > and <= \$900,000	1,744,376	1.03%	2	0.34%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	988,435	0.59%	1	0.17%
> \$1,000,000	2,070,730	1.23%	2	0.34%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>593</b>	<b>100.00%</b>



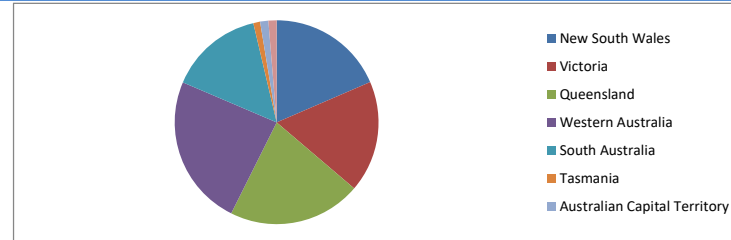
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	166,743	0.10%	1	0.13%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	15,173,068	9.00%	52	6.52%
30 Months > and <= 36 Months	20,192,925	11.98%	90	11.28%
36 Months > and <= 42 Months	17,758,784	10.53%	91	11.40%
42 Months > and <= 48 Months	38,159,182	22.63%	192	24.06%
48 Months > and <= 54 Months	25,842,437	15.33%	118	14.79%
54 Months > and <= 60 Months	29,387,850	17.43%	141	17.67%
60 Months > and <= 66 Months	11,995,739	7.11%	69	8.65%
66 Months > and <= 72 Months	5,492,257	3.26%	26	3.26%
> 72 Months	4,430,594	2.63%	18	2.26%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



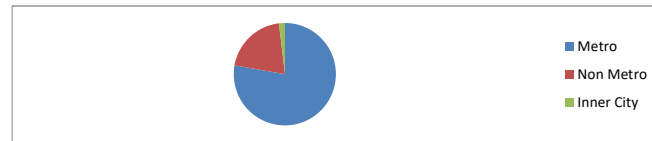
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	31,254,777	18.54%	101	17.03%
Victoria	29,848,686	17.70%	109	18.38%
Queensland	35,605,771	21.12%	122	20.57%
Western Australia	40,512,286	24.03%	119	20.07%
South Australia	25,149,698	14.92%	113	19.06%
Tasmania	1,870,982	1.11%	9	1.52%
Australian Capital Territory	2,216,127	1.31%	12	2.02%
Northern Territory	2,141,250	1.27%	8	1.35%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>593</b>	<b>100.00%</b>



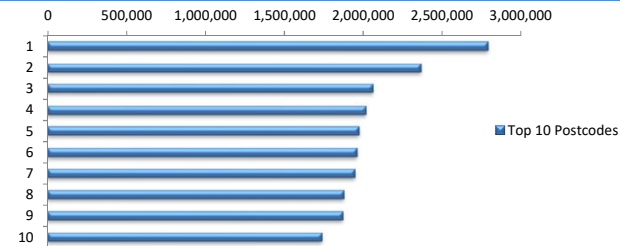
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	131,189,530	77.81%	456	76.90%
Non Metro	34,324,418	20.36%	127	21.42%
Inner City	3,085,631	1.83%	10	1.69%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>593</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,792,598	1.66%	9	1.13%
4703	2,367,276	1.40%	7	0.88%
6065	2,059,917	1.22%	5	0.63%
5125	2,014,886	1.20%	8	1.00%
6062	1,973,268	1.17%	5	0.63%
6028	1,963,406	1.16%	4	0.50%
2290	1,944,754	1.15%	4	0.50%
6164	1,877,172	1.11%	6	0.75%
4122	1,866,174	1.11%	5	0.63%
6112	1,739,776	1.03%	6	0.75%
<b>Total</b>	<b>20,599,228</b>	<b>12.22%</b>	<b>59</b>	<b>7.39%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	168,599,579	100.00%	798	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	168,599,579	100.00%	798	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	103,712,715	61.51%	515	64.54%
Interest Only	64,886,864	38.49%	283	35.46%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



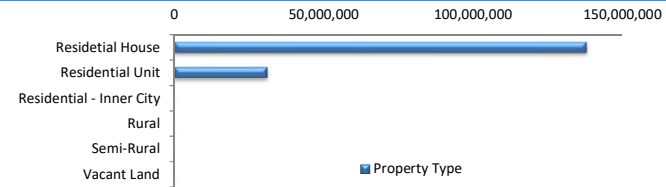
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	168,599,579	100.00%	798	100.00%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



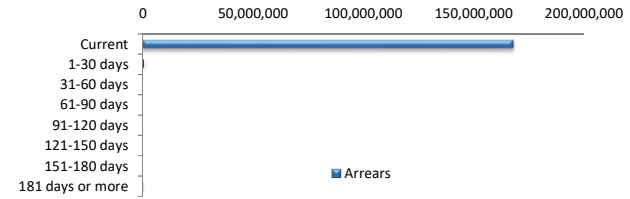
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	137,902,114	81.79%	481	81.11%
Residential Unit	30,697,465	18.21%	112	18.89%
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>168,599,579</b>	<b>100.00%</b>	<b>593</b>	<b>100.00%</b>



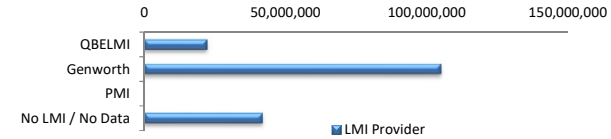
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	167,728,479	99.48%	795	99.62%
1-30 days	585,794	0.35%	2	0.25%
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	285,306	0.17%	1	0.13%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>798</b>	<b>100.00%</b>



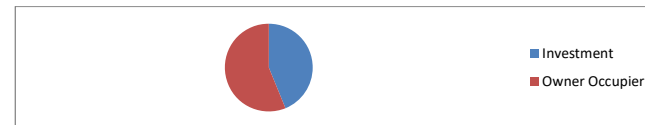
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	21,989,918	13.04%	58	9.78%
Genworth	104,939,496	62.24%	379	63.91%
PMI	0	0.00%	0	0.00%
No LMI / No Data	41,670,165	24.72%	156	26.31%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>593</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	73,919,758	43.84%	314	39.35%
Owner Occupier	94,679,822	56.16%	484	60.65%
<b>Total</b>	<b>168,599,579</b>	<b>100.00%</b>	<b>798</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