

**AFG Series 2016-1  
Collateral Report**



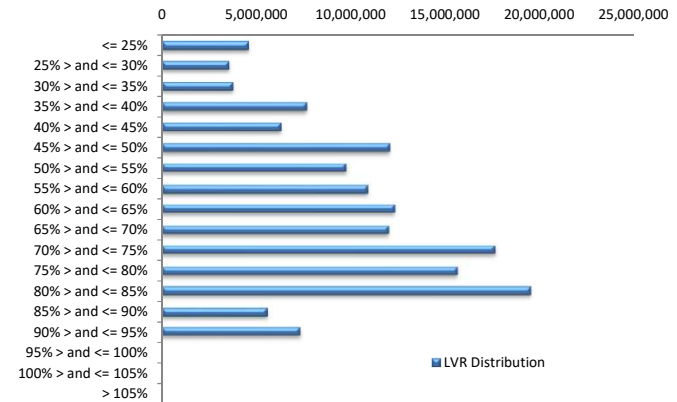
Model Period	29
Collection Period Start	01-Mar-19
Collection Period End	31-Mar-19
No. of Days	31
Interest Period Start	14-Mar-19
Interest Period End	14-Apr-19
No. of Days	32
Determination Date	10-Apr-19
Payment Date	15-Apr-19

**Pool Statistics**

Closing Balance of Mortgages	148,486,185
No. of Loans (Unconsolidated)	700
No. of Loans (Consolidated)	535
Average Loan Size (Unconsolidated)	212,123
Average Loan Size (Consolidated)	277,544
Largest Loan Size (Unconsolidated)	705,557
Largest Loan Size (Consolidated)	1,059,973
Smallest Loan Size (Unconsolidated)	(10,385)
Smallest Loan Size (Consolidated)	(2,510)
Weighted Average Interest Rate	4.60%
Weighted Average LVR	63.45%
Weighted Average Seasoning	54.19
Weighted Average Remaining Term	299.81

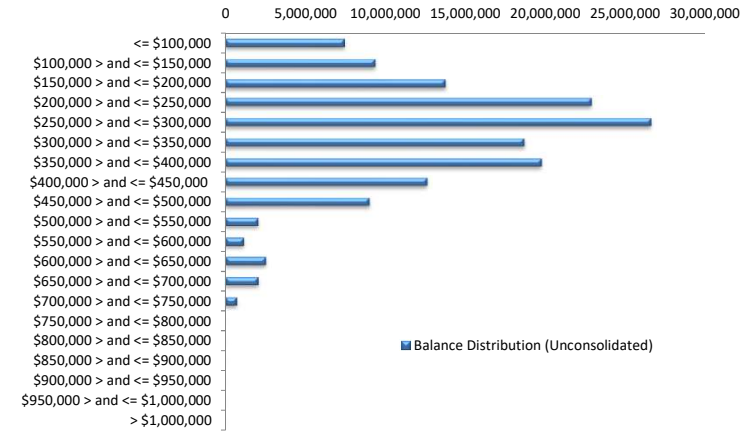
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,579,062	3.08%	66	12.34%
25% > and <= 30%	3,516,639	2.37%	21	3.93%
30% > and <= 35%	3,717,710	2.50%	19	3.55%
35% > and <= 40%	7,644,245	5.15%	32	5.98%
40% > and <= 45%	6,262,100	4.22%	24	4.49%
45% > and <= 50%	12,045,685	8.11%	41	7.66%
50% > and <= 55%	9,755,857	6.57%	33	6.17%
55% > and <= 60%	10,893,184	7.34%	37	6.92%
60% > and <= 65%	12,335,102	8.31%	37	6.92%
65% > and <= 70%	12,015,414	8.09%	36	6.73%
70% > and <= 75%	17,685,009	11.91%	49	9.16%
75% > and <= 80%	15,654,097	10.54%	44	8.22%
80% > and <= 85%	19,493,262	13.13%	58	10.84%
85% > and <= 90%	5,578,244	3.76%	18	3.36%
90% > and <= 95%	7,310,576	4.92%	20	3.74%
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>148,486,185</b>	<b>100.00%</b>	<b>535</b>	<b>100.00%</b>



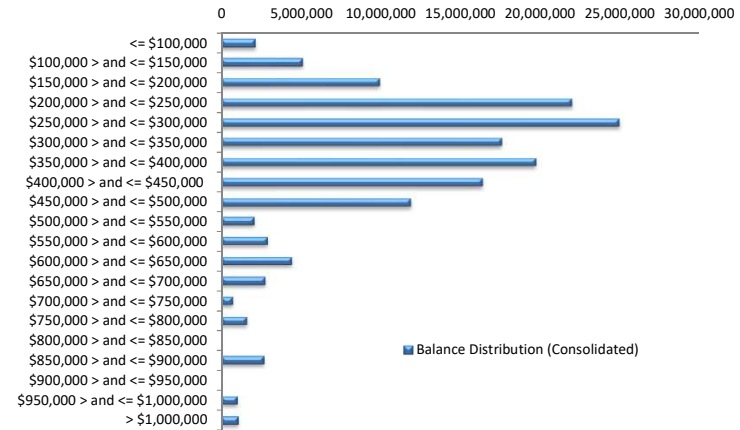
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,446,406	5.01%	176	25.14%
\$100,000 > and <= \$150,000	9,380,589	6.32%	74	10.57%
\$150,000 > and <= \$200,000	13,753,327	9.26%	79	11.29%
\$200,000 > and <= \$250,000	22,866,314	15.40%	101	14.43%
\$250,000 > and <= \$300,000	26,570,003	17.89%	96	13.71%
\$300,000 > and <= \$350,000	18,674,861	12.58%	58	8.29%
\$350,000 > and <= \$400,000	19,751,333	13.30%	53	7.57%
\$400,000 > and <= \$450,000	12,603,049	8.49%	30	4.29%
\$450,000 > and <= \$500,000	9,004,989	6.06%	19	2.71%
\$500,000 > and <= \$550,000	2,052,148	1.38%	4	0.57%
\$550,000 > and <= \$600,000	1,152,059	0.78%	2	0.29%
\$600,000 > and <= \$650,000	2,494,733	1.68%	4	0.57%
\$650,000 > and <= \$700,000	2,030,817	1.37%	3	0.43%
\$700,000 > and <= \$750,000	705,557	0.48%	1	0.14%
\$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>148,486,185</b>	<b>100.00%</b>	<b>700</b>	<b>100.00%</b>



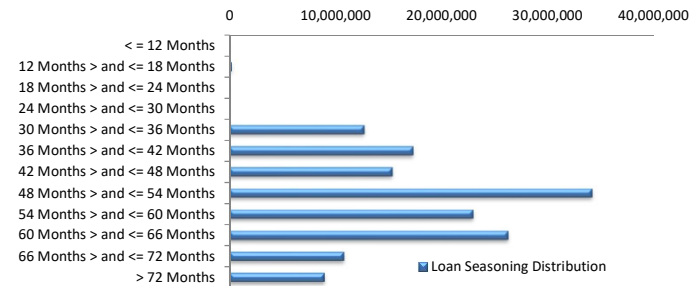
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,108,083	1.42%	52	9.72%
\$100,000 > and <= \$150,000	5,095,605	3.43%	40	7.48%
\$150,000 > and <= \$200,000	9,917,913	6.68%	57	10.65%
\$200,000 > and <= \$250,000	21,963,447	14.79%	97	18.13%
\$250,000 > and <= \$300,000	24,933,435	16.79%	90	16.82%
\$300,000 > and <= \$350,000	17,559,320	11.83%	54	10.09%
\$350,000 > and <= \$400,000	19,691,091	13.26%	53	9.91%
\$400,000 > and <= \$450,000	16,369,412	11.02%	39	7.29%
\$450,000 > and <= \$500,000	11,872,964	8.00%	25	4.67%
\$500,000 > and <= \$550,000	2,046,238	1.38%	4	0.75%
\$550,000 > and <= \$600,000	2,872,460	1.93%	5	0.93%
\$600,000 > and <= \$650,000	4,369,771	2.94%	7	1.31%
\$650,000 > and <= \$700,000	2,729,728	1.84%	4	0.75%
\$700,000 > and <= \$750,000	705,557	0.48%	1	0.19%
\$750,000 > and <= \$800,000	1,577,578	1.06%	2	0.37%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	2,627,120	1.77%	3	0.56%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	986,490	0.66%	1	0.19%
> \$1,000,000	1,059,973	0.71%	1	0.19%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>535</b>	<b>100.00%</b>



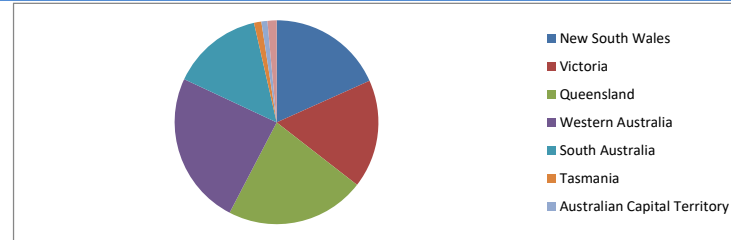
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	165,246	0.11%	1	0.14%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	12,718,330	8.57%	46	6.57%
36 Months > and <= 42 Months	17,303,485	11.65%	78	11.14%
42 Months > and <= 48 Months	15,380,518	10.36%	79	11.29%
48 Months > and <= 54 Months	34,201,223	23.03%	163	23.29%
54 Months > and <= 60 Months	22,905,480	15.43%	106	15.14%
60 Months > and <= 66 Months	26,198,538	17.64%	129	18.43%
66 Months > and <= 72 Months	10,689,192	7.20%	60	8.57%
> 72 Months	8,924,173	6.01%	38	5.43%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>700</b>	<b>100.00%</b>



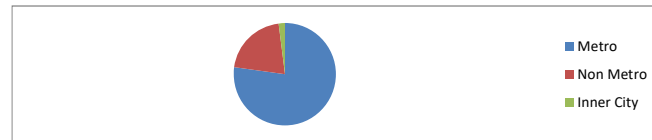
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	27,212,167	18.33%	91	17.01%
Victoria	25,510,276	17.18%	99	18.50%
Queensland	32,802,560	22.09%	113	21.12%
Western Australia	36,186,488	24.37%	106	19.81%
South Australia	21,496,675	14.48%	99	18.50%
Tasmania	1,717,800	1.16%	9	1.68%
Australian Capital Territory	1,451,204	0.98%	10	1.87%
Northern Territory	2,109,014	1.42%	8	1.50%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>535</b>	<b>100.00%</b>



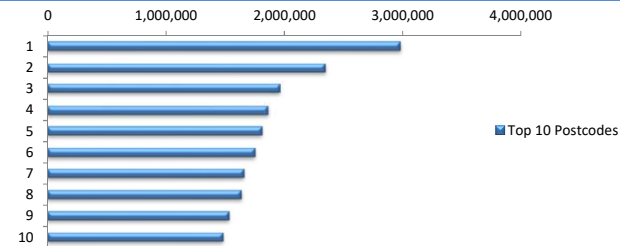
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	114,678,261	77.23%	408	76.26%
Non Metro	30,856,567	20.78%	117	21.87%
Inner City	2,951,357	1.99%	10	1.87%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>535</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,978,897	2.01%	8	1.14%
4703	2,345,765	1.58%	7	1.00%
6062	1,964,092	1.32%	5	0.71%
6164	1,865,885	1.26%	6	0.86%
4122	1,810,200	1.22%	5	0.71%
6065	1,753,951	1.18%	4	0.57%
6107	1,654,632	1.11%	5	0.71%
5125	1,636,700	1.10%	7	1.00%
6038	1,529,495	1.03%	4	0.57%
4740	1,480,586	1.00%	4	0.57%
<b>Total</b>	<b>19,020,203</b>	<b>12.81%</b>	<b>55</b>	<b>7.86%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	148,486,185	100.00%	700	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>700</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	148,486,185	100.00%	700	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>700</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	101,669,159	68.47%	492	70.29%
Interest Only	46,817,026	31.53%	208	29.71%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>700</b>	<b>100.00%</b>



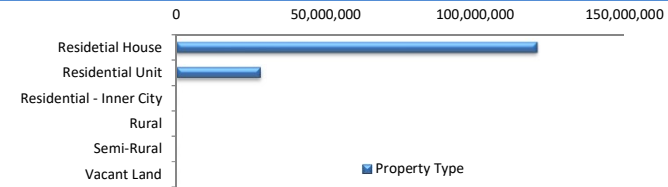
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	148,486,185	100.00%	700	100.00%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>700</b>	<b>100.00%</b>



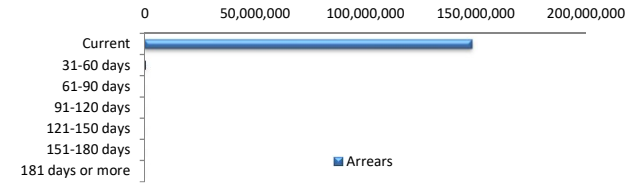
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	120,577,251	81.20%	428	80.00%
Residential Unit	27,908,934	18.80%	107	20.00%
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>148,486,185</b>	<b>100.00%</b>	<b>535</b>	<b>100.00%</b>



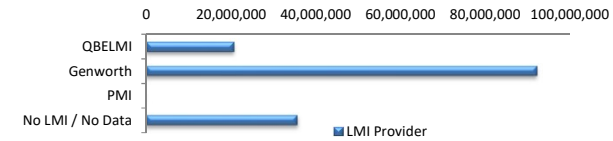
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	148,064,240	99.72%	699	99.86%
31-60 days	421,945	0.28%	1	0.14%
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>148,486,185</b>	<b>100.00%</b>	<b>700</b>	<b>100.00%</b>



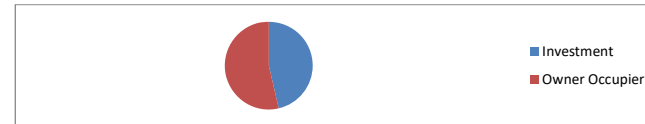
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	20,629,376	13.89%	55	10.28%
Genworth	92,236,377	62.12%	342	63.93%
PMI	0	0.00%	0	0.00%
No LMI / No Data	35,620,432	23.99%	138	25.79%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>535</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	68,735,077	46.29%	287	41.00%
Owner Occupier	79,751,108	53.71%	413	59.00%
<b>Total</b>	<b>148,486,185</b>	<b>100.00%</b>	<b>700</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