

**AFG Series 2016-1**  
**Collateral Report**



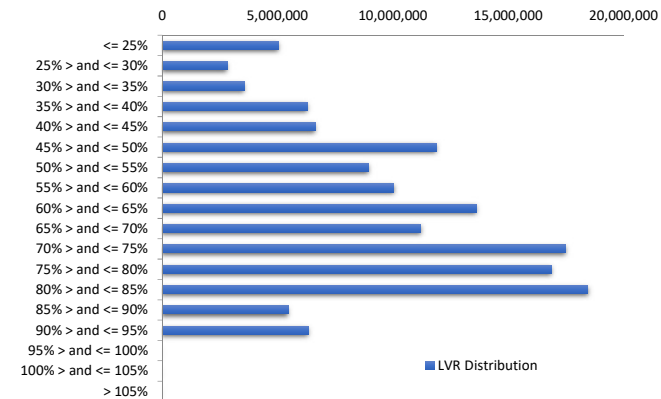
Model Period	31
Collection Period Start	1-May-19
Collection Period End	31-May-19
No. of Days	31
Interest Period Start	14-May-19
Interest Period End	13-Jun-19
No. of Days	31
Determination Date	11-Jun-19
Payment Date	14-Jun-19

**Pool Statistics**

Closing Balance of Mortgages	144,633,846
No. of Loans (Unconsolidated)	689
No. of Loans (Consolidated)	522
Average Loan Size (Unconsolidated)	209,918
Average Loan Size (Consolidated)	277,076
Largest Loan Size (Unconsolidated)	702,509
Largest Loan Size (Consolidated)	1,059,926
Smallest Loan Size (Unconsolidated)	(11,142)
Smallest Loan Size (Consolidated)	(2,510)
Weighted Average Interest Rate	4.66%
Weighted Average LVR	63.49%
Weighted Average Seasoning	56.02
Weighted Average Remaining Term	297.94

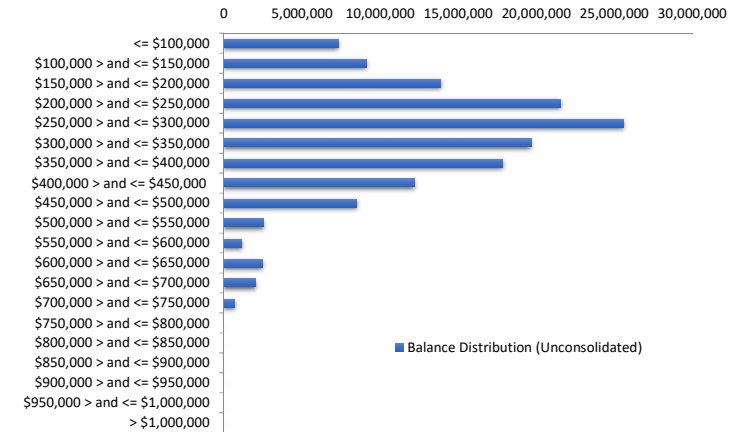
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,041,562	3.49%	70	13.41%
25% > and <= 30%	2,812,748	1.94%	18	3.45%
30% > and <= 35%	3,554,791	2.46%	18	3.45%
35% > and <= 40%	6,293,945	4.35%	27	5.17%
40% > and <= 45%	6,652,780	4.60%	26	4.98%
45% > and <= 50%	11,870,882	8.21%	40	7.66%
50% > and <= 55%	8,939,607	6.18%	29	5.56%
55% > and <= 60%	10,038,355	6.94%	34	6.51%
60% > and <= 65%	13,625,304	9.42%	42	8.05%
65% > and <= 70%	11,210,177	7.75%	33	6.32%
70% > and <= 75%	17,461,205	12.07%	48	9.20%
75% > and <= 80%	16,869,639	11.66%	47	9.00%
80% > and <= 85%	18,452,522	12.76%	55	10.54%
85% > and <= 90%	5,456,600	3.77%	17	3.26%
90% > and <= 95%	6,353,730	4.39%	18	3.45%
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>144,633,846</b>	<b>100.00%</b>	<b>522</b>	<b>100.00%</b>



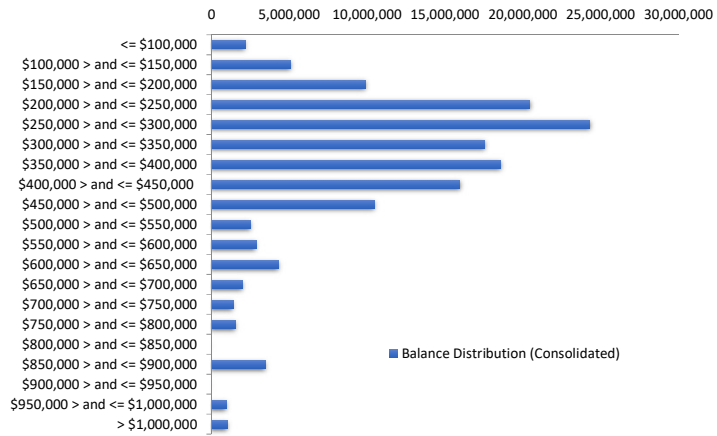
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,319,467	5.06%	178	25.83%
\$100,000 > and <= \$150,000	9,110,661	6.30%	72	10.45%
\$150,000 > and <= \$200,000	13,883,872	9.60%	80	11.61%
\$200,000 > and <= \$250,000	21,568,835	14.91%	95	13.79%
\$250,000 > and <= \$300,000	25,609,561	17.71%	93	13.50%
\$300,000 > and <= \$350,000	19,660,580	13.59%	61	8.85%
\$350,000 > and <= \$400,000	17,870,867	12.36%	48	6.97%
\$400,000 > and <= \$450,000	12,194,340	8.43%	29	4.21%
\$450,000 > and <= \$500,000	8,517,280	5.89%	18	2.61%
\$500,000 > and <= \$550,000	2,545,243	1.76%	5	0.73%
\$550,000 > and <= \$600,000	1,149,435	0.79%	2	0.29%
\$600,000 > and <= \$650,000	2,471,561	1.71%	4	0.58%
\$650,000 > and <= \$700,000	2,029,636	1.40%	3	0.44%
\$700,000 > and <= \$750,000	702,509	0.49%	1	0.15%
\$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>144,633,846</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



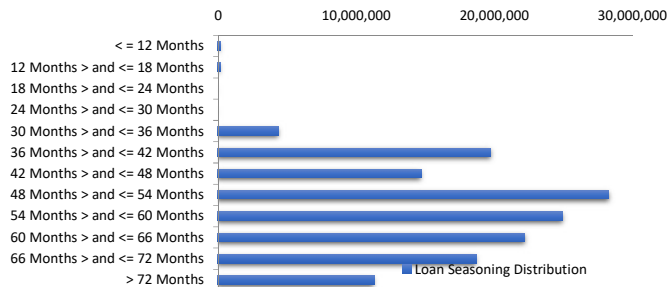
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,183,008	1.51%	53	10.15%
\$100,000 > and <= \$150,000	5,114,495	3.54%	40	7.66%
\$150,000 > and <= \$200,000	9,895,095	6.84%	57	10.92%
\$200,000 > and <= \$250,000	20,406,848	14.11%	90	17.24%
\$250,000 > and <= \$300,000	24,242,199	16.76%	88	16.86%
\$300,000 > and <= \$350,000	17,543,807	12.13%	54	10.34%
\$350,000 > and <= \$400,000	18,554,010	12.83%	50	9.58%
\$400,000 > and <= \$450,000	15,958,422	11.03%	38	7.28%
\$450,000 > and <= \$500,000	10,450,944	7.23%	22	4.21%
\$500,000 > and <= \$550,000	2,542,647	1.76%	5	0.96%
\$550,000 > and <= \$600,000	2,865,205	1.98%	5	0.96%
\$600,000 > and <= \$650,000	4,331,757	2.99%	7	1.34%
\$650,000 > and <= \$700,000	2,029,636	1.40%	3	0.57%
\$700,000 > and <= \$750,000	1,404,403	0.97%	2	0.38%
\$750,000 > and <= \$800,000	1,573,266	1.09%	2	0.38%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	3,492,344	2.41%	4	0.77%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	985,834	0.68%	1	0.19%
> \$1,000,000	1,059,926	0.73%	1	0.19%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>522</b>	<b>100.00%</b>



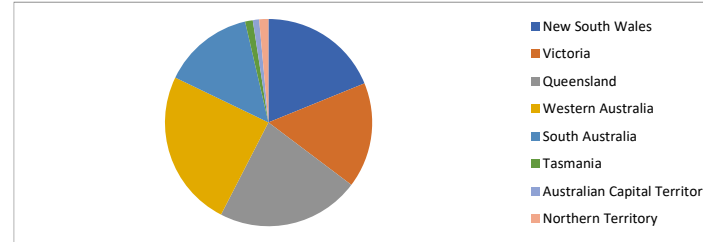
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	163,033	0.11%	1	0.15%
12 Months > and <= 18 Months	164,179	0.11%	1	0.15%
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	4,400,300	3.04%	17	2.47%
36 Months > and <= 42 Months	19,750,334	13.66%	77	11.18%
42 Months > and <= 48 Months	14,717,670	10.18%	72	10.45%
48 Months > and <= 54 Months	28,302,520	19.57%	136	19.74%
54 Months > and <= 60 Months	24,946,403	17.25%	124	18.00%
60 Months > and <= 66 Months	22,228,253	15.37%	108	15.67%
66 Months > and <= 72 Months	18,663,380	12.90%	102	14.80%
> 72 Months	11,297,775	7.81%	51	7.40%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



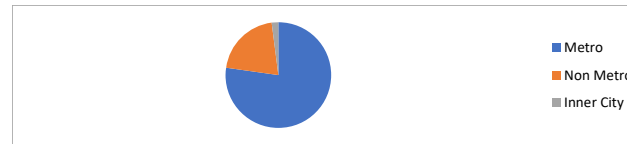
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	27,206,930	18.81%	90	17.24%
Victoria	23,791,662	16.45%	92	17.62%
Queensland	32,295,575	22.33%	112	21.46%
Western Australia	35,493,989	24.54%	104	19.92%
South Australia	20,613,989	14.25%	97	18.58%
Tasmania	1,693,693	1.17%	9	1.72%
Australian Capital Territory	1,435,164	0.99%	10	1.92%
Northern Territory	2,102,844	1.45%	8	1.53%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>522</b>	<b>100.00%</b>



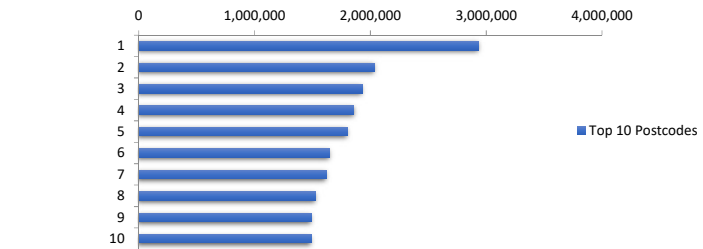
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	111,742,405	77.26%	397	76.05%
Non Metro	29,953,728	20.71%	115	22.03%
Inner City	2,937,714	2.03%	10	1.92%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>522</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,928,573	2.02%	8	1.16%
4703	2,031,255	1.40%	6	0.87%
6062	1,928,378	1.33%	5	0.73%
6164	1,857,718	1.28%	6	0.87%
4122	1,799,008	1.24%	5	0.73%
6107	1,648,729	1.14%	5	0.73%
5125	1,619,749	1.12%	7	1.02%
6038	1,527,746	1.06%	4	0.58%
3805	1,486,971	1.03%	5	0.73%
6065	1,486,085	1.03%	3	0.44%
<b>Total</b>	<b>18,314,211</b>	<b>12.66%</b>	<b>54</b>	<b>7.84%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	144,633,846	100.00%	689	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	144,633,846	100.00%	689	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	100,358,462	69.39%	492	71.41%
Interest Only	44,275,384	30.61%	197	28.59%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



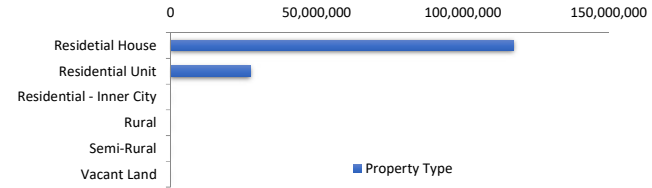
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	144,633,846	100.00%	689	100.00%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



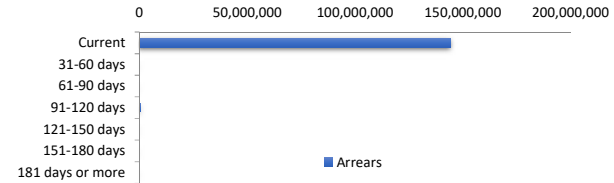
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	117,304,293	81.10%	418	80.08%
Residential Unit	27,329,553	18.90%	104	19.92%
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>144,633,846</b>	<b>100.00%</b>	<b>522</b>	<b>100.00%</b>



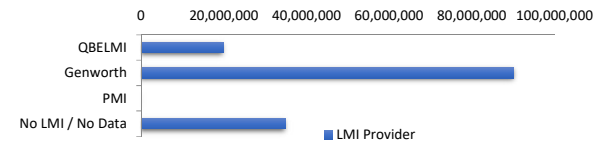
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	144,155,668	99.67%	687	99.71%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	478,178	0.33%	2	0.29%
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>144,633,846</b>	<b>100.00%</b>	<b>689</b>	<b>100.00%</b>



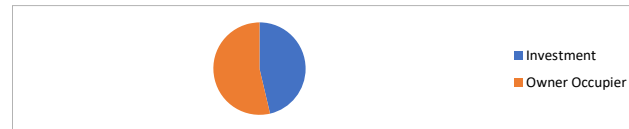
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	19,787,543	13.68%	53	10.15%
Genworth	90,037,973	62.25%	333	63.79%
PMI	0	0.00%	0	0.00%
No LMI / No Data	34,808,330	24.07%	136	26.05%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>522</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	66,985,089	46.31%	281	40.78%
Owner Occupier	77,648,757	53.69%	408	59.22%
<b>Total</b>	<b>144,633,846</b>	<b>100.00%</b>	<b>689</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