

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



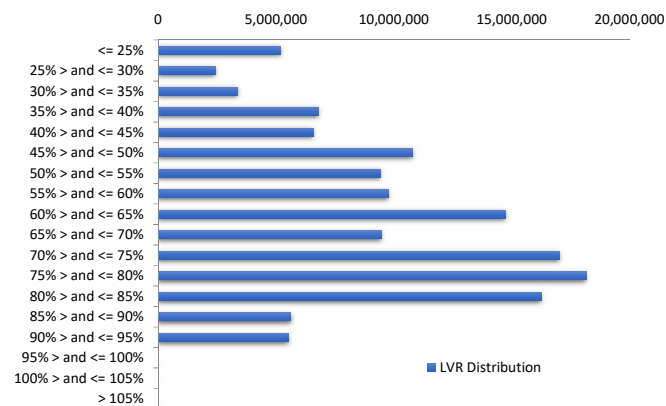
Model Period	32
Collection Period Start	1-Jun-19
Collection Period End	30-Jun-19
No. of Days	30
Interest Period Start	14-Jun-19
Interest Period End	14-Jul-19
No. of Days	31
Determination Date	10-Jul-19
Payment Date	15-Jul-19

**Pool Statistics**

Closing Balance of Mortgages	141,229,535
No. of Loans (Unconsolidated)	679
No. of Loans (Consolidated)	511
Average Loan Size (Unconsolidated)	207,996
Average Loan Size (Consolidated)	276,379
Largest Loan Size (Unconsolidated)	700,778
Largest Loan Size (Consolidated)	1,059,523
Smallest Loan Size (Unconsolidated)	(13,327)
Smallest Loan Size (Consolidated)	(2,510)
Weighted Average Interest Rate	4.41%
Weighted Average LVR	63.31%
Weighted Average Seasoning	56.97
Weighted Average Remaining Term	297.27

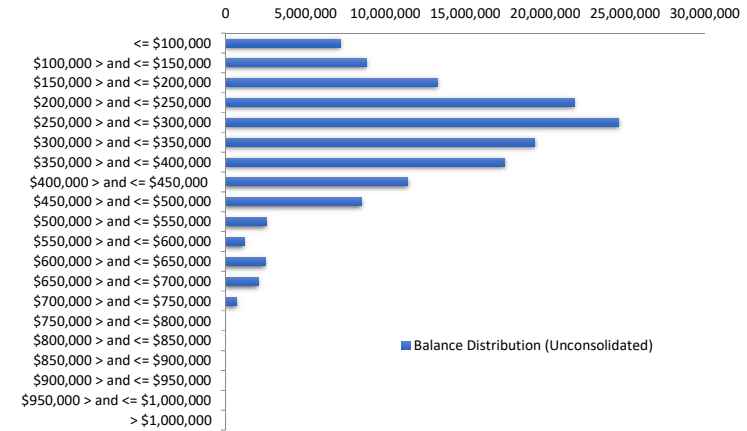
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,195,309	3.68%	71	13.89%
25% > and <= 30%	2,426,988	1.72%	15	2.94%
30% > and <= 35%	3,376,592	2.39%	17	3.33%
35% > and <= 40%	6,806,406	4.82%	29	5.68%
40% > and <= 45%	6,574,084	4.65%	25	4.89%
45% > and <= 50%	10,813,899	7.66%	37	7.24%
50% > and <= 55%	9,429,790	6.68%	31	6.07%
55% > and <= 60%	9,761,890	6.91%	34	6.65%
60% > and <= 65%	14,726,612	10.43%	43	8.41%
65% > and <= 70%	9,462,016	6.70%	29	5.68%
70% > and <= 75%	17,035,274	12.06%	47	9.20%
75% > and <= 80%	18,157,596	12.86%	51	9.98%
80% > and <= 85%	16,263,996	11.52%	49	9.59%
85% > and <= 90%	5,641,351	3.99%	17	3.33%
90% > and <= 95%	5,557,732	3.94%	16	3.13%
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>141,229,535</b>	<b>100.00%</b>	<b>511</b>	<b>100.00%</b>



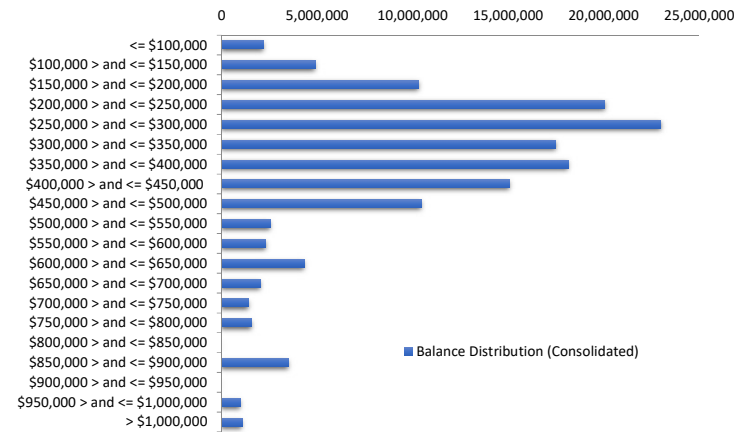
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,174,103	5.08%	182	26.80%
\$100,000 > and <= \$150,000	8,832,137	6.25%	69	10.16%
\$150,000 > and <= \$200,000	13,243,643	9.38%	76	11.19%
\$200,000 > and <= \$250,000	21,811,194	15.44%	96	14.14%
\$250,000 > and <= \$300,000	24,597,012	17.42%	89	13.11%
\$300,000 > and <= \$350,000	19,315,391	13.68%	60	8.84%
\$350,000 > and <= \$400,000	17,475,347	12.37%	47	6.92%
\$400,000 > and <= \$450,000	11,395,031	8.07%	27	3.98%
\$450,000 > and <= \$500,000	8,503,458	6.02%	18	2.65%
\$500,000 > and <= \$550,000	2,539,406	1.80%	5	0.74%
\$550,000 > and <= \$600,000	1,149,121	0.81%	2	0.29%
\$600,000 > and <= \$650,000	2,462,622	1.74%	4	0.59%
\$650,000 > and <= \$700,000	2,030,292	1.44%	3	0.44%
\$700,000 > and <= \$750,000	700,778	0.50%	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>141,229,535</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



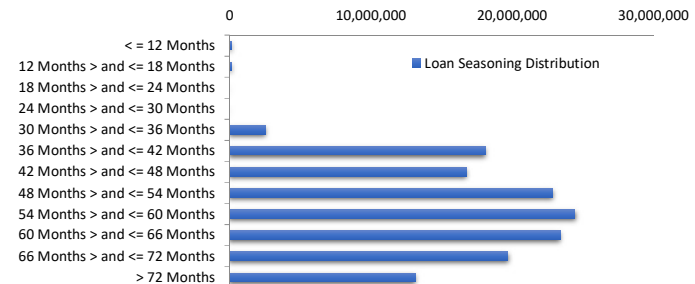
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,194,883	1.55%	53	10.37%
\$100,000 > and <= \$150,000	4,888,222	3.46%	38	7.44%
\$150,000 > and <= \$200,000	10,291,332	7.29%	59	11.55%
\$200,000 > and <= \$250,000	20,029,169	14.18%	88	17.22%
\$250,000 > and <= \$300,000	22,980,961	16.27%	83	16.24%
\$300,000 > and <= \$350,000	17,479,076	12.38%	54	10.57%
\$350,000 > and <= \$400,000	18,127,895	12.84%	49	9.59%
\$400,000 > and <= \$450,000	15,075,035	10.67%	36	7.05%
\$450,000 > and <= \$500,000	10,442,242	7.39%	22	4.31%
\$500,000 > and <= \$550,000	2,538,094	1.80%	5	0.98%
\$550,000 > and <= \$600,000	2,313,851	1.64%	4	0.78%
\$600,000 > and <= \$650,000	4,315,922	3.06%	7	1.37%
\$650,000 > and <= \$700,000	2,030,292	1.44%	3	0.59%
\$700,000 > and <= \$750,000	1,415,739	1.00%	2	0.39%
\$750,000 > and <= \$800,000	1,571,484	1.11%	2	0.39%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	3,494,551	2.47%	4	0.78%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	981,264	0.69%	1	0.20%
> \$1,000,000	1,059,523	0.75%	1	0.20%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>511</b>	<b>100.00%</b>



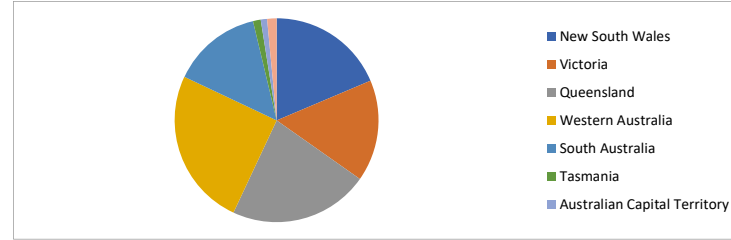
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	165,302	0.12%	1	0.15%
12 Months > and <= 18 Months	163,853	0.12%	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	2,560,829	1.81%	12	1.77%
36 Months > and <= 42 Months	18,077,116	12.80%	68	10.01%
42 Months > and <= 48 Months	16,758,506	11.87%	81	11.93%
48 Months > and <= 54 Months	22,856,139	16.18%	113	16.64%
54 Months > and <= 60 Months	24,430,466	17.30%	124	18.26%
60 Months > and <= 66 Months	23,371,960	16.55%	107	15.76%
66 Months > and <= 72 Months	19,683,026	13.94%	107	15.76%
> 72 Months	13,162,337	9.32%	65	9.57%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



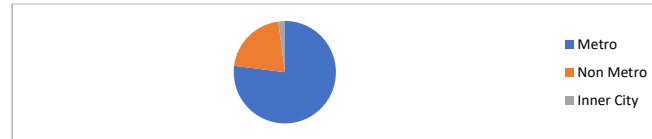
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	26,306,469	18.63%	87	17.03%
Victoria	22,804,362	16.15%	89	17.42%
Queensland	31,310,521	22.17%	109	21.33%
Western Australia	35,381,371	25.05%	104	20.35%
South Australia	20,204,477	14.31%	95	18.59%
Tasmania	1,691,925	1.20%	9	1.76%
Australian Capital Territory	1,431,878	1.01%	10	1.96%
Northern Territory	2,098,531	1.49%	8	1.57%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>511</b>	<b>100.00%</b>



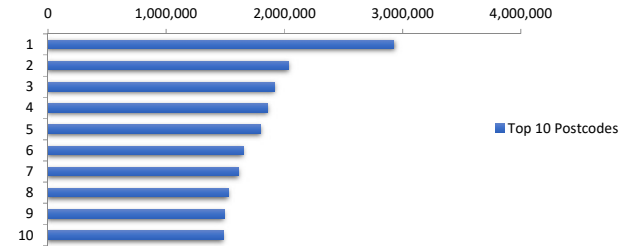
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	108,702,459	76.97%	387	75.73%
Non Metro	29,593,027	20.95%	114	22.31%
Inner City	2,934,049	2.08%	10	1.96%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>511</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,926,431	2.07%	8	1.18%
4703	2,032,354	1.44%	6	0.88%
6062	1,915,821	1.36%	5	0.74%
6164	1,854,875	1.31%	6	0.88%
4122	1,798,315	1.27%	5	0.74%
6107	1,650,036	1.17%	5	0.74%
5125	1,609,620	1.14%	7	1.03%
6038	1,526,703	1.08%	4	0.59%
3805	1,491,560	1.06%	5	0.74%
6065	1,483,452	1.05%	3	0.44%
<b>Total</b>	<b>18,289,166</b>	<b>12.95%</b>	<b>54</b>	<b>7.95%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	141,229,535	100.00%	679	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	141,229,535	100.00%	679	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	100,407,282	71.10%	495	72.90%
Interest Only	40,822,253	28.90%	184	27.10%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



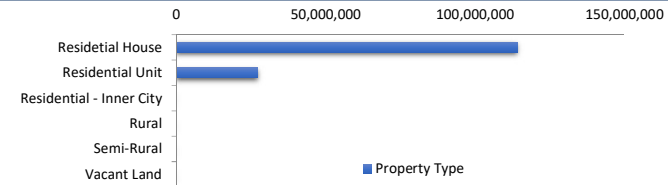
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	141,229,535	100.00%	679	100.00%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



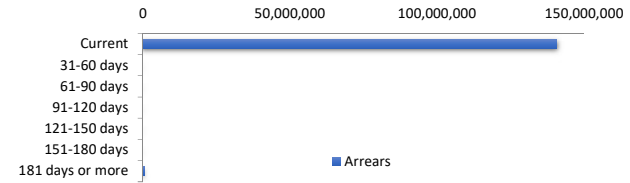
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	114,010,221	80.73%	408	79.84%
Residential Unit	27,219,314	19.27%	103	20.16%
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>141,229,535</b>	<b>100.00%</b>	<b>511</b>	<b>100.00%</b>



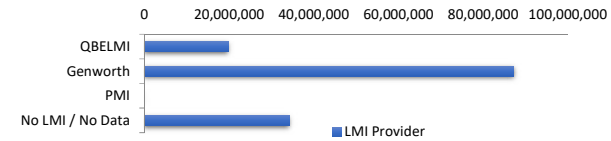
**Arrears**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	140,749,181	99.66%	677	99.71%
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	480,354	0.34%	2	0.29%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>



**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	19,753,830	13.99%	53	10.37%
Genworth	87,233,743	61.77%	324	63.41%
PMI	0	0.00%	0	0.00%
No LMI / No Data	34,241,962	24.25%	134	26.22%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>511</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	66,341,945	46.97%	277	40.80%
Owner Occupier	74,887,590	53.03%	402	59.20%
<b>Total</b>	<b>141,229,535</b>	<b>100.00%</b>	<b>679</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