

**AFG Series 2016-1  
Collateral Report**



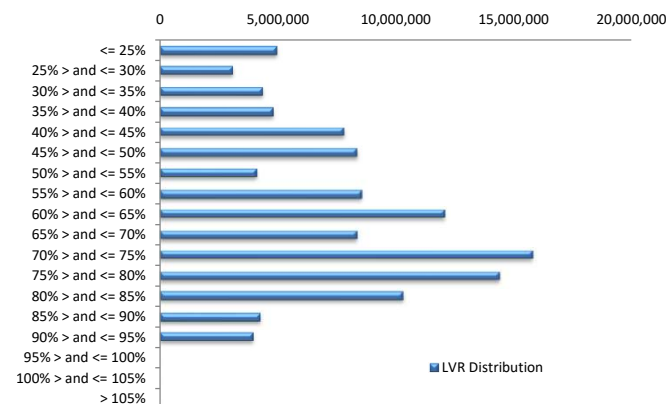
Model Period	42
Collection Period Start	1-Apr-20
Collection Period End	30-Apr-20
No. of Days	30
Interest Period Start	14-Apr-20
Interest Period End	13-May-20
No. of Days	30
Determination Date	11-May-20
Payment Date	14-May-20

**Pool Statistics**

Closing Balance of Mortgages	114,982,698
No. of Loans (Unconsolidated)	571
No. of Loans (Consolidated)	436
Average Loan Size (Unconsolidated)	201,371
Average Loan Size (Consolidated)	263,722
Largest Loan Size (Unconsolidated)	683,568
Largest Loan Size (Consolidated)	1,058,674
Smallest Loan Size (Unconsolidated)	(3,503)
Smallest Loan Size (Consolidated)	(805)
Weighted Average Interest Rate	3.67%
Weighted Average LVR	61.59%
Weighted Average Seasoning	66.60
Weighted Average Remaining Term	287.21

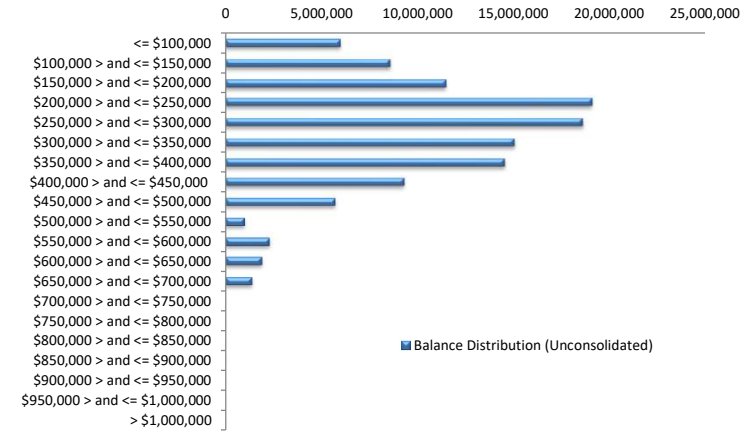
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,930,390	4.29%	70	16.06%
25% > and <= 30%	3,074,321	2.67%	16	3.67%
30% > and <= 35%	4,336,996	3.77%	20	4.59%
35% > and <= 40%	4,762,549	4.14%	23	5.28%
40% > and <= 45%	7,802,089	6.79%	30	6.88%
45% > and <= 50%	8,365,319	7.28%	34	7.80%
50% > and <= 55%	4,088,365	3.56%	15	3.44%
55% > and <= 60%	8,522,763	7.41%	32	7.34%
60% > and <= 65%	12,059,723	10.49%	34	7.80%
65% > and <= 70%	8,350,110	7.26%	26	5.96%
70% > and <= 75%	15,791,845	13.73%	40	9.17%
75% > and <= 80%	14,370,640	12.50%	42	9.63%
80% > and <= 85%	10,333,917	8.99%	31	7.11%
85% > and <= 90%	4,254,899	3.70%	12	2.75%
90% > and <= 95%	3,938,774	3.43%	11	2.52%
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>114,982,698</b>	<b>100.00%</b>	<b>436</b>	<b>100.00%</b>



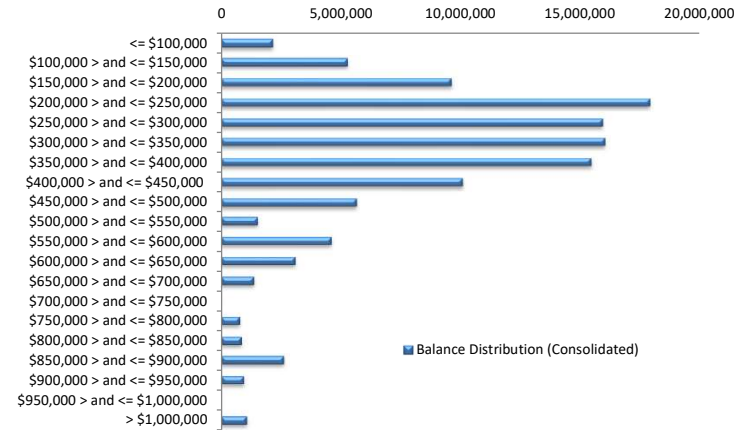
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,992,550	5.21%	156	27.32%
\$100,000 > and <= \$150,000	8,586,917	7.47%	68	11.91%
\$150,000 > and <= \$200,000	11,482,949	9.99%	66	11.56%
\$200,000 > and <= \$250,000	19,108,863	16.62%	84	14.71%
\$250,000 > and <= \$300,000	18,621,810	16.20%	67	11.73%
\$300,000 > and <= \$350,000	15,061,591	13.10%	46	8.06%
\$350,000 > and <= \$400,000	14,568,569	12.67%	39	6.83%
\$400,000 > and <= \$450,000	9,314,588	8.10%	22	3.85%
\$450,000 > and <= \$500,000	5,714,057	4.97%	12	2.10%
\$500,000 > and <= \$550,000	1,009,120	0.88%	2	0.35%
\$550,000 > and <= \$600,000	2,308,023	2.01%	4	0.70%
\$600,000 > and <= \$650,000	1,856,810	1.61%	3	0.53%
\$650,000 > and <= \$700,000	1,356,852	1.18%	2	0.35%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$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>114,982,698</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



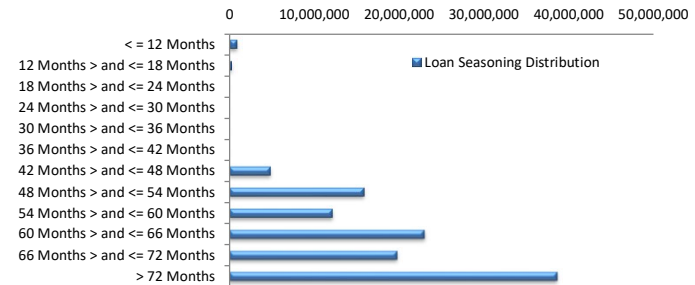
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,109,603	1.83%	52	11.93%
\$100,000 > and <= \$150,000	5,285,401	4.60%	42	9.63%
\$150,000 > and <= \$200,000	9,641,066	8.38%	55	12.61%
\$200,000 > and <= \$250,000	17,927,076	15.59%	79	18.12%
\$250,000 > and <= \$300,000	15,947,988	13.87%	57	13.07%
\$300,000 > and <= \$350,000	16,058,643	13.97%	49	11.24%
\$350,000 > and <= \$400,000	15,489,868	13.47%	41	9.40%
\$400,000 > and <= \$450,000	10,115,559	8.80%	24	5.50%
\$450,000 > and <= \$500,000	5,669,705	4.93%	12	2.75%
\$500,000 > and <= \$550,000	1,520,440	1.32%	3	0.69%
\$550,000 > and <= \$600,000	4,583,902	3.99%	8	1.83%
\$600,000 > and <= \$650,000	3,074,814	2.67%	5	1.15%
\$650,000 > and <= \$700,000	1,356,852	1.18%	2	0.46%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	772,159	0.67%	1	0.23%
\$800,000 > and <= \$850,000	845,589	0.74%	1	0.23%
\$850,000 > and <= \$900,000	2,586,978	2.25%	3	0.69%
\$900,000 > and <= \$950,000	938,383	0.82%	1	0.23%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,674	0.92%	1	0.23%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>436</b>	<b>100.00%</b>



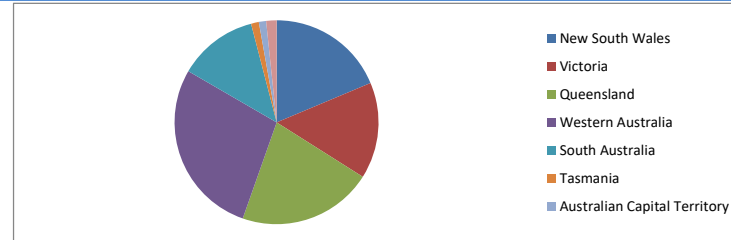
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	840,144	0.73%	3	0.53%
12 Months > and <= 18 Months	235,747	0.21%	1	0.18%
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	0	0.00%	0	0.00%
36 Months > and <= 42 Months	0	0.00%	0	0.00%
42 Months > and <= 48 Months	4,776,837	4.15%	18	3.15%
48 Months > and <= 54 Months	15,745,350	13.69%	67	11.73%
54 Months > and <= 60 Months	12,093,907	10.52%	61	10.68%
60 Months > and <= 66 Months	22,943,421	19.95%	117	20.49%
66 Months > and <= 72 Months	19,684,369	17.12%	99	17.34%
> 72 Months	38,662,924	33.62%	205	35.90%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



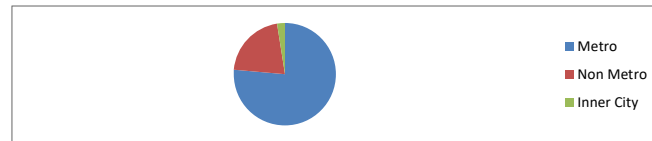
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	21,489,534	18.69%	80	18.35%
Victoria	17,588,034	15.30%	76	17.43%
Queensland	24,598,513	21.39%	86	19.72%
Western Australia	32,142,176	27.95%	98	22.48%
South Australia	14,513,582	12.62%	73	16.74%
Tasmania	1,446,499	1.26%	7	1.61%
Australian Capital Territory	1,302,814	1.13%	9	2.06%
Northern Territory	1,901,546	1.65%	7	1.61%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>436</b>	<b>100.00%</b>



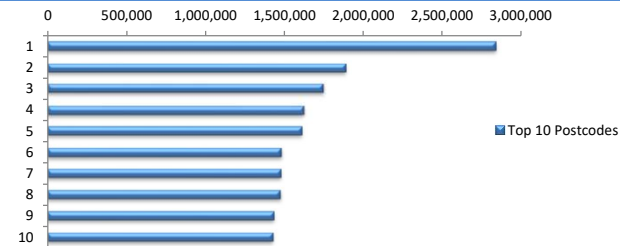
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	87,897,448	76.44%	328	75.23%
Non Metro	24,216,239	21.06%	99	22.71%
Inner City	2,869,011	2.50%	9	2.06%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>436</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,840,796	2.47%	8	1.40%
6062	1,888,541	1.64%	5	0.88%
4122	1,747,443	1.52%	5	0.88%
6107	1,624,206	1.41%	5	0.88%
4703	1,611,196	1.40%	5	0.88%
3805	1,483,157	1.29%	5	0.88%
6038	1,479,605	1.29%	4	0.70%
2285	1,477,049	1.28%	3	0.53%
6065	1,435,071	1.25%	3	0.53%
4740	1,429,542	1.24%	4	0.70%
<b>Total</b>	<b>17,016,605</b>	<b>14.80%</b>	<b>47</b>	<b>8.23%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	114,982,698	100.00%	571	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	114,982,698	100.00%	571	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	91,088,592	79.22%	468	81.96%
Interest Only	23,894,106	20.78%	103	18.04%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



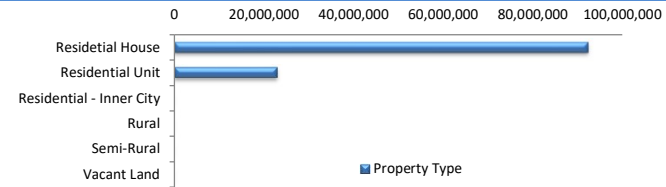
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	114,982,698	100.00%	571	100.00%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



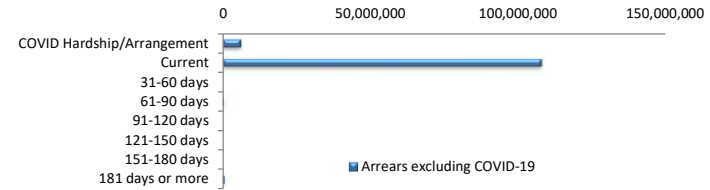
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	92,190,170	80.18%	345	79.13%
Residential Unit	22,792,528	19.82%	91	20.87%
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>114,982,698</b>	<b>100.00%</b>	<b>436</b>	<b>100.00%</b>



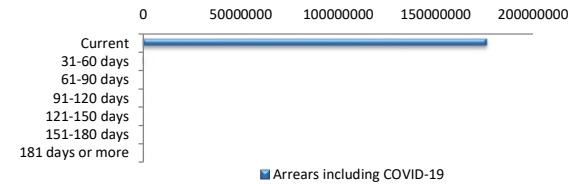
**Arrears excluding COVID-19**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
COVID Hardship/Arrangement	6,169,919	5.37%	24	4.20%
Current	108,002,096	93.93%	530	92.82%
31-60 days	0	0.00%	0	0.00%
61-90 days	325,343	0.28%	1	0.18%
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	485,341	0.42%	16	2.80%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



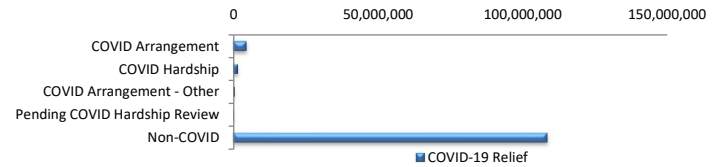
**Arrears including COVID-19**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	113,495,202	98.71%	565	98.95%
31-60 days	676,813	0.59%	3	0.53%
61-90 days	325,343	0.28%	1	0.18%
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	485,341	0.42%	2	0.35%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



**COVID-19 Relief**

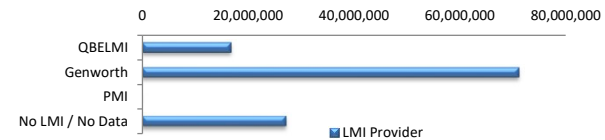
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	4,438,435	3.86%	15	3.44%
COVID Hardship	1,357,131	1.18%	4	0.92%
COVID Arrangement - Other	374,353	0.33%	1	0.23%
Pending COVID Hardship Review	183,677	0.16%	1	0.23%
Non-COVID	108,629,102	94.47%	415	95.18%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>436</b>	<b>100.00%</b>



COVID Hardship – A deferral of loan repayments for a period from 3 to 6 months as a result of financial stresses due to Covid-19  
 COVID Arrangement - A temporary change to the loan repayment type from 'Principal & Interest' to 'Interest Only' as a result of financial stresses due to Covid-19

**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	16,678,332	14.51%	45	10.32%
Genworth	71,122,938	61.86%	276	63.30%
PMI	0	0.00%	0	0.00%
No LMI / No Data	27,181,428	23.64%	115	26.38%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>436</b>	<b>100.00%</b>



**Property Occupancy**

<b>Property Occupancy</b>	<b>Balance</b>	<b>% Balance</b>	<b>Loan Count</b>	<b>% Loan Count</b>
Investment	53,813,257	46.80%	237	41.51%
Owner Occupier	61,169,442	53.20%	334	58.49%
<b>Total</b>	<b>114,982,698</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



**Default Statistics**

<b>Default Data</b>	<b>Amount</b>	<b>No. of Loans</b>
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