

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



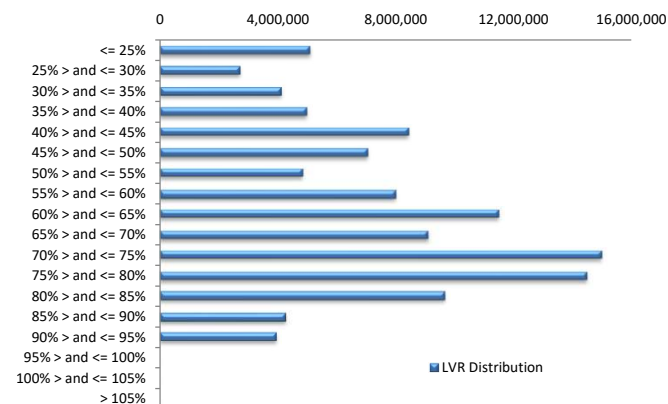
Model Period	43
Collection Period Start	1-May-20
Collection Period End	31-May-20
No. of Days	31
Interest Period Start	14-May-20
Interest Period End	14-Jun-20
No. of Days	32
Determination Date	10-Jun-20
Payment Date	15-Jun-20

**Pool Statistics**

Closing Balance of Mortgages	112,991,029
No. of Loans (Unconsolidated)	557
No. of Loans (Consolidated)	432
Average Loan Size (Unconsolidated)	202,856
Average Loan Size (Consolidated)	261,553
Largest Loan Size (Unconsolidated)	677,850
Largest Loan Size (Consolidated)	1,058,761
Smallest Loan Size (Unconsolidated)	(3,946)
Smallest Loan Size (Consolidated)	(2,209)
Weighted Average Interest Rate	3.66%
Weighted Average LVR	61.54%
Weighted Average Seasoning	67.64
Weighted Average Remaining Term	286.62

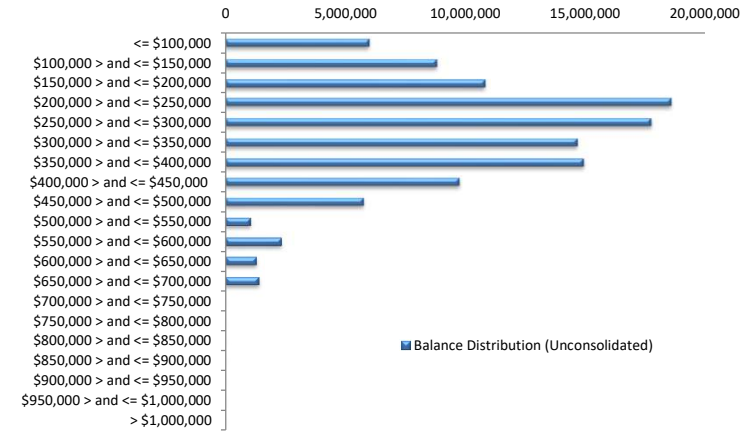
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,088,882	4.50%	74	17.13%
25% > and <= 30%	2,709,381	2.40%	14	3.24%
30% > and <= 35%	4,110,131	3.64%	20	4.63%
35% > and <= 40%	4,954,512	4.38%	24	5.56%
40% > and <= 45%	8,414,489	7.45%	32	7.41%
45% > and <= 50%	7,040,523	6.23%	28	6.48%
50% > and <= 55%	4,839,743	4.28%	18	4.17%
55% > and <= 60%	7,981,649	7.06%	30	6.94%
60% > and <= 65%	11,483,947	10.16%	32	7.41%
65% > and <= 70%	9,093,211	8.05%	27	6.25%
70% > and <= 75%	14,968,698	13.25%	39	9.03%
75% > and <= 80%	14,478,407	12.81%	41	9.49%
80% > and <= 85%	9,639,158	8.53%	30	6.94%
85% > and <= 90%	4,256,459	3.77%	12	2.78%
90% > and <= 95%	3,931,838	3.48%	11	2.55%
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>112,991,029</b>	<b>100.00%</b>	<b>432</b>	<b>100.00%</b>



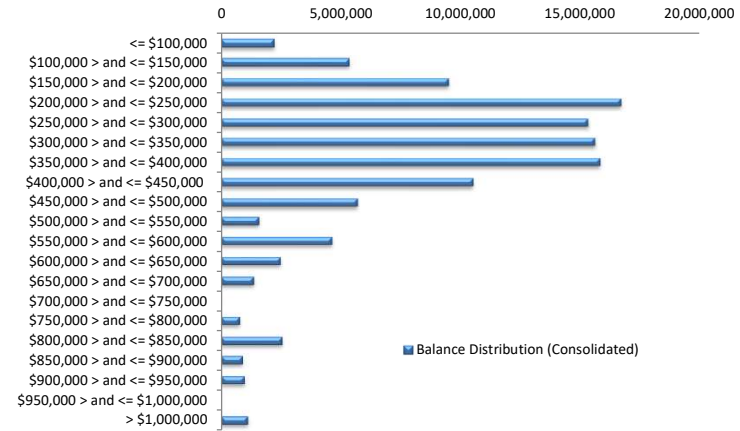
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,989,021	5.30%	150	26.93%
\$100,000 > and <= \$150,000	8,806,094	7.79%	69	12.39%
\$150,000 > and <= \$200,000	10,799,485	9.56%	62	11.13%
\$200,000 > and <= \$250,000	18,564,499	16.43%	82	14.72%
\$250,000 > and <= \$300,000	17,740,528	15.70%	64	11.49%
\$300,000 > and <= \$350,000	14,664,718	12.98%	45	8.08%
\$350,000 > and <= \$400,000	14,931,159	13.21%	40	7.18%
\$400,000 > and <= \$450,000	9,743,703	8.62%	23	4.13%
\$450,000 > and <= \$500,000	5,756,745	5.09%	12	2.15%
\$500,000 > and <= \$550,000	1,053,339	0.93%	2	0.36%
\$550,000 > and <= \$600,000	2,337,808	2.07%	4	0.72%
\$600,000 > and <= \$650,000	1,252,688	1.11%	2	0.36%
\$650,000 > and <= \$700,000	1,351,241	1.20%	2	0.36%
\$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>112,991,029</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



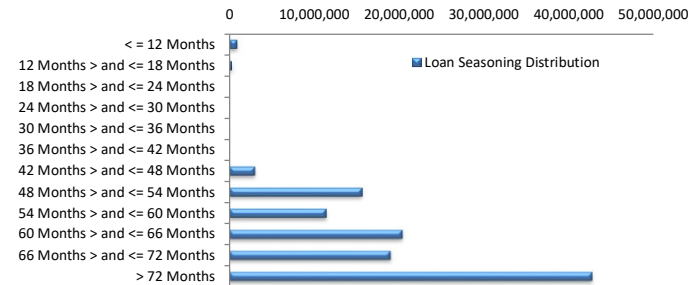
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,169,725	1.92%	56	12.96%
\$100,000 > and <= \$150,000	5,352,853	4.74%	42	9.72%
\$150,000 > and <= \$200,000	9,505,175	8.41%	54	12.50%
\$200,000 > and <= \$250,000	16,729,416	14.81%	74	17.13%
\$250,000 > and <= \$300,000	15,351,155	13.59%	55	12.73%
\$300,000 > and <= \$350,000	15,638,133	13.84%	48	11.11%
\$350,000 > and <= \$400,000	15,848,046	14.03%	42	9.72%
\$400,000 > and <= \$450,000	10,543,698	9.33%	25	5.79%
\$450,000 > and <= \$500,000	5,717,534	5.06%	12	2.78%
\$500,000 > and <= \$550,000	1,564,856	1.38%	3	0.69%
\$550,000 > and <= \$600,000	4,604,682	4.08%	8	1.85%
\$600,000 > and <= \$650,000	2,468,522	2.18%	4	0.93%
\$650,000 > and <= \$700,000	1,351,241	1.20%	2	0.46%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	769,677	0.68%	1	0.23%
\$800,000 > and <= \$850,000	2,531,329	2.24%	3	0.69%
\$850,000 > and <= \$900,000	851,754	0.75%	1	0.23%
\$900,000 > and <= \$950,000	934,472	0.83%	1	0.23%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	1,058,761	0.94%	1	0.23%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>432</b>	<b>100.00%</b>



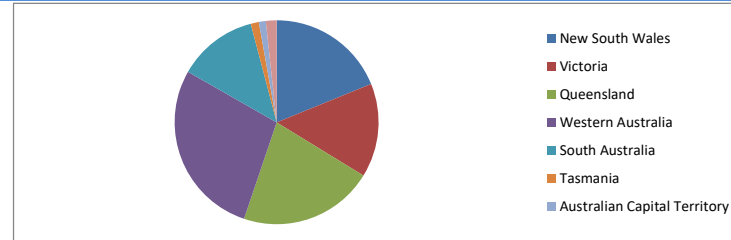
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	837,174	0.74%	3	0.54%
12 Months > and <= 18 Months	241,352	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	2,965,851	2.62%	12	2.15%
48 Months > and <= 54 Months	15,576,875	13.79%	64	11.49%
54 Months > and <= 60 Months	11,349,465	10.04%	56	10.05%
60 Months > and <= 66 Months	20,359,361	18.02%	99	17.77%
66 Months > and <= 72 Months	18,933,468	16.76%	99	17.77%
> 72 Months	42,727,483	37.81%	223	40.04%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



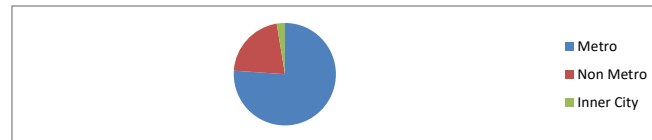
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	21,344,166	18.89%	80	18.52%
Victoria	16,826,407	14.89%	74	17.13%
Queensland	24,200,441	21.42%	85	19.68%
Western Australia	31,673,935	28.03%	97	22.45%
South Australia	14,334,460	12.69%	73	16.90%
Tasmania	1,430,643	1.27%	7	1.62%
Australian Capital Territory	1,282,804	1.14%	9	2.08%
Northern Territory	1,898,173	1.68%	7	1.62%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>432</b>	<b>100.00%</b>



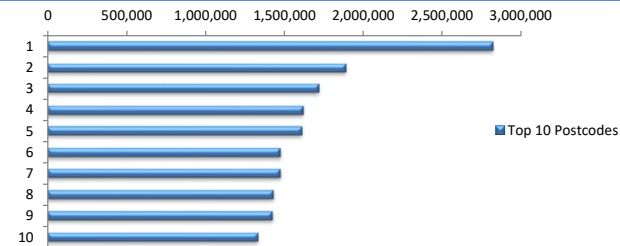
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	85,987,118	76.10%	324	75.00%
Non Metro	24,093,409	21.32%	99	22.92%
Inner City	2,910,501	2.58%	9	2.08%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>432</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,818,386	2.49%	8	1.44%
6062	1,889,700	1.67%	5	0.90%
4122	1,717,352	1.52%	5	0.90%
6107	1,619,439	1.43%	5	0.90%
4703	1,606,694	1.42%	5	0.90%
2285	1,477,565	1.31%	3	0.54%
6038	1,476,844	1.31%	4	0.72%
6065	1,431,536	1.27%	3	0.54%
4740	1,426,873	1.26%	4	0.72%
6164	1,329,231	1.18%	5	0.90%
<b>Total</b>	<b>16,793,620</b>	<b>14.86%</b>	<b>47</b>	<b>8.44%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	112,991,029	100.00%	557	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	112,991,029	100.00%	557	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



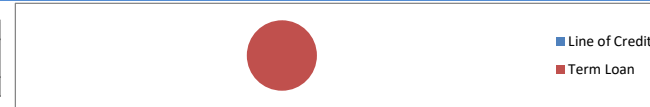
### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	90,621,781	80.20%	460	82.59%
Interest Only	22,369,248	19.80%	97	17.41%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



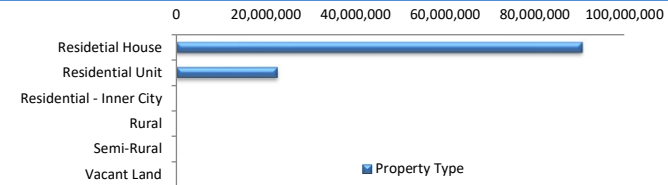
### Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	112,991,029	100.00%	557	100.00%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



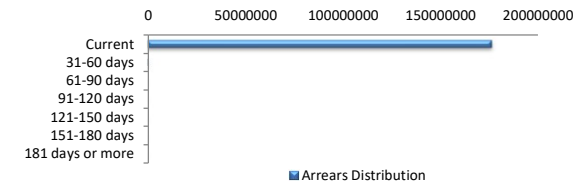
### Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	90,516,293	80.11%	342	79.17%
Residential Unit	22,474,735	19.89%	90	20.83%
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>112,991,029</b>	<b>100.00%</b>	<b>432</b>	<b>100.00%</b>



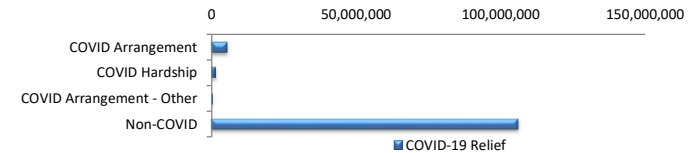
### Arrears Distribution

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	111,502,178	98.68%	551	98.92%
31-60 days	373,496	0.33%	2	0.36%
61-90 days	628,083	0.56%	2	0.36%
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	487,272	0.43%	2	0.36%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>557</b>	<b>100.00%</b>



### COVID-19 Relief

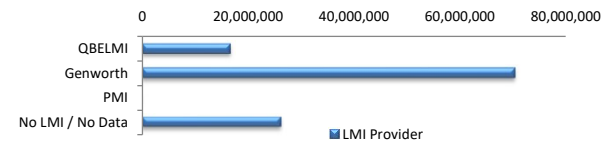
COVID-19 Relief	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Arrangement	5,303,600	4.69%	17	3.94%
COVID Hardship	1,405,183	1.24%	4	0.93%
COVID Arrangement - Other	375,339	0.33%	1	0.23%
Non-COVID	105,906,906	93.73%	410	94.91%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>432</b>	<b>100.00%</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	16,582,295	14.68%	45	10.42%
Genworth	70,347,969	62.26%	275	63.66%
PMI	0	0.00%	0	0.00%
No LMI / No Data	26,060,765	23.06%	112	25.93%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>432</b>	<b>100.00%</b>



### Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	52,869,126	46.79%	232	41.65%
Owner Occupier	60,121,903	53.21%	325	58.35%
<b>Total</b>	<b>112,991,029</b>	<b>100.00%</b>	<b>557</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