

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



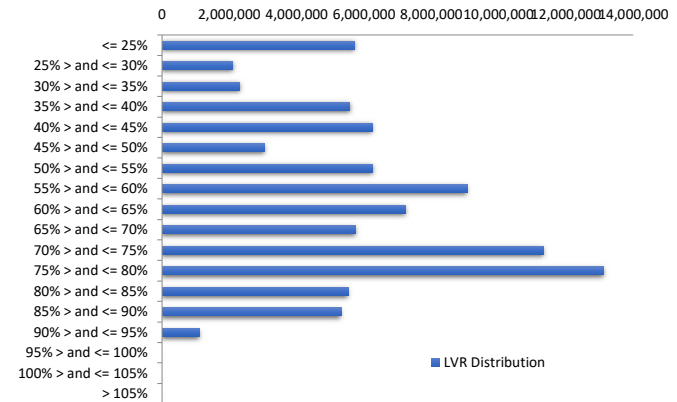
Model Period	53
Collection Period Start	01-Mar-21
Collection Period End	31-Mar-21
No. of Days	31
Interest Period Start	15-Mar-21
Interest Period End	13-Apr-21
No. of Days	30
Determination Date	09-Apr-21
Payment Date	14-Apr-21

**Pool Statistics**

Closing Balance of Mortgages	89,677,921
No. of Loans (Unconsolidated)	491
No. of Loans (Consolidated)	379
Average Loan Size (Unconsolidated)	182,643
Average Loan Size (Consolidated)	236,617
Largest Loan Size (Unconsolidated)	664,000
Largest Loan Size (Consolidated)	1,058,630
Smallest Loan Size (Unconsolidated)	(134,866)
Smallest Loan Size (Consolidated)	(134,866)
Weighted Average Interest Rate	3.52%
Weighted Average LVR	60.23%
Weighted Average Seasoning	77.86
Weighted Average Remaining Term	275.83

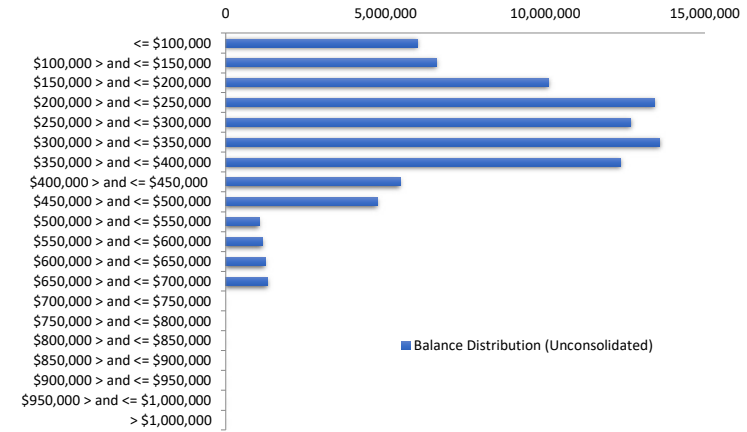
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,719,063	6.38%	94	24.80%
25% > and <= 30%	2,104,616	2.35%	14	3.69%
30% > and <= 35%	2,309,010	2.57%	13	3.43%
35% > and <= 40%	5,582,226	6.22%	23	6.07%
40% > and <= 45%	6,240,640	6.96%	25	6.60%
45% > and <= 50%	3,041,453	3.39%	12	3.17%
50% > and <= 55%	6,258,384	6.98%	23	6.07%
55% > and <= 60%	9,058,312	10.10%	29	7.65%
60% > and <= 65%	7,229,958	8.06%	23	6.07%
65% > and <= 70%	5,753,541	6.42%	18	4.75%
70% > and <= 75%	11,317,074	12.62%	33	8.71%
75% > and <= 80%	13,123,112	14.63%	38	10.03%
80% > and <= 85%	5,521,550	6.16%	16	4.22%
85% > and <= 90%	5,317,484	5.93%	15	3.96%
90% > and <= 95%	1,101,496	1.23%	3	0.79%
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>89,677,921</b>	<b>100.00%</b>	<b>379</b>	<b>100.00%</b>



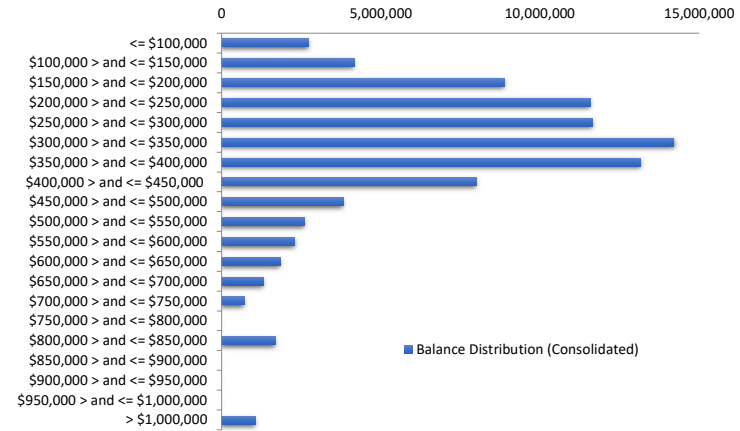
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,012,501	6.70%	170	34.62%
\$100,000 > and <= \$150,000	6,590,517	7.35%	52	10.59%
\$150,000 > and <= \$200,000	10,090,068	11.25%	57	11.61%
\$200,000 > and <= \$250,000	13,409,339	14.95%	60	12.22%
\$250,000 > and <= \$300,000	12,682,155	14.14%	46	9.37%
\$300,000 > and <= \$350,000	13,570,221	15.13%	42	8.55%
\$350,000 > and <= \$400,000	12,354,349	13.78%	33	6.72%
\$400,000 > and <= \$450,000	5,460,255	6.09%	13	2.65%
\$450,000 > and <= \$500,000	4,754,026	5.30%	10	2.04%
\$500,000 > and <= \$550,000	1,048,722	1.17%	2	0.41%
\$550,000 > and <= \$600,000	1,159,599	1.29%	2	0.41%
\$600,000 > and <= \$650,000	1,232,042	1.37%	2	0.41%
\$650,000 > and <= \$700,000	1,314,126	1.47%	2	0.41%
\$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>89,677,921</b>	<b>100.00%</b>	<b>491</b>	<b>100.00%</b>



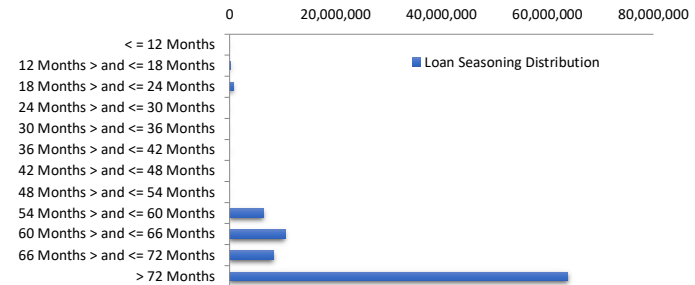
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,730,092	3.04%	78	20.58%
\$100,000 > and <= \$150,000	4,156,807	4.64%	33	8.71%
\$150,000 > and <= \$200,000	8,878,114	9.90%	50	13.19%
\$200,000 > and <= \$250,000	11,574,577	12.91%	52	13.72%
\$250,000 > and <= \$300,000	11,654,153	13.00%	42	11.08%
\$300,000 > and <= \$350,000	14,210,522	15.85%	44	11.61%
\$350,000 > and <= \$400,000	13,167,096	14.68%	35	9.23%
\$400,000 > and <= \$450,000	7,992,053	8.91%	19	5.01%
\$450,000 > and <= \$500,000	3,813,679	4.25%	8	2.11%
\$500,000 > and <= \$550,000	2,598,694	2.90%	5	1.32%
\$550,000 > and <= \$600,000	2,301,736	2.57%	4	1.06%
\$600,000 > and <= \$650,000	1,837,366	2.05%	3	0.79%
\$650,000 > and <= \$700,000	1,314,126	1.47%	2	0.53%
\$700,000 > and <= \$750,000	707,809	0.79%	1	0.26%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	1,682,467	1.88%	2	0.53%
\$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	1,058,630	1.18%	1	0.26%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>379</b>	<b>100.00%</b>



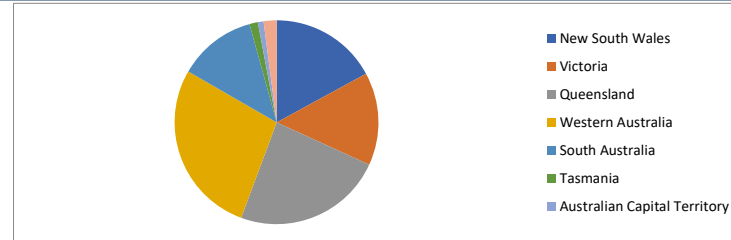
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	210,850	0.24%	1	0.20%
18 Months > and <= 24 Months	671,441	0.75%	3	0.61%
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	0	0.00%	0	0.00%
48 Months > and <= 54 Months	0	0.00%	0	0.00%
54 Months > and <= 60 Months	6,407,211	7.14%	28	5.70%
60 Months > and <= 66 Months	10,441,389	11.64%	54	11.00%
66 Months > and <= 72 Months	8,283,280	9.24%	47	9.57%
> 72 Months	63,663,750	70.99%	358	72.91%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>491</b>	<b>100.00%</b>



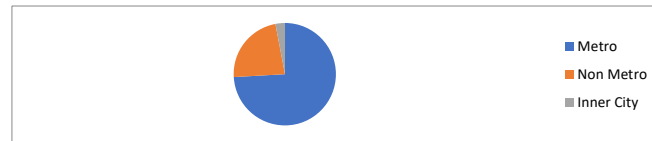
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	15,314,111	17.08%	67	17.68%
Victoria	13,217,586	14.74%	63	16.62%
Queensland	21,372,338	23.83%	79	20.84%
Western Australia	24,813,939	27.67%	86	22.69%
South Australia	11,106,545	12.38%	64	16.89%
Tasmania	1,218,039	1.36%	7	1.85%
Australian Capital Territory	785,914	0.88%	7	1.85%
Northern Territory	1,849,449	2.06%	6	1.58%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>379</b>	<b>100.00%</b>



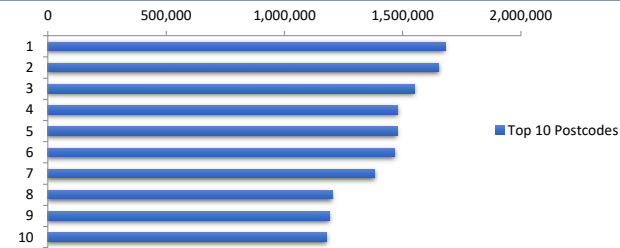
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	66,429,970	74.08%	282	74.41%
Non Metro	20,632,860	23.01%	89	23.48%
Inner City	2,615,091	2.92%	8	2.11%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>379</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6062	1,679,422	1.87%	5	1.02%
6030	1,652,159	1.84%	6	1.22%
4703	1,550,429	1.73%	5	1.02%
6038	1,478,859	1.65%	4	0.81%
2285	1,477,383	1.65%	3	0.61%
4122	1,465,639	1.63%	5	1.02%
6065	1,382,715	1.54%	3	0.61%
6104	1,201,072	1.34%	2	0.41%
3805	1,191,619	1.33%	4	0.81%
6055	1,178,983	1.31%	4	0.81%
<b>Total</b>	<b>14,258,279</b>	<b>15.90%</b>	<b>41</b>	<b>8.35%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	89,677,921	100.00%	491	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>491</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	89,677,921	100.00%	491	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>491</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	76,953,644	85.81%	440	89.61%
Interest Only	12,724,277	14.19%	51	10.39%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>491</b>	<b>100.00%</b>



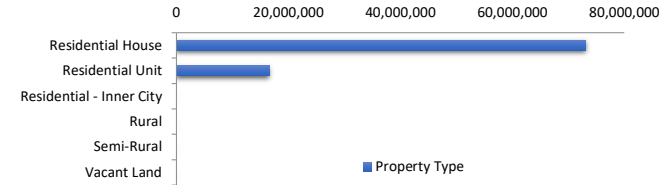
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	89,677,921	100.00%	491	100.00%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>491</b>	<b>100.00%</b>



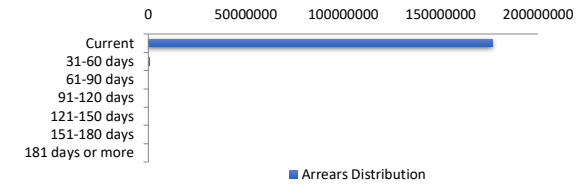
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	73,124,278	81.54%	305	80.47%
Residential Unit	16,553,644	18.46%	74	19.53%
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>89,677,921</b>	<b>100.00%</b>	<b>379</b>	<b>100.00%</b>



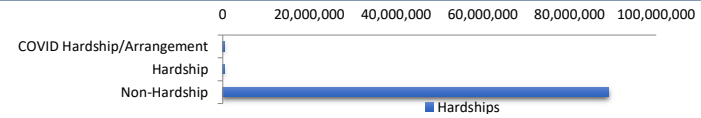
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	88,553,247	98.75%	487	99.19%
31-60 days	0	0.00%	0	0.00%
61-90 days	319,417	0.36%	1	0.20%
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	805,258	0.90%	3	0.61%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>491</b>	<b>100.00%</b>



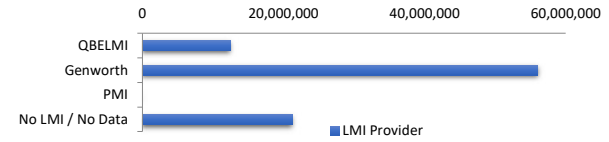
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangement	384,082	0.43%	1	0.26%
Hardship	319,417	0.36%	1	0.26%
Non-Hardship	88,974,423	99.22%	377	99.47%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>379</b>	<b>100.00%</b>



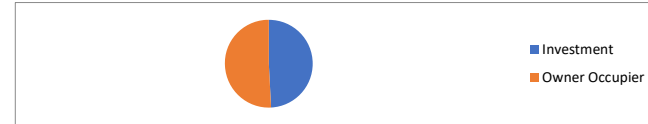
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	12,436,237	13.87%	36	9.50%
Genworth	55,975,825	62.42%	237	62.53%
PMI	0	0.00%	0	0.00%
No LMI / No Data	21,265,860	23.71%	106	27.97%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>379</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	44,038,772	49.11%	203	41.34%
Owner Occupier	45,639,149	50.89%	288	58.66%
<b>Total</b>	<b>89,677,921</b>	<b>100.00%</b>	<b>491</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	805,257.93	3
Loss on Sale	0.00	0
Claims on LMI	0.00	0
Claims paid by LMI	0.00	0
Claims Denied/Reduced	0.00	0
Loss covered by Excess Spread	0.00	N/A