

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



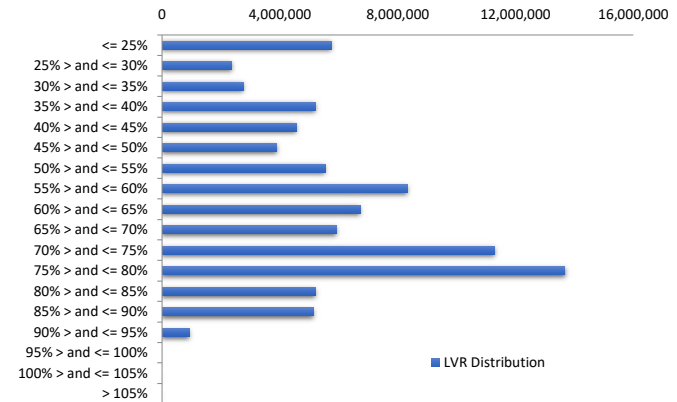
Model Period	54
Collection Period Start	01-Apr-21
Collection Period End	30-Apr-21
No. of Days	30
Interest Period Start	14-Apr-21
Interest Period End	13-May-21
No. of Days	30
Determination Date	11-May-21
Payment Date	14-May-21

**Pool Statistics**

Closing Balance of Mortgages	87,260,587
No. of Loans (Unconsolidated)	485
No. of Loans (Consolidated)	374
Average Loan Size (Unconsolidated)	179,919
Average Loan Size (Consolidated)	233,317
Largest Loan Size (Unconsolidated)	678,843
Largest Loan Size (Consolidated)	1,058,548
Smallest Loan Size (Unconsolidated)	(69,703)
Smallest Loan Size (Consolidated)	(68,389)
Weighted Average Interest Rate	3.50%
Weighted Average LVR	60.27%
Weighted Average Seasoning	78.53
Weighted Average Remaining Term	274.51

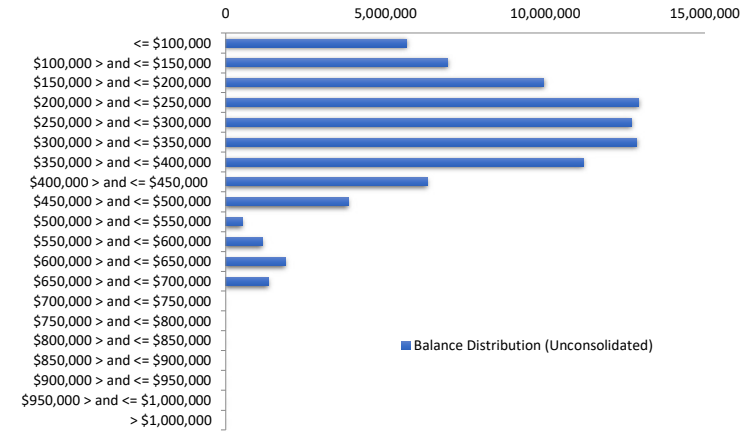
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,754,900	6.60%	93	24.87%
25% > and <= 30%	2,364,725	2.71%	14	3.74%
30% > and <= 35%	2,754,716	3.16%	15	4.01%
35% > and <= 40%	5,209,440	5.97%	23	6.15%
40% > and <= 45%	4,548,687	5.21%	20	5.35%
45% > and <= 50%	3,894,025	4.46%	16	4.28%
50% > and <= 55%	5,539,054	6.35%	21	5.61%
55% > and <= 60%	8,330,941	9.55%	27	7.22%
60% > and <= 65%	6,729,818	7.71%	22	5.88%
65% > and <= 70%	5,907,139	6.77%	18	4.81%
70% > and <= 75%	11,286,751	12.93%	33	8.82%
75% > and <= 80%	13,672,169	15.67%	40	10.70%
80% > and <= 85%	5,204,974	5.96%	15	4.01%
85% > and <= 90%	5,138,028	5.89%	15	4.01%
90% > and <= 95%	925,221	1.06%	2	0.53%
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>87,260,587</b>	<b>100.00%</b>	<b>374</b>	<b>100.00%</b>



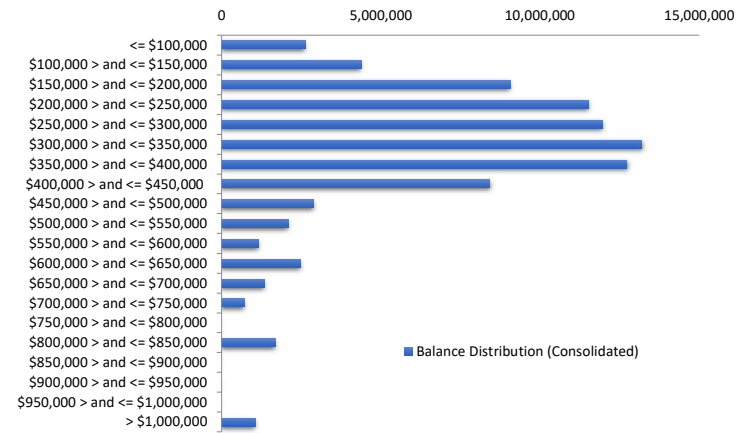
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,664,187	6.49%	169	34.85%
\$100,000 > and <= \$150,000	6,944,438	7.96%	55	11.34%
\$150,000 > and <= \$200,000	9,955,731	11.41%	56	11.55%
\$200,000 > and <= \$250,000	12,912,439	14.80%	58	11.96%
\$250,000 > and <= \$300,000	12,687,277	14.54%	46	9.48%
\$300,000 > and <= \$350,000	12,862,389	14.74%	40	8.25%
\$350,000 > and <= \$400,000	11,191,626	12.83%	30	6.19%
\$400,000 > and <= \$450,000	6,309,325	7.23%	15	3.09%
\$450,000 > and <= \$500,000	3,835,325	4.40%	8	1.65%
\$500,000 > and <= \$550,000	526,780	0.60%	1	0.21%
\$550,000 > and <= \$600,000	1,158,263	1.33%	2	0.41%
\$600,000 > and <= \$650,000	1,871,121	2.14%	3	0.62%
\$650,000 > and <= \$700,000	1,341,685	1.54%	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>87,260,587</b>	<b>100.00%</b>	<b>485</b>	<b>100.00%</b>



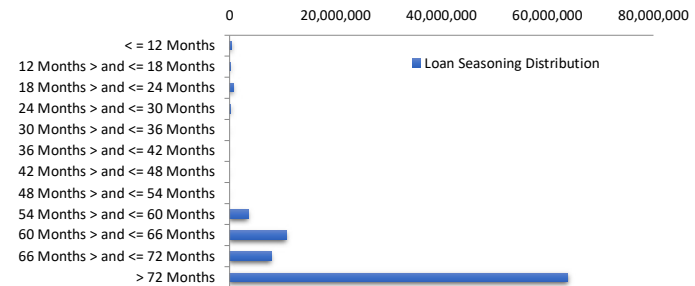
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,617,260	3.00%	76	20.32%
\$100,000 > and <= \$150,000	4,381,327	5.02%	35	9.36%
\$150,000 > and <= \$200,000	9,054,182	10.38%	51	13.64%
\$200,000 > and <= \$250,000	11,506,616	13.19%	52	13.90%
\$250,000 > and <= \$300,000	11,949,460	13.69%	43	11.50%
\$300,000 > and <= \$350,000	13,199,917	15.13%	41	10.96%
\$350,000 > and <= \$400,000	12,728,864	14.59%	34	9.09%
\$400,000 > and <= \$450,000	8,425,142	9.66%	20	5.35%
\$450,000 > and <= \$500,000	2,892,512	3.31%	6	1.60%
\$500,000 > and <= \$550,000	2,084,089	2.39%	4	1.07%
\$550,000 > and <= \$600,000	1,158,263	1.33%	2	0.53%
\$600,000 > and <= \$650,000	2,476,109	2.84%	4	1.07%
\$650,000 > and <= \$700,000	1,341,685	1.54%	2	0.53%
\$700,000 > and <= \$750,000	705,094	0.81%	1	0.27%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	1,681,518	1.93%	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	1,058,548	1.21%	1	0.27%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>374</b>	<b>100.00%</b>



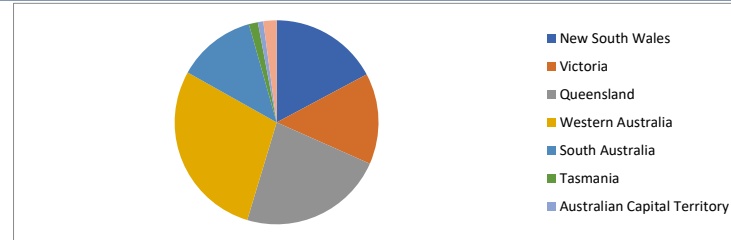
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	419,115	0.48%	1	0.21%
12 Months > and <= 18 Months	210,340	0.24%	1	0.21%
18 Months > and <= 24 Months	678,843	0.78%	1	0.21%
24 Months > and <= 30 Months	278,565	0.32%	1	0.21%
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	3,486,841	4.00%	15	3.09%
60 Months > and <= 66 Months	10,684,013	12.24%	58	11.96%
66 Months > and <= 72 Months	7,837,870	8.98%	46	9.48%
> 72 Months	63,665,000	72.96%	362	74.64%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>485</b>	<b>100.00%</b>



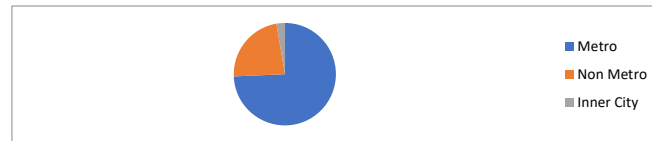
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	15,015,781	17.21%	67	17.91%
Victoria	12,590,858	14.43%	62	16.58%
Queensland	20,066,919	23.00%	78	20.86%
Western Australia	24,864,773	28.49%	84	22.46%
South Australia	10,905,334	12.50%	63	16.84%
Tasmania	1,220,580	1.40%	7	1.87%
Australian Capital Territory	752,234	0.86%	7	1.87%
Northern Territory	1,844,109	2.11%	6	1.60%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>374</b>	<b>100.00%</b>



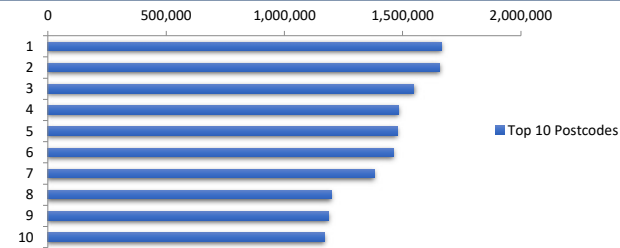
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	64,868,148	74.34%	278	74.33%
Non Metro	20,110,294	23.05%	88	23.53%
Inner City	2,282,145	2.62%	8	2.14%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>374</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6062	1,664,471	1.91%	5	1.03%
6030	1,655,472	1.90%	6	1.24%
4703	1,547,404	1.77%	5	1.03%
6038	1,480,259	1.70%	4	0.82%
2285	1,477,268	1.69%	3	0.62%
4122	1,460,119	1.67%	5	1.03%
6065	1,380,756	1.58%	3	0.62%
6104	1,198,942	1.37%	2	0.41%
3805	1,188,480	1.36%	4	0.82%
6055	1,168,768	1.34%	4	0.82%
<b>Total</b>	<b>14,221,940</b>	<b>16.30%</b>	<b>41</b>	<b>8.45%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	87,260,587	100.00%	485	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>485</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	87,260,587	100.00%	485	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>485</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	75,835,480	86.91%	437	90.10%
Interest Only	11,425,106	13.09%	48	9.90%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>485</b>	<b>100.00%</b>



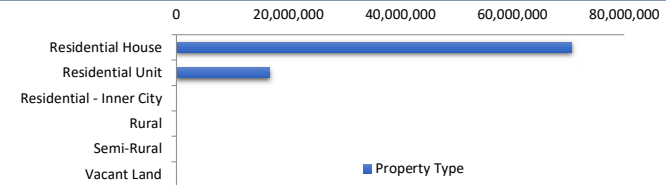
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	87,260,587	100.00%	485	100.00%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>485</b>	<b>100.00%</b>



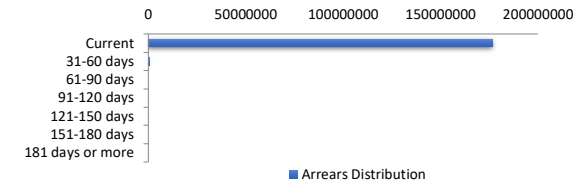
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	70,569,660	80.87%	301	80.48%
Residential Unit	16,690,927	19.13%	73	19.52%
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>87,260,587</b>	<b>100.00%</b>	<b>374</b>	<b>100.00%</b>



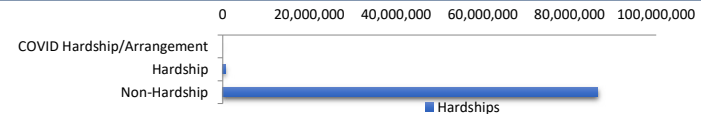
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	86,133,058	98.71%	481	99.18%
31-60 days	319,424	0.37%	1	0.21%
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	808,105	0.93%	3	0.62%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>485</b>	<b>100.00%</b>



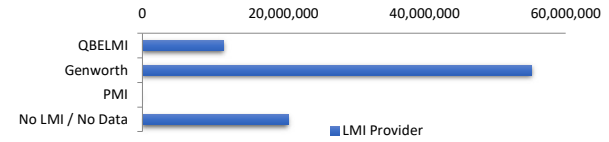
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangement	0	0.00%	0	0.00%
Hardship	704,411	0.81%	2	0.53%
Non-Hardship	86,556,176	99.19%	372	99.47%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>374</b>	<b>100.00%</b>



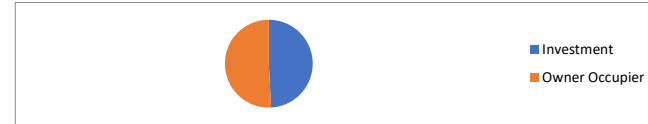
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	11,507,458	13.19%	35	9.36%
Genworth	55,078,778	63.12%	234	62.57%
PMI	0	0.00%	0	0.00%
No LMI / No Data	20,674,351	23.69%	105	28.07%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>374</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	42,899,684	49.16%	201	41.44%
Owner Occupier	44,360,903	50.84%	284	58.56%
<b>Total</b>	<b>87,260,587</b>	<b>100.00%</b>	<b>485</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	808,104.63	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