

**AFG Series 2016-1  
Collateral Report**



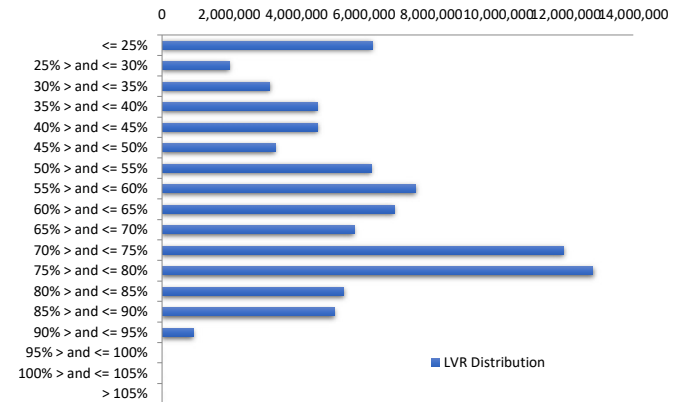
Model Period	55
Collection Period Start	01-May-21
Collection Period End	31-May-21
No. of Days	31
Interest Period Start	14-May-21
Interest Period End	14-Jun-21
No. of Days	32
Determination Date	09-Jun-21
Payment Date	15-Jun-21

**Pool Statistics**

Closing Balance of Mortgages	86,569,128
No. of Loans (Unconsolidated)	474
No. of Loans (Consolidated)	371
Average Loan Size (Unconsolidated)	182,635
Average Loan Size (Consolidated)	233,340
Largest Loan Size (Unconsolidated)	676,897
Largest Loan Size (Consolidated)	1,058,630
Smallest Loan Size (Unconsolidated)	(61,099)
Smallest Loan Size (Consolidated)	(59,548)
Weighted Average Interest Rate	3.50%
Weighted Average LVR	60.11%
Weighted Average Seasoning	79.68
Weighted Average Remaining Term	273.36

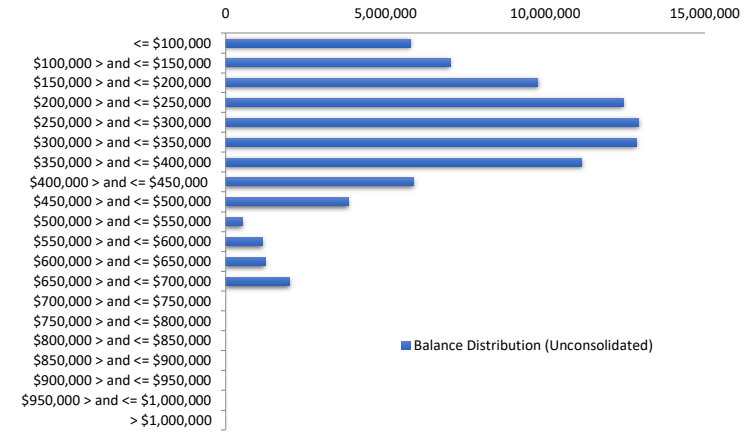
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,241,771	7.21%	94	25.34%
25% > and <= 30%	1,995,712	2.31%	12	3.23%
30% > and <= 35%	3,205,951	3.70%	18	4.85%
35% > and <= 40%	4,610,798	5.33%	19	5.12%
40% > and <= 45%	4,619,990	5.34%	21	5.66%
45% > and <= 50%	3,353,575	3.87%	14	3.77%
50% > and <= 55%	6,210,418	7.17%	23	6.20%
55% > and <= 60%	7,541,463	8.71%	24	6.47%
60% > and <= 65%	6,890,373	7.96%	24	6.47%
65% > and <= 70%	5,701,296	6.59%	17	4.58%
70% > and <= 75%	11,930,190	13.78%	35	9.43%
75% > and <= 80%	12,804,253	14.79%	38	10.24%
80% > and <= 85%	5,402,214	6.24%	15	4.04%
85% > and <= 90%	5,135,812	5.93%	15	4.04%
90% > and <= 95%	925,310	1.07%	2	0.54%
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>86,569,128</b>	<b>100.00%</b>	<b>371</b>	<b>100.00%</b>



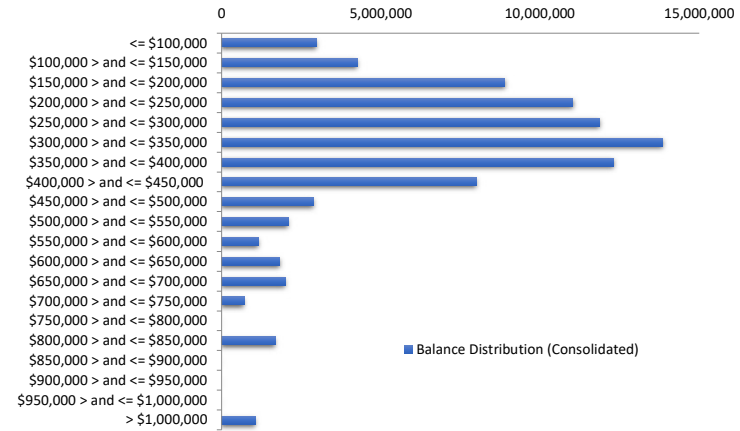
**Balance Distribution (Unconsolidated)**

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,794,873	6.69%	160	33.76%
\$100,000 > and <= \$150,000	7,029,232	8.12%	56	11.81%
\$150,000 > and <= \$200,000	9,773,252	11.29%	55	11.60%
\$200,000 > and <= \$250,000	12,442,744	14.37%	56	11.81%
\$250,000 > and <= \$300,000	12,909,855	14.91%	47	9.92%
\$300,000 > and <= \$350,000	12,851,644	14.85%	40	8.44%
\$350,000 > and <= \$400,000	11,134,484	12.86%	30	6.33%
\$400,000 > and <= \$450,000	5,888,571	8.80%	14	2.95%
\$450,000 > and <= \$500,000	3,833,276	4.43%	8	1.69%
\$500,000 > and <= \$550,000	525,003	0.61%	1	0.21%
\$550,000 > and <= \$600,000	1,156,227	1.34%	2	0.42%
\$600,000 > and <= \$650,000	1,228,519	1.42%	2	0.42%
\$650,000 > and <= \$700,000	2,001,448	2.31%	3	0.63%
\$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>86,569,128</b>	<b>100.00%</b>	<b>474</b>	<b>100.00%</b>



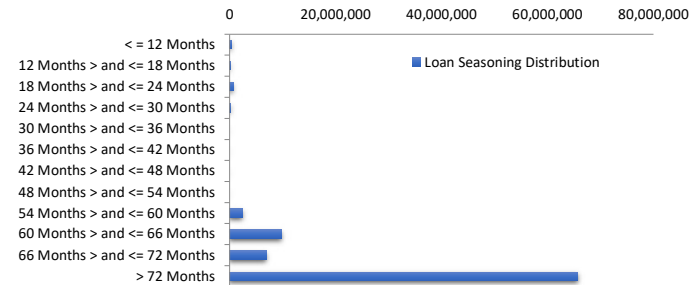
**Balance Distribution (Consolidated)**

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	2,978,813	3.44%	77	20.75%
\$100,000 > and <= \$150,000	4,248,976	4.91%	34	9.16%
\$150,000 > and <= \$200,000	8,899,129	10.28%	50	13.48%
\$200,000 > and <= \$250,000	11,027,310	12.74%	50	13.48%
\$250,000 > and <= \$300,000	11,864,731	13.71%	43	11.59%
\$300,000 > and <= \$350,000	13,839,002	15.99%	43	11.59%
\$350,000 > and <= \$400,000	12,305,721	14.21%	33	8.89%
\$400,000 > and <= \$450,000	8,000,820	9.24%	19	5.12%
\$450,000 > and <= \$500,000	2,888,035	3.34%	6	1.62%
\$500,000 > and <= \$550,000	2,085,657	2.41%	4	1.08%
\$550,000 > and <= \$600,000	1,156,227	1.34%	2	0.54%
\$600,000 > and <= \$650,000	1,831,893	2.12%	3	0.81%
\$650,000 > and <= \$700,000	2,001,448	2.31%	3	0.81%
\$700,000 > and <= \$750,000	702,435	0.81%	1	0.27%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	1,680,302	1.94%	2	0.54%
\$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	1.22%	1	0.27%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>371</b>	<b>100.00%</b>



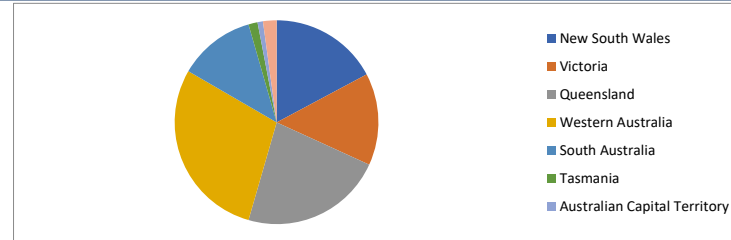
**Loan Seasoning Distribution**

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	421,858	0.49%	1	0.21%
12 Months > and <= 18 Months	209,847	0.24%	1	0.21%
18 Months > and <= 24 Months	676,897	0.78%	1	0.21%
24 Months > and <= 30 Months	279,259	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	2,474,257	2.86%	10	2.11%
60 Months > and <= 66 Months	9,844,833	11.37%	51	10.76%
66 Months > and <= 72 Months	6,955,185	8.03%	42	8.86%
> 72 Months	65,706,993	75.90%	367	77.43%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>474</b>	<b>100.00%</b>



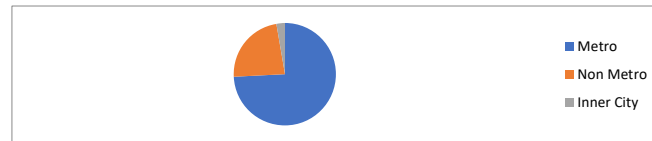
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	14,915,754	17.23%	67	18.06%
Victoria	12,660,325	14.62%	62	16.71%
Queensland	19,573,435	22.61%	76	20.49%
Western Australia	25,005,294	28.88%	84	22.64%
South Australia	10,577,564	12.22%	62	16.71%
Tasmania	1,247,374	1.44%	7	1.89%
Australian Capital Territory	749,042	0.87%	7	1.89%
Northern Territory	1,840,340	2.13%	6	1.62%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>371</b>	<b>100.00%</b>



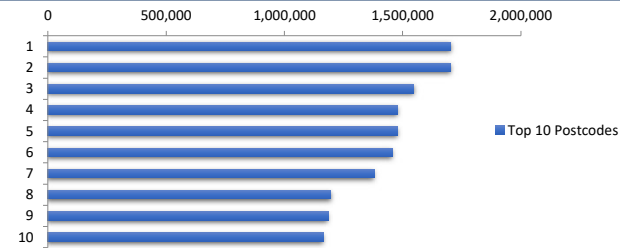
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	64,234,371	74.20%	276	74.39%
Non Metro	20,045,249	23.16%	88	23.72%
Inner City	2,289,509	2.64%	7	1.89%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>371</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6062	1,703,322	1.97%	5	1.05%
6030	1,702,558	1.97%	6	1.27%
4703	1,547,289	1.79%	5	1.05%
6038	1,478,145	1.71%	4	0.84%
2285	1,477,778	1.71%	3	0.63%
4122	1,457,418	1.68%	5	1.05%
6065	1,378,758	1.59%	3	0.63%
6104	1,196,446	1.38%	2	0.42%
3805	1,184,983	1.37%	4	0.84%
6055	1,166,666	1.35%	4	0.84%
<b>Total</b>	<b>14,293,363</b>	<b>16.51%</b>	<b>41</b>	<b>8.65%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	86,569,128	100.00%	474	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>474</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	86,569,128	100.00%	474	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>474</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	75,601,194	87.33%	428	90.30%
Interest Only	10,967,934	12.67%	46	9.70%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>474</b>	<b>100.00%</b>



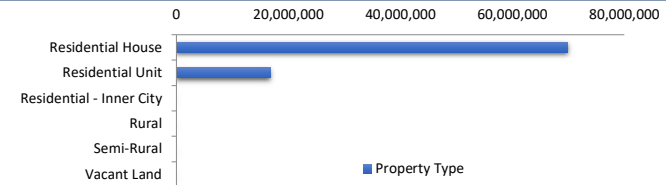
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	86,569,128	100.00%	474	100.00%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>474</b>	<b>100.00%</b>



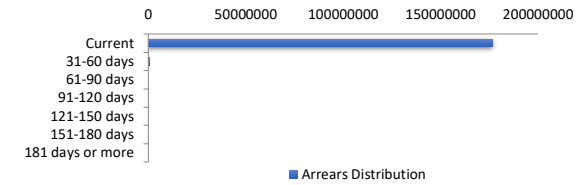
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	69,815,871	80.65%	298	80.32%
Residential Unit	16,753,257	19.35%	73	19.68%
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>86,569,128</b>	<b>100.00%</b>	<b>371</b>	<b>100.00%</b>



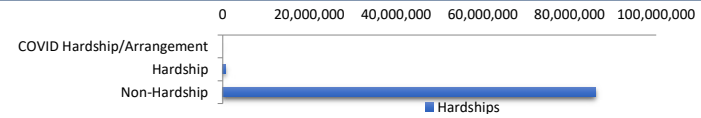
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	85,438,264	98.69%	470	99.16%
31-60 days	319,808	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	811,057	0.94%	3	0.63%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>474</b>	<b>100.00%</b>



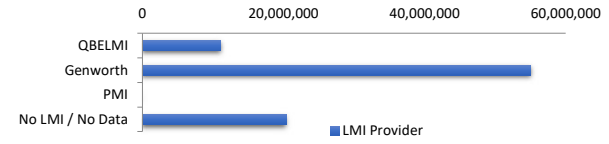
**Hardships**

Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardship/Arrangement	0	0.00%	0	0.00%
Hardship	702,190	0.81%	2	0.54%
Non-Hardship	85,866,938	99.19%	369	99.46%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>371</b>	<b>100.00%</b>



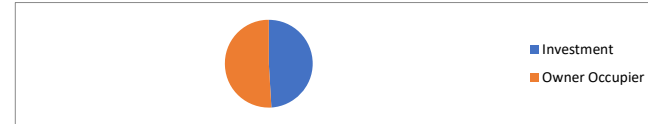
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	11,110,869	12.83%	34	9.16%
Genworth	55,038,639	63.58%	233	62.80%
PMI	0	0.00%	0	0.00%
No LMI / No Data	20,419,621	23.59%	104	28.03%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>371</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	42,457,000	49.04%	195	41.14%
Owner Occupier	44,112,128	50.96%	279	58.86%
<b>Total</b>	<b>86,569,128</b>	<b>100.00%</b>	<b>474</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	811,056.76	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