

**AFG Series 2016-1  
Collateral Report**



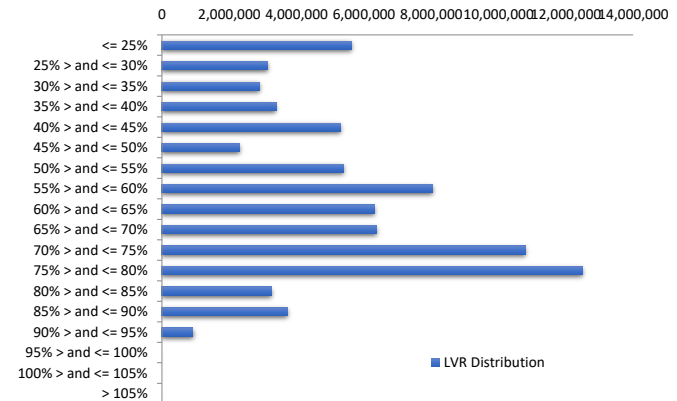
Model Period	58
Collection Period Start	01-Aug-21
Collection Period End	31-Aug-21
No. of Days	31
Interest Period Start	16-Aug-21
Interest Period End	13-Sep-21
No. of Days	29
Determination Date	09-Sep-21
Payment Date	14-Sep-21

**Pool Statistics**

Closing Balance of Mortgages	79,990,962
No. of Loans (Unconsolidated)	454
No. of Loans (Consolidated)	353
Average Loan Size (Unconsolidated)	176,192
Average Loan Size (Consolidated)	226,603
Largest Loan Size (Unconsolidated)	659,708
Largest Loan Size (Consolidated)	1,053,214
Smallest Loan Size (Unconsolidated)	(56,608)
Smallest Loan Size (Consolidated)	(56,608)
Weighted Average Interest Rate	3.43%
Weighted Average LVR	59.30%
Weighted Average Seasoning	82.90
Weighted Average Remaining Term	270.99

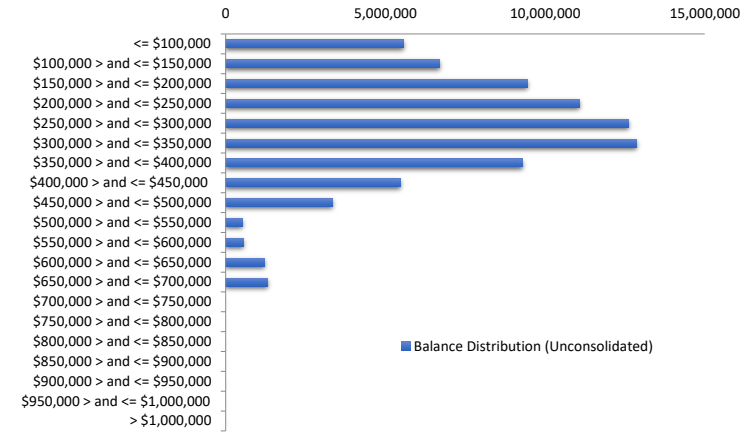
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,638,556	7.05%	92	26.06%
25% > and <= 30%	3,133,456	3.92%	18	5.10%
30% > and <= 35%	2,902,637	3.63%	17	4.82%
35% > and <= 40%	3,390,984	4.24%	14	3.97%
40% > and <= 45%	5,298,316	6.62%	23	6.52%
45% > and <= 50%	2,306,239	2.88%	10	2.83%
50% > and <= 55%	5,393,621	6.74%	20	5.67%
55% > and <= 60%	8,041,249	10.05%	27	7.65%
60% > and <= 65%	6,306,350	7.88%	21	5.95%
65% > and <= 70%	6,374,454	7.97%	17	4.82%
70% > and <= 75%	10,803,137	13.51%	34	9.63%
75% > and <= 80%	12,487,416	15.61%	36	10.20%
80% > and <= 85%	3,255,330	4.07%	11	3.12%
85% > and <= 90%	3,737,681	4.67%	11	3.12%
90% > and <= 95%	921,535	1.15%	2	0.57%
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>79,990,962</b>	<b>100.00%</b>	<b>353</b>	<b>100.00%</b>



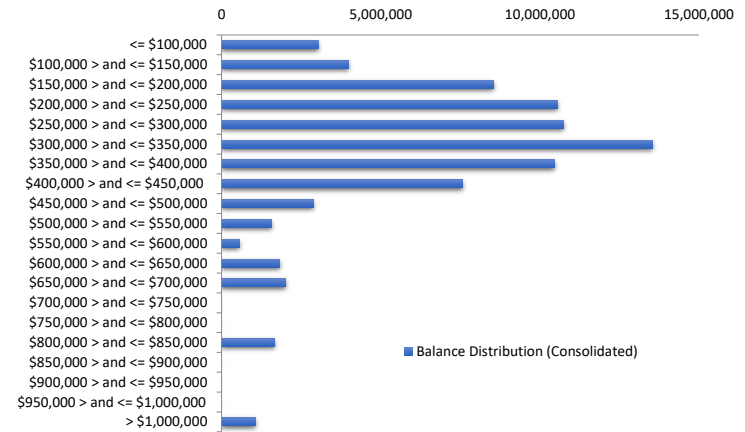
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	5,567,441	6.96%	161	35.46%
\$100,000 > and <= \$150,000	6,702,007	8.38%	53	11.67%
\$150,000 > and <= \$200,000	9,440,695	11.80%	53	11.67%
\$200,000 > and <= \$250,000	11,080,095	13.85%	50	11.01%
\$250,000 > and <= \$300,000	12,603,706	15.76%	46	10.13%
\$300,000 > and <= \$350,000	12,856,630	16.07%	40	8.81%
\$350,000 > and <= \$400,000	9,305,413	11.63%	25	5.51%
\$400,000 > and <= \$450,000	5,470,039	6.84%	13	2.86%
\$450,000 > and <= \$500,000	3,342,180	4.18%	7	1.54%
\$500,000 > and <= \$550,000	520,319	0.65%	1	0.22%
\$550,000 > and <= \$600,000	570,015	0.71%	1	0.22%
\$600,000 > and <= \$650,000	1,216,223	1.52%	2	0.44%
\$650,000 > and <= \$700,000	1,316,201	1.65%	2	0.44%
\$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>79,990,962</b>	<b>100.00%</b>	<b>454</b>	<b>100.00%</b>



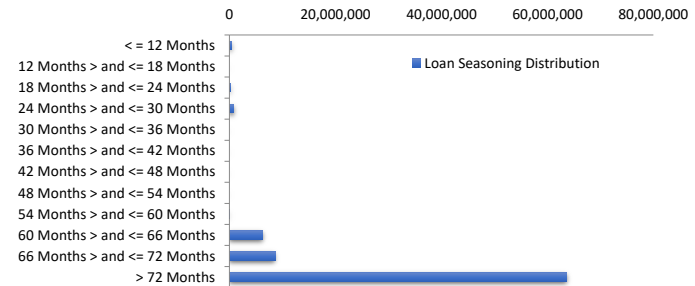
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	3,034,407	3.79%	79	22.38%
\$100,000 > and <= \$150,000	3,984,172	4.98%	32	9.07%
\$150,000 > and <= \$200,000	8,551,791	10.69%	48	13.60%
\$200,000 > and <= \$250,000	10,541,179	13.18%	48	13.60%
\$250,000 > and <= \$300,000	10,729,978	13.41%	39	11.05%
\$300,000 > and <= \$350,000	13,545,724	16.93%	42	11.90%
\$350,000 > and <= \$400,000	10,458,163	13.07%	28	7.93%
\$400,000 > and <= \$450,000	7,577,568	9.47%	18	5.10%
\$450,000 > and <= \$500,000	2,875,050	3.59%	6	1.70%
\$500,000 > and <= \$550,000	1,578,698	1.97%	3	0.85%
\$550,000 > and <= \$600,000	570,015	0.71%	1	0.28%
\$600,000 > and <= \$650,000	1,816,451	2.27%	3	0.85%
\$650,000 > and <= \$700,000	2,010,553	2.51%	3	0.85%
\$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	1,664,000	2.08%	2	0.57%
\$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	1,053,214	1.32%	1	0.28%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>353</b>	<b>100.00%</b>



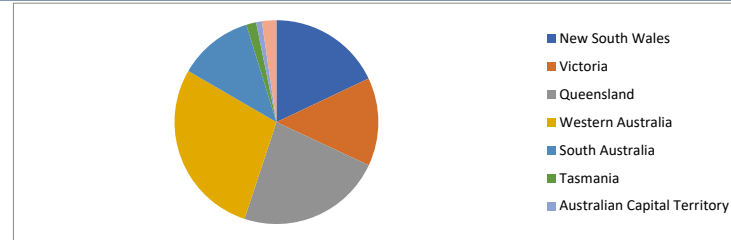
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	423,776	0.53%	1	0.22%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	208,341	0.26%	1	0.22%
24 Months > and <= 30 Months	784,172	0.98%	2	0.44%
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	72,879	0.09%	1	0.22%
60 Months > and <= 66 Months	6,236,120	7.80%	27	5.95%
66 Months > and <= 72 Months	8,608,187	10.76%	52	11.45%
> 72 Months	63,657,486	79.58%	370	81.50%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>454</b>	<b>100.00%</b>



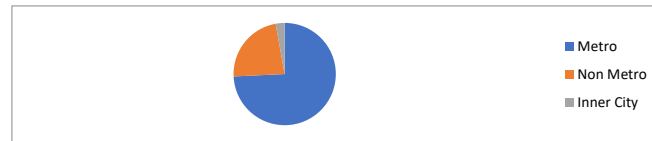
### Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	14,367,966	17.96%	66	18.70%
Victoria	11,190,944	13.99%	57	16.15%
Queensland	18,510,374	23.14%	72	20.40%
Western Australia	22,617,390	28.27%	79	22.38%
South Australia	9,485,493	11.86%	59	16.71%
Tasmania	1,250,132	1.56%	7	1.98%
Australian Capital Territory	734,736	0.92%	7	1.98%
Northern Territory	1,833,927	2.29%	6	1.70%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>353</b>	<b>100.00%</b>



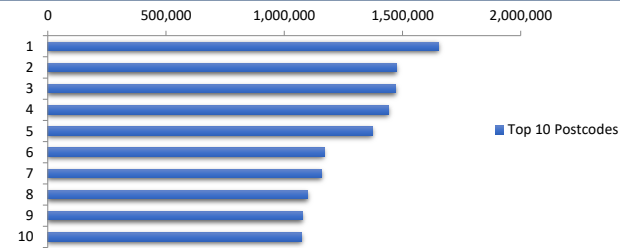
### Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	59,397,390	74.26%	264	74.79%
Non Metro	18,317,127	22.90%	82	23.23%
Inner City	2,276,445	2.85%	7	1.98%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>353</b>	<b>100.00%</b>



### Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	1,651,991	2.07%	5	1.10%
6038	1,473,913	1.84%	4	0.88%
2285	1,472,285	1.84%	3	0.66%
4122	1,440,535	1.80%	4	0.88%
6065	1,373,754	1.72%	3	0.66%
3805	1,168,721	1.46%	4	0.88%
6055	1,159,503	1.45%	4	0.88%
6053	1,099,721	1.37%	2	0.44%
4740	1,078,782	1.35%	3	0.66%
6062	1,072,661	1.34%	4	0.88%
<b>Total</b>	<b>12,991,865</b>	<b>16.24%</b>	<b>36</b>	<b>7.93%</b>



### Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	79,990,962	100.00%	454	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>454</b>	<b>100.00%</b>



### Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	79,990,962	100.00%	454	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>454</b>	<b>100.00%</b>



### Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	72,462,786	90.59%	416	91.63%
Interest Only	7,528,176	9.41%	38	8.37%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>454</b>	<b>100.00%</b>



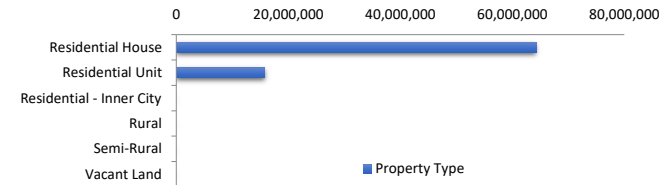
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	79,990,962	100.00%	454	100.00%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>454</b>	<b>100.00%</b>



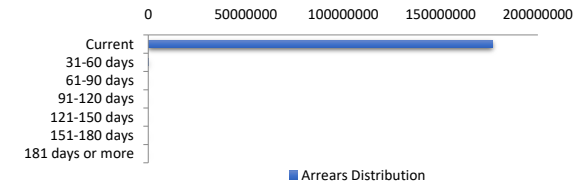
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	64,237,331	80.31%	281	79.60%
Residential Unit	15,753,631	19.69%	72	20.40%
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>79,990,962</b>	<b>100.00%</b>	<b>353</b>	<b>100.00%</b>



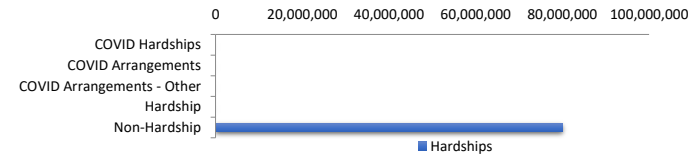
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	79,170,666	98.97%	451	99.34%
31-60 days	0	0.00%	0	0.00%
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	820,296	1.03%	3	0.66%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>454</b>	<b>100.00%</b>



**Hardships**

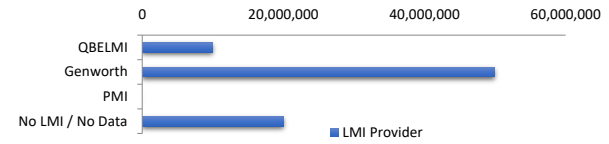
Hardships	Balance	% Balance	Loan Count (Consol.)	% Loan Count
COVID Hardships	0	0.00%	0	0.00%
COVID Arrangements	0	0.00%	0	0.00%
COVID Arrangements - Other	0	0.00%	0	0.00%
Hardship	0	0.00%	0	0.00%
Non-Hardship	79,990,962	100.00%	353	100.00%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>353</b>	<b>100.00%</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

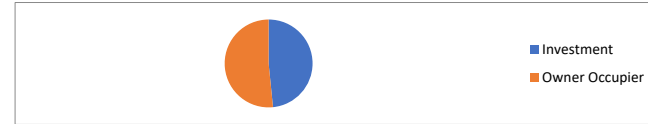
**LMI Provider**

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	10,023,650	12.53%	33	9.35%
Genworth	49,931,582	62.42%	227	64.31%
PMI	0	0.00%	0	0.00%
No LMI / No Data	20,035,730	25.05%	93	26.35%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>353</b>	<b>100.00%</b>



**Property Occupancy**

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	38,719,111	48.40%	185	40.75%
Owner Occupier	41,271,851	51.60%	269	59.25%
<b>Total</b>	<b>79,990,962</b>	<b>100.00%</b>	<b>454</b>	<b>100.00%</b>



**Default Statistics**

Default Data	Amount	No. of Loans
Defaulted Loans	820,295.77	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