

**AFG Series 2016-1
Collateral Report**



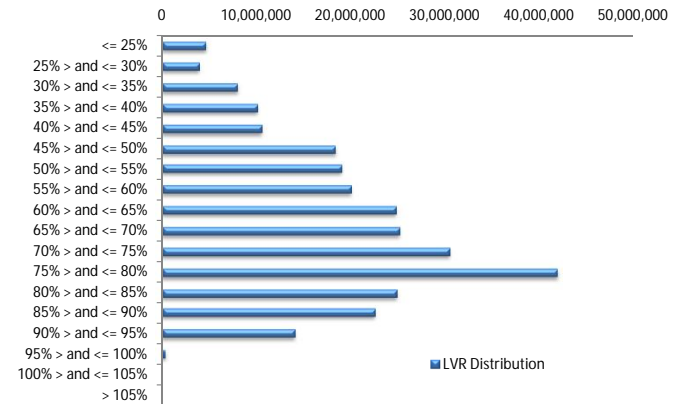
Model Period	2
Collection Period Start	01-Dec-16
Collection Period End	31-Dec-16
No. of Days	31
Interest Period Start	14-Dec-16
Interest Period End	15-Jan-17
No. of Days	33
Determination Date	11-Jan-17
Payment Date	16-Jan-17

Pool Statistics

Closing Balance of Mortgages	279,241,306
No. of Loans (Unconsolidated)	1,207
No. of Loans (Consolidated)	892
Average Loan Size (Unconsolidated)	231,352
Average Loan Size (Consolidated)	313,051
Largest Loan Size (Unconsolidated)	951,788
Largest Loan Size (Consolidated)	1,072,090
Smallest Loan Size (Unconsolidated)	(2,923)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.23%
Weighted Average LVR	65.71%
Weighted Average Seasoning	26.67
Weighted Average Remaining Term	325.37

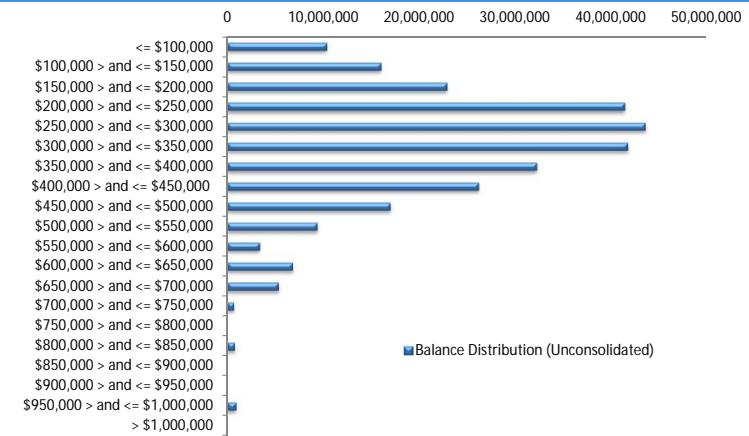
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,645,727	1.66%	40	4.48%
25% > and <= 30%	3,985,410	1.43%	20	2.24%
30% > and <= 35%	7,995,439	2.86%	36	4.04%
35% > and <= 40%	10,125,170	3.63%	46	5.16%
40% > and <= 45%	10,584,823	3.79%	44	4.93%
45% > and <= 50%	18,336,498	6.57%	63	7.06%
50% > and <= 55%	19,073,376	6.83%	65	7.29%
55% > and <= 60%	20,081,704	7.19%	57	6.39%
60% > and <= 65%	24,830,702	8.89%	72	8.07%
65% > and <= 70%	25,206,524	9.03%	73	8.18%
70% > and <= 75%	30,493,220	10.92%	85	9.53%
75% > and <= 80%	41,897,262	15.00%	114	12.78%
80% > and <= 85%	24,883,936	8.91%	71	7.96%
85% > and <= 90%	22,611,185	8.10%	65	7.29%
90% > and <= 95%	14,091,133	5.05%	40	4.48%
95% > and <= 100%	399,197	0.14%	1	0.11%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
Total	279,241,306	100.00%	892	100.00%



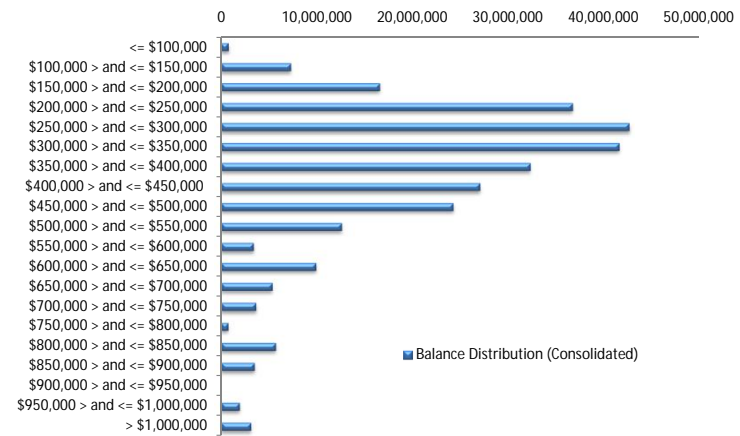
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,404,325	3.73%	246	20.38%
\$100,000 > and <= \$150,000	16,058,989	5.75%	128	10.60%
\$150,000 > and <= \$200,000	22,919,139	8.21%	131	10.85%
\$200,000 > and <= \$250,000	41,443,094	14.84%	183	15.16%
\$250,000 > and <= \$300,000	43,588,882	15.61%	159	13.17%
\$300,000 > and <= \$350,000	41,750,530	14.95%	129	10.69%
\$350,000 > and <= \$400,000	32,260,580	11.55%	87	7.21%
\$400,000 > and <= \$450,000	26,220,220	9.39%	62	5.14%
\$450,000 > and <= \$500,000	17,018,272	6.09%	36	2.98%
\$500,000 > and <= \$550,000	9,417,251	3.37%	18	1.49%
\$550,000 > and <= \$600,000	3,417,436	1.22%	6	0.50%
\$600,000 > and <= \$650,000	6,854,339	2.45%	11	0.91%
\$650,000 > and <= \$700,000	5,378,014	1.93%	8	0.66%
\$700,000 > and <= \$750,000	741,068	0.27%	1	0.08%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	817,380	0.29%	1	0.08%
\$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	951,788	0.34%	1	0.08%
> \$1,000,000	0	0.00%	0	0.00%
Total	279,241,306	100.00%	1,207	100.00%



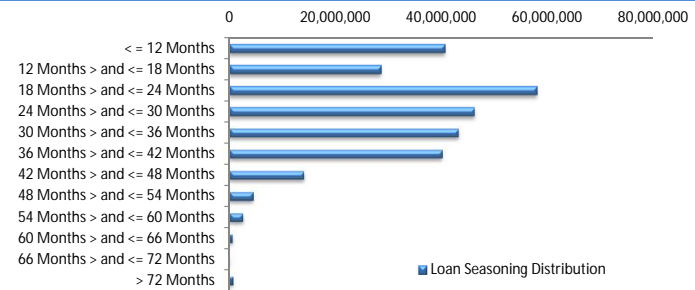
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	793,107	0.28%	17	1.91%
\$100,000 > and <= \$150,000	7,298,761	2.61%	57	6.39%
\$150,000 > and <= \$200,000	16,579,018	5.94%	95	10.65%
\$200,000 > and <= \$250,000	36,707,587	13.15%	162	18.16%
\$250,000 > and <= \$300,000	42,613,347	15.26%	155	17.38%
\$300,000 > and <= \$350,000	41,574,695	14.89%	128	14.35%
\$350,000 > and <= \$400,000	32,290,155	11.56%	87	9.75%
\$400,000 > and <= \$450,000	27,054,517	9.69%	64	7.17%
\$450,000 > and <= \$500,000	24,244,310	8.68%	51	5.72%
\$500,000 > and <= \$550,000	12,620,171	4.52%	24	2.69%
\$550,000 > and <= \$600,000	3,415,848	1.22%	6	0.67%
\$600,000 > and <= \$650,000	9,929,772	3.56%	16	1.79%
\$650,000 > and <= \$700,000	5,378,014	1.93%	8	0.90%
\$700,000 > and <= \$750,000	3,658,653	1.31%	5	0.56%
\$750,000 > and <= \$800,000	770,525	0.28%	1	0.11%
\$800,000 > and <= \$850,000	5,719,396	2.05%	7	0.78%
\$850,000 > and <= \$900,000	3,507,286	1.26%	4	0.45%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	1,945,700	0.70%	2	0.22%
> \$1,000,000	3,140,443	1.12%	3	0.34%
Total	279,241,306	100.00%	892	100.00%



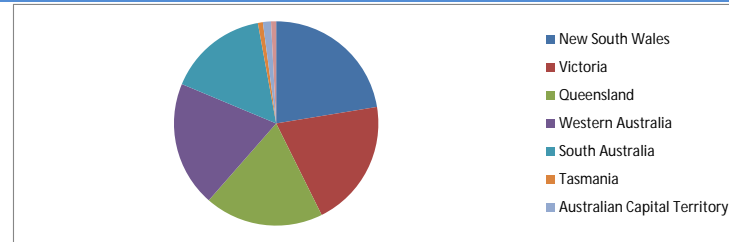
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	40,616,755	14.55%	145	12.01%
12 Months > and <= 18 Months	28,596,777	10.24%	131	10.85%
18 Months > and <= 24 Months	57,998,327	20.77%	263	21.79%
24 Months > and <= 30 Months	46,229,141	16.56%	202	16.74%
30 Months > and <= 36 Months	43,039,180	15.41%	185	15.33%
36 Months > and <= 42 Months	39,996,498	14.32%	183	15.16%
42 Months > and <= 48 Months	14,083,607	5.04%	59	4.89%
48 Months > and <= 54 Months	4,536,711	1.62%	22	1.82%
54 Months > and <= 60 Months	2,633,802	0.94%	9	0.75%
60 Months > and <= 66 Months	624,105	0.22%	4	0.33%
66 Months > and <= 72 Months	155,800	0.06%	1	0.08%
> 72 Months	730,603	0.26%	3	0.25%
Total	279,241,306	100.00%	1,207	100.00%



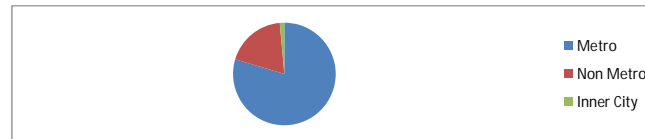
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	62,545,734	22.40%	174	19.51%
Victoria	56,506,217	20.24%	188	21.08%
Queensland	52,575,124	18.83%	167	18.72%
Western Australia	55,351,192	19.82%	159	17.83%
South Australia	44,223,076	15.84%	172	19.28%
Tasmania	2,227,820	0.80%	10	1.12%
Australian Capital Territory	3,565,587	1.28%	14	1.57%
Northern Territory	2,246,555	0.80%	8	0.90%
No Data	0	0.00%	0	0.00%
Total	279,241,306	100.00%	892	100.00%



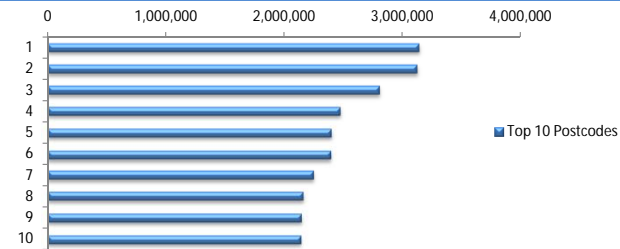
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	222,286,583	79.60%	695	77.91%
Non Metro	52,893,813	18.94%	185	20.74%
Inner City	4,060,909	1.45%	12	1.35%
No Data	0	0.00%	0	0.00%
Total	279,241,306	100.00%	892	100.00%



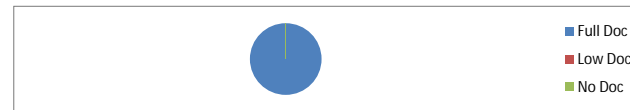
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,138,930	1.12%	10	0.83%
2290	3,117,388	1.12%	7	0.58%
4703	2,801,264	1.00%	8	0.66%
2153	2,472,398	0.89%	5	0.41%
5125	2,396,821	0.86%	9	0.75%
4122	2,394,067	0.86%	6	0.50%
6164	2,245,253	0.80%	7	0.58%
6065	2,159,404	0.77%	5	0.41%
5159	2,145,634	0.77%	6	0.50%
6107	2,143,270	0.77%	8	0.66%
Total	25,014,429	8.96%	71	5.88%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	279,241,306	100.00%	1,207	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	279,241,306	100.00%	1,207	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	279,241,306	100.00%	1,207	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	279,241,306	100.00%	1,207	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	167,371,128	59.94%	732	60.65%
Interest Only	111,870,178	40.06%	475	39.35%
Non-Billing	0	0.00%	0	0.00%
Total	279,241,306	100.00%	1,207	100.00%



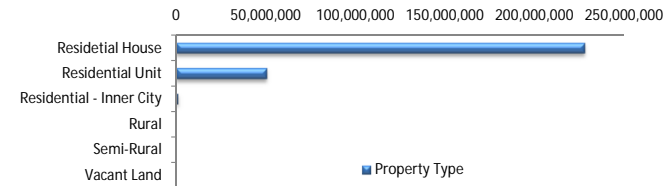
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	279,241,306	100.00%	1,207	100.00%
Total	279,241,306	100.00%	1,207	100.00%



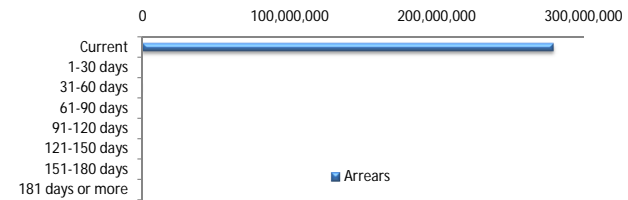
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	227,841,845	81.59%	722	80.94%
Residential Unit	50,636,081	18.13%	168	18.83%
Residential - Inner City	763,380	0.27%	2	0.22%
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%
Total	279,241,306	100.00%	892	100.00%



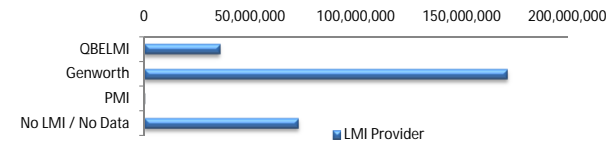
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	278,949,380	99.90%	1,206	99.92%
1-30 days	0	0.00%	0	0.00%
31-60 days	291,925	0.10%	1	0.08%
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	0	0.00%	0	0.00%
Total	279,241,306	100.00%	1,207	100.00%



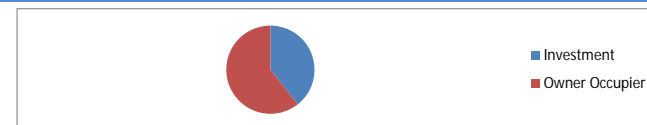
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	35,425,931	12.69%	95	10.65%
Genworth	171,117,158	61.28%	567	63.57%
PMI	254,431	0.09%	1	0.11%
No LMI / No Data	72,443,786	25.94%	229	25.67%
Total	279,241,306	100.00%	892	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	109,990,663	39.39%	431	35.71%
Owner Occupier	169,250,642	60.61%	776	64.29%
Total	279,241,306	100.00%	1,207	100.00%



Default Statistics

Default Data	Amount	No. of Loans
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