

**AFG Series 2016-1
Collateral Report**



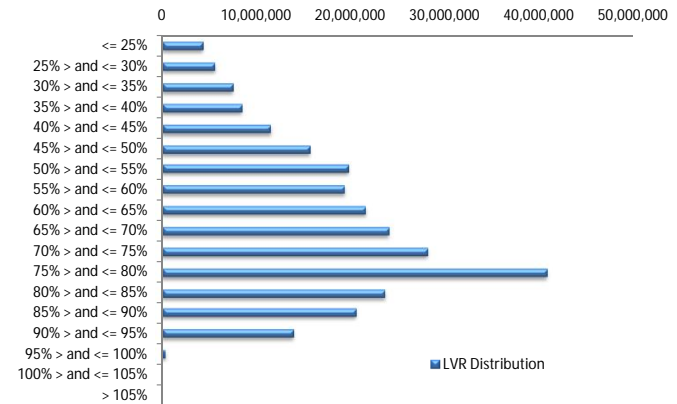
Model Period	4
Collection Period Start	01-Feb-17
Collection Period End	28-Feb-17
No. of Days	28
Interest Period Start	14-Feb-17
Interest Period End	13-Mar-17
No. of Days	28
Determination Date	08-Mar-17
Payment Date	14-Mar-17

Pool Statistics

Closing Balance of Mortgages	265,419,678
No. of Loans (Unconsolidated)	1,166
No. of Loans (Consolidated)	858
Average Loan Size (Unconsolidated)	227,633
Average Loan Size (Consolidated)	309,347
Largest Loan Size (Unconsolidated)	933,579
Largest Loan Size (Consolidated)	1,064,054
Smallest Loan Size (Unconsolidated)	(12,293)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.33%
Weighted Average LVR	65.51%
Weighted Average Seasoning	29.73
Weighted Average Remaining Term	323.42

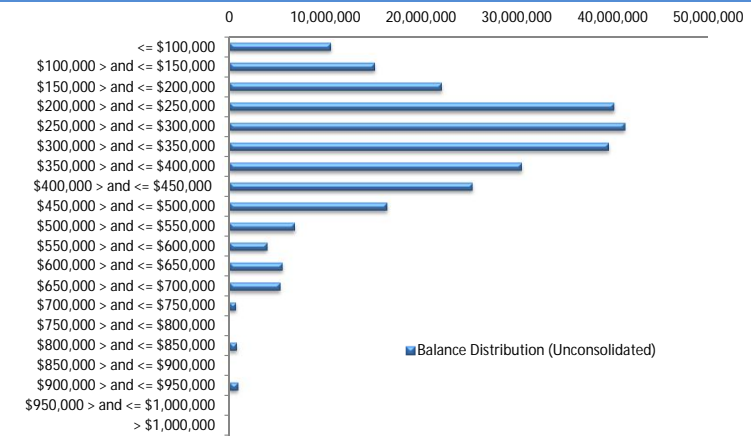
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,326,634	1.63%	39	4.55%
25% > and <= 30%	5,579,080	2.10%	29	3.38%
30% > and <= 35%	7,517,888	2.83%	33	3.85%
35% > and <= 40%	8,448,451	3.18%	39	4.55%
40% > and <= 45%	11,453,031	4.32%	46	5.36%
45% > and <= 50%	15,581,116	5.87%	57	6.64%
50% > and <= 55%	19,813,197	7.46%	67	7.81%
55% > and <= 60%	19,390,414	7.31%	56	6.53%
60% > and <= 65%	21,620,220	8.15%	66	7.69%
65% > and <= 70%	24,098,618	9.08%	70	8.16%
70% > and <= 75%	28,198,149	10.62%	78	9.09%
75% > and <= 80%	40,856,335	15.39%	111	12.94%
80% > and <= 85%	23,646,342	8.91%	67	7.81%
85% > and <= 90%	20,555,844	7.74%	59	6.88%
90% > and <= 95%	13,934,884	5.25%	40	4.66%
95% > and <= 100%	399,475	0.15%	1	0.12%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
Total	265,419,678	100.00%	858	100.00%



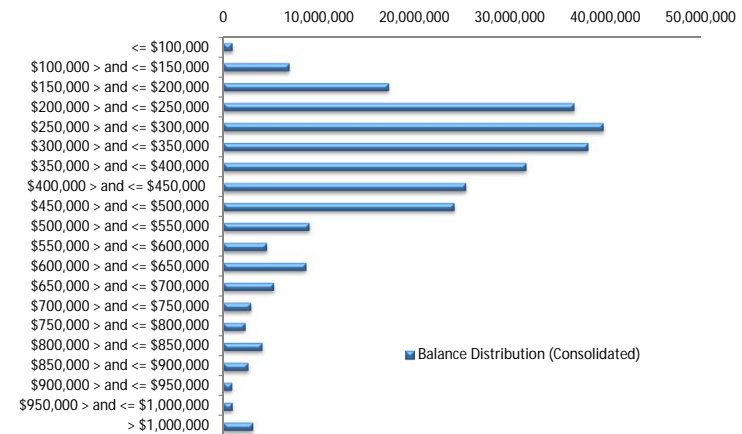
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,597,862	3.99%	252	21.61%
\$100,000 > and <= \$150,000	15,186,086	5.72%	121	10.38%
\$150,000 > and <= \$200,000	22,146,837	8.34%	127	10.89%
\$200,000 > and <= \$250,000	40,118,366	15.12%	177	15.18%
\$250,000 > and <= \$300,000	41,248,546	15.54%	150	12.86%
\$300,000 > and <= \$350,000	39,552,859	14.90%	122	10.46%
\$350,000 > and <= \$400,000	30,485,594	11.49%	82	7.03%
\$400,000 > and <= \$450,000	25,379,332	9.56%	60	5.15%
\$450,000 > and <= \$500,000	16,466,779	6.20%	35	3.00%
\$500,000 > and <= \$550,000	6,862,120	2.59%	13	1.11%
\$550,000 > and <= \$600,000	3,974,262	1.50%	7	0.60%
\$600,000 > and <= \$650,000	5,589,881	2.11%	9	0.77%
\$650,000 > and <= \$700,000	5,326,342	2.01%	8	0.69%
\$700,000 > and <= \$750,000	737,438	0.28%	1	0.09%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	813,795	0.31%	1	0.09%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	933,579	0.35%	1	0.09%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	265,419,678	100.00%	1,166	100.00%



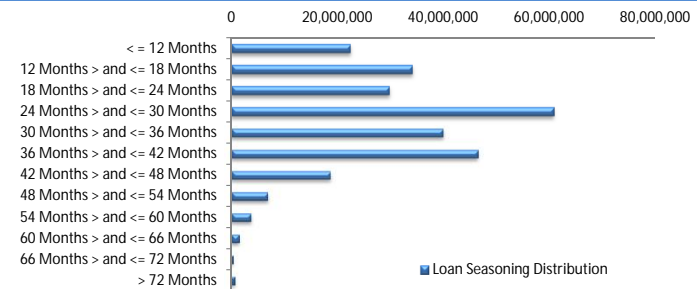
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	986,380	0.37%	20	2.33%
\$100,000 > and <= \$150,000	6,940,197	2.61%	54	6.29%
\$150,000 > and <= \$200,000	17,301,672	6.52%	99	11.54%
\$200,000 > and <= \$250,000	36,635,647	13.80%	161	18.76%
\$250,000 > and <= \$300,000	39,686,896	14.95%	144	16.78%
\$300,000 > and <= \$350,000	38,098,361	14.35%	117	13.64%
\$350,000 > and <= \$400,000	31,633,582	11.92%	85	9.91%
\$400,000 > and <= \$450,000	25,354,892	9.55%	60	6.99%
\$450,000 > and <= \$500,000	24,136,587	9.09%	51	5.94%
\$500,000 > and <= \$550,000	9,013,471	3.40%	17	1.98%
\$550,000 > and <= \$600,000	4,574,404	1.72%	8	0.93%
\$600,000 > and <= \$650,000	8,675,481	3.27%	14	1.63%
\$650,000 > and <= \$700,000	5,326,342	2.01%	8	0.93%
\$700,000 > and <= \$750,000	2,920,695	1.10%	4	0.47%
\$750,000 > and <= \$800,000	2,341,623	0.88%	3	0.35%
\$800,000 > and <= \$850,000	4,101,108	1.55%	5	0.58%
\$850,000 > and <= \$900,000	2,635,627	0.99%	3	0.35%
\$900,000 > and <= \$950,000	933,579	0.35%	1	0.12%
\$950,000 > and <= \$1,000,000	991,241	0.37%	1	0.12%
> \$1,000,000	3,131,892	1.18%	3	0.35%
Total	265,419,678	100.00%	858	100.00%



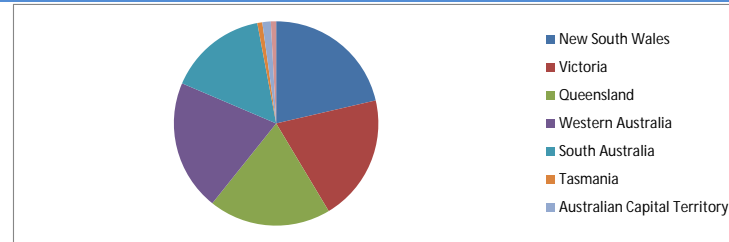
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	22,335,118	8.42%	79	6.78%
12 Months > and <= 18 Months	34,071,592	12.84%	141	12.09%
18 Months > and <= 24 Months	29,792,780	11.22%	142	12.18%
24 Months > and <= 30 Months	60,667,178	22.86%	282	24.19%
30 Months > and <= 36 Months	39,881,856	15.03%	168	14.41%
36 Months > and <= 42 Months	46,477,238	17.51%	207	17.75%
42 Months > and <= 48 Months	18,721,749	7.05%	93	7.98%
48 Months > and <= 54 Months	6,973,505	2.63%	30	2.57%
54 Months > and <= 60 Months	3,782,137	1.42%	13	1.11%
60 Months > and <= 66 Months	1,586,739	0.60%	6	0.51%
66 Months > and <= 72 Months	402,565	0.15%	2	0.17%
> 72 Months	727,220	0.27%	3	0.26%
Total	265,419,678	100.00%	1,166	100.00%



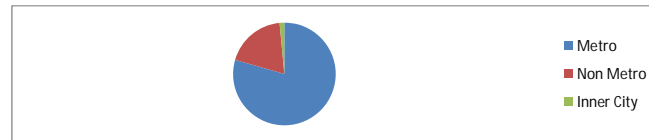
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	56,719,645	21.37%	162	18.88%
Victoria	53,158,681	20.03%	179	20.86%
Queensland	51,310,386	19.33%	164	19.11%
Western Australia	54,917,756	20.69%	158	18.41%
South Australia	41,430,948	15.61%	164	19.11%
Tasmania	2,100,520	0.79%	9	1.05%
Australian Capital Territory	3,567,816	1.34%	14	1.63%
Northern Territory	2,213,926	0.83%	8	0.93%
No Data	0	0.00%	0	0.00%
Total	265,419,678	100.00%	858	100.00%



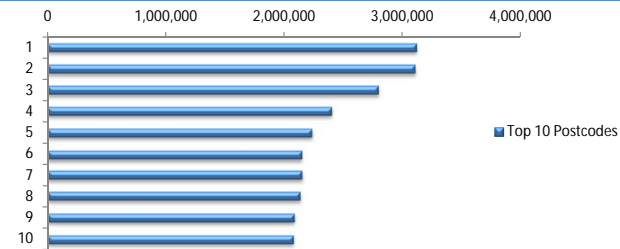
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	210,896,946	79.46%	668	77.86%
Non Metro	50,467,805	19.01%	178	20.75%
Inner City	4,054,927	1.53%	12	1.40%
No Data	0	0.00%	0	0.00%
Total	265,419,678	100.00%	858	100.00%



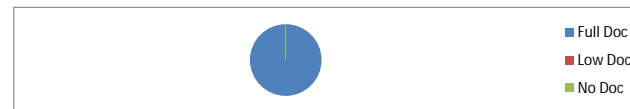
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,121,725	1.18%	10	0.86%
2290	3,103,200	1.17%	7	0.60%
4703	2,793,608	1.05%	8	0.69%
5125	2,402,334	0.91%	9	0.77%
4122	2,234,403	0.84%	6	0.51%
6065	2,151,268	0.81%	5	0.43%
5159	2,144,373	0.81%	6	0.51%
6107	2,131,250	0.80%	8	0.69%
6027	2,082,202	0.78%	6	0.51%
2285	2,075,340	0.78%	4	0.34%
Total	24,239,703	9.13%	69	5.92%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	265,419,678	100.00%	1,166	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	265,419,678	100.00%	1,166	100.00%



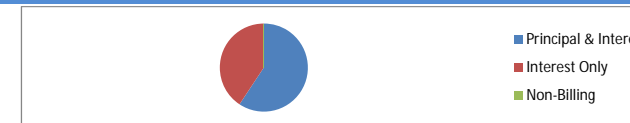
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	265,419,678	100.00%	1,166	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	265,419,678	100.00%	1,166	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	157,475,046	59.33%	700	60.03%
Interest Only	107,944,632	40.67%	466	39.97%
Non-Billing	0	0.00%	0	0.00%
Total	265,419,678	100.00%	1,166	100.00%



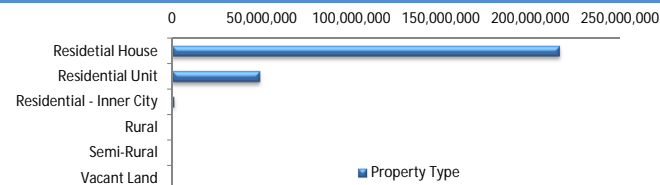
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	265,419,678	100.00%	1,166	100.00%
Total	265,419,678	100.00%	1,166	100.00%



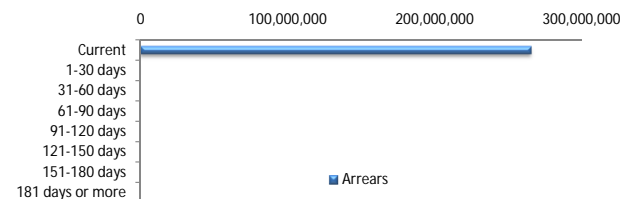
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	216,013,833	81.39%	692	80.65%
Residential Unit	48,645,276	18.33%	164	19.11%
Residential - Inner City	760,569	0.29%	2	0.23%
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	265,419,678	100.00%	858	100.00%



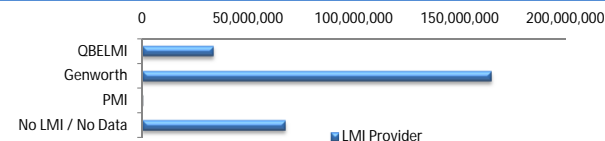
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	265,154,745	99.90%	1,165	99.91%
1-30 days	264,933	0.10%	1	0.09%
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	0	0.00%	0	0.00%
Total	265,419,678	100.00%	1,166	100.00%



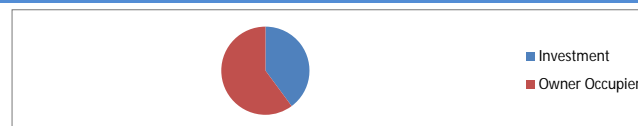
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	33,617,000	12.67%	90	10.49%
Genworth	164,470,595	61.97%	548	63.87%
PMI	253,305	0.10%	1	0.12%
No LMI / No Data	67,078,777	25.27%	219	25.52%
Total	265,419,678	100.00%	858	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	105,700,752	39.82%	418	35.85%
Owner Occupier	159,718,926	60.18%	748	64.15%
Total	265,419,678	100.00%	1,166	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