

**AFG Series 2016-1
Collateral Report**



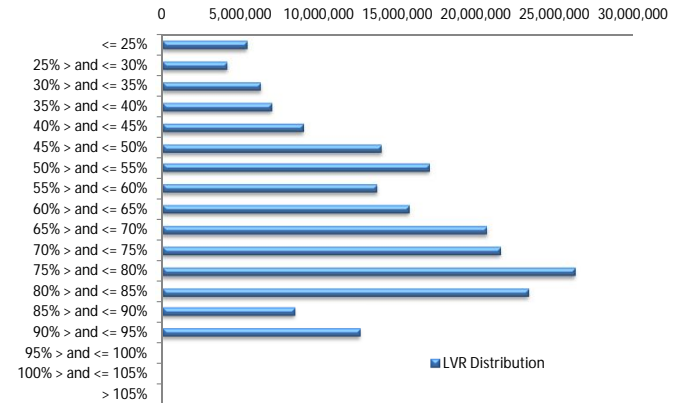
Model Period	15
Collection Period Start	01-Jan-18
Collection Period End	31-Jan-18
No. of Days	31
Interest Period Start	15-Jan-18
Interest Period End	13-Feb-18
No. of Days	30
Determination Date	09-Feb-18
Payment Date	14-Feb-18

Pool Statistics

Closing Balance of Mortgages	204,893,100
No. of Loans (Unconsolidated)	934
No. of Loans (Consolidated)	697
Average Loan Size (Unconsolidated)	219,372
Average Loan Size (Consolidated)	293,964
Largest Loan Size (Unconsolidated)	710,897
Largest Loan Size (Consolidated)	1,059,841
Smallest Loan Size (Unconsolidated)	(5,067)
Smallest Loan Size (Consolidated)	(267)
Weighted Average Interest Rate	4.55%
Weighted Average LVR	64.39%
Weighted Average Seasoning	40.44
Weighted Average Remaining Term	313.48

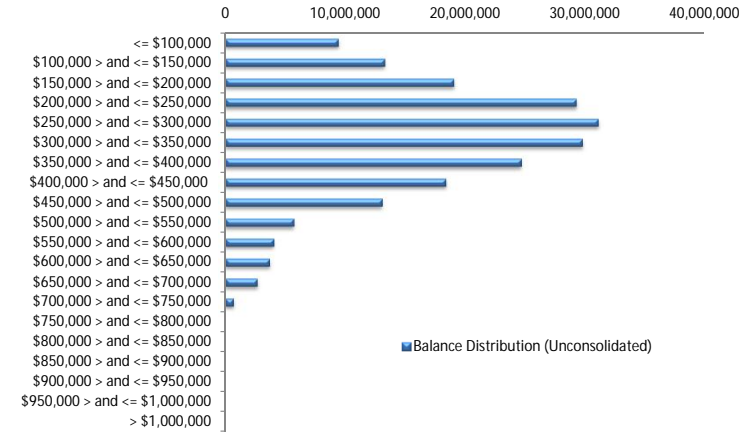
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,398,426	2.63%	57	8.18%
25% > and <= 30%	4,137,183	2.02%	26	3.73%
30% > and <= 35%	6,253,736	3.05%	31	4.45%
35% > and <= 40%	6,948,149	3.39%	30	4.30%
40% > and <= 45%	8,967,342	4.38%	38	5.45%
45% > and <= 50%	13,911,280	6.79%	51	7.32%
50% > and <= 55%	17,029,501	8.31%	52	7.46%
55% > and <= 60%	13,684,421	6.68%	42	6.03%
60% > and <= 65%	15,732,941	7.68%	51	7.32%
65% > and <= 70%	20,682,712	10.09%	58	8.32%
70% > and <= 75%	21,550,160	10.52%	58	8.32%
75% > and <= 80%	26,289,783	12.83%	75	10.76%
80% > and <= 85%	23,332,877	11.39%	65	9.33%
85% > and <= 90%	8,420,072	4.11%	27	3.87%
90% > and <= 95%	12,554,516	6.13%	36	5.16%
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%
Total	204,893,100	100.00%	697	100.00%



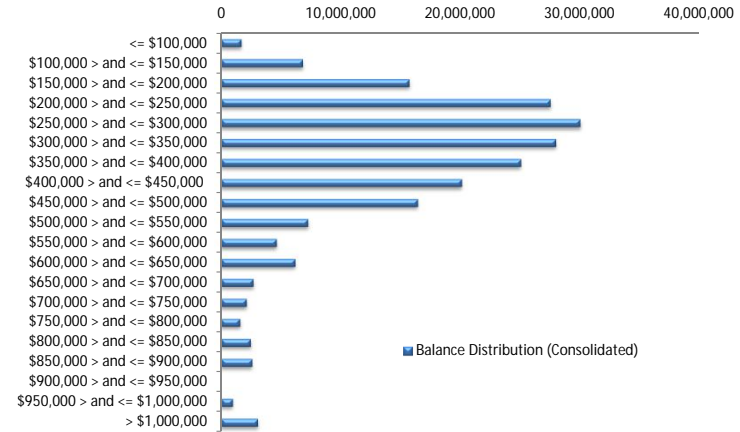
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,430,361	4.60%	219	23.45%
\$100,000 > and <= \$150,000	13,292,649	6.49%	105	11.24%
\$150,000 > and <= \$200,000	19,050,482	9.30%	109	11.67%
\$200,000 > and <= \$250,000	29,237,967	14.27%	129	13.81%
\$250,000 > and <= \$300,000	31,064,590	15.16%	113	12.10%
\$300,000 > and <= \$350,000	29,733,916	14.51%	92	9.85%
\$350,000 > and <= \$400,000	24,658,457	12.03%	66	7.07%
\$400,000 > and <= \$450,000	18,385,002	8.97%	44	4.71%
\$450,000 > and <= \$500,000	13,092,333	6.39%	28	3.00%
\$500,000 > and <= \$550,000	5,736,681	2.80%	11	1.18%
\$550,000 > and <= \$600,000	4,074,055	1.99%	7	0.75%
\$600,000 > and <= \$650,000	3,726,223	1.82%	6	0.64%
\$650,000 > and <= \$700,000	2,699,486	1.32%	4	0.43%
\$700,000 > and <= \$750,000	710,897	0.35%	1	0.11%
\$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%
Total	204,893,100	100.00%	934	100.00%



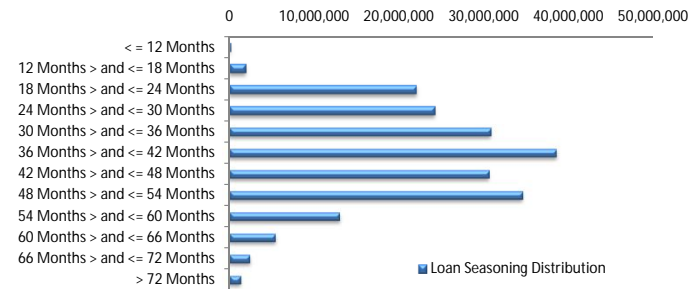
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,695,639	0.83%	38	5.45%
\$100,000 > and <= \$150,000	6,832,965	3.33%	52	7.46%
\$150,000 > and <= \$200,000	15,715,413	7.67%	90	12.91%
\$200,000 > and <= \$250,000	27,483,977	13.41%	121	17.36%
\$250,000 > and <= \$300,000	29,967,484	14.63%	109	15.64%
\$300,000 > and <= \$350,000	27,947,347	13.64%	86	12.34%
\$350,000 > and <= \$400,000	25,032,503	12.22%	67	9.61%
\$400,000 > and <= \$450,000	20,095,257	9.81%	48	6.89%
\$450,000 > and <= \$500,000	16,417,109	8.01%	35	5.02%
\$500,000 > and <= \$550,000	7,265,935	3.55%	14	2.01%
\$550,000 > and <= \$600,000	4,641,563	2.27%	8	1.15%
\$600,000 > and <= \$650,000	6,199,163	3.03%	10	1.43%
\$650,000 > and <= \$700,000	2,699,486	1.32%	4	0.57%
\$700,000 > and <= \$750,000	2,138,146	1.04%	3	0.43%
\$750,000 > and <= \$800,000	1,590,929	0.78%	2	0.29%
\$800,000 > and <= \$850,000	2,484,037	1.21%	3	0.43%
\$850,000 > and <= \$900,000	2,602,176	1.27%	3	0.43%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	991,519	0.48%	1	0.14%
> \$1,000,000	3,092,451	1.51%	3	0.43%
Total	204,893,100	100.00%	697	100.00%



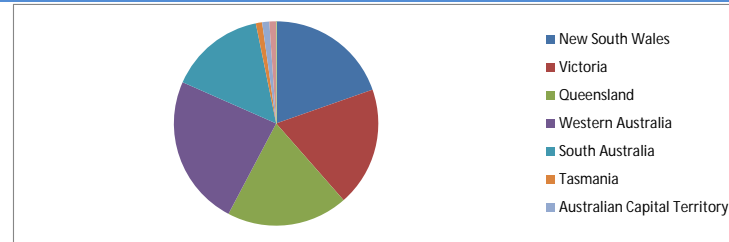
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	165,763	0.08%	1	0.11%
12 Months > and <= 18 Months	1,889,226	0.92%	7	0.75%
18 Months > and <= 24 Months	21,941,103	10.71%	77	8.24%
24 Months > and <= 30 Months	24,140,733	11.78%	108	11.56%
30 Months > and <= 36 Months	30,810,471	15.04%	150	16.06%
36 Months > and <= 42 Months	38,497,729	18.79%	187	20.02%
42 Months > and <= 48 Months	30,596,491	14.93%	134	14.35%
48 Months > and <= 54 Months	34,525,842	16.85%	162	17.34%
54 Months > and <= 60 Months	13,021,113	6.36%	68	7.28%
60 Months > and <= 66 Months	5,467,202	2.67%	26	2.78%
66 Months > and <= 72 Months	2,465,885	1.20%	8	0.86%
> 72 Months	1,371,544	0.67%	6	0.64%
Total	204,893,100	100.00%	934	100.00%



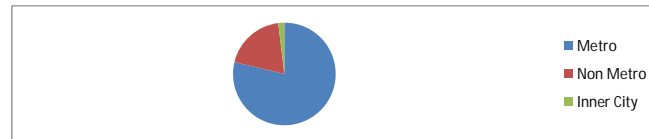
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	40,237,151	19.64%	122	17.50%
Victoria	38,675,873	18.88%	138	19.80%
Queensland	39,379,243	19.22%	136	19.51%
Western Australia	48,908,208	23.87%	142	20.37%
South Australia	31,149,881	15.20%	130	18.65%
Tasmania	2,027,715	0.99%	9	1.29%
Australian Capital Territory	2,346,981	1.15%	12	1.72%
Northern Territory	2,168,048	1.06%	8	1.15%
No Data	0	0.00%	0	0.00%
Total	204,893,100	100.00%	697	100.00%



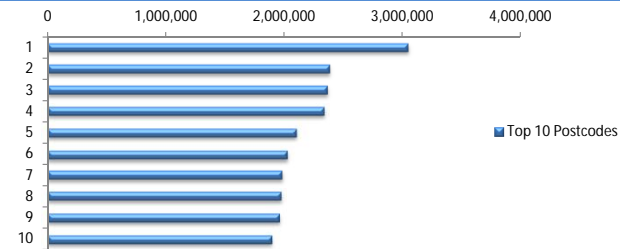
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	161,276,219	78.71%	539	77.33%
Non Metro	39,665,460	19.36%	146	20.95%
Inner City	3,951,421	1.93%	12	1.72%
No Data	0	0.00%	0	0.00%
Total	204,893,100	100.00%	697	100.00%



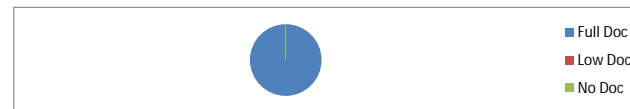
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,043,382	1.49%	10	1.07%
4703	2,380,389	1.16%	7	0.75%
5125	2,363,245	1.15%	9	0.96%
2290	2,331,748	1.14%	5	0.54%
6065	2,098,975	1.02%	5	0.54%
6107	2,021,077	0.99%	7	0.75%
6028	1,981,289	0.97%	4	0.43%
6062	1,974,970	0.96%	5	0.54%
6164	1,961,500	0.96%	6	0.64%
5159	1,898,032	0.93%	5	0.54%
Total	22,054,607	10.76%	63	6.75%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	204,893,100	100.00%	934	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	204,893,100	100.00%	934	100.00%



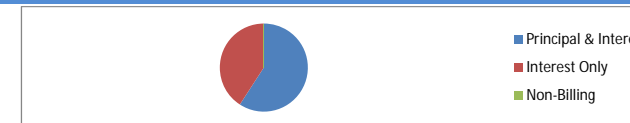
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	204,893,100	100.00%	934	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	204,893,100	100.00%	934	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	121,150,492	59.13%	572	61.24%
Interest Only	83,742,608	40.87%	362	38.76%
Non-Billing	0	0.00%	0	0.00%
Total	204,893,100	100.00%	934	100.00%



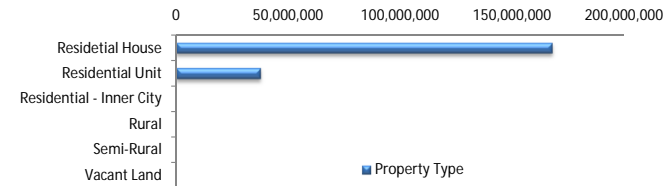
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	204,893,100	100.00%	934	100.00%
Total	204,893,100	100.00%	934	100.00%



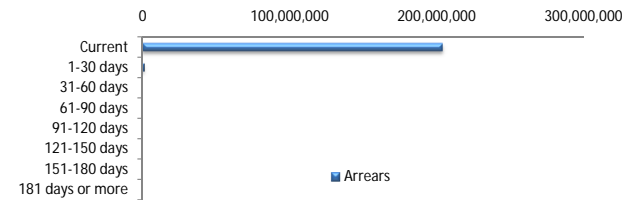
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	167,620,548	81.81%	564	80.92%
Residential Unit	37,272,552	18.19%	133	19.08%
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%
Total	204,893,100	100.00%	697	100.00%



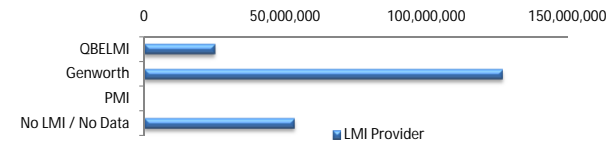
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	203,421,915	99.28%	930	99.57%
1-30 days	1,471,185	0.72%	4	0.43%
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	204,893,100	100.00%	934	100.00%



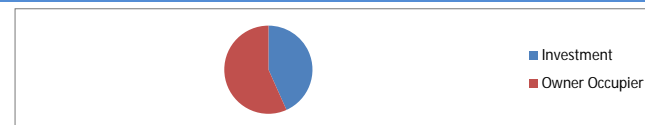
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	24,923,070	12.16%	66	9.47%
Genworth	126,891,272	61.93%	447	64.13%
PMI	0	0.00%	0	0.00%
No LMI / No Data	53,078,758	25.91%	184	26.40%
Total	204,893,100	100.00%	697	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	88,729,839	43.31%	363	38.87%
Owner Occupier	116,163,261	56.69%	571	61.13%
Total	204,893,100	100.00%	934	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