

**AFG Series 2016-1
Collateral Report**



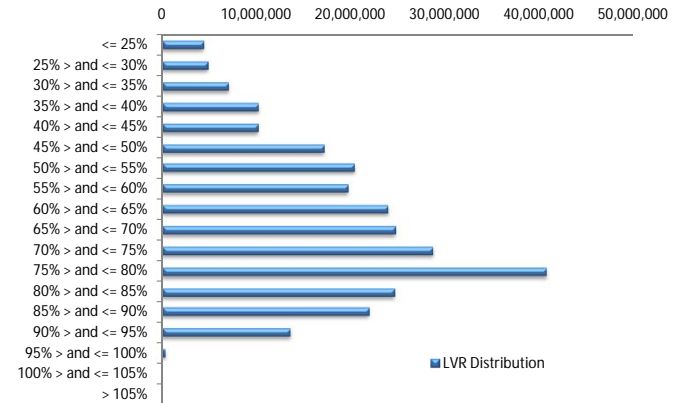
Model Period	3
Collection Period Start	01-Jan-17
Collection Period End	31-Jan-17
No. of Days	31
Interest Period Start	16-Jan-17
Interest Period End	13-Feb-17
No. of Days	29
Determination Date	09-Feb-17
Payment Date	14-Feb-17

Pool Statistics

Closing Balance of Mortgages	272,838,407
No. of Loans (Unconsolidated)	1,182
No. of Loans (Consolidated)	879
Average Loan Size (Unconsolidated)	230,828
Average Loan Size (Consolidated)	310,396
Largest Loan Size (Unconsolidated)	941,342
Largest Loan Size (Consolidated)	1,069,308
Smallest Loan Size (Unconsolidated)	(11,617)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.33%
Weighted Average LVR	65.55%
Weighted Average Seasoning	28.81
Weighted Average Remaining Term	324.25

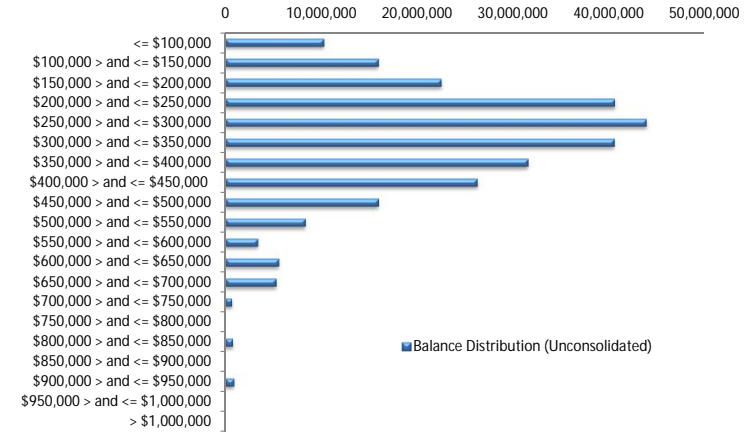
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,447,024	1.63%	40	4.55%
25% > and <= 30%	4,887,415	1.79%	25	2.84%
30% > and <= 35%	7,067,902	2.59%	31	3.53%
35% > and <= 40%	10,260,068	3.76%	47	5.35%
40% > and <= 45%	10,216,550	3.74%	42	4.78%
45% > and <= 50%	17,198,890	6.30%	61	6.94%
50% > and <= 55%	20,383,344	7.47%	70	7.96%
55% > and <= 60%	19,725,809	7.23%	55	6.26%
60% > and <= 65%	23,952,101	8.78%	72	8.19%
65% > and <= 70%	24,735,861	9.07%	72	8.19%
70% > and <= 75%	28,685,349	10.51%	82	9.33%
75% > and <= 80%	40,715,534	14.92%	109	12.40%
80% > and <= 85%	24,608,496	9.02%	70	7.96%
85% > and <= 90%	21,953,851	8.05%	63	7.17%
90% > and <= 95%	13,600,994	4.98%	39	4.44%
95% > and <= 100%	399,218	0.15%	1	0.11%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
Total	272,838,407	100.00%	879	100.00%



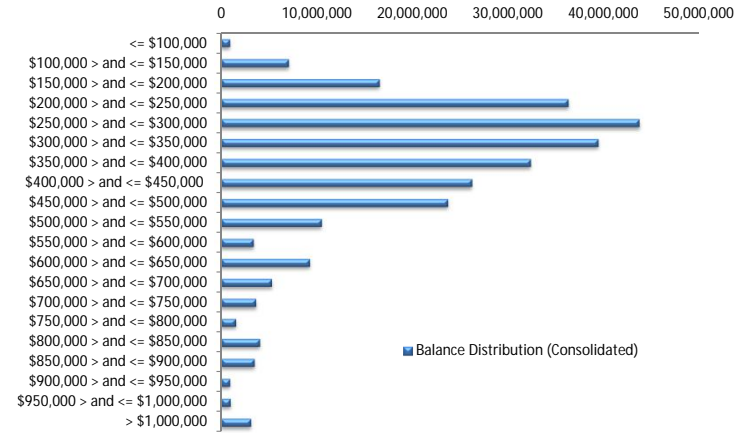
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,301,889	3.78%	238	20.14%
\$100,000 > and <= \$150,000	15,985,813	5.86%	128	10.83%
\$150,000 > and <= \$200,000	22,539,580	8.26%	129	10.91%
\$200,000 > and <= \$250,000	40,587,028	14.88%	179	15.14%
\$250,000 > and <= \$300,000	43,886,601	16.09%	160	13.54%
\$300,000 > and <= \$350,000	40,520,943	14.85%	125	10.58%
\$350,000 > and <= \$400,000	31,545,157	11.56%	85	7.19%
\$400,000 > and <= \$450,000	26,262,668	9.63%	62	5.25%
\$450,000 > and <= \$500,000	15,999,812	5.86%	34	2.88%
\$500,000 > and <= \$550,000	8,371,684	3.07%	16	1.35%
\$550,000 > and <= \$600,000	3,412,445	1.25%	6	0.51%
\$600,000 > and <= \$650,000	5,601,798	2.05%	9	0.76%
\$650,000 > and <= \$700,000	5,323,537	1.95%	8	0.68%
\$700,000 > and <= \$750,000	739,411	0.27%	1	0.08%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	818,699	0.30%	1	0.08%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	941,342	0.35%	1	0.08%
\$950,000 > and <= \$1,000,000	0	0.00%	0	0.00%
> \$1,000,000	0	0.00%	0	0.00%
Total	272,838,407	100.00%	1,182	100.00%



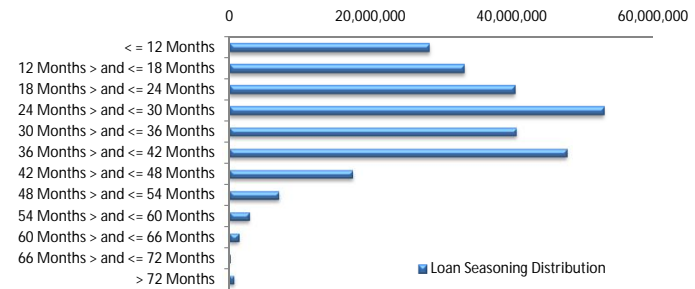
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	950,566	0.35%	20	2.28%
\$100,000 > and <= \$150,000	7,084,655	2.60%	55	6.26%
\$150,000 > and <= \$200,000	16,575,727	6.08%	95	10.81%
\$200,000 > and <= \$250,000	36,299,141	13.30%	160	18.20%
\$250,000 > and <= \$300,000	43,711,878	16.02%	159	18.09%
\$300,000 > and <= \$350,000	39,440,564	14.46%	121	13.77%
\$350,000 > and <= \$400,000	32,386,446	11.87%	87	9.90%
\$400,000 > and <= \$450,000	26,243,725	9.62%	62	7.05%
\$450,000 > and <= \$500,000	23,712,648	8.69%	50	5.69%
\$500,000 > and <= \$550,000	10,523,307	3.86%	20	2.28%
\$550,000 > and <= \$600,000	3,408,415	1.25%	6	0.68%
\$600,000 > and <= \$650,000	9,290,438	3.41%	15	1.71%
\$650,000 > and <= \$700,000	5,323,537	1.95%	8	0.91%
\$700,000 > and <= \$750,000	3,657,142	1.34%	5	0.57%
\$750,000 > and <= \$800,000	1,564,479	0.57%	2	0.23%
\$800,000 > and <= \$850,000	4,077,004	1.49%	5	0.57%
\$850,000 > and <= \$900,000	3,517,319	1.29%	4	0.46%
\$900,000 > and <= \$950,000	941,342	0.35%	1	0.11%
\$950,000 > and <= \$1,000,000	991,362	0.36%	1	0.11%
> \$1,000,000	3,138,713	1.15%	3	0.34%
Total	272,838,407	100.00%	879	100.00%



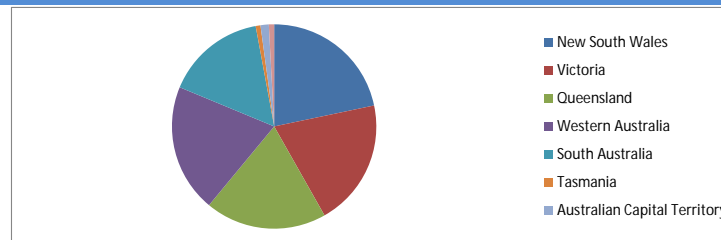
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	28,184,061	10.33%	100	8.46%
12 Months > and <= 18 Months	33,127,203	12.14%	139	11.76%
18 Months > and <= 24 Months	40,399,326	14.81%	188	15.91%
24 Months > and <= 30 Months	52,970,249	19.41%	242	20.47%
30 Months > and <= 36 Months	40,623,258	14.89%	169	14.30%
36 Months > and <= 42 Months	47,729,564	17.49%	206	17.43%
42 Months > and <= 48 Months	17,507,097	6.42%	88	7.45%
48 Months > and <= 54 Months	7,086,810	2.60%	31	2.62%
54 Months > and <= 60 Months	2,890,000	1.06%	9	0.76%
60 Months > and <= 66 Months	1,436,290	0.53%	6	0.51%
66 Months > and <= 72 Months	155,495	0.06%	1	0.08%
> 72 Months	729,054	0.27%	3	0.25%
Total	272,838,407	100.00%	1,182	100.00%



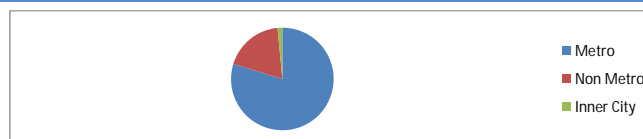
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	59,212,588	21.70%	167	19.00%
Victoria	54,824,651	20.09%	185	21.05%
Queensland	52,383,408	19.20%	167	19.00%
Western Australia	55,264,928	20.26%	159	18.09%
South Australia	43,234,239	15.85%	170	19.34%
Tasmania	2,110,577	0.77%	9	1.02%
Australian Capital Territory	3,572,753	1.31%	14	1.59%
Northern Territory	2,235,262	0.82%	8	0.91%
No Data	0	0.00%	0	0.00%
Total	272,838,407	100.00%	879	100.00%



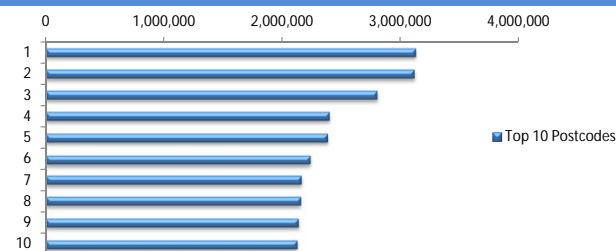
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	217,528,580	79.73%	687	78.16%
Non Metro	51,248,422	18.78%	180	20.48%
Inner City	4,061,405	1.49%	12	1.37%
No Data	0	0.00%	0	0.00%
Total	272,838,407	100.00%	879	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,129,193	1.15%	10	0.85%
2290	3,111,999	1.14%	7	0.59%
4703	2,797,276	1.03%	8	0.68%
5125	2,392,066	0.88%	9	0.76%
4122	2,378,997	0.87%	6	0.51%
6164	2,232,222	0.82%	7	0.59%
6065	2,154,878	0.79%	5	0.42%
5159	2,149,792	0.79%	6	0.51%
6107	2,130,616	0.78%	8	0.68%
2153	2,120,644	0.78%	4	0.34%
Total	24,597,684	9.02%	70	5.92%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	272,838,407	100.00%	1,182	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	272,838,407	100.00%	1,182	100.00%



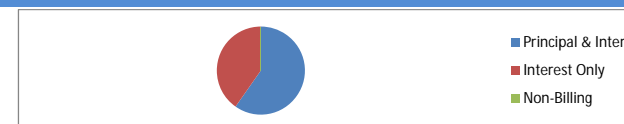
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	272,838,407	100.00%	1,182	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	272,838,407	100.00%	1,182	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	162,950,814	59.72%	714	60.41%
Interest Only	109,887,593	40.28%	468	39.59%
Non-Billing	0	0.00%	0	0.00%
Total	272,838,407	100.00%	1,182	100.00%



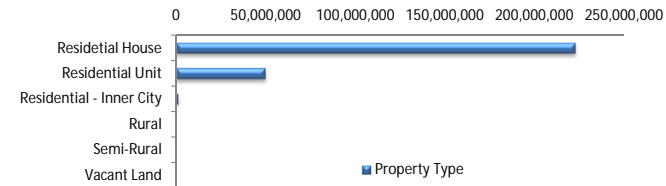
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	272,838,407	100.00%	1,182	100.00%
Total	272,838,407	100.00%	1,182	100.00%



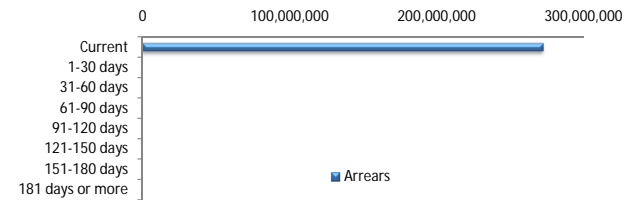
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	222,701,990	81.62%	712	81.00%
Residential Unit	49,373,188	18.10%	165	18.77%
Residential - Inner City	763,230	0.28%	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	272,838,407	100.00%	879	100.00%



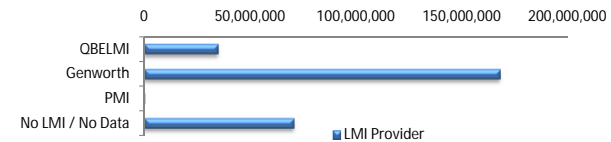
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	272,312,778	99.81%	1,180	99.83%
1-30 days	232,595	0.09%	1	0.08%
31-60 days	0	0.00%	0	0.00%
61-90 days	293,034	0.11%	1	0.08%
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	272,838,407	100.00%	1,182	100.00%



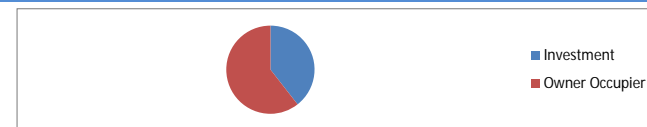
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	34,671,683	12.71%	93	10.58%
Genworth	167,737,921	61.48%	560	63.71%
PMI	253,920	0.09%	1	0.11%
No LMI / No Data	70,174,883	25.72%	225	25.60%
Total	272,838,407	100.00%	879	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	107,601,239	39.44%	422	35.70%
Owner Occupier	165,237,168	60.56%	760	64.30%
Total	272,838,407	100.00%	1,182	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