

**AFG Series 2016-1
Collateral Report**



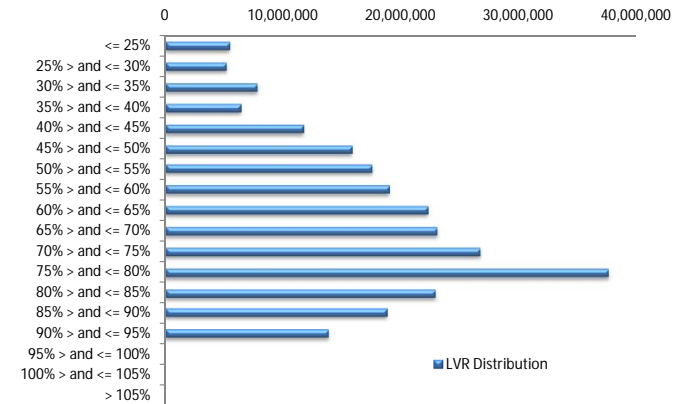
Model Period	6
Collection Period Start	01-Apr-17
Collection Period End	30-Apr-17
No. of Days	30
Interest Period Start	18-Apr-17
Interest Period End	14-May-17
No. of Days	27
Determination Date	10-May-17
Payment Date	15-May-17

Pool Statistics

Closing Balance of Mortgages	254,674,021
No. of Loans (Unconsolidated)	1,126
No. of Loans (Consolidated)	832
Average Loan Size (Unconsolidated)	226,176
Average Loan Size (Consolidated)	306,099
Largest Loan Size (Unconsolidated)	928,541
Largest Loan Size (Consolidated)	1,059,414
Smallest Loan Size (Unconsolidated)	(7,066)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.42%
Weighted Average LVR	65.17%
Weighted Average Seasoning	31.79
Weighted Average Remaining Term	321.78

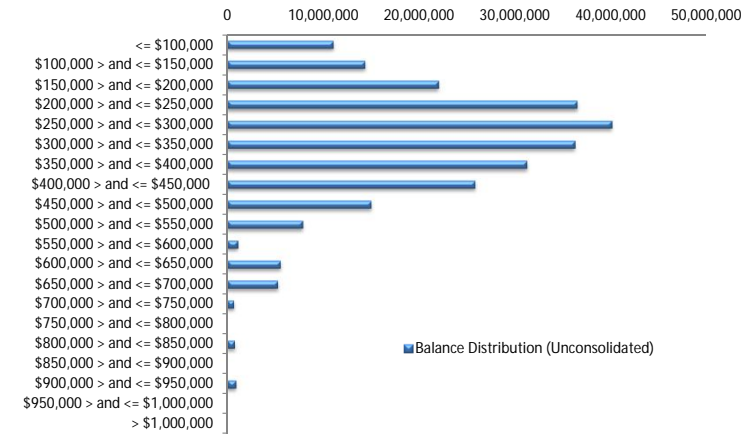
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,501,949	2.16%	48	5.77%
25% > and <= 30%	5,219,234	2.05%	27	3.25%
30% > and <= 35%	7,831,281	3.08%	37	4.45%
35% > and <= 40%	6,440,350	2.53%	33	3.97%
40% > and <= 45%	11,750,246	4.61%	43	5.17%
45% > and <= 50%	15,838,745	6.22%	58	6.97%
50% > and <= 55%	17,584,589	6.90%	60	7.21%
55% > and <= 60%	19,057,948	7.48%	56	6.73%
60% > and <= 65%	22,332,495	8.77%	67	8.05%
65% > and <= 70%	23,116,603	9.08%	68	8.17%
70% > and <= 75%	26,754,409	10.51%	71	8.53%
75% > and <= 80%	37,637,993	14.78%	105	12.62%
80% > and <= 85%	22,938,028	9.01%	65	7.81%
85% > and <= 90%	18,806,603	7.38%	54	6.49%
90% > and <= 95%	13,863,546	5.44%	40	4.81%
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	254,674,021	100.00%	832	100.00%



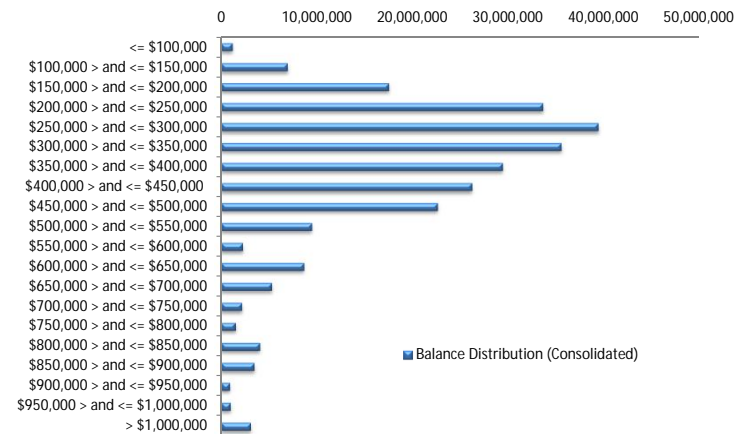
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	11,066,420	4.35%	252	22.38%
\$100,000 > and <= \$150,000	14,388,445	5.65%	115	10.21%
\$150,000 > and <= \$200,000	22,030,595	8.65%	126	11.19%
\$200,000 > and <= \$250,000	36,456,093	14.31%	161	14.30%
\$250,000 > and <= \$300,000	40,054,525	15.73%	146	12.97%
\$300,000 > and <= \$350,000	36,209,702	14.22%	112	9.95%
\$350,000 > and <= \$400,000	31,214,149	12.26%	84	7.46%
\$400,000 > and <= \$450,000	25,823,272	10.14%	61	5.42%
\$450,000 > and <= \$500,000	15,025,705	5.90%	32	2.84%
\$500,000 > and <= \$550,000	7,897,516	3.10%	15	1.33%
\$550,000 > and <= \$600,000	1,143,200	0.45%	2	0.18%
\$600,000 > and <= \$650,000	5,575,499	2.19%	9	0.80%
\$650,000 > and <= \$700,000	5,314,756	2.09%	8	0.71%
\$700,000 > and <= \$750,000	732,067	0.29%	1	0.09%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	813,534	0.32%	1	0.09%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	928,541	0.36%	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	254,674,021	100.00%	1,126	100.00%



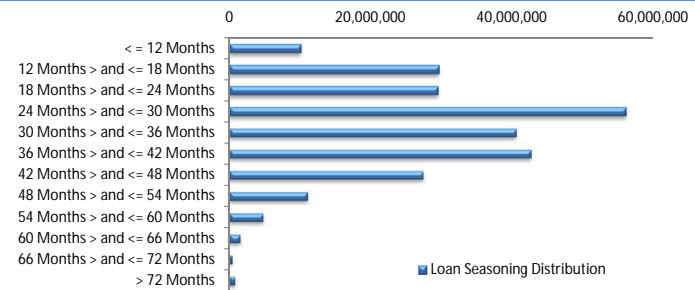
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,218,290	0.48%	25	3.00%
\$100,000 > and <= \$150,000	6,958,867	2.73%	55	6.61%
\$150,000 > and <= \$200,000	17,528,640	6.88%	100	12.02%
\$200,000 > and <= \$250,000	33,626,556	13.20%	148	17.79%
\$250,000 > and <= \$300,000	39,402,183	15.47%	143	17.19%
\$300,000 > and <= \$350,000	35,531,164	13.95%	109	13.10%
\$350,000 > and <= \$400,000	29,413,695	11.55%	79	9.50%
\$400,000 > and <= \$450,000	26,236,109	10.30%	62	7.45%
\$450,000 > and <= \$500,000	22,630,102	8.89%	48	5.77%
\$500,000 > and <= \$550,000	9,505,564	3.73%	18	2.16%
\$550,000 > and <= \$600,000	2,288,136	0.90%	4	0.48%
\$600,000 > and <= \$650,000	8,675,633	3.41%	14	1.68%
\$650,000 > and <= \$700,000	5,314,756	2.09%	8	0.96%
\$700,000 > and <= \$750,000	2,188,566	0.86%	3	0.36%
\$750,000 > and <= \$800,000	1,539,565	0.60%	2	0.24%
\$800,000 > and <= \$850,000	4,083,720	1.60%	5	0.60%
\$850,000 > and <= \$900,000	3,485,258	1.37%	4	0.48%
\$900,000 > and <= \$950,000	928,541	0.36%	1	0.12%
\$950,000 > and <= \$1,000,000	993,509	0.39%	1	0.12%
> \$1,000,000	3,125,168	1.23%	3	0.36%
Total	254,674,021	100.00%	832	100.00%



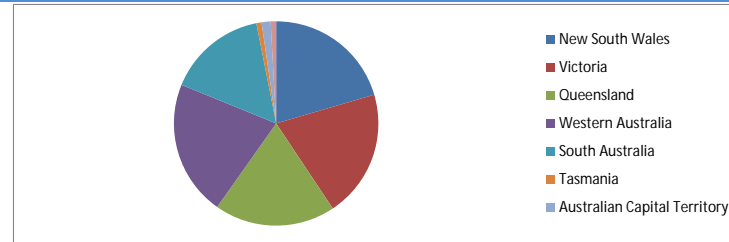
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	9,987,676	3.92%	36	3.20%
12 Months > and <= 18 Months	29,630,468	11.63%	118	10.48%
18 Months > and <= 24 Months	29,480,249	11.58%	132	11.72%
24 Months > and <= 30 Months	56,069,125	22.02%	261	23.18%
30 Months > and <= 36 Months	40,573,451	15.93%	185	16.43%
36 Months > and <= 42 Months	42,631,820	16.74%	183	16.25%
42 Months > and <= 48 Months	27,450,079	10.78%	135	11.99%
48 Months > and <= 54 Months	11,093,793	4.36%	45	4.00%
54 Months > and <= 60 Months	4,860,196	1.91%	19	1.69%
60 Months > and <= 66 Months	1,588,361	0.62%	6	0.53%
66 Months > and <= 72 Months	430,374	0.17%	2	0.18%
> 72 Months	878,428	0.34%	4	0.36%
Total	254,674,021	100.00%	1,126	100.00%



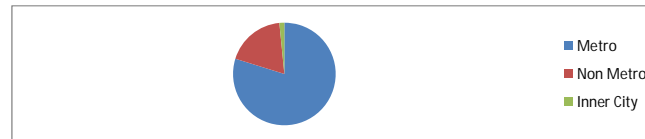
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	52,061,350	20.44%	150	18.03%
Victoria	51,427,540	20.19%	175	21.03%
Queensland	48,779,340	19.15%	159	19.11%
Western Australia	54,455,636	21.38%	158	18.99%
South Australia	40,064,048	15.73%	159	19.11%
Tasmania	2,066,505	0.81%	9	1.08%
Australian Capital Territory	3,608,259	1.42%	14	1.68%
Northern Territory	2,211,343	0.87%	8	0.96%
No Data	0	0.00%	0	0.00%
Total	254,674,021	100.00%	832	100.00%



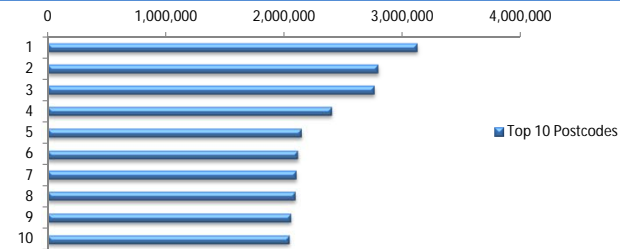
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	203,179,588	79.78%	651	78.25%
Non Metro	47,452,968	18.63%	169	20.31%
Inner City	4,041,464	1.59%	12	1.44%
No Data	0	0.00%	0	0.00%
Total	254,674,021	100.00%	832	100.00%



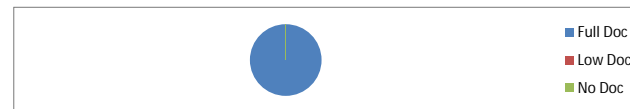
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,119,022	1.22%	10	0.89%
4703	2,789,806	1.10%	8	0.71%
2290	2,762,720	1.08%	6	0.53%
5125	2,402,518	0.94%	9	0.80%
6065	2,145,784	0.84%	5	0.44%
6107	2,114,844	0.83%	8	0.71%
4122	2,102,161	0.83%	6	0.53%
6027	2,087,678	0.82%	6	0.53%
2285	2,050,093	0.80%	4	0.36%
6164	2,037,929	0.80%	6	0.53%
Total	23,612,556	9.27%	68	6.04%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	254,674,021	100.00%	1,126	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	254,674,021	100.00%	1,126	100.00%



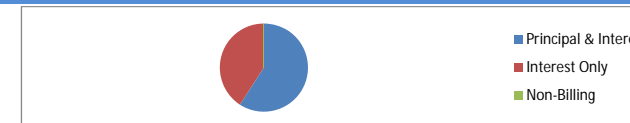
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	254,674,021	100.00%	1,126	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	254,674,021	100.00%	1,126	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	150,535,135	59.11%	676	60.04%
Interest Only	104,138,886	40.89%	450	39.96%
Non-Billing	0	0.00%	0	0.00%
Total	254,674,021	100.00%	1,126	100.00%



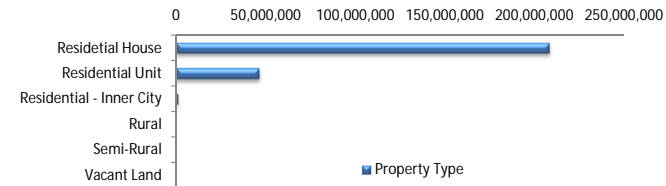
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	254,674,021	100.00%	1,126	100.00%
Total	254,674,021	100.00%	1,126	100.00%



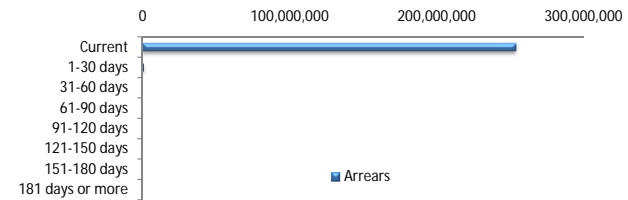
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	208,087,922	81.71%	672	80.77%
Residential Unit	45,826,842	17.99%	158	18.99%
Residential - Inner City	759,257	0.30%	2	0.24%
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	254,674,021	100.00%	832	100.00%



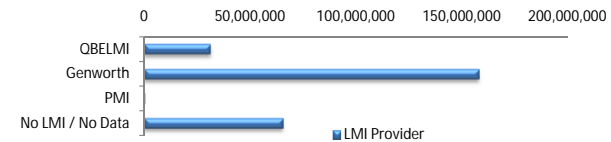
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	253,641,736	99.59%	1,122	99.64%
1-30 days	1,032,284	0.41%	4	0.36%
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	254,674,021	100.00%	1,126	100.00%



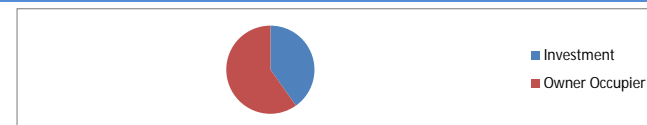
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	31,034,197	12.19%	84	10.10%
Genworth	158,069,468	62.07%	533	64.06%
PMI	252,222	0.10%	1	0.12%
No LMI / No Data	65,318,134	25.65%	214	25.72%
Total	254,674,021	100.00%	832	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	102,368,093	40.20%	409	36.32%
Owner Occupier	152,305,928	59.80%	717	63.68%
Total	254,674,021	100.00%	1,126	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