

**AFG Series 2016-1
Collateral Report**



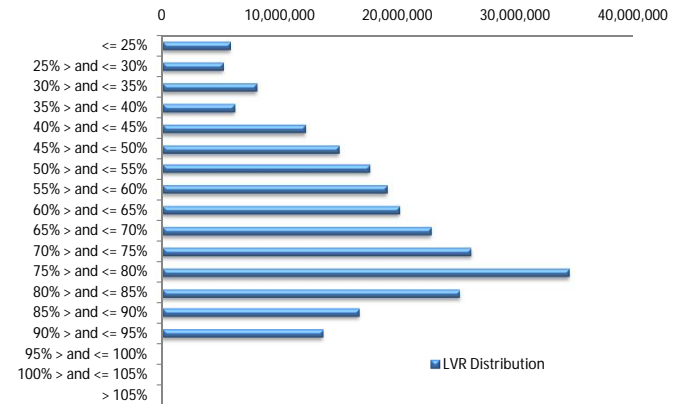
Model Period	7
Collection Period Start	01-May-17
Collection Period End	31-May-17
No. of Days	31
Interest Period Start	15-May-17
Interest Period End	13-Jun-17
No. of Days	30
Determination Date	08-Jun-17
Payment Date	14-Jun-17

Pool Statistics

Closing Balance of Mortgages	248,135,583
No. of Loans (Unconsolidated)	1,098
No. of Loans (Consolidated)	815
Average Loan Size (Unconsolidated)	225,989
Average Loan Size (Consolidated)	304,461
Largest Loan Size (Unconsolidated)	931,752
Largest Loan Size (Consolidated)	1,059,678
Smallest Loan Size (Unconsolidated)	(5,719)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.44%
Weighted Average LVR	65.05%
Weighted Average Seasoning	32.62
Weighted Average Remaining Term	320.96

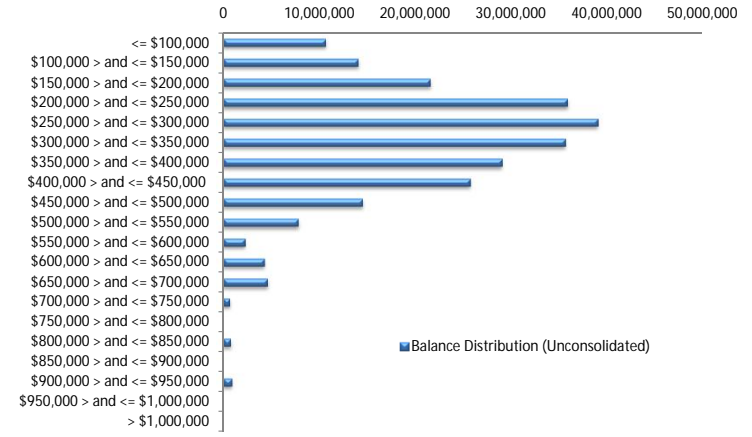
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,789,005	2.33%	51	6.26%
25% > and <= 30%	5,167,077	2.08%	26	3.19%
30% > and <= 35%	7,990,823	3.22%	39	4.79%
35% > and <= 40%	6,128,639	2.47%	31	3.80%
40% > and <= 45%	12,095,511	4.87%	45	5.52%
45% > and <= 50%	14,929,018	6.02%	55	6.75%
50% > and <= 55%	17,633,767	7.11%	60	7.36%
55% > and <= 60%	19,091,969	7.69%	55	6.75%
60% > and <= 65%	20,155,569	8.12%	62	7.61%
65% > and <= 70%	22,843,009	9.21%	67	8.22%
70% > and <= 75%	26,226,338	10.57%	68	8.34%
75% > and <= 80%	34,525,174	13.91%	97	11.90%
80% > and <= 85%	25,280,571	10.19%	70	8.59%
85% > and <= 90%	16,664,133	6.72%	50	6.13%
90% > and <= 95%	13,614,981	5.49%	39	4.79%
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	248,135,583	100.00%	815	100.00%



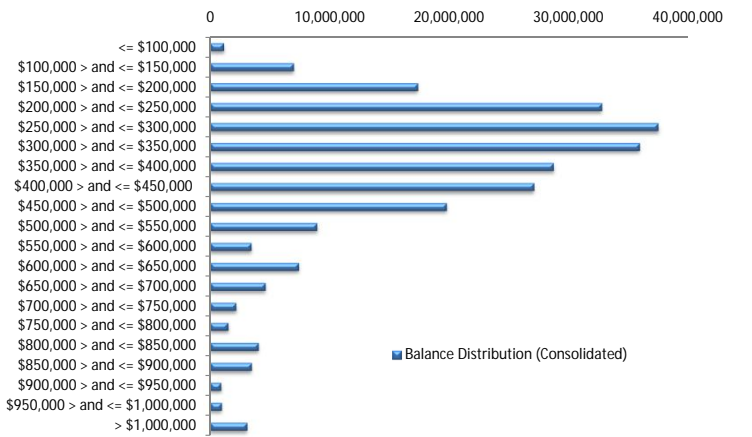
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	10,724,021	4.32%	246	22.40%
\$100,000 > and <= \$150,000	14,096,443	5.68%	113	10.29%
\$150,000 > and <= \$200,000	21,607,852	8.71%	123	11.20%
\$200,000 > and <= \$250,000	35,896,296	14.47%	158	14.39%
\$250,000 > and <= \$300,000	39,070,729	15.75%	142	12.93%
\$300,000 > and <= \$350,000	35,685,235	14.38%	110	10.02%
\$350,000 > and <= \$400,000	29,081,609	11.72%	78	7.10%
\$400,000 > and <= \$450,000	25,767,409	10.38%	61	5.56%
\$450,000 > and <= \$500,000	14,552,417	5.86%	31	2.82%
\$500,000 > and <= \$550,000	7,882,029	3.18%	15	1.37%
\$550,000 > and <= \$600,000	2,335,186	0.94%	4	0.36%
\$600,000 > and <= \$650,000	4,322,428	1.74%	7	0.64%
\$650,000 > and <= \$700,000	4,647,399	1.87%	7	0.64%
\$700,000 > and <= \$750,000	728,161	0.29%	1	0.09%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	806,617	0.33%	1	0.09%
\$850,000 > and <= \$900,000	0	0.00%	0	0.00%
\$900,000 > and <= \$950,000	931,752	0.38%	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	248,135,583	100.00%	1,098	100.00%



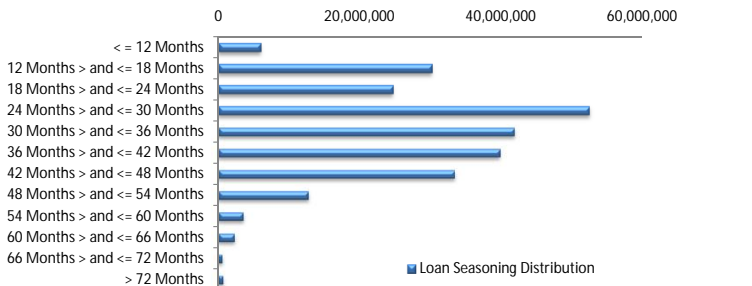
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,172,983	0.47%	26	3.19%
\$100,000 > and <= \$150,000	7,005,385	2.82%	56	6.87%
\$150,000 > and <= \$200,000	17,390,489	7.01%	99	12.15%
\$200,000 > and <= \$250,000	32,758,183	13.20%	144	17.67%
\$250,000 > and <= \$300,000	37,464,706	15.10%	136	16.69%
\$300,000 > and <= \$350,000	35,916,760	14.47%	110	13.50%
\$350,000 > and <= \$400,000	28,720,726	11.57%	77	9.45%
\$400,000 > and <= \$450,000	27,096,038	10.92%	64	7.85%
\$450,000 > and <= \$500,000	19,792,175	7.98%	42	5.15%
\$500,000 > and <= \$550,000	8,952,955	3.61%	17	2.09%
\$550,000 > and <= \$600,000	3,466,972	1.40%	6	0.74%
\$600,000 > and <= \$650,000	7,433,320	3.00%	12	1.47%
\$650,000 > and <= \$700,000	4,647,399	1.87%	7	0.86%
\$700,000 > and <= \$750,000	2,183,228	0.88%	3	0.37%
\$750,000 > and <= \$800,000	1,527,016	0.62%	2	0.25%
\$800,000 > and <= \$850,000	4,074,930	1.64%	5	0.61%
\$850,000 > and <= \$900,000	3,485,348	1.40%	4	0.49%
\$900,000 > and <= \$950,000	931,752	0.38%	1	0.12%
\$950,000 > and <= \$1,000,000	994,951	0.40%	1	0.12%
> \$1,000,000	3,120,267	1.26%	3	0.37%
Total	248,135,583	100.00%	815	100.00%



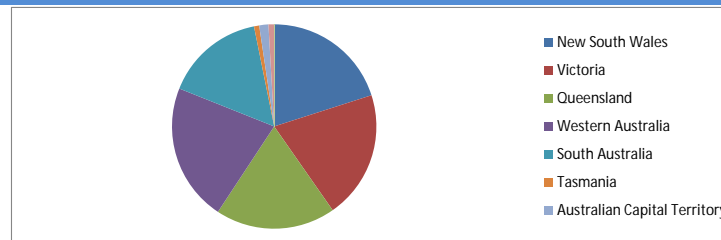
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	5,866,019	2.36%	22	2.00%
12 Months > and <= 18 Months	30,102,827	12.13%	114	10.38%
18 Months > and <= 24 Months	24,673,823	9.94%	113	10.29%
24 Months > and <= 30 Months	52,377,826	21.11%	236	21.49%
30 Months > and <= 36 Months	41,850,374	16.87%	189	17.21%
36 Months > and <= 42 Months	39,815,099	16.05%	172	15.66%
42 Months > and <= 48 Months	33,420,030	13.47%	162	14.75%
48 Months > and <= 54 Months	12,773,568	5.15%	55	5.01%
54 Months > and <= 60 Months	3,572,426	1.44%	19	1.73%
60 Months > and <= 66 Months	2,346,652	0.95%	9	0.82%
66 Months > and <= 72 Months	614,448	0.25%	3	0.27%
> 72 Months	722,493	0.29%	4	0.36%
Total	248,135,583	100.00%	1,098	100.00%



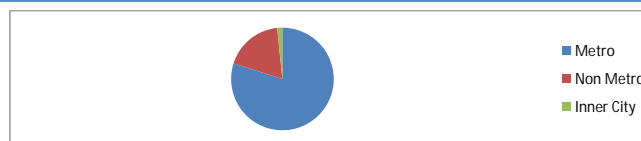
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	49,788,846	20.07%	145	17.79%
Victoria	50,199,722	20.23%	172	21.10%
Queensland	47,105,903	18.98%	155	19.02%
Western Australia	54,016,405	21.77%	157	19.26%
South Australia	39,157,883	15.78%	155	19.02%
Tasmania	2,065,016	0.83%	9	1.10%
Australian Capital Territory	3,600,797	1.45%	14	1.72%
Northern Territory	2,201,012	0.89%	8	0.98%
No Data	0	0.00%	0	0.00%
Total	248,135,583	100.00%	815	100.00%



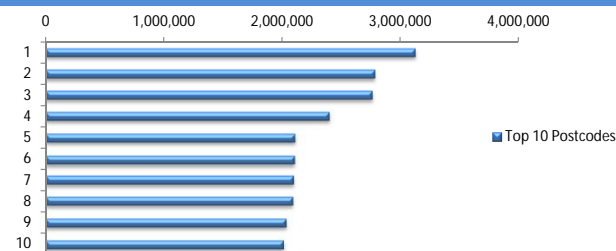
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	198,262,649	79.90%	638	78.28%
Non Metro	45,834,788	18.47%	165	20.25%
Inner City	4,038,146	1.63%	12	1.47%
No Data	0	0.00%	0	0.00%
Total	248,135,583	100.00%	815	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,125,609	1.26%	10	0.91%
4703	2,781,674	1.12%	8	0.73%
2290	2,755,238	1.11%	6	0.55%
5125	2,398,445	0.97%	9	0.82%
6107	2,108,847	0.85%	8	0.73%
6065	2,106,029	0.85%	5	0.46%
4122	2,088,872	0.84%	6	0.55%
6027	2,084,449	0.84%	6	0.55%
6164	2,028,630	0.82%	6	0.55%
6028	2,005,696	0.81%	4	0.36%
Total	23,483,490	9.46%	68	6.19%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	248,135,583	100.00%	1,098	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	248,135,583	100.00%	1,098	100.00%



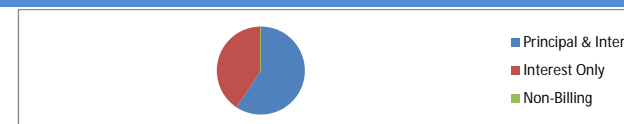
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	248,135,583	100.00%	1,098	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	248,135,583	100.00%	1,098	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	147,201,413	59.32%	659	60.02%
Interest Only	100,934,170	40.68%	439	39.98%
Non-Billing	0	0.00%	0	0.00%
Total	248,135,583	100.00%	1,098	100.00%



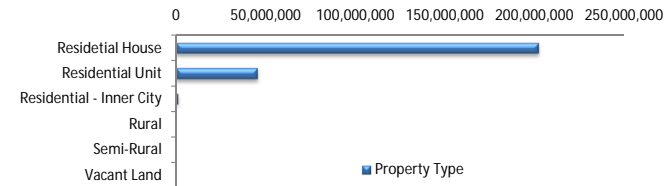
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	248,135,583	100.00%	1,098	100.00%
Total	248,135,583	100.00%	1,098	100.00%



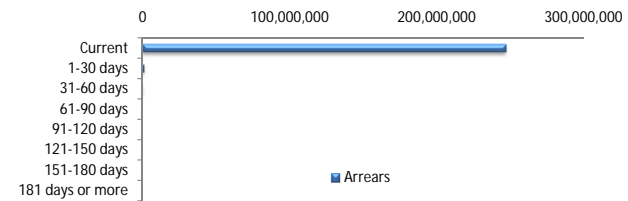
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	202,292,538	81.53%	658	80.74%
Residential Unit	45,084,616	18.17%	155	19.02%
Residential - Inner City	758,430	0.31%	2	0.25%
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	248,135,583	100.00%	815	100.00%



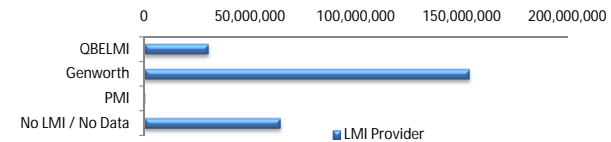
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	246,591,816	99.38%	1,092	99.45%
1-30 days	1,210,075	0.49%	5	0.46%
31-60 days	333,692	0.13%	1	0.09%
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	248,135,583	100.00%	1,098	100.00%



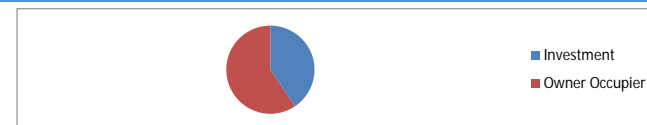
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	30,293,720	12.21%	80	9.82%
Genworth	153,374,228	61.81%	521	63.93%
PMI	251,746	0.10%	1	0.12%
No LMI / No Data	64,215,889	25.88%	213	26.13%
Total	248,135,583	100.00%	815	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	100,537,835	40.52%	405	36.89%
Owner Occupier	147,597,748	59.48%	693	63.11%
Total	248,135,583	100.00%	1,098	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