

**AFG Series 2016-1
Collateral Report**



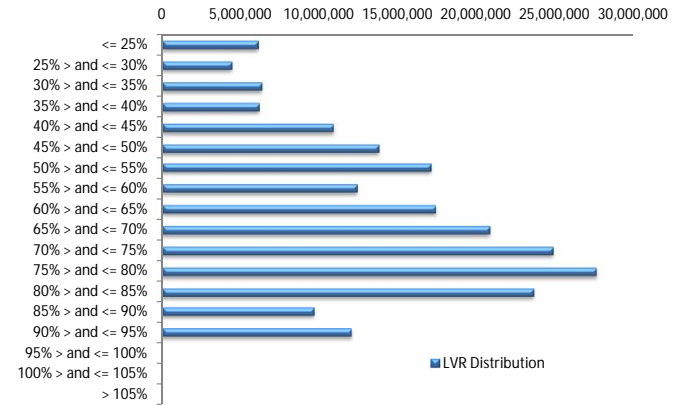
Model Period	13
Collection Period Start	01-Nov-17
Collection Period End	30-Nov-17
No. of Days	30
Interest Period Start	14-Nov-17
Interest Period End	13-Dec-17
No. of Days	30
Determination Date	11-Dec-17
Payment Date	14-Dec-17

Pool Statistics

Closing Balance of Mortgages	213,476,224
No. of Loans (Unconsolidated)	961
No. of Loans (Consolidated)	718
Average Loan Size (Unconsolidated)	222,140
Average Loan Size (Consolidated)	297,321
Largest Loan Size (Unconsolidated)	805,587
Largest Loan Size (Consolidated)	1,059,812
Smallest Loan Size (Unconsolidated)	(6,312)
Smallest Loan Size (Consolidated)	(27)
Weighted Average Interest Rate	4.55%
Weighted Average LVR	64.35%
Weighted Average Seasoning	38.40
Weighted Average Remaining Term	315.38

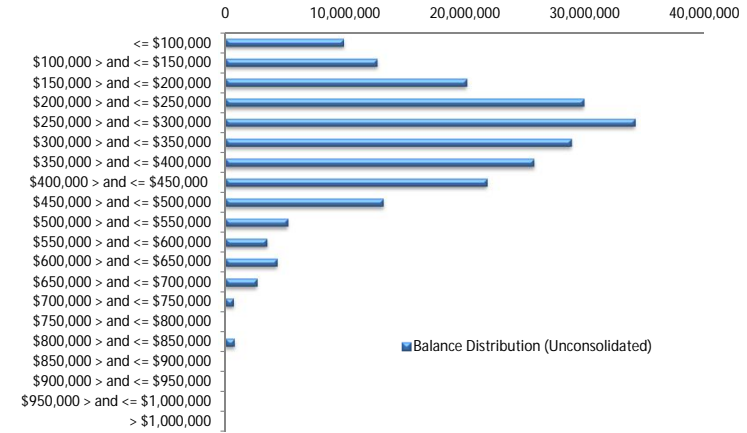
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	6,111,370	2.86%	54	7.52%
25% > and <= 30%	4,448,563	2.08%	29	4.04%
30% > and <= 35%	6,344,578	2.97%	30	4.18%
35% > and <= 40%	6,179,148	2.89%	30	4.18%
40% > and <= 45%	10,898,644	5.11%	43	5.99%
45% > and <= 50%	13,758,952	6.45%	50	6.96%
50% > and <= 55%	17,120,610	8.02%	54	7.52%
55% > and <= 60%	12,422,396	5.82%	37	5.15%
60% > and <= 65%	17,439,866	8.17%	57	7.94%
65% > and <= 70%	20,865,462	9.77%	57	7.94%
70% > and <= 75%	24,896,456	11.66%	68	9.47%
75% > and <= 80%	27,654,744	12.95%	77	10.72%
80% > and <= 85%	23,667,298	11.09%	65	9.05%
85% > and <= 90%	9,639,946	4.52%	32	4.46%
90% > and <= 95%	12,028,193	5.63%	35	4.87%
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	213,476,224	100.00%	718	100.00%



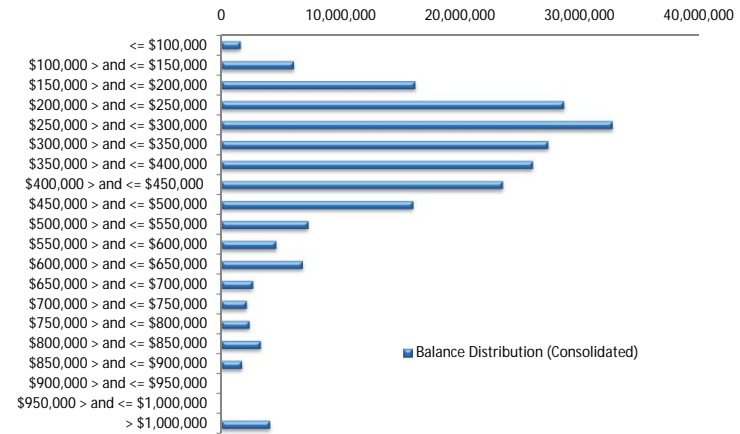
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	9,889,692	4.63%	223	23.20%
\$100,000 > and <= \$150,000	12,665,604	5.93%	100	10.41%
\$150,000 > and <= \$200,000	20,117,611	9.42%	115	11.97%
\$200,000 > and <= \$250,000	29,857,223	13.99%	132	13.74%
\$250,000 > and <= \$300,000	34,118,302	15.98%	124	12.90%
\$300,000 > and <= \$350,000	28,820,100	9.26%	89	9.26%
\$350,000 > and <= \$400,000	25,714,245	12.05%	69	7.18%
\$400,000 > and <= \$450,000	21,812,489	10.22%	52	5.41%
\$450,000 > and <= \$500,000	13,185,893	6.18%	28	2.91%
\$500,000 > and <= \$550,000	5,250,679	2.46%	10	1.04%
\$550,000 > and <= \$600,000	3,497,708	1.64%	6	0.62%
\$600,000 > and <= \$650,000	4,339,549	2.03%	7	0.73%
\$650,000 > and <= \$700,000	2,686,018	1.26%	4	0.42%
\$700,000 > and <= \$750,000	715,525	0.34%	1	0.10%
\$750,000 > and <= \$800,000	0	0.00%	0	0.00%
\$800,000 > and <= \$850,000	805,587	0.38%	1	0.10%
\$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	213,476,224	100.00%	961	100.00%



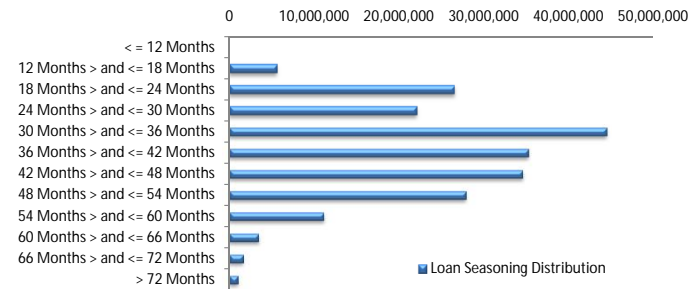
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,644,696	0.77%	35	4.87%
\$100,000 > and <= \$150,000	6,088,150	2.85%	47	6.55%
\$150,000 > and <= \$200,000	16,217,638	7.60%	93	12.95%
\$200,000 > and <= \$250,000	28,649,723	13.42%	127	17.69%
\$250,000 > and <= \$300,000	32,714,783	15.32%	119	16.57%
\$300,000 > and <= \$350,000	27,330,014	12.80%	84	11.70%
\$350,000 > and <= \$400,000	26,051,567	12.20%	70	9.75%
\$400,000 > and <= \$450,000	23,551,318	11.03%	56	7.80%
\$450,000 > and <= \$500,000	16,061,965	7.52%	34	4.74%
\$500,000 > and <= \$550,000	7,304,462	3.42%	14	1.95%
\$550,000 > and <= \$600,000	4,620,763	2.16%	8	1.11%
\$600,000 > and <= \$650,000	6,842,468	3.21%	11	1.53%
\$650,000 > and <= \$700,000	2,686,018	1.26%	4	0.56%
\$700,000 > and <= \$750,000	2,157,397	1.01%	3	0.42%
\$750,000 > and <= \$800,000	2,390,584	1.12%	3	0.42%
\$800,000 > and <= \$850,000	3,323,235	1.56%	4	0.56%
\$850,000 > and <= \$900,000	1,744,495	0.82%	2	0.28%
\$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	4,096,948	1.92%	4	0.56%
Total	213,476,224	100.00%	718	100.00%



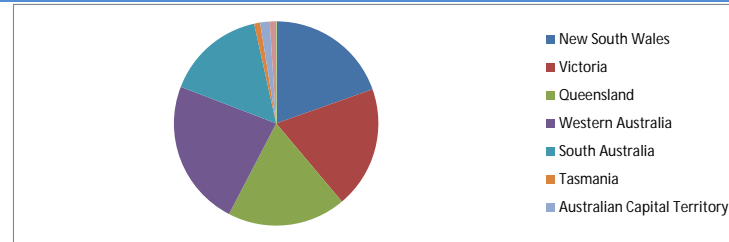
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	5,544,654	2.60%	20	2.08%
18 Months > and <= 24 Months	26,501,375	12.41%	102	10.61%
24 Months > and <= 30 Months	21,952,929	10.28%	106	11.03%
30 Months > and <= 36 Months	44,411,921	20.80%	199	20.71%
36 Months > and <= 42 Months	35,220,938	16.50%	168	17.48%
42 Months > and <= 48 Months	34,544,249	16.18%	147	15.30%
48 Months > and <= 54 Months	27,870,452	13.06%	142	14.78%
54 Months > and <= 60 Months	11,156,024	5.23%	48	4.99%
60 Months > and <= 66 Months	3,490,342	1.64%	18	1.87%
66 Months > and <= 72 Months	1,717,307	0.80%	6	0.62%
> 72 Months	1,066,032	0.50%	5	0.52%
Total	213,476,224	100.00%	961	100.00%



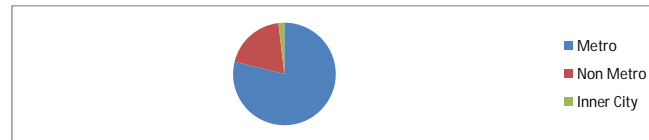
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	41,792,747	19.58%	126	17.55%
Victoria	41,165,527	19.28%	145	20.19%
Queensland	40,081,006	18.78%	138	19.22%
Western Australia	49,541,082	23.21%	143	19.92%
South Australia	33,512,916	15.70%	136	18.94%
Tasmania	2,032,853	0.95%	9	1.25%
Australian Capital Territory	3,180,760	1.49%	13	1.81%
Northern Territory	2,169,334	1.02%	8	1.11%
No Data	0	0.00%	0	0.00%
Total	213,476,224	100.00%	718	100.00%



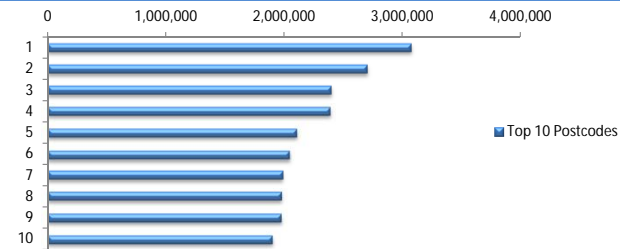
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	168,281,927	78.83%	556	77.44%
Non Metro	41,195,240	19.30%	150	20.89%
Inner City	3,999,057	1.87%	12	1.67%
No Data	0	0.00%	0	0.00%
Total	213,476,224	100.00%	718	100.00%



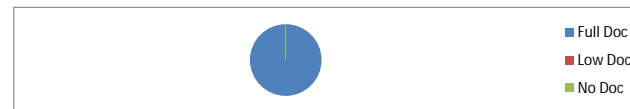
Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,073,508	1.44%	10	1.04%
2290	2,703,985	1.27%	6	0.62%
4703	2,390,359	1.12%	7	0.73%
5125	2,383,410	1.12%	9	0.94%
6065	2,101,595	0.98%	5	0.52%
6107	2,040,256	0.96%	7	0.73%
6028	1,988,009	0.93%	4	0.42%
6164	1,977,876	0.93%	6	0.62%
6062	1,974,486	0.92%	5	0.52%
5159	1,899,589	0.89%	5	0.52%
Total	22,533,075	10.56%	64	6.66%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	213,476,224	100.00%	961	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	213,476,224	100.00%	961	100.00%



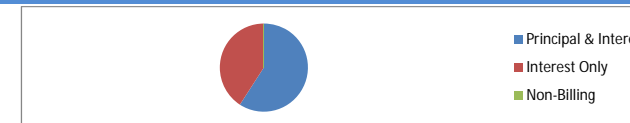
Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	213,476,224	100.00%	961	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	213,476,224	100.00%	961	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	126,187,357	59.11%	586	60.98%
Interest Only	87,288,868	40.89%	375	39.02%
Non-Billing	0	0.00%	0	0.00%
Total	213,476,224	100.00%	961	100.00%



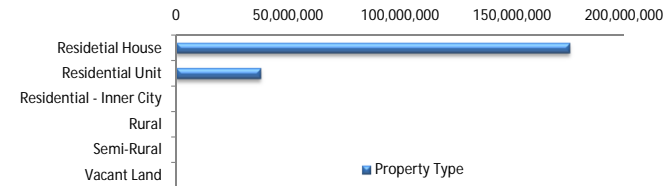
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	213,476,224	100.00%	961	100.00%
Total	213,476,224	100.00%	961	100.00%



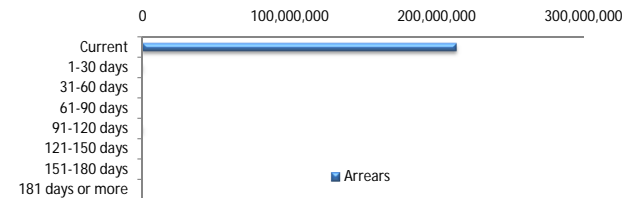
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	175,684,610	82.30%	583	81.20%
Residential Unit	37,791,614	17.70%	135	18.80%
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	213,476,224	100.00%	718	100.00%



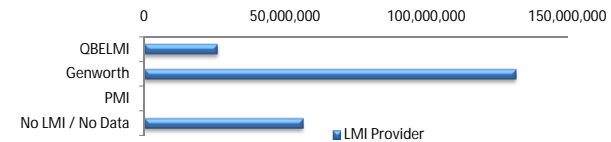
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	212,803,771	99.68%	959	99.79%
1-30 days	337,025	0.16%	1	0.10%
31-60 days	0	0.00%	0	0.00%
61-90 days	0	0.00%	0	0.00%
91-120 days	335,428	0.16%	1	0.10%
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	213,476,224	100.00%	961	100.00%



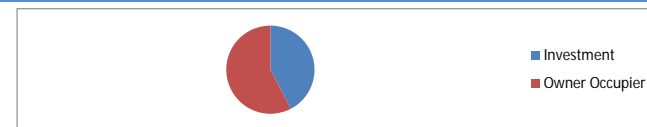
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	25,718,593	12.05%	68	9.47%
Genworth	131,629,201	61.66%	460	64.07%
PMI	0	0.00%	0	0.00%
No LMI / No Data	56,128,430	26.29%	190	26.46%
Total	213,476,224	100.00%	718	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	90,372,133	42.33%	366	38.09%
Owner Occupier	123,104,091	57.67%	595	61.91%
Total	213,476,224	100.00%	961	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