

**AFG Series 2016-1
Collateral Report**



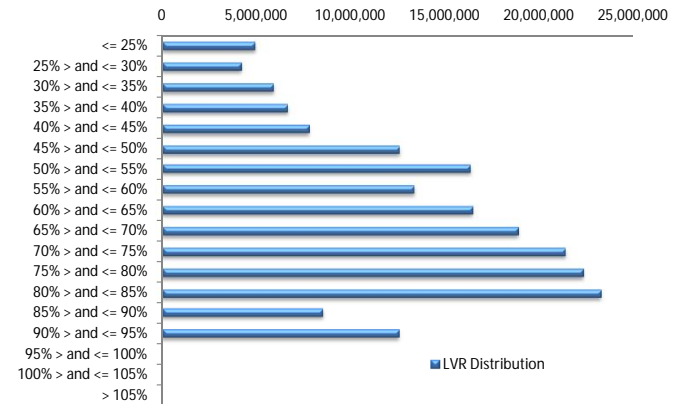
| | |
|-------------------------|-----------|
| Model Period | 17 |
| Collection Period Start | 01-Mar-18 |
| Collection Period End | 31-Mar-18 |
| No. of Days | 31 |
| Interest Period Start | 14-Mar-18 |
| Interest Period End | 15-Apr-18 |
| No. of Days | 33 |
| Determination Date | 11-Apr-18 |
| Payment Date | 16-Apr-18 |

Pool Statistics

| | |
|-------------------------------------|-------------|
| Closing Balance of Mortgages | 195,170,313 |
| No. of Loans (Unconsolidated) | 889 |
| No. of Loans (Consolidated) | 670 |
| Average Loan Size (Unconsolidated) | 219,539 |
| Average Loan Size (Consolidated) | 291,299 |
| Largest Loan Size (Unconsolidated) | 707,401 |
| Largest Loan Size (Consolidated) | 1,059,841 |
| Smallest Loan Size (Unconsolidated) | (5,271) |
| Smallest Loan Size (Consolidated) | (27) |
| Weighted Average Interest Rate | 4.54% |
| Weighted Average LVR | 64.55% |
| Weighted Average Seasoning | 42.21 |
| Weighted Average Remaining Term | 311.72 |

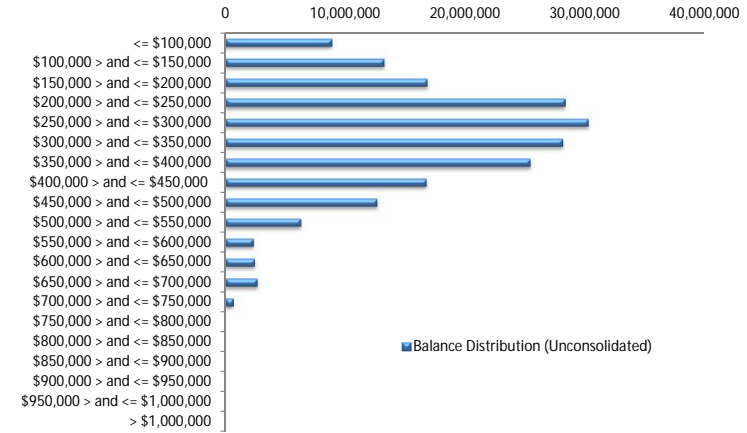
LVR Distribution

| Current LTV | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------|--------------------|----------------|----------------------|----------------|
| <= 25% | 4,930,610 | 2.53% | 60 | 8.96% |
| 25% > and <= 30% | 4,204,530 | 2.15% | 24 | 3.58% |
| 30% > and <= 35% | 5,911,675 | 3.03% | 30 | 4.48% |
| 35% > and <= 40% | 6,665,903 | 3.42% | 29 | 4.33% |
| 40% > and <= 45% | 7,805,210 | 4.00% | 34 | 5.07% |
| 45% > and <= 50% | 12,580,076 | 6.45% | 47 | 7.01% |
| 50% > and <= 55% | 16,335,104 | 8.37% | 50 | 7.46% |
| 55% > and <= 60% | 13,360,817 | 6.85% | 38 | 5.67% |
| 60% > and <= 65% | 16,464,324 | 8.44% | 55 | 8.21% |
| 65% > and <= 70% | 18,878,813 | 9.67% | 52 | 7.76% |
| 70% > and <= 75% | 21,373,483 | 10.95% | 59 | 8.81% |
| 75% > and <= 80% | 22,317,883 | 11.44% | 63 | 9.40% |
| 80% > and <= 85% | 23,266,634 | 11.92% | 65 | 9.70% |
| 85% > and <= 90% | 8,517,678 | 4.36% | 28 | 4.18% |
| 90% > and <= 95% | 12,557,574 | 6.43% | 36 | 5.37% |
| 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 | 195,170,313 | 100.00% | 670 | 100.00% |



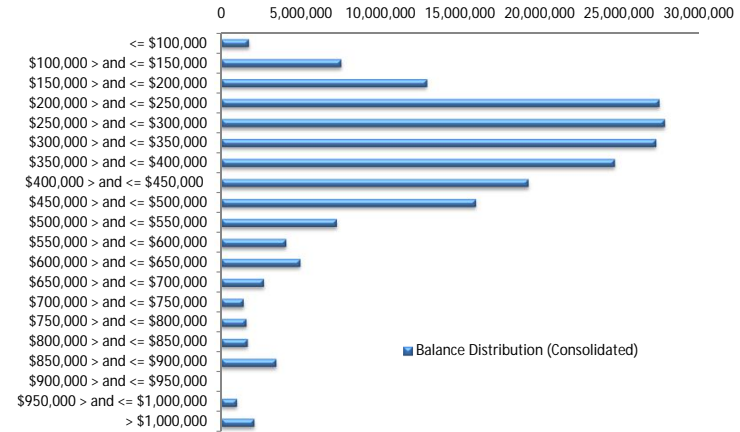
Balance Distribution (Unconsolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 8,897,522 | 4.56% | 207 | 23.28% |
| \$100,000 > and <= \$150,000 | 13,249,391 | 6.79% | 104 | 11.70% |
| \$150,000 > and <= \$200,000 | 16,842,628 | 8.63% | 96 | 10.80% |
| \$200,000 > and <= \$250,000 | 28,329,200 | 14.52% | 125 | 14.06% |
| \$250,000 > and <= \$300,000 | 30,265,293 | 15.51% | 110 | 12.37% |
| \$300,000 > and <= \$350,000 | 28,124,283 | 14.41% | 87 | 9.79% |
| \$350,000 > and <= \$400,000 | 25,419,447 | 13.02% | 68 | 7.65% |
| \$400,000 > and <= \$450,000 | 16,778,080 | 8.60% | 40 | 4.50% |
| \$450,000 > and <= \$500,000 | 12,673,121 | 6.49% | 27 | 3.04% |
| \$500,000 > and <= \$550,000 | 6,308,441 | 3.23% | 12 | 1.35% |
| \$550,000 > and <= \$600,000 | 2,380,788 | 1.22% | 4 | 0.45% |
| \$600,000 > and <= \$650,000 | 2,499,686 | 1.28% | 4 | 0.45% |
| \$650,000 > and <= \$700,000 | 2,695,032 | 1.38% | 4 | 0.45% |
| \$700,000 > and <= \$750,000 | 707,401 | 0.36% | 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 | 195,170,313 | 100.00% | 889 | 100.00% |



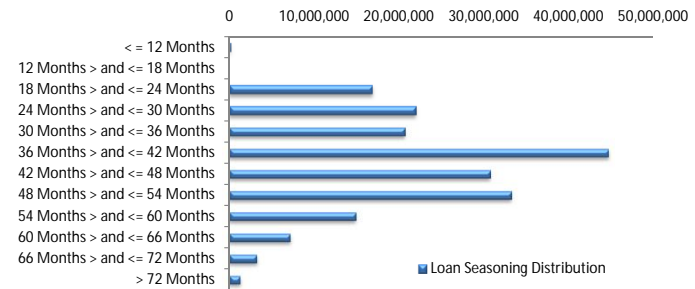
Balance Distribution (Consolidated)

| Current Balance | Balance | % Balance | Loan Count | % Loan Count |
|--------------------------------|--------------------|----------------|------------|----------------|
| <= \$100,000 | 1,748,430 | 0.90% | 41 | 6.12% |
| \$100,000 > and <= \$150,000 | 7,545,447 | 3.87% | 57 | 8.51% |
| \$150,000 > and <= \$200,000 | 12,931,269 | 6.63% | 74 | 11.04% |
| \$200,000 > and <= \$250,000 | 27,511,019 | 14.10% | 121 | 18.06% |
| \$250,000 > and <= \$300,000 | 27,857,732 | 14.27% | 101 | 15.07% |
| \$300,000 > and <= \$350,000 | 27,298,438 | 13.99% | 84 | 12.54% |
| \$350,000 > and <= \$400,000 | 24,713,057 | 12.66% | 66 | 9.85% |
| \$400,000 > and <= \$450,000 | 19,299,508 | 9.89% | 46 | 6.87% |
| \$450,000 > and <= \$500,000 | 15,996,213 | 8.20% | 34 | 5.07% |
| \$500,000 > and <= \$550,000 | 7,266,772 | 3.72% | 14 | 2.09% |
| \$550,000 > and <= \$600,000 | 4,090,729 | 2.10% | 7 | 1.04% |
| \$600,000 > and <= \$650,000 | 4,971,911 | 2.55% | 8 | 1.19% |
| \$650,000 > and <= \$700,000 | 2,695,032 | 1.38% | 4 | 0.60% |
| \$700,000 > and <= \$750,000 | 1,418,039 | 0.73% | 2 | 0.30% |
| \$750,000 > and <= \$800,000 | 1,587,445 | 0.81% | 2 | 0.30% |
| \$800,000 > and <= \$850,000 | 1,678,176 | 0.86% | 2 | 0.30% |
| \$850,000 > and <= \$900,000 | 3,471,523 | 1.78% | 4 | 0.60% |
| \$900,000 > and <= \$950,000 | 0 | 0.00% | 0 | 0.00% |
| \$950,000 > and <= \$1,000,000 | 998,390 | 0.51% | 1 | 0.15% |
| > \$1,000,000 | 2,091,183 | 1.07% | 2 | 0.30% |
| Total | 195,170,313 | 100.00% | 670 | 100.00% |



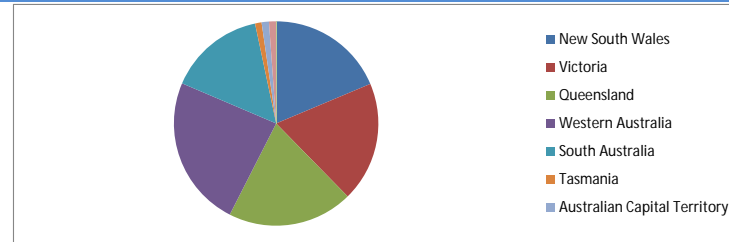
Loan Seasoning Distribution

| Seasoning (Months) | Balance | % Balance | Loan Count | % Loan Count |
|------------------------------|--------------------|----------------|------------|----------------|
| <= 12 Months | 165,020 | 0.08% | 1 | 0.11% |
| 12 Months > and <= 18 Months | 0 | 0.00% | 0 | 0.00% |
| 18 Months > and <= 24 Months | 16,743,784 | 8.58% | 58 | 6.52% |
| 24 Months > and <= 30 Months | 21,868,615 | 11.20% | 97 | 10.91% |
| 30 Months > and <= 36 Months | 20,744,774 | 10.63% | 103 | 11.59% |
| 36 Months > and <= 42 Months | 44,732,946 | 22.92% | 206 | 23.17% |
| 42 Months > and <= 48 Months | 30,807,333 | 15.78% | 139 | 15.64% |
| 48 Months > and <= 54 Months | 33,278,768 | 17.05% | 154 | 17.32% |
| 54 Months > and <= 60 Months | 14,968,556 | 7.67% | 79 | 8.89% |
| 60 Months > and <= 66 Months | 7,217,778 | 3.70% | 33 | 3.71% |
| 66 Months > and <= 72 Months | 3,287,309 | 1.68% | 13 | 1.46% |
| > 72 Months | 1,355,430 | 0.69% | 6 | 0.67% |
| Total | 195,170,313 | 100.00% | 889 | 100.00% |



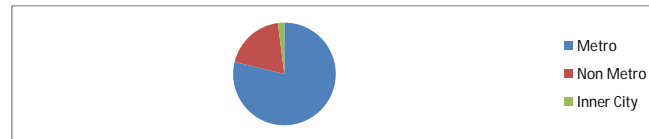
Geographic Distribution

| Jurisdiction State | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------------------|--------------------|----------------|----------------------|----------------|
| New South Wales | 36,432,370 | 18.67% | 115 | 17.16% |
| Victoria | 37,078,952 | 19.00% | 131 | 19.55% |
| Queensland | 38,715,195 | 19.84% | 133 | 19.85% |
| Western Australia | 46,658,014 | 23.91% | 136 | 20.30% |
| South Australia | 29,811,083 | 15.27% | 126 | 18.81% |
| Tasmania | 2,005,865 | 1.03% | 9 | 1.34% |
| Australian Capital Territory | 2,311,396 | 1.18% | 12 | 1.79% |
| Northern Territory | 2,157,438 | 1.11% | 8 | 1.19% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 195,170,313 | 100.00% | 670 | 100.00% |



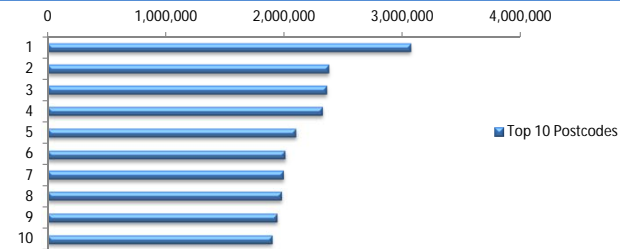
Locality

| S&P Category | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|--------------------|----------------|----------------------|----------------|
| Metro | 153,743,607 | 78.77% | 518 | 77.31% |
| Non Metro | 37,488,680 | 19.21% | 140 | 20.90% |
| Inner City | 3,938,025 | 2.02% | 12 | 1.79% |
| No Data | 0 | 0.00% | 0 | 0.00% |
| Total | 195,170,313 | 100.00% | 670 | 100.00% |



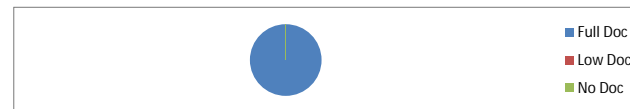
Top 10 Postcodes

| Postcode | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------|-------------------|---------------|----------------------|--------------|
| 6030 | 3,070,521 | 1.57% | 10 | 1.12% |
| 4703 | 2,373,823 | 1.22% | 7 | 0.79% |
| 5125 | 2,358,365 | 1.21% | 9 | 1.01% |
| 2290 | 2,318,615 | 1.19% | 5 | 0.56% |
| 6065 | 2,093,799 | 1.07% | 5 | 0.56% |
| 6107 | 2,003,366 | 1.03% | 7 | 0.79% |
| 6028 | 1,992,398 | 1.02% | 4 | 0.45% |
| 6062 | 1,977,186 | 1.01% | 5 | 0.56% |
| 6164 | 1,940,097 | 0.99% | 6 | 0.67% |
| 5159 | 1,898,741 | 0.97% | 5 | 0.56% |
| Total | 22,026,912 | 11.29% | 63 | 7.09% |



Documentation

| Document Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Full Doc | 195,170,313 | 100.00% | 889 | 100.00% |
| Low Doc | 0 | 0.00% | 0 | 0.00% |
| No Doc | 0 | 0.00% | 0 | 0.00% |
| Total | 195,170,313 | 100.00% | 889 | 100.00% |



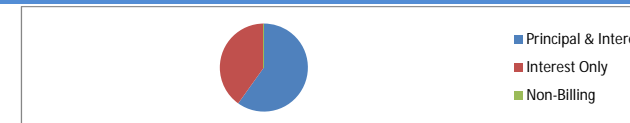
Rate Type

| Rate Type | Balance | % Balance | Loan Count | % Loan Count |
|---------------|--------------------|----------------|------------|----------------|
| Variable Rate | 195,170,313 | 100.00% | 889 | 100.00% |
| Fixed Rate | 0 | 0.00% | 0 | 0.00% |
| Total | 195,170,313 | 100.00% | 889 | 100.00% |



Repayment Type

| Repayment Type | Balance | % Balance | Loan Count | % Loan Count |
|----------------------|--------------------|----------------|------------|----------------|
| Principal & Interest | 116,857,888 | 59.87% | 553 | 62.20% |
| Interest Only | 78,312,425 | 40.13% | 336 | 37.80% |
| Non-Billing | 0 | 0.00% | 0 | 0.00% |
| Total | 195,170,313 | 100.00% | 889 | 100.00% |



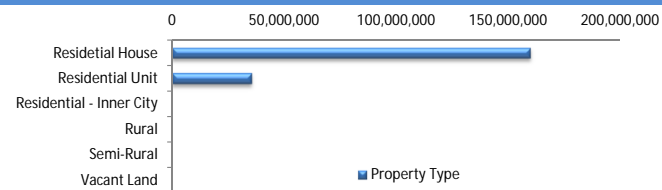
Loan Type

| Product Category | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Line of Credit | 0 | 0.00% | 0 | 0.00% |
| Term Loan | 195,170,313 | 100.00% | 889 | 100.00% |
| Total | 195,170,313 | 100.00% | 889 | 100.00% |



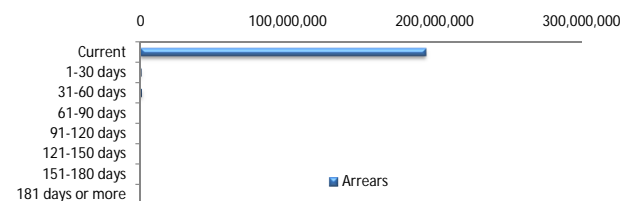
Property Type

| Property Type | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|--------------------------|--------------------|----------------|----------------------|----------------|
| Residential House | 159,802,016 | 81.88% | 541 | 80.75% |
| Residential Unit | 35,368,297 | 18.12% | 129 | 19.25% |
| 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 | 195,170,313 | 100.00% | 670 | 100.00% |



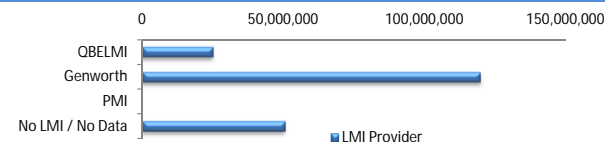
Arrears

| Arrears Band | Balance | % Balance | Loan Count | % Loan Count |
|------------------|--------------------|----------------|------------|----------------|
| Current | 193,449,077 | 99.12% | 883 | 99.33% |
| 1-30 days | 731,995 | 0.38% | 3 | 0.34% |
| 31-60 days | 989,240 | 0.51% | 3 | 0.34% |
| 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 | 195,170,313 | 100.00% | 889 | 100.00% |



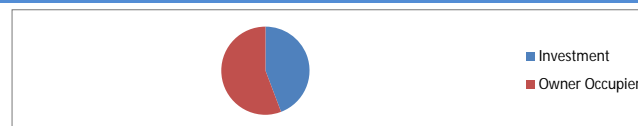
LMI Provider

| LMI Provider | Balance | % Balance | Loan Count (Consol.) | % Loan Count |
|------------------|--------------------|----------------|----------------------|----------------|
| QBELMI | 24,997,196 | 12.81% | 66 | 9.85% |
| Genworth | 119,662,189 | 61.31% | 426 | 63.58% |
| PMI | 0 | 0.00% | 0 | 0.00% |
| No LMI / No Data | 50,510,928 | 25.88% | 178 | 26.57% |
| Total | 195,170,313 | 100.00% | 670 | 100.00% |



Property Occupancy

| Property Occupancy | Balance | % Balance | Loan Count | % Loan Count |
|--------------------|--------------------|----------------|------------|----------------|
| Investment | 86,269,072 | 44.20% | 350 | 39.37% |
| Owner Occupier | 108,901,241 | 55.80% | 539 | 60.63% |
| Total | 195,170,313 | 100.00% | 889 | 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 |