

**AFG Series 2016-1
Collateral Report**



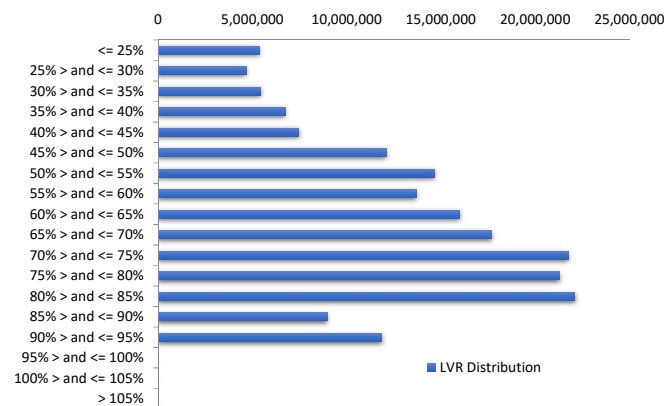
Model Period	18
Collection Period Start	01-Apr-18
Collection Period End	30-Apr-18
No. of Days	30
Interest Period Start	16-Apr-18
Interest Period End	13-May-18
No. of Days	28
Determination Date	09-May-18
Payment Date	14-May-18

Pool Statistics

Closing Balance of Mortgages	189,856,367
No. of Loans (Unconsolidated)	880
No. of Loans (Consolidated)	658
Average Loan Size (Unconsolidated)	215,746
Average Loan Size (Consolidated)	288,536
Largest Loan Size (Unconsolidated)	705,014
Largest Loan Size (Consolidated)	1,059,720
Smallest Loan Size (Unconsolidated)	(73,984)
Smallest Loan Size (Consolidated)	(6,021)
Weighted Average Interest Rate	4.54%
Weighted Average LVR	64.36%
Weighted Average Seasoning	43.08
Weighted Average Remaining Term	310.73

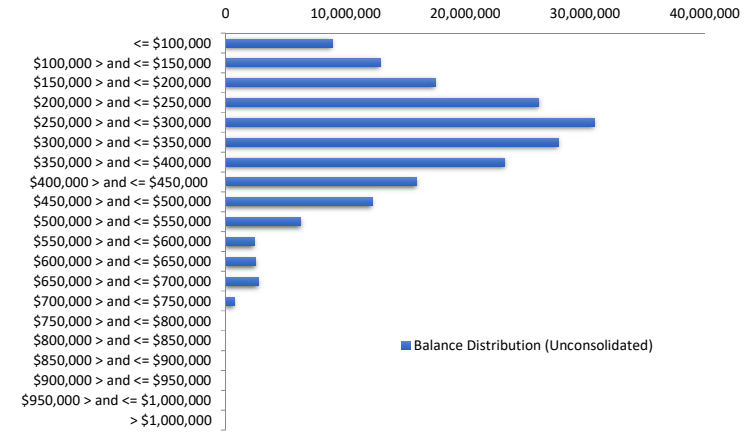
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,369,754	2.83%	65	9.88%
25% > and <= 30%	4,669,267	2.46%	26	3.95%
30% > and <= 35%	5,445,467	2.87%	27	4.10%
35% > and <= 40%	6,767,101	3.56%	29	4.41%
40% > and <= 45%	7,471,272	3.94%	34	5.17%
45% > and <= 50%	12,105,921	6.38%	45	6.84%
50% > and <= 55%	14,658,166	7.72%	45	6.84%
55% > and <= 60%	13,686,078	7.21%	40	6.08%
60% > and <= 65%	15,993,784	8.42%	51	7.75%
65% > and <= 70%	17,686,240	9.32%	53	8.05%
70% > and <= 75%	21,749,147	11.46%	58	8.81%
75% > and <= 80%	21,298,573	11.22%	61	9.27%
80% > and <= 85%	22,112,150	11.65%	62	9.42%
85% > and <= 90%	8,972,211	4.73%	28	4.26%
90% > and <= 95%	11,871,237	6.25%	34	5.17%
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	189,856,367	100.00%	658	100.00%



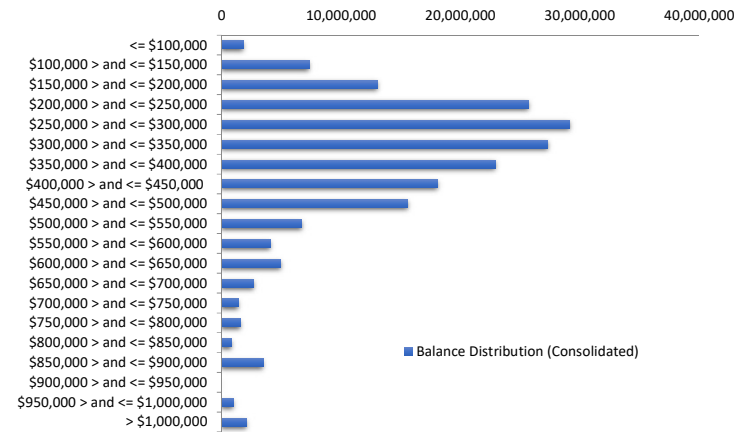
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,864,935	4.67%	215	24.43%
\$100,000 > and <= \$150,000	12,879,487	6.78%	102	11.59%
\$150,000 > and <= \$200,000	17,485,272	9.21%	99	11.25%
\$200,000 > and <= \$250,000	26,102,225	13.75%	115	13.07%
\$250,000 > and <= \$300,000	30,761,977	16.20%	112	12.73%
\$300,000 > and <= \$350,000	27,770,278	14.63%	86	9.77%
\$350,000 > and <= \$400,000	23,283,858	12.26%	62	7.05%
\$400,000 > and <= \$450,000	15,952,660	8.40%	38	4.32%
\$450,000 > and <= \$500,000	12,208,528	6.43%	26	2.95%
\$500,000 > and <= \$550,000	6,266,829	3.30%	12	1.36%
\$550,000 > and <= \$600,000	2,375,466	1.25%	4	0.45%
\$600,000 > and <= \$650,000	2,494,963	1.31%	4	0.45%
\$650,000 > and <= \$700,000	2,704,875	1.42%	4	0.45%
\$700,000 > and <= \$750,000	705,014	0.37%	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	189,856,367	100.00%	880	100.00%



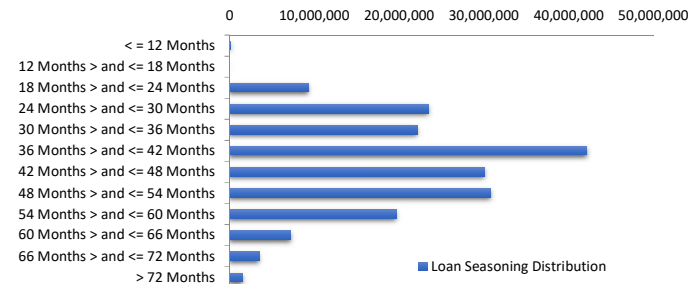
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,825,753	0.96%	44	6.69%
\$100,000 > and <= \$150,000	7,325,412	3.86%	56	8.51%
\$150,000 > and <= \$200,000	13,040,989	6.87%	74	11.25%
\$200,000 > and <= \$250,000	25,675,237	13.52%	113	17.17%
\$250,000 > and <= \$300,000	29,165,749	15.36%	106	16.11%
\$300,000 > and <= \$350,000	27,322,517	14.39%	84	12.77%
\$350,000 > and <= \$400,000	22,939,765	12.08%	61	9.27%
\$400,000 > and <= \$450,000	18,089,176	9.53%	43	6.53%
\$450,000 > and <= \$500,000	15,598,169	8.22%	33	5.02%
\$500,000 > and <= \$550,000	6,727,285	3.54%	13	1.98%
\$550,000 > and <= \$600,000	4,080,764	2.15%	7	1.06%
\$600,000 > and <= \$650,000	4,963,185	2.61%	8	1.22%
\$650,000 > and <= \$700,000	2,704,875	1.42%	4	0.61%
\$700,000 > and <= \$750,000	1,406,296	0.74%	2	0.30%
\$750,000 > and <= \$800,000	1,585,392	0.84%	2	0.30%
\$800,000 > and <= \$850,000	848,536	0.45%	1	0.15%
\$850,000 > and <= \$900,000	3,474,245	1.83%	4	0.61%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	995,779	0.52%	1	0.15%
> \$1,000,000	2,087,245	1.10%	2	0.30%
Total	189,856,367	100.00%	658	100.00%



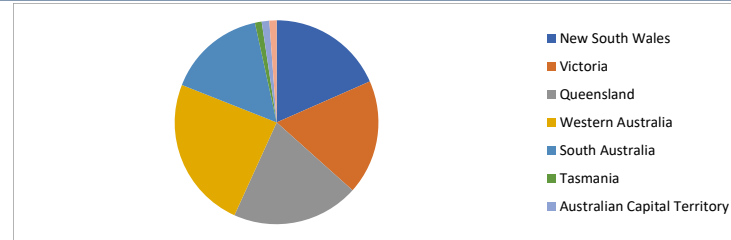
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	168,682	0.09%	1	0.11%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	9,292,595	4.89%	33	3.75%
24 Months > and <= 30 Months	23,451,726	12.35%	99	11.25%
30 Months > and <= 36 Months	22,138,699	11.66%	102	11.59%
36 Months > and <= 42 Months	42,071,651	22.16%	196	22.27%
42 Months > and <= 48 Months	30,022,750	15.81%	146	16.59%
48 Months > and <= 54 Months	30,775,047	16.21%	141	16.02%
54 Months > and <= 60 Months	19,684,760	10.37%	108	12.27%
60 Months > and <= 66 Months	7,221,827	3.80%	33	3.75%
66 Months > and <= 72 Months	3,477,395	1.83%	14	1.59%
> 72 Months	1,551,235	0.82%	7	0.80%
Total	189,856,367	100.00%	880	100.00%



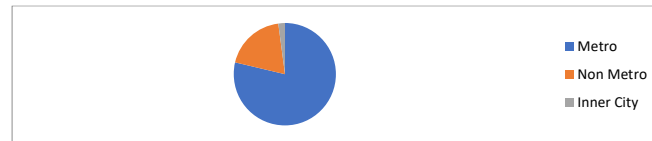
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	34,952,164	18.41%	113	17.17%
Victoria	34,573,872	18.21%	124	18.84%
Queensland	38,261,872	20.15%	132	20.06%
Western Australia	45,935,729	24.19%	134	20.36%
South Australia	29,665,649	15.63%	126	19.15%
Tasmania	2,008,000	1.06%	9	1.37%
Australian Capital Territory	2,301,532	1.21%	12	1.82%
Northern Territory	2,157,550	1.14%	8	1.22%
No Data	0	0.00%	0	0.00%
Total	189,856,367	100.00%	658	100.00%



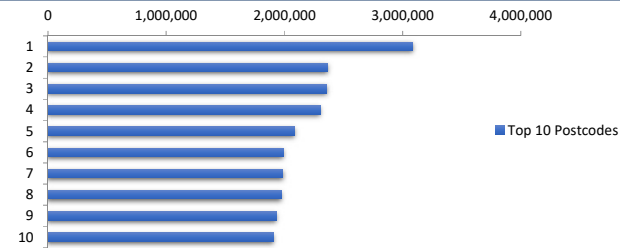
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	149,380,389	78.68%	508	77.20%
Non Metro	36,636,989	19.30%	138	20.97%
Inner City	3,838,989	2.02%	12	1.82%
No Data	0	0.00%	0	0.00%
Total	189,856,367	100.00%	658	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,083,838	1.62%	10	1.14%
4703	2,368,205	1.25%	7	0.80%
5125	2,357,278	1.24%	9	1.02%
2290	2,304,394	1.21%	5	0.57%
6065	2,089,925	1.10%	5	0.57%
6107	1,990,599	1.05%	7	0.80%
6028	1,987,156	1.05%	4	0.45%
6062	1,975,605	1.04%	5	0.57%
6164	1,933,727	1.02%	6	0.68%
5159	1,904,600	1.00%	5	0.57%
Total	21,995,327	11.59%	63	7.16%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	189,856,367	100.00%	880	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	189,856,367	100.00%	880	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	189,856,367	100.00%	880	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	189,856,367	100.00%	880	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	115,402,152	60.78%	553	62.84%
Interest Only	74,454,215	39.22%	327	37.16%
Non-Billing	0	0.00%	0	0.00%
Total	189,856,367	100.00%	880	100.00%



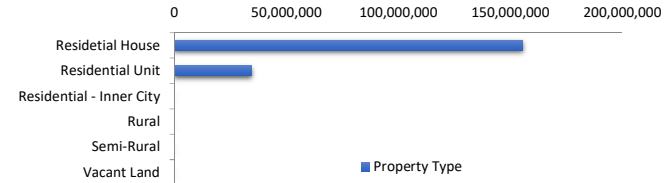
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	189,856,367	100.00%	880	100.00%
Total	189,856,367	100.00%	880	100.00%



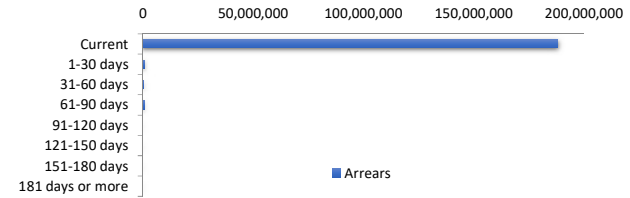
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	155,297,371	81.80%	531	80.70%
Residential Unit	34,558,997	18.20%	127	19.30%
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	189,856,367	100.00%	658	100.00%



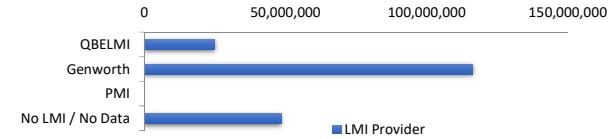
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	187,960,718	99.00%	873	99.20%
1-30 days	904,854	0.48%	4	0.45%
31-60 days	381,073	0.20%	1	0.11%
61-90 days	609,723	0.32%	2	0.23%
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	189,856,367	100.00%	880	100.00%



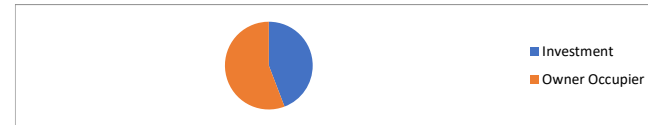
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	25,008,495	13.17%	66	10.03%
Genworth	116,286,538	61.25%	419	63.68%
PMI	0	0.00%	0	0.00%
No LMI / No Data	48,561,334	25.58%	173	26.29%
Total	189,856,367	100.00%	658	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	83,918,312	44.20%	347	39.43%
Owner Occupier	105,938,055	55.80%	533	60.57%
Total	189,856,367	100.00%	880	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