

**AFG Series 2016-1
Collateral Report**



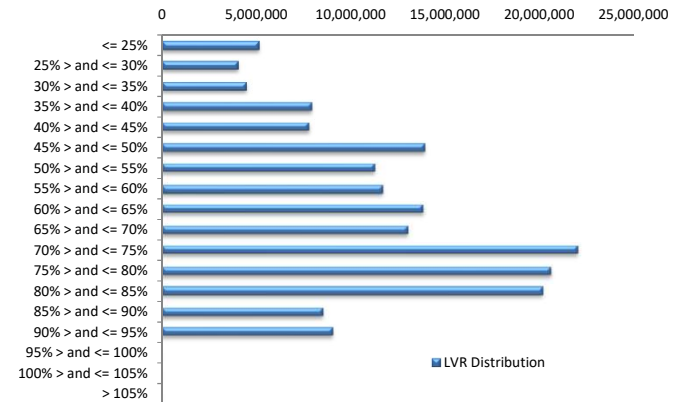
Model Period	22
Collection Period Start	01-Aug-18
Collection Period End	31-Aug-18
No. of Days	31
Interest Period Start	14-Aug-18
Interest Period End	13-Sep-18
No. of Days	31
Determination Date	11-Sep-18
Payment Date	14-Sep-18

Pool Statistics

Closing Balance of Mortgages	173,316,940
No. of Loans (Unconsolidated)	810
No. of Loans (Consolidated)	607
Average Loan Size (Unconsolidated)	213,972
Average Loan Size (Consolidated)	285,530
Largest Loan Size (Unconsolidated)	699,545
Largest Loan Size (Consolidated)	1,059,841
Smallest Loan Size (Unconsolidated)	(7,408)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.52%
Weighted Average LVR	63.83%
Weighted Average Seasoning	47.01
Weighted Average Remaining Term	306.77

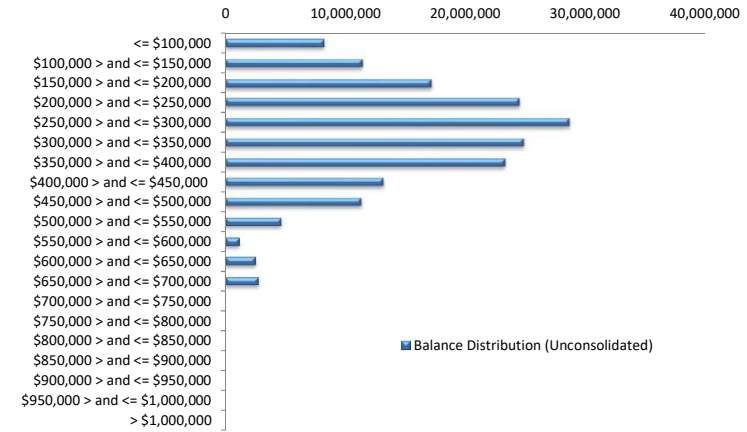
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,107,261	2.95%	62	10.21%
25% > and <= 30%	3,993,858	2.30%	25	4.12%
30% > and <= 35%	4,435,011	2.56%	21	3.46%
35% > and <= 40%	7,924,948	4.57%	35	5.77%
40% > and <= 45%	7,766,474	4.48%	34	5.60%
45% > and <= 50%	13,956,812	8.05%	46	7.58%
50% > and <= 55%	11,271,998	6.50%	39	6.43%
55% > and <= 60%	11,668,677	6.73%	35	5.77%
60% > and <= 65%	13,837,743	7.98%	46	7.58%
65% > and <= 70%	13,019,572	7.51%	36	5.93%
70% > and <= 75%	22,010,981	12.70%	62	10.21%
75% > and <= 80%	20,590,852	11.88%	56	9.23%
80% > and <= 85%	20,162,062	11.63%	59	9.72%
85% > and <= 90%	8,539,955	4.93%	26	4.28%
90% > and <= 95%	9,030,735	5.21%	25	4.12%
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	173,316,940	100.00%	607	100.00%



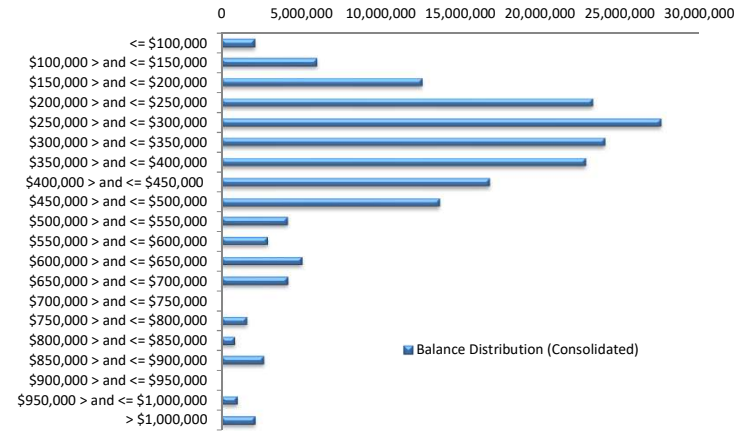
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	8,202,754	4.73%	197	24.32%
\$100,000 > and <= \$150,000	11,405,651	6.58%	91	11.23%
\$150,000 > and <= \$200,000	17,114,141	9.87%	97	11.98%
\$200,000 > and <= \$250,000	24,478,539	14.12%	108	13.33%
\$250,000 > and <= \$300,000	28,634,130	16.52%	104	12.84%
\$300,000 > and <= \$350,000	24,835,244	14.33%	77	9.51%
\$350,000 > and <= \$400,000	23,265,163	13.42%	62	7.65%
\$400,000 > and <= \$450,000	13,083,208	7.55%	31	3.83%
\$450,000 > and <= \$500,000	11,261,342	6.50%	24	2.96%
\$500,000 > and <= \$550,000	4,643,147	2.68%	9	1.11%
\$550,000 > and <= \$600,000	1,176,434	0.68%	2	0.25%
\$600,000 > and <= \$650,000	2,485,566	1.43%	4	0.49%
\$650,000 > and <= \$700,000	2,731,621	1.58%	4	0.49%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$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	173,316,940	100.00%	810	100.00%



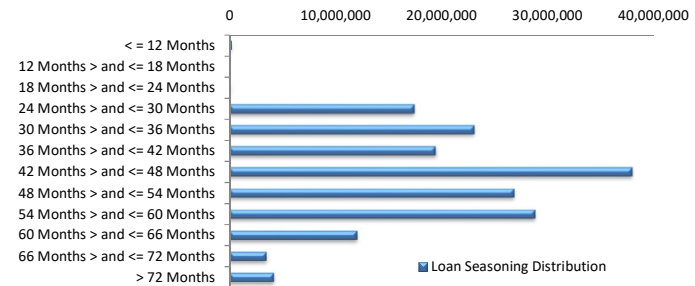
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,029,037	1.17%	45	7.41%
\$100,000 > and <= \$150,000	6,019,202	3.47%	47	7.74%
\$150,000 > and <= \$200,000	12,613,240	7.28%	72	11.86%
\$200,000 > and <= \$250,000	23,303,995	13.45%	103	16.97%
\$250,000 > and <= \$300,000	27,607,913	15.93%	100	16.47%
\$300,000 > and <= \$350,000	24,080,616	13.89%	74	12.19%
\$350,000 > and <= \$400,000	22,883,501	13.20%	61	10.05%
\$400,000 > and <= \$450,000	16,871,003	9.73%	40	6.59%
\$450,000 > and <= \$500,000	13,702,066	7.91%	29	4.78%
\$500,000 > and <= \$550,000	4,106,559	2.37%	8	1.32%
\$550,000 > and <= \$600,000	2,882,438	1.66%	5	0.82%
\$600,000 > and <= \$650,000	4,983,775	2.88%	8	1.32%
\$650,000 > and <= \$700,000	4,109,317	2.37%	6	0.99%
\$700,000 > and <= \$750,000	0	0.00%	0	0.00%
\$750,000 > and <= \$800,000	1,582,470	0.91%	2	0.33%
\$800,000 > and <= \$850,000	846,662	0.49%	1	0.16%
\$850,000 > and <= \$900,000	2,625,322	1.51%	3	0.49%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	990,944	0.57%	1	0.16%
> \$1,000,000	2,078,881	1.20%	2	0.33%
Total	173,316,940	100.00%	607	100.00%



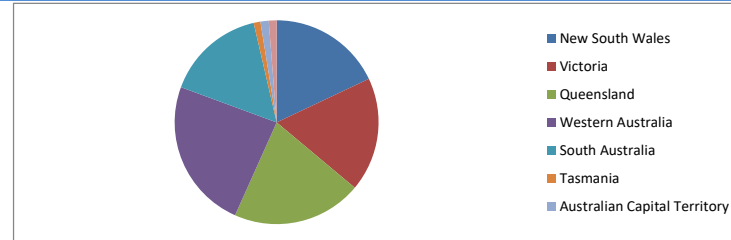
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	167,047	0.10%	1	0.12%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	91,052	0.05%	1	0.12%
24 Months > and <= 30 Months	17,413,572	10.05%	63	7.78%
30 Months > and <= 36 Months	23,112,685	13.34%	102	12.59%
36 Months > and <= 42 Months	19,430,031	11.21%	102	12.59%
42 Months > and <= 48 Months	37,938,749	21.89%	185	22.84%
48 Months > and <= 54 Months	26,864,042	15.50%	115	14.20%
54 Months > and <= 60 Months	28,758,073	16.59%	141	17.41%
60 Months > and <= 66 Months	11,941,710	6.89%	64	7.90%
66 Months > and <= 72 Months	3,419,323	1.97%	20	2.47%
> 72 Months	4,180,657	2.41%	16	1.98%
Total	173,316,940	100.00%	810	100.00%



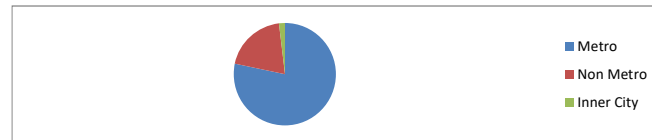
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	31,224,575	18.02%	101	16.64%
Victoria	31,342,275	18.08%	113	18.62%
Queensland	35,661,835	20.58%	123	20.26%
Western Australia	41,447,973	23.91%	122	20.10%
South Australia	27,402,121	15.81%	119	19.60%
Tasmania	1,863,882	1.08%	9	1.48%
Australian Capital Territory	2,229,747	1.29%	12	1.98%
Northern Territory	2,144,532	1.24%	8	1.32%
No Data	0	0.00%	0	0.00%
Total	173,316,940	100.00%	607	100.00%



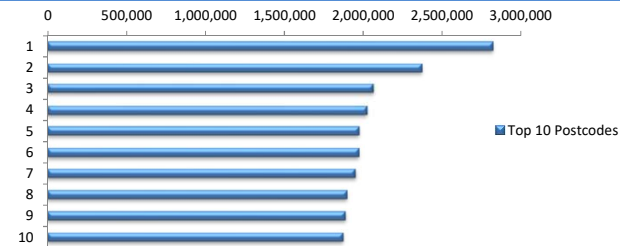
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	135,743,744	78.32%	469	77.27%
Non Metro	34,298,418	19.79%	127	20.92%
Inner City	3,274,778	1.89%	11	1.81%
No Data	0	0.00%	0	0.00%
Total	173,316,940	100.00%	607	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,819,555	1.63%	9	1.11%
4703	2,369,548	1.37%	7	0.86%
6065	2,065,272	1.19%	5	0.62%
5125	2,023,471	1.17%	8	0.99%
6062	1,973,029	1.14%	5	0.62%
6028	1,972,214	1.14%	4	0.49%
2290	1,948,540	1.12%	4	0.49%
5159	1,893,839	1.09%	5	0.62%
6164	1,886,489	1.09%	6	0.74%
4122	1,867,821	1.08%	5	0.62%
Total	20,819,777	12.01%	58	7.16%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	173,316,940	100.00%	810	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	173,316,940	100.00%	810	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	173,316,940	100.00%	810	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	173,316,940	100.00%	810	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	105,706,728	60.99%	520	64.20%
Interest Only	67,610,213	39.01%	290	35.80%
Non-Billing	0	0.00%	0	0.00%
Total	173,316,940	100.00%	810	100.00%



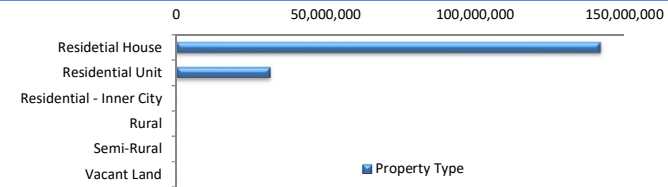
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	173,316,940	100.00%	810	100.00%
Total	173,316,940	100.00%	810	100.00%



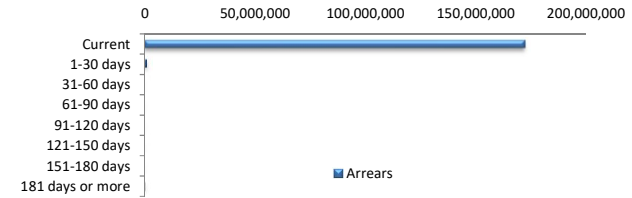
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	142,003,126	81.93%	492	81.05%
Residential Unit	31,313,815	18.07%	115	18.95%
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	173,316,940	100.00%	607	100.00%



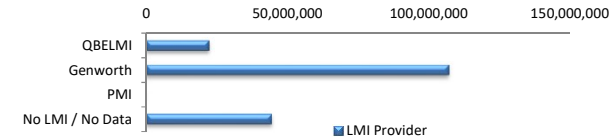
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	172,177,081	99.34%	806	99.51%
1-30 days	855,834	0.49%	3	0.37%
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	284,026	0.16%	1	0.12%
Total	173,316,940	100.00%	810	100.00%



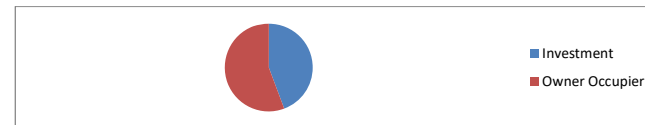
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	22,010,199	12.70%	58	9.56%
Genworth	107,129,896	61.81%	387	63.76%
PMI	0	0.00%	0	0.00%
No LMI / No Data	44,176,846	25.49%	162	26.69%
Total	173,316,940	100.00%	607	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	76,677,919	44.24%	321	39.63%
Owner Occupier	96,639,022	55.76%	489	60.37%
Total	173,316,940	100.00%	810	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