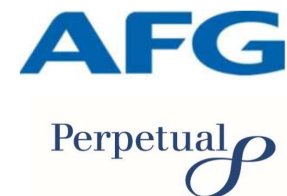


**AFG Series 2016-1
Collateral Report**



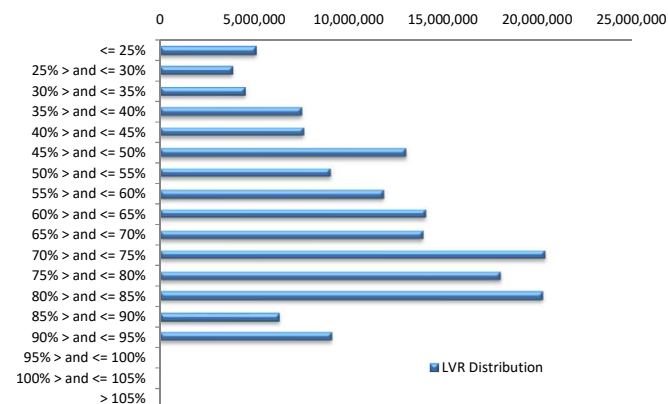
Model Period	24
Collection Period Start	01-Oct-18
Collection Period End	31-Oct-18
No. of Days	31
Interest Period Start	15-Oct-18
Interest Period End	13-Nov-18
No. of Days	30
Determination Date	09-Nov-18
Payment Date	14-Nov-18

Pool Statistics

Closing Balance of Mortgages	164,586,905
No. of Loans (Unconsolidated)	776
No. of Loans (Consolidated)	580
Average Loan Size (Unconsolidated)	212,097
Average Loan Size (Consolidated)	283,771
Largest Loan Size (Unconsolidated)	703,420
Largest Loan Size (Consolidated)	1,059,973
Smallest Loan Size (Unconsolidated)	(97,161)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.65%
Weighted Average LVR	63.74%
Weighted Average Seasoning	49.00
Weighted Average Remaining Term	305.21

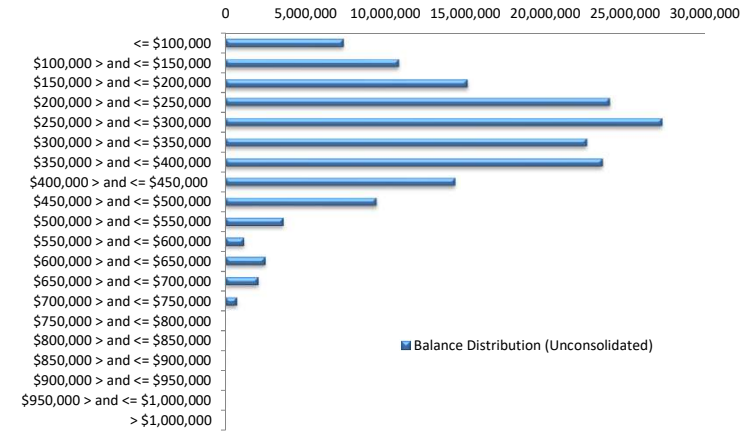
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,070,631	3.08%	64	11.03%
25% > and <= 30%	3,809,700	2.31%	24	4.14%
30% > and <= 35%	4,485,054	2.73%	22	3.79%
35% > and <= 40%	7,470,871	4.54%	33	5.69%
40% > and <= 45%	7,601,913	4.62%	31	5.34%
45% > and <= 50%	13,054,836	7.93%	42	7.24%
50% > and <= 55%	9,058,109	5.50%	30	5.17%
55% > and <= 60%	11,854,962	7.20%	37	6.38%
60% > and <= 65%	14,073,576	8.55%	46	7.93%
65% > and <= 70%	13,938,621	8.47%	40	6.90%
70% > and <= 75%	20,422,276	12.41%	56	9.66%
75% > and <= 80%	18,048,451	10.97%	51	8.79%
80% > and <= 85%	20,278,476	12.32%	60	10.34%
85% > and <= 90%	6,339,003	3.85%	19	3.28%
90% > and <= 95%	9,080,426	5.52%	25	4.31%
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	164,586,905	100.00%	580	100.00%



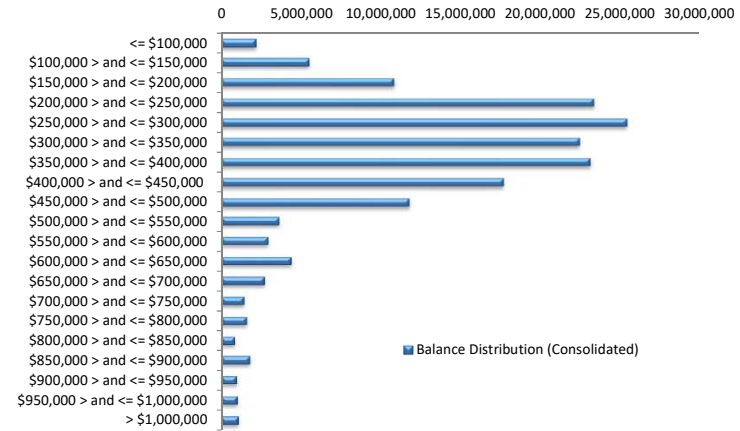
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,368,399	4.48%	194	25.00%
\$100,000 > and <= \$150,000	10,824,033	6.58%	87	11.21%
\$150,000 > and <= \$200,000	15,124,992	9.19%	86	11.08%
\$200,000 > and <= \$250,000	24,045,922	14.61%	106	13.66%
\$250,000 > and <= \$300,000	27,289,681	16.58%	99	12.76%
\$300,000 > and <= \$350,000	22,594,555	13.73%	70	9.02%
\$350,000 > and <= \$400,000	23,591,574	14.33%	63	8.12%
\$400,000 > and <= \$450,000	14,330,553	8.71%	34	4.38%
\$450,000 > and <= \$500,000	9,433,430	5.73%	20	2.58%
\$500,000 > and <= \$550,000	3,613,979	2.20%	7	0.90%
\$550,000 > and <= \$600,000	1,172,643	0.71%	2	0.26%
\$600,000 > and <= \$650,000	2,463,025	1.50%	4	0.52%
\$650,000 > and <= \$700,000	2,030,698	1.23%	3	0.39%
\$700,000 > and <= \$750,000	703,420	0.43%	1	0.13%
\$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	164,586,905	100.00%	776	100.00%



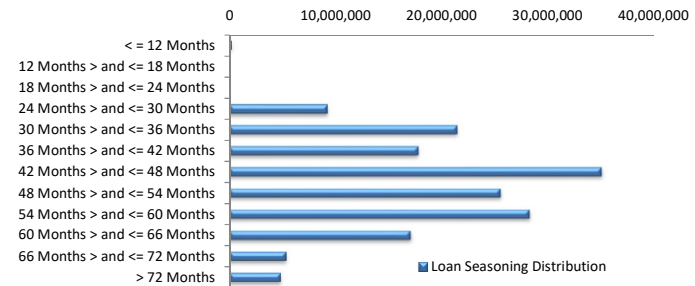
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,144,591	1.30%	49	8.45%
\$100,000 > and <= \$150,000	5,510,036	3.35%	43	7.41%
\$150,000 > and <= \$200,000	10,842,947	6.59%	62	10.69%
\$200,000 > and <= \$250,000	23,330,885	14.18%	103	17.76%
\$250,000 > and <= \$300,000	25,386,440	15.42%	92	15.86%
\$300,000 > and <= \$350,000	22,486,178	13.66%	69	11.90%
\$350,000 > and <= \$400,000	23,190,366	14.09%	62	10.69%
\$400,000 > and <= \$450,000	17,727,758	10.77%	42	7.24%
\$450,000 > and <= \$500,000	11,830,055	7.19%	25	4.31%
\$500,000 > and <= \$550,000	3,601,824	2.19%	7	1.21%
\$550,000 > and <= \$600,000	2,906,239	1.77%	5	0.86%
\$600,000 > and <= \$650,000	4,351,153	2.64%	7	1.21%
\$650,000 > and <= \$700,000	2,694,232	1.64%	4	0.69%
\$700,000 > and <= \$750,000	1,415,435	0.86%	2	0.34%
\$750,000 > and <= \$800,000	1,578,238	0.96%	2	0.34%
\$800,000 > and <= \$850,000	846,899	0.51%	1	0.17%
\$850,000 > and <= \$900,000	1,745,364	1.06%	2	0.34%
\$900,000 > and <= \$950,000	945,520	0.57%	1	0.17%
\$950,000 > and <= \$1,000,000	992,775	0.60%	1	0.17%
> \$1,000,000	1,059,973	0.64%	1	0.17%
Total	164,586,905	100.00%	580	100.00%



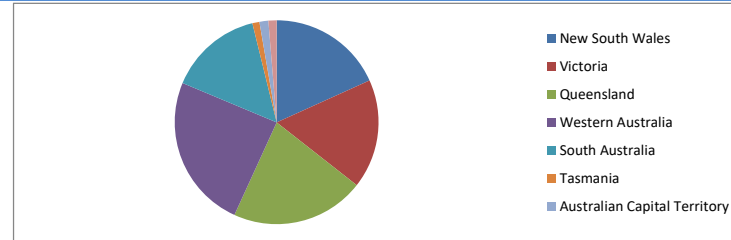
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	166,466	0.10%	1	0.13%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	9,183,836	5.58%	31	3.99%
30 Months > and <= 36 Months	21,419,833	13.01%	91	11.73%
36 Months > and <= 42 Months	17,825,950	10.83%	89	11.47%
42 Months > and <= 48 Months	35,078,320	21.31%	173	22.29%
48 Months > and <= 54 Months	25,515,813	15.51%	120	15.46%
54 Months > and <= 60 Months	28,248,445	17.16%	130	16.75%
60 Months > and <= 66 Months	17,043,991	10.36%	94	12.11%
66 Months > and <= 72 Months	5,279,361	3.21%	27	3.48%
> 72 Months	4,824,890	2.93%	20	2.58%
Total	164,586,905	100.00%	776	100.00%



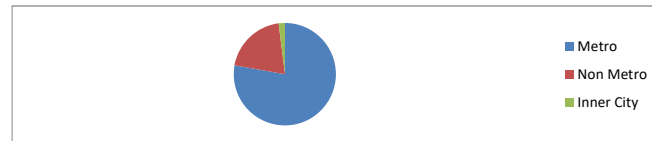
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	30,087,657	18.28%	98	16.90%
Victoria	28,497,412	17.31%	105	18.10%
Queensland	34,916,187	21.21%	120	20.69%
Western Australia	40,264,592	24.46%	118	20.34%
South Australia	24,535,914	14.91%	110	18.97%
Tasmania	1,858,718	1.13%	9	1.55%
Australian Capital Territory	2,288,325	1.39%	12	2.07%
Northern Territory	2,138,101	1.30%	8	1.38%
No Data	0	0.00%	0	0.00%
Total	164,586,905	100.00%	580	100.00%



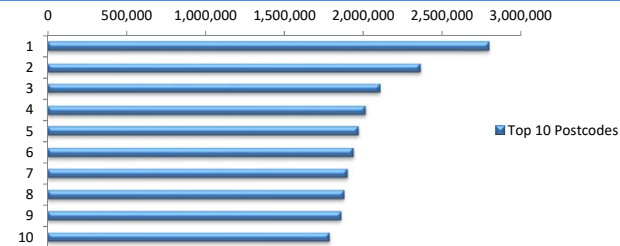
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	128,093,122	77.83%	446	76.90%
Non Metro	33,336,171	20.25%	124	21.38%
Inner City	3,157,612	1.92%	10	1.72%
No Data	0	0.00%	0	0.00%
Total	164,586,905	100.00%	580	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,797,863	1.70%	9	1.16%
4703	2,364,352	1.44%	7	0.90%
6065	2,105,416	1.28%	5	0.64%
5125	2,013,755	1.22%	8	1.03%
6062	1,970,560	1.20%	5	0.64%
2290	1,935,913	1.18%	4	0.52%
6028	1,896,880	1.15%	4	0.52%
6164	1,878,087	1.14%	6	0.77%
4122	1,855,342	1.13%	5	0.64%
6107	1,787,700	1.09%	6	0.77%
Total	20,605,866	12.52%	59	7.60%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	164,586,905	100.00%	776	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	164,586,905	100.00%	776	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	164,586,905	100.00%	776	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	164,586,905	100.00%	776	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	102,964,907	62.56%	508	65.46%
Interest Only	61,621,998	37.44%	268	34.54%
Non-Billing	0	0.00%	0	0.00%
Total	164,586,905	100.00%	776	100.00%



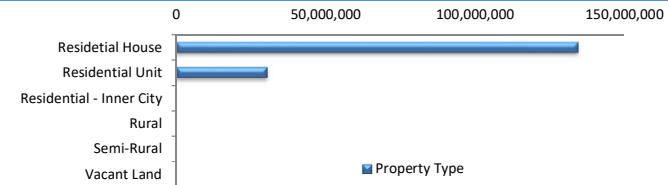
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	164,586,905	100.00%	776	100.00%
Total	164,586,905	100.00%	776	100.00%



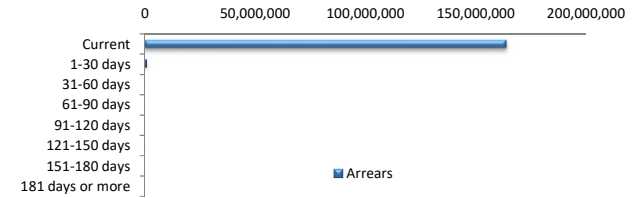
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	134,485,531	81.71%	469	80.86%
Residential Unit	30,101,375	18.29%	111	19.14%
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	164,586,905	100.00%	580	100.00%



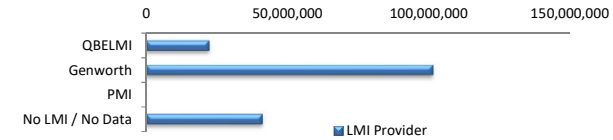
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	163,701,422	99.46%	772	99.48%
1-30 days	826,221	0.50%	3	0.39%
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	59,262	0.04%	1	0.13%
Total	164,586,905	100.00%	776	100.00%



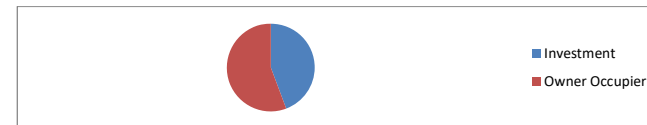
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	21,990,488	13.36%	58	10.00%
Genworth	101,612,131	61.74%	371	63.97%
PMI	0	0.00%	0	0.00%
No LMI / No Data	40,984,286	24.90%	151	26.03%
Total	164,586,905	100.00%	580	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	72,944,425	44.32%	303	39.05%
Owner Occupier	91,642,480	55.68%	473	60.95%
Total	164,586,905	100.00%	776	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