

**AFG Series 2016-1
Collateral Report**



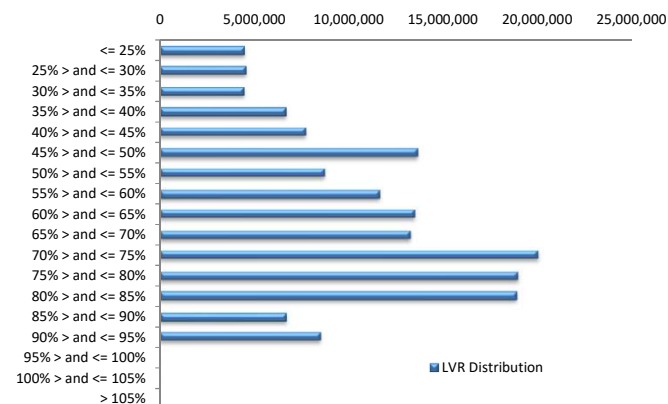
Model Period	25
Collection Period Start	01-Nov-18
Collection Period End	30-Nov-18
No. of Days	30
Interest Period Start	14-Nov-18
Interest Period End	13-Dec-18
No. of Days	30
Determination Date	11-Dec-18
Payment Date	14-Dec-18

Pool Statistics

Closing Balance of Mortgages	161,607,107
No. of Loans (Unconsolidated)	755
No. of Loans (Consolidated)	570
Average Loan Size (Unconsolidated)	214,049
Average Loan Size (Consolidated)	283,521
Largest Loan Size (Unconsolidated)	715,315
Largest Loan Size (Consolidated)	1,059,847
Smallest Loan Size (Unconsolidated)	(11,818)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.64%
Weighted Average LVR	63.65%
Weighted Average Seasoning	50.00
Weighted Average Remaining Term	304.14

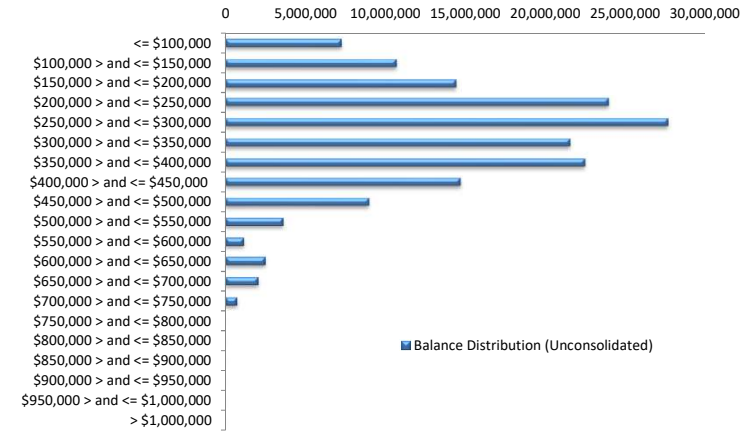
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,439,072	2.75%	60	10.53%
25% > and <= 30%	4,554,010	2.82%	27	4.74%
30% > and <= 35%	4,451,049	2.75%	22	3.86%
35% > and <= 40%	6,636,132	4.11%	30	5.26%
40% > and <= 45%	7,709,582	4.77%	31	5.44%
45% > and <= 50%	13,659,355	8.45%	44	7.72%
50% > and <= 55%	8,710,249	5.39%	29	5.09%
55% > and <= 60%	11,622,659	7.19%	37	6.49%
60% > and <= 65%	13,503,100	8.36%	44	7.72%
65% > and <= 70%	13,245,882	8.20%	37	6.49%
70% > and <= 75%	20,030,294	12.39%	57	10.00%
75% > and <= 80%	18,973,269	11.74%	52	9.12%
80% > and <= 85%	18,890,965	11.69%	56	9.82%
85% > and <= 90%	6,709,853	4.15%	21	3.68%
90% > and <= 95%	8,471,637	5.24%	23	4.04%
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	161,607,107	100.00%	570	100.00%



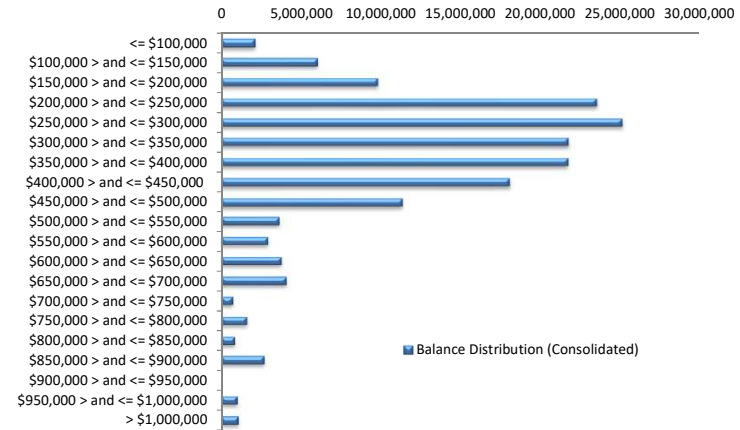
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,238,380	4.48%	184	24.37%
\$100,000 > and <= \$150,000	10,682,942	6.61%	85	11.26%
\$150,000 > and <= \$200,000	14,389,246	8.90%	82	10.86%
\$200,000 > and <= \$250,000	23,956,698	14.82%	106	14.04%
\$250,000 > and <= \$300,000	27,667,563	17.12%	100	13.25%
\$300,000 > and <= \$350,000	21,546,420	13.33%	67	8.87%
\$350,000 > and <= \$400,000	22,489,501	13.92%	60	7.95%
\$400,000 > and <= \$450,000	14,680,630	9.08%	35	4.64%
\$450,000 > and <= \$500,000	8,970,030	5.55%	19	2.52%
\$500,000 > and <= \$550,000	3,609,233	2.23%	7	0.93%
\$550,000 > and <= \$600,000	1,156,491	0.72%	2	0.26%
\$600,000 > and <= \$650,000	2,472,968	1.53%	4	0.53%
\$650,000 > and <= \$700,000	2,031,689	1.26%	3	0.40%
\$700,000 > and <= \$750,000	715,315	0.44%	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	161,607,107	100.00%	755	100.00%



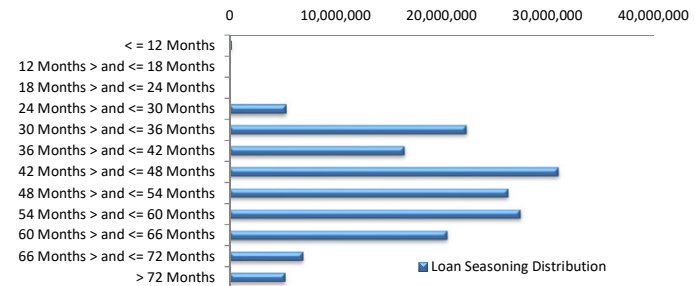
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,046,969	1.27%	47	8.25%
\$100,000 > and <= \$150,000	6,039,022	3.74%	47	8.25%
\$150,000 > and <= \$200,000	9,823,767	6.08%	56	9.82%
\$200,000 > and <= \$250,000	23,558,808	14.58%	104	18.25%
\$250,000 > and <= \$300,000	25,152,922	15.56%	91	15.96%
\$300,000 > and <= \$350,000	21,751,370	13.46%	67	11.75%
\$350,000 > and <= \$400,000	21,721,843	13.44%	58	10.18%
\$400,000 > and <= \$450,000	18,093,829	11.20%	43	7.54%
\$450,000 > and <= \$500,000	11,355,847	7.03%	24	4.21%
\$500,000 > and <= \$550,000	3,594,859	2.22%	7	1.23%
\$550,000 > and <= \$600,000	2,887,578	1.79%	5	0.88%
\$600,000 > and <= \$650,000	3,714,622	2.30%	6	1.05%
\$650,000 > and <= \$700,000	4,026,809	2.49%	6	1.05%
\$700,000 > and <= \$750,000	715,315	0.44%	1	0.18%
\$750,000 > and <= \$800,000	1,579,185	0.98%	2	0.35%
\$800,000 > and <= \$850,000	848,346	0.52%	1	0.18%
\$850,000 > and <= \$900,000	2,645,356	1.64%	3	0.53%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	991,013	0.61%	1	0.18%
> \$1,000,000	1,059,847	0.66%	1	0.18%
Total	161,607,107	100.00%	570	100.00%



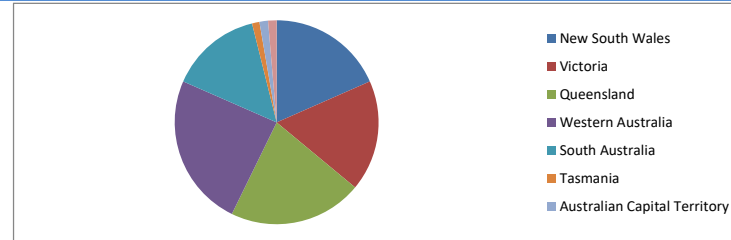
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	165,724	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	5,277,648	3.27%	19	2.52%
30 Months > and <= 36 Months	22,380,628	13.85%	86	11.39%
36 Months > and <= 42 Months	16,461,039	10.19%	81	10.73%
42 Months > and <= 48 Months	31,035,126	19.20%	147	19.47%
48 Months > and <= 54 Months	26,193,818	16.21%	129	17.09%
54 Months > and <= 60 Months	27,431,296	16.97%	123	16.29%
60 Months > and <= 66 Months	20,548,391	12.72%	113	14.97%
66 Months > and <= 72 Months	6,914,072	4.28%	32	4.24%
> 72 Months	5,199,365	3.22%	24	3.18%
Total	161,607,107	100.00%	755	100.00%



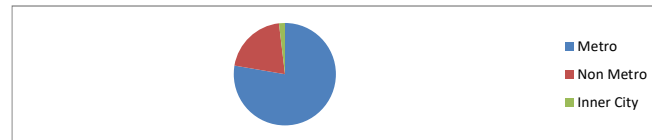
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	29,770,755	18.42%	97	17.02%
Victoria	28,459,810	17.61%	105	18.42%
Queensland	34,274,414	21.21%	117	20.53%
Western Australia	39,335,671	24.34%	116	20.35%
South Australia	23,539,421	14.57%	106	18.60%
Tasmania	1,833,114	1.13%	9	1.58%
Australian Capital Territory	2,270,537	1.40%	12	2.11%
Northern Territory	2,123,384	1.31%	8	1.40%
No Data	0	0.00%	0	0.00%
Total	161,607,107	100.00%	570	100.00%



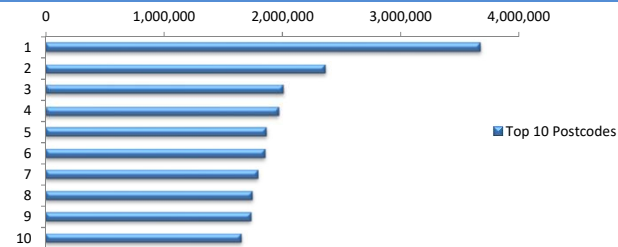
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	125,639,056	77.74%	437	76.67%
Non Metro	33,052,678	20.45%	123	21.58%
Inner City	2,915,373	1.80%	10	1.75%
No Data	0	0.00%	0	0.00%
Total	161,607,107	100.00%	570	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,675,704	2.27%	10	1.32%
4703	2,359,514	1.46%	7	0.93%
5125	2,004,027	1.24%	8	1.06%
6062	1,967,278	1.22%	5	0.66%
6164	1,868,000	1.16%	6	0.79%
4122	1,854,160	1.15%	5	0.66%
6107	1,786,634	1.11%	6	0.79%
6065	1,746,860	1.08%	4	0.53%
6112	1,728,610	1.07%	6	0.79%
6038	1,650,101	1.02%	4	0.53%
Total	20,640,889	12.77%	61	8.08%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	161,607,107	100.00%	755	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	161,607,107	100.00%	755	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	161,607,107	100.00%	755	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	161,607,107	100.00%	755	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	101,431,394	62.76%	499	66.09%
Interest Only	60,175,713	37.24%	256	33.91%
Non-Billing	0	0.00%	0	0.00%
Total	161,607,107	100.00%	755	100.00%



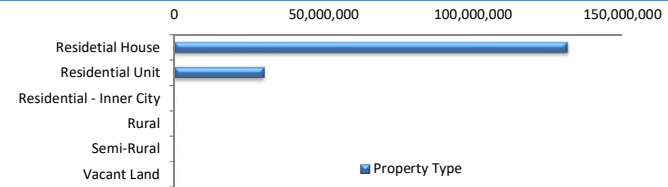
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	161,607,107	100.00%	755	100.00%
Total	161,607,107	100.00%	755	100.00%



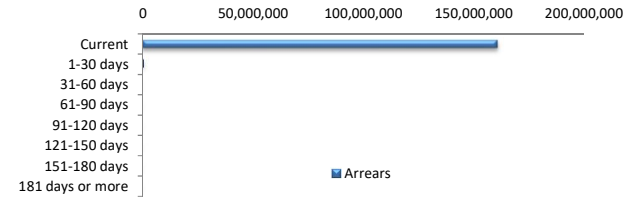
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	131,763,507	81.53%	459	80.53%
Residential Unit	29,843,600	18.47%	111	19.47%
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	161,607,107	100.00%	570	100.00%



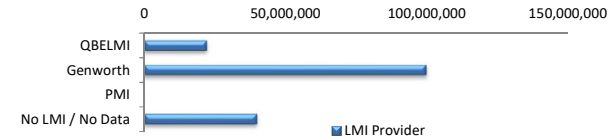
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	160,966,406	99.60%	752	99.60%
1-30 days	581,438	0.36%	2	0.26%
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	161,607,107	100.00%	755	100.00%



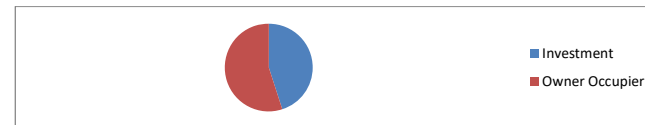
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	21,923,474	13.57%	58	10.18%
Genworth	99,800,867	61.76%	364	63.86%
PMI	0	0.00%	0	0.00%
No LMI / No Data	39,882,766	24.68%	148	25.96%
Total	161,607,107	100.00%	570	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	72,773,740	45.03%	299	39.60%
Owner Occupier	88,833,367	54.97%	456	60.40%
Total	161,607,107	100.00%	755	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