

**AFG Series 2016-1
Collateral Report**



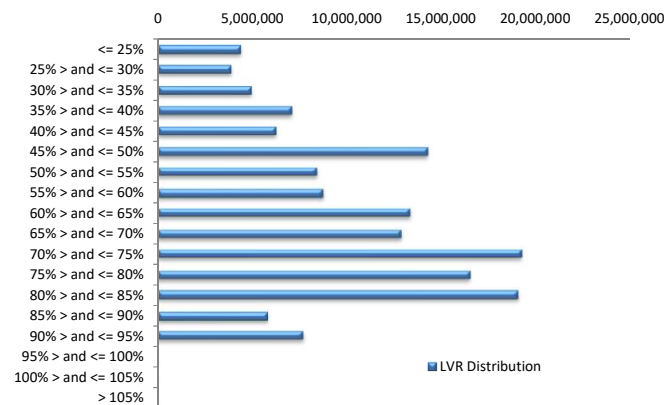
Model Period	27
Collection Period Start	01-Jan-19
Collection Period End	31-Jan-19
No. of Days	31
Interest Period Start	14-Jan-19
Interest Period End	13-Feb-19
No. of Days	31
Determination Date	11-Feb-19
Payment Date	14-Feb-19

Pool Statistics

Closing Balance of Mortgages	152,571,800
No. of Loans (Unconsolidated)	724
No. of Loans (Consolidated)	547
Average Loan Size (Unconsolidated)	210,735
Average Loan Size (Consolidated)	278,925
Largest Loan Size (Unconsolidated)	710,536
Largest Loan Size (Consolidated)	1,059,973
Smallest Loan Size (Unconsolidated)	(10,690)
Smallest Loan Size (Consolidated)	0
Weighted Average Interest Rate	4.62%
Weighted Average LVR	63.50%
Weighted Average Seasoning	52.27
Weighted Average Remaining Term	301.76

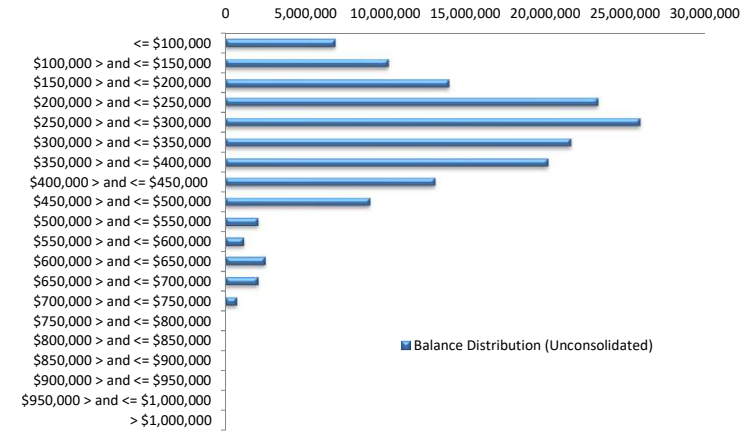
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,353,185	2.85%	65	11.88%
25% > and <= 30%	3,839,391	2.52%	22	4.02%
30% > and <= 35%	4,901,218	3.21%	24	4.39%
35% > and <= 40%	7,097,340	4.65%	31	5.67%
40% > and <= 45%	6,216,476	4.07%	24	4.39%
45% > and <= 50%	14,279,109	9.36%	48	8.78%
50% > and <= 55%	8,416,729	5.52%	29	5.30%
55% > and <= 60%	8,742,059	5.73%	28	5.12%
60% > and <= 65%	13,378,372	8.77%	42	7.68%
65% > and <= 70%	12,917,110	8.47%	37	6.76%
70% > and <= 75%	19,265,695	12.63%	53	9.69%
75% > and <= 80%	16,545,831	10.84%	48	8.78%
80% > and <= 85%	19,115,030	12.53%	56	10.24%
85% > and <= 90%	5,826,592	3.82%	19	3.47%
90% > and <= 95%	7,677,663	5.03%	21	3.84%
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	152,571,800	100.00%	547	100.00%



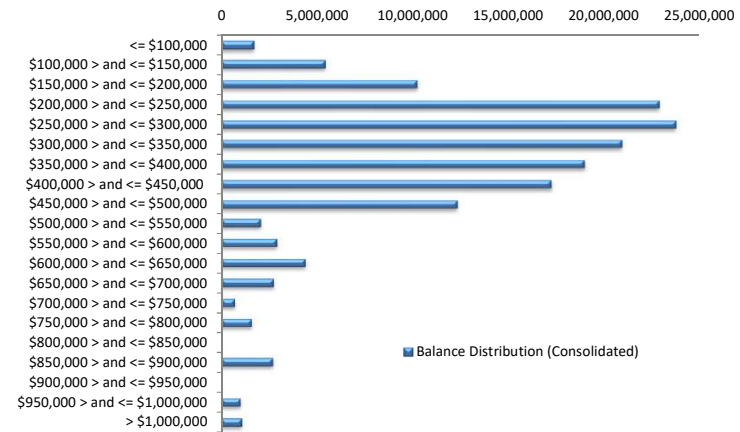
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,857,033	4.49%	180	24.86%
\$100,000 > and <= \$150,000	10,193,932	6.68%	82	11.33%
\$150,000 > and <= \$200,000	13,946,579	9.14%	80	11.05%
\$200,000 > and <= \$250,000	23,290,166	15.27%	103	14.23%
\$250,000 > and <= \$300,000	25,931,346	17.00%	94	12.98%
\$300,000 > and <= \$350,000	21,630,587	14.18%	67	9.25%
\$350,000 > and <= \$400,000	20,189,192	13.23%	54	7.46%
\$400,000 > and <= \$450,000	13,076,628	8.57%	31	4.28%
\$450,000 > and <= \$500,000	9,024,293	5.91%	19	2.62%
\$500,000 > and <= \$550,000	2,057,956	1.35%	4	0.55%
\$550,000 > and <= \$600,000	1,156,563	0.76%	2	0.28%
\$600,000 > and <= \$650,000	2,475,273	1.62%	4	0.55%
\$650,000 > and <= \$700,000	2,031,714	1.33%	3	0.41%
\$700,000 > and <= \$750,000	710,536	0.47%	1	0.14%
\$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	152,571,800	100.00%	724	100.00%



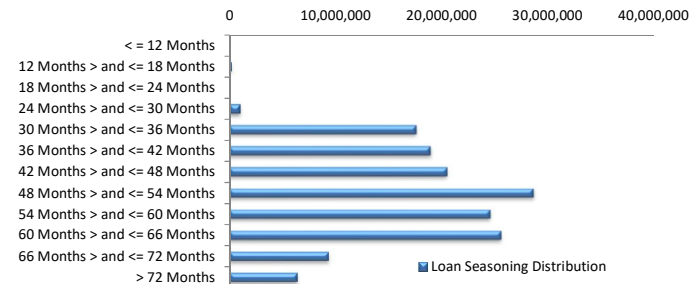
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,645,050	1.08%	47	8.59%
\$100,000 > and <= \$150,000	5,437,869	3.56%	44	8.04%
\$150,000 > and <= \$200,000	10,275,719	6.74%	59	10.79%
\$200,000 > and <= \$250,000	22,895,369	15.01%	101	18.46%
\$250,000 > and <= \$300,000	23,767,916	15.58%	86	15.72%
\$300,000 > and <= \$350,000	20,935,199	13.72%	64	11.70%
\$350,000 > and <= \$400,000	19,005,394	12.46%	51	9.32%
\$400,000 > and <= \$450,000	17,256,162	11.31%	41	7.50%
\$450,000 > and <= \$500,000	12,354,583	8.10%	26	4.75%
\$500,000 > and <= \$550,000	2,048,392	1.34%	4	0.73%
\$550,000 > and <= \$600,000	2,881,956	1.89%	5	0.91%
\$600,000 > and <= \$650,000	4,365,263	2.86%	7	1.28%
\$650,000 > and <= \$700,000	2,721,384	1.78%	4	0.73%
\$700,000 > and <= \$750,000	710,536	0.47%	1	0.18%
\$750,000 > and <= \$800,000	1,583,914	1.04%	2	0.37%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	2,641,217	1.73%	3	0.55%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	985,905	0.65%	1	0.18%
> \$1,000,000	1,059,973	0.69%	1	0.18%
Total	152,571,800	100.00%	547	100.00%



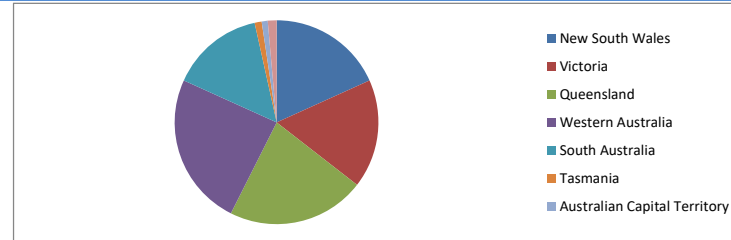
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	165,892	0.11%	1	0.14%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	1,012,113	0.66%	5	0.69%
30 Months > and <= 36 Months	17,591,286	11.53%	67	9.25%
36 Months > and <= 42 Months	18,927,779	12.41%	85	11.74%
42 Months > and <= 48 Months	20,441,208	13.40%	106	14.64%
48 Months > and <= 54 Months	28,657,453	18.78%	145	20.03%
54 Months > and <= 60 Months	24,591,889	16.12%	108	14.92%
60 Months > and <= 66 Months	25,547,784	16.74%	127	17.54%
66 Months > and <= 72 Months	9,274,328	6.08%	49	6.77%
> 72 Months	6,362,067	4.17%	31	4.28%
Total	152,571,800	100.00%	724	100.00%



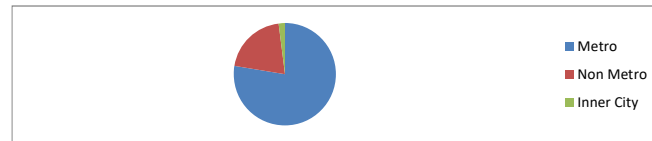
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	27,896,140	18.28%	93	17.00%
Victoria	26,255,800	17.21%	101	18.46%
Queensland	33,440,732	21.92%	115	21.02%
Western Australia	37,120,654	24.33%	109	19.93%
South Australia	22,579,505	14.80%	102	18.65%
Tasmania	1,710,598	1.12%	9	1.65%
Australian Capital Territory	1,453,273	0.95%	10	1.83%
Northern Territory	2,115,098	1.39%	8	1.46%
No Data	0	0.00%	0	0.00%
Total	152,571,800	100.00%	547	100.00%



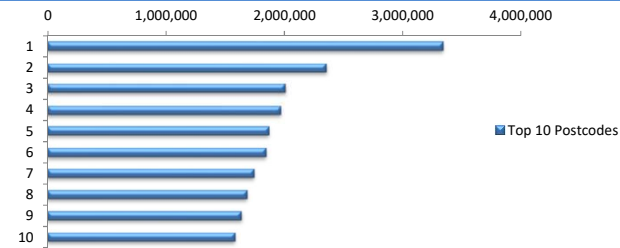
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	118,391,049	77.60%	418	76.42%
Non Metro	31,236,548	20.47%	119	21.76%
Inner City	2,944,203	1.93%	10	1.83%
No Data	0	0.00%	0	0.00%
Total	152,571,800	100.00%	547	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	3,340,898	2.19%	9	1.24%
4703	2,353,455	1.54%	7	0.97%
5125	2,006,635	1.32%	8	1.10%
6062	1,965,394	1.29%	5	0.69%
6164	1,869,378	1.23%	6	0.83%
4122	1,840,646	1.21%	5	0.69%
6065	1,745,082	1.14%	4	0.55%
6112	1,685,966	1.11%	6	0.83%
6107	1,636,944	1.07%	5	0.69%
6038	1,583,220	1.04%	4	0.55%
Total	20,027,618	13.13%	59	8.15%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	152,571,800	100.00%	724	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	152,571,800	100.00%	724	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	152,571,800	100.00%	724	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	152,571,800	100.00%	724	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	100,014,287	65.55%	490	67.68%
Interest Only	52,557,513	34.45%	234	32.32%
Non-Billing	0	0.00%	0	0.00%
Total	152,571,800	100.00%	724	100.00%



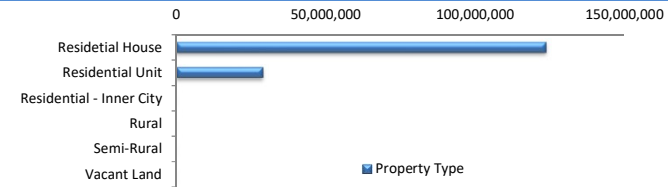
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	152,571,800	100.00%	724	100.00%
Total	152,571,800	100.00%	724	100.00%



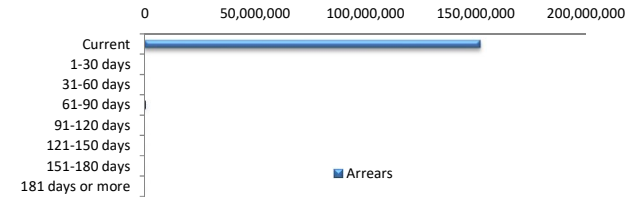
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	123,706,719	81.08%	438	80.07%
Residential Unit	28,865,081	18.92%	109	19.93%
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	152,571,800	100.00%	547	100.00%



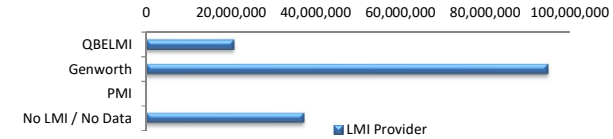
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	152,148,804	99.72%	723	99.86%
1-30 days	0	0.00%	0	0.00%
31-60 days	0	0.00%	0	0.00%
61-90 days	422,996	0.28%	1	0.14%
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	152,571,800	100.00%	724	100.00%



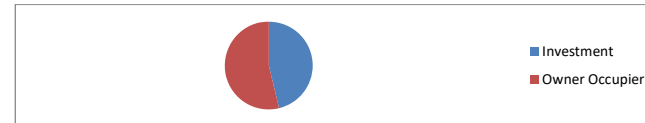
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	20,618,656	13.51%	55	10.05%
Genworth	94,846,210	62.16%	349	63.80%
PMI	0	0.00%	0	0.00%
No LMI / No Data	37,106,934	24.32%	143	26.14%
Total	152,571,800	100.00%	547	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	70,554,362	46.24%	295	40.75%
Owner Occupier	82,017,438	53.76%	429	59.25%
Total	152,571,800	100.00%	724	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