

**AFG Series 2016-1
Collateral Report**



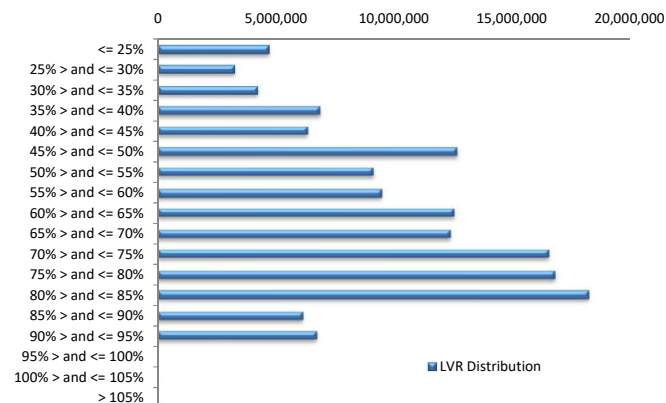
Model Period	30
Collection Period Start	01-Apr-19
Collection Period End	30-Apr-19
No. of Days	30
Interest Period Start	15-Apr-19
Interest Period End	13-May-19
No. of Days	29
Determination Date	09-May-19
Payment Date	14-May-19

Pool Statistics

Closing Balance of Mortgages	146,184,227
No. of Loans (Unconsolidated)	695
No. of Loans (Consolidated)	529
Average Loan Size (Unconsolidated)	210,337
Average Loan Size (Consolidated)	276,341
Largest Loan Size (Unconsolidated)	705,900
Largest Loan Size (Consolidated)	1,059,931
Smallest Loan Size (Unconsolidated)	(8,705)
Smallest Loan Size (Consolidated)	(2,510)
Weighted Average Interest Rate	4.69%
Weighted Average LVR	63.43%
Weighted Average Seasoning	55.08
Weighted Average Remaining Term	298.84

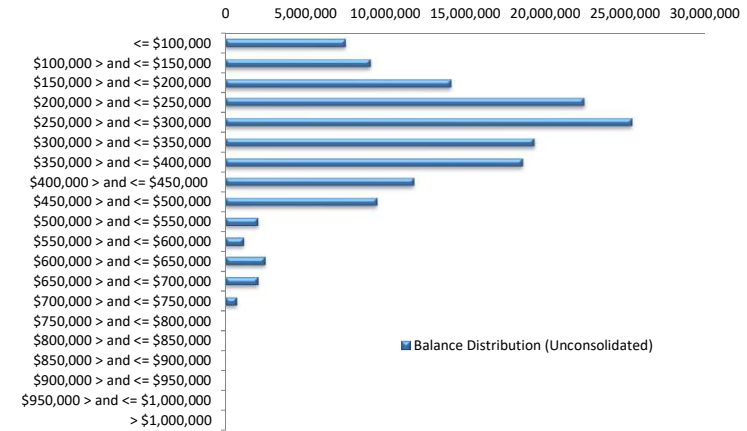
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,682,618	3.20%	68	12.85%
25% > and <= 30%	3,256,317	2.23%	21	3.97%
30% > and <= 35%	4,225,209	2.89%	20	3.78%
35% > and <= 40%	6,877,548	4.70%	29	5.48%
40% > and <= 45%	6,331,604	4.33%	25	4.73%
45% > and <= 50%	12,659,256	8.66%	43	8.13%
50% > and <= 55%	9,143,726	6.25%	30	5.67%
55% > and <= 60%	9,485,768	6.49%	32	6.05%
60% > and <= 65%	12,556,619	8.59%	38	7.18%
65% > and <= 70%	12,389,022	8.47%	37	6.99%
70% > and <= 75%	16,576,736	11.34%	46	8.70%
75% > and <= 80%	16,850,559	11.53%	47	8.88%
80% > and <= 85%	18,272,945	12.50%	55	10.40%
85% > and <= 90%	6,168,136	4.22%	19	3.59%
90% > and <= 95%	6,708,163	4.59%	19	3.59%
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	146,184,227	100.00%	529	100.00%



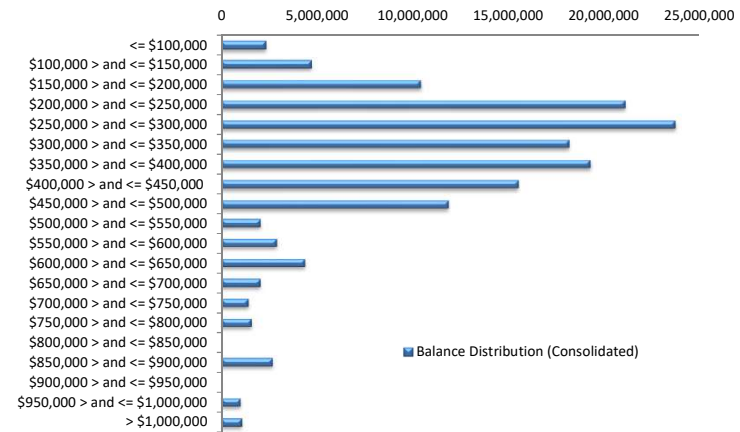
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	7,527,058	5.15%	179	25.76%
\$100,000 > and <= \$150,000	9,090,845	6.22%	72	10.36%
\$150,000 > and <= \$200,000	14,108,288	9.65%	81	11.65%
\$200,000 > and <= \$250,000	22,449,780	15.36%	99	14.24%
\$250,000 > and <= \$300,000	25,422,394	17.39%	92	13.24%
\$300,000 > and <= \$350,000	19,340,634	13.23%	60	8.63%
\$350,000 > and <= \$400,000	18,621,031	12.74%	50	7.19%
\$400,000 > and <= \$450,000	11,750,457	8.04%	28	4.03%
\$450,000 > and <= \$500,000	9,463,500	6.47%	20	2.88%
\$500,000 > and <= \$550,000	2,050,226	1.40%	4	0.58%
\$550,000 > and <= \$600,000	1,154,264	0.79%	2	0.29%
\$600,000 > and <= \$650,000	2,469,889	1.69%	4	0.58%
\$650,000 > and <= \$700,000	2,029,961	1.39%	3	0.43%
\$700,000 > and <= \$750,000	705,900	0.48%	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	146,184,227	100.00%	695	100.00%



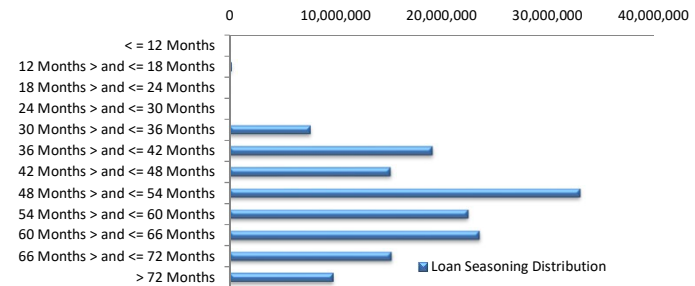
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,284,487	1.56%	55	10.40%
\$100,000 > and <= \$150,000	4,718,704	3.23%	37	6.99%
\$150,000 > and <= \$200,000	10,451,528	7.15%	60	11.34%
\$200,000 > and <= \$250,000	21,113,046	14.44%	93	17.58%
\$250,000 > and <= \$300,000	23,756,048	16.25%	86	16.26%
\$300,000 > and <= \$350,000	18,182,144	12.44%	56	10.59%
\$350,000 > and <= \$400,000	19,315,848	13.21%	52	9.83%
\$400,000 > and <= \$450,000	15,539,452	10.63%	37	6.99%
\$450,000 > and <= \$500,000	11,881,352	8.13%	25	4.73%
\$500,000 > and <= \$550,000	2,042,866	1.40%	4	0.76%
\$550,000 > and <= \$600,000	2,872,199	1.96%	5	0.95%
\$600,000 > and <= \$650,000	4,336,445	2.97%	7	1.32%
\$650,000 > and <= \$700,000	2,029,961	1.39%	3	0.57%
\$700,000 > and <= \$750,000	1,408,225	0.96%	2	0.38%
\$750,000 > and <= \$800,000	1,574,760	1.08%	2	0.38%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	2,630,657	1.80%	3	0.57%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	986,573	0.67%	1	0.19%
> \$1,000,000	1,059,931	0.73%	1	0.19%
Total	146,184,227	100.00%	529	100.00%



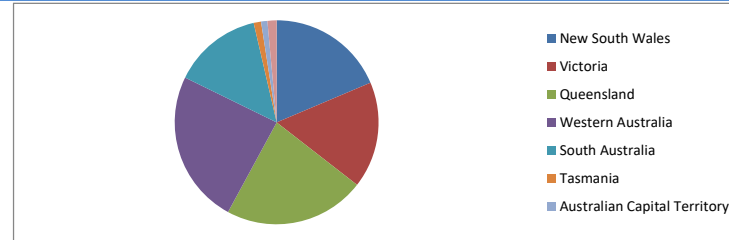
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	0	0.00%	0	0.00%
12 Months > and <= 18 Months	164,928	0.11%	1	0.14%
18 Months > and <= 24 Months	0	0.00%	0	0.00%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	7,620,388	5.21%	28	4.03%
36 Months > and <= 42 Months	19,163,983	13.11%	79	11.37%
42 Months > and <= 48 Months	15,140,777	10.36%	75	10.79%
48 Months > and <= 54 Months	33,072,033	22.62%	155	22.30%
54 Months > and <= 60 Months	22,517,068	15.40%	113	16.26%
60 Months > and <= 66 Months	23,559,769	16.12%	119	17.12%
66 Months > and <= 72 Months	15,215,182	10.41%	84	12.09%
> 72 Months	9,730,099	6.66%	41	5.90%
Total	146,184,227	100.00%	695	100.00%



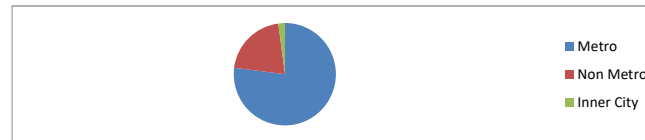
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	27,273,091	18.66%	91	17.20%
Victoria	24,660,564	16.87%	97	18.34%
Queensland	32,695,482	22.37%	113	21.36%
Western Australia	35,594,137	24.35%	104	19.66%
South Australia	20,708,158	14.17%	97	18.34%
Tasmania	1,700,614	1.16%	9	1.70%
Australian Capital Territory	1,445,546	0.99%	10	1.89%
Northern Territory	2,106,636	1.44%	8	1.51%
No Data	0	0.00%	0	0.00%
Total	146,184,227	100.00%	529	100.00%



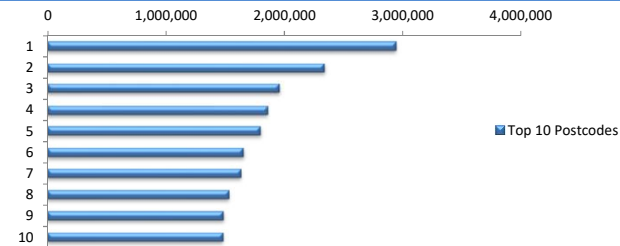
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	112,503,765	76.96%	402	75.99%
Non Metro	30,736,947	21.03%	117	22.12%
Inner City	2,943,514	2.01%	10	1.89%
No Data	0	0.00%	0	0.00%
Total	146,184,227	100.00%	529	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,942,039	2.01%	8	1.15%
4703	2,339,060	1.60%	7	1.01%
6062	1,962,957	1.34%	5	0.72%
6164	1,861,757	1.27%	6	0.86%
4122	1,800,148	1.23%	5	0.72%
6107	1,651,161	1.13%	5	0.72%
5125	1,631,551	1.12%	7	1.01%
6038	1,528,397	1.05%	4	0.58%
6065	1,482,689	1.01%	3	0.43%
3805	1,479,336	1.01%	5	0.72%
Total	18,679,095	12.78%	55	7.91%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	146,184,227	100.00%	695	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	146,184,227	100.00%	695	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	146,184,227	100.00%	695	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	146,184,227	100.00%	695	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	100,386,502	68.67%	490	70.50%
Interest Only	45,797,725	31.33%	205	29.50%
Non-Billing	0	0.00%	0	0.00%
Total	146,184,227	100.00%	695	100.00%



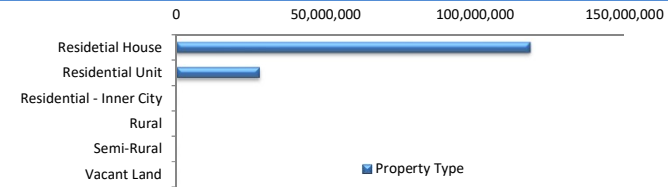
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	146,184,227	100.00%	695	100.00%
Total	146,184,227	100.00%	695	100.00%



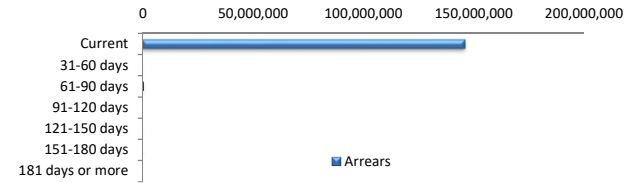
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	118,553,012	81.10%	423	79.96%
Residential Unit	27,631,215	18.90%	106	20.04%
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	146,184,227	100.00%	529	100.00%



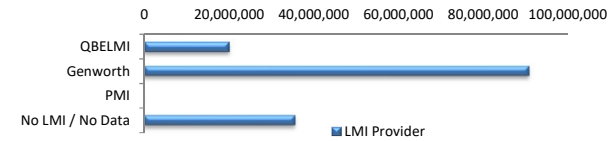
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	145,708,290	99.67%	693	99.71%
31-60 days	52,085	0.04%	1	0.14%
61-90 days	423,852	0.29%	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	146,184,227	100.00%	695	100.00%



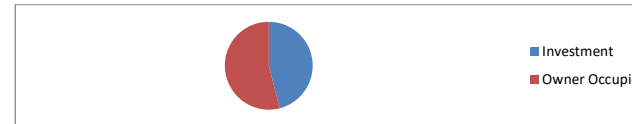
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	19,883,508	13.60%	53	10.02%
Genworth	90,820,948	62.13%	338	63.89%
PMI	0	0.00%	0	0.00%
No LMI / No Data	35,479,771	24.27%	138	26.09%
Total	146,184,227	100.00%	529	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	67,262,522	46.01%	284	40.86%
Owner Occupier	78,921,706	53.99%	411	59.14%
Total	146,184,227	100.00%	695	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