

**AFG Series 2016-1
Collateral Report**



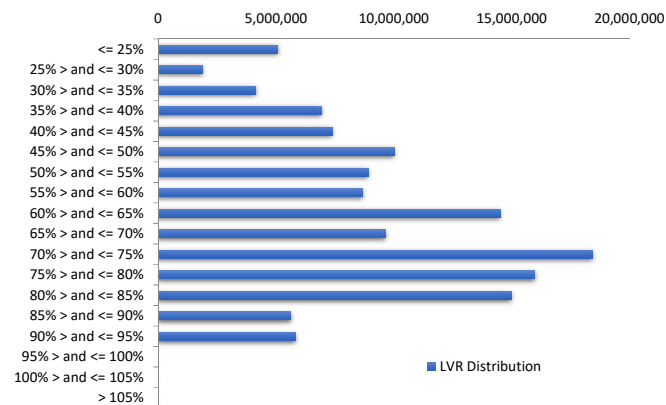
Model Period	33
Collection Period Start	1-Jul-19
Collection Period End	31-Jul-19
No. of Days	31
Interest Period Start	15-Jul-19
Interest Period End	13-Aug-19
No. of Days	30
Determination Date	9-Aug-19
Payment Date	14-Aug-19

Pool Statistics

Closing Balance of Mortgages	138,125,907
No. of Loans (Unconsolidated)	663
No. of Loans (Consolidated)	506
Average Loan Size (Unconsolidated)	208,335
Average Loan Size (Consolidated)	272,976
Largest Loan Size (Unconsolidated)	698,195
Largest Loan Size (Consolidated)	1,059,372
Smallest Loan Size (Unconsolidated)	(12,101)
Smallest Loan Size (Consolidated)	(9,870)
Weighted Average Interest Rate	4.16%
Weighted Average LVR	63.03%
Weighted Average Seasoning	58.04
Weighted Average Remaining Term	296.32

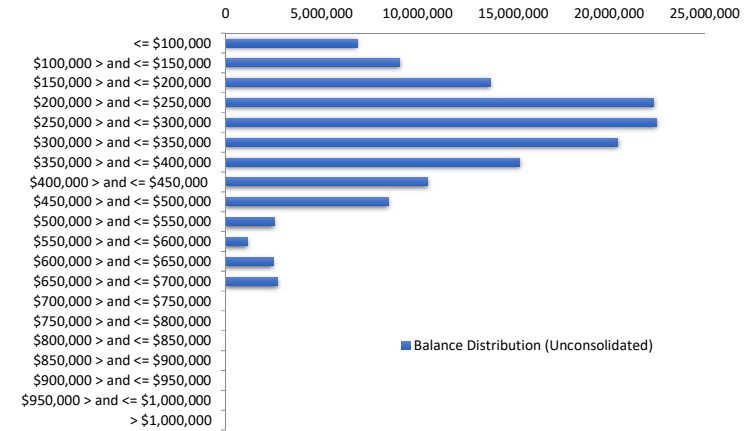
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,084,336	3.68%	72	14.23%
25% > and <= 30%	1,894,359	1.37%	13	2.57%
30% > and <= 35%	4,146,319	3.00%	21	4.15%
35% > and <= 40%	6,938,178	5.02%	30	5.93%
40% > and <= 45%	7,387,068	5.35%	26	5.14%
45% > and <= 50%	10,024,841	7.26%	36	7.11%
50% > and <= 55%	8,918,333	6.46%	30	5.93%
55% > and <= 60%	8,677,171	6.28%	29	5.73%
60% > and <= 65%	14,524,642	10.52%	45	8.89%
65% > and <= 70%	9,659,290	6.99%	28	5.53%
70% > and <= 75%	18,438,098	13.35%	52	10.28%
75% > and <= 80%	15,976,704	11.57%	45	8.89%
80% > and <= 85%	14,984,478	10.85%	45	8.89%
85% > and <= 90%	5,636,377	4.08%	17	3.36%
90% > and <= 95%	5,835,713	4.22%	17	3.36%
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	138,125,907	100.00%	506	100.00%



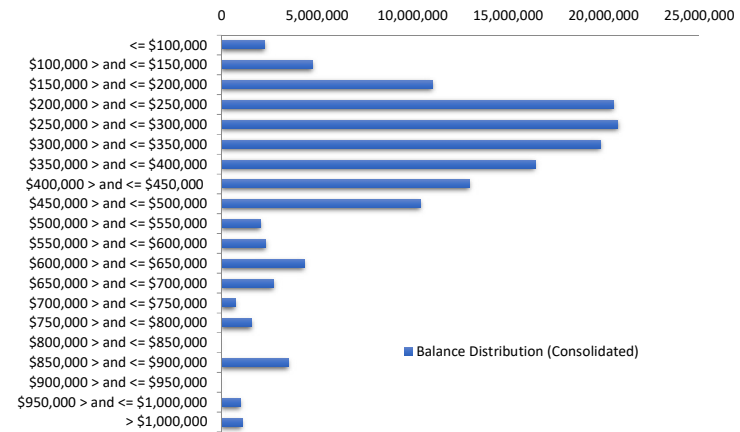
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,846,774	4.96%	172	25.94%
\$100,000 > and <= \$150,000	9,066,859	6.56%	71	10.71%
\$150,000 > and <= \$200,000	13,793,155	9.99%	79	11.92%
\$200,000 > and <= \$250,000	22,315,528	16.16%	98	14.78%
\$250,000 > and <= \$300,000	22,450,162	16.25%	81	12.22%
\$300,000 > and <= \$350,000	20,434,345	14.79%	63	9.50%
\$350,000 > and <= \$400,000	15,314,800	11.09%	41	6.18%
\$400,000 > and <= \$450,000	10,535,475	7.63%	25	3.77%
\$450,000 > and <= \$500,000	8,480,005	6.14%	18	2.71%
\$500,000 > and <= \$550,000	2,543,824	1.84%	5	0.75%
\$550,000 > and <= \$600,000	1,148,288	0.83%	2	0.30%
\$600,000 > and <= \$650,000	2,471,231	1.79%	4	0.60%
\$650,000 > and <= \$700,000	2,725,460	1.97%	4	0.60%
\$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	138,125,907	100.00%	663	100.00%



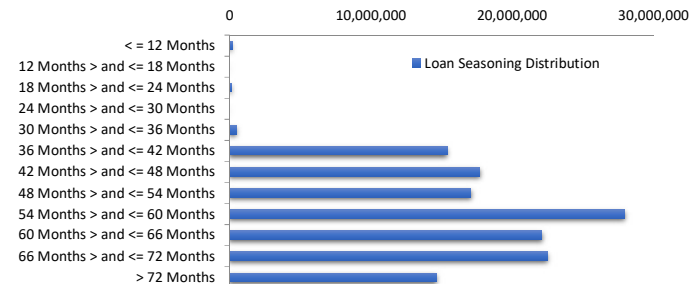
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,263,899	1.64%	55	10.87%
\$100,000 > and <= \$150,000	4,758,727	3.45%	37	7.31%
\$150,000 > and <= \$200,000	11,024,829	7.98%	63	12.45%
\$200,000 > and <= \$250,000	20,510,244	14.85%	90	17.79%
\$250,000 > and <= \$300,000	20,739,609	15.02%	75	14.82%
\$300,000 > and <= \$350,000	19,828,471	14.36%	61	12.06%
\$350,000 > and <= \$400,000	16,401,104	11.87%	44	8.70%
\$400,000 > and <= \$450,000	12,975,474	9.39%	31	6.13%
\$450,000 > and <= \$500,000	10,411,742	7.54%	22	4.35%
\$500,000 > and <= \$550,000	2,038,058	1.48%	4	0.79%
\$550,000 > and <= \$600,000	2,311,991	1.67%	4	0.79%
\$600,000 > and <= \$650,000	4,316,529	3.13%	7	1.38%
\$650,000 > and <= \$700,000	2,725,460	1.97%	4	0.79%
\$700,000 > and <= \$750,000	710,133	0.51%	1	0.20%
\$750,000 > and <= \$800,000	1,574,211	1.14%	2	0.40%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	3,490,274	2.53%	4	0.79%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	985,782	0.71%	1	0.20%
> \$1,000,000	1,059,372	0.77%	1	0.20%
Total	138,125,907	100.00%	506	100.00%



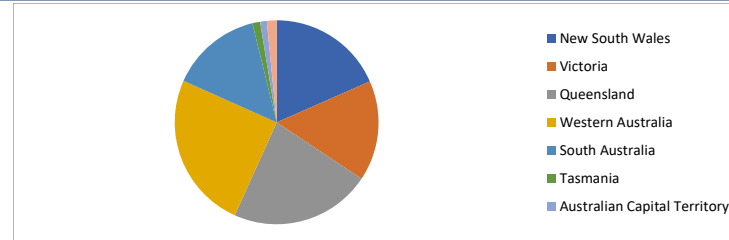
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	178,743	0.13%	1	0.15%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	163,503	0.12%	1	0.15%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	509,223	0.37%	4	0.60%
36 Months > and <= 42 Months	15,402,324	11.15%	54	8.14%
42 Months > and <= 48 Months	17,701,858	12.82%	81	12.22%
48 Months > and <= 54 Months	17,064,847	12.35%	92	13.88%
54 Months > and <= 60 Months	27,904,883	20.20%	141	21.27%
60 Months > and <= 66 Months	22,072,702	15.98%	98	14.78%
66 Months > and <= 72 Months	22,473,025	16.27%	119	17.95%
> 72 Months	14,654,798	10.61%	72	10.86%
Total	138,125,907	100.00%	663	100.00%



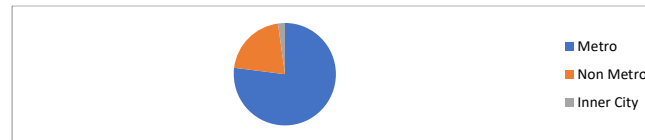
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	25,477,144	18.44%	86	17.00%
Victoria	21,985,762	15.92%	87	17.19%
Queensland	30,923,620	22.39%	109	21.54%
Western Australia	34,437,872	24.93%	103	20.36%
South Australia	20,023,366	14.50%	95	18.77%
Tasmania	1,690,671	1.22%	8	1.58%
Australian Capital Territory	1,433,902	1.04%	10	1.98%
Northern Territory	2,153,571	1.56%	8	1.58%
No Data	0	0.00%	0	0.00%
Total	138,125,907	100.00%	506	100.00%



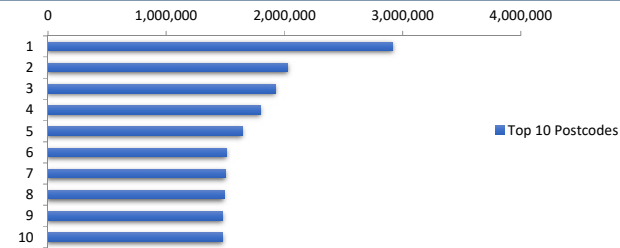
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	106,391,642	77.03%	383	75.69%
Non Metro	28,800,183	20.85%	113	22.33%
Inner City	2,934,082	2.12%	10	1.98%
No Data	0	0.00%	0	0.00%
Total	138,125,907	100.00%	506	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,915,852	2.11%	8	1.21%
4703	2,028,214	1.47%	6	0.90%
6062	1,921,200	1.39%	5	0.75%
4122	1,793,531	1.30%	5	0.75%
6107	1,646,683	1.19%	5	0.75%
6038	1,513,939	1.10%	4	0.60%
5125	1,501,866	1.09%	7	1.06%
3805	1,490,686	1.08%	5	0.75%
6065	1,479,742	1.07%	3	0.45%
2285	1,478,022	1.07%	3	0.45%
Total	17,769,735	12.86%	51	7.69%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	138,125,907	100.00%	663	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	138,125,907	100.00%	663	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	138,125,907	100.00%	663	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	138,125,907	100.00%	663	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	98,879,520	71.59%	484	73.00%
Interest Only	39,246,387	28.41%	179	27.00%
Non-Billing	0	0.00%	0	0.00%
Total	138,125,907	100.00%	663	100.00%



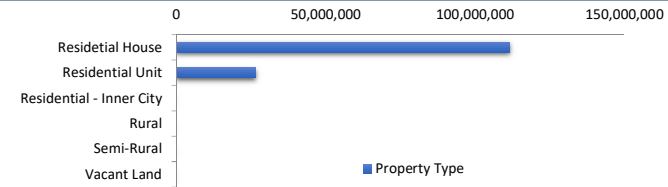
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	138,125,907	100.00%	663	100.00%
Total	138,125,907	100.00%	663	100.00%



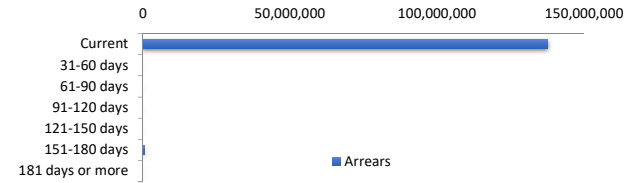
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	111,526,458	80.74%	404	79.84%
Residential Unit	26,599,449	19.26%	102	20.16%
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	138,125,907	100.00%	506	100.00%



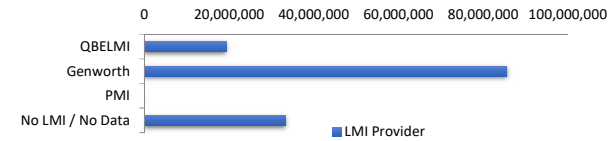
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	137,645,478	99.65%	661	99.70%
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	52,536	0.04%	1	0.15%
151-180 days	427,893	0.31%	1	0.15%
181 days or more	0	0.00%	0	0.00%
Total	138,125,907	100.00%	663	100.00%



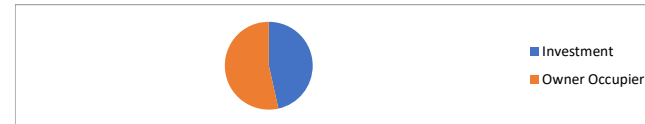
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	19,269,362	13.95%	52	10.28%
Genworth	85,485,674	61.89%	321	63.44%
PMI	0	0.00%	0	0.00%
No LMI / No Data	33,370,871	24.16%	133	26.28%
Total	138,125,907	100.00%	506	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	64,198,037	46.48%	273	41.18%
Owner Occupier	73,927,870	53.52%	390	58.82%
Total	138,125,907	100.00%	663	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