

**AFG Series 2016-1
Collateral Report**



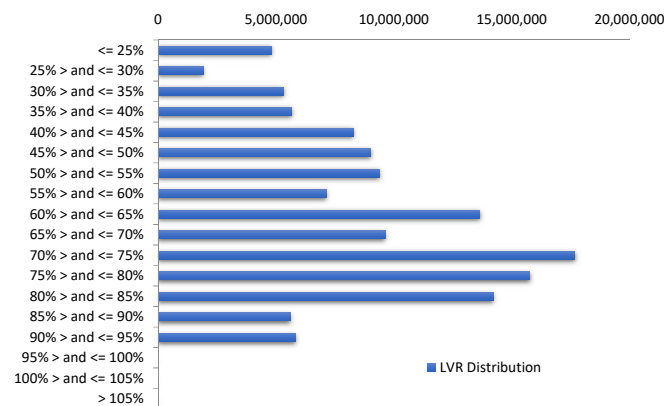
Model Period	34
Collection Period Start	1-Aug-19
Collection Period End	31-Aug-19
No. of Days	31
Interest Period Start	14-Aug-19
Interest Period End	15-Sep-19
No. of Days	33
Determination Date	11-Sep-19
Payment Date	16-Sep-19

Pool Statistics

Closing Balance of Mortgages	134,007,260
No. of Loans (Unconsolidated)	656
No. of Loans (Consolidated)	494
Average Loan Size (Unconsolidated)	204,279
Average Loan Size (Consolidated)	271,270
Largest Loan Size (Unconsolidated)	695,978
Largest Loan Size (Consolidated)	1,059,220
Smallest Loan Size (Unconsolidated)	(15,404)
Smallest Loan Size (Consolidated)	(11,258)
Weighted Average Interest Rate	4.17%
Weighted Average LVR	62.87%
Weighted Average Seasoning	58.82
Weighted Average Remaining Term	295.34

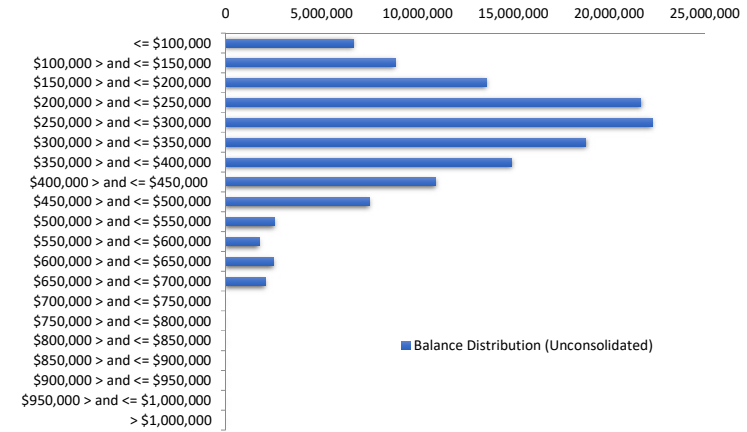
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	4,812,071	3.59%	69	13.97%
25% > and <= 30%	1,910,901	1.43%	13	2.63%
30% > and <= 35%	5,325,480	3.97%	26	5.26%
35% > and <= 40%	5,676,362	4.24%	25	5.06%
40% > and <= 45%	8,307,842	6.20%	30	6.07%
45% > and <= 50%	9,039,468	6.75%	32	6.48%
50% > and <= 55%	9,389,254	7.01%	33	6.68%
55% > and <= 60%	7,126,270	5.32%	26	5.26%
60% > and <= 65%	13,640,278	10.18%	41	8.30%
65% > and <= 70%	9,640,249	7.19%	28	5.67%
70% > and <= 75%	17,684,721	13.20%	49	9.92%
75% > and <= 80%	15,776,751	11.77%	45	9.11%
80% > and <= 85%	14,225,991	10.62%	43	8.70%
85% > and <= 90%	5,622,410	4.20%	17	3.44%
90% > and <= 95%	5,829,211	4.35%	17	3.44%
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	134,007,260	100.00%	494	100.00%



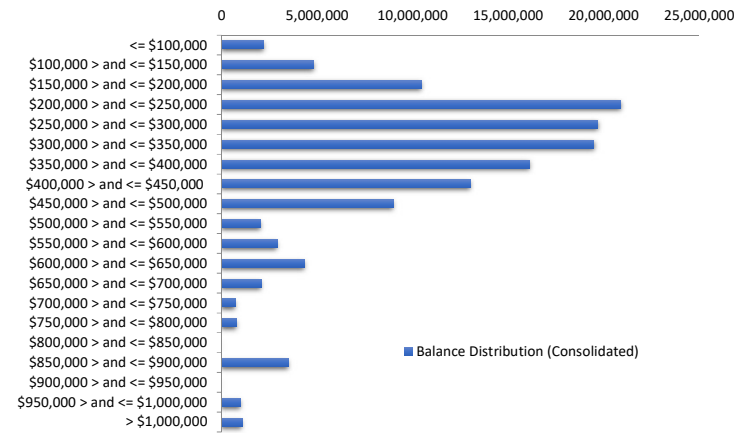
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,674,419	4.98%	179	27.29%
\$100,000 > and <= \$150,000	8,827,137	6.59%	69	10.52%
\$150,000 > and <= \$200,000	13,598,810	10.15%	78	11.89%
\$200,000 > and <= \$250,000	21,647,637	16.15%	95	14.48%
\$250,000 > and <= \$300,000	22,242,928	16.60%	80	12.20%
\$300,000 > and <= \$350,000	18,797,930	14.03%	58	8.84%
\$350,000 > and <= \$400,000	14,920,826	11.13%	40	6.10%
\$400,000 > and <= \$450,000	10,948,538	8.17%	26	3.96%
\$450,000 > and <= \$500,000	7,519,582	5.61%	16	2.44%
\$500,000 > and <= \$550,000	2,544,827	1.90%	5	0.76%
\$550,000 > and <= \$600,000	1,729,320	1.29%	3	0.46%
\$600,000 > and <= \$650,000	2,492,853	1.86%	4	0.61%
\$650,000 > and <= \$700,000	2,062,453	1.54%	3	0.46%
\$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	134,007,260	100.00%	656	100.00%



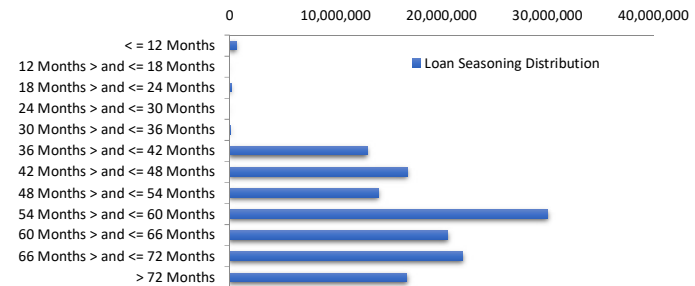
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,208,882	1.65%	54	10.93%
\$100,000 > and <= \$150,000	4,821,799	3.60%	37	7.49%
\$150,000 > and <= \$200,000	10,446,071	7.80%	60	12.15%
\$200,000 > and <= \$250,000	20,886,322	15.59%	92	18.62%
\$250,000 > and <= \$300,000	19,678,494	14.68%	71	14.37%
\$300,000 > and <= \$350,000	19,487,884	14.54%	60	12.15%
\$350,000 > and <= \$400,000	16,114,443	12.03%	43	8.70%
\$400,000 > and <= \$450,000	13,021,896	9.72%	31	6.28%
\$450,000 > and <= \$500,000	8,991,376	6.71%	19	3.85%
\$500,000 > and <= \$550,000	2,040,583	1.52%	4	0.81%
\$550,000 > and <= \$600,000	2,892,030	2.16%	5	1.01%
\$600,000 > and <= \$650,000	4,331,818	3.23%	7	1.42%
\$650,000 > and <= \$700,000	2,062,453	1.54%	3	0.61%
\$700,000 > and <= \$750,000	707,584	0.53%	1	0.20%
\$750,000 > and <= \$800,000	778,785	0.58%	1	0.20%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	3,489,066	2.60%	4	0.81%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	988,555	0.74%	1	0.20%
> \$1,000,000	1,059,220	0.79%	1	0.20%
Total	134,007,260	100.00%	494	100.00%



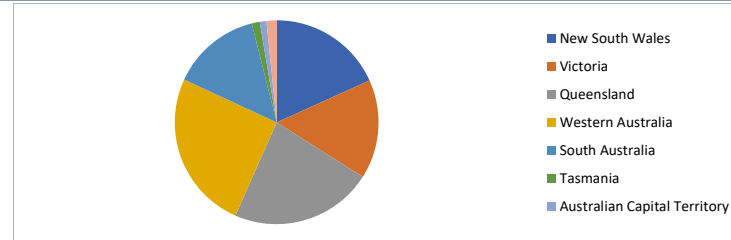
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	659,860	0.49%	2	0.30%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	163,129	0.12%	1	0.15%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	85,390	0.06%	1	0.15%
36 Months > and <= 42 Months	12,979,898	9.69%	48	7.32%
42 Months > and <= 48 Months	16,767,472	12.51%	76	11.59%
48 Months > and <= 54 Months	14,045,896	10.48%	78	11.89%
54 Months > and <= 60 Months	29,985,937	22.38%	146	22.26%
60 Months > and <= 66 Months	20,590,020	15.36%	98	14.94%
66 Months > and <= 72 Months	21,985,212	16.41%	123	18.75%
> 72 Months	16,744,448	12.50%	83	12.65%
Total	134,007,260	100.00%	656	100.00%



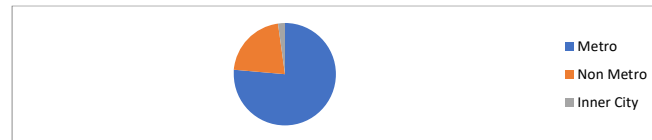
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	24,496,884	18.28%	85	17.21%
Victoria	21,049,425	15.71%	85	17.21%
Queensland	30,327,338	22.63%	106	21.46%
Western Australia	33,855,589	25.26%	102	20.65%
South Australia	19,028,611	14.20%	90	18.22%
Tasmania	1,672,972	1.25%	8	1.62%
Australian Capital Territory	1,427,053	1.06%	10	2.02%
Northern Territory	2,149,389	1.60%	8	1.62%
No Data	0	0.00%	0	0.00%
Total	134,007,260	100.00%	494	100.00%



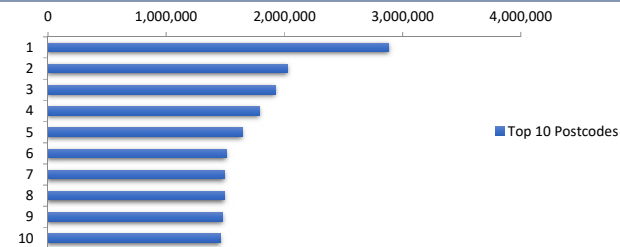
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	102,373,004	76.39%	372	75.30%
Non Metro	28,750,889	21.45%	112	22.67%
Inner City	2,883,367	2.15%	10	2.02%
No Data	0	0.00%	0	0.00%
Total	134,007,260	100.00%	494	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,879,574	2.15%	8	1.22%
4703	2,024,557	1.51%	6	0.91%
6062	1,922,110	1.43%	5	0.76%
4122	1,788,574	1.33%	5	0.76%
6107	1,644,561	1.23%	5	0.76%
6038	1,512,822	1.13%	4	0.61%
3805	1,494,311	1.12%	5	0.76%
5125	1,493,566	1.11%	7	1.07%
2285	1,477,810	1.10%	3	0.46%
6065	1,460,400	1.09%	3	0.46%
Total	17,698,283	13.21%	51	7.77%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	134,007,260	100.00%	656	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	134,007,260	100.00%	656	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	134,007,260	100.00%	656	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	134,007,260	100.00%	656	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	96,305,511	71.87%	486	74.09%
Interest Only	37,701,750	28.13%	170	25.91%
Non-Billing	0	0.00%	0	0.00%
Total	134,007,260	100.00%	656	100.00%



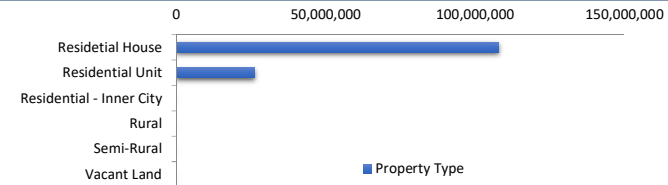
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	134,007,260	100.00%	656	100.00%
Total	134,007,260	100.00%	656	100.00%



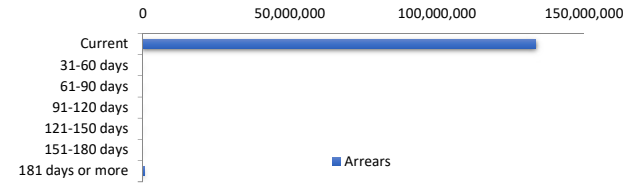
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	107,775,685	80.43%	393	79.55%
Residential Unit	26,231,575	19.57%	101	20.45%
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	134,007,260	100.00%	494	100.00%



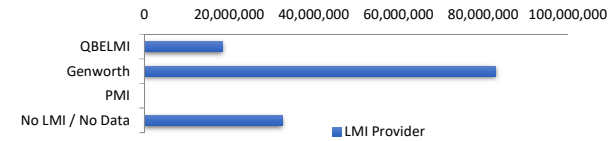
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	133,524,750	99.64%	654	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	0	0.00%	0	0.00%
151-180 days	52,759	0.04%	1	0.15%
181 days or more	429,751	0.32%	1	0.15%
Total	134,007,260	100.00%	656	100.00%



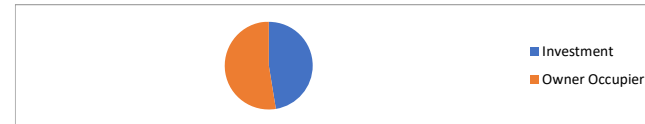
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	18,451,946	13.77%	50	10.12%
Genworth	82,902,268	61.86%	313	63.36%
PMI	0	0.00%	0	0.00%
No LMI / No Data	32,653,047	24.37%	131	26.52%
Total	134,007,260	100.00%	494	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	63,570,847	47.44%	269	41.01%
Owner Occupier	70,436,413	52.56%	387	58.99%
Total	134,007,260	100.00%	656	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