

**AFG Series 2016-1
Collateral Report**



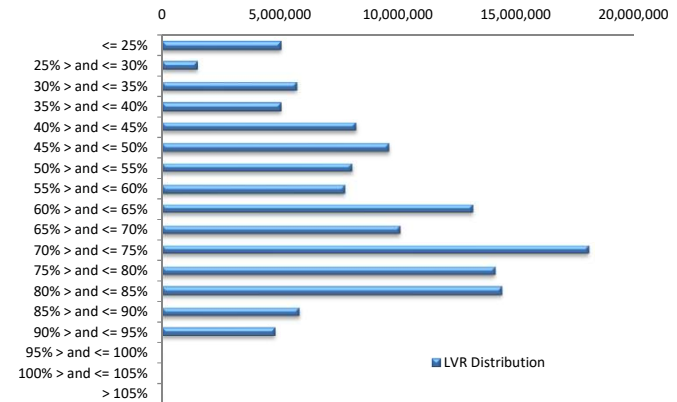
Model Period	35
Collection Period Start	01-Sep-19
Collection Period End	30-Sep-19
No. of Days	30
Interest Period Start	16-Sep-19
Interest Period End	13-Oct-19
No. of Days	28
Determination Date	09-Oct-19
Payment Date	14-Oct-19

Pool Statistics

Closing Balance of Mortgages	131,365,158
No. of Loans (Unconsolidated)	638
No. of Loans (Consolidated)	484
Average Loan Size (Unconsolidated)	205,902
Average Loan Size (Consolidated)	271,416
Largest Loan Size (Unconsolidated)	705,271
Largest Loan Size (Consolidated)	1,059,118
Smallest Loan Size (Unconsolidated)	(21,212)
Smallest Loan Size (Consolidated)	(12,646)
Weighted Average Interest Rate	4.16%
Weighted Average LVR	62.74%
Weighted Average Seasoning	59.66
Weighted Average Remaining Term	294.27

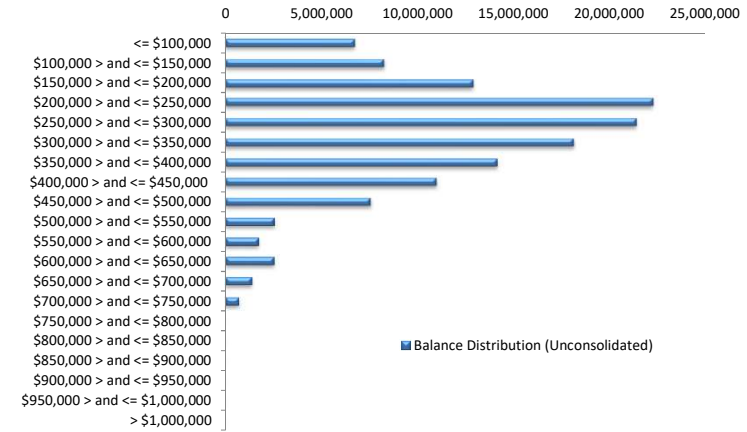
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,010,479	3.81%	69	14.26%
25% > and <= 30%	1,503,279	1.14%	10	2.07%
30% > and <= 35%	5,707,086	4.34%	27	5.58%
35% > and <= 40%	5,010,060	3.81%	23	4.75%
40% > and <= 45%	8,221,177	6.26%	30	6.20%
45% > and <= 50%	9,621,059	7.32%	35	7.23%
50% > and <= 55%	8,070,264	6.14%	28	5.79%
55% > and <= 60%	7,756,518	5.90%	27	5.58%
60% > and <= 65%	13,165,722	10.02%	40	8.26%
65% > and <= 70%	10,076,862	7.67%	30	6.20%
70% > and <= 75%	18,082,696	13.77%	49	10.12%
75% > and <= 80%	14,122,775	10.75%	41	8.47%
80% > and <= 85%	14,426,243	10.98%	44	9.09%
85% > and <= 90%	5,836,975	4.44%	17	3.51%
90% > and <= 95%	4,753,963	3.62%	14	2.89%
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	131,365,158	100.00%	484	100.00%



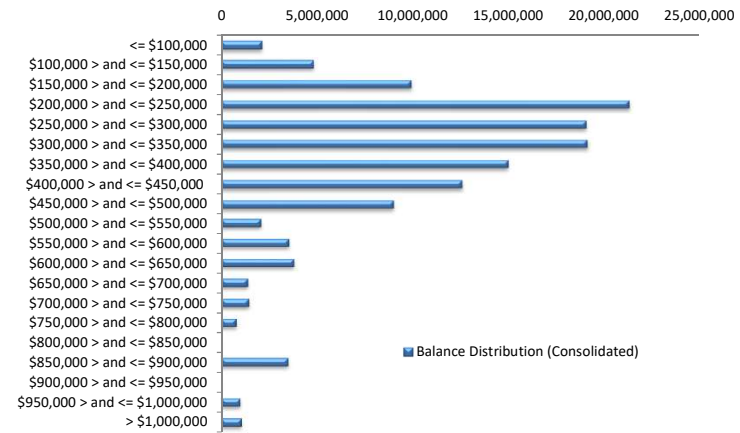
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,737,278	5.13%	174	27.27%
\$100,000 > and <= \$150,000	8,277,684	6.30%	64	10.03%
\$150,000 > and <= \$200,000	12,912,951	9.83%	74	11.60%
\$200,000 > and <= \$250,000	22,295,648	16.97%	98	15.36%
\$250,000 > and <= \$300,000	21,411,803	16.30%	77	12.07%
\$300,000 > and <= \$350,000	18,170,648	13.83%	56	8.78%
\$350,000 > and <= \$400,000	14,181,407	10.80%	38	5.96%
\$400,000 > and <= \$450,000	10,965,289	8.35%	26	4.08%
\$450,000 > and <= \$500,000	7,549,522	5.75%	16	2.51%
\$500,000 > and <= \$550,000	2,550,897	1.94%	5	0.78%
\$550,000 > and <= \$600,000	1,729,870	1.32%	3	0.47%
\$600,000 > and <= \$650,000	2,508,218	1.91%	4	0.63%
\$650,000 > and <= \$700,000	1,368,673	1.04%	2	0.31%
\$700,000 > and <= \$750,000	705,271	0.54%	1	0.16%
\$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	131,365,158	100.00%	638	100.00%



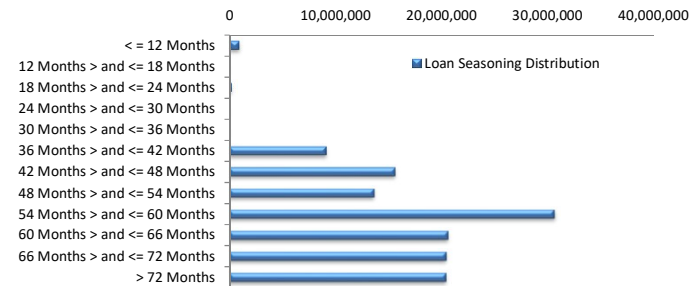
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,092,056	1.59%	52	10.74%
\$100,000 > and <= \$150,000	4,827,878	3.68%	37	7.64%
\$150,000 > and <= \$200,000	9,940,168	7.57%	57	11.78%
\$200,000 > and <= \$250,000	21,320,746	16.23%	94	19.42%
\$250,000 > and <= \$300,000	19,085,809	14.53%	69	14.26%
\$300,000 > and <= \$350,000	19,136,012	14.57%	59	12.19%
\$350,000 > and <= \$400,000	15,000,712	11.42%	40	8.26%
\$400,000 > and <= \$450,000	12,589,719	9.58%	30	6.20%
\$450,000 > and <= \$500,000	8,999,007	6.85%	19	3.93%
\$500,000 > and <= \$550,000	2,049,015	1.56%	4	0.83%
\$550,000 > and <= \$600,000	3,490,772	2.66%	6	1.24%
\$600,000 > and <= \$650,000	3,740,028	2.85%	6	1.24%
\$650,000 > and <= \$700,000	1,368,673	1.04%	2	0.41%
\$700,000 > and <= \$750,000	1,428,307	1.09%	2	0.41%
\$750,000 > and <= \$800,000	777,361	0.59%	1	0.21%
\$800,000 > and <= \$850,000	0	0.00%	0	0.00%
\$850,000 > and <= \$900,000	3,470,848	2.64%	4	0.83%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	988,932	0.75%	1	0.21%
> \$1,000,000	1,059,118	0.81%	1	0.21%
Total	131,365,158	100.00%	484	100.00%



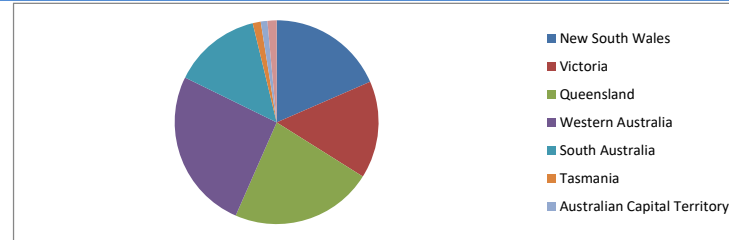
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	869,614	0.66%	3	0.47%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	162,736	0.12%	1	0.16%
24 Months > and <= 30 Months	0	0.00%	0	0.00%
30 Months > and <= 36 Months	0	0.00%	0	0.00%
36 Months > and <= 42 Months	9,074,961	6.91%	36	5.64%
42 Months > and <= 48 Months	15,590,337	11.87%	67	10.50%
48 Months > and <= 54 Months	13,615,830	10.36%	71	11.13%
54 Months > and <= 60 Months	30,635,068	23.32%	150	23.51%
60 Months > and <= 66 Months	20,593,159	15.68%	95	14.89%
66 Months > and <= 72 Months	20,468,576	15.58%	110	17.24%
> 72 Months	20,354,876	15.49%	105	16.46%
Total	131,365,158	100.00%	638	100.00%



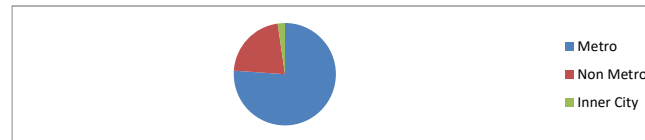
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	24,294,148	18.49%	84	17.36%
Victoria	20,263,225	15.43%	82	16.94%
Queensland	29,757,923	22.65%	103	21.28%
Western Australia	33,691,771	25.65%	102	21.07%
South Australia	18,395,838	14.00%	88	18.18%
Tasmania	1,677,617	1.28%	8	1.65%
Australian Capital Territory	1,422,625	1.08%	10	2.07%
Northern Territory	1,862,012	1.42%	7	1.45%
No Data	0	0.00%	0	0.00%
Total	131,365,158	100.00%	484	100.00%



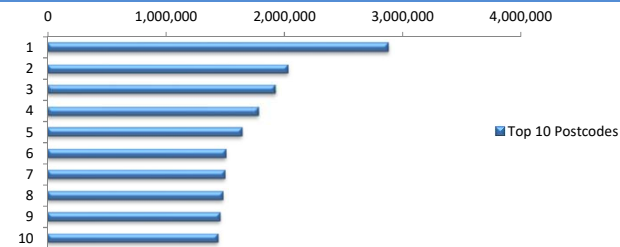
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	99,935,820	76.07%	363	75.00%
Non Metro	28,516,501	21.71%	111	22.93%
Inner City	2,912,837	2.22%	10	2.07%
No Data	0	0.00%	0	0.00%
Total	131,365,158	100.00%	484	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,878,997	2.19%	8	1.25%
4703	2,025,060	1.54%	6	0.94%
6062	1,922,901	1.46%	5	0.78%
4122	1,780,800	1.36%	5	0.78%
6107	1,641,588	1.25%	5	0.78%
6038	1,505,684	1.15%	4	0.63%
3805	1,499,164	1.14%	5	0.78%
2285	1,477,668	1.12%	3	0.47%
4740	1,456,105	1.11%	4	0.63%
6065	1,434,405	1.09%	3	0.47%
Total	17,622,373	13.41%	48	7.52%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	131,365,158	100.00%	638	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	131,365,158	100.00%	638	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	131,365,158	100.00%	638	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	131,365,158	100.00%	638	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	95,629,620	72.80%	478	74.92%
Interest Only	35,735,538	27.20%	160	25.08%
Non-Billing	0	0.00%	0	0.00%
Total	131,365,158	100.00%	638	100.00%



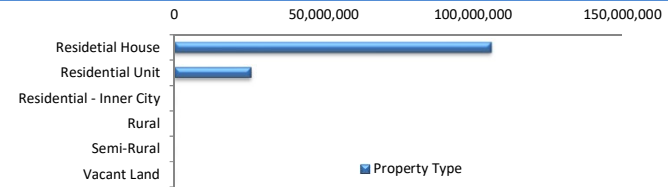
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	131,365,158	100.00%	638	100.00%
Total	131,365,158	100.00%	638	100.00%



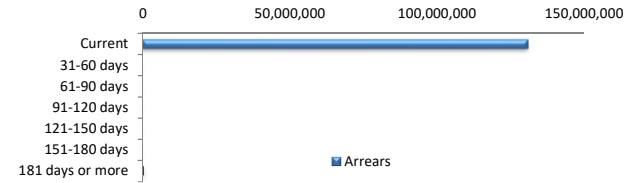
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	105,979,736	80.68%	387	79.96%
Residential Unit	25,385,422	19.32%	97	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	131,365,158	100.00%	484	100.00%



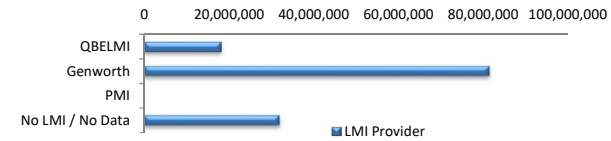
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	130,883,370	99.63%	636	99.69%
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	52,746	0.04%	1	0.16%
181 days or more	429,042	0.33%	1	0.16%
Total	131,365,158	100.00%	638	100.00%



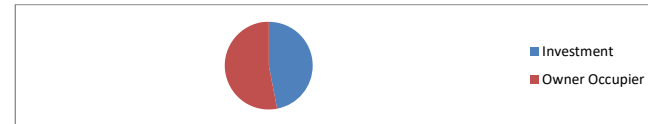
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	18,028,664	13.72%	49	10.12%
Genworth	81,393,918	61.96%	308	63.64%
PMI	0	0.00%	0	0.00%
No LMI / No Data	31,942,576	24.32%	127	26.24%
Total	131,365,158	100.00%	484	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	61,638,594	46.92%	268	42.01%
Owner Occupier	69,726,563	53.08%	370	57.99%
Total	131,365,158	100.00%	638	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