

**AFG Series 2016-1
Collateral Report**



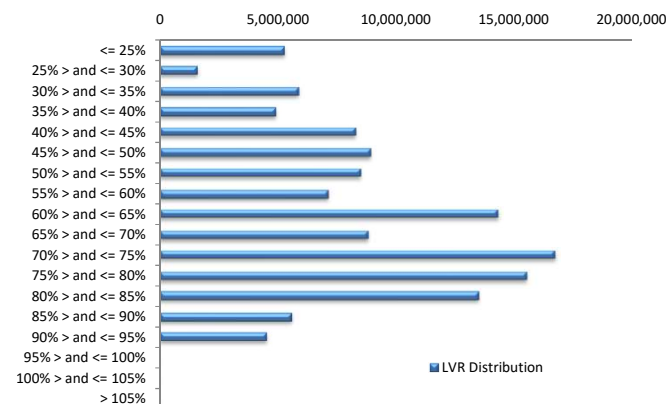
Model Period	36
Collection Period Start	01-Oct-19
Collection Period End	31-Oct-19
No. of Days	31
Interest Period Start	14-Oct-19
Interest Period End	13-Nov-19
No. of Days	31
Determination Date	11-Nov-19
Payment Date	14-Nov-19

Pool Statistics

Closing Balance of Mortgages	129,418,271
No. of Loans (Unconsolidated)	622
No. of Loans (Consolidated)	480
Average Loan Size (Unconsolidated)	208,068
Average Loan Size (Consolidated)	269,621
Largest Loan Size (Unconsolidated)	702,872
Largest Loan Size (Consolidated)	1,059,190
Smallest Loan Size (Unconsolidated)	(26,317)
Smallest Loan Size (Consolidated)	(2,838)
Weighted Average Interest Rate	3.97%
Weighted Average LVR	62.48%
Weighted Average Seasoning	60.59
Weighted Average Remaining Term	293.31

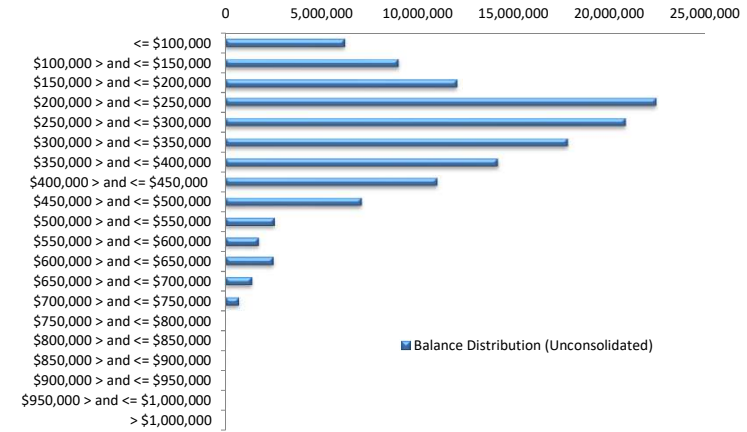
LVR Distribution

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	5,259,106	4.06%	72	15.00%
25% > and <= 30%	1,584,450	1.22%	10	2.08%
30% > and <= 35%	5,855,482	4.52%	28	5.83%
35% > and <= 40%	4,890,018	3.78%	23	4.79%
40% > and <= 45%	8,297,039	6.41%	30	6.25%
45% > and <= 50%	8,948,414	6.91%	33	6.88%
50% > and <= 55%	8,498,700	6.57%	30	6.25%
55% > and <= 60%	7,125,785	5.51%	25	5.21%
60% > and <= 65%	14,326,927	11.07%	42	8.75%
65% > and <= 70%	8,818,008	6.81%	27	5.63%
70% > and <= 75%	16,738,193	12.93%	47	9.79%
75% > and <= 80%	15,525,516	12.00%	43	8.96%
80% > and <= 85%	13,489,095	10.42%	41	8.54%
85% > and <= 90%	5,575,787	4.31%	16	3.33%
90% > and <= 95%	4,485,750	3.47%	13	2.71%
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	129,418,271	100.00%	480	100.00%



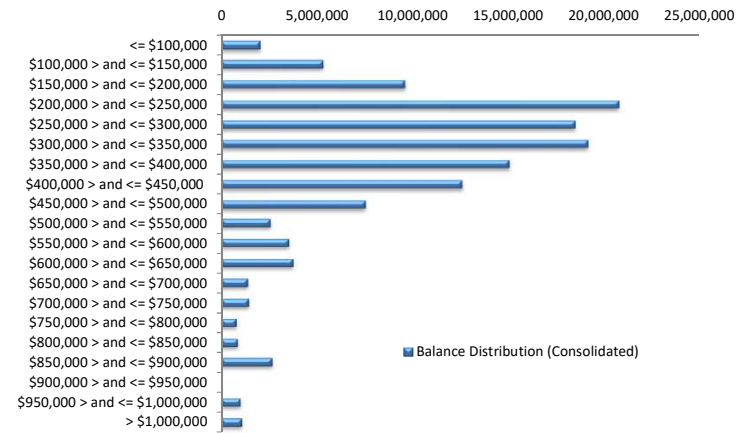
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	6,199,366	4.79%	160	25.72%
\$100,000 > and <= \$150,000	9,005,734	6.96%	70	11.25%
\$150,000 > and <= \$200,000	12,032,843	9.30%	69	11.09%
\$200,000 > and <= \$250,000	22,423,919	17.33%	99	15.92%
\$250,000 > and <= \$300,000	20,845,671	16.11%	75	12.06%
\$300,000 > and <= \$350,000	17,841,165	13.79%	55	8.84%
\$350,000 > and <= \$400,000	14,199,723	10.97%	38	6.11%
\$400,000 > and <= \$450,000	10,975,046	8.48%	26	4.18%
\$450,000 > and <= \$500,000	7,072,632	5.46%	15	2.41%
\$500,000 > and <= \$550,000	2,548,658	1.97%	5	0.80%
\$550,000 > and <= \$600,000	1,729,322	1.34%	3	0.48%
\$600,000 > and <= \$650,000	2,474,130	1.91%	4	0.64%
\$650,000 > and <= \$700,000	1,367,192	1.06%	2	0.32%
\$700,000 > and <= \$750,000	702,872	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	129,418,271	100.00%	622	100.00%



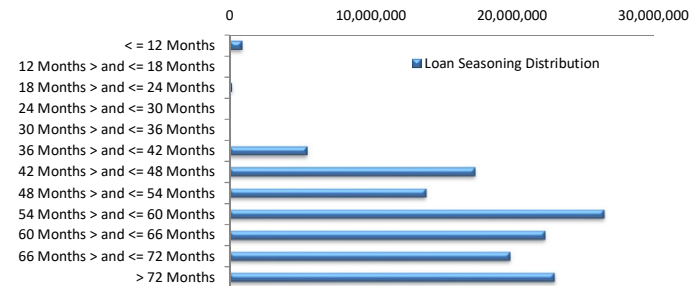
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	1,982,966	1.53%	52	10.83%
\$100,000 > and <= \$150,000	5,335,563	4.12%	41	8.54%
\$150,000 > and <= \$200,000	9,627,947	7.44%	55	11.46%
\$200,000 > and <= \$250,000	20,800,431	16.07%	92	19.17%
\$250,000 > and <= \$300,000	18,504,397	14.30%	67	13.96%
\$300,000 > and <= \$350,000	19,145,475	14.79%	59	12.29%
\$350,000 > and <= \$400,000	15,068,974	11.64%	40	8.33%
\$400,000 > and <= \$450,000	12,595,790	9.73%	30	6.25%
\$450,000 > and <= \$500,000	7,551,277	5.83%	16	3.33%
\$500,000 > and <= \$550,000	2,546,321	1.97%	5	1.04%
\$550,000 > and <= \$600,000	3,485,326	2.69%	6	1.25%
\$600,000 > and <= \$650,000	3,704,026	2.86%	6	1.25%
\$650,000 > and <= \$700,000	1,367,192	1.06%	2	0.42%
\$700,000 > and <= \$750,000	1,413,617	1.09%	2	0.42%
\$750,000 > and <= \$800,000	776,059	0.60%	1	0.21%
\$800,000 > and <= \$850,000	849,080	0.66%	1	0.21%
\$850,000 > and <= \$900,000	2,614,293	2.02%	3	0.63%
\$900,000 > and <= \$950,000	0	0.00%	0	0.00%
\$950,000 > and <= \$1,000,000	990,347	0.77%	1	0.21%
> \$1,000,000	1,059,190	0.82%	1	0.21%
Total	129,418,271	100.00%	480	100.00%



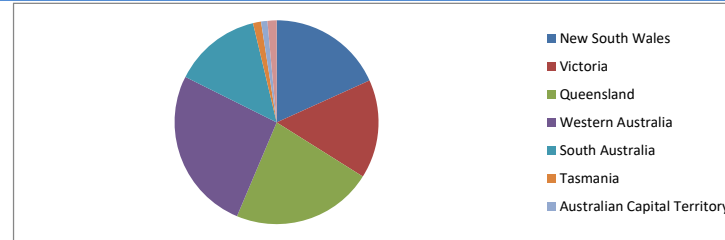
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	872,621	0.67%	3	0.48%
12 Months > and <= 18 Months	0	0.00%	0	0.00%
18 Months > and <= 24 Months	162,912	0.13%	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	5,442,139	4.21%	20	3.22%
42 Months > and <= 48 Months	17,361,765	13.42%	71	11.41%
48 Months > and <= 54 Months	13,924,046	10.76%	67	10.77%
54 Months > and <= 60 Months	26,536,259	20.50%	128	20.58%
60 Months > and <= 66 Months	22,299,804	17.23%	111	17.85%
66 Months > and <= 72 Months	19,848,302	15.34%	102	16.40%
> 72 Months	22,970,421	17.75%	119	19.13%
Total	129,418,271	100.00%	622	100.00%



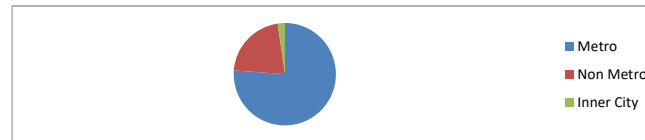
Geographic Distribution

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	23,665,907	18.29%	83	17.29%
Victoria	20,227,455	15.63%	82	17.08%
Queensland	29,018,152	22.42%	102	21.25%
Western Australia	33,631,789	25.99%	102	21.25%
South Australia	18,058,843	13.95%	87	18.13%
Tasmania	1,657,103	1.28%	8	1.67%
Australian Capital Territory	1,300,998	1.01%	9	1.88%
Northern Territory	1,858,024	1.44%	7	1.46%
No Data	0	0.00%	0	0.00%
Total	129,418,271	100.00%	480	100.00%



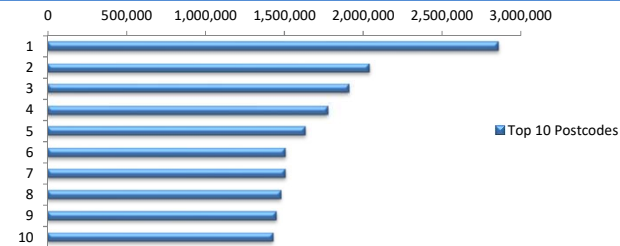
Locality

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	98,662,574	76.24%	360	75.00%
Non Metro	27,808,100	21.49%	110	22.92%
Inner City	2,947,597	2.28%	10	2.08%
No Data	0	0.00%	0	0.00%
Total	129,418,271	100.00%	480	100.00%



Top 10 Postcodes

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
6030	2,856,107	2.21%	8	1.29%
4703	2,041,848	1.58%	6	0.96%
6062	1,904,261	1.47%	5	0.80%
4122	1,772,598	1.37%	5	0.80%
6107	1,630,783	1.26%	5	0.80%
3805	1,505,579	1.16%	5	0.80%
6038	1,502,726	1.16%	4	0.64%
2285	1,477,768	1.14%	3	0.48%
4740	1,448,675	1.12%	4	0.64%
6065	1,430,916	1.11%	3	0.48%
Total	17,571,261	13.58%	48	7.72%



Documentation

Document Type	Balance	% Balance	Loan Count	% Loan Count
Full Doc	129,418,271	100.00%	622	100.00%
Low Doc	0	0.00%	0	0.00%
No Doc	0	0.00%	0	0.00%
Total	129,418,271	100.00%	622	100.00%



Rate Type

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	129,418,271	100.00%	622	100.00%
Fixed Rate	0	0.00%	0	0.00%
Total	129,418,271	100.00%	622	100.00%



Repayment Type

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	95,702,293	73.95%	475	76.37%
Interest Only	33,715,977	26.05%	147	23.63%
Non-Billing	0	0.00%	0	0.00%
Total	129,418,271	100.00%	622	100.00%



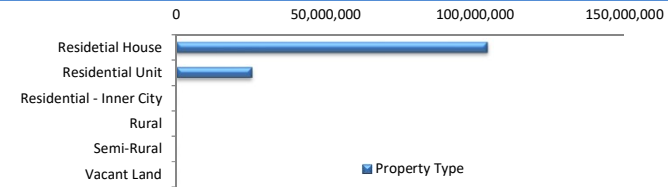
Loan Type

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	129,418,271	100.00%	622	100.00%
Total	129,418,271	100.00%	622	100.00%



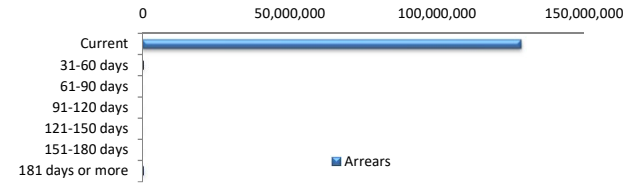
Property Type

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	104,345,816	80.63%	383	79.79%
Residential Unit	25,072,454	19.37%	97	20.21%
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	129,418,271	100.00%	480	100.00%



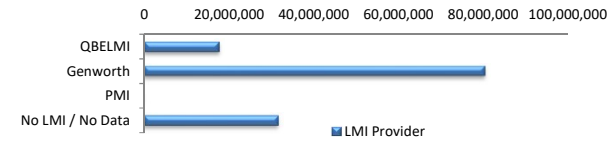
Arrears

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	128,639,887	99.40%	619	99.52%
31-60 days	296,935	0.23%	1	0.16%
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	52,738	0.04%	1	0.16%
181 days or more	428,711	0.33%	1	0.16%
Total	129,418,271	100.00%	622	100.00%



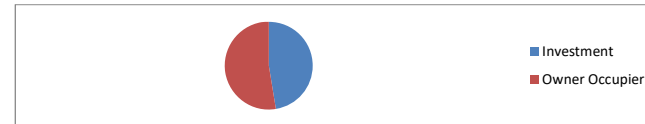
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	17,614,193	13.61%	49	10.21%
Genworth	80,313,958	62.06%	305	63.54%
PMI	0	0.00%	0	0.00%
No LMI / No Data	31,490,119	24.33%	126	26.25%
Total	129,418,271	100.00%	480	100.00%



Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	61,310,938	47.37%	259	41.64%
Owner Occupier	68,107,332	52.63%	363	58.36%
Total	129,418,271	100.00%	622	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